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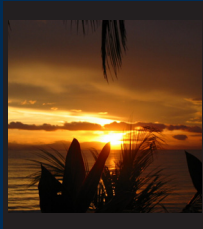
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Letter from the Editor

Welcome to Costa Rica

Welcome
Bienvenidos



On behalf of the Staff and the IBFR, I welcome you to Costa Rica and the 2010 Summer Global Conference on Business and Finance. We hope you have a productive conference and enjoy your time in Costa Rica. If we can be of any assistance to you during your time in Costa Rica please do not hesitate to contact us.

We all know that college professors must balance their teaching, research, and service obligations. Finding the right forum to share and obtain feedback on our research, new teaching techniques, and innovative administrative processes can be challenging at times. The Institute for Business and Finance Research was created to facilitate your work by providing an environment conducive to knowledge and experience sharing. We encourage the academic community to come and share their work at our conferences and Journals. We welcome articles which are of interest to scholars and practitioners in all fields of business, economics and related fields.

The 2010 Costa Rica GCBF represents a long term commitment to bring individuals from around the world together to share their ideas and promote research on business and finance. The response to the conference has been outstanding. We wish to thank you for selecting the GCBF as your research outlet. We also wish to thank the many people that have contributed to making the conference a success. We are delighted to report that the conference is truly a global conference. We have participants from all corners of the globe at this academic conference. These individuals come from a variety of high quality institutions and will present work on a broad mix of academic issues.

We are proud to announce two upcoming conferences. Our tenth conference will be held in Las Vegas, Nevada, January 2-5, 2011 at the newly renovated Flamingo Hotel. Our eleventh conference will be held in May 2011 in San Jose, Costa Rica. The dates and location of this conference will be announced in the coming weeks. We hope that you are able to join us at these events.

We hope you take the time to enjoy the hotel facilities as well as to take in San Jose and the surrounding countryside. Costa Rica is a wonderful destination with much to offer. We recognize that in addition to presenting research and participating in the conference activities, it is also important to relax and rejuvenate yourself. Have some fun! You deserve it! We hope that you will go home refreshed and with a sense of accomplishment.

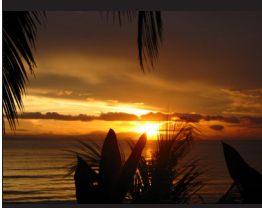
Warmest Regards,

Mercedes Jalbert
Conference Chair

Carta del Editor

Bienvenidos a Costa Rica

Welcome
Bienvenidos



El Instituto y su personal les da la bienvenida a San Jose, Costa Rica y al 2010 Global Conference on Business and Finance. Esperamos que su participación sea productiva y que disfruten Costa Rica.

Todo profesor de educación superior debe encontrar un balance entre su rol como educador, investigador y como servidor a su comunidad y su universidad. Encontrar un foro donde podamos compartir y obtener retroalimentación sobre nuestra investigación, nuevas técnicas de educación, procesos administrativos innovadores es retador. El Institute for Business and Finance Research (IBFR) fue creado para facilitar el trabajo del profesional en educación superior, profesional del sector públicos y profesional del sector privado al crear una plataforma global conducente al enriquecimiento de nuestro conocimiento a través de:

1. La exposición de trabajos investigativos en todas las áreas académicas de las ciencias administrativas, ciencias económicas, financieras, etc.;
2. La exploración de nuevos avances tecnológicos, teóricos, pedagógicos;
3. El intercambio de conocimiento en una plataforma verdaderamente global.

Los Congresos GCBF representa un compromiso a largo plazo para unir a nuestros colegas de todos los continentes en nuestros congresos y compartir nuestras ideas, investigación y cultura en una plataforma bilingüe. Deseamos agradecer su participación, la cual hace realidad nuestro objetivo; el realizar un Congreso realmente Global con participación de educadores y profesionales de todas partes del mundo.

Con gran alegría anunciamos nuestros próximos Congresos en Las Vegas Nevada del 2 al 5 de enero de 2011 en el Hotel Flamingo Las Vegas. Las fechas y destino de nuestro Congreso en Costa Rica se anunciarán próximamente. Será un placer el contar con su participación nuevamente.

Deseamos que disfruten su estancia en el Hotel y que tengan la oportunidad de explorar Costa Rica. Sabemos que además de exponer sus trabajos, es también importante tomar tiempo para relajarse, rejuvenecerse y conocer sobre otras culturas, tradiciones, etc. Esperamos que al regresar a sus hogares e instituciones se sientan rejuvenecidos y satisfechos con sus alcances y aprendizaje durante el Congreso.

Estamos para asistirles durante el congreso y el futuro.

Saludos Cordiales,
Mercedes Jalbert
Conference Chair

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REMEMBERING DARPS: HISTORICAL PERSPECTIVE ON A CASH MANAGEMENT TOOL

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ABSTRACT

In February of 2008, the \$330 billion auction-rate security market began to fall apart. Brokerage houses that managed the periodic auctions refused to support their issues, so that auctions failed and liquidity disappeared. Investors had a wake-up call: an asset they had thought was a money-market equivalent was in fact something much more risky. In this paper, we consider this current meltdown in light of the 1980s history of Dutch Auction Rate Preferred Stock (DARPS). We conclude that a significant contributor to the recent problems was the marketing of DARPS to individuals, when the security was designed for corporate investors.

INTRODUCTION

In early 2008, owners of billions of dollars' worth of auction-rate securities learned that the assets they had presumed to be as safe as money-market assets were, instead, not only quite risky, but also temporarily completely illiquid. The brokerage houses that had been standing behind the securities' rate reset auctions stopped supporting the market, and auctions failed—resulting in no liquidity for investors and in extremely high rates for some issuers. In late summer of 2008, some large brokerages began to promise that they would buy back the auction-rate securities of their retail investors; intervention by regulators soon encouraged other brokerages to do the same.

Retail investors whose accounts were frozen for months blamed brokers for misrepresenting the safety and liquidity of auction-rate securities. Mitigation efforts included demands by investor groups and by government regulators for clearer disclosure. Even now, issuers and investment bankers are scrambling to create acceptable new substitutes, while consumer advocates are demanding explanations.

The liquidity risks inherent in auction rate securities have been well known since their creation in the 1980s. However, they may not have been appreciated by the retail investors who have only recently entered the market. The auction rate market traditionally has been the exclusive province of corporate cash managers, who were able to benefit from the dividends received deduction (DRD). This preferential tax treatment has allowed corporate investors to exclude from taxes up to 85% of their dividends received. Since corporate investors thus faced a lower effective tax burden on these securities, issuers could offer a lower pre-tax return on them. In short, everybody won. Dutch Auction Rate Preferred Stock (DARPS) was developed in the early 1980s to facilitate this tax benefit-sharing by allowing corporate cash managers to capture dividends with relatively little price risk. However, changing market conditions later in the decade threatened to make the security obsolete. A concerted effort by broker-dealers to extend the market to individual investors saved DARPS from extinction, but at the cost of selling it to investors for whom it was not designed. Coincidentally, as the market expanded to include retail investors, the share of potential benefits accruing to issuers greatly increased.

Since retail investors could not benefit from the DRD, they were simply using DARPS as a cash equivalent. This focus made them especially vulnerable to auction failure. They certainly seemed the least prepared for, and the most affected by, the lost liquidity from the tidal wave of failures in February, 2008.

THE DEBACLE OF 2008

Alderson and Fraser (1993) contend that DARPS is *exclusively* suitable for tax benefit-trading among corporations. However, this tax motivation is almost entirely absent from discussions of the recent auction-rate securities meltdown. This is undoubtedly because the \$330 billion auction rate market of 2008 had become a heavily retail market. For example, by 2008, only 3% of auction-rate issues' collateral was "DRD-eligible" (Weaver, Bonilla, and Villasenor, 2008). More importantly, in 2008, only 35% of corporations allowed any of their short-term assets to be auction-rate securities, and only 4.9% actually had any (Lee, 2008). The market had expanded greatly, but not through traditional corporate participation. Broker-dealers had begun a concerted push to encourage individual investors to enter the market.

Hints of individual ownership in the preferred stock markets have been around for years. For example, a *Wall Street Journal* article from late 2001 highlights some financial planners who tout traditional preferred stock for their retail clients. The article does note that the vast majority of preferred is held by institutions, not individuals, that preferred stock represents just a "sliver" of the size of the market for common stock, and that finding information on individual preferred issues can be like a "treasure hunt." It also clearly notes that, even for plain-vanilla preferred, liquidity risk is an issue: "they aren't appropriate investments for people who may need to quickly liquidate their holdings." (This liquidity risk is secondary, however, to credit risk, but the article assures us that individual investors can easily find "highly rated securities of stable companies generating plenty of cash"—like Bear Stearns.)

By 2004, there was more emphasis on retail investors, albeit wealthy ones. For example, Skarr (2004) asserts that auction-rate securities' investors "are typically high net worth individuals (for tax-exempt issues) or corporations (for taxable issues)." In 2008, an article in *The Economist* (8/16/08) asserted that there were around 100,000 retail investors in auction-rate securities, and that they were "well-to-do types and thus clued up enough to understand that higher yields suggest higher risk." According to Susan Merrill, Executive Vice President and Chief of Enforcement at the Financial Industry Regulatory Authority (FINRA), a survey of over 200 firms determined that by 2008, 43% of auction rate securities were held in retail investors' accounts, and another 21% were held by high net-worth individuals (Committee on Financial Services, 2008). Ms. Merrill described the evolution of the market toward the individual investors this way: "...the market actually started out as a more institutional market, and over time the issuers allowed a smaller amount to be the minimum that you could invest in an auction rate security, and once that amount got down to about \$25,000, that is when you started to see more retail investors buying the product and the broker/dealer firms marketing to more retail investors."

A par value of \$25,000 is significantly less than what DARPS had when it was purely an institutional product; as Alderson and Fraser (1993) note, the typical "auction exchange value" for DARPS originally was \$100,000. Why the push to expand the market? Testimony submitted to the Committee on Financial Services (9/18/08) offers some insights. According to Frank J. Parker, Professor of Real Estate Development at Boston College: "[i]n the rush to keep these instruments solvent the large financial institutions involved went to the highways and byways to attract virtually anyone and everyone of individual high net worth to purchase these instruments." Similarly, the Congressional Research Service reports that auction-rate issues were "sold principally to retail investors," especially after "some large investment banks began to market [auction rate securities] more aggressively to small investors in an attempt to reduce their inventories" (citing the complaint in *Cuomo v. UBS Securities LLC et al.*).

While these changes on the demand side were significant, those on the supply side were less so. However, issuers did turn their focus from tax benefit-sharing to a more basic yield curve game: trying to borrow for long-term needs at short-term rates. In this paper, we consider issues by closed-end funds. While closed-end funds' share of the auction-rate market is relatively small—only \$63 billion (19%) at

the peak—these funds are the primary issuers of auction rate preferred stock. Closed-end funds' preferred shares are perpetual and usually cumulative (Lee, 2008), and are not marginable. The penalty rates for closed-end funds have been relatively low—much lower than municipal max rates, for example, which might rise 1600 basis points from a prior auction, compared to 30 bp for a closed-end fund. In fact, funds' max rates were occasionally even lower than the rates set at auction (Lee, 2008; Goldsmith and Pinedo, 2008). Closed-end funds issue preferred stock for leverage (unlike open-end mutual funds, which cannot), hoping to use the relatively inexpensive DARPS funding to magnify the return to their common shareholders.

Closed-end funds' managers must balance the needs of both their preferred and common shareholders. In the current market upset, the former want their liquidity restored—even if the funds must sell assets to redeem the shares—while the latter want to benefit from the relatively low failure rates paid by some of the funds. We can explore this tension now by turning to consideration of the market meltdown of 2008.

In February, 2008, the auction-rate securities market froze, as hundreds of auctions failed. Investors who had believed that their investments were as liquid as money market funds suddenly realized that they could not sell their shares at auction at all, much less at par. This came as a shock—auction failures always had been extremely rare. Between 1984 and 2007, fewer than one hundred auctions had failed: 13 through 2006; 31 more in late 2007. Then came February, 2008: 67% (258 of 386) failed on the 12th, 87% on the 14th, and 66% on the 20th (Committee for Financial Services, 2008; NERA, 2008).

Before 2007, the few failures that there had been were caused by credit problems. However, the problem in 2008 was not a quality problem. It was a liquidity problem. 2008's auctions failed because the broker-dealers who had been supporting the ARS market stopped doing so—they stopped placing their own bids to ensure that there was sufficient demand for the auction to clear. Broker-dealers' failure to support the auctions meant that investors were stuck with issues they had thought were cash equivalents. Even though investors were still receiving dividends (in fact, sometimes even high penalty dividends), they could not sell their issues at par.

The decisions by the supporting broker-dealers to allow auctions to fail has had severe ramifications for the auction-rate market. Corporate investors have suffered erosion in their asset values. All investors have lost liquidity; many have initiated lawsuits. Most of the legal and regulatory drama resulting from the market freeze has focused on getting individual investors access to their emergency funds. The type of relief varies depending on the characteristics of the investor, with the most generous remedies going to the smallest investors. The amounts involved are substantial; for example, the UBS settlement with New York Attorney General Andrew Cuomo includes \$8.3 billion for individual investors and \$10.3 billion for institutions (CFS, 2008).

In the wake of these settlements, issuers are feverishly working to refund their DARPS. Some closed-end funds have sold assets to fund redemptions. At the end of 2007, closed-end funds had \$300 billion in assets; in November of 2008, the 640 extant funds had only about \$200 billion (Maxey, 2008d). Overall, however, as of October, 2009, about two-thirds of the levered closed-end funds still had some DARPS outstanding (Maxey, 2009).

Closed-end issuers want leverage—over 70% of them use it (Maxey, 2009). Thus, if these remaining DARPS are to be redeemed, issuers will need to create new, acceptable forms of leverage. The financing innovations that seem to hold the most promise involve “hard puts”—the ability of an investor to *require* the issuer's agent to buy back her asset at par. Of these, tender option bonds and variable-rate demand obligations are generating the most interest.

Closed-end funds wishing to refinance their DARPS with preferred stock have created variable-rate demand preferred, VRDP (the preferred-stock version of the variable rate demand obligation, VRDO). This puttable preferred is backed by a letter of credit and has a hard put. The put can only be exercised at a remarketing date (a dividend reset date, where the allocation and rate setting process is handled by a remarketing agent) or in the event that the liquidity facility cannot be renewed. Not allowing the investor to exercise the put on demand preserves the equity status of the investment, according to the IRS. On the other hand, the VRDPs' credit enhancement makes them eligible for ownership by money market mutual funds, significantly expanding the market for these assets. However, these shares may only be purchased by qualified institutional buyers (Lawson, 2009).

CONCLUSION

DARPS was created in the 1980s to accommodate corporate cash managers who wanted a less volatile dividend capture strategy. The focus then was on the dividends-received deduction: corporate investors wanted to benefit from their unique ability to shelter 85% of their dividends from taxes. They just needed to be protected from the volatility inherent in preferred shares. As DARPS have been marketed more heavily toward retail investors in recent years, the original DRD motivation has been eclipsed by a focus on DARPS' cash-management possibilities. However, without the DRD, these possibilities—originally just a means to an end—have proved too risky. Not surprisingly, DARPS have not performed well in a role for which they were never intended.

Without the DRD, DARPS must be sold as a cash-management vehicle. However, it was never a mystery that DARPS came with liquidity risk. SIFMA's best practices (2007) notes that "[a]lthough the Maximum Rate is generally above a market Rate, Existing Owners may be disadvantaged if there is a Failed Auction because they are not able to exit their positions by means of the Auction." How did assets like these end up storing individuals' emergency funds? Engel, Erickson, and Maydew (1999) assert that "investors are reluctant to purchase exotic-sounding securities... unless they receive a slightly higher yield." DARPS offered that yield, and may have seemed attractive to retail investors. However, DARPS were not money market instruments—in fact, money market funds were prohibited from owning them. We believe that DARPS were *sold* to retail investors. Maxey (2008c) notes that at UBS, financial advisors received part of the 25 bp DARPS management fee as a commission for selling these securities, but received nothing for putting their clients into the firm's money market fund. These fees, undoubtedly, were part of the "substantial incentives" that motivated advisors to sell auction rate securities, according to Massachusetts' Secretary of State William Galvin. In 2006, the SEC sanctioned 15 broker-dealers for "irregularities" in the auction-rate market, including failures to disclose to investors that dealer bids were supporting many auctions (CFS, 2008). Downplaying the liquidity risk of auction-rate securities allowed these dealers to expand the market. The broker-dealers are anxious to continue this expansion, even in the wake of DARPS' meltdown: as closed-end funds replace their DARPS with LPPs, the chief investment officer for Eaton Vance says that, "The hope is to open up a much larger market for LPPs than ever existed for auction-rate preferred shares" (Maxey, 2008a).

As long ago as 1993, Alderson and Fraser wondered if DARPS were a market-enhancing innovation or "a 'speculative balloon' slated for virtual extinction." Their question was prompted by changes in regulatory and tax changes that made DARPS less attractive to both issuers and corporate investors. They concluded that DARPS could still add value, but only to "a market that is too small to be of consequence." The market did survive, however, because of a concerted effort by broker-dealers to expand it to retail investors. This expansion toward counterparties for whom the security was not designed corresponds with the value shift that Plesko (2005) documents: DARPS went from offering benefits to both issuers and investors to benefitting issuers almost exclusively.

This shift toward retail investors was a failure; the aftermath of this failure is also fraught with risk.

The scramble to deal with titanic auction failures has created a regulatory mishmash. We have devised, with a set of winks and nods, a system that allows DARPS issued by closed-end funds to be accepted as collateral at the discount window, even though the Fed considers them hybrid debt/equity securities; that allows VRDOs to be considered equity for tax purposes, but simultaneously to be acceptable investments for money market funds; and that allows leverage from debt to have the same coverage ratio as that from preferred stock. Individual investors should be wary of the innovations that are emerging from this crisis, lest they, like the DARPS investors, get trapped in a “financial roach motel” (Spencer Bachus, CFS, 2008).

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ASSESSING INFORMATION SOURCES USED BY STUDENTS WHEN CHOOSING A HIGHER EDUCATION INSTITUTION

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ABSTRACT

This paper aims to investigate the information sources used by South African students when selecting a Higher Education Institution and further to establish whether statistical significant differences occur between the perceptions of high and medium performing students from two Universities of Technologies. This paper provides an explanation of students' decision making process and the utilisation of sources of information when selecting a Higher Education Institution. Three hundred and ninety self-administrated questionnaires were completed and analyzed. The findings indicated that students in South Africa prefer to be informed about Higher Education Institutions by web sites. A high premium is also placed on campus visits and open days followed by high school teachers to obtain information. This implies that although impersonal methods (web site) are the most preferred method, a great premium is placed on personal interaction to obtain information. In terms of the perceived performance of the information sources, the same sequence was measured. However significant differences were measured between the expectations of the students and the perceived performance of the information sources which applies that their expectations were not met. Consequently it needs clear planning from the authorities. Some practical implications for Higher Education Institutions, limitations and suggestions for future studies were articulated.

KEYWORDS: Higher education, information sources, South Africa

INTRODUCTION

Higher Education Institutions will have to become more market-oriented to face all the current challenges. Furthermore, in order to communicate effectively with prospective students, they need to identify what the information needs and preferred sources of information of their target market are. They have to understand students' decision-making processes when selecting Higher Education Institutions or courses to ensure that students make the right decision. These days the choice of higher educational institutions and courses is more complex and critical for students than it was in the past. Students are being bombarded with commercial messages promoting educational institutions and courses. On the other hand information is more widely available, easier to access and likely to be presented in a manner that will assist prospective students to make informed choices. Although this has broadened the sphere of students' choice, the variety also has complicated their decision-making processes (Brown, Varley, & Pal, 2008:311). Studies reveal multiple factors, stages and influences that impinge on students' selection process of Higher Education Institutions. Several international studies on the factors influencing this multifaceted decision-making process have been conducted and published, including Britain (Moogan, Baron, & Bainbridge, 2001), Australia (James, 2000), Belgium (Germeijs, & Verschueren, 2007), Malaysia (Ariffina, Ahmada, Ahmada & Ibrahim, 2008). Some studies have even focused on the decision making procedures of specific groups of prospective students such as international students (Chen & Zimitat, 2006:91), students from lower social classes (Connor & Dewson, 2001) or students from rural areas (Chenoweth, & Galliher, 2004). However, limited research exists on the perceived value of the information sources utilised by students when selecting a Higher Education Institution.

SOURCES OF INFORMATION GATHERING FOR PROSPECTIVE STUDENTS WHEN SELECTING HIGHER EDUCATION INSTITUTIONS

Customers have to choose how many and which information sources to consult when making decisions. This study focuses on the utilisation of sources of information when selecting an Higher Education Institution, while the rest of the discussion deals with the information-search phase. The two major types of information sources are internal and external. Internal sources are stored in a consumer's memory. This can be information obtained from previous searches or personal experience and is typically the only source consulted when making routine or low-involvement purchase decisions. External sources entail acquiring information from environmental sources outside the consumers' own experience and comprise personal and independent sources (Du Plessis & Rossouw, 1998:87). In the case of students who have to make career decisions, various types of personal sources might be consulted. These can include friends, family, career-counsellors, teachers, reference groups and opinion leaders. The higher education sector also increasingly makes use of advertisements in the media and on the internet, as well as promotional material and other marketing elements such as websites and visits or open days (Brown *et al.*, 2008:320).

Veloutsou, Paton and Lewis (2005:281-283) classify these sources of information into three major categories. Controllable sources of information sources originate from and are controlled by the educational institutions. These can be such as promotional material brochures, booklets promotional CDs that are supplied to schools or collected from institutions, or one open days and then increasingly institutions' websites. Non-controllable sources of information are provide by external sources such as friends and family, news in the national or international media and benchmarking league tables (especially popular in the Britain market). Partly controllable and partly non-controllable sources of information represent a combination of sources including regional and national newspaper publications, popular magazine articles and a range of web-based sources from specialised providers or even social networks.

The role of the various information sources when selecting a Higher Education Institution have been discussed in the previous section. A review of previous international studies will be reviewed next. A recent study on university applicants' choice processes identifies four main information needs of students, namely course and entrance requirements, reputation, location and a range of financial considerations (Brown *et al.*, 2008:317). Galoti and Mark (in Domino; Libraire; Lutwiller; Superczynski & Tian, 2006:102) found that parents, guardians, friends and career counsellors were rated as the most important influences when selecting colleges. Hu and Hossler (2000:685) provide evidence that the opinions of parents and other family members have a strong influence on students' considering private institutions. When Domino *et al.*, (2006:102) investigated the impact of economic factors on the selection of colleges it was found that the financial capability of the household, the occupation of the parents, the responsibility of paying for studies and ethnic group of parents played an important role. Chenoweth and Galliher (2004) focused on the decision-making process of scholars at high school that are at particular risk of economic, social and cultural influences that could hamper educational success. They identified some major family factors that could influence the decision to enrol for higher education. The family often provides the financial resources to study. Family members can act as role models and are the main source of encouragement in what to study for and during studies.

The important influence of personal information sources on the intentions and attitudes of internal students to study abroad was confirmed by the recent study by Chen and Zimitat (2006:91-100). The purpose of this study was to investigate the motives of Taiwanese students who intended to study abroad at HEIs in the western world. Each student's decision-making behaviour that was analyzed using the theory of planned behavior (TPB). This theory suggests that it is imperative to examine and understand the attitudes that influence a consumer's purchase intentions specifically: attitudes towards behaviour (AB); subjective norms (SN); and perceived behavioural control (PB). Attitudes towards behaviour refer

to the strength of positive or negative beliefs that a student harbor about higher education abroad. These include issues such as perceptions of the country of intended study, its economic power, perceived quality of its HEIs, as well as the advantages that accrue from education overseas. Subjective norms (SN) are the perceived social pressures from influential people in the student's life that might influence career and study decisions such as influences of parents, family members, friends, teachers and other students. These influential groups are word-of-mouth sources that can impact on the intention of prospective students to study abroad (Brown *et al.*, 2008:321). Perceived behavioural control (PB) is the extent to which a student believes that he/she has control over factors influencing the ability to study. The study demonstrates that the subjective norms or influence of significant others is a significant predictor of a student's intention to study abroad. Thus personal sources might even be more even more important to these students considering studying, abroad due to the high level of risk and cost involved in this type of decision.

Previous studies have identified other major influences on prospective students' choices. James (2000:82) investigated what influenced prospective students to choose specific courses at a university. The findings of the studies indicated that the advice from personal sources was viewed as far less important than other considerations, such as the perceived quality of the course or attaining career success. Thus the extent to which friends and family continue to influence the decision-making process is at issue. Some other studies also showed that external sources were more popular than personal sources when prospective students needed reliable information about an educational institution and its courses. Veloutsou *et al.*, (2005:281-283) reported that prospective students used mainly communication originating from the university itself. The university prospectus and open days were the most popular sources although the use of institutions' web sites to find information was growing steadily. Visits to high school, advice career advisers and news in the media were not used as frequently used students.

In a study Moogan, Baron, and Harris (1999:215) found that prospective students relied mostly on word of mouth from parents and friends, as well as the information in prospectuses to find out about educational and social benefits offered by universities. Open days was also perceived as being valuable in both the information search and decision-making process. In the information available they would consider the quality and content of courses offered, location of the institution, reputation and entrance requirements. A more recent study by Moogan and Baron (2003:271) found that prospectuses were the most important source of information. In spite of this study Maringe (2006:474) found that prospectuses were of limited value to students. Institutions which spent huge sums in advertisements and promotional activities to lure students to their institutions were condemned. Several other literature sources also seemed to disagree on the importance of the information sources that were consulted by prospective students. The conflicting findings of these studies revealed that there seems to be a difference in the degree to which prospective students use and perceive the value of information sources in particular in the South African context. The need for this current study becomes imperative.

Problem Statement

Higher education is facing increasingly more challenges on the global arena. As Higher Education Institutions in South Africa are very competitive they often take a business stance in order to compete for human and financial capital. This, consequently, gave rise to higher institutions greater emphasis on marketing communication to recruit quality students and to influence students' decisions positively towards their choice of a Higher Education Institution. This is even more so as universities increasingly seek to develop an international presence to attract international students. A critical issue is the lack of information on the source preferences of prospective students to enable Higher Education Institutions to communicate effectively through appropriate sources of information to attract quality students.

Objective Of The Study

The primary objective of this study is to determine whether students' expectations are met with regards to information sources when selecting a Higher Education Institution in South-Africa.

The following secondary objectives were formulated:

- To evaluate the expressed levels of importance of information sources of South-African students when selecting an Higher Education Institution;
- To determine whether there exist significant differences between high and medium performers in terms of the importance of information sources
- To evaluate the expressed levels of performance of information sources when selecting a Higher Education Institution
- To determine the existence of significant differences between high and medium performers in terms of their perceived performance of information sources.
- To determine the existence of significant differences between the importance of information sources and the perceived performance thereof when selecting a Higher Education Institution.

RESEARCH METHODOLOGY

Conceptualising the purpose of the investigation In order to achieve the primary objective of the research, the information sources related to selecting a Higher Education Institutions investigated.

Research hypotheses: With regards to the objectives the researchers formulated the following hypotheses:

- Ho: There exist no significant differences with regard to the importance of information sources and the perceived performance thereof when selecting a Higher Education Institution.
- Ha: There exist significant differences with regard to the importance of information sources and the perceived performance thereof when selecting a Higher Education Institution.

The sample framework: A sample of 410 students at the management faculties of two Universities of Technology in South-Africa were selected at random after permission was granted to include pre-determined classes/courses for the purpose of the survey. All respondents agreed to participate in the survey and were supplied with a self administrative questionnaire after the instructions were explained. Only 20 questionnaires or part thereof were discarded that resulted in 390 useful questionnaires. A summary of the composition of the sample is provided in table 1. The sample comprised of 40.5% male and 59.5% female students. The attitudes of the student sample were tested regarding the importance of pre-identified sources of information when selecting a specific Higher Education Institution.

Table 1: Summary of sample characteristics

Age	16-17 years	No	%
	18-19 years	96	25
	20-21 years	122	31.5
	22+	170	43.5
Gender	Male	158	40.5
	Female	232	59.5
Performance of student	High performers	202	51.8
	Medium performers	188	48.2
University Technology	A	230	59
	B	160	41
Total		390	100

The measuring instrument

A structured questionnaire was developed to measure the importance and performance of information sources when deciding on a specific Higher Education Institution. The following issues were addressed in the questionnaire.

- (1) Section A: Biographical information of the students was included.
- (2) Section B: Information related to the importance and perceived performance of information sources when selecting a university of technology.

Section A utilised nominal scales whilst a five-point Likert-type scale was used for Section B to measure the levels of importance and the perceived performance with regards to various information sources used to select an Higher Education Institution. The importance scale was categorised as 1=very important, 2=important, 3=not important nor unimportant, 4=not important and 5=not important at all. The perceived performance scale was categorised in 1=excellent, 2=good, 3=neither good nor bad, 4=not good and 5=not good at all. The number 6 was assigned when to variables which the respondents had no experience with and was thus not applicable. The inputs for section B was gathered through an intensive literature study on the topic as well as focus group discussions with students enrolled at Higher Education Institutions.

Data Collection And Analysis

The data was gathered and captured by trained field workers over a period of six months. The SPSS version 17.0 statistical package was utilised to analyse the data. For this analysis the Kolmogorov-Smirnov Test was employed based on the assumption that if the significant values exceeded 0.05, normality could not be assumed and the researchers had to rely on employing non-parametric analysis techniques. As normality could be assumed after applying the Kolmogorov-Smirnov Test the researchers employed the ANOVA test to test the null hypothesis and the alternative hypothesis. An item analysis was carried out to test the reliability of the questionnaire and an overall Cronbach's alpha of a 0,91 and 0.94 were obtained for both the importance of and the perceived performance of information sources.

FINDINGS

Table 2: Rank order of information sources used when choosing a Higher Education Institution

Rank		Mean	SD
1	University web site	1.51	.839
2	Campus visits & Open days	1.55	.793
3	High school teachers	1.65	.936
4	University publications (newsletters & brochures)	1.75	.908
5	Parents	1.85	.984
6	Word-of-mouth (friends & other people)	1.89	.919
7	Events on campus (music festivals, Rag, sports events)	1.94	1.035
8	Advertisement in magazines / newspapers	1.95	.913
9	Other students (alumni)	2.01	.963
10	Advertisements on the radio	2.08	1.035
11	Advertisements on TV	2.09	1.114
12	Other	2.32	1.020

From table 2 it is clear that there is a huge difference in the level of importance to which university of technology students rate the different sources of information related to Higher Education Institutions in order to assist them with their decision making process. According to the sample, the most important information source to enable them to make a decision is the universities web site, followed by Campus visits and open days. It could be argued that due to the increasing importance of technology, web sites as

a mean to disseminate information, is regarded as one of the most frequently used information sources. The importance of the traditional methods to disseminate information about Higher Education Institutions, Campus visits and open days, also proved to be top options when in need for information. On the contrary, advertisements on TV and radio have not been pointed out as important sources of information to disseminate information.

Table 3: Importance of information sources used when choosing a Higher Education Institution and students performance

	High performers		Medium performers		T-value	P
	Mean	SD	Mean	SD		
High school teachers	1.72 3	0.99	1.6 3	0.89	0.79	0.43
Word-of-mouth (friends & other people)	1.88 5	0.90	1.92 6	0.95	-1.87	0.06
Advertisements on the radio	2.08 10	1.04	2.08 11	1.04	-0.58	0.95
Events on campus (music festivals, Rag, sports events)	1.93 7	1.04	1.95 7	1.04	-0.92	0.36
Advertisement in magazines / newspapers	1.96 8	0.9	1.96 8	0.94	-0.69	0.49
University publications (newsletters & brochures)	1.76 4	0.96	1.74 4	0.87	0.28	0.78
Advertisements on TV	2.12 11	1.17	2.07 10	1.07	-0.55	0.59
University web site	1.47 1	0.82	1.55 1	0.87	-1.134	0.26
Campus visits & Open days	1.55 2	0.82	1.57 2	0.77	-0.9	0.37
Other students (alumni)	2.06 9	0.96	1.97 9	0.97	0.68	0.5
Parents	1.89 6	1.0	1.84 5	0.98	-1.6	0.11
Other	2.42 12	1.0	2.11 12	1.1	0.74	0.46

Table 3 indicates that there are no significant differences between the two different levels of performers regarding the level of importance that they attach to the different information sources. In terms of the mean it is clear that there is a direct resemblance between the rank orders that the two groups attach to level of importance of the various variables. The web site; campus visits and open days and high school teachers were rated unanimously as the most important three sources of information to make informed decisions regarding a Higher Education Institution.

On the lower side it is clear that advertisements on both TV and radio have been regarded as less appealing. In terms of the mean, no fixed pattern could be traced in terms of which one of the two groups generally attached a higher level of importance to the various variables. A pattern of diverse levels of importance thus resulted between the different levels of performers.

Table 4 indicates that the university web site is clearly perceived as the best performer in terms of disseminating information for decision making regarding a Higher Education Institution. Campus visits and open days as well as word of mouth are regarded as 2nd and 3rd most powerful sources to disseminate information for the purpose of decision making. On the lower end, advertisements in magazines and on TV and radio are perceived weakest in terms of performance of information sources for an informed decision.

Table 4: Perceived performance reliability of information sources used when choosing a Higher Education Institution

Rank		Mean	SD
1	University web site	2.00	1.05
2	Campus visits & Open days	2.10	1.01
3	Word-of-mouth (friends & other people)	2.18	.93
4	High school teachers	2.24	1.02
5	Parents	2.28	1.00
6	University publications (newsletters & brochures)	2.46	1.20
7	Other students (alumni)	2.50	0.99
8	Events on campus (music festivals, Rag, sports events)	2.65	1.21
9	Other	2.70	1.17
10	Advertisement in magazines / newspapers	2.74	1.09
11	Advertisements on the radio	2.78	1.09
12	Advertisements on TV	3.06	1.23

Table 5 indicates that except for word of mouth as information source, no significant differences are measured between the two groups of performers in terms of the perceived performance of each of the information sources. The university web sites as well as visits to campuses and open days are regarded as best perceived information sources by both samples. Average performers perceived the first mentioned source better than good performers while the latter was perceived slightly better by the good performers. Advertisements on TV, radio and magazines are regarded by both samples as weakest in terms of performance.

Table 5: Perceived performance of information sources used when choosing a Higher Education Institution and students performance

	Good performers		Average performers		T-value	P
	Mean	SD	Mean	SD		
High school teachers	2.27 4	0.98	2.23 3	1.0	-0.85	0.4
Word-of-mouth (friends & other people)	2.11 3	0.9	2.25 4	1.0	-2.47	0.015
Advertisements on the radio	2.81 11	1.1	2.73 10	1.1	-0.93	0.36
Events on campus (music festivals, Rag, sports events)	2.58 8	1.2	2.69 9	1.2	-1.2	0.24
Advertisement in magazines / newspapers	2.73 9	1.1	2.75 11	1.1	-0.72	0.47
University publications (newsletters & brochures)	2.48 7	1.2	2.42 6	1.2	-1.1	0.28
Advertisements on TV	3.05 12	1.3	3.06 12	1.3	-1.6	0.11
University web site	2.01 1	1.1	1.97 1	1.0	-0.1	0.91
Campus visits & Open days	2.08 2	1.0	2.09 2	1.0	-0.17	0.87
Other students (alumni)	2.43 6	1.0	2.55 8	1.0	0.69	0.49
Parents	2.28 5	1.0	2.26 5	1.0	-0.03	0.98
Other	2.8 10	1.1	2.43 7	1.4	0.72	0.48

Table 6 clearly indicates that there are significant differences between the means of importance and perceived performance. Yet the ranking of importance and perceived performance of the information

source appears to be the similar. The universities web site and campus visits/ open days were rated as the two most important sources of information, as wells as the two best perceived information sources. Still statistical significant differences were found between the importance and perceived performance of these variables. This means that students' expectations are not met. This is also the case with all the other variables. It appears that the institutions realize which the most valuable sources are, although they seem not to meet the students' expectation in this regard. The performance of advertisements on TV and radio were perceived amongst the last in the list of information sources but also rated amongst the least preferred sources.

Table 6: Importance versus perceived performance of information sources

	Importance		Perceived performance		T-value	P
	Mean	SD	Mean	SD		
High school teachers	1.65 3	.936	2.24 4	1.023	-11.03	.000
Word-of-mouth (friends & other people)	1.89 6	.919	2.18 3	.931	-5.794	.000
Advertisements on the radio	2.08 10	1.035	2.78 11	1.093	-11.62	.000
Events on campus (music festivals, Rag, sports events)	1.94 7	1.035	2.65 8	1.218	-10.26	.000
Advertisement in magazines / newspapers	1.95 8	.913	2.74 10	1.097	-11.95	.000
University publications (newsletters & brochures)	1.75 4	.908	2.46 6	1.204	-11.05	.000
Advertisements on TV	2.09 11	1.114	3.06 12	1.299	-12.68	.000
University web site	1.51 1	.839	2.00 1	1.052	-8.684	.000
Campus visits & Open days	1.55 2	.793	2.10 2	1.015	-10.30	.000
Other students (alumni)	2.01 9	.963	2.5 7	0.99	-8.640	.000
Parents	1.85 5	.984	2.28 5	1.0	-7.677	.000
Other	2.32 12	1.020	2.7 9	1.17	-1.908	.069

CONCLUSION

The primary objective of this study is to identify the most important information sources that are available for potential students when in a process of selecting an university in South-Africa as well as the perceived performance of the mentioned information sources. In an environment of intense competition amongst universities to attract the most promising students and retaining them, the most effective methods to accomplish these goals should be implemented. This implies that the most effective information sources should be utilised to disseminate information that will enable students to make an informed decision regarding their preferred Higher Education Institution. Students are well served by a wide array of information sources that may disseminate relevant information. However, it should be determined which available sources of information will serve the purpose best. In this regard and with in mind the diverse nature of Higher Education Institutions, universities of technology should in collaboration with their students, determine the most efficient sources of information before embarking on a recruitment campaign. This process is important regardless of the positioning attempts that might already be in place by universities. Students will as part of their decision making process at one stage or the other, have a

desire to acquaint themselves with the specific characteristics of a particular Higher Education Institution. In order to create and benefit from a competitive advantage, Higher Education Institutions should concentrate on the most appealing sources to disseminate information. The study performed in South Africa, revealed that students prefer to be informed about Higher Education Institutions by the web sites. A high premium is also placed on campus visits and open days followed by high school teachers to obtain information. This implies that although impersonal methods (web site) are the most preferred method, a great premium is placed on personal interaction to obtain information. This is probably due to the important nature of the outcome that will determine the decision makers' future career. Similarly, UK students put a higher premium on university prospectus, university open days and the web site. The first and the last implies that students also prefer to investigate the prospects on an indirect way but also see the universities open days, where interaction can take place, as an important source of information to choose between universities (Veloutsou et al., 2004).

With regards to high and average performers, no significant differences were measured between them in terms of their three most preferred information sources. The three most preferred information sources were also in the same rank order as the entire sample. Similar to the total sample, the least preferred information sources to consult for decision making purposes were advertisements by various kinds of media that includes the radio, television and the printed media. This outcome is debateable as no evidence is available that they regard these methods of obtaining information as unimportant purely because they know it is available.

Regarding the perceived performance of the information sources, the total sample as well as high and average performance distinctively, indicated that the web site was the best perceived information source followed by campus visits and open days. No significant differences were measure between the two groups in this regard. While good performers perceived word of mouth (friends and other people) as the third best performer, average performers perceived high school teachers as third best perceived source of information.

Although significant differences were measured between the expectations and the perceived performance of all information sources to disseminate information, it appears as if both web sites and campus visits (including open days) as most preferred sources met the needs of the sample in terms of the ranking thereof. However in both cases expectations were strictly spoken not met. The study clearly indicates the merit for engaging and concentrating on identified information sources. Regarding the web site, that is impersonal, it should be with in mind to make it accessible over a wide geographic and social spectrum and be welcoming and reassuring to prospective students. Finally from a marketing perspective, recruitment of the most promising students should keep in mind the outcome of the study in order to position itself with the aid of the most appropriate information sources.

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SERVICE-LEARNING: A BUSINESS SCHOOL STUDY

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ABSTRACT

Higher education in general has been for decades and continues to be challenged by employers and more recently within the academy. More specifically, business education needs more creativity and imagination. Service-learning, an instructional method that integrates theoretical learning with real life experimentation and community service, offers the positive impacts of its pedagogy in enhancing students' learning and personal growth. This study measures critical aspects of service-learning. Data are compared to the same courses during prior semesters and for the study semester from three perspectives – the students, the instructor, the businessperson. Findings support that the service-learning projects were successful.

INTRODUCTION

Based on surveys and other techniques, organizations, e.g., National Association of Colleges and Employers, publications, e.g., *Wall Street Journal*, and universities, e.g., Lynn University College of Business and Management, have found consistently that skills, e.g., communication, teamwork, critical thinking, interpersonal, and qualities, e.g., honesty, integrity, work ethic, adaptability, are important characteristics for hiring college graduates. Furthermore, regional, e.g., Southern Association of Colleges and Schools (SACS), and professional school, e.g., The Association to Advance Collegiate Schools of Business – International (AACSB), accrediting organizations require meeting appropriate, mission driven learning outcomes and assurances of learning. Moreover, business education needs more creativity and imagination. Eric Liu, a leader in the Washington-based organization Creativity Matters, says that a student needs to be “a flexible, adaptive, lifelong learner who can think creatively and solve problems and frame problems creatively. That’s what everybody’s looking for” (Blankinship, 2007, p. 19A). To achieve this, one such teaching strategy is service-learning course projects. The purpose of this paper is to address these aspects and to assess the service-learning outcomes. This study includes a review of the services-learning literature, the methodology and data analysis results and the conclusion.

REVIEW OF THE LITERATURE

Service-learning is an instructional method that integrates theoretical learning with real life experimentation and community service. Literature supports the positive impacts of service-learning pedagogy in enhancing students' learning and personal growth (Holland, 2001; Walsh, 2002; Dudderar and Stover, 2003; Elam et al., 2003; Mastrangelo and Tischio, 2005; Sternberger, Ford and Hale, 2005; Soslau and Yost, 2007; Steinke and Fitch, 2007). In a service learning course explicit classroom learning objectives are supplemented by an outside of classroom experiential service project and a reflection assignment for students to bridge theory and application (Dudderar and Stover, 2003; Elam et al., 2003; Sternberger, Ford and Hale, 2005). This integration of education, experiment, and service not only enhances students' learning, but also provides each student with a sense of achievement, satisfaction and effectiveness as a community member, in addition to fulfilling degree requirements (Holland, 2001; Dudderar and Stover, 2003; Mastrangelo and Tischio, 2005; Steinke and Fitch, 2007). The continuity of classroom learning to the real world opens up a broader perspective to the students with insights, awareness, involvement and positive change in attitude, behavior, self-esteem and personal growth, which all constitute a solid foundation for future career success (Eyler and Giles, 1999; Elam et al., 2003; Sternberger, Ford and Hale, 2005).

Faculty's roles in a service-learning course include teaching, project planning, coordination and collaboration with community, and assessment of the learning outcomes of the service-learning course including the assessment of effectiveness of the service project for the community (Holland, 2001). The continued faculty-community partnership could also lead to the improvement of the course and the quality of the project and the course outcomes (Eyler and Giles, 1999; Holland, 2001; Mastrangelo and Tischio, 2005).

Literature on the assessment of service-learning curricular includes both quantitative and qualitative methods. For example, Dudderar and Stover (2003) use qualitative methods of assessing students' journals to evaluate the impact of service-learning pedagogy incorporated into a sequence of courses in the St. Mary's College of Maryland teacher education curriculum. The college students of the education department participated in the Reading Tutoring Project at local elementary schools, tutored and mentored at risk middle school students, worked in GED program, provided the elementary school students with environmental education, taught after-school enrichment classes and organized and planned special events for local school children. The college students were asked to write about the teaching strategy and educational vocabulary of the elementary schools and kept reflective journals on their own teaching, mentoring and interaction with the elementary school students.

Dudderar and Stover (2003) indicate that the college students' writing assignments and journals showed an in-depth understanding of the educational contents of the courses resulting from real life experience of reading, tutoring and mentoring at local elementary schools. The college students also demonstrated developing skills such as problem-solving, time management, teamwork, tolerance and reflective abilities. On the personal level, they developed a sense of appreciation for teachers and self, motivation, involvement, discovery and enjoyment of serving and being able to serve.

Walsh (2002) explains how a SUNY College at Oneonta undergraduate student Marketing Club has successfully conducted a number of major marketing research projects and consulting services for the community private and public organizations. Walsh points out that the service-learning nature of the club has provided the students with the hands on application of the textbook theories. Most of their Marketing Club projects have been presented to the community organizations as written projects resulted in enhancing students' learning objectives. Students have also acquired valuable skills such as collaborative and creative processes, consulting, teamwork and communication, in addition to personal growth and self-esteem and motivation development. The Marketing Club and students have received international awards at the America Marketing Association Conferences, a fund-raising award, two awards for outstanding special (research) projects, and seven Chapter Performance Awards for the quality of their papers. They also have won recognition as the American Marketing Association's Outstanding Chapter in the Eastern Region for two years. Walsh states the practical experience, success and recognitions have empowered the students in their future career placements and job market competition.

This paper examines the impact of the service-learning marketing project on student's learning outcomes. Student's knowledge, skills and personal developments will be assessed.

The Service Learning Study

At Lynn University College of Business and Management in Boca Raton, Florida, four Marketing courses (Marketing Communications, Global Marketing, Marketing Research, Business Marketing Management) were structured exactly the same with the exception of the type of marketing project. Class sessions met either Tuesday and Thursday days or Tuesday evenings. Examinations were 30% of the course grade, course project 30%, and other assignments 40%. Furthermore, the courses allocated time of approximately 60% classroom meetings and 40% field research and project development. In an attempt

for accelerating the “norming” process, teams began to work together early in the semester by answering instructor-developed chapter discussion questions. All teams were required to submit written answers to assure keeping up and knowing the reading assignments, hence a take-home quiz.

The remaining semester time was solely for the service-learning project. The courses had a common applied course project, Build Me a Railroad that was based on the cruise ship industry business model. The “good weather” (late Spring, Summer, early Fall) route was from Boston to Washington. The student teams were to complete respective marketing course projects for this route and identify a “bad weather” (late Fall, Winter, early Spring) route. While the courses had the same project concept, they had very different project assignments. For the marketing communications course, three teams selected a target audience, e.g., young adults, and completed an integrated marketing communications plan for both routes. Three global marketing teams identified different countries, e.g., England, and developed an international marketing plan to attract international travelers. For the marketing research course, three teams chose a target market, e.g., senior citizens, and developed a research proposal and did a market research study. Finally, two business marketing teams selected a target market, e.g., cruise ship industry as partners, and developed a business marketing plan. Teams had from three to seven members, depending on the number of students in the course.

METHODOLOGY

A total of 53 students of which nine were in more than one course (six in two courses, three in three courses), or 41 different participating students in the service projects. The nine students were instructor-assigned to the teams as well as seven other students who have had the instructor (and a service learning project experience) in a prior course (different semester).

To evaluate the success for this different teaching-learning strategy and its increase of learning outcomes, three perspectives have been used – the students, the instructor, the businessman – with qualitative and quantitative methods. At the end of the semester (last week), students were given a seven question survey. There were specific questions using a 5-point Likert-type scale for five items and two open-ended questions. The instructor evaluated the course assignments, e.g., chapter answers and oral presentations, project written and oral presentations, examinations, all of which used consistent methods with prior semesters to avoid grade/evaluation bias. The businessman evaluated by observation for the project, e.g., questions asked, identifying and solving the problems, the logical and practicality of the plans, and as compared to prior semesters’ written and oral presentations of the course projects.

Findings

Since 2005, the instructor has taught three of the four courses at Lynn University using service-learning projects but had taught the fourth course (Global Marketing) prior to 2005. In comparison between the semester in this study and prior ones during this period, students earned higher course grades. See Table 1. There was a 40.4% increase in above average grades (A and B). Specifically, course grade of A increased 26.5%. Furthermore, below average course grades (Ds and Fs) decreased 74.0%. In prior semesters, 5.7% of the students failed the course but during the current semester no student failed. Based on course grades there was much better improvement in learning with greater service-learning emphasis.

To further examine the results, the focus should be on the students’ opinion of the course learning experience – with both examinations and a service-learning project. The students’ survey included five statements using a 5-point Likert-type scale with a coding scheme ranging from 1 for strongly agree to 5

Table 1 : Comparative Course Grades for Marketing Communications, Marketing Research, Business Marketing

Course Grade	Prior Semesters	Current Semester	Difference	Course Grade	Prior Semesters	Current Semester	Difference
A, A-	11.3%	37.8%		D+, D	15.1%	5.4%	
B+, B, B-	38.7%	32.4%		F	5.7%	0.0%	
Total	50.0%	70.2%	+40.4%	Total	20.8%	5.4%	-74.0%

for strongly disagree. Table 2 shows the results. For the purpose of analysis, the results by response percentage are grouped as (1) strongly agree or somewhat agree (favorable), (2) neither agree nor disagree (neutral) and (3) somewhat disagree or strongly disagree (unfavorable). The results were extremely favorable (strongly agree or somewhat agree) with a response range of 62.2% to 94.3%. In comparison, the unfavorable (somewhat disagree and strongly disagree) was minimal with a range of 1.9% to 17.0%. However, there was some opinions as to being neutral (neither agree nor disagree) with a response range of 3.8% to 34.0%. Overall, the mean scores for the five statements were that almost 8 out of 10 students (77.3%) had a favorable course experience and almost 2 (17.0%) had a neutral experience while only less than 1 out of 10 students (5.7%) had an unfavorable course experience.

A critical aspect of the service-learning project was the businessman. He was very pro-active in engagement with student teams not only providing project information but also in support to a successful completion and positive learning experience. For example, he (1) attended more than 35% of the semester's class sessions for each of the four courses; (2) gave details of the project; (3) guided teams to seek information from specific sources; (4) provided anticipated responses to project interviews and to probe for more information; and (5) was in the classroom for the oral presentations (last week of the semester, prior to Final Week) and at the time the graded projects were returned (last class session during Final Week) to provide feedback and reflection. Moreover, when the businessman was not in the classroom, he was only an email away for the project teams. From the businessperson's perspective, this current semester's (Fall 2009) projects were much more improved and were more acceptable to the business. With the rise of incentive (increased course points) and allowing more time (40% of the semester) for the service-learning project, the students recognized the need to address the project earlier, and related the course knowledge more directly and with greater success than the two prior semesters.

CONCLUSION

The purpose of this study is to determine the value (benefits) of service learning projects and to assess its learning outcomes. This study found the service-learning project and teaching pedagogy being successful

Table 2 : Students' Post-Test Results: Summary of Agree, Neither and Disagree

Questions	Strongly/Somewhat Agree	Neither Agree nor Disagree	Somewhat, Strongly Disagree
I learned more about Marketing in this course than a Marketing course without a service (applied) learning project. (Knowledge)	94.3%	3.8%	1.9%
I developed better or new skills in this course than a Marketing course without a service (applied) learning project. (Skills)	88.7%	9.4%	1.9%
I look forward to doing another service (applied) learning course project in the future. (Personal Development)	75.4%	20.8%	3.8%
I look forward to working in a team in the future. (Skills)	66.0%	17.0%	17.0%
I did better in this course that had both examinations and a service (applied) learning course project than without such as project. (Knowledge and Skills)	62.2%	34.0%	3.8%
Mean Score for the 5 Post-Test Questions	77.3%	17.0%	5.7%

from three perspectives – the students, the instructor, the businessperson (Sternberger, Ford and Hale, 2005). First, above average course grades (A and B) increased 40.4% in comparison to prior semesters and used as a baseline point while the below average grades (D and F) decreased 74.0% with no student failing in any of the four courses (Elam, et al., 2003; Soslau and Yost, 2007). See Table 1. Second, students' end of course survey reveals that knowledge (94.3%), knowledge and skills (62.2%) and personal development (75.4%) were rated favorable (Eyler and Giles, 1999; Elam et al., 2003; Sternberger, Ford and Hale, 2005). See Table 2. Third, the businessman determined that the projects were clearly improved in comparison to prior semesters.

Furthermore, there are future research opportunities that can further explain these results or further extend this study. First, a similar quantitative study between business school disciplines or across academic units would provide a better understanding the value of service- learning. Second, a study including several, or several types of universities could confirm, or not the results from this study. Third, a study of graduate students, e.g., MBA, MS, might find additional understanding of service-learning. Fourth, a longitudinal study over students' undergraduate studies would document improvement, or not in service-learning outcomes.

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STRATEGIC SOCIAL MEDIA: A CONCEPTUAL MODEL

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ABSTRACT

Online social networks, are transforming the way people communicate personally and professionally. Businesses are struggling to incorporate these applications into strategic venues, while individuals stay connected 24/7. 47% of adults now use social networking sites, according to the Pew Research Center's Internet & American Life Project. Capturing customer thoughts via this new media could prove invaluable, specifically as a competitive advantage. The purpose of this paper is to develop a model for organizations to begin to maximize the potential of select social network sites. In this paper, we will compare some of the social networking sites to other traditional advertising as a strategic marketing tool. Our model is based on information to be obtained through questionnaires, focus group interviews and in-depth personal interviews with employees in for-profit and non-profit organizations, who may or may not be viewing online sites as part of their marketing mix.

THE STATEMENT OF CASH FLOWS USING FINANCIAL STATEMENT EQUATIONS

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ABSTRACT

This paper addresses one of the more difficult topics in teaching MBA level financial management, the statement of cash flows. By employing financial statement equations in preparing the statement of cash flows, students: (1) are employing tools that they are more familiar and comfortable with which mitigates their anxiety and enhances their understanding, (2) are better able to understand the logic of the statement of cash flows and the relationships that exist between it and the income statement and balance sheet, (3) obtain a global perspective of the firm's activities and a clearer understanding of how managerial decisions impact the financial statements, and (4) are better prepared to integrate their new knowledge of financial statements into the remainder of the MBA curricular core.

INTRODUCTION

Financial accounting has typically been taught from the preparation perspective. Thus, students learned to prepare the statement of cash flows using the double entry bookkeeping model of debits and credits. While these students are quite capable of preparing the statement of cash flows, they many times fail to grasp a keen understanding of the statement and its usefulness in managerial decision making. Accordingly, this paper employs an algebraic approach in preparing the statement of cash flows with an emphasis on tying together the interrelationships that exist among all the financial statements. This moving away from the debit-credit model to an algebraic approach is more beneficial to the regular MBA student in the long run because it focuses on the fact that the financial statements are the mathematical models of the firm. Financial statement equations make these relationships more explicit and provide a truer perspective and a deeper understanding of the financial statements. Furthermore, comprehension of the algebraic relationships is extremely important for the student when progressing through the MBA curriculum and operating in the real world.

The purpose of this paper is to explain in simple algebraic terms the preparation of the statement of cash flows to MBAs using financial statement equations. The first part of this paper discusses the development and role of the statement of cash flows as the third major financial statement. Next, the financial statement equation approach to teaching the statement of cash flows is presented. Finally, the advantages of the algebraic approach using basic financial statement equations are discussed including the ease of explaining the direct approach for determining cash flow from operations, the comprehension of the interrelationships among the financial statements, the ability to develop and understand pro forma financial statements, and the facilitation of financial decision making.

BACKGROUND

Investors and creditors use financial statements to make financial decisions. These users develop an understanding of a firm's sales, expenses and profitability by reviewing the income statement. They develop a sense of the firm's financial position at a particular point in time from reviewing the balance sheet. However, with only these two financial statements to review, these users do not have complete information on the extent of a firm's operating, financing, and investing cash flow activities. For example, the cash proceeds from the disposal of investments in property, plant and equipment or the

extent of cash flows from long-term debt issuances and repayments are not disclosed in either financial statement.

To overcome this problem, a third financial statement, the statement of cash flows is provided to financial statement users. The objective of this statement is to present information on cash provided and used from all activities of the reporting entity. In 1987, the Financial Accounting Standards Board (FASB) issued Statement No. 95 (FASB, 1987) replacing the statement of changes in financial position, which permitted various definitions of funds, with the statement of cash flows. In *SFAS No. 95*, the definition of funds was narrowed to include only cash and cash equivalents and the statement's title was changed to the statement of cash flows. The purpose of this definition of funds was to increase comparability of corporate financial reporting and to require all companies to provide information on its activities on a cash basis. On the statement, cash flows are segregated by operating activities, investing activities, and financing activities. This statement of cash flows represents a major step forward for users of financial statement data because of its relevance for analytical purposes. The mandatory focus on cash in this statement results in a more useful document than its predecessor, the statement of changes in financial position where the definition of funds was broadly interpreted across firms within the same industry.

The statement of cash flows requires classification according to the nature of the transaction (operating, investing, or financing) as opposed to the nature of the cash receipt or payment. An objective of this statement is to assist the user in assessing the reasons for differences between net income and associated cash receipts and payments. This is achieved by treating as operating activities all transactions that generally enter into the determination of net income. Another requirement of the statement of cash flows is the disclosure of noncash investing and financing transactions in a separate schedule. The required separate disclosure of noncash transactions maintains the all important cash focus of the statement of cash flows.

The FASB Statement No. 95 allows the option of a direct or indirect method of reporting operating cash flows. The direct method reports the major classes of gross cash receipts and gross cash payments in the operating section of the statement, the summation of which is net cash flow from operating activities. Statements of cash flow developed on the direct basis separately classify as operating cash flows: cash received from customers; cash paid to suppliers and employees; interest and dividends received; interest paid; income taxes paid; and, other operating cash receipts and cash payments, if any. The FASB requires that a reconciliation of net income to net cash flow from operating activities be reported in a separate supplementary schedule when using the direct method.

The indirect method of reporting operating cash flows, which is identical to the required supplementary schedule in the direct method, reconciles net income to net cash flow from operations. Net income is adjusted to remove the effects of all deferrals of past operating cash receipts and payments; all accruals of expected future operating cash receipts and payments; and all items whose cash effects are investing or financing cash flows.

FINANCIAL STATEMENT EQUATION APPROACH

In this paper we begin first with the balance sheet equation and expand it to provide a logical algebraic approach for determination of cash flows. Next, the direct approach for computing the cash flow from operations is presented using the appropriate financial statement equations. Then, an equation for determining cash flow from operations under the indirect method is presented. Finally, financial statement equations are employed to address the cash flows from investing activities and financing activities. Exhibit 1 below presents a listing of financial statement equations and demonstrates their algebraic manipulation. In addition, an example, provided in Exhibit 2, is employed throughout to illustrate the use of the financial statement equation approach.

Since our goal is not only to have the student prepare the statement of cash flows but also to be able to use it in decision making, we introduce the student to the concept of sources and uses of funds. The sources and uses of funds statement, a precursor of the statement of cash flows, has been one of the most useful tools for the financial manager as it indicates where, on a historical basis, cash came from and where it was used. When a firm applies for a loan, one of the first questions posed by the loan officer is *what has your firm done with the money it had?* This is usually followed by *when and how is your firm going to repay the loan?* The ability of the sources and uses statement to answer these questions and its early use attest to its managerial usefulness.

Exhibit 1: Financial Statement Equations

Financial Statement	Equations
ACCOUNTS RECEIVABLE	$A/R_1 + \text{Credit Sales} - \text{Collections} = A/R_2$ $\text{Collections} = \text{Credit Sales} - [A/R_2 - A/R_1]$
UNEARNED REVENUE	$UR_1 + \text{Cash Advances} - \text{Revenue Earned} = UR_2$ $\text{Cash Advances} = \text{Revenue Earned} + [UR_2 - UR_1]$
INVENTORY	$I_1 + \text{Purchases} - \text{COGS} = I_2$ $\text{Purchases} = \text{COGS} + [I_2 - I_1]$
ACCOUNTS PAYABLE	$A/P_1 + \text{Purchases} - \text{Payments} = A/P_2$ $\text{Payments} = \text{Purchases} - [A/P_2 - A/P_1]$ $\text{Payments} = \text{COGS} + [I_2 - I_1] - [A/P_2 - A/P_1]$
PREPAID EXPENSES	$PE_1 + \text{Prepayment} - \text{Expiration of PE} = PE_2$ $\text{Prepayment} = \text{Expiration of PE} + [PE_2 - PE_1]$
PLANT & EQUIPMENT	$P\&E_1 + \text{Acquisitions of P\&E} - \text{Cost Basis of P\&E Sales} = P\&E_2$ $\text{Acquisitions of P\&E} = \text{Cost Basis of P\&E Sales} + (P\&E_2 - P\&E_1)$
ACCUMULATED DEPRECIATION	$AD_1 + \text{Depreciation Expense} - \text{AD for Asset Sales} = AD_2$ $\text{Depreciation Expense} = \text{AD for Asset Sales} + (AD_2 - AD_1)$
NOTES RECEIVABLE	$N/R_1 + \text{Loans Made} - \text{Loans Collected} = N/R_2$ $\text{Loans Collected} = \text{Loans Made} - [N/R_2 - N/R_1]$ $\text{Loans Made} = \text{Loans Collected} + [N/R_2 - N/R_1]$
NOTES PAYABLE	$N/P_1 + \text{Borrowings} - \text{Loan Repayments} = N/P_2$ $\text{Borrowings} = \text{Loan Repayments} + [N/P_2 - N/P_1]$ $\text{Loan Repayments} = \text{Borrowings} - [N/P_2 - N/P_1]$
WAGES PAYABLE	$W/P_1 + \text{Wages Expense} - \text{Wages Paid} = W/P_2$ $\text{Wages Paid} = \text{Wages Expense} - [W/P_2 - W/P_1]$
ACCRUED LIABILITIES	$A/L_1 + \text{Accrued Expense} - \text{Payment of Accruals} = A/L_2$ $\text{Payment of Accruals} = \text{Accrued Expense} - [A/L_2 - A/L_1]$
INTEREST PAYABLE	$I/P_1 + \text{Interest Expense} - \text{Interest Payment} = I/P_2$ $\text{Interest Payment} = \text{Interest Expense} - [I/P_2 - I/P_1]$
DEFERRED INCOME TAX	$DIT_1 + \text{Income Tax Expense} - \text{Income Tax Payment} = DIT_2$ $\text{Income Tax Payment} = \text{Income Tax Expense} - [DIT_2 - DIT_1]$
CAPITAL STOCK	$CS_1 + \text{Issuance} - \text{Redemption} = CS_2$ $\text{Issuance} = \text{Redemption} + [CS_2 - CS_1]$
DIVIDENDS PAYABLE	$D/P_1 + \text{Dividends Declared} - \text{Dividends Paid} = D/P_2$ $\text{Dividends Paid} = \text{Dividends Declared} - (D/P_2 - D/P_1)$
RETAINED EARNINGS	$RE_1 + NI - \text{Dividends Declared} = RE_2$ $(RE_2 - RE_1) = NI - \text{Dividends Declared}$

Each change in the balance sheet may be classified as either a source or a use of funds. A use of funds is an increase in an asset or a decrease in a liability or equity. A source is a decrease in an asset or an increase in a liability or equity. As indicated in Exhibit 2, the student can easily identify the changes in the balance sheets accounts as either a source or a use. As a check, the sums of sources and uses are equal if the student correctly analyzed the balance sheet account changes. Given the concept of sources and uses of funds, we direct the student to the balance sheet equation and expand it to provide an equation for computing the cash flows.

In the equations below, A = assets, L = liabilities, E = equities, OA = other assets, CC = contributed capital, RE = retained earnings, CL = current liabilities, LTL = long-term liabilities, OCA = current assets other than cash, LTA = long-term assets, NI = net income, and D = dividends.

$$\begin{aligned} A &= L + E \\ \text{Cash} + \text{OA} &= L + E \\ \text{Cash} &= L + E - \text{OA} \end{aligned}$$

Substituting into the above equation $E = CC + RE$; $OA = OCA + LTA$; and $L = CL + LTL$ yields the following.

$$\text{Cash} = CL + LTL + CC + RE - OCA - LTA,$$

Since the focus of the statement of cash flows is on *flows* or changes in cash, we modify our equation to reflect the changes in the balance sheet accounts.

$$\Delta \text{Cash} = \Delta CL + \Delta LTL + \Delta CC + \Delta RE - \Delta OCA - \Delta LTA$$

Substituting into the above equation $\Delta RE = NI - D$ yields

$$\Delta \text{Cash} = \Delta CL + \Delta LTL + \Delta CC + NI - D - \Delta OCA - \Delta LTA$$

And, then rearranging we have the following.

$$\Delta \text{Cash} = NI + \Delta CL - \Delta OCA - \Delta LTA + \Delta LTL + \Delta CC - D$$

This derivation of the cash flow equation from the balance sheet equation clearly illustrates that cash flows are determined by changes in the balance sheet accounts.

Jonathan Carson, president of Carson Products, considers \$16,000 to be the minimum cash balance for operating purposes. However, at the end of 2007 Carson Products has a cash balance of only \$8,000. As the company reported higher net income for the year, and issued both bonds and common stock, the decline in cash was a mystery to Jonathan.

The following additional information is available for the year 2007:

- Dividends totaling \$9,000 were declared and paid.
- Equipment was sold during the year at a selling price of \$8,000. The equipment had a cost of \$20,000 and had accumulated depreciation of \$10,000.
- Preferred Stock was converted into an equal amount of common stock.
- Long-term investments that had a cost of \$20,000 were sold during the year for \$30,000.

Required:

- Prepare a statement of cash flows for 2007 using the indirect method.
- Since the Cash account decreased so dramatically during 2007, the company's other executives as well as Mr. Carson were interested in seeing the statement of cash flows prepared using the direct method as well.

Exhibit 2: Carson Products

CARSON PRODUCTS				
Comparative Balance Sheet				
December 31, 2007, and 2006				
Assets	2007	2006	Source	Use
Current assets				
Cash	\$8,000	\$21,000	13,000	
Accounts receivable, net	120,000	80,000		40,000
Inventory	140,000	90,000		50,000
Prepaid expenses	5,000	9,000	4,000	
Total current assets	273,000	200,000		
Long-term investments	50,000	70,000	20,000	
Plant and equipment	430,000	300,000		130,000
Less: accumulated depreciation	(60,000)	(50,000)	10,000	
Net plant and equipment	370,000	250,000		
Total assets	\$693,000	\$520,000		
Liabilities and Stockholders' Equity				
Current liabilities:				
Accounts payable	\$123,000	\$60,000	63,000	
Accrued liabilities	8,000	17,000		9,000
Total current liabilities	131,000	77,000		
Bonds payable	70,000		70,000	
Deferred income taxes	20,000	12,000	8,000	
Total liabilities	221,000	89,000		
Stockholders' equity:				
Preferred stock	80,000	96,000		16,000
Common stock	286,000	250,000	36,000	
Retained earnings	106,000	85,000	21,000	
Total stockholders' equity	472,000	431,000		
Total liabilities and stockholders' equity	\$693,000	\$520,000	245,000	245,000

CARSON PRODUCTS
Income Statement
For the year December 31, 2007

Sales		\$500,000
Less cost of goods sold		(300,000)
Gross margin		200,000
Less operating expenses		(158,000)
Net operating income		42,000
<u>Nonoperating items:</u>		
Gain on sale of investments	\$10,000	
Loss on sale of equipment	2,000	8,000
Income before taxes		50,000
Less income taxes		(20,000)
Net income		\$30,000

The Direct Method for Cash Flow from Operations

Operating activities make up the first section of the statement of cash flows, and it can be presented using either of two methods. The direct method presents the gross operating cash flows for the period. The use of financial statement equations makes the logic of this approach apparent. The cash received from customers is derived from the accounts receivable equation,

$$A/R_1 + \text{Credit Sales} - \text{Collections} = A/R_2,$$

Which is rearranged to solve for the cash flow (collections),

$$\text{Collections} = \text{Credit Sales} - [A/R_2 - A/R_1].$$

For Carson Products, the collections would equal

$$\$460,000 = \$500,000 - [\$120,000 - \$80,000].$$

To determine the cash paid for the cost of merchandise purchased requires the use of two equations: the inventory equation and the accounts payable equation.

$$I_1 + \text{Purchases} - \text{COGS} = I_2$$

$$A/P_1 + \text{Purchases} - \text{Payments} = A/P_2$$

First, the inventory equation is solved for purchases,

$$\text{Purchases} = \text{COGS} + [I_2 - I_1].$$

Next, the accounts payable equation is solved for payments,

$$\text{Payments} = \text{Purchases} - [A/P_2 - A/P_1].$$

Then, the purchases equation is substituted into the payments equation to yield,

$$\text{Payments} = \text{COGS} + [I_2 - I_1] - [A/P_2 - A/P_1].$$

For Carson, therefore, payments for the cash paid for merchandise is equal to

$$\$287,000 = \$300,000 + [\$140,000 - \$90,000] - [\$123,000 - \$60,000].$$

Cash payments for income taxes is computed using the following equation,

$$\text{DIT}_1 + \text{Income Tax Expense} - \text{Income Tax Payment} = \text{DIT}_2$$

Where DIT stands for deferred income tax. Solving for income tax payment yields

$$\text{Income Tax Payment} = \text{Income Tax Expense} - [\text{DIT}_2 - \text{DIT}_1].$$

For Carson this equals

$$\$12,000 = \$20,000 - [\$20,000 - \$12,000].$$

Finally, before we can compute the cash outflow for operating expenses, we must reduce the amount of operating expenses on the income statement for the amount of depreciation expense, which does not represent a cash outflow (\$20,000). The computation for depreciation expense is shown below. Here, two equations are required, the equation for prepaid expenses and the equation for accrued liabilities, as both have terms representing payments for operating expenses.

$$\text{PE}_1 + \text{Prepayment} - \text{Expiration of PE} = \text{PE}_2$$

$$A/L_1 + \text{Accrued Expense} - \text{Payment of Accruals} = A/L_2$$

Both of these equations are solved for their respective cash flows.

$$\text{Prepayment} = \text{Expiration of PE} + [\text{PE}_2 - \text{PE}_1]$$

$$\text{Payment of Accruals} = \text{Accrued Expense} - [\text{A/L}_2 - \text{A/L}_1]$$

The sum of **Expiration of PE** and **Accrued Expense** equals the operating expenses requiring a cash outlay, which is equal to the operating expenses on the income statement less depreciation expense or \$138,000 [Operating expenses less depreciation = \$158,000 - \$20,000]. Thus, we can combine these two equations by summing the payments for operating expenses to equal the cash outflow for operating expenses.

$$\text{Cash outflow for operating expenses} = \text{Operating Expense} - \text{Depreciation} + [\text{PE}_2 - \text{PE}_1] - [\text{A/L}_2 - \text{A/L}_1].$$

Exhibit 3: Carson Products Statement of Cash Flows (Direct Method)
For the Year ended December 31, 2007

Operating activities:		
Cash received from customers		\$460,000
Less cash disbursements for:		
Cost of merchandise purchased	\$287,000	
Operating expenses	143,000	
Income taxes	12,000	
Total cash disbursements		442,000
Net cash flow from operating activities		\$18,000

For Carson this equals

$$\$143,000 = [\$158,000 - \$20,000] + [\$5,000 - \$9,000] - [\$8,000 - \$17,000].$$

The overall result is the cash flows from operations for Carson computed using the direct method in Exhibit 3.

The Indirect Method For Cash Flow From Operations

Recognizing that the FASB defines cash flows from operating activities as the cash effects of all transactions and events that enter into the determination of net income, an equation reconciling net income to cash flow from operations is presented incorporating the concept of sources and uses of funds. Rather than trying to remember whether *one adds the decrease or subtracts the increase* in the balance sheet account or vice-versa, the reconciliation equation adjusts net income for the noncash charge of depreciation, adds the sources, subtracts the uses, adds back the nonoperating losses (NOL), and subtracts the nonoperating gains (NOG).

$$\text{CFO} = \text{NI} + \text{Depreciation} + \text{Sources} - \text{Uses} + \text{NOL} - \text{NOG}$$

The sources, among the operating assets and operating liabilities, for Carson Products are as follows: decrease in prepaid expenses (\$4,000), increase in accounts payable (\$63,000), and increase in deferred income taxes (\$8,000). The uses, among the operating assets and operating liabilities, for Carson Products are: increase in accounts receivable, net (\$40,000), increase in inventory (\$50,000), and decrease in accrued liabilities (\$9,000). There is a nonoperating loss of \$2,000 from the sale of equipment that had a cost of \$20,000, accumulated depreciation of \$10,000, and a book value of \$10,000 that was sold for \$8,000. There is a nonoperating gain of \$10,000 from selling long-term investments that had a cost of \$20,000 for \$30,000. This leads to cash flow from operations of \$18,000, as shown in the

following summary calculation. Also, see Exhibit 4, which illustrates the indirect method for calculating cash provided from operations.

$$\text{CFO} = \text{NI} + \text{Depreciation} + \text{Sources} - \text{Uses} + \text{NOL} - \text{NOG}$$

$$\text{CFO} = 30,000 + 20,000 + 4,000 + 63,000 + 8,000 - 40,000 - 50,000 - 9,000 + 2,000 - 10,000 = \$18,000$$

Cash Flows from Investing and Financing Activities

The cash inflow from investing activities for Carson products equals the selling prices for the long-term investments (\$30,000) and equipment (\$8,000). The cash outflow for the purchase of plant and equipment can be determined using the following equation:

$$\text{P\&E}_1 + \text{Acquisitions of P\&E} - \text{Cost Basis of P\&E Sales} = \text{P\&E}_2.$$

Solving for the cash flow, in this case, **Acquisitions of P&E** yields

$$\begin{aligned} \text{Acquisitions of P\&E} &= \text{Cost Basis of P\&E Sales} + (\text{P\&E}_2 - \text{P\&E}_1) \\ &= \$20,000 + (\$430,000 - \$300,000) = \$150,000. \end{aligned}$$

(See Exhibit 4.) Since the depreciation expense was not listed separately in the income statement, it must be computed from the following accumulated depreciation equation,

$$\text{AD}_1 + \text{Depreciation Expense} - \text{AD for Asset Sales} = \text{AD}_2.$$

Solving this equation for depreciation yields

$$\text{Depreciation Expense} = \text{AD for Asset Sales} + (\text{AD}_2 - \text{AD}_1).$$

For Carson depreciation expense is

$$\$20,000 = \$10,000 + (\$60,000 - \$50,000).$$

The cash inflow from financing activities for Carson Products equals the sale of bonds (\$70,000) and the sale of common stock (\$20,000). Note that while the change in the common stock account of 36,000 is listed as a source of 36,000, it must be adjusted for the use of 16,000 from the decrease in preferred stock resulting from the conversion of preferred stock into common stock. Since the conversion of the preferred into common did not require the use of cash, this transaction would not appear on the statement of cash flows. However, it is an important financing decision and is, therefore, reported in a supplemental schedule below the statement of cash flows. Thus, the cash flow from issuing common stock is equal to \$20,000 (= 36,000 – 16,000) and there was no cash flow generated from the decrease in preferred stock.

The accounting equation for retained earnings is $\text{RE}_1 + \text{NI} - \text{Dividends Declared} = \text{RE}_2$. The source column in Exhibit 2 shows a source for retained earnings of 21,000. However, that difference shows up on the cash flow statement not in this net amount but as a source of 30,000 (net income) and a use of 9,000 (dividends paid), which equals a net source of 21,000. (See Exhibit 4.)

Exhibit 4: Carson Products Statement of Cash Flows (Indirect Method)
For the Year ended December 31, 2007

Operating activities:		
Net income		\$30,000
Adjustments needed to convert net income to a cash basis:		
Depreciation expense		20,000
Add sources:		
Decrease in prepaid expenses	\$4,000	
Increase in accounts payable	63,000	
Increase in deferred taxes	8,000	75,000
Subtract uses:		
Increase in accounts receivable	(\$40,000)	
Increase in inventory	(50,000)	
Decrease in accrued liabilities	(9,000)	(99,000)
Nonoperating gains and losses:		
Gain on sale of investments		(10,000)
Loss on sale of equipment		2,000
Net cash flow from operating activities		\$18,000
Investing activities:		
Cash was provided by:		
Sale of investments	\$30,000	
Sale of equipment	8,000	
Cash was used for:		
Purchase plant and equipment	(150,000)	
Net cash flow from investing activities		(\$112,000)
Financing activities:		
Cash was provided by:		
Issuance of bonds	\$70,000	
Sale of common stock	20,000	
Cash was used for:		
Payment of dividends	(9,000)	
Net cash flow from financing activities		\$81,000
Net change in cash		(\$13,000)
Supplemental schedule of noncash investing and financing activities:		
Preferred stock converted into common stock		\$16,000

CONCLUSION

MBA curricula have changed dramatically in the last two decades. These changes reflect not only the revolutionary transformations that have taken place within organizations and capital markets during this period, but also the theoretical advances developed by graduate schools of business. At the core of these changes is the development and integration of the concept of value creation into MBA curricula. Based on fundamental economic principles, value creation may be stated as follows: *Any business decision — such as a new investment, the acquisition of another company, or a restructuring plan — will increase a firm's value only if the present value of the decision's expected future stream of net cash flows exceeds the initial cash outlay required to carry out the decision.* Value creation is fundamental to a business's growth and survival. Moreover, the emphasis on value creation has increased the importance of being able to understand and forecast future cash flows. Thus, the development and analysis of the cash flow statement is without question one of the key building blocks for the MBA curriculum.

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CONSUMERS' PERSPECTIVE OF MARKETING ETHICS: A GENDER EXPLANATION

Ghensy Antoine, Lynn University

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ABSTRACT

A comparative examination between genders identifies certain factors influencing their differences in ethical evaluations, judgments, intentions, and behavior. The purpose is to make an initial study of consumers' ethical perceptions of firms' marketing strategy (marketing mix) and to clarify prior findings of somewhat inconsistent results of gender differences toward marketing ethics. Two propositions are presented with each under different intensiveness level. Therefore, the conclusion is that under certain conditions there are differences between male and female consumers' ethical perception of firms' marketing strategy.

INTRODUCTION

Consumer studies have generally focused on ethical behavior in such areas as (1) culture (Swaidan, Vitell, Rose and Gilbert, 2006), (2) international markets (Erffmeyer, Keillor and LeClair, 1999), (3) race (Swaidan, Vitell and Rawwas, 2003), (4) age (Vitell, Lumpkin and Rawwas, 1991) and (5) gender (Glover, Bumpus, Sharp and Munchus, 2002). Within this latter affluence of consumer research, gender has attracted much attention and continues to warrant further investigation. Approximately one-half of the studies have found females being more ethical than males with the remaining one-half of the studies finding no significant differences between genders (Ford and Richardson, 1994). The intent of this conceptual research is to determine relationship differences between male and female ethical perceptions resulting from marketing strategies. Therefore, the purpose of this paper is to analyze this area of consumer marketing ethics from the perspective of male and female shoppers.

REVIEW OF THE LITERATURE

Marketing strategies identify and achieve an unserved or underserved position in the marketplace by segmenting and targeting. Positioning or repositioning may occur with products (goods and services) or retail stores (Kotler and Armstrong, 2008). Segmentation has been a marketing tool for decades in which the segment must be large enough to be profitable (Smith, 1956). Markets may be segmented on the bases of geographic, demographic, psychographic, and behavioral methods (Kotler and Armstrong, 2008) to target a specific homogenous consumer group. Targeting is merely the selection of specific segment in a demographic segment, e.g., gender (males or females).

Marketing ethics research has evolved through three primary eras. First, until 1985 there were empirical studies with the focus on marketers and their ethical responsibilities and decision-making (Sturdivant and Cocanougher, 1973) that were based on ethical theories from philosophy (Hunt and Vitell, 1986). Second, between 1985 and 1990 major marketing theories were developed (Ferrell and Gresham, 1985; Ferrell, Gresham and Fraedrich, 1989; Hunt and Vitell, 1986) that enable "a theory of marketing ethics to guide empirical research and analysis" (Hunt and Vitell, 1986, p. 15). Finally, since 1990 consumer marketing ethics of the buyer-seller dyad became much more prevalent (Vitell, Singhapakdi and Thomas, 2001).

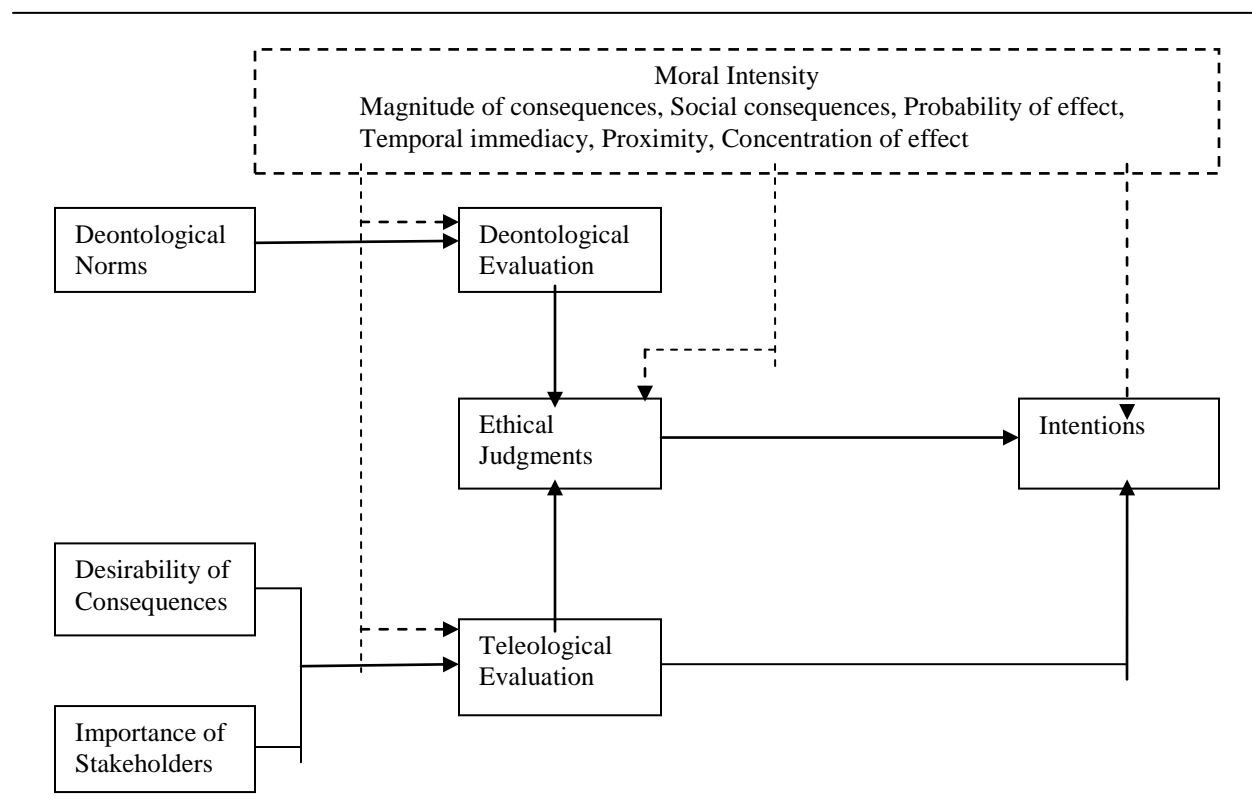
Marketing strategy, as the marketing mix, is well established, researched and practiced for over five decades (Kotler and Armstrong, 2008; Smith, 1956). Three particular theories are important to this study.

First, the General Theory of Marketing Ethics (Hunt and Vitell, 1986) is further analyzed. Moreover, an integration of this theory with an ethical decision-making model that includes moral intensity is presented (Jones, 1991). Second, a theory of moral development that establishes a hierarchy of values with six moral stages is discussed (Kohlberg, 1971). Third, during the 1980s as with marketing ethics, an extremely different view of these values and a new understanding of moral development was advanced, e.g., females' motives, moral commitments and psychological growth as to what is important in their lives (Gilligan, 1982/1993).

General Theory of Marketing Ethics and Moral Intensity

The core relationships of the Hunt-Vitell model are the basis for this study. Therefore, the focus is on the (1) deontological norms and deontological evaluations on ethical judgments relationship and (2) desirability of consequences, importance of stakeholders, teleological evaluations relationships on ethical judgments or on intentions relationship (Hunt and Vitell, 1986). See Figure 1 with the solid lines.

Figure 1 Core Relationships from the General Theory of Marketing Ethics and Moral Intensity from the Issue-Contingent Model



Management Review, 16(2), p. 370.

Once the consumer is exposed to and identifies an ethical issue, two ethical evaluations occur – deontological and/or teleological evaluations. Hunt and Vitell (1986) state that a consumer may use one

or both evaluations. The primary differences between the two are deontological evaluations are based on rule norms and teleological evaluation on the situation, e.g., the consequences, stakeholder considerations.

Specifically, deontological relies on the particular actions and the “good” *over* “evil” to make evaluations. For them, the rules to live by may be the “golden rule” or a matter of a principle of justice. Deontological ethics is idealism, or the acceptance of universal moral principles. On the other hand, teleological is highly concerned about self, e.g., consequences, and the affect on others, e.g., importance of stakeholders, that results in having *greater* “good” than “bad” to make evaluations. Teleological ethics is relativism, or the rejection of universal moral principles, and associated with utilitarian, “the greatest good for the greatest number”. Therefore, these differences in the two evaluations, e.g., rule versus situation based, would likely result in different ethical judgments. Furthermore, the Hunt and Vitell theory has been empirically tested using the core relationships (Mayo and Marks, 1990) and for investigating consumer behavior, marketing ethics, and gender (Rawwas, 1996).

Moreover, the Issue-Contingent Model states that particular moral intensity factors (variables) influence ethical behavior (Jones, 1991). Jones uses, as a basis, Rest’s (1986) four stage model – recognize moral issue, make moral judgment, establish moral intent, and engage in moral behavior. This moral reasoning process is similar to those developed by Hunt and Vitell (1986), e.g., see Jones (1991), Figure 1, page 370. Jones argues that “moral intensity focuses on the moral issue” and “is likely to vary substantially from issue to issue, with a few issues achieving high levels and many issues achieving low levels” (Jones, 1991, p. 373) in which this intensity influences each of the four stages.

Moral intensity includes the magnitude of consequences, social consequences, probability of effect, temporal immediacy, proximity and concentration of effect. See Figure 1 with the dash lines. These components are characteristics of a moral issue and have an interactive effect. Furthermore, this effect is expected to increase “if there is an increase in any one (or more) of its components, and it is expected to decrease if there is a decrease in any one (or more) of its components, assuming the remaining components remain constant” (Jones, 1991, p. 378).

Moral Development

During the 1960s and 1970s, a cognitive development approach was evolving to further understand moral judgment (Kohlberg, 1971, 1981a, 1981b). This approach as applied to cognitive structure is the “rules for processing information or for connecting experienced events” (Kohlberg, 1971, p. 349) and assumes “that basic mental structure is the product of the patterning of the interaction between the organism and the environment rather than directly reflecting either innate patterns in the organism or patterns of events (stimulus contingencies) in the environment” (p. 350). Kohlberg finds that “the rules of the game” influences moral decision making of the situation or task at hand (“the interaction between the organism and the environment”). These “rules of the game” are based on the theory of justice. Kohlberg states that his “philosophic conception of moral judgment has been based on principles of justice and has depended upon the theories of Kant and Rawls (1971) to justify the principles of the highest stages (of moral judgment)” (1981a, p. 7). As applicable to the General Theory of Marketing Ethics (Hunt and Vitell, 1986) Kohlberg theory is deontological (idealism, universal moral principles) which is based on rules and justice.

However, while Kohlberg’s specific theory of moral development is widely used in research and education, it nevertheless has been questioned and challenged (Gilligan, 1982/1993). Gilligan observes that a female’s “phrase ‘it depends’ has been repeated by many women who also resist formulaic solutions to complex human problems” (1982/1993, p. xxi). She has found that development theories, e.g., by Kohlberg (1971, 1981a, 1981b), have been viewed and built on the observations of men’s lives, and lacked the aspects of women’s development. She establishes “two voices” – one autonomous (men)

and the other connected (women). For example, Gilligan (1982/1993) finds that (1) masculinity is defined through separation while femininity is defined through attachment (p. 9); (2) women do not conform to the standards of psychological expectations (p. 15) with their sensitivity to the needs of others and the assumption of responsibility for taking care (p. 16); and (3) women's criterion for judgment is when the morality of action is assessed in terms of the realities of its intention and consequence (p. 83).

On the other hand, men use the approach that "the absolutes of truth and fairness (are) defined by the concepts of equality" (Gilligan, 1982/1993, p. 166). Gilligan concludes,

In view of the evidence that women perceive and construe social reality differently from men and that these differences center around experiences of attachment and separation, life transitions that invariably engage these experiences can be expected to involve women in a distinctive way. And because women's sense of integrity appears to be entwined with the ethic of care, so that to see themselves as women is to see themselves in a relationship of connection, the major transitions in women's lives would seem to involve changes in the understanding and activities of care. (1982/1993, p. 171)

Therefore, moral development theories show further relationship to and use for the General Theory of Marketing Ethics (Hunt and Vitell, 1986). Based on Gilligan's finding women "with the ethic of care", "a relationship of connection" and "the realities of (the action's) intention and consequence" would support having teleological ethics (relativism), or "it depends". Men with views of "separation" (independent) and "the absolutes of truths and fairness" would support having deontological ethics (idealism). These theories have been empirically tested in marketing with the Selectivity Model (Meyers-Levy, 1989).

Empirical Evidence

Gilligan's "ethic of care" is applicable to business ethics (White, 1992). White states that "despite the growing number of discussions of differences between men and women in business, Gilligan's ideas have been largely ignored in this context" (1992, p. 51). He points out that Kohlberg's findings were based on rules, laws and principles while Gilligan's on helping others, goodness, and obligations and responsibilities to others. White further analyzes the findings from two business studies, one in marketing, in which women were found more ethical than men. White concludes that in business "many women do approach and resolve ethical dilemmas as Gilligan claims that they do" (1992, p. 57). Marketing studies have results associated with the differences between Kohlberg and Gilligan views of moral reasoning, yet these studies have not focused on, nor have been analyzed and explained in such method.

According to the Selectivity Model, males and females process information differently (Meyers-Levy, 1989), e.g., marketing mix examples of product safety, advertising messages, price disclosures and restrictive distribution. Males use selective, or discrete information processing that is heuristic, schematic. On the other hand, females use more comprehensive, or continuous processing that is effortful, detailed elaboration. Furthermore, Meyers-Levy and Maheswaran (1991) confirmed that females use greater detailed elaboration of information than males, but this difference disappeared when recognition versus recall tasks (condition, situation factors) and/or cue incongruity (information factors) stimulated both genders.

Meyers-Levy and Maheswaran (1991) study offers a greater understanding of differences in gender moral reasoning that results in distinctive male-female buying decisions, e.g., differences appear at a moderate level of intensity and dissipates at a high level. Women as compared with men have a lower threshold for elaborating message cues (Darley and Smith, 1995; Meyers-Levy and Maheswaran, 1991). Therefore,

females make greater use of cues, e.g., perceptions of ethical evaluations leading to judgments, whereas men use heuristic, rule-based judgments in decision making. Furthermore, similar cue situations occur in the level of involvement as well as intensity in judging (evaluation) and making purchase decisions, e.g., magnitude, consequences, effect (Jones, 1991). For example, consumer behavior studies find that for lower priced products, e.g., toothpaste, there is a low level of involvement, an indication of intensity level, while for higher priced products, e.g., an automobile, there is high involvement (Blackwell, Miniard and Engel, 2006). As a result, with high involvement, high intensity of an automobile purchase there would be expected that women would be more critical, discriminating (sensitive) of the sales representative or advertising message ethical cues than men.

While many consumer ethics studies are important to businesses in general and to marketers in particular, they do not identify the firms' marketing activities that consumers perceive as being ethical (acceptable) and those as unethical (unacceptable). Studies (e.g., Singer, 1996) have shown that there are intensity differences as to what is ethical or not between managers and consumers. For consumers drive the success of businesses in terms of revenue and profits, it is their perceptions of fairness and value that are vital. Furthermore, there are significant differences between male and female perceptions, e.g., loyalty, brand equity (Chen and Green, 2009), and as to what is ethical, e.g., the "two voices" (Gilligan, 1982/1993). Therefore, we posit based on the General Theory of Marketing Ethics (Hunt and Vitell, 1986) that differences between men and women consumers (Chen and Green, 2009). Authors, 2009) will vary as to the moral intensity (Jones, 1991) and their ethical perception (Gilligan, 1982/1993) of marketing activities.

Meyers-Levy and Sternthal found that women "have a lower threshold for elaborating message cues and thus made greater use of such cues in judging products" (1991, p. 84). Moreover, females change information processing strategies (evaluations) at different levels of cue intensity that creates differences in perceptions (judgments) (Darley and Smith, 1995). According to the Selectivity Model (Meyers-Levy, 1989), this would result with females as "comprehensive information processors who consider both subjective and objective product attributes, and respond to subtle cues" (Darley and Smith, 1995, p. 41). This is expected to result in that females will identify an ethical problem situation at lower intensity level (threshold) than males. Therefore, we propose,

P₁ Male and female consumers have significantly different ethical views of marketing strategies associated with moderate levels of cue intensity.

However, at low and at high salient levels of cue intensity and involvement, there are no differences between male and female evaluations and judgments. Meyers-Levy and Sternthal determined "when manipulations prompted attention to the message cues that was either above or below both genders' threshold for elaboration, no differences in judgments were found. In general, gender differences seem most likely to emerge when the average of the task demands is moderate" (1991, p. 93). Therefore, "as risk increased, females shifted from responding equally to objective and subjective claims to favoring objective claims" (Darley and Smith, 1995, p. 53). As a result, we propose,

P₂ Male and female consumers do not have significantly different ethical views of marketing strategies associated with low and high level of cue intensity.

CONCLUSION

Almost one-half of the studies have found females being more ethical than males with the remaining one-half of the studies finding no significant differences between genders (Ford and Richardson, 1994). Ethical evaluations and judgments lead to intentions, and behavior (Hunt and Vitell, 1986), e.g., purchase decisions. Marketing activities create positive, e.g., ethical, or negative, e.g., unethical, perceptions of

firms' market offering. The purpose of this research is to advance the understandings of marketing ethics by examining the literature and determining the differences influencing male and female consumers' perception of marketing strategy.

A basis for gender-distinct moral reasoning is related to different socialization experiences. Men are socialized more as an individual agent, or viewed as an individualistic framework of rules and justice that is associated with deontological ethics. On the other hand, women are socialized more communally, or a communal framework of consequences, concern for others that is linked to teleological ethics (Gilligan, 1982/1993; Hunt and Vitell, 1986). We have determined that these frameworks are further influenced by different processing of information, heuristic predominately by males versus elaboration primarily by females (Meyers-Levy, 1989) and the varying cue intensity, low versus high (Jones, 1991; Meyers-Levy and Maheswaran, 1991). From these influences either contrasting or similar depending on the cue intensity, moral reasoning for ethical issues (deontological or teleological evaluations) results in ethical judgments, and leads to intentions and behavior (Hunt and Vitell, 1986).

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INTERNATIONALIZATION STRATEGIES SYNERGY IMPACT OVER AUTOCHTHONOUS STRATEGIC MANAGEMENT SYSTEMS

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ABSTRACT

The overall world economy evolutionary trend highlights the tougher need for shaping some strategic management systems that focus on local concerns to modernize and continuously improve strategic coordination variants of the total resources of the organization. In the context of intensifying the internationalization process, maintaining a consistent and gainful equilibrium, in terms of management, becomes a sine qua non for ensuring dimensioning the competitive advantage of organizations within the implant market. Thus, detection of influences exerted by the forces of globalization on indigenous management systems changes the approach optical of structural components by pragmatic integrating new development of economic and non -economic systems influence factors, in order to increase the dynamism and complexity of activity of the Romanian organizations.

JEL: D78; O19; P17; R13.

KEYWORDS: internationalization strategy, autochthonous management, organizational culture, competitive advantage, risk management process

INTRODUCTION

In the context of coordination the entire set of activities of an organization processes internationalization, is being foreseen the need to implement the fundamentals of economic convergence, in its role of dynamic process. Given that in the era of globalization and sustainable development, the overall evolutionary trend of the world economy requires adapting and standardizing the management procedures, organizational culture still puts its mark on the autochthonous systems of strategic management.

In order to maintain indigenous organizations at an optimal level of competitiveness in the specialty market segments, sizing the capacity of adaptability to the market's perpetual transformations and innovation tends to become for the efficient run of the organization activities, in terms of globalization of economic processes.

Therefore, it stands out in a crucial way the interdependence between internal sources, as a result of promoted internal policies, in line with common policies, and Community sources through the cohesion policy. The two types of sources can generate a structural change in the economy, thereby contributing to stimulating economic growth process and to the faster recovery of the development gaps.

Starting from the design of a cohesion policy, in the light of modern society's development, the European model distanced itself from the neoclassical theory of laissez-faire. Furthermore, the European economy, through the integration and globalization processes manages the provision of benefits in order to frontload the opportunity to concentrate them in a single geographic space to do not create a concentration of benefits in some economies, which would lead to a emphasis on development disparities.

PREMISES OF AUTOCHTHONOUS STRATEGIC MANAGEMENT SYSTEMS REENGINEERING

In the contemporary period the European economy goes through a time of adaptation to the standards of a highly computerized knowledge-based economy. Taking into account the new global economic cycle, autochthonous management must facilitate the reconfiguration of component elements pleading for a new stage of economic development, the one based on innovation, focusing on endogenous growth factors: education, continuing professional education, research and development, and technical progress (Nicolescu O., Verboncu I, 2001). Spacing from the theories of laissez faire was supported also by the implementation of the Lisbon strategy that promoted both the removal of neoclassical sources of growth and transition to sustainable economic development based on the strategies of a based on knowledge management.

Therefore, the process of economic convergence has proven effective, representing economic and social purpose pursued in the European Union. Moreover, the acute financial crisis deepens the economic downturn in development gaps among member countries, given that regional disparities persist within them, although most regions, with a low degree of development, received Community structural assistance.

Implantation of contemporary organizations in the foreign markets and the developments on the Romanian territory, of the multinational companies have led to the need for reengineering of local strategic management systems in order to adapt to the evolution of convergence process promoted by the European Union. This concept has its roots in the exogenous growth model of Robert Solow. In accordance with its research, the existence of economies that have similar characteristics in terms of preferences and technology, decreasing marginal returns, and a perfect flexibility factors production lead-time reduction of income gap between countries (Nicolescu, O., 2000).

The European Union, as agent and also champion of integrationist process, supports the Community competition regulations forcing the board's local management to develop and implement strategic options to ensure free competition between organizations and policy coherence in domain.

At the local level, management systems fall under the same trends as the other countries of Central and Eastern Europe, indicating that differentiation is made by the organizational culture of each country, in this regard the adoption of a standard way to copy a model of another country more developed in terms of economic and financial, is not a solution, beneficial is only the inspiration from the experiences of other countries that may be useful and the maintenance in the first plan only of the characteristic features which creases with the local management needs (Zorletan T., 1998).

As in the other European Union countries, in Romania also, the management systems have to undergo further improvement, under the survival and dimensioning aegis, within the markets which manifest, given the current economic and financial crisis, a fierce competition. For these reasons the Romanian Corporate Management task is even more difficult, the more it had to be in line with Community rules while making structural changes and sequent adapting to important and fast legislative changes, while seeking to improve the economic conditions so as to meet the criteria required by the European Union.

Crossing a transition period influenced by special divergent, local management enrolled in most cases on the trend of strategic variants internationalization. Although lately there have been major changes in the way of thinking company's management and acting for its development, the innovative and spontaneous nature of local human capital has shown its ability to design and implement a mechanism of managing economic processes of the organization, based on providing a broad autonomy, which permits the creation of prerequisites for them to enter the international economic circuit with all the possibilities available to them (Bal, A., Gavrilă I, 2003).

Starting from such premises, the transition, supported by economic globalization, from an overly centralized economy to an economy that has broad autonomy as a central pillar of public companies and full autonomy for private ones requires revolutionary changes in the management of autochthonous organizations.

INFLUENCES OF INTERNATIONALIZATION STRATEGIES SYNERGY

Such variants can be represented by: strategic alliances, specialization or diversification strategies, and adaptation strategies and standardization of management systems, strategic objective of internationalization variants, consisting, in most situations, the reduction of financial and political risks and achieve rapid growth of activities without an expensive undertaking (Nicolescu, O., Plumb, I., Pricop, M., Vasilescu, I., Verboncu, I., 2003).

Strategic alliances maintain in the first plan the option for creating a company with a local partner in order to promote joint initiatives. Such policy options vary depending on the main objectives of partners, the degree of involvement of each and the number of respective partners. It is estimated however that the objectives of strategic alliances can be structured into three main types:

- 1) Alliances that have as objective to promote the internationalization of a partner in accordance with the wishes of local organizations,
- 2) Alliances based on shared responsibility, with the objective of sharing a summum of knowledge and providing technical assistance or closing some franchise agreements,
- 3) Customer groups whose objective is to achieve higher scale economy and provide greater bargaining power in dealings with suppliers.

Specialization and diversification strategies are specific, in general, to the units of discount and supermarkets and chains of small shops specializing in the sale of goods. They take into consideration trading competition and management of market good knowledge.

And, based on adaptation and standardization strategies consist, firstly, in the degree of local organizations management adaptation and in the ability to maintain balance between adaptation and standardization or, more recently, of "globalization", not only in dependence with the implantation market and the general characteristics of the formula, but also with the organization's positioning and promoted business strategy. The common denominator of involved business organization is represented by a strong vertical integration that is based on either the whole chain of links from production to marketing, or careful manufacturer's selection and product rigorous quality control presentation form and factory brand resources (Patriche, D., 2007).

Starting from these accepted certainties fulfilling some conditions is absolutely vital for the positive effects resulting from the use of modeling management to occur.

A fundamental place in the remodeling of local management should be filled, in the perspective of the organizations profitability curve reconfiguration, by facilitating the transfer of technological and managerial know-how, from success organizations within Romanian to those who want to enjoy the benefits of management reengineering. (Figure 1). One of the most important aspects of the process of goods distribution systems internationalization is the formulation, choice and substantiation of strategies that will form the basis of trade policies of firms involved.

Naturally, the appropriate strategy is not sufficient to ensure a successful organization. Integration characteristics of internationalization strategies in shaping local management strategies must be matched by developing an organizational and training system to ensure participation of human factor in achieving the objectives set by the organization.

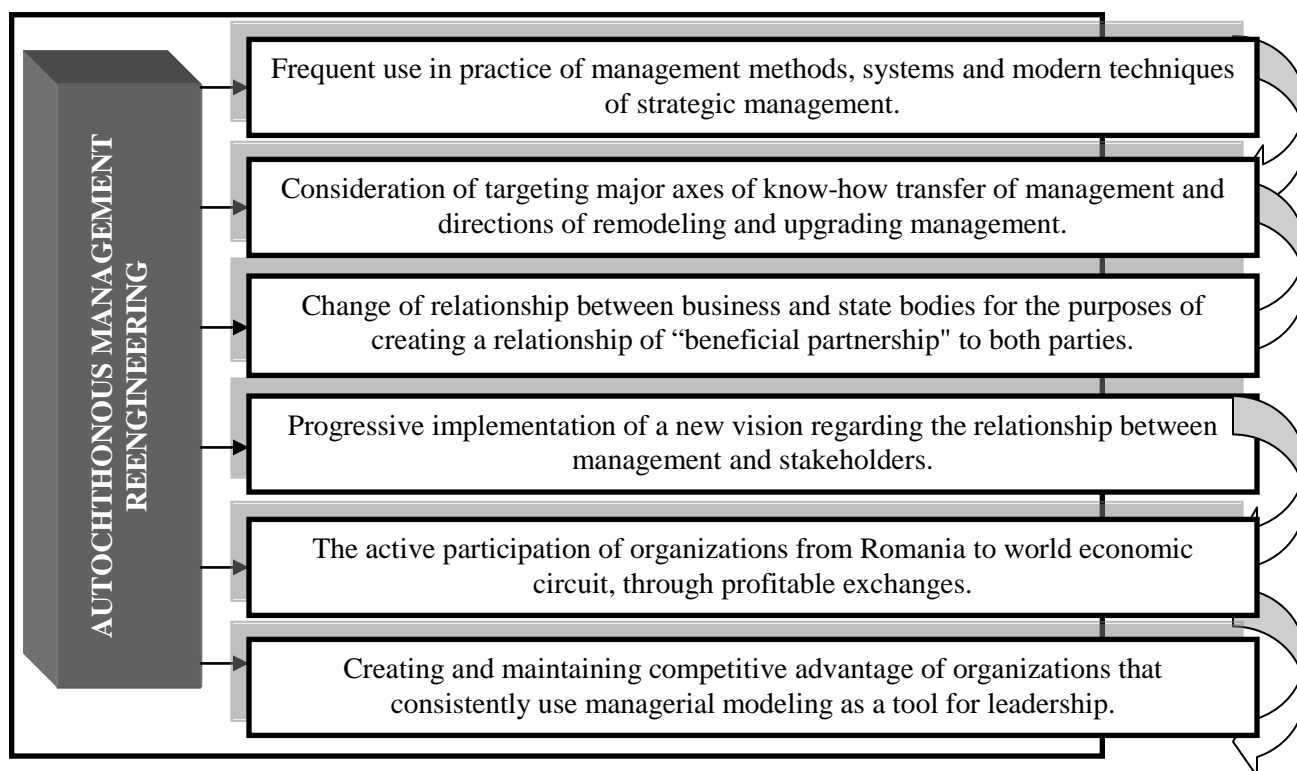


Figure 1: Autochthonous management reengineering positive effects

Given the perpetual development of human capital in this new economic context we can say that the use of innovative strategic systems will be an evolutionary process, which will enhance the management processes, provided the primordial condition to have an ongoing review of organization's, that choose the path to internationalization, strategies, techniques and tools. A special role is played, of course, by globalization through generalizing the technology changes, creating a substantial competitiveness of organizations sizing. At the same time, in this context can be obtained sustainable competitive advantages, in the long run, and the examples, given by the global market, are demonstrating the validity of that concept.

Based on these understanding and highlighting as fundamental element that in the inter-organizational information transfer and also in the technical one, became indispensable the implementation of new management systems, prioritizing strategies according to the parameters related to their profitability and efficient allocation of necessary funds, becomes priority in streamlining management processes, outlined in this way, the risk levels and partly risk levels global risk levels for the risk factors entered into the autochthonous management system as exogenous variables.

Thus, in the context of the evolutionary trend of Romanian society appears to be an urgent need to maintain native systems management quality to the optimum level and to respect the integrity of human capital throughout the course of work activities.

Consequently, the management strategy, implemented nationwide, must find also the efficient way of keeping the coherent and gainful equilibrium, of all implementing methods of work, to achieve business objectives, taking into account the overall resources that are available. In terms of management, there are involving a number of specific issues, which refer both to the structure of component elements and their involvement, and the strategic typology of strategic variants to be used (Kotler, P., 2004).

Initially, the access to computing and communications technique has been restricted by high costs of accessing these technologies. But with time they have become increasingly accessible. Indeed, although the technology has revolutionized how to carry out transactions, business adapts itself slowly to the new economic context.

Therefore, in order to survive, an organization must adapt constantly, both in terms of increased efficiency by using digital technologies and in terms of information security. Tilt the balance towards technology, neglecting safety management system can provide short-term benefits pursued by adopting technologies but involve high risks that can have serious consequences, in extremis even termination of the organization. In this turbulent environment, implementing effective risk management process and developing business continuity plans enable managers to deal with these uncertainties and overcome the threats facing organizations.

Thus, in the context of permanent technology implementation indigenous management must realize and reengineer management strategies of the managerial processes in terms of maintaining an optimal level in the specialized market segment. What must be remembered is that integration into the European economy does not guarantee an immediate and permanent stimulation of the process of economic convergence, it is long-term target and the least developed countries need external and internal support for the economic growth process.

CONCLUSIONS

In conclusion, the permanent analysis of management system used, in addition to its holistic, systemic, integrated and functional approach role, also has the ability to elucidate the dilemma of change and stability, ensuring continuity of organization and general objectives and growth vectors will provide for a period, dynamism and flexibility to management system, which will enable the emergence and manifestation of change.

Thus, the opportunities offered by the dual transition towards sustainable reconstruction of autochthonous management strategic systems and also the materialization of facilities provided by new information and communication technologies, require new managerial concerns, especially in terms of improving relations between the exogenous and the endogenous variables, that influence managerial processes, coming to their interfacing, using promotion and continuous improvement and, especially, ensuring integration and economic convergence.

In the circumstances of national companies' evolution into cross-border companies, the values and moral norms governing the economic game arise under the competitive edge in order to survive in a world market based on knowledge. In this respect, autochthonous management tends to be guided towards European management strategies.

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RISK MANAGEMENT, KEY PROCESS IN THE CURRENT FINANCIAL CONTEXT

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ABSTRACT

The financial crisis of 2007-2009 which occurred in the financial markets all over the world demonstrated that it is time to discuss the necessity of a reform of the regulation and monitoring way of the financial sector in EU. In this respect, the new legislation in this domain will have as its main objective the improvement of the risk management in order to prevent the future recurrence of another financial crisis. The key to success of risk management lies in including it in all organization processes and in all governance structures, this approach (ERM), being considered the most appropriate.

JEL: L20, L30, M16, M40.

KEYWORDS: risk management, internationalization strategy, financial crisis, costs, uncertainty

INTRODUCTION

The financial system is critical to the health of the economy because it performs the essential function in an economy of channeling funds from savings to those individuals firms that have productive investment opportunities. If the financial system does not perform this role well, then the economy cannot operate efficiently and economic growth will be severely hampered.

Over the last year or so, businesses are faced with ongoing change and uncertainty, entrepreneurs are taking some risks when initiating a business, but also during their performance. Financial institution in the major economies have reported losses on a large scale. Some of these institutions have become insolvent, or have had to be taken over or rescued by their governments. Associated with all of that has been a massive swing in the appetite of world financial markets for risk, and in their capacity to accept risk. The result has been a shift from easily available credit to tight credit.

In general, markets failed because of poor corporate governance and incompatible executive remuneration structures. The lack of transparency in trading procedures, financial instruments and balance sheet position of major financial institutions also exacerbated market failures.

From a financial point of view, "Corporate governance deals with the ways in which suppliers of finance to corporations assure themselves of getting a return on their investment". If shareholders are in fact seeking assurance that management is acting in their best interest, then the concerned shareholder should have the incentive to monitor the corporation themselves. The role information plays in corporate governance cannot be overstated. Agents involved in corporate governance acquire, create, use and transmit information.

A crucial impediment to the efficient functioning of the financial system is asymmetric information, a situation in which one party to a financial contract has much less accurate information than the other party.

Schmidt and Tyrell (p. 495) define the relation between information processing, corporate governance and financial systems as follows: “The capital market-based financial system and the outsider control system are complements and are consistent, and both rely on the externalization of information. The converse features make up a ban-based financial system. An insider control system of corporate governance belongs to and complements this system, which also relies on the internalization of information. Thus the nature of information is not only the key to understand specific corporate governance systems and their differences. The current crisis which occurred in the financial markets all over the world demonstrated that it is time to discuss the necessity of a reform of the regulation but also the systems at large to which they belong.”

RISK MANAGEMENT, KEY PROCESS IN THE CURRENT FINANCIAL CONTEXT

In order to surpass the financial crisis and its effects, it is necessary that the experts in this field should set up new rules and mechanisms adapted to the particularities of each field of activity and to each country. A systematic approach, integrated and adaptable of the risk management process, require from the organization development approach to risk explicitly, increased confidence and organization of people concerned (stakeholders) in the possibilities of meeting the targets. This integrated risk management allows the organization to identify opportunities for improving business, minimizing losses and negative results, contributing to a better use of resources, improving team work, increasing confidence in the processes conducted within the organization, in collaboration with business partners. Stressing the need for an active and frequent consultation and communication on risks facing the organization, the process of integrated risk management involves the responsibility of all stakeholders in risk management.

Risk management at the organization level (ERM) represents a new approach to this process as a tool for effective management to ensure an overview of strategic and operational risks and an essential condition in making decisions. ERM is a new step in the evolution of risk management requiring an integrated organization of the business risks and planning, adaptation forces between corporate vision and strategic objectives of the business.

Figure 1: Differences between the traditional approach to risk management and ERM

The traditional approach to risk management	ERM
Risks are dealt individually	Risks are addressed in the context of business strategy
Identification and risk assessment	Risks development portfolio
Focus on discrete risks (minimum)	Focus on critical risks (major)
Mitigate risks	Optimizing risk
Limiting risk	Risk Strategy
The risks do not belong to owners	Definition of responsibilities relating to risk
Possibility of quantifying risk materialization	Monitoring and measurement of risk
„The risk is not my responsibility”	Each must be concerned about the risks

Unstable economic environment, the scale and brutality of the economic crisis today requires increasingly more integrated approach to the risk management, approach to this process at the level of individual activities or functional structures proving inadequate. Integrated management of risk involves a continuous process of risk management at each functional structure and aggregation of results throughout the organization to facilitate priority setting and decision making. This strategy must be included in the organization, setting organizational culture regarding to risks.

Moreover, globalization has brought with it also the enhancement of information technology implementation, which marked a turning point in the coordination of organizations management processes.

The introduction of the informational system in the model of the systemic approach allows for the information exchange on certain topics among the team members who have the same knowledge. In this case the managerial communication, the management techniques as well as the methods approached in decision-making will be influenced by the informational exchange

Identification, management and risk management throughout the organization draws attention to the risk seen overall, but also their interdependence. Integrated risk management focuses not only to minimize or mitigate the risks, but also on activities that stimulate innovation, so that the highest profits to be obtained with acceptable costs and risks.

Integrated management of risk-oriented organization in a holistic approach to risk, facilitating understanding and managing natural risks in a systematic way at the organization level.

Erm Purpose

Achieving a maximum integration of the risk management in all organizations processes. This new approach to the management of risks is not intended to replace the internal control system, but to integrate it into the organization. ERM is a process conducted by the board of directors, managers and staff organization, integrated in the strategy and all the processes, being designed to identify the events that may affect the entity, to manage risks in order to meet the risk limit and to provide reasonable assurance regarding the achievement of objectives. Training programs and practices are developed to support the organization's structures and to include the daily risk management, while preventing the transformation process into a formal issue.

Develop a integrated risk management process requires a change in organization's culture on matters related to its activity and on the internal environment, because this process is implemented in all the organization's structures and in all planning and operational processes.

Promoting a culture in the favour of implementing of a process of integrated risk management involves:

- Establishing a strategy for risk management and internal control;
- Supporting this process by all levels of management;
- Discussion with all stakeholders and development of simple risk management systems;
- Achievement of open communication between all functional structures of the organization;
- Improving the collaboration, availability for negotiation and skills for assessing risk.

Implementing a system of risk management throughout the extended organization takes large costs of time, money, labor power, but these efforts are justified in time, through the creation of early warning risk systems, by optimizing the internal processes, by increasing efficiency and creating value. Implementing this process should be communicated from the highest level of leadership in order to ensure that:

- The organization's strategy on risk is known by the entire organization and stakeholders
- Stakeholders now both risks that the organization assumes and also their monitoring.

During the past 18 months, we are witnessing at the decline of international financial markets, a decline that triggered a strong chain reaction that started slowly, accelerating later.

The failure of risk management is situated among the problems that generated the current situation of financial markets. In this case, it is asked a disciplined approach risk management process of throughout the organization, starting with the highest level, the success of this process is a prerequisite in order to avoid future failures.

Considered as an essential fact for stability and continuity of the organization's activities, integrated risk management provide solutions in the decision-making process. Based on constant research in psychology, various research projects helps to better understand decision making and contribute to the development of risk management methods. The need for comprehensive studies on integrated management of risks is being felt ever more, most specialists were considering that many organizations had gone bankrupt because they had not implemented a comprehensive risk management.

CONCLUSIONS

Integrated risk management is an effective management tool, that should be implemented in an increasing number of organizations, as it provides the leadership an overview on the strategic and operational risks, providing solutions in the decision making process. This process aims both negative and positive effects that are involved in risk taking, and are presented to the decision makers. Proper risk management through ERM system orients the organization in adopting better strategic decisions and achieve an advantage in front of the competition.

An increased influx of strategies that are implemented can provide an economic balance, that balance will be reflected directly in the company share of profits. Therefore a new economic context requires the reinforcement and refreshment of the management policies and strategies

In order to surpass the financial crisis and its effects, organizations should review their strategy facing its reinvention of new economic models needs to secure the future. In this context, the organization of effective risk management and development of business continuity plans is the solution for organizations wishing to operate in an environment where manager's knowledge of information on potential risks, allows taking actions to prevent negative effects and making better decisions.

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OPTIMAL PRICING OF EXECUTIVE MBA PROGRAMS

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ABSTRACT

The purpose of this research is to determine the most strategic tuition pricing strategy that can be utilized by senior management in Business Schools when pricing Executive MBA Programs. To determine this information, the state of the Executive MBA market and three pricing strategies were reviewed in detail and an analysis ensued on the viability and applicability of each strategy for pricing Executive MBA Programs. The main findings of this study indicate that the “Value Based” pricing model is the potentially most strategic strategy that can be implemented, out of the pricing models evaluated, for pricing Executive MBA Programs so long as Business Schools have the ability to not only align the value of a particular program to the market demanded value but can also effectively communicate this value in the marketplace. The results of this exploratory study can have significant implications on the discussion of pricing Executive MBA Programs on senior management within Business Schools.

KEYWORDS: Executive MBA Programs, Pricing Strategies, Marketing

THE PARADIGMS F HUMAN FACTOR QUANTIFICATION INFLUENCES WITHIN THE NEW ECONOMY

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ABSTRACT

The need for widening technical progress in terms of a market economy based on a fierce competitiveness directs the management of a working organization to develop new programs that increase labor productivity and reduce human capital costs Human factors and, in particular, human resource management, are today considered key elements of successful innovation, since the human element is involved in the whole innovation process. Specialists state that there are no good technologies or good innovations without competent people who can adequately use them and get benefit from them. At the same time, no competent people can be available if there is not first, a business project defining the role that technology and innovation must play and creating the necessary conditions for channelling aptitudes, capacities and attitudes of the individuals towards the established direction..

JEL: J24; J81; O15; O33.

KEYWORDS: technical progress, human factor, maximum efficiency, optimal quantification, new paradigms.

INTRODUCTION

Mastering the Innovation Management Techniques, the Innovation Management, is a prerequisite condition for innovation progressing in the enterprises. Many of them, especially SMEs, encounter difficulties in planning, implementing and marketing innovative products and in originating new production methods. Innovation cannot yield results without taking people into account. Besides the specific skills in matters of research and the issue concerning the researchers' career, it is essentially that education and training is adapted to innovation, so that the Europe's human capital is kept at the highest level of savoir-faire and knowledge necessary to innovate. The Education and Training 2010 Work Program and the Integrated Action Programme in the field of Lifelong Learning also play a part in facilitating structural and social changes (Brödner, 2000).

Information and communications technology has registered a significant increase in the last period allowing the progress towards a new stage of human society-the information society, ensuring, in this way, the economic growth under the conditions of increased protection of the environment, with the primary consequence: reducing the physical work in favor of rendering valuable the information and knowledge, so the fundamental pillar is transferred from the investment in fixed assets into investment in human capital. Under this concept the digital economy meets the conditions for integrating the objectives of sustainable development by allowing the restructuring of business environment and industry.

Innovation requires investing in human resources and competences. The enterprises social responsibility is also manifested in their interest in innovation and research.

The effects of human capital are expressed on multiple levels. Above all, it is appropriate to emphasize that the investments in human capital substantially contribute to economic growth meaning to the increase of the Gross Domestic Product and through this one, to the increase of national wealth and the improvement of the population's living conditions.

Indeed technology has revolutionized the way in which transactions are conducted, but the business itself is slowly adapting to the new economic context. Thus, the successful implementation of new technologies, new circumstances developing economies, assumes primary, designing a new management culture and a new organization, because the overall change is the start of the premises and management of a business, using new business models based on Internet, taking into account the opportunities and risks that can be foreseen.

In the present economic thinking, it is more and more accepted the idea that labor productivity is mainly, function of the increase of human capital, considered as the fourth factor of production, along with the traditional ones – nature or land, labor and capital. Ideas, knowledge and education become the crucial element in the process of economic growth (Bucur, 2009).

The need for widening technical progress in terms of a market economy based on a fierce competitiveness directs the management of a working organization to develop new programs that increase labor productivity and reduce human capital costs

The digital economy, as a result of interaction between the personal computer, telecommunications, Internet and electronics is highlighted by bringing in the forefront of human capital, giving them a strategic role in the ongoing activities of a world market of goods and services developed through innovative new technologies.

Nowadays, the organizations are confronted with more than obvious technical realities: the accessible information stocks are growing exponentially, in direct relation with a market of adequate demands; today's computers process enormous data quantities and the data tele-transmission is performed at amazing speed. Within an organization there are pre-eminently social spaces where the human and the spiritual coexist. It is here that the members of the organization permanently cooperate in the fulfilling of several joint tasks. And it is still here that the information which circulates continuously tends to be competently capitalized.

Human factors and, in particular, human resource management, are today considered key elements of successful innovation, since the human element is involved in the whole innovation process. Specialists state that there are no good technologies or good innovations without competent people who can adequately use them and get benefit from them.

Therefore, human capital represent the amount of all knowledge skills, skills and competences acquired by the consumer directly to educational services, put forward the production capacity of the economy, whose main feature are sustainable development and maintaining quality of life for human factors. From this perspective, human capital is indeed subject to depreciation. For this reason a decision for sizing the investment in human capital is rigorously analyzed, along with putting into balance the perspectives offered by various alternatives, and bringing into the equation the financial and non-financial efforts and the possible resulted effects.

At the same time, no competent people can be available if there is not, first, a business project defining the role that technology and innovation must play and creating the necessary and ~~scientific~~ ^{favorable} conditions for channelling aptitudes, capacities and attitudes of the individuals towards the established direction..

The investments in human capital also influence both employment and unemployment. The firms pay much better the employees with specialized qualification than the ones with general professional training. Although at first sight it might seem that things are just the opposite, taking into account the higher competition on the labor market for those with general training.

However, the firms are more interested in keeping the workers with specialized training because they bear the training costs, while those with general training, the workers usually bear these costs. And the resignation of those with specialized training prevents the firms from recovering the expenses for their training.

The process of professional training and the industrial models have some elements in common; more and more often we hear the term “industrialization of training”. The changes of the job market impose a continuous modernization of the training structures. Practically, the modernization of education triggers the apparition of new professional demands (which imply new professional skills). In the domain of cultural services, the emphasis falls on vocational qualities of the human resources (Nica, 2010).

The modernization of the process of training is sustained by the progress of the multimedia industry and its applicability in the didactic process. Therefore, the process of obtaining professional skills by following the traditional pattern trainer-trainee is replaced.

The benefits of this particular approach to personal training can be easily pinned down if we are to consider the fact that these newly achieved qualifications can be put to use in order to obtain a better remunerated employment. The inherent advantages in embracing this principle are not only material, since the majority of the experts agree upon the fact that the accumulation of new pieces of knowledge also brings about personal, emotional fulfillment. Nowadays, personal satisfaction seems to matter the most, determining, as a matter of fact, the choosing and the upholding of the workplace. Thus, the need to invest in human resources appears to be imperative for today’s employers.

Therefore it is being underlined the relative progress of the technical, human, economic and social sciences. The development of the mentioned sciences provided various knowledge regarding the study of human activity during the labor process. It was first necessary that these sciences develop in order to contribute to the apparition of other science that is ergonomics. The theoretical and practical understanding of these essential aspects created communication paths between sciences and gave a new impulse to the ergonomics researches development process.

The corporate management term is acting to reorganize the legal, ownership, operational, or other structures of a company for the purpose of making it more profitable, or better organized for its present needs. Alternate reasons for restructuring include a change of ownership or ownership structure, demerger, or a response to a crisis or major change in the business such as bankruptcy, repositioning, or buyout. Restructuring may also be described as corporate restructuring, debt restructuring and financial restructuring (Nica, 2010).

In these conditions, the normal and justified modern society’s preoccupation for the rational usage of human energy appears, and the ergonomic research acquires a special importance for the implication in creating the efficient putting into good use the human potential conditions. At the same time, developing the ergonomic research and its interfering with the practice activity regarding labor projection the connection between problems regarding the ergonomic factors of the activity’s efficiency is being made.

Virtual education is a concept which requires debates for a long time, before being taken over or transformed according to your own principles or possibilities. The internet economy is strongly connected with its developing modalities. A society desiring to develop must be initially educated, in order to understand the benefits of the new modality of social integration. The practical finality of the “e-” phenomenon in the educational field is the application of an e-learning system.

Strategies for human capital development focus on the dimensions of human capital in terms of strategic and operational needs of the national economy and ensuring efficient use of these resources. They will

help formulate strategies for economic development through the establishment of future human capital requirements, by identifying ways to use top of this capital, where human capital is available to support implementation of plans of economic development. But we have shown that there are stringent limits on the use of human capital, such as shortages of qualified personnel, difficulties in recruitment of labor, low labor productivity, flexibility and adaptability to climate insufficient or discourage cooperation and commit personnel (Piolet, 1994).

The process of teaching – learning – examination acquires new dimensions and characteristics by using the e-learning technologies. The educational system in our country is directly and decisively involved in the substantiation and construction of the information society. In limited sense, e-learning represents a type of distance education, as a planned teaching – learning experience organized by an institution which provides by mediation materials in a sequential and logical order to be assimilated by students in their own way.

The modern society is characterized by a series of phenomena and by the apparition of certain processes which emphasize the fact that we find ourselves in a period of major changes that define the transition towards the necessity of knowledge. In this context, promoting economic intelligence in the development of activities from different domains arouses interest.

Regarding the sector of relational marketing, we consider that the most important aspects refer to: the human and collective dimensions in the globalization era, the exigencies of the modern world concerning the satisfaction of needs, the role of commercial logistical marketing in the context of the new exigencies of the modern world regarding the consumption and the role of the human resources in the coordinates of the new managerial concept, economic intelligence – the core of synergetic forces, the relation between the process of learning and the development of contemporary sciences.

The mediation is performed by means of new information and communication technologies – especially via Internet. The Internet represents both the medium of distribution of the materials, and also the communication channel between the involved actors. Functionally, for the time being, only at the level of higher education and in adults' education, the training system via Internet adapts the components of the traditional didactic method / face – to – face: planning, specific content and methods, interaction, support and evaluation.

E-Learning type portals are real data storages that allow the interconnection of various types of activities in order to obtain automation and render efficiency to the decisional process. Distributed learning allows the performance of an educational process of the highest quality, substantiated by a modern education and having a great perspective, personalized depending on the individual needs that are becoming more and more exigent and complex (Taylor, 1911).

Among these strategies, the companies often stress the importance of training, which is not a neutral, invisible process, but a way of developing skills and competencies in order to become the top level entities. The big challenge is yet working not just in a team, but in a multicultural team of trainers. We intend to bring up an overview of issues which can help teams build some sustainable relationships and erase the difficulties they face during the training process (Popper, 1997)

The effective removal of obstacles to employment, training and other opportunities is vital. Indeed, it will be difficult for the EU to achieve the ambitious targets that it has set itself for economic and employment growth if some people are excluded from jobs and higher achievement on the basis of gender, disability, race, age or other grounds. The need to combat discrimination and to integrate disadvantaged groups into the labor market is reinforced by the demographic challenges facing the EU, which will see its working age population decline by over 20 million during the next 25 years.

The information society represents a new stage of human civilization, a new way of life that implies intensive use of information in all domains of human activity and existence, with a great economic and social impact. The information society gives its members large access to information, a new method of work and a way of knowledge; it amplifies the possibility of economic globalization and the increase of social cohesion.

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BRAINPOWER POSITIONING AS A DETERMINANT OF DIGITAL ECONOMY DEVELOPMENT

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ABSTRACT

The transfer of brain-drain to brain-gain can be achieved only in the context of free access to information policies development, in real time, this concept will basically become the central pillar of training policies in the Member States, so young people and adult population hold the key to use economic principles in order to ensure the economic and also social progress. The interdependence between economic growth and human capital quality, determined the implementation of policies that support the return of "brains" in the country of origin, while ensuring the favorable conditions for their development in the workplace, in the purpose of promoting the maintenance and improvement of life quality for them. Endogenous parameters that generate highly qualified human capital migration towards other Member States is being materialized in the need of human factors to size their environmental quality of living, social factors, economic and political ones having a major impact on the decision to leave the country of origin. In parallel exogenous parameters, materialized into the idea of a better life in another state, is being solidified by the advertising of economic Heaven from outside limits of the country, working together to promote the intention of migration.

JEL: J24; J81; O15; O33.

KEYWORDS: brainpower, digital economy, competitive advantage, intellectual capital, development policies.

INTRODUCTION

The emergence of digital economy assumes the metamorphoses of human capital management control in view of increasing profitability of the individual. Taking as a fundament the concept of human factor having a limited capacity of attention, perception and memory, modern society is found to be in the stage of development and implementation need of integrated informatics systems to enable the completion and updating the cognitive database of automated systems features and the maintenance at an optimal level in the context their dynamic (Brödner, 2000).

Taking into account the perpetual development of human capital within this new economy we can say that the use of new technologies is an evolutionary process, which allows improving business processes, provided there is a primordial ongoing review of strategies, techniques and tools to companies who choose the path to this new digital economy. Special role it plays, of course, globalization through the generalization of technological changes creating a substantive dimension of competitiveness between firms. But at the same time, it can not be obtained sustainable competitive advantages in the long term. Examples from the global market, demonstrates the validity of this concept (Badea, 2009).

Therefore, human capital represent the amount of all knowledge skills, skills and competences acquired by the consumer directly to educational services, put forward the production capacity of the economy, whose main feature are sustainable development and maintaining quality of life for human factors. From this perspective, human capital is indeed subject to depreciation. For this reason a decision for sizing the

investment in human capital is rigorously analyzed, along with putting into balance the perspectives offered by various alternatives, and bringing into the equation the financial and non-financial efforts and the possible resulted effects (European Communities Report, 2004).

The society evolved and with it also the human's professional needs. Employees want and need to be acknowledged for their valuable and extra contributions. Rewards and recognition are powerful tools for demonstrating appreciation and reinforcing those behaviors that lead to superior products, outstanding support, strong supplier relationships, and lifelong customers. Digitalized societies primary tool for providing spot rewards is new total rewards process, a resource for global compensation, benefits, variable pay, equity and rewards plus recognition program information as well as job architecture valuable information (Bucur, 2009).

The human capital development strategies focuses on their dimensions in terms of strategic and operational needs of the national economy and ensuring efficient use of these resources. They will help formulate strategies for economic development through the establishment of future human capital requirements, by identifying ways to top use of this capital, where human capital will be available to support the implementation of plans for economic development. But it must be shown that there are stringent limits on the use of human capital, such as shortages of qualified personnel, difficulties in recruitment of labor, low labor productivity, lower flexibility and adaptability to climate or insufficient discourages cooperation and committed staff.

As recognition is being known worldwide as the greatest motivator and one of the greatest strengths of any organization are the people who work there, the necessity of implementing the new total rewards process becomes acute. Long-service employees provide the knowledge, experience, and attitudes that are responsible for much of digitalized societies success. In recognition of this, new total rewards are presented to eligible employees in celebration of their career milestones and to acknowledge their contribution to the company (Piolet, 1994).

By introducing the new total reward process the truly effective recognition will be no longer a program or a policy mandated by HR, it will become a way of organizational life that touches all corners of the organization most every day of the working week.

Under-qualified and insufficiently experienced personnel, sometimes promoted too quickly to senior positions, is an universal problem in developing country civil services, and training is a central feature of almost all PAR programs. Interventions range from specialist technical training to general educational and management skills.

Performance can be measured through financial, customer, and other operational metrics. As one part of total rewards program, companies, in order to be competitive, should ensure the provision of tools that recognize and reward employees on a real-time basis. So they have to ensure a reward and recognition program also, for the digitalized societies we can have the e-Awards which can offer managers a personal means of recognizing and rewarding employees' outstanding accomplishments via cash or non-cash awards made on a timely basis, can support a high performance workplace and business strategy and also can provide flexibility in meeting internal business needs.

Regular full-time, regular part-time and limited term employees on payroll must be eligible for e-Awards. New employees are eligible to receive an award after the effective date of hire. Terminated employees are not eligible for the program after their last day of employment within the company. In order to proper ensure the accurate election for e-Award people managers can execute a nomination for an e-Award. But for sure, managers cannot approve their own nomination; at least one level of approval is required.

In the context of the smoothing the capital flow movement at global level sizes we are witnessing at the transformation of dimensions, forms of organization and management of firms and corporations, and the shift towards a new dimension of development strategies and policies for conducting business, having as that central pillar the intellectual capital. Thus, in the circumstances of companies development from national to multinational, moral values and rules governing the economic game take birth under the aegis of competitive advantage, for the purpose of survival in a world market based on knowledge. From this perspective, social responsibility and ethical obligations of companies become more complex and dynamic than they have ever been before (Huba, 2010).

The transition from industrial economy to knowledge-based economy determines the incorporation of certain normative values of local business environments and their translations into a multinational and multicultural environment, based on economic sustainable development criteria more than on the moral correctness, which still show an increased dynamics.

Another relevant issue of exogenous variables codification is that the risk assessment is not necessary to be done in isolation by the employer or employer representative. Thus is necessary the involvement of all employees and their representatives. Consulting employees is an integrated part of the process - risk assessment. Human operators should be informed concerning the evaluation and preventive measures to be taken. Risk assessment helps to minimize the possibility of injury and damage to workers to the environment as a result of activities related to work. It also helps maintaining competitiveness and productivity of the company, thus there are known the financial analysis that reveals that major losses are due to occupational illness.

The modern society is characterized by a series of phenomena and by the apparition of certain processes which emphasize the fact that we find ourselves in a period of major changes that define the transition towards the necessity of knowledge. In this context, promoting lifelong learning in the development of activities from different domains arouses interest. Regarding the sector of public administration, we consider that the most important aspects refer to: the human and collective dimensions in the globalization era, the exigencies of the modern world concerning the satisfaction of needs, the role of information access, in the context of the new exigencies of the modern world regarding the consumption and the role of the human resources in the coordinates of the new managerial concept, economic intelligence – the core of synergetic forces, the relation between the process of learning and the development of contemporary sciences (Florescu, 2008).

Accordingly, from the human operators perspective to simplify tasks and constant updating of exogenous variables generating professional risks and illnesses and also for increasing the efficiency of the system application to prevent them, it is necessary to create a software application that allows automation of many operations involved in processing results evaluation and creation of a database on assessments of the economic unit, with the possibility of tracing the evolution in time of the security level for a particular job. Access to information in real time, is a requirement of all this activity and a result of the participation of all humans within the organization.

From the paradigm that has as central element the technology, and man is „an ultimate residue” which has to be removed whenever the technology allows this, we pass – by break – to a new paradigm centered on man. On the level of theoretic thinking, the knowledge-steered economy is studied with good results .

Having as main resource the knowledge, that becomes the main factor of development, the knowledge-steered society is, necessarily, one that places man in the centre of its new paradigm. Knowledge cannot be separated from man. The material resources exist by themselves, they have an objective reality.

In the virtual environment, on the other hand, focal distance can be infinite, but the limitation may be necessary to avoid a double image and to determine a stereoscopic image. The discrepancy between accommodation and limitation is due the aesthenopy of virtual devices mounted on users head or the effects of the closing session. Although the visual system requires a certain amount of plasticity, the extent and purpose of adaptation are not known yet. Individual differences in focal lengths do not seem such a problem and eye adjustable Tools are not necessary for virtual devices mounted on the head. However, discrepancies between lens centers used to join beams and imaging center that issue them cause undesirable visual effects.

The fact that microcomputer technology has established itself in homes before it has done so in schools underlines the importance of informal learning. Informal contexts provide an enormous learning reservoir and could be an important source of innovation for teaching and learning methods.

Developing educational, initial and continuous systems and training, as subsequent objectives of the European Union, is considered being a specific priority established by the Declaration of European ministers of education and training and the European Commission, agreed on 29 and 30 November 2002, on to strengthen European cooperation in training - "the Copenhagen Declaration" namely: the European dimension, transparency, information and counseling, skills and recognition of qualifications, quality assurance in training.

Knowledge, information and communication are new factors of development, while the industrial speed of changes is determined by a global factor, also called the technical and scientific revolution. Now, knowledge is the most important strategic resource of material wealth and social development, and the computer is the technical symbol of change.

Analysis of qualified staff at firms put into evidence the two major explanations of this phenomenon. We have on one hand, the share of large firms with unoccupied jobs more than 3 months who register in economic activities such as construction (9.8%) and hotels and restaurants (7.9%) in the process of development, characterized by a large demand for qualified labor force (the rate of entry of a personal exceed the output) and the market can not meet throughout.

Meanwhile, the information society requires intensive use of information and communications technologies in all spheres of human existence activity with significant economic and social impact. Considered a key enabler of information society, but also a determinant of globalization, revolutionary strategies of human resources adds value and quality, promoting power materialized in obtaining competitive advantage of a larger economic specialty market(Taylor, 1911).

On the other hand, sectors such as electricity, gas and water (9.1%) and manufacturing industry (7.8%) and they include a significant share of firms with unoccupied jobs representing actually, unattractive jobs (beginning rates personnel exceed those of entry into these companies).

However, we remark that the largest share of firms with a deficit of staff comes from the generic category called "other" (14.7 %more than approx. three times the national average of 5.8%) which includes, in large part, small firms in the service sector which is struggling to resist the market and offer jobs less attractive and characterized by high fluctuation of staff.

Today's world is characterized by permanent changes in all fields of activity, especially in the social and economic domain, which has known an alert rhythm of change. We are thus witnesses to the transition to a knowledge-based economy, and here are some relevant factors to be taken into consideration: the accession to the European Union, the increase of the minimal national wage, the introduction of calculation indexes of the minimal national wage according to the level of professional training, the obligation of appointing a person for a certain job according to the education requirements of the

respective position (higher education, high school education, unskilled workmen), to the apparition of social groups which promote the new processes and modify the changing tendencies (Cirstea, 2009).

The interdependence between economic growth and human capital quality, determined the implementation of policies that support the return of "brains" in the country of origin, while ensuring the favorable conditions for their development in the workplace, in the purpose of promoting the maintenance and improvement of life quality for them (Popper, 1997).

Endogenous parameters that generate highly qualified human capital migration towards other Member States is being materialized in the need of human factors to size their environmental quality of living, social factors, economic and political ones having a major impact on the decision to leave the country of origin. In parallel exogenous parameters, materialized into the idea of a better life in another state, is being solidified by the advertising of economic Heaven from outside limits of the country, working together to promote the intention of migration

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TPOLOGY AND CHARACTERIZATION OF SKIER LOYALTY TO MATURE SNOW DESTINATIONS

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ABSTRACT

Based on a review of the components, typology and benefits of loyalty, this study analyzes the concept of loyalty and the importance of loyalty building as a strategy to generate sustainable competitive advantages in mature snow destinations. Through an analysis of the literature on visitor loyalty to destinations and an empirical study carried out in a mature snow destination, the study tests and verifies a theoretical proposition that distinguishes different forms of loyalty according to attitude toward the destination and the frequency of visits to it. Furthermore, the hypothesis that forms of loyalty to a mature ski destination differ according to socio-demographic variables and visit characteristics is tested on a sample of 203 skiers. Results show that skiers can be efficiently classified into practical groups that deserve individual attention and a planned response from snow destinations managers.

INTRODUCTION

Previous research into the snow destinations sector (Carús, 2005) concludes that, in accordance with Richard Butler's (1980) destination lifecycle theory to explain competitiveness and success factors, snow destinations can generally be considered as a mature industry. There is evidence that many snow destinations with a record of significant growth in previous decades are now showing signs of exhaustion that are causing alarm bells to ring.

Many snow destinations are suffering stagnation in demand and a fall in the proportion of skiers visiting them for first time, while return visitors have shortened the length of their stay, and economic activity is increasing in the lower socio-economic strata, leading to a fall in expenditure per visit. Differentiation between destinations is now lower; their infrastructures have become obsolete, and low occupational rates alternate with periods of overcrowding, with a resulting deterioration of their environments. Supply exceeds demand and many suppliers have to negotiate price reductions, which results in negative consequences for the quality offered by the firms managing the slopes, the quality of services provided by the hotels, the quality of services offered by personnel, etc.

As Priestley and Mundet (1998) point out, this situation results in lower visitor satisfaction rates and a loss of brand image in both domestic and international markets. Destinations lose their appeal to a large section of the market, lose their capacity to attract new visitors and to a large extent depend on the most conservative visitors, who tend to repeat their visits.

In the present context and uncertain future for snow destinations in the mature stage of their lifecycle, whether they are able to survive or revitalize will be conditioned by the suitability of their public and private management strategies. The purposeful management of a destination that aims to extend its lifecycle is a widely discussed topic in the literature (Butler, 1980; Haywood, 1986; Keller, 1987; Cooper & Jackson, 1989; Cooper, 1990; di Benedetto & Bojanic, 1993). However, it is commonly acknowledged that in order to avoid a possible decline, a mature destination must orient its actions toward developing new features and improving the physical and environmental conditions that shape its image, thereby creating renewed appeal, but within the limits of its capacity.

In addition, a review of the literature on the effect of loyalty to destinations (Pritchard & Howard, 1997; Oppermann, 2000; Chen & Gursoy, 2001; Petrick, Morais & Norman, 2001; Tian-Cole, Crompton &

Willson, 2002) suggests that when they reach the mature stage of their lifecycle, loyalty building—as a strategy that seeks to retain suitable or profitable customers—may turn out to be much more appropriate than a strategy of indiscriminate winning and holding on to customers, which may lead to an overloading of the destination's carrying capacity. However, a destination must be able to generate enough new visits to renew its repeat visitor segment (Oppermann, 1998; Cladera, 2003). Martín (2005) finds that building visitor loyalty is an appropriate strategy for mature destinations, since it enables the number of visits to be maintained without an over-utilization of the land, which can cause economic, physical, environmental and social problems.

As a result, for a mature snow destination to maintain its competitive position within the limits of its capacity, skier loyalty has the great advantage of providing stability to the destination because it does not depend solely on the arrival of new skiers, but it produces an accumulative effect that ensures constant income, thus supporting its survival. However, Reichheld (2004) argues that in order for loyalty to become a strategic aim for destination managers, an appropriate measurement scale is required that enables managers to efficiently divide skiers into convenient groups deserving of individual attention and a planned response from ski resort managers.

Through an analysis of the literature on visitors' loyalty to destinations and an empirical study carried out in the Arán Valley, a mature Spanish snow destination, the main aim of this paper is to determine whether types of loyalty to the mature snow destination differ according to socio-demographic variables and visit characteristics.

The study classifies skiers into categories of loyalty (ranging from lower to higher loyalty) to a mature snow destination, using the statistical technique of clustering, to determine the existence of a possible relationship between the demographic, socio-economic and psychographic characteristics of the skier and other factors such as sources of information about the destination or how the visit is contracted, and the degree of loyalty to the destination. To this end, the characteristics common to the individuals of each loyalty-type group and that differentiate them from other groups are determined through contingency analysis.

In the pursuit of this objective, the next section examines the concept of loyalty and its importance as a strategy to generate sustainable competitive advantages for mature destinations through a review of its components, typology or benefits, in order to discover more about the profile of the skier. The third section describes the method followed in the empirical research, covering the data gathering process, sampling, the questionnaire, and the methodology used to measure the variables. Section four analyzes the results obtained for the typology and characterization of loyalty, and section five presents the conclusions, reflects on the limitations of the study and suggests future lines of research to improve on the present study.

LITERATURE REVIEW: IMPORTANCE OF LOYALTY BUILDING IN MATURE DESTINATIONS

Concept of Loyalty

Jacoby and Chestnut (1978), identify fifty-three different measures, classified in three approaches according to the type of variables used. The behavioral approach understands loyalty as an end conduct, expressed as the repetition of the purchase or the visit as the only indicator of loyalty, without analyzing the reasons why this is the case, nor taking into account customers' intentions with respect to future purchases. It is measured by the pattern of visits or the record of purchases (Guest, 1944, 1955; Brown, 1952, 1953; Cunningham, 1956, 1961; Farley, 1964; Engel, Kollat & Blackwell, 1968; Massy, Frank &

Lodahl, 1968; Grahn, 1969; Ehrenberg, 1972; Kahn, Kalwani & Morrison, 1986; Reichheld, 1993), and whether the customer recommends the product, supplier, service, etc. (Boulding, Kalra, Staelin & Zeithaml, 1993; Selnes, 1993; Zeithaml, Berry & Parasuraman, 1996).

The attitudinal approach conceives loyalty as a positive attitude or preference generated through an internal assessment process on the part of the customer, which allows us to distinguish the drivers behind behavior repetition. It argues that loyalty cannot be discovered by simply measuring continuous behavior, since attitudinal preferences precede loyal behaviors (Macintosh & Lockshin, 1997). Loyalty implies a commitment to the brand (Assael, 1992), and is defined as a feeling of union or sympathy (Jones & Sasser, 1995), or as a function of psychological processes (Jacoby & Chestnut, 1978). Attitude is a multivariate concept, since it is the result of many influences that culminate in a positive or negative opinion about a certain product or service (de Borja, Casanovas & Bosch, 2002). It can be defined as the learnt disposition to respond consistently (Fishbein & Ajzen, 1975), or as the permanent cognitive assessment (Kotler, 1992), favorable, unfavorable or neutral, emotional feeling and tendency to action that an individual has toward an object or service. The main criticism of using attitude as a tool to measure loyalty is that it relies solely on visitors' statements, and pays no heed to their actual conduct (Odin et al., 2001).

A third possibility emerges by integrating the two above-mentioned approaches to explain the concept more comprehensively. Customer loyalty is perceived as the strength of the relationship between a person's specific attitude and the fact that he or she returns as a customer (Jafari, 2000). This integrated approach was introduced by Day (1969), who understands loyalty as a dynamic process and a two-dimensional construct comprising an attitudinal component and a behavioral one; in other words, the customer must show an strong inner disposition toward the brand, and in addition, buy it repeatedly. This approach has been taken by many other authors (Jacoby, 1969, 1971; Jacoby & Kyner, 1973; Lutz & Winn, 1974; Goldberg, 1982; Dick & Basu, 1994; Baldinger & Robinson, 1996).

By combining the two approaches, an effective tool is obtained with which to segment the market and enable firms to personalize actions within their loyalty-building strategy, since this joint diagnosis allows managers to differentiate customers, and reveals whether repeated purchase is due to a positive feeling towards the brand or to other reasons (Baloglu, 2002). The present paper considers that skiers' loyalty can be determined according to their attitude towards the snow destination and their behavior, and that the combined use of the two aspects leads to a more comprehensive knowledge and improves measurement possibilities.

Components of Loyalty

Intention to repeat a visit will be significantly affected by an individual's familiarity with a destination, and the probability of repeated visits will be high (Gitelson & Crompton, 1984; Mazursky, 1989; Pritchard & Howard, 1997; Oppermann, 1998; Darnell & Johnson, 2001; Petrick et al., 2001). Oppermann (2000) finds that 95% of respondents who had never visited Australia between 1985 and 1994 did not go there in 1995, while 80% of those who had visited Australia on at least five occasions went back again in 1995.

Arndt (1967) defines recommendation as oral and interpersonal communication, where a recipient receives non-commercial information about a brand, product or service from someone acting as an informant. Recommendation is a significant factor in reducing perceived risk in consumer choices. Other people's opinions about products or services therefore have greater credibility than other types of information, and are a powerful means of persuasion to influence consumer's behavior, with an impact that goes beyond other types of information (Arndt, 1967; Murray, 1991). This influence tends to be even greater in relation to services, since particular features of services such as intangibility and heterogeneity

considerably increase the perceived risk as compared to products (Arndt, 1967; Haywood, 1989; Murray, 1991).

According to Swan and Oliver (1989), the intention to recommend the visit constitutes the source of a loyal behavior that is positively correlated to level of satisfaction. Bigné (2005) argues that information about products and services obtained from other people, particularly family members, friends or neighbors, is an extremely important factor in the final decision to purchase, at times more influential than other promotional mechanisms. Kotler, Bowen and Makens (1997) find that satisfied customers will recommend the product or service to five people on average, while dissatisfied customers will transmit their dissatisfaction to ten or more people. Ashworth and Goodall (1988) suggest that customers who are dissatisfied with the destination will not come back and it is very unlikely that they will recommend it to their friends.

According to Martín (2005), suitable variables to measure behavioral loyalty in the case of mature snow destinations are the intensity of visits to a particular destination as opposed to alternatives, calculated by the number and frequency of visits, and recommendations of the destination to others. Concerning the first component, intensity of visits, in general, brands that have previously been purchased a number of times are more likely to be purchased again in the future (Reichheld, 1996). In the case of destinations, repetition of a visit may be an appropriate indicator of subsequent visits (Twining-Ward & Baum, 1998).

Gitelson and Crompton (1984) consider that an understanding of repeat visitors' behavior is an essential prerequisite for the successful introduction of marketing actions/strategies. They identify five factors that contribute to encouraging repeat visits to familiar destinations: (1) in general, lower perceived risk of the destination; (2) relationships formed with residents; (3) cultivation of an emotional bond with the area; (4) a desire to experience situations that have not been tried on previous visits; and (5) a wish to introduce acquaintances, friends or relatives to the destination.

The main determinant of the pattern of visits is the experience (Haywood, 1986; Oppermann, 1998) but, although the visitor may have enjoyed a very satisfactory stay at the destination, other factors may affect their decision not to revisit the same place, such as the desire to discover new places. Consequently, not repeating the visit does not imply an absence of loyalty (latent loyalty), while repetition of the visit does not guarantee loyalty to the destination (spurious loyalty) (Chen & Gursoy, 2001).

Types of Loyalty

The intensity of a person's attitude and behavior conditions the degree of his or her loyalty; hence, it is particularly useful to obtain various combinations of the two aspects, as this not only provides more accurate measures of loyalty, but it also permits the creation of different categories of loyalty, each one with its own management implications (Martín, 2005). Each category of loyalty represents a customer type or segment, whose characteristics, differentiated according to attitude and behavior, will help managers to determine the most suitable marketing strategies for each group (Jarvis & Mayo, 1986). Oppermann (2000) states that each segment will obviously require different promotional or marketing actions.

Several authors describe attitude and behavior in different categories of loyalty according to their intensity, as a result of different combinations between a strong or weak attitude and a high or low repetition of a certain behavior (Day, 1969; Jarvis & Mayo, 1986; Backman & Crompton, 1991; Dick & Basu, 1994; Baldinger & Robinson, 1996; Pritchard & Howard, 1997). Loyalty, as a function of the relationship between attitude and behavior, can therefore manifest itself in several ways.

True Loyalty (Day, 1969, Baldinger & Robinson, 1996), also known as sustainable (O'Malley, 1998) or deliberate loyalty, is a conscious decision on the part of the customer and represents a favorable correspondence between a high relative attitude and a more frequent repetition of the purchase/visit.

Latent Loyalty is associated with a high relative attitude towards the firm/destination, but to a low repetition of the purchase. This is because circumstantial or social variables (e.g., other people's influence, localization, economic restrictions, etc.), prevent the acquisition of the favored brand. Baldinger and Robinson (1996) term such customers "potential" since they constitute an important segment, worthy of special attention.

False Loyalty, also known as "spurious loyalty" (Backman & Crompton, 1991), "pseudo loyalty" (O'Malley, 1998) or "inertia" (Wernerfelt, 1991; Assael, 1992), represents a relatively low attitude (unfavorable attitude towards the firm/destination), together with a high repetition of purchase. Jones and Sasser (1995) call customers that show this type of loyalty "hostages", and Baldinger and Robinson (1996), "vulnerables", since they are caught by or retained in the firm because they cannot change or it is too costly for them to do so.

Wernerfelt (1991) and Assael (1992) define brand loyalty due to "inertia" as the result of a low involvement that becomes apparent in the absence of active search and assessment, either because it entails high search costs or because customers do not consider it worthwhile. Loyalty due to inertia is usually associated with low cost brands that are frequently purchased.

Absence of Loyalty (Jarvis & Mayo, 1986; Backman & Crompton, 1991; Dick & Basu, 1994; Pritchard & Howard, 1997) corresponds to a low relative attitude together with low repeat purchasing. Jones & Sasser (1995) term these customers "deserters", and include those who are dissatisfied, quite dissatisfied or neutral.

It should also be recognized that the type of loyalty depends on the attributes of both the customer and the product or service. Depending on the consumer's attributes, we can take into account whether it is the consumer who makes the purchase, selects it or uses it, or a combination of the three (Sheth & Park, 1974), their lifestyle (Goldberg, 1982) or individual characteristics such as their socio-economic, demographic, psychographic profile or their personality (Carman, 1970; Miller & Granzin, 1979). Frank (1967) calls for a deeper analysis of the association between consumers' psychological and sociological characteristics and the degree of loyalty they exhibit in order to further the purposes of market segmentation.

METHOD

The information analyzed was gathered from a survey carried out between December 2008 and April 2009, on adult skiers, staying in authorized accommodation in the Arán Valley, and spending a minimum of 3 days at the destination, since any accurate assessment of the experience is not considered feasible in shorter periods of time. Unauthorized accommodation and second residences were excluded due to a lack of statistical information, and to avoid biased results, such as a higher degree of loyalty among skiers that stay in their own second homes, or in the homes of relatives or friends.

The individual survey was carried out following a non-probability sampling technique, by three specially trained interviewers. A total of 203 valid questionnaires were obtained. The information was gathered in a simple questionnaire made up of 10 items, divided into two sections of information about the respondents: attitudinal loyalty and behavioral loyalty. In addition, 15 questions gathered data that would enable visitors to be classified into segments.

Variable Measurement and Methodology

For the first component of loyalty, intended behavior, a shorter, modified version of the intended behavior measurement scale devised by Zeithaml et al. (1996) was used. This scale is thoroughly grounded in the theory and has obtained good psychometric results in the numerous studies in which it has been applied (de Ruyter, Wetzels & Bloemer, 1998; Foster & Cadogan, 2000; Seto, 2000; Brady & Robertson, 2001).

Most of the authors that have dealt with the subject of the second component, behavioral loyalty, (Guest, 1944, 1955; Brown, 1952, 1953; Grahn, 1969; Ehrenberg, 1972; Kahn et al., 1986; Reichheld, 1993; Boulding et al., 1993; Selnes, 1993; Zeithaml et al., 1996) coincide in their use of number and frequency of visits and recommendations as ideal items to measure this dimension. This was done using a 7-point Likert scale, ranging from “never” (1) to “always” (7).

Following a descriptive analysis of the items, a cluster analysis was performed to determine whether skiers could be classified into groups according to the characteristics they have in common, but which are as heterogeneous as possible. The aim of this stage was therefore to identify market segments, according to skier variables. Interest focused on exploring whether “typologies” or patterns of behavior existed among visitors; this classification procedure was carried out using the “k-means clustering” method available in the SPSS 12.0. program statistical package. In addition, each of the groups was characterized using contingency analysis, which enabled significant differences to be identified among the groups according to their classification data.

ANALYSIS OF RESULTS

The predominant profile in terms of demography is of a middle-aged skier, visiting with their partner or family, who lives in the north of the country or the Community of Madrid. Socio-economic data revealed that they have average purchasing power, and are typically employees with a high level of education.

Variables relating to the visit revealed the main motive for choosing the Arán Valley to be the snow conditions and the extensive ski resort boundaries. In addition, most visits are contracted through travel agencies; visits do not usually last more than a week and the price include ski passes, equipment, food and accommodation in three- and four-star hotels. Expenditure per person and day is between €46 and €75. It is also of note that the first visit is usually the result of recommendation by other people, and that those who repeat do so as a result of satisfactory previous visits.

Types of Loyalty

The cluster analysis allows us to identify groups comprising elements as similar as possible—internal homogeneity—and at the same time with characteristics that differ from those of other individuals—external homogeneity— (Luque, 2000). The total group of skiers is thus divided into smaller groups using the criterion of minimizing intra-group variance and maximizing inter-group variance at each level of division.

Taking into account that the theory classifies loyalty into four types according to the intensity of its components, the value “four” was initially introduced using the option of number of desired clusters (Table 1). Results corroborated the theoretical classification, by verifying the existence of four different groups, each one of which gathers skiers who share the following features:

1. True Loyalty: The first group comprised 13.1% of the respondents who had highly positive scores in both the attitudinal and behavioral components.

2. Latent Loyalty: The second cluster assigned positive scores to the attitudinal component and negative scores to the behavioral component. It comprised a total of 25.5% of the respondents.

3. False Loyalty: The third group contained cases presenting negative attitudinal values and positive behavioral values. This group represented a significant portion of the total respondents, with a percentage of 26.5%.

4. Absence of loyalty: These skiers obtained negative values in both components, and represented the largest group with 34.9% of the total.

Table 1: Loyalty Clusters According to Components

COMPONENTS OF LOYALTY	TYPES OF LOYALTY			
	1. True	2. Latent	3. False	4. Absence
Attitudinal Loyalty	1.690	1.190	-0.189	-3.687
Behavioral Loyalty	2.898	-1.179	1.131	-1.178

Characterization of Loyalty

A contingency analysis was performed to gain further knowledge about the identified groups, taking into account the variables that classified the skiers. Specifically, statistically significant differences in the composition of each group were found according to: a) age; b) area of origin; c) studies; d) profession; e) yearly household income; f) services contracted in the place of origin; g) length of stay; h) how the visit was contracted; i) key source of information about the destination, and j) main motives for skiing in the Arán Valley.

Skiers that show true loyalty to the Arán Valley mature destination are notably mature individuals (compared to the other segments identified), mainly retired people and housewives who have a primary level of education and medium household incomes. They usually live in northern Spain and Catalonia, and are attracted by snow conditions, which they are familiar with from previous visits or through advertising; they stay for longer periods and organize the visit themselves, having contracted beforehand accommodation, ski passes, food, equipment and ski lessons.

The segment of skiers that show latent loyalty is mainly made up of middle-aged, self-employed people, with secondary level education and medium household incomes, and who reside in the areas of eastern Spain and Madrid. They have heard of the Arán Valley through Internet or the recommendation of other skiers; they buy medium duration packages that include accommodation, ski passes, food and equipment. A disadvantage of this group is that they are not easily converted into truly loyal customers, since the main motive for their visit is, above all, to experience new ski resorts.

The third segment, termed false loyalty, includes individuals with a basic level of education that present opposed or extreme features in such aspects as age: young versus old; place of origin: islands versus

center of Spain; household income: <€25,000 and >€50,000; or profession: students versus retired. In general, they are attracted by the grooming of the slopes and by the possibilities for complementary activities to skiing, aspects they have discovered in previous visits. Their visits are of medium duration, organized personally, and they previously contract just accommodation and ski pass.

The segment of skiers that present an absence of loyalty is a young stratum from southern Spain and the Islands, mainly students or employees, with medium and low household incomes, and a higher level of education than the other groups. They usually come for short visits, and previously contract a combination of accommodation, ski pass and food in their place of residence through a travel agency. Their unfavorable attitude (or less favorable than other segments) may be the result of a lack of correspondence between their expectations (variety of ski slopes and quality of the natural environment), acquired from tourist guides and travel agencies, and the real situation.

CONCLUSIONS AND FUTURE RESEARCH

The objective of this study in relation to the classifying variables was to test the proposition put forward by the theory that distinguishes four different types of loyalty according to the attitude towards the destination and the greater or lesser intensity of visits. From a sample of 203 visitors, our findings showed that the population can be classified into truly loyal skiers, latently loyal skiers, falsely loyal skiers and skiers with an absence of loyalty.

Cluster analysis was used to identify these four internally homogeneous and clearly differentiated or heterogeneous groups. At one extreme, the “truly loyal” group of customers was identified; these skiers valued the destination very positively and were characterized by their tendency to repeat the visit. At the opposite extreme was the group that presented an “absence of loyalty”, who reported a negative perception of service-related factors and a low percentage of visits.

Finally, the “latent loyalty” and “false loyalty” segments fell in intermediate positions. These two groups differ in terms of attitude towards the destination and number of visits made. While the “latent loyalty” group presented a favorable attitude towards the destination accompanied by a low proportion of visits, the “false loyalty” segment repeated their visits to the destination relatively frequently, but their assessment of their own experience was not so satisfactory.

From the analysis of these four segments, only a small number of skiers showed true loyalty compared with those that showed an absence of loyalty. This result demonstrates that the Arán Valley snow destination currently has a regular but scant influx of guaranteed skiers. On the other hand, it is exposed to a considerable group of skiers that, having made their first visit, did not value the destination highly enough to generate new visits. In addition, one group of skiers showed a positive attitude towards the destination and can be considered potentially loyal, namely those who display “latent loyalty”. Against this background, the future of the destination depends to a great extent on the appropriate management of this segment.

The literature also reports that variables associated with the skier—such as socio-economic and demographic data—can be expected to be closely related to their loyalty to the destination. In this vein, a further aim of the study was to identify the variables that best serve to differentiate the various patterns of loyal behavior, in other words, to describe such groups according to their classifying data.

The results obtained in the characterization of the types of loyalty, through the use of contingency analysis, demonstrated that types of skiers' loyalty differ according to the following variables: age, area of origin, studies, profession, yearly household income, services contracted in the place of origin, length of stay, formula used to contract the visit, key source of information leading to the decision to ski at the

Arán Valley destination, and main motives for skiing there. The identification of these loyalty types provides an essential tool for marketing the destination, since different skier profiles were identified according to their degree of loyalty to the destination.

However, although the research contributes to the literature by proposing a classification of loyalty types, and by providing evidence that different types of loyalty to the mature snow destination differ according to socio-demographic variables and characteristics of the skier's visit, the study has certain limitations. It does not explain the formation and role of the antecedents, namely the perceived quality of the destination (Oliver, 1997) and satisfaction (Coyne, 1989), that condition the attitudinal component and therefore the skiers' loyalty.

A future study will be undertaken to develop a structural equations model of loyalty that enables us to identify the factors that determine skiers' perceived quality of a mature snow destination, and to analyze the causal relationships between this perception and their satisfaction, and between these two factors and the resulting loyalty.

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THE IMPLEMENTATION INFLUENCES OF NEW OPTIMIZATION PARADIGMS FOR THE EXTENDED SUPPLY CHAIN

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ABSTRACT

Socio-economic globalization - which manifests itself increasingly powerful - requires some unique guidelines in developing the extended supply chain. In this sense, organizations, large and small, industrialized or developed, must adapt to the same requirements imposed by common development, system integration in the same global movement of goods and services. So also in the supply of goods and services, it provides a symbiosis between the tendency to meet their internal and external clients, resulting from its development stage and the trend of integration. Therefore the organizations that have acknowledged the benefits of extended supply chain optimization, do not limit their activity at the buying-selling operation. They tend to strategic design variables whose integration ensure the value of highlighting the customer creates an internal or external during his whole life, ie the present value of expected future profits from that customer.

JEL: D33; D51; F17; G17; L25.

KEYWORDS: extended supply chain, strategic choice, optimization, modern paradigm, benefits.

INTRODUCTION

On this conception according to which effective materials, information and finances surveillance as they move in a process from supplier to manufacturer to wholesaler to retailer to consumer, is the key to promoting economic and commercial activities to optimize a organizations tend to emphasize the new paradigm to improve the extended supply chain in order dimensioning positive profitability curve.

Optimization of extended supply chain involves coordinating and integrating these flows both within and among companies. The ultimate goal of any effective supply chain management is to reduce the volume of stocks, promote the dynamic movement of goods and services and thus increase profit (Koetler, 2007).

As a solution for successfully managing the extended supply chain, sophisticated software systems with web interfaces are on the evolutionary upward trend providing a real-time ownership of some key information to optimize the movement of goods and services.

Thus socio-economic phenomenon of globalization - which manifests itself increasingly powerful- requires some unique guidelines in developing the extended supply chain. In this sense, organizations, large and small, industrialized or developing, must adapt to the same requirements imposed by common development, system integration in the same global movement of goods and services. So also in the supply of goods and services, it provides a symbiosis between the tendency to meet their internal and external clients, resulting from its development stage and that the trend of integration (Mercelet, 2002).

Therefore it is necessary to emphasize commercial strategies that seek to provide solutions consistent balance and cost of all means of implementation work to achieve business objectives, taking into account the overall resources that are available, raising the process of internationalization of distribution, a number of specific elements, both on the structure of constituents and their involvement and in terms of typology strategic variants to be used for optimizing the extended supply chain.

Starting from such assumptions is the view that new issues do arise in the extended supply chain management, new vision of the union and market globalization may soon become a basic guideline to base choices on all commercial activities to be held in the market. But for this to be resolved and complex issues that go beyond the framework of the extended supply chain (Grigorovici, 2009).

PROMOTING NEW PARADIGM OF EXTENDED SUPPLY CHAIN

Extended supply chain is a concept that reflects the contemporary tendency to optimize the competitive response of business to a level that goes beyond the traditional boundaries of an enterprise to include partners both upstream and those downstream, from raw material to the consumer-user. It's about deepening cooperation business components of a supply chain, including in particular the exchange of information and knowledge between them, which aims to build a sustainable competitive advantage. This trend of tightening cooperation is a response to the challenges caused mainly by: changes that companies have stepped up to face in adapting to the evolution and diversity of consumer preferences and shortening of product life cycle and technology and in a globalized world (ceco.ase, 2010).

The role of extended supply chain is not only to participate in meeting demand for the provision of goods and services. On the contrary, implies a participation shall stimulate demand through information provision, the creation of local community and promote products, undertaken by members of the network of enterprises or intelligence units which form the extended supply chain.

Therefore, during the products of their production by the producer to the consumer target, although its nodal points represented by intermediaries - and the consequences for the title of ownership, preservation quality, ensure proximity and pricing integrates the concept of supply chain extended. Extended supply chain concept refers to the organizational-institutional aspect of that process, referring to groups of independent organizations involved in bringing those products around consumers or users, to ensure their use.

Moreover, the channel providing at least two parts, namely: entry into the supply channel (inputs) and out of distribution channel (outputs). Between the two poles, input and output, are located all economic agents, which contribute to the distribution of the goods.

The evolution of modern society, characterized by increased freedom of action of entrepreneurs, offers a wide field of functional integration in international supply systems. Along with classic elements such as increased mass production, standardization of products, development and modernization of communications, improving the banking system, which may be deemed to constitute the basic framework of the internationalization of distribution systems in the last two decades have shaped the new issues, specific business, that is, in turn, as a chain in that process (Inmon,2007).

Developing strong multinational companies, which, by the ease and speed with which work towards promoting modern technologies allow relocation and relocation of extended supply chain, according to the needs and capacity outlets.

That mobility, coupled with an appropriate commercial legislation, is that different categories of consumers and end-users within a certain national markets to become recipients of products made by such multinational corporation which has its headquarters in another country, but has subsidiaries in the area or The applicant country. Such a problem is fundamental to understanding the extended supply chain and the nature of the act of sale made on different markets, because in many countries, imports became less important than market presence in production made by subsidiaries of foreign companies.

Some influence over the extended supply chain and have a contemporary development of sales of goods made by each country's trade network, the various categories of citizens from other countries and which meet their various consumer needs through the market in the country being moved. These so-called "domestic exports of goods, minor phenomenon, in terms of turnover for distribution companies, but very complex in nature. In such a case, can offer local provenance or imports, the bearer request can be a trader or foreign means of payment and the underlying act of sale, may be represented by any convertible currency, regardless of its origin (Patriche, 2003).

Thus, the openings involved extended supply chain, freed from all restrictions, such exchanges, carried in the domestic markets of different countries in the world market, knowing the substantial increases, people are tempted to travel, to enjoy benefits of civilization, no matter whose achievements are embodied in the offer are met and calls in the countries visited.

To these add and promote new ways of Dialogue with the public and, in general, a continuous improvement of trade relations system - consumers. The media, both general information and the specialist, particularly newspapers, commercial catalogs, leaflets, television, etc., Tend to break boundaries, giving consumers and end users reach a wide range of information how to meet the diverse needs through possibilities for products.

The same may be rapid penetration into the extended supply chain of modern promotional technologies such as computerization, TV-sales, the huge expansion of the Internet and WWW in particular the international network, which generated a broad participation from consumers and businesses to promote - the online global market-, and in facilitating trade flows faster, wherever they are located partners involvement in acts of sale.

The phenomenon of internationalization of the extended supply chain, which in fact involves a unification of the internal market must be considered as a trend of concrete and acted accordingly. This is because the unification of markets considers the agreement and sharing a set of traditions, rules, attitudes, and achievement of common legislation and a coin the same way everywhere. As is known, we are witnessing in today's world, the creation of areas in which good beginnings have been able to integrate the extended supply chain characteristics (Patriche, 2003).

EXTENDED SUPPLY CHAIN OPTIMIZATION

Influences of new premises of the extended supply chain redesign circuit allow goods and services. Under the aegis of the market's perpetual metamorphoses specialized organizations are constantly seeking strategic options to optimize the flow.

Therefore, organizations can use a new source of information and sales, able to cover a wider area to inform consumers and promote their goods and services. Idea of developing awareness extended supply chain, companies can promote their products and services, and provide other information for internal and external customers (Descolanges, 2008).

Moreover, since technological progress has provided faster solutions for the extended supply chain efficiency, organizations can facilitate two-way communication with their customers and potential owners can accelerate the deployment deals. Internet helps people to send electronic mail company and have an answer. Also, companies create, together with their suppliers and distributors, extra-net sites to help them to easily send and receive information, and money orders.

Continuing on the same line by creating a tradition in the effective management of extended supply chain, organizations can adapt their offerings and services and according to the requirements of internal and

external customers. Storing information on internal and external customers, specifically created database and helping them and other information necessary to promote premises extended supply chain, organizations can and more ready to serve specific customers and potential and thus to individualize conditions, offers and services accordingly (Lefter, 2010).

Companies can improve at the same time, supply activities, and internal and external communication promoting the need for extended supply chain improvement. From this point of view companies achieved significant savings by using supply chain benefits extended under the influences of technological progress by constantly comparing prices and vendors to purchase the necessary auction, digital markets emphasizing their conditions.

These new capabilities available to both buyers and sellers contribute to significantly enhance efficiency and effectiveness of extended supply chain .

CONCLUSIONS

Major change and new capabilities to consumers and businesses significantly alter the extended supply chain philosophy, he no longer centered on the product, but internal and external clients. From this point of view of contemporary organizations tend to develop extensive supply chains that meet internal and external customer preferences.

Often, companies are true to a certain format to supply goods and services, despite internal and external customers desire to obtain the product in another way, without going to a shop, but commanding a catalog or online. Pressure from internal and external customers can lead to inevitable changes in the characteristics extended supply chain. In the long term, internal and external customer preferences regarding the distribution will have prevailed.

Therefore organizations have acknowledged the benefits of extended supply chain optimization, not limits the operation of sale. They tend to design strategic variables whose integration to provide evidence the value that creates an internal or external customer throughout its life, ie the present value of expected future profits from that customer.

Extended supply chain goal must be to provide internal or external customer a higher long-term and thus make him a faithful client (Roman, 2007).

Professional practice guidelines set by highlighting the fact that in the digital economy, competitive advantage is given not so normal physical capital as relational capital. Organizations focusing on increasing their share in domestic or external affairs of each client and increasing their market share. A large share of the market is not necessarily equivalent to a large number of loyal customers. In fact, a company can maintain market share and at the same time to lose and replace a significant percentage of total customers with extremely high costs. But focusing on increasing the share of business customers, organizations will tend to reshape the mix of product, service mix, distribution mix and communication mix.

Smart organizations recognize the advantage that it provides the creation of extended supply chain in order to provide information about themselves and to promote knowledge in order to offer and the whole activity of each component of the chain in order to avoid where possible possibility of occurrence of flow disruptions that affect the flow of goods and services

In conclusion, in response to the high cost of creating and maintaining ties outside the company, organizations have sought to put the disparate elements of value creation chain under the control of the

same relationships. Concentration processes across the extended supply chain is the flow of items required for production seem less expensive than buying them from elsewhere.

Moreover, acquired new capabilities have facilitated more than ever replace vertical integration with virtual integration. Virtual exchange of information reduces the time and personnel and coordinate the transactions that take place between units of a firm.

Extended supply chain optimization allows efficient management of a network of associates formed a company and stakeholders with a claim and it has established mutually beneficial business relationship. the new economy, competition takes place becoming more, not between companies but between networks of collaborators, prevailed with the company that has created the best network.

Focus on ensuring a balance between the parties extended supply chain, systems integration current e-business promotes high quality technical standards for communication interfaces of the system and its architecture.

In terms of the new business environment, integration of internal and inter organizational extended supply chain is essential for proper responsiveness of organizations to national economic events, especially foreign.

Information technologies and, in particular, the communications infrastructure is necessary for the evolution of supply chain expanded into new global markets, public and private electronic market. Implementation of new concepts, such as e-market, e-market place, e-commerce, e-business, e-hub, etc.. involving electronic platform for the efficient exchange relations between the various partners of the extended supply chain.

Extended supply chain optimization in the new economy, will have as a fundamental pillar of the new paradigm as a determinant of value for internal and external customers, providing essential skills to generate and retain the network of collaborators.

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THE NEW ECONOMY EFFECTS OVER THE POSSIBILITIES FOR IMPROVING EFFICIENCY WITHIN COMMERCIAL NEGOTIATIONS

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ABSTRACT

In the new economy and digital economy, the work is determined more than products and result than what is required to achieve them. Given that the competitive environment is very dynamic, emphasizing techniques of commercial negotiations Efficiency is of critical importance. Currently, many companies foster intellectual flexibility, innovation, and creativity and orientation result of the negotiation teams. Relations between business partners is based on a common value so that both sides creates together. The success of the process of Persuasion partner in the new economy, depends on how the arguments are dosed and staggered in time, ie the technique of argument used. Therefore result, new conditions of business environment requires adapting commercial negotiation strategies in view of the results expected.

JEL: D33; D51; F17; G17; L25.

KEYWORDS: new economy, techniques of argument and negotiation of commercial, digitization, network of collaborators.

Primary factor mentioned is that the new economy is not represented only by companies on the Internet. It is characterized by something more important: the Emergence of Network Economy. Today, firms are better able to connect, communicate and make transactions with each other and the final beneficiaries. Companies can send messages and money orders electronically to a very low cost. They can in dialogue with their customers, can learn more about each customer, they can adapt and customize products, services and messages. Moreover, companies can attract customers and suppliers around the world, no longer limited to the Localities in which he established (Georgescu, 2003).

In the new economy and also an element characteristic strongly showcases the evolution of electronic sites offering for sale products or services. They give maximum efficiency when their offer is suitable for sale online.

There are five categories of offers very suitable for this trade: offers with lower transaction costs when placed online than when placed in the normal manner (eg, books and software), offers related to the particular background and ancillary information is crucial (for example, travel and health care products), offers that customers can use feedback to improve and customize the product (eg, computers and cars), offer high quality, which should not be physically checked (for example, many branded products) and deals with high profit potential per unit balance (if the goods are hip) (Popa, 2006).

In this new economy, in order to optimize the activity of commercial negotiations are emerging and facilitators, they are information providers who receive a small fee from the transactions that buyers and sellers to carry each other through them. Facilitators may submit their bids in several ways, such as promising a special price of some customers or others offering more personalized service and better suited their needs. Some companies consider the facilitators additional means to increase revenue because it helps to cover a larger share of the market with low cost and supplement sales force. For example, some telecommunication companies turn to facilitators to attract new customers. Facilitators have many time on the name, address and telephone number of the users, which they use to aggressively sell

telecommunications products and services to market that usually is not exploited or ignored by those who use traditional sales techniques.

In this respect, all in order to optimize the commercial negotiation activity shows aggregators. IEE take information or goods from several sources. For example the literature (Kotler, 2009) brings to light: Travelocity.com is an aggregator for that post on its website schedules of several airlines. Edmunds.com is aggregated and presenting information on every car currently on the market. Covisint is an aggregator for several companies that are building cars and summarizing quantities of raw materials that they want to buy them to ask their suppliers willing to deliver higher rebates.

Both facilitators and aggregators have the pressures towards lower prices. They require companies traditionally focused on product, to better exploit customer information to improve their service and to truly transform the business-oriented consumer (Fundatura, 1992).

A third category is represented by the new economy feature trusted intermediaries. They are an entity that provides a safe environment in which buyers and sellers can exchange values. There are also two particular types of intermediaries: those that feature payment and Certifying the trust. Intermediaries who facilitated payment (payment enablers) provide "payment operations and reduce risks to assume buyers and sellers, while intermediaries who certify trust ("Trust enablers") creates a safe environment or guaranteed, in which parties can INTERACT with confidence and hope.

OPTIMIZING THE COMMERCIAL NEGOTIATIONS EFFICIENCY UNDER THE AEGIS OF THE NEW ECONOMY CHARACTERISTICS

Having identified potential business partners, the company must meet their needs. That means adapting to commercial negotiation techniques for customer value need transformation operated by the customer benefits and matching market supply and sent messages to the context in which the customer chooses a particular product.

Firms today are increasingly trying to know what will their bargaining partners. Specialists in commercial negotiations must be able to make their wishes exploitable partners benefits by negotiating individually.

Therefore the holding of information needed in real time can Represent a substantial competitive advantage. Extracting the information required is based on very effective analytical and statistical techniques, such as technology neutral network, automatic detection and analysis of group interactions, the objective being to identify behavioral patterns and to draw significant conclusions about the customers.

Coordinated filtering applications collect information on customer preferences and make recommendations based on targeting their correlation. Rule-based systems use time on customer profiles to identify appropriate messages and information to be sent to users analyze.

For the data to be operated successfully, it is necessary to have appropriate statistical techniques, and they are used with skill. Conclusions vary widely from one analyst to another. Companies do not need technicians who will only make your legs a database, but analysts who want to put the business on its feet.

During the boom of business on the Internet, the primary feature new economy, observers expected the companies to hurry to do business in B2B hubs. However, some hubs have been forced to close and others struggle to survive.

Many companies have formed partnerships with their suppliers best. Digital supply in these markets, which often allows companies to obtain lower prices, could undermine the traditional relations with business partners. Sellers whose prices are high compared to their competitors may be reluctant to participate in these markets, where prices tend to fall further. For these companies, the benefit of serving a larger number of customers do not compensate more pronounced downward trend in prices. Attracted by the ease of entry and low cost of software used, many competitors were dragged increasing new hubs. This sudden influx Affects the benefits to all competitors.

Negotiations within the new economy entails the following stages: setting conditions Negotiate establishes a climate of confidence, self-image and positioned the company they Represent. In the identification phase, the Negotiate explore and discover the needs, expectations, motivations, his interlocutor dissatisfaction. Diagnosis is the result of exploration negotiate and is carried in a written summary. Regarding the proposal, based on diagnosis negotiate proposes a solution. Further arguments negotiate emphasized that demonstrates that its proposal is based, highlighting the benefits of advanced solutions. In the enhancement of the Negotiate presents and validates its offer, which is complete and comprehensive, incorporating all financial parameters. As to the conclusion negotiate engages in a mutually beneficial agreement and Equitable found. In the last stage of trade negotiations, that of consolidation, negotiate confirms its commitments, ensuring its reliability partner (Basanu, 2007).

Mia addition, preparation for the negotiation of key importance for successful negotiations and, in general business. Moreover, it is that distinguishes the ab initio stage negotiations professionally by the improvised. in this process can be identified several stages: diagnosis of the situation, set their own objectives and anticipating the partners' negotiating strategy development, organization of the negotiation itself.

Also needs to order trade negotiation objectives based on business priorities and their classification according to the degree of feasibility: the ideal situation, the situation realistic minimum to be obtained for the negotiation can be considered a success. Thus it may establish categories of objectives, depending on which is developed and strategies to address the discussions (Potecea, 2005).

Desirable objectives reflect the best results can be obtained during the negotiation and that reflects the interest that you show that you support the negotiating team. They fall for it at the top of the field negotiable issues (negotiating space) and will be made from the home in question.

Objectives are acceptable minimum term interests, whose acceptance by the negotiations may lead to the conclusion of final agreement. They are at the bottom of the area of negotiation, will be declared from the beginning and once declared, will not return to them with new concessions.

Current targets are the domain of interests has been achieved by reaching an agreement with the negotiating partner. They are located within the area of negotiations, and their position depends on the negotiating team was able to promote the interests they Represent.

Therefore, preparation for negotiations should lead to establishment of elements such as the following: list of issues to be subject to the negotiation process with their own agenda calendar comparison partner (this comparison will be to distinguish the different formulation, different priorities, and problems of initially may not be negotiations); classification problems on topics of mutual interest and topics of conflict. In this respect, it adopted a series of practical steps to prepare the negotiations, namely the development of work complained (Patriche, 2003)

These crying will increase the chances of success and has some advantages. The Plan's permit during the negotiations to be pursued strategic and tactical lines originating and Structuring them to feature the next

rounds of negotiations. Another advantage is related to the negotiation team that involves the entire group to follow the single plan prepared.

Specialty Practice revealed that traditional organizations have made money by imposing rules, procedures and restrictions at their organizations. Now, companies make a lot less emphasis on rules and formal coordination of activities. The focus is instead on the analysis, creating and providing value to customers. In many organizations, rules of conduct is more important than formal rules.

ARGUMENTATION EFFICIENTLY TECHNIQUES WITHIN THE NEW ECONOMY

The success of partner process of Persuasion depends on how the arguments are dosed and staggered in time, ie the technique of argument used.

Progressive technique, ie the grounds from the lower weight and ending with strong arguments, the practice when negotiating major contracts, and negotiations have to take a long time, the partners have never made such business together, when there are significant cultural differences between the parties and the process of "finding" each other (flirtation) is more laborious.

Regressive argument, that the grounds in descending order is given when known partners, contracts are of little value, when the parties belong to cultures where time is considered a scarce resource or the proposed business is an opportunity not to be missed or conditional time.

Engineering Nestorian means starting the process with strong arguments - to spark immediate attention partner following an argument over building his interest, and later to launch another set of strong arguments, covering the final conviction of the partner and conclusion. This technique is used in major contracts with lengthy negotiations, when partners show greater circumspection on business conditions, relations with partners from different cultures (Grigorovici, 2009).

Therefore, the arguments are "recited" but "constructed", made in relief, explanations are provided in relation to customer expectations and the Issuer (to say what your partner wants to hear), not the product characteristics, but the benefits or benefits that he buy the other party).

An important premise of the argument is effective Negotiate able to explain, to make its position known and understood. In explaining the process using several techniques: the definition (the concept), description (issue), comparison, analogy, illustration.

CONCLUSIONS

Named in the new economy and digital economy, the work is Determined more than products and result than what is required to achieve them. Given that the competitive environment is very dynamic, emphasizing techniques of commercial negotiations Efficiency is of critical importance. Currently, many companies foster intellectual flexibility, innovation, creativity and orientation result of the negotiation teams. Relations between business partners is based on a common value so that both sides creates together.

Company that works with business partners through an Internet-based management system. By specializing, they create value by exploiting together resources, skills and knowledge to operate them separately above. Thus, the organization can then focus on some key skills and activities, leaving production and other partners in mind. Network partnerships are based on specific practices such as sharing information, increased cooperation and mutual trust.

Companies which have business partnerships should know that harmony may not be the most important. Occasional conflicts may be the best evidence of mutually beneficial cooperation and a source of new ideas.

As you become increasingly close, partners are increasingly dependent on information circulating among them. Interdependence This causes a major shift in the competitive landscape, passing out from the competition between producers in the networks of collaborators. This shift in turn requires other companies to strengthen relationships with their own partners to remain competitive.

The idea that penetrated all these things is that firms should consider and review the present number of basic strategies, channels, policies, procedures and how their organization for seizing opportunities offered by network economy.

The new business strategy requires new strategies for commercial negotiation.

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IMPACT OF GLOBALIZATION ON INTERNATIONAL COMMERCIAL NEGOTIATION CHARACTERISTICS

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ABSTRACT

A firm that decides to do business abroad should be aware that both its products and services face the same problems and global constraints, such as protectionism and control data flows within national borders, competition, protection of intellectual or cultural barriers. Since trade in services is influenced by people and contact with people, culture plays a bigger role in this area than for trade in goods. A manager who does business in the country of birth needs skills and competencies of effective salesman. International negotiations are, of course, complex and uncertain. Complexity, uncertainty and the importance of negotiations are elements which contribute to the development of training negotiation to obtain success. Once relations were established, negotiators must not only grow further, but also learn from them.

JEL: D33, D51, F17, G17, L25.

KEYWORDS: globalization, new business environment, international trade negotiation, multicultural characteristics.

INTRODUCTION

International commercial contracts, negotiation is much more important role than in contracts law, and this character is in connection with the scope element and depends on the amount and complexity of the contract. However, the negotiations is influenced by the nature of the contract, the relationship that exists between the parties and the stakes involved. But in general, negotiation is a process that takes place in several stages (Koetler, 2009)

Preparation negotiation of key importance for successful negotiations and, in general business. Moreover, it is that distinguishes the ab initio stage negotiations professionally by the improvised. in this process can be identified several stages: diagnosis of the situation, setting objectives and anticipating those of their partner, the development strategy of negotiations, organizing itself to negotiate (Fundatura, 1992).

Negotiators must be familiar with laws and commercial practices, trade policy regulations, the financial-exchange and their implications on business, market capacity and market share which it is addressed or exported products to come from imports, competition, opportunities distribution, sales promotion conditions, methods of marketing, transport, etc.. It is also necessary to document the potential competition (Popa, 2006).

After the establishment of negotiated issues are defined interests behind them. If positions require negotiator expresses what interests it would actually show. Interests can be of several types, namely fundamental, that is directly related to the basic points of negotiation, related process, namely those related to the conduct of the parties during negotiations, relations between the parties, those relating to relations current or future party (Basanu, 2007).

TRADE NEGOTIATIONS FEATURES WITHIN THE MULTICULTURAL CONTEXT (Georgescu, 2003)

North America (U.S. and Canada)

Negotiation is seen as a healthy and constructive competitive process, negotiation is worn based repeated offers and counter, everything should be clear, measurable, efficient, comfortable, is seeking removal of all difficulties from the start, give attention to organization, emphasizes on punctuality, the first meetings are jovial, friendly, courteous, manifests aspects of "equality" officer-subordinate relationships, lack of knowledge and interest in foreign countries and cultures value the important achievements, are individualistic and it seems that the slogan "I am me and are the best" it is its tendency to take risks is higher than the others, will contracts and agreements as brief as "gentleman's agreement", the argument is based on evidence of effectiveness, and negotiation is "point to point" with a gradual approximation to a compromise solution.

Negotiating with the Americans asked in particular: to create friendly relations to meet their sense of welcome and hospitality, to show some humility on your academic preparation, if any, and the social origins, the concept of "social heritage" not interested at all, to understand their personal ambition that is consistent with the decentralization of power in business and in recognition of the work as a key source of success, to accept their speed, their concern for efficiency, their pragmatism, "time is money", to submit to objective clearly defined, to observe its price, which does not exclude to be assisted by competent lawyers at the conclusion of contracts.

South and Latin America

Decisions are taken by majority of corporate management, direct business negotiations and are preferred in all cases, negotiations are preferred at protocol meetings, informal and behind the scenes, appreciate those who ask about their culture and way of life, Calls on the partners say the most convenient way to place their capital.

Eastern and Central Europe

Negotiations are usually difficult and tedious and takes longer than similar organizations in Western Europe, the cost of negotiations with buyers in these countries is higher due to the long contract signing, the authorities usually bureaucratic and inflexible, preferred partners known, with whom they worked in the past, East European negotiators are very cautious because much is at stake in state companies money and any error could mean the loss of the service-I have good personal relations play a major role in business, the lack of convertible currency imports products try to pay either in part or in full and accept barter company increases its chances, sometimes tactic is to negotiate first with the weak and inexperienced in West then competitors are told they must accept the conditions which have already been accepted by a competitor, whereas East European negotiators are more poorly paid than those in the west, have time to continue to bargain indefinitely on price and other conditions and are thus the negotiating partners out of time, a common practice is to negotiate technical and commercial issues separately, and to seek to obtain concessions.

Russia

Some features of Slavic Russians revealed their temperament: they have no sense of time, lack provision and have a sense of organization. It should also be aware that they always try to look up where to go: any concession is regarded as a manifestation of weakness from which they can afford to ask for more. But when they feel they can end up losing business break. They tend to drone, which are negotiated on a day with the Americans, requires 10 days to make the Russians, especially if you have signed a document - what is written has an enormous importance, for they meet the letter before the word. These specificities

are found linked to others in a negotiation: the meetings are formal, priority order must be strictly observed, separate relationships are difficult access to their culture.

Romania

A feature is credulity, defensive resistance, resignation subject, lack of offensive power, which translates and lack of project "naughty" by their courage. They exhibit a modesty and wisdom which seeks to eliminate threats warning them, prudence beyond the edge, calculating consequences, patience, tolerance, shyness and a peaceful attitude to an extreme edge. Sometimes the lack of trust and working hard and disciplined work, continuous and methodical, which is manifested by anger start several times things do not intend to complete. For some it is true proverb "Romania is hard to start something, that to let him leave easily. Sometimes they manifest the spirit of continuity and lack of formal work of practical action, lack of patience and will, avoid long-term effort. Some workers in enterprises with foreign trade activity are satisfied with the appearance "to see the head of that work!" Hence the rush expedients and win easily.

France

They view negotiation as a broad debate which aims to find new solutions to well-founded, negotiation is seen as a competitive antagonist unscrupulous business attaches importance to punctuality and action by the protocol in order to simplify completion, decision making is centralized in large companies, regularly use critical of institutions and conditions to work and live in negotiations show humor, but there are sardonic, status is an important factor in choosing negotiator. Social class, family ties and age status affects negotiator, showing a large dose of nationalism, like the moments of relaxation in negotiations with jokes and atmosphere created.

England

Here negotiators are trained specifically in schools and have a high class, are polite, punctual and protocol, negotiating on the basis of facts, signed by a mature sound mind and take the word of the agreed form of characterization are partners, up to date, have updated information and negotiation schemes prepared in advance so that the inspiration of the moment plays a minor role, negotiating team is not changed during and between its members is a true spiritual communion.

Germany

German negotiators are led by the slogan "Ein Man ein Wort" (one man, one word) - and take the word in any event, serious, calm, confident, good professional, punctual, precise in everything they undertake, they education choice, protocol, polite, meticulous, try to obtain the best conditions, but leaves and partner win, the most persistent in achieving the goal, translate into the mentality partner.

Sweden

Swedish negotiators are cold, but characterized by modesty, punctuality, efficiency, reliability, have a solid training, are polite, just like everything taken, entered into negotiations a high degree of safety and have preferred to avoid risks.

Italy

Italians show a good knowledge of international markets and competitors from the market, they like to hire even when they are convinced that they made a good deal, addressing is usually straightforward and

open, verbal communication contains a large load emotional, logical arguments to supplement, oral formulations are kept and in many cases have a specific affiliation, but show flexibility, time pressure and other factors quickly lose patience, decisions in large companies are taken centrally, exhibit emotion and can be easily offended, deal negotiations with optimism, they have a violent temper, and mostly southern enthusiasm to slightly foreign partners who can joke have greater opportunities for success to the book or grumpy, hospitable, welcomes compliments and partners who know the Italian culture, considers the protocol well done, copious meals, fine drinks, music and beautiful women.

NETHERLANDS, BELGIUM, LUXEMBOURG

Here negotiators demonstrate honesty, fairness and respect on word negotiations given persistent in achieving the goal, insist and seek solutions in seemingly hopeless situations, to ensure any breaches of contract terms included in the price margin venture partners put in difficulty by the insistence of the show that the conditions offered are inadequate compared with those of other competitors, usually negotiating margin varies between 10-15%, are sensitive to attention protocol with a symbolic value, and congratulations with festive occasions, family celebrations, religious.

Japan

For Japanese negotiation requires more experience and patience, not ever negotiate with the books before, are vague or unclear statements, and not directly tell truths which in their view, would offend, use of the word "go" may suggest or encourage understanding but very rarely "agree" with the issue raised in the decisions the important role it plays "middle management" of corporations, that managers at different levels, during the decision-Japanese companies is higher than U.S. or European companies, however the implementation is more rapid and guaranteed success, the selection of negotiators to take into account the experience of negotiating, status, personal attributes, arguments based on facts, the tradition, emotions have to be fair, cold logic.

China

Chinese negotiators agreed to enter into negotiations unless previously requested price is reduced to the level they considered negotiable or argue them convincingly enough rigor, price asked, are hosts hospitable and welcomes compliments, young partners to show restraint and women, negotiating teams are usually numerous and sometimes changed during the negotiations team or part of it, negotiations are often cumbersome because it never rush, negotiating teams have many specialists who constantly ask something, thus being obliged to answer questions minutes series, are somewhat defensive and try to feel physical and mental fatigue.

CONCLUSIONS

An important role in maintaining the openness of the negotiations is the availability of partners to make concessions and compromises to achieve a mutually acceptable agreement. As noted in the literature, the major obstacle in successful negotiation is "the paradox inherent in" the condition (Potecea, 2005)

Preparation and planning are critical activities in the whole process, and they are both effective ways to reduce cultural barriers and increasing the likelihood of reaching an agreement (Patriche, 2003).

Technology not does not influence directly the international negotiations. However, it is an important tool in collecting information on the partner, business customs and practices encountered in a foreign country.

International negotiations are, of course, complex and uncertain. Complexity, uncertainty and the importance of negotiations are elements which contribute to the development of training negotiation to obtain success. Once relations were established, negotiators must not only grow further, but also learn from them (Grigorovici, 2009).

All work, often painful, held in the negotiations be concluded in decisions which are in fact such negotiations. Negotiator needs presence of mind, the foresight, the sense of opportunity to grasp at the conclusion and avoid unnecessary prolongation of the talks.

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DETERMINING THE CONNECTION BETWEEN THE TOTAL VALUE OF PROJECTS SUBMITTED AND TOTAL VALUE OF APPROVED IN THE PROCESS OF ACCESSING EUROPEAN FUNDS IN ROMANIA

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ABSTRACT

The structural funds are post – adhesion funds paid from the European Union budget, whose main objective is to provide support for the member states so that the economic and social disparities between the European Community regions diminish. They are used to support investments in: education, health, development of IMMs (small and medium sized enterprises), infrastructure and transport, environment, energy sector, agriculture, tourism, research, professional training etc. This research work displays different problems encountered in the process of attracting European funds while verifying the existence of the link between the value of the projects submitted and the total approved projects.

JEL: F36, F 43, O 19,

KEY WORDS: structural funds, management authorities, absorption capacity, convergence, regression function.

INTRODUCTION

After 1989, Romania encountered unprecedented economic and social changes with major effects on the country and population. The ever growing integration to the world's economic flows represents a dynamic process and Romania must be prepared to render profitable all possible advantages especially in the current economic context when most countries face negative economic situations. Romania has the opportunity, because having registered before 2007 a GDP of approximate 35% of the European average, to continue through the Structural instruments, the economic reform in order to catch up with differences between the Romanian regions and the regions of the other seven European countries.

The structural assistance allocated to the Member States from the EU27 for 2007-2013 is of 308 billion euro, which represents 35% of the EU budget of an 862 billion euro value. The amounts allocated to the new Member States for the 2007-2013 period are significantly larger, representing more than half the entire budget allocated in the first exercise. For the EU 8 plus Romania and Bulgaria, the total amount allocated is of 175 billion euro (Florescu, D., 2008).

The usefulness of implementing European financed projects cannot be doubted. The opportunity of their promotion results from the need to support the entrepreneurs with a view to increasing their competition on the European market, as well as to decreasing the difficulties they actually face.

When we talk about difficulties we mainly refer to three elements which in the long run govern all the painful experiences related to implementing a project with or without European financing, namely: adverse management, lack of know-how, legislative instability. To these one can add a series of intricacies encountered not only in connection with the implementation of Europe financed projects, but also, generally, in regular activity, in companies' effort to be competitive on a free market, with a by far disloyal competition among experienced European companies, with highly superior resources, with an easier access

to crediting, and which develop on a human resources market if not quantitatively richer, at least qualitatively superior.

PROBLEMS ENCOUNTERED IN THE PROCESS OF ACCESSES EUROPEAN FUNDS

But which are the real obstacles that the possible beneficiaries have to face in order to access non-refundable funds?

First of all, the launching of the programs, be they either POS CCE, POS DRU, PNDR, POR etc., was achieved only in the second half of the year 2007, which led to the first European money entering the beneficiaries' accounts only at the end of 2008, and, for certain financing components, even later.

Second of all, the large number of documents requested by the Management Authorities (over 47, for instance, in the case of projects applied for financing through FEADR). Most of the private entrepreneurs and especially the local administration undergo an imperfect document management. There are very few situations in which those who want to access non-refundable funds dispose of specialized and qualified staff to go through the bureaucratic procedures and not only even the mandatory technical procedures sometimes may represent very hard to overcome obstacles (Socol C., Socol A., 2006). Of course, there is the solution of externalizing these procedures towards specialized consultancy firms – but we must admit that the situation in the country does not trigger this practice which might save a large part of the beneficiaries' projects. The small amounts that are stipulated within the projects make it difficult to employ competitive consultancy firms.

The Management Authorities did not impose project management models, but they set rules to allow monitoring the financial allocations and the observance of the laws in the field of public acquisitions and taxation. At the same time, through the technical and financial reports and the tests, on-site included, performed both by the Management Authority, and the European Union bodies, and also by institutions authorized in the field of constructions, environment, and others, it is aimed nothing more than observing the laws in force, from a financial – accounting and technical – point of view.

Going carefully over the Applicants' Handbook, especially for the projects filed for financing within PNDR reveals conditions which make it difficult to attract funds. For instance, micro-companies from rural areas cannot rent spaces or lands, they can only own as property or be concessionaires on behalf of the local public administration, which is also valid for the local public authorities which can perform investments only on the land - public domain of the territorial-administrative unit (commune/town/city).

The large number of taxes (according to a release of MFP in Romania, by March 2009 there were 558 taxes, of which only 78 were fiscal taxes), that have to be covered during the process of drawing up the financing file but also during the implementation of the project, for each certification or authorization being a corresponding tax, this representing a discouraging factor for those who wish to invest. Moreover, both the taxes and the costs related to bank loans – interests and account administration costs – are considered to be non-eligible costs, highly increasing the level of the beneficiary's contribution to the project financing.

The wide range of issues that project implementation raises, considering also the diversity of the financing fields (research – development, professional training, agriculture, informatics, forestry, manufacturing industry, constructions, services, etc.), most inevitably demands a sustained effort of monitoring and correction of inaccuracies, of the challenges that the free market poses but also of the skills and knowledge shortage which the institutions in Romania have to face in our days.

For the next period the main objective is to reorganize its structures with a view to improve the efficiency of the activities developed, to restructure the public administration by safeguarding the legal stability and

coherence, to decentralize public services and to improve national public order and the citizen's safety (Huba – Ștefănescu, 2010).

With regard to the actual stage of the European funds absorptive process, at Feb. 28th 2010, was submitted 15.926 projects with a value of 131,282,849,462 lei, 3.962 of these ones being approved for a total aggregate value of over 36.951.746.414 lei. For the period March 2009 - February 2010 the status is as follows:

Table1: The value of the projects submitted and approved during the period March 2009 February 2010

Months	Years	Total projects submitted (lei)	Total projects approved (lei)	Share amounts approved in total amount required (%)
March	2009	1.432.932.467	617.224.910	43,07
April	2009	2.237.747.656	554.526.186	24,78
May	2009	2.738.146.594	1.097.438.909	40,08
June	2009	3.843.350.210	2.446.242.237	63,65
July	2009	5.220.708.296	4.740.945.185	90,81
August	2009	2.902.432.571	851.929.039	29,35
September	2009	19.489.146.310	1.060.114.862	5,44
October	2009	17.936.196.301	608.101.944	3,39
November	2009	3.872.669.447	818.515.899	21,14
December	2009	5.747.533.926	2.151.416.825	37,43
January	2010	2.976.259.769	298.326.612	10,02
February	2010	1.103.327.166	533.531.387	48,36
TOTAL		69.500.450.713	15.778.313.995	22,7

Source: Authority for Coordination of Structural Instruments

Projects were submitted in very large numbers, but as you can see less than 23% of them have been approved. The large number of projects in the case of Romania, indicate only desire financing applicants not their ability to attract these funds. The reasons are multiple differ from one program to another, from one applicant to another and from one authority to another as we have noted in the above presented

DETERMINING THE CONNECTION BETWEEN THE TOTAL VALUE OF PROJECTS SUMMITTED AND TOTAL VALUE OF APPROVED

Given the small proportion of projects approved in the total projects submitted we proposed verification of the existence of the link between the two indicators, total value of projects submitted (x) and total value of projects approved (y). When a relation exists, it is necessary to measure its intensity by a simple or a synthetic correlation indicator (Florescu D, Gibescu O.M., 2009). It can be determined to what extent the factorial parameter x (total value of projects submitted) contributes to the formation of the dependent parameter y (total value of projects approved) from connection nature, direction and form point of view between the two variables.

Its were applied the analytical analysis methods for the statistical connections by using the correlation indicators system:

- regression function;
- correlation coefficient.

Knowing that the regression function means the mathematical relation existing between two independent variables showing, in the presented case, how the resultative parameter y (total value of projects approved) is modified only after the modification of the values of the independent parameter x (total value of projects submitted), we appraise that the other factors that might influence the phenomenon are

considered having a constant action. The mathematical function that expresses the connection form will be following:

$$\overline{Y}_{x_i} = a + b x_i \quad (1)$$

To determinate the average regression equation and with its help, the estimated values (theoretical) for the regression function, first of all, the values of the two parameters „a” and „b” are calculated by applying The method of the smallest squares. The method has in view to minimize the sum of squared deviations of the real values (observed) from the estimated values (theoretical) calculated based on the regression equation.

$$S = \sum (y_i - \overline{Y}_{x_i})^2 = \min \quad (2)$$

In case of linear function the condition becomes:

$$\sum [y_i - (a + b x_i)]^2 = \min \quad (3)$$

It determinates the sum in correlation with the two parameters derivatives “a” and “b”:

$$\frac{\partial S}{\partial a} = 2 \sum [y_i - (a + b x_i)] (-1) \quad (4)$$

$$\frac{\partial S}{\partial b} = 2 \sum [y_i - (a + b x_i)] (-x_i) \quad (5)$$

By cancelling the partial derivatives and by simplifying by 2 we have the following:

$$\begin{cases} na + b \sum_{i=1}^n x_i = \sum_{i=1}^n y_i \\ a \sum_{i=1}^n x_i + b \sum_{i=1}^n x_i^2 = \sum_{i=1}^n x_i y_i \end{cases} \quad (6)$$

The estimated (theoretical) values are called adjusted values. The adjusting a distribution serie one does possible the replacement of the real terms (empirical, recorded by observation) with theoretical ones (estimated, adjusted) calculated based on a mathematical model. The measurement of the intensity degree of the connection between the two variables will be made after verification of the objectivity of the chosen adjustment function by using the dispersion analysis.

To determinate the parameters of the regression function $Y_{x_i} = a + b \cdot x_i$ it was used the equation system (6), where „n” is the number corresponding to the nine months.

Table 2: The value of approved projects as a function of the submitted projects during the period March 2009 - February 2010

million lei						
Months	Years	Total projects submitted (X)	Total projects approved (Y)	x*y	x ²	y ²
March	2009	1.433	617	884.161	2.053.489	380.689
April	2009	2.238	555	1.242.090	5.008.644	308.025
May	2009	2.738	1.097	3.003.586	7.496.644	1.203.409
June	2009	3.843	2.446	9.399.978	14.768.649	5.982.916
July	2009	5.221	4.741	24.752.761	27.258.841	22.477.081
August	2009	2.902	852	2.472.504	8.421.604	725.904
September	2009	19.489	1.060	20.658.340	379.821.121	1.123.600
October	2009	17.936	608	10.905.088	321.700.096	369.664
November	2009	3.873	819	3.171.987	15.000.129	670.761
December	2009	5.748	2.151	12.363.948	33.039.504	4.626.801
January	2010	2.976	298	886.848	8.856.576	88.804
February	2010	1.103	534	589.002	1.216.609	285.156
TOTAL		69.500	15.778	90.330.293	824.641.906	38.242.810

By applying the equation system (6) its were obtained the values of the parameters „a” and „b”.

$$\begin{cases} 12a + 69.500b = 15.778 \\ 69.500a + 824.641.906b = 90.330.293 \end{cases} \Leftrightarrow \begin{cases} a = 1.329,31 \\ b = -0,0025 \end{cases}$$

The average estimation function of the linear connection between the net total value of projects submitted and total value of projects approved result from $\bar{Y}_{xi} = 1.329,31 - 0,0025x_i$

The intensity of the linear connection between the total value of projects submitted and the total value of projects approved can be obtained by applying the formula (7) for the correlation coefficient.

$$r_{y/x} = \frac{n \sum_{i=1}^n x_i y_i - \sum_{i=1}^n x_i \sum_{i=1}^n y_i}{\sqrt{\left[n \sum_{i=1}^n x_i^2 - \left(\sum_{i=1}^n x_i \right)^2 \right] \left[n \sum_{i=1}^n y_i^2 - \left(\sum_{i=1}^n y_i \right)^2 \right]}} \quad (7)$$

$$r_{y/x} = \frac{12 \times 90.330.293 - 69.500 \times 15.778}{\sqrt{\left(12 \times 824.641.906 - 69.500^2 \right) \left(12 \times 38.242.810 - 15.778^2 \right)}} = 0,012 \quad (1,2\%)$$

The result shows an inverse and weak correlation between variables. This means that there is a correlation of only 7% intensity between the total value of the proposed projects and those approved. This percentage is quite low and it shows that the estimation of the future amounts of the approved projects depends on the total value of the proposed projects to a low extent.

However, the average function of the estimation of the correlation between these two indicators is $\bar{Y}_{xi} = 1.329,31 - 0,0025x_i$ and it shows that we can predict (with a certain deviation from reality) the value of the approved projects in case we know the formula sum of the proposed projects mentioned above. Thus, the sum of the approved projects will be determined by introducing the future sum of the

proposed projects in x variable in the linear function. In other words, assuming that in March 2010 will be submitted projects worth 15,000 million lei, according to the average function medium of the link between the two indicators, that will be approved projects amounting to 1366.5 million.

CONCLUSIONS

Without claiming to entirely present the difficulties that possible beneficiaries have to face, we have tried to emphasize the least propagated ones. The list of difficulties unfortunately remains open, at present still being performed changes in the programmatic documents and not all of them being in favor of the beneficiaries. It is easy to observe that a whole series of funds from European sources remain uncashed due to conditions which have no relation with the European legal provisions and nor with the matters in the territory.

The non-reimbursable structural assistance is more the support replaces an important part of the financial effort that should be done by a state on its own, the more helpful and precious. The existence of a strong institutional structure capable to ensure the formulation and application of public policies, to keep the coordination processes inside ministries going, the implementation of national programs, increasing the application capacity of partnerships between local administrations, was absolutely necessary

The professionals warn about the fact that „planting” structural funds on an inadequate „soil” does not lead to obtaining the anticipated benefits. The lack of results preserves the negative conditioning state, which further maintains the same unfavorable premises for the period to come.

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THE FINANCING SYSTEM OF THE EUROPEAN GENDARMERIE FORCE PUBLIC ORDER MISSIONS. ROMANIA – MEMBER STATE OF THE EUROPEAN GENDARMERIE FORCE

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ABSTRACT

The European Gendarmerie Force is an initiative resulting from the joint will of five European Union member states, which dispose of forces capable of conducting public security and judiciary police missions. This capacity is conceived so as to be able to face the most difficult conditions in order to grant the public order and security both under civil and military command. As European Union instrument specialized in crises management, the European Gendarmerie Force is actively involved in civil missions and military operations deployed at European and international level, which represents a form of applying the European security and defense priorities established through the European Security and Defense Policy. The European Gendarmerie Force is made of gendarmerie forces voluntarily made available by the member states. The main objective of this article is the financing analysis of the Force budget and the financial impact upon the budget of Romania, as member state of the European Gendarmerie Force.

JEL: H55.

KEY WORDS: public order, Eurogendfor, financing, budget, expenses

INTRODUCTION

Worldwide, special measures have been implemented for financing the public order forces, for their endowment with specific means in order to carry out the assigned missions. The Internal Affairs ministers of these states undertook genuine „wars” against the politicians in order to prove the great danger represented by crime in general, and organized crime and terrorism in particular, for the national security of the countries and for obtaining financial funds to provide the guarantee that the order forces are able to fight against this flagellum (Public order component of national security, 1996).

Such measures were necessary because none of the state budgets had sufficient funds for public order and national defense. In this context, the public order forces could not keep up with the latest equipments and specific action methods, with the crime rate that lately escalated alarmingly. Also, during the past years, at world's scale, there is an increasing number of violent actions which involved and still do large troops of people that the public order forces are supposed to keep under control or to restore order in case of serious disturbance.

The defense and public order institutions cannot undertake budgetary allocations decreases concomitant with increasing the volume and quality of services provided. However, despite such budgetary restrictions, in order to continue to obtain good qualitative results, all states looked for solutions to improve the financing of such public order defense institutions. May be solution the financing and the use of Structural Funds can only be auspicious, the amount of absorbed quantities being less important than the value of the processes they cause (Florescu Daniela, 2010).

In this context, for a better reply to the needs imposed by the transforming of the international crises nature, Mrs. Michele Alliot-Marie, the Defense Minister of France, proposed in 2003 that Spain, Italy, Portugal, the Netherlands, and France, which dispose of police forces with military statute, try to work together to create an European Gendarmerie Force (FGE in French and FJE in Romanian) able to cover the entire range of public order missions, to the benefit of a terrestrial force.

SETTLING THE EUROPEAN GENDARMERIE FORCE

The European Gendarmerie Force (EUROGENDFOR or EGF) was organized as of September the 17th, 2004 by joint will of five European Union member states, namely Spain, France, Italy, the Netherlands, and Portugal, which dispose of police forces with military statute capable of undertaking public security and judiciary police missions. The Declaration of Intention was launched in Brussels as a document structured by 11 articles and annexes (Francois Depres, 2005).

On December the 17th, 2008, at the Reunion of the High Level Interdepartmental Committee (CIMIN), that took place in the region of Coimbra, Portugal, Romania, through the Romanian Gendarmerie, became a full member within the European Gendarmerie Force (Newsletter of the Romanian Gendarmerie, 2008).

The political body that takes the general political decisions, prepares the directives, and decides the guidelines is the High Level Interdepartmental Committee (CIMIN), consisting of the representatives of the responsible Ministries within each country; this also provides the politico-military coordination, appoints the EGF Commander, transmits directives, and decides upon the conditions to fulfill for using the force. The CIMIN consists of the representatives of relevant Ministries (ministries of External Affairs, Internal Affairs /Defense) appointed by each of the 5 member states. The EGF Headquarters was based in Vicenza, Italy, and it is operational, while the global force is settled based on a voluntary cooperation of the European Union members, in the end obtaining a force of approximately 5,000 policemen with military and civil statute, who could rapidly take action in less than 30 days.

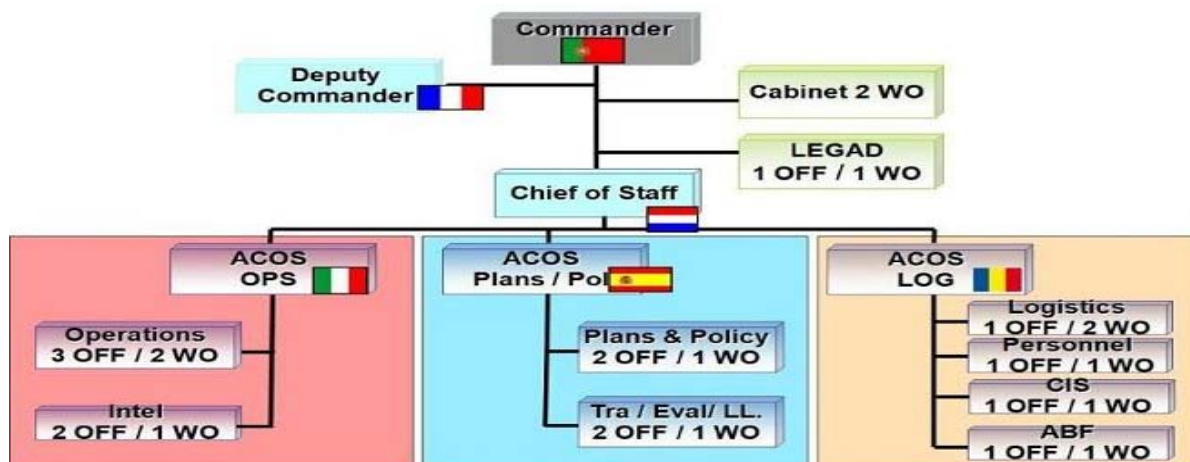
The European Gendarmerie Force has a Multinational Headquarters, supple and project able in any situation (Public order component of national security, 1996).

This Permanent Headquarters is led by the EGF Commander and it is represented by a multinational core which can be strengthened depending on the situation and with the consent of the participant States. Its main attribution is to prepare the operative planning and, upon request, to contribute to the strategic decision process.

In order to comply with the international commitments undertaken by Romania together with the development of the process of adhesion and integration to EUROGENDFOR, the provision by Romania of a key-position within the Permanent Headquarters at Vicenza (Italy) means to exercise a right resulting from obtaining the EGF member statute, as much as an obligation, because the decision of May the 13th, 2009 of the High Level Interdepartmental Committee of the European Gendarmerie Force stipulated that Romania was assigned the key-position as Chief of the EGF Structure Logistic, starting with September 2009.

Figure 1: New EGF PHQ Organization chart from 2009 till 2011 the European Gendarmerie Force, Permanent Headquarters – Organizational Flowchart as of 2009 to 2011

Source: Processing using Eurogendfor site data, www.eurogendfor.eu



The European Gendarmerie Force can be used, only upon request, in missions organized under the aegis or the mandate of international organizations such as the European Union, the UN, OSCE, NATO, or an ad-hoc coalition, or independently with the consent of the member states.

The European Gendarmerie Force, military instrument in crises civil management, shall prevalently engage to the benefit of the European Union. Moreover, the duty concept specifies the availability for international organizations (the U.N., N.A.T.O., O.S.C.E.) or an ad-hoc coalition. In conformity with the mandate of each operation, EGF is able to respond to a wide spectrum of missions, such as (Olimpiador Antonescu, 2009):

- to provide, maintain and restore public order;
- to monitor and advise the local Police forces, at judiciary activity level inclusively;
- illicit traffic control, Frontier Police, and general investigations;
- judiciary investigation, covering the sphere of tracking down delinquency acts, prosecution of law breakers, and their transfer to the competent authorities jurisdiction;
- protection of population and goods;
- training the Local Police Offices to international standards;
- training the instructors, especially during the cooperation programs;
- monitoring and observation operations;
- humanitarian operations.

The forces comprising the European Gendarmerie Force come from :

The Spanish Police includes two national forces: the National Police (*Policia Nacional*), conducting actions in big cities, and the Civil Guard (*Guardia Civil*), conducting actions in small cities and rural areas.

The French National Gendarmerie (Gendarmerie) is a military body subordinated to the Ministry of Defense, with a contingent of approximately 90,000 people. This structure has a series of attributions, in the rural area, similar to the ones of the National Police, plus the military and defense missions; for the Police tasks, it is also subordinated to the Ministry of Internal Affairs, for carrying out the respective missions. The military nature of the Gendarmerie was constantly maintained, as this is a force meant to watch over the public safety and to ensure the order maintenance and law enforcement. Sometimes, it participates to the military national defense.

The *Carabineers Corps* were established on July the 13th, 1814, when the King of Piemont, Victor Emanuel I, signed the “Royal Decree”. The Carabineer Corps, defined ever since 1922 as a military force serving public security and defending the law, consolidated its double essence, as police force with military statute. The duties and the structure of the Carabineer Corps are defined by the laws recently promulgated by the Italian Parliament and by the Carabineer Corps Bylaw, which highlights the military nature of the institution and its contribution to the military operations, as well as its military police activities, indicating the deployment of a Police force, with an all-inclusive jurisdiction.

In fulfilling its obligations, the Carabineer Corps is subordinated, on one hand, to the Ministry of Defense, with regard to recruiting, organization, discipline, administration, armament, and military duties, and on the hand, it is functionally subordinated to the Ministry of Internal Affairs, for situations related to public order and security and for the technical supported required. For additional specific activities, some structures of the Carabineer Corps are functionally subordinated to other ministries they work for (Public Health, Environment, Labor, External Affairs, Arts and Cultural activities).

Also, according to the Penal Procedure Code, the staff must subordinate to the Public Attorney, with regard to fulfilling the investigative duties. The general structure of the Carabineer Corps comprises the following: the Carabineer General Head Quarter; training organization; territorial institutions; Police Military Institution; mobile units; special units; social and leisure services. The Carabineer Corps count around 113,000 people. From its very inception, the Carabineer Corps belonged to the Italian Army. On March 31st, 2000, the Italian Parliament passed a new law according to which the Carabineer Corps was advanced to the statute of army force.

The Dutch Royal Gendarmerie is a Police organization with military statute, subordinated to the Ministry of Defense; it is one of the four military institutions in the Netherlands, with military and civil performances and police missions. The Head Offices are located in the Hague, while units are spread throughout the districts.

The Portuguese National Republican Guard is made up of solders subject to the military law. This is also responsible for patrolling and enforcing the law in the rural area and smaller cities, for maintaining the public order within the former Portuguese colony in the East Timon. It is structured in territorial units, special units, Infantry Regiment, and Cavalry Regiment.

Public order is an important component of the Romanian security policy by it being situated at the confluence of state and citizen defence. Thus, the Ministry of Administration and Interior is the main component of the structures assigned to manage the entire issue of public order in times of peace or during a state of emergency, being formed into structures of gendarmes and police (Huba, Stefanescu, Catalina Carmen, 2009).

The Romanian Gendarmerie is a state specialized institution, with military statute, component of the Ministry of Administration and Internal Affairs, exercising, as per the law, [the attributions](#) related to defending the public order, the fundamental rights and liberties of the citizens, the public and private property, preventing and discovering the infractions and other violations of the applicable laws, and protecting the state fundamental institutions and fighting against terrorism acts. The Romanian Gendarmerie, through attributions, organization, training, and territorial distribution, contributes to granting the sovereignty, independence, authority, unity and state security, constitutional democracy throughout the national territory both during peace, and crises situations.

FINANCING OF THE EUROPEAN GENDARMERIE FORCE

Art.7 of the Declaration of Intention regulates the financial, administrative and support logistic aspects, specifying that each state-party pays for its expenses related to the EGF participation, the commune costs being proportionally divided between the member states.

The European Gendarmerie Force is a multinational structure, with a general budget of the Permanent Headquarters, consisting of the financial contributions of each member state participating to the EGF operations, and the currency used in all documents is euro. Such funds are redistributed according to a very well substantiated regulatory and procedural framework.

The consolidated budget proposal is set up according to an annual Political Strategy, establishing the general context and the foreground actions and the strategic objectives to be financed for the concerned year. The financial management is influenced by the main events occurring at political level.

The EGF Commander is responsible for preparing, managing the commune income and expenses budget, approved by the High Level Interdepartmental Committee, each state being able to appoint a financial expert to provide guidance upon the budget and expenses.

The main applicable attributions of the Permanent Headquarters in the budgetary and administrative fields are :

- to supervise and control the commune expenses budget of the operation;
- to implement and update the accounting system for the commune costs of EGF ;
- to coordinate and provide assistance during the operations run by units, on problems related to commune costs, acquisitions;
- to establish the commune expenses budget of EGF operations for a period longer than one year;
- to propose modifications to the expenses budget or to make a commune application for special credits, if necessary;
- to provide information concerning the administrative, budgetary or financial aspects, upon request coming from the High Level Interdepartmental Committee;
- to organize the accounting and control, in conformity with the applicable procedures from the EGF Permanent Headquarters for all financed goods .

The EGF responsibility covers the entire management process, from deciding what is to be done in order to accomplish the political objectives established by the EGF institutions, to the activities management objectives from both operational and budgetary points of view, including the signing of the budgetary commitments, the performance monitoring and payments authorizations.

During financial exercises, more relevant events occurred have an impact upon the administrative and financial aspects, particularly the judicious planning and management of the available financial resources.

At the EGF level, there were approved framework agreements concerning the financial aspects of the structure. Moreover, the High Level Interdepartmental Committee approved important documents including financial and budgetary procedures and accounting norms to be applied and complied with at the level of the Permanent Headquarters. The budget costs are based on a wide range of policies and programs in the field, by a financial committee, one of the objectives being to reach an efficient and reliable training level in order to acquire a fast reaction capacity, being supported by an efficient logistics. The financial committee includes financial experts appointed by each participant, being responsible for counseling the CIMIN with regard to financial and budgetary aspects that include the implementation of financial contracts and of the financial procedures. Also, the financial committee examines the budget project, the planning proposed by the EGF Commander, to be approved by CIMIN.

The direct connection between the annual budget and the EGF policies is ensured through the budget broken down by activities.

The budget project is established during the current years for the next year. The funds are used for goods and services expenses, expenses related to sanitary assistance, training courses expenses, costs triggered by various applications attended.

Each participant to the EGF actions pays a percentage of the commune costs or other expenses based on the invoice received from the Host Nation, at the end of the financial exercise and following the discharge performed by the Financial Committee, based on an audit report. The commune costs are financed by all participants in proportion to the number of positions held within the Permanent Headquarters.

The balance of accounts is made, on one hand, for the investments expenses and the operational expenses of the Permanent Headquarters, and on the other hand, for the expenses occurred during the EGF activities. The income consists of Parties contribution.

Once approved, a budgetary commitment is recorded into accounting system. The accounting method used is typical for the public sector, concentrated on budget and budgetary execution.

Following the experience accumulated during years 2005, 2006, 2007, 2008, and 2009, presently, the EGF financial management is audited in order to be able to come up with a realistic planning of the budgets and their execution, efficiently and reliably. Thus, the audit offers recommendations on how to improve the operational procedures and on promoting a good management of funds, recommendations that needs to be implemented by the Financial Committee.

The member state statute also means that Romania must undertake certain corresponding rights and obligations, particularly to sign the „Technical Agreement on Financial Issues concerning the European Gendarmerie Force” and the „Technical Agreement on Financial Issues concerning the Participation to the European Gendarmerie Force Operations” (Olimpiador Antonescu, 2009).

The financial obligations are related to:

- participating with the share to the EGF budget, which is proposed on annual basis by the EGF Commandment and approved by CIMIN;
- personnel expenses for participation within the EGF Permanent Headquarters at Vicenza
- national costs concerning the participation of own troops to the EGF operations, namely the full payment of expenses related to subsidy (equipment, armament and technical munitions), self-support (accommodations, feeding, logistic support), transport and personnel (salaries, daily allowance, insurances)
- full payment of the expenses related to personnel participation to EGF activities, respectively meeting of the High Level Interdepartmental Committee, activities of the EGF Work Group, reunions of the Financial Committee and those of the ad-hoc organized specialized groups, such as the EGF exercises (Olimpiador Antonescu, 2009).

In order to comply with all the obligations undertaken, the budget of the Ministry of Administration and Internal Affairs, through the General Inspectorate of Romanian Gendarmerie, needs to be increased, in order to cover the expenses triggered by the Romania's adhesion to EUROGENDFOR .

Thus, the financial impact upon the general consolidated budget of Romania, on short and long term (5 years), with regard to the expenses arising from its quality as member state within the European Gendarmerie Force would appear as indicated below:

Table 1: Evolution of the expenses financial impact upon the Romanian consolidated budget

- Million lei RON-						
Indexes State Budget	Year 2009	Year 2010	Year 2011	Year 2012	Year 2013	5 -Year Average Value
Changes of the budgetary expenses, plus, out of which:	1,280	1,357	1,711	1,468	1,527	1,409
- personnel expenses	269	285	296	308	320	296
- goods and services	448	475	494	514	535	493
- other transfers	563	597	621	646	672	620

Source: Data self-processing according to the project on increasing the budget of the Ministry of Administration and Internal Affairs - Substantiation Note

CONCLUSIONS

In conclusion, it might be said that the public order forces, with military statute, which are part of the European Gendarmerie Force, jointly coordinated, are capable of making available specialized personnel and integrated units for participating to public order missions, with the purpose of covering all aspects of one crises civil management operation.

The social impact in Romania, as a consequence of becoming a full member state within the European Gendarmerie Force through the Romanian Gendarmerie, consists in the increase of the general degree of security by international cooperation. Likewise, the financial effort of Romania, in the subsequent period, shall be higher, depending on the actions to be undertaken by the EGF.

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THE EXPERIENCE OF THE EUROPEAN UNION'S MEMBER STATES IN ATTRACTING FUNDS. LESSONS FOR ROMANIA

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ABSTRACT

The current cohesion policy is essential for the construction of the European Union, and its final objective should be the back-up of the durable economic growth and development. Given the communitarian budgetary limits, obtaining the favorable effects of the cohesion policy must be also supported by an integration strategy providing the cohesion of the national and communitarian policies for the purpose of achieving a balanced development in the Community. For Romania, the major challenge is to keep making efforts in order to achieve economic and sociable cohesion, inclusively by absorbing the structural instruments of the European Union.

This research work displays diverse aspects concerning the irredeemable funds absorptive capacity, that EU member states have confronted with or they still do; starting, on one side, from the comprehension of the spirit, philosophy and reasoning of the European Union objectives, and on the other hand, from the definition and general characteristics of any program destined to engaging such funds.

JEL: H55.

KEY WORDS: structural funds, irredeemable financing, management authorities, regional operation programs, convergence.

INTRODUCTION

Inspired by the will of the Europe's states and citizens to build a commune future, the European Union, in its actual shape, is the result of some ample processes of economic and political cooperation and integration started on April 18th, 1951, when the Treaty concerning the „European coal and steel community” was signed. The six initial members (Belgium, Germany, France, Italy, Luxembourg and Netherlands), were joined, in five adhesion waves along a period of almost four decades, by another twenty one new members. These integration and cooperation processes are not considered closed at present since the European Union is opened to all those European states who respect its values and undertake to commonly promote them (Florescu, D. 2008).

One of the fundamental objectives of the European Union is the strengthen of the economic – cohesion by reducing the regional disparities. This is also the reason why the member states participate to a European regional policy financed from European funds, which confers a concrete and immediate meaning for the communitarian solidarity. After 1987, when the programming approaches was introduced, the Member States whit advanced governing systems Great Britain, the Netherlands, the Scandinavian countries have an important advantage, as they had already got used to this kind of planning technique. The strategic planning model extended to the use of structural funds with certain difficulty, mainly generated by overlapping and lacks in coordination between the regional development programs and other regional programs, like the Local Action Plans for Environment, Rural Development Strategies.

COMMUNITY INITIATIVES

The Community's initiatives are set by the European Community and then coordinated and put into practice at the level of member states. In 1994, when these programmes were first introduced, the Commission has set 15 types of initiatives for the interval 1994-1999, allocating cca.14 bn ECU. The high number of projects led to an excessive fragmentation of the financial allocations in regions or sectors having special problems, for example cross-border areas or the labour market field.

The community initiatives have been reduced to a number of four:

INTERREG which promotes the cross-border cooperation (measure A) and transnational cooperation (measure B) aimed at stimulating regional economic growth and at encouraging a balanced regional planning. Moreover, it co-finances the interregional cooperation (measure C) among regional partners that do not share a common border, but have similar socio-economic characteristics and are interested in sharing their experience (financed by ERDF). The initiative of Interreg provides the possibility to widen and expand this experience, projecting it beyond national territories and comparing it with the experience held by other European regions;

URBAN which focuses on supporting innovative recovery strategies aimed at cities and urban areas which find themselves in decay (financed by ERDF);

LEADER which supports the capacities of local entities in rural areas and encourages the introduction of integrated strategies for durable rural development (financed by EAGGF Guidance);

EQUAL which supports the human resources development in an equal opportunities context, by means of eliminating the factors that trigger inequities and discrimination on the labor market (financed by ESF). Through promoting complex development partnerships among public and private partners, it focuses on discrimination based on ethnic origin, disability, age, sexual orientation, religion, lack of qualifications. The main initiative of the European Union and the greatest, which supports cross-border cooperation in frontier regions across the European Union, the Central and East-European countries and non-member Mediterranean countries, is the Interreg programmer (Huba, C.C. 2009).

Lessons For Romania

In Italy for example, in the first programming cycle (1988–1993), only 72% of the allocated funds were used. In the second programming cycle (1994–1999), the funds allocated for regional operational programs, representing half of the total allocation, had to be redirected to national programs, because the regions proved to be unable to use the funds. The situation change for the better only in 1997 after the establishment of DPS (Dipartimento per politiche di sviluppo e coesione - The Department for the Development and Cohesion Policy). DPS used European policies to promote the reform of domestic public policies and drafted the programmes for 2000 – 2006 cycle, reshaping the development policy for Southern Italy.

The development policy for the South designed by DPS started from the observation that local natural resources, as well as the development and growth opportunities of local SMEs had not been used. The growth poles must be developed by local actors rather than imposed from outside. Those, aim at stimulating the development of partnership, called coalitions, in a certain territory, and promoting common project involving various public: municipalities and provinces, enterprises, trade unions, banks. Each member has a certain task to accomplish within the project. For instance, the administration must develop the necessary procedures and regulatory framework, enterprises must ensure the know-how, the necessary workforce and other specific inputs, the trade unions must ensure the interface for the work relations and the banks must facilitate the necessary loans. By 2001, 130 Pacts had been signed, with the

participation of 2000 municipal authorities, covering 40% of the territory of Italy and one third of the country's population. Today 85% of the local authorities are trained in these programs.

Ireland, after 20 years of dependence on community assistance, within 2006 will cease to be a major recipient of structural funds. In this case, the structural funds did not come to fill a gap, but they were directed to support the different public investment plans already existing. The programming of the structural funds, which required the drawing up of the NPD and of the Operational Programmes, had the merit of joining all the plans under a common logic and of setting up a system for the priorities for investment, as these were showing the need (Florescu, D. 2008).

The Irish institutions in charge to ensure the implementation of the programmes, mostly governmental agencies or public organizations, with offices and access points all over the country and working mostly with permanent staff, had a practical experience in managing programmes, offering grants and providing assistance. The expanding of financial resources, created by the structural and cohesion funds, highly raised the number of programmes that had to be implemented. The supplementary effort was dealt with by hiring more persons and by subcontracting. The experienced staff was further on responsible for the assessment and selection of the projects that were to be financed. Special departments have been set up, playing the role of the current Managing Authorities, one for each Operational Programme. The management and implementation system has been led by two major criteria, coherence and economy. The Department of Finance, a powerful and respected authority in the Irish administrative system, has assumed the function of general coordination for the structural funds and that of Payment Authority. The Payment Authority was integrated in the existing internal audit system, in order to shorten the circuit for the payment documents.

It was essential in the economy of the system created in Ireland that there never existed a parallel administration dealing only with structural and cohesion funds. The respective functions were taken over as much as possible by the existing required a special authorization, special departments were created in the ministries.

The Department of Finance, the coordinator of the structural assistance in Ireland, has planned to use at the highest level possible the European funds and to diminish accordingly the pressure on the national budget. To this purpose, a principle was adopted, according to which no public expenditure eligible for the structural and cohesion funds could have been financed exclusively from national sources. The governmental departments carrying out investment projects that could be financed from the European funds were obliged to take into consideration the co-financing component. The rule was relatively easy to enforce, because, The Department of Finance had the right to refuse financing the investment concerned, if the project didn't obey the rule. The principle functioned until 2002, when the Irish public finances became sufficiently strong to be able to assume on their own some part of the financial burden for some public investments.

The Irish system is the opposite of the solutions used in Greece and Portugal, and more recently, in all the new Member States, where the structures for managing and implementing the structural assistance practically create parallel mini-administrations, with rules and procedures different from the national ones. Thus, incompatibilities, miss coordination and delays appeared frequently, notably in the financial management. The parallel system is more expensive, due to the important number of civil servants employed in addition.

Spain, together with Portugal, Greece and Ireland is one of the big beneficiaries of structural and cohesion funds under Objective 1.

In the 1994-1999 programming period, the funds generated an additional increase of the economic indicators as: employment, amount of private investments for the regions assisted. The difference represented an annual increase of one percent, due to the structural assistance. For the entire programming period 1994-1999, the additional increase represents six percentage points higher than the one recorded in the rest of Spain. Employment increased by 27.000 new jobs on a yearly basis, with a total of 300.000 new jobs in the same period. Eventually, the differences between the income per capita in the assisted regions and the rest of Spain lowered with 20% until the end of the period.

The structural assistance was spent on three major fields: infrastructure, in average 45% of the total funds allocated, human capital development, in average 34% of the total funds and business support, with an average on regions of 21%.

In spite of very optimistic forecasts, the ten Member States, who acceded to the European Union in 2004, had serious problems regarding the European funds absorption allocated to them for 2004-2006. Similar to Romania's case, for the countries from the Central and Eastern Europe area, the first year after the adhesion was the most difficult year from the standpoint of accessing community funds. The estimations made by international consultants regarding the funds absorption amount of these states were optimistic, much higher than their real capacities.

Otherwise, in the concrete mode, according to 2006 an EU study, 45% of the 20 million of small and middle sized enterprises in Europe had knowledge about the EU structural funds, but only 4% have actually stand for financing. From the latter category, only 25% - representing 1% of the total number – received the money.

Slovakia seconded by Czech Republic and Poland are the champions of calculation errors concerning the absorption of European funds. All three have forecasted a European funds absorption degree three times higher than the real one. More specifically, Slovakia hoped for a funds absorption four times higher than the one obtained at the end of the period 2004-2006. For the period 2005, the Slovaks were hoping to draw Euro 426 million, while the actual payment value was of only Euro 112 million, and the Polish, who were hoping to attract Euro 2 billion, only managed to absorb Euro 766 million (Socol, C., Socol A., 2006).

There are multiple reasons for this situation. According to specialists, the difficulties have been justified by the lack of experience of these states in the administration of the European funds, but also by the complex requirements enforced by the European Commission. Further, the reasons are found in the slow ongoing of the specialized institutions in the project analysis, excessive and over centralized bureaucracy, but also the slow training of the staff specialized in the structural funds problems.

If we consider the case of Romania's three neighbour states, Hungary, the Czech Republic and Poland, as we can see above, the absorption process started off difficult, normalizing only in the following years, and the benefits of the fund allocation were felt differently, depending on every states economical particularities.

In Czech, the system of managing and implementing the structural assistance was bound to a request resembling that of Ireland, namely to the motto „never miss an opportunity”. However, the quantitative, as well as the opinions of some specialists, seem to indicate that the final results and the benefits cannot be compared with Ireland's results. As regards the results during the implementation, the degree of using the structural assistance is modest enough so far. A cause of the low absorption of the funds was represented by the limited number of mature project enough prepared (project pipeline). Due to this fact, the major projects have generally started in the second year, as the first year was used for drawing up the projects and for preparing the implementation. The estimations for the 2007-2013 programming period indicate a similar spending distribution, with a greater increase from 2009 and a peak during 2012-2013.

Hungary confronted problems regarding the European funds absorption capacity, in the first years after adhering. One of the most serious problems was the regional disparity. In spite of the national development plan afferent to the years 2004-2006, adopted by the local authorities, the life quality in the poorest regions has not been improved, more than that the difference between more developed regions and less developed regions has become larger. Most of the funds have been absorbed by Budapest and the neighbouring regions, while the eastern part of Hungary has been left behind.

From all the experiences, the case of Poland is most related to Romania. In both states agriculture has a significant part within the national economy. Although agriculturists have large areas of land, they produce more for personal consumption and less for the market. According to the European Commission, Poland has bettered its fund attraction mechanism, attracting, in 2006, 816 million Euros. The rural development plan adopted by this country led to increase of profitability for small farms, which have later become viable agriculture units and competitive for the European market, respecting the agricultural standards of the European Union.

Which to concern the structural assistance allocated to the Member States from the EU27 for 2007-2013 is of 308 billion euro, which represents 35% of the EU budget of an 862 billion euro value. The amounts allocated to the new Member States for the 2007-2013 period are significantly larger than in the first exercise. For the EU8 plus Romania and Bulgaria, the total amount allocated is of 175 billion euro, representing more than half of the entire budget allocated for the cohesion (Florescu, D. 2009).

According to European Innovation Scoreboard 2007, Romania is ranked last among the European countries as far as the innovation capacity is concerned. The states who propounded a more explicit objective with regard to the innovation shall have the possibility to create a cohesion and concentration for the investments in the field. Romania, by not specifying the innovation, also in the case of the economic competitiveness objective, shall not register significant transformations, but it could lessen the investments effort. Comparative to other states, we chose the JROP type funds allocation model by regions, a centralized national program respectively, with financial allowances differentiated by regions depending on the development level. The regional program does not provide the possibility to differentiate the development objectives for each region, it only established a number of national priorities that are to be implemented at the regional level, allowing for a funds re-allocation depending on the absorptive capacity of each region, fact that brings into question the final objective concerning the reduction of regional differences.

With regard to the actual stage of the European funds absorptive process, by regional programs, at January 31th, 2010 the status is as follows:

- Within the Regional Operational Program, 3.415 projects were submitted in amount of over lei 32.546 billion. Also, 736 projects were approved so far, in amount of lei 7.556 billion, out of which around lei 5.049 billion represent EU funds;
- With regard to the Environment Regional Operational Program, 204 projects were submitted in amount of over lei 17.749 billion. Also, 64 projects were approved so far, in amount of lei 5.797 billion, out of which around lei 3.820 billion represent EU funds;
- For the Transports Regional Operational Program, 41 projects were submitted in amount of over lei 16.739 billion. Also, 20 projects were approved so far, in amount of lei 4.626 million, out of which around lei 1.613 million represent EU funds;
- With regard to the Program „Growth of the Economic Competitiveness” Sector Operational (POS – CCE) 5.415 projects were submitted, in amount of lei 30.555 billion in the filed of IMM investments, research and information technology, they still being under evaluation. Also, 1.265 projects were approved so far, in amount of lei 5.023 billion, out of which around lei 2.478 billion represent EU

funds. MEF representatives anticipate that the financing contracts would be signed sometime between April - October 2009. Moreover, also within POS-CCE, the Financing Agreement between the Romanian Government and European Investments Fund for the JEREMIE program in Romania was approved: based on this agreement, Euro 100 million are to be used to finance the operation Support for the development of guarantee funds within the IMM Access to financing Major Intervention Domain;

- With regard to the „Human Recourses Development” Sector Operational Program, 5.273 projects were submitted, in amount of lei 32.172 billion. At the same time, 1.691 projects were approved, in amount of lei 12.842 billion, out of which around lei 11.329 billion is represented by EU funds;

- Within the „Growth of Administrative Capacity” Operational Program 931 projects were submitted in amount of over lei 896 million. Also, 111 projects were approved, in amount of lei 217 million, out of which around lei 179 million represent EU funds ;

- With regard to the „Technical Assistance” Operational Program, 33 projects were submitted in amount of lei 219 million. Also, 23 projects were approved, in amount of lei 161 million, out of which around lei 107 million represent EU funds.

Considering the worldwide crisis, the main objective of the Romanian government is to improve the absorption capacity of the resources obtained from the collected budget taxes and fees and from forgivable loans. Exceptional measures shall be taken to reduce the effects of the crisis, to re-launch the economy and to increase the gross domestic product (Huba, C.C. 2010).

CONCLUSION

General requirements for administration of EU funds are defined by EU regulations, but countries are free to find their own solutions in accordance with this framework. To date, we can identify two patterns among the new Member States:

- Baltic countries, which have held management around the Ministry of Finance acting as the paying authority and the authority of management;
- Central European countries that rely on less centralized systems framework, where the paying and management structure are separate institutions (the payment is always in the Ministry of Finance). It's hard to top that of the models is more effective: leaders absorption process - Slovenia and Estonia - are different models. However, there are two general lessons: first, show that the frameworks were initially over-regulated, usually in order to prevent misuse of European funds and the second lesson shows that the absorption is helped by the existence of central authorities strong management. Indeed, some countries seem to have learned these lessons. For example, in late 2005, Poland has created a new ministry for regional development, to strengthen supervision of funds initially were allocated to various ministries, thus accelerating the process of absorption. Political commitment also mattered. In Slovenia - after a timid first step - the procedures were simplified and Primal Minister began to meet regularly with those responsible for project implementation, in order to ensure progress in this process.

For instance, although there are diverse econometric methods to evaluate the impact of the projects financed from din community funds, so far, it has not been proven scientifically whether the European funds are good or bad for the regions or domains where they were used. More likely, the real problem would be whether those investments for which the financing from European funds was requested was vital or, on the contrary, more adequate solutions could have been identified in order to offer viable alternatives for the beneficiaries needs.

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WEAK-FORM EFFICIENCY ON THE EXCHANGE RATE AND STOCK INDEX: EVIDENCE FROM AUSTRALIA

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ABSTRACT

The weak-form market efficiency implies the random walk hypothesis (RWH), indicating that changes of price (returns) of an asset are unpredictable and random. Testing the RWH for different markets always attracts the attention in academicians. Academicians would like to know the return behaviors of financial assets and empirically track the efficiency for the international financial markets. Compared to previous studies, this research collects more recent time series of data and uses more methodologies including autocorrelation, unit root, GARCH, conventional variance ratio, and ranks and signs based variance ratio models to test the RWH for the exchange rate and stock index of Australia. The test results based on those models conclude that the RWH for Australian exchange rate and stock index is not rejected. Thus, Australian exchange rate and stock index are considered weak-form efficient during the time period of study.

JEL CLASSIFICATION: G14; G15

KEYWORDS: Weak-form efficiency, random walk, test methodologies

INTRODUCTION

A stochastic process of financial asset's price $\{S_t\}$ is called a martingale if its expected price at time $t+1$ conditional on the information set at time t , I_t , is S_t , which means $E[S_{t+1} | I_t] = S_t$. Equivalently, the expected change of an asset's price conditional on the information set I_t is zero, which means $E[S_{t+1} - S_t | I_t] = 0$. Hence, given the current information set, the best forecast of the future price is the current price and the best forecast of the future change of price (return) is zero. The martingale can be regarded as the necessary condition for the weak-form efficient market hypothesis, which states that the security's price has reflected the information contained in its past prices so studying the information contained in historical prices cannot earn the abnormal return (See Samuelson (1965), Roberts (1967), and Fama (1970) for the details of market efficiency. Although the martingale does not account for the risk, its property does hold for no abnormal return after an asset's return is adjusted for risk properly). The weak-form efficiency implies the random walk hypothesis (RWH), which indicates that successive changes of price (returns) are random and serially uncorrelated. In spite of abundant literature regarding testing the RWH, (Liu and He (1991), Huang (1995), Buguk and Brorsen (2003), Belaire-Franch and Opong (2005), Islam and Khaled (2005), Magnus (2008), etc.), academicians are still interested in this topic to better understand the return patterns of financial assets in different markets. Today, the updated market data for longer time period of study and different test methodologies allow researchers to track the efficiency for the international financial markets.

In financial markets, time series data of exchange rate and stock price/index are good choices to test the RWH. The RWH can be tested by investigating whether there is the serial correlation of returns and/or by studying whether the variance of increments of the series is linear in its time interval. Previous studies may focus on a financial asset with specific test methodologies. This research exams weak-form efficiency for both exchange rate and stock index markets of Australia and adopts more test methodologies, including autocorrelation, unit root, generalized autoregressive conditional

heteroskedasticity (GARCH), conventional variance ratio, and ranks and signs based variance ratio models with more recent time series of data.

The remainder of this paper is organized as follows. Section 1 describes data and day of the week effect. Test methodologies used in this research are discussed in Section 2. Section 3 displays empirical test results and the conclusion is made finally.

DATA DESCRIPTION AND DAY OF THE WEEK EFFECT EXAMINATION

Exchange Rate Data: The daily nominal Australian exchange rates (quoted as U.S. dollars per Australian dollar) from January 4, 1994 to August 29, 2008 are obtained from International Monetary Fund (IMF) exchange rates database (The earliest month/year available on IMF exchange rates database is January 1994. Due to the global economic recession, the financial crisis was significant beginning September 2008. The data starting September 2008 are not considered to exclude the impact of the financial crisis on this research). Data that are not available on business days in IMF exchange rates database and data on holidays are not considered.

Stock Index Data: All Ordinaries index on the Australian Securities Exchange (ASX) is used in this study. To be consistent to the time period of Australian exchange rate data, the daily closing index data of ASX All Ordinaries index from January 4, 1994 to August 29, 2008 are collected from Yahoo's Major World Indices (In Yahoo's Major World Indices, two consecutive business days may have the same closing index (for example, 4/5/1995 and 4/6/1995 have the same closing index.). When this situation happens, I check it based on the Wall Street Journal (WSJ) market data center and replace them with the WSJ data if they are not the same. The closing index data on holidays are excluded).

Day of the Week Effect Examination: Poshakwale (1996) and Choudhry (2000) find day of the week effect phenomenon in the stock markets. Day of the week effect is the market anomaly that the last trading date of the week (Friday) has the higher and positive return while the first trading date of the week (Monday) has the lower and negative return. Regarding to volatility, the standard deviation of return on Monday should be higher than that on any other weekday since there are three days from the close of market on Friday to the close of market on Monday. Al-Khazali *et al.* (2007) use weekly (Wednesday) data rather than daily data to test the RWH of the stock markets to control day of the week effect. To see whether day of the week effect exists on Australian exchange rate and stock index markets in this study, I calculate mean and standard deviation of exchange rate/stock index returns for each weekday and also run the dummy variables regression. The regression equation is

$$Y_t = \alpha + \beta_1 D_T + \beta_2 D_W + \beta_3 D_R + \beta_4 D_F + \varepsilon_t, \quad (1)$$

where Y_t is the exchange rate return/stock index return on day t , calculated by the first difference of natural logarithm of exchange rates/stock indices [$Y_t = \ln P_t - \ln P_{t-1}$]. α is the intercept. $\beta_1, \beta_2, \beta_3, \beta_4$ are coefficients of dummy variables D_T, D_W, D_R, D_F , respectively. D_T is equal to 1 if day t is Tuesday or zero otherwise. D_W is equal to 1 if day t is Wednesday or zero otherwise. D_R is equal to 1 if day t is Thursday or zero otherwise. D_F is equal to 1 if day t is Friday or zero otherwise. ε_t is the error term. Based on equation (1), α would be the mean exchange rate return/stock index return on Monday. β_i ($i = 1, 2, 3, 4$) shows the excess return on the specific weekday over Monday. A positive (negative) and significant β_i represents that the mean return on the specific weekday is significantly higher (lower) than that on Monday.

METHODOLOGIES

Autocorrelation Test: For the random walk process, the asset's return on date t , Y_t , is uncorrelated to its past returns up to k days (lags). The autocorrelation coefficient (ρ_k) of a time series Y_t at lag k is calculated as

$$\rho_k = \frac{\sum_{t=k+1}^T (Y_t - \bar{Y})(Y_{t-k} - \bar{Y})}{\sum_{t=1}^T (Y_t - \bar{Y})^2}, \quad (2)$$

where \bar{Y} = the mean of Y_t and T = the number of observations.

The unit root condition is required for the random walk process. Augmented Dickey-Fuller (ADF) and Phillips-Perron (PP) unit root tests are used to detect presence of unit root in this paper.

Augmented Dickey-Fuller (ADF) Test: The Dickey-Fuller (DF) test (1979) is used to test the unit root of autoregressive part of relation but it incorporates only the first-order autoregressive (AR(1)) process as

$$\Delta X_t = \kappa + \gamma X_{t-1} + \varepsilon_t, \quad (3)$$

where $\Delta X_t = X_t - X_{t-1}$ and $X_t = \ln P_t$. The null hypothesis is that X_t has a unit root. γ , the coefficient of X_{t-1} , provides the test of the null hypothesis, $H_0: \gamma = 0$.

Said and Dickey (1984) extends the DF test for the higher-order correlation by assuming that the X_t series follows a higher-order autoregressive AR(p) process and including sufficient lagged difference terms of the X_t on the right-hand side of the test regression. The test is called augmented Dickey-Fuller (ADF) test. The ADF test is still asymptotically valid in the presence of a moving average (MA) component, provided that sufficient lagged difference terms are included in the test regression. The ADF test regression is

$$\Delta X_t = \kappa + \gamma X_{t-1} + \sum_{i=1}^p \beta_i \Delta X_{t-i} + \varepsilon_t, \quad (4)$$

where $\Delta X_t = X_t - X_{t-1}$, $X_t = \ln P_t$, and $\Delta X_{t-i} = X_{t-i} - X_{t-i-1}$ (Equation (1) defines $Y_t = \ln P_t - \ln P_{t-1}$. So, Y_t and ΔX_t are equal in this study). The null hypothesis is that X_t has a unit root. γ , the coefficient of X_{t-1} , provides the test of the null hypothesis, $H_0: \gamma = 0$.

Phillips-Perron (PP) Test: Under the ADF test, error terms are assumed to be independent and have constant variance. The weak dependence and heterogeneous distribution for error terms are allowed in the Phillips-Perron (PP) test (1988). The PP test estimates the DF test equation and modifies the t -ratio of γ coefficient to control the serial correlation so that the serial correlation does not affect the asymptotic distribution of the test statistic.

GARCH Model Test: Bollerslev (1986) extends the Autoregressive Conditional Heteroskedasticity (ARCH) model proposed by Engle (1982) to the Generalized Autoregressive Conditional Heteroskedasticity (GARCH) model, suggesting that the current conditional variance be a linear function

of past squared errors and past conditional variances. GARCH model is able to capture volatility clustering. The general presentation of GARCH(p, q) is $h_t = \omega + \sum_{i=1}^q \alpha_i \varepsilon_{t-i}^2 + \sum_{j=1}^p \beta_j h_{t-j}$, where p is the order of autoregressive and q is the order of moving average. The GARCH (1,1) model has been proven to fit financial data time series quite well (Bollerslev (1987) and Choudhry (2000)) and it is frequently applied in practice. Therefore, the GARCH (1,1) model, expressed as follow, is used in this study.

$$\begin{aligned} Y_t &= \mu + \varepsilon_t \\ h_t &= \omega + \alpha \varepsilon_{t-1}^2 + \beta h_{t-1}, \end{aligned} \quad (5)$$

where Y_t is the return on date t and the conditional variance on date t (h_t) is a linear function of constant term (ω), the squared residual of the previous day from the mean equation (ε_{t-1}^2), and the conditional variance of the previous day (h_{t-1}). If α and β are significant and $(\alpha + \beta)$ is close to 1, they imply substantial persistence in variance. Today's volatility affects the future volatility forecasts.

Conventional Variance Ratio Test: The conventional variance ratio test, proposed by Lo and MacKinlay (1988), is based on the property that the variance of increments of a random walk X_t is linear in its data interval. That means, the variance of $(X_t - X_{t-q})$ is q times the variance of $(X_t - X_{t-1})$. Therefore, the RWH can be tested by comparing $1/q$ times the variance of $(X_t - X_{t-q})$ to the variance of $(X_t - X_{t-1})$.

Suppose P_t is the exchange rate/stock index on date t and let a random walk series X_t be the natural logarithm of P_t [$X_t = \ln P_t$]. The variance ratio, $VR(q)$ is defined as

$$VR(q) = \frac{\sigma^2(q)}{\sigma^2(1)}, \quad (6)$$

where $\sigma^2(q)$ is $1/q$ times the variance of $(X_t - X_{t-q})$ and $\sigma^2(1)$ is the variance of $(X_t - X_{t-1})$. The null hypothesis is that $VR(q)$ is not statistically different from 1. The equations to calculate $\sigma^2(1)$ and $\sigma^2(q)$ are

$$\sigma^2(1) = \frac{1}{nq-1} \sum_{t=1}^{nq} (X_t - X_{t-1} - \hat{\mu})^2, \quad (7a)$$

where

$$\hat{\mu} = \frac{1}{nq} \sum_{t=1}^{nq} (X_t - X_{t-1}) = \frac{1}{nq} (X_{nq} - X_0), \quad (7b)$$

and

$$\sigma^2(q) = \frac{1}{m} \sum_{t=q}^{nq} (X_t - X_{t-q} - q\hat{\mu})^2, \quad (8a)$$

where

$$m = q(nq - q + 1) \left(1 - \frac{q}{nq} \right). \quad (8b)$$

X_{nq} is the last observation of the data time series. The observation starts at X_0 . There are $nq+1$ observations.

The standard normal test statistic used to test the null hypothesis of random walk under the assumption of homoscedasticity is $Z(q)$, calculated as

$$Z(q) = \frac{(VR(q) - 1)}{\sqrt{\theta(q)}} \sim N(0,1), \quad (9a)$$

where

$$\theta(q) = \frac{2(2q-1)(q-1)}{3q(nq)}. \quad (9b)$$

The standard normal test statistic used for heteroscedasticity-consistent is $Z^*(q)$, calculated as

$$Z^*(q) = \frac{(VR(q) - 1)}{\sqrt{\theta^*(q)}} \sim N(0,1), \quad (10a)$$

where

$$\theta^*(q) = \sum_{j=1}^{q-1} \left[\frac{2(q-j)}{q} \right]^2 \hat{\delta}(j), \quad (10b)$$

and

$$\hat{\delta}(j) = \frac{\sum_{t=j+1}^{nq} (X_t - X_{t-1} - \hat{\mu})^2 (X_{t-j} - X_{t-j-1} - \hat{\mu})^2}{\left[\sum_{t=1}^{nq} (X_t - X_{t-1} - \hat{\mu})^2 \right]^2}. \quad (10c)$$

Wright (2000) proposes the alternative non-parametric variance ratio tests using ranks and signs of returns and finds that they may have better power properties than other variance ratio tests. Two potential advantages of ranks and signs based tests are indicated by Wright (2000). First of all, it is very likely to calculate their exact distributions. The researchers do not need to concern about the size distortions because of no need to appeal to any asymptotic approximation. Second, tests based on ranks and signs may be more powerful than other tests if the data are highly non-normal. The methodologies of ranks and signs based variance ratio tests are described as follows.

Rank-Based Variance Ratio Tests: Suppose that Y_t is a time series of asset returns with a sample size of T . $Y_t = X_t - X_{t-1} = \ln P_t - \ln P_{t-1}$. Let $r(Y_t)$ be the rank of Y_t among Y_1, Y_2, \dots, Y_T . $r(Y_t)$ is the number from 1 to T . Define r_{1t} and r_{2t} as

$$r_{1t} = \left(r(Y_t) - \frac{T+1}{2} \right) \times \left(\frac{(T-1)(T+1)}{12} \right)^{-1/2} \quad (11)$$

and

$$r_{2t} = \Phi^{-1}\left(\frac{r(Y_t)}{T+1}\right), \quad (12)$$

where Φ is the standard normal cumulative distribution function (Φ^{-1} is the inverse of the standard normal cumulative distribution function).

The series r_{1t} is a simple linear transformation of the ranks, standardized to have sample mean 0 and sample variance 1. The series r_{2t} , known as the inverse normal or van der Waerden scores, has sample mean 0 and sample variance approximately equal to 1. Wright substitutes r_{1t} and r_{2t} in place of the return $(X_t - X_{t-q})$ in the definition of Lo-MacKinlay's variance ratio test statistic (assuming homoscedasticity), $Z(q)$ in equation (9a). The rank-based variance ratio test statistics R_1 and R_2 are defined as

$$R_1 = \left(\frac{\frac{1}{Tk} \sum_{t=k}^T (r_{1t} + r_{1t-1} + \dots + r_{1t-k+1})^2}{\frac{1}{T} \sum_{t=1}^T r_{1t}^2} - 1 \right) \times \left(\frac{2(2k-1)(k-1)}{3kT} \right)^{-1/2} \quad (13)$$

and

$$R_2 = \left(\frac{\frac{1}{Tk} \sum_{t=k}^T (r_{2t} + r_{2t-1} + \dots + r_{2t-k+1})^2}{\frac{1}{T} \sum_{t=1}^T r_{2t}^2} - 1 \right) \times \left(\frac{2(2k-1)(k-1)}{3kT} \right)^{-1/2}. \quad (14)$$

Note that $\frac{1}{T} \sum_{t=1}^T r_{1t}^2 = 1$ so that this term may be omitted from the definition of R_1 in equation (13),

whereas $\frac{1}{T} \sum_{t=1}^T r_{2t}^2 \approx 1$.

Sign-Based Variance Ratio Tests: For any time series Y_t , let $u(Y_t, q) = 1(Y_t > q) - 0.5$. So, $u(Y_t, 0)$ is $1/2$ if Y_t is positive and $-1/2$ otherwise. Let $s_t = 2u(Y_t, 0) = 2u(\epsilon_t, 0)$. Clearly, s_t is an independently and identically distributed (iid) series with mean 0 and variance 1. Each s_t is equal to 1 with probability $1/2$ and is equal to -1 otherwise. The signed-based variance ratio test statistic S_1 is defined as

$$S_1 = \left(\frac{\frac{1}{Tk} \sum_{t=k}^T (s_t + s_{t-1} + \dots + s_{t-k+1})^2}{\frac{1}{T} \sum_{t=1}^T s_t^2} - 1 \right) \times \left(\frac{2(2k-1)(k-1)}{3kT} \right)^{-1/2}. \quad (15)$$

Wright (2000) points out that S_2 test is expected to have lower power. S_2 is not computed in this study.

EMPIRICAL RESULTS

Table 1: Descriptive Statistics for the Daily Returns of Australian Exchange Rate and Stock Index

	Exchange Rate	Stock Index
Mean	0.000063	0.000236
Median	0.000253	0.000429
Minimum	-0.039656	-0.075389
Maximum	0.033873	0.060666
Standard Deviation	0.006735	0.008417
Skewness	-0.303658	-0.545512
Kurtosis	5.190563	9.587003
Jarque-Bera	776.4015	6,883.732

The return on date t (Y_t) is calculated as $Y_t = \ln P_t - \ln P_{t-1}$. P_t is the exchange rate/stock index on date t .

Table 1 illustrates basic statistics for the daily returns of Australian exchange rate and stock index. The daily return of exchange rate ranges from -3.9656% to 3.3873%, with the mean and median of 0.0063% and 0.0253%, respectively. The daily return of stock index ranges from -7.5389% to 6.0666%, with the mean and median of 0.0236% and 0.0429%, respectively. If a data series is exactly normally distributed, values of skewness and kurtosis will be zero and three, respectively. Values of skewness and kurtosis on Table 1 show that the distributions of exchange rate return and stock index return are somewhat negatively skewed and peaked (leptokurtic) relative to normal. Jarque-Bera statistic is used to test the normality of distribution. The Jarque-Bera values for both exchange rate and stock index are significant at the 1% level, indicating that both returns of series are not normally distributed.

Table 2: Mean and Standard Deviation of Exchange Rate/Stock Index Returns for Each Weekday

		Exchange Rate	Stock Index
Monday	Mean	0.000160	0.000207
	Standard Deviation	0.007208	0.009171
Tuesday	Mean	-0.000385	0.000026
	Standard Deviation	0.006161	0.008183
Wednesday	Mean	0.000110	0.000453
	Standard Deviation	0.006995	0.008846
Thursday	Mean	-0.000034	0.000438
	Standard Deviation	0.006828	0.007763
Friday	Mean	0.000484	0.000050
	Standard Deviation	0.006453	0.008096

Table 3: Regression Analysis Using Dummy Variables

Exchange Rate				
α	β_1	β_2	β_3	β_4
0.000160	-0.000545	-0.000050	-0.000194	0.000324
(0.5385)	(0.1299)	(0.8900)	(0.5887)	(0.3701)
Stock Index				
α	β_1	β_2	β_3	β_4
0.000207	-0.000182	0.000245	0.000230	-0.000157
(0.5121)	(0.6806)	(0.5777)	(0.6011)	(0.7226)

$Y_t = \alpha + \beta_1 D_T + \beta_2 D_W + \beta_3 D_R + \beta_4 D_F + \varepsilon_t$, where Y_t is the exchange rate return/stock index return on day t . α is the intercept (mean return on Monday). $\beta_1, \beta_2, \beta_3, \beta_4$ are coefficients of dummy variables D_T, D_W, D_R, D_F , respectively. D_T is equal to 1 if day t is Tuesday or zero otherwise. D_W is equal to 1 if day t is Wednesday or zero otherwise. D_R is equal to 1 if day t is Thursday or zero otherwise. D_F is equal to 1 if day t is Friday or zero otherwise. ε_t is the error term. ***: Significant at the 1% level. **: Significant at the 5% level. *: Significant at the 10% level. p -value is shown in the parenthesis.

The mean return and standard deviation of return for each weekday are summarized on Table 2. For the exchange rate, Friday has the highest mean return and the standard deviation of return on Monday is highest. However, mean return is positive on Monday but negative on Tuesday and Thursday, which is

not consistent with the day of the week effect. For the stock index, although Monday has the highest standard deviation of return, the mean return on Monday is positive and higher than that on Friday, which contradicts day of the week effect.

Table 3 regression analysis shows that all of β_1 , β_2 , β_3 , and β_4 are not significant for both exchange rate and stock index. The result indicates that the mean return on any other weekday is not significantly higher or lower than that on Monday. Based on results from Table 2 and Table 3, day of the week effect phenomenon does not appear at Australian exchange rate and stock index during the study period. Using daily data is appropriate in this study.

Table 4: Autocorrelations of Daily Returns

Exchange Rate								
k (lags)	1	2	3	4	5	6	7	8
ρ_k	-0.014	0.001	-0.018	-0.022	0.024	-0.007	0.001	0.000
p -value	(0.391)	(0.691)	(0.601)	(0.470)	(0.344)	(0.445)	(0.562)	(0.688)
k (lags)	9	10	11	12	13	14	15	16
ρ_k	0.021	-0.010	-0.011	0.020	0.010	-0.037	-0.008	0.025
p -value	(0.598)	(0.654)	(0.696)	(0.648)	(0.697)	(0.381)	(0.439)	(0.359)
Stock Index								
k (lags)	1	2	3	4	5	6	7	8
ρ_k	-0.023	-0.007	0.013	-0.015	-0.021	-0.012	-0.033	0.015
p -value	(0.156)	(0.333)	(0.411)	(0.440)	(0.369)	(0.428)	(0.191)	(0.216)
k (lags)	9	10	11	12	13	14	15	16
ρ_k	0.000	0.004	0.013	0.015	0.048*	-0.023*	0.008*	-0.038**
p -value	(0.293)	(0.374)	(0.410)	(0.429)	(0.077)	(0.064)	(0.083)	(0.028)

***: Significant at the 1% level. **: Significant at the 5% level. *: Significant at the 10% level. p -value is shown in the parenthesis.

Table 4 displays autocorrelations up to 16 lags with p -values in the parentheses. For exchange rate, autocorrelations are small and not significant at any lag. The result shows that the exchange rate series follows the random walk. For stock index, autocorrelations are only significant at higher order of lags (significant at the 10% level with lag 13, 14, and 15 and significant at the 5% level with lag 16). No autocorrelation is significant with lags below 13. Basically, the stock index series is weak-form efficient.

Table 5: ADF and PP Unit Root Tests

Panel A: Level (X_t)		
	ADF Test Statistic	PP Test Statistic
Exchange Rate	-0.9057 (0.7870)	-0.8819 (0.7944)
Stock Index	-0.5548 (0.8779)	-0.5077 (0.8874)
Panel B: First Difference (ΔX_t)		
	ADF Test Statistic	PP Test Statistic
Exchange Rate	-60.8857*** (0.0001)	-60.8898*** (0.0001)
Stock Index	-62.2750*** (0.0001)	-62.3365*** (0.0001)

The critical values for rejecting the null hypothesis of unit root at 1%, 5%, and 10% levels of significance for ADF and PP tests are -3.43, -2.86, and -2.57, respectively. ***: Significant at the 1% level. **: Significant at the 5% level. *: Significant at the 10% level. MacKinnon (1996) one-sided p -values are shown in the parentheses.

The result of unit root tests for the level is shown on Panel A of Table 5. Both ADF and PP test statistics indicate that the null hypothesis of unit root cannot be rejected, suggesting non-stationary in level. The exchange rate and stock index markets satisfy the RWH.

Panel B of Table 5 shows the result of unit root tests for the first difference of the series. Both ADF and PP test statistics point out that the null hypothesis of unit root is rejected for the first difference, suggesting stationary (The order of integration represents the minimum number of times a series needs to be first differenced in order to become stationary. Test results on Panel A and B of Table 5 show that the non-stationary series (X_t) is integrated of order one, $I(1)$).

If a time series follows the random walk, its first difference will be stationary. The difference stationary for exchange rate/stock index series meets the random walk process. Based on Panel A and B of Table 5, Australian exchange rate and stock index are weak-form efficient.

Table 6: Estimates of GARCH (1,1) Model

Coefficient	μ	ω	α	β
Exchange Rate	0.000137 (0.1617)	0.0000004*** (0.0000)	0.049489*** (0.0000)	0.942316*** (0.0000)
Stock Index	0.000533*** (0.0000)	0.000002*** (0.0000)	0.102044*** (0.0000)	0.877260*** (0.0000)

*GARCH (1,1) Model: $Y_t = \mu + \varepsilon_t$, $h_t = \omega + \alpha\varepsilon_{t-1}^2 + \beta h_{t-1}$, where Y_t is the return on date t . h_t (h_{t-1}) is the conditional variance on date t ($t-1$). ω is the constant term. ε_{t-1}^2 is the squared residual of the previous day from the mean equation. ***: Significant at the 1% level. **: Significant at the 5% level. *: Significant at the 10% level. p -value is shown in the parenthesis.*

Estimates of GARCH (1,1) model are exhibited on Table 6. For the exchange rate, the mean equation shows that μ is not significantly different from zero, which fails to reject the RWH. The conditional variance equation shows that ω , α , and β are all significant at the 1% level. $(\alpha + \beta) = 0.991805$, which is very close to 1, implies high persistence in variance. The predictable volatility indicates inefficiency. The estimates from mean and conditional variance equations show mixed results.

For the stock index, the mean equation shows that μ is significantly different from zero at the 1% level, which rejects the RWH. The conditional variance equation shows that ω , α , and β are all significant at the 1% level. $(\alpha + \beta) = 0.979304$, which is close to 1, suggests high persistence in volatility, which indicates inefficiency. Thus, the results of both equations indicate weak-form inefficiency.

Table 7: Lo-MacKinlay Variance Ratio Estimates and Test Statistics

Exchange Rate		Number of Lag (q)			
		q = 2	q = 4	q = 8	q = 16
VR(q)		0.9862	0.9723	0.9507	0.9519
Z(q)		(-0.8272)	(-0.8898)	(-1.0002)	(-0.6568)
Z*(q)		[-0.6994]	[-0.7569]	[-0.8539]	[-0.5627]
Stock Index		Number of Lag (q)			
		q = 2	q = 4	q = 8	q = 16
VR(q)		0.9767	0.9647	0.9194	0.9092
Z(q)		(-1.4171)	(-1.1482)	(-1.6585)*	(-1.2561)
Z*(q)		[-0.7215]	[-0.6260]	[-0.9734]	[-0.8090]

The variance ratios for q -day returns, $VR(q)$, are reported in the first row. $Z(q)$, variance ratio test statistics assuming homoscedasticity, is reported in the parenthesis (). $Z^(q)$, variance ratio test statistics, heteroscedasticity-consistent, are reported in the brackets []. ***: Significant at the 1% level. **: Significant at the 5% level. *: Significant at the 10% level.*

Table 7 presents variance ratio estimates and test statistics based on the methodology of conventional variance ratio test by Lo and MacKinlay (1988). Test results for exchange rate and stock index on Table 7 indicate that none of the test statistics for either assuming homoscedasticity or heteroscedasticity-consistent at any number of q is significant, except $Z(q = 8)$ for stock index, which is significant only at the 10% level. Overall, the null hypothesis that variance ratio is not statistically different from one cannot be rejected. Therefore, the RWH cannot be rejected for the Australian exchange rate and stock index.

Table 8: Wright Non-Parametric Variance Ratio Test Statistics Using Ranks and Signs

Exchange Rate	Number of Lag (k)			
	k = 2	k = 4	k = 8	k = 16
R ₁	-1.6272	-1.2189	-1.3874	-1.1121
R ₂	-1.3493	-1.1954	-1.3580	-1.0746
S ₁	-2.4646**	-0.9880	-1.0978	-1.2305
Stock Index	Number of Lag (k)			
	k = 2	k = 4	k = 8	k = 16
R ₁	-0.5762	-0.6225	-1.3067	-1.4611
R ₂	-0.6979	-0.7136	-1.5190	-1.4747
S ₁	0.0657	0.3073	-0.3582	-0.8154

***: Significant at the 1% level. **: Significant at the 5% level. *: Significant at the 10% level.

The test statistics of ranks and signs based variance ratio proposed by Wright (2000) are demonstrated on Table 8. The rank-based test results show that R_1 and R_2 are insignificant for all numbers of k for both exchange rate and stock index. The sign-based test results show that S_1 is significant at the 5% level only for $k = 2$ in the exchange rate component. S_1 is not significant for $k = 4, 8$, and 16 . Overall, the non-parametric ranks and signs based variance ratio tests cannot reject the RWH.

CONCLUSION

In this research, a battery of methodologies such as autocorrelation, unit root, GARCH, conventional variance ratio, and non-parametric ranks and signs based variance ratio tests are adopted to investigate the weak-form efficiency of Australian exchange rate and stock index markets from January 1994 to August 2008. The empirical results from these tests mostly cannot reject the RWH of Australian exchange rate and stock index series. Consequently, Australian exchange rate and stock index markets are considered weak-form efficient during the time period of study.

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E-BUSINESS EDUCATION: A REPEATED MEASURES ANALYSIS OF WORLD CURRICULUM REVISIONS

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ABSTRACT

E-business education faces challenge in responding to rapid change and technological innovation. The present study investigated master's degree programs in e-business worldwide that have undergone curriculum revision. Data on program curricula were collected from university web sites in 2003 and again in 2007, resulting in a sample of 50 programs that had been revised during that period. Findings suggest that the average number of required e-business courses in the curricula decreased as a result of program revision. E-business programs based in Europe, Australia, and Asia appeared to require more e-business technical courses than those in North America in both 2003 and 2007. The programs did not increase courses aimed at controlling cybercrime even though this problem has grown. Recommendations are discussed for those involved in e-business curriculum decisions.

INTRODUCTION

Advantages offered by e-business are constrained only by organizations' capabilities to recognize and apply innovations as they emerge. It therefore seems essential that e-business educational curricula equip students with the skills to recognize and adapt new technologies for business advantage. The rapidly changing e-business environment presents a challenge for education. In addition to technological and business model change, e-business and educational programs must contend with issues such as cybercrime which has rapidly emerged as a major threat to businesses, consumers, and the economy as a whole. E-business education programs have undergone extensive curriculum revision in recent years: In a study of e-commerce programs from 2001 to 2005, Burkey (2007) reported that 76% of those sampled had been revised. Durlabhji and Fusilier (2005) found that 39% (42 of 107) of North American master's degree programs had been revised between 2001 and 2003. With regard to master's programs based in world regions outside of North America, approximately 10% (four programs of 42) were reported as being revised from 2001 to 2003 (Fusilier and Durlabhji, 2005).

Investigation of programs that have adapted and endured through curriculum revision may serve as a basis for developing responsive, flexible approaches to e-business education. Findings of such investigation may further help those involved in curriculum development to benchmark their programs for improvement.

Curriculum Content: Technical and Non-technical Courses: Cybercrime Prevention

E-business education programs have been studied with regard to the technical and non-technical focus of their coursework (Durlabhji & Fusilier, 2005; Li, Yen, & Cheng, 2008). Business and e-business non-technical courses include topics such as traditional business areas, and non-technical e-commerce areas such as e-marketing. Ngai, Gunasekaran, and Harris (2005) advocated a balance of technical and non-technical course material for e-business education. Dhar and Sundararjan (2007) contended that a gap exists between the generally perceived importance of information technology and its representation in business school curricula. Comparisons of industry needs and curricular offerings in e-commerce education programs in the U.S. and Taiwan suggested a lack of fit in both managerial and technical areas

(Li et al., 2008). Despite support for the role of non-technical factors in e-business success, technology also remains a fundamental part of this approach to doing business.

Because cybercrime has become a costly problem for e-business, its prevention would appear to be a necessary topic for e-business education programs. A large body of literature suggests that e-business security is an important component of customer trust (e.g., van Noort, Kerkhof, & Fennis, 2007). Kraemer, Dedrick, and Melville (2006) reported that concern about privacy/security and inadequate legal protection for Internet purchases were the biggest firm barriers worldwide to e-commerce use. Furthermore, Creed, Zutshi, and Ross (2009) argued that ethics is central to the success of e-commerce due to its global and anonymous nature. Coursework in e-business law, security, and ethics might help to reduce or prevent cybercrimes for e-business (Fusilier & Penrod, 2009).

Purpose Of The Study

The present study longitudinally investigated curricula of e-business master's degree programs worldwide that were revised from 2003 to 2007. The year 2003 is associated with the early recovery period from the dot-com bust. From 2003 through 2007, the number of Internet users around the world grew dramatically and important innovations such as wireless and mobile technologies had greater impact on e-commerce. Economic growth and changes in the e-business environment acted as apparent forces for educational program change during the period studied. The present study explored the revision process by comparing the numbers and types of course offerings across the time points studied. Courses were divided into categories following the analyses of Durlabhji and Fusilier (2005) and Li et al. (2008), among others. The main focus of a given course determined the category to which it was assigned: (a) business, (b) technical, (c) e-business non-technical, or (d) e-business technical. Consideration of categories can suggest the relative focus of the programs, pre- and post-revision. The research questions addressed are:

1. Have curricula changed over the time points with regard to the course categories of (a) business, (b) technical, (c) e-business non-technical, or (d) e-business technical? Do curriculum changes vary according to the part of the world in which the program is based?
2. Have e-business curricula been revised to include more courses that might help to address cybercrime? Increasing such coursework in e-business law, security, and ethics is expected given the recent rate of cybercrime growth.

METHOD

Exhaustive web searches were conducted from November 2002 to February 2003 then again from April to July, 2007 to find web page descriptions of e-business master's-level degree programs around the world. Programs were included in the study only when a detailed curriculum description was available. Web sites in languages other than English were either translated by the authors or by an Internet translation site.

The web searches resulted in a total of 107 master's programs for the data collection effort in 2003 and 163 programs for 2007. Some schools had multiple e-business tracks or programs. The programs that had been revised from 2003 to 2007 were identified and used for the present study's data set. These programs existed in both 2003 and 2007 but had a different curriculum in the later year. There were a total of 50 revised programs. A list of the schools and programs is available on request from the authors.

Course Categories

Program curricula were examined according to the numbers of (a) business courses included in the program, (b) e-business courses, and (c) technical courses. The e-business courses were further identified as being technical or non-technical in nature. Courses were also classified as required or elective. The purpose of the coding scheme was to provide a general picture of the categories of courses offered in the

e-business area and also to explore the extent to which the programs have a technology emphasis. Consistent with previous studies, the present research used course titles as a measure of topic coverage (Burkey, 2007). With regard to cybercrime prevention, course titles and descriptions in e-business program curricula were analyzed to place courses in the following categories: (a) e-business law, (c) ethics, and (d) security.

RESULTS

Of the 50 e-business master's programs revised between 2003 and 2007, the number of programs based in each country as represented in the sample is: Australia (3 programs), Canada (2), England (8), France (1), Ireland (3), Italy (1), Thailand (1), and the United States (31). Table 1 shows the total number of courses and descriptive statistics for the course categories for 2003 and 2007. Table 2 displays the same type of information for the e-business law, security, and ethics courses. The low means evident in Table 2 suggest that many of the programs did not include courses with titles dedicated to law, security, or ethics.

Table 1: Master's Programs, Revised 2003 – 2007: Courses by Category (n = 50 programs)

Category	Required vs. Elective	2003 – Pre-revision			2007 - Revised		
		Sum of Courses	Mean	s.d.	Sum of Courses	Mean	s.d.
Business	Required	245	4.90	4.82	307	6.14	5.66
	Elective	96	1.92	2.72	123	2.46	3.68
	Total	331	6.90	5.64	418	8.71	6.73
E-business Technical	Required	99	1.98	2.14	76	1.52	2.30
	Elective	98	1.96	2.88	120	2.40	4.40
	Total	189	3.94	4.24	169	3.52	4.28
E-business Non-Technical	Required	94	1.88	1.51	72	1.44	1.42
	Elective	86	1.72	2.26	89	1.78	2.21
	Total	177	3.69	2.14	153	3.19	1.97
Technical	Required	61	1.22	1.74	64	1.28	1.59
	Elective	97	1.94	3.46	113	2.26	4.02
	Total	135	2.81	2.84	154	3.21	3.14

Table 2: Master's Programs, Revised 2003 – 2007: Law, Security, and Ethics Courses (n = 50 programs)

Category	Required vs. Elective	2003 – Pre-revision			2007 - Revised		
		Sum of Courses	Mean	s.d.	Sum of Courses	Mean	s.d.
E-business Law	Required	8	0.16	0.51	7	0.14	0.41
	Elective	18	0.36	0.60	20	0.40	0.67
	Total	26	0.52	0.76	27	0.54	0.71
Security	Required	17	0.34	0.69	14	0.28	0.64
	Elective	11	0.22	0.68	15	0.30	0.86
	Total	28	0.56	0.97	29	0.58	1.13
Ethics	Required	3	0.06	0.24	2	0.04	0.20
	Elective	4	0.08	0.34	1	0.02	0.14
	Total	7	0.14	0.41	3	0.06	0.24

Repeated measures ANOVAs were conducted to explore differences in the average number of courses offered in each category across 2003 and 2007. A significant within-subjects difference was detected for required e-business non-technical courses (see Table 3). The means listed in Table 1 suggest that on average, required e-business non-technical courses decreased from 2003 (mean = 1.88) to 2007 (mean = 1.44) as programs were revised.

Table 3: Within Subjects Comparison of Required e-business Non-technical Courses across Years 2003 and 2007 using Repeated Measures ANOVA

	Type III Sum of Squares	df	Mean Square	F
Year	4.840	1	4.840	5.252*
Error	45.160	49	0.922	

* $p < .05$ ** $p < .01$

A significant within-subjects difference was also apparent for required e-business technical courses but this finding became non-significant when world region was included in the analysis. Because the number of revised programs based on each continent outside of North America was relatively small, they were combined to allow a comparison of programs based in North America versus other parts of the world. Table 4-A shows between-subjects results for the repeated measures ANOVA with the dependent variable of required e-business technical courses. Descriptive statistics displayed in Table 4-B suggest higher average numbers of e-business technical courses in programs based outside of North America in both 2003 and 2007.

Table 4-A: Between Subjects Comparison of Required e-business Technical Courses by World Region

	Type III Sum of Squares	df	Mean Square	F
Intercept	355.051	1	355.051	44.586
North America versus World	50.011	1	50.011	6.280*
Error	382.239	48	7.963	

* $p < .05$ ** $p < .01$

Table 4-B: Descriptive Statistics for Required e-business Technical Courses by World Region

Year	World Region	N	Mean	s.d.
2003	North America	33	1.55	2.24
	Outside of North America	17	2.82	1.70
2007	North America	33	0.94	2.28
	Outside of North America	17	2.65	1.94

DISCUSSION

With regard to the nature of curriculum change, there appeared to be a reduction in required non-technical e-business courses from 2003 to 2007. Why would a degree program titled e-business reduce the number of courses on this topic? This change could demonstrate a shift from the view of e-business as a new paradigm for business to regarding it simply as a tool for increasing the efficiency of traditional business functions. Bentley College is an example of a school that deliberately phased out its MBA e-commerce concentration by incorporating e-business content more heavily into the core MBA courses (Fedorowicz & Gogan, 2001). It is not clear however whether the schools in the present study that reduced e-business courses are taking this route to providing students with e-business content. Explanations for the revisions were not provided on any of the web sites included in the present research. A potential problem with infusing e-business content into other courses is the difficulty in determining whether the content was actually covered, or if it was, to what extent. Greater transparency seems necessary to help students in making enrollment decisions and to enable faculty and administrators to more effectively evaluate topic coverage by specifically linking it to external factors such as industry needs and technological change. The data do not support the research question 2 expectation that coursework in e-business law, security, and ethics increased in response to the wave of cybercrime in recent years. The lack of such coursework may explain why e-businesses apparently have difficulty coping with cybercrime (Fusilier & Penrod, 2009). More coverage of topics concerning control of cybercrime is apparently needed.

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INTRODUCING IFRS IN INTRODUCTORY FINANCIAL ACCOUNTING COURSES

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ABSTRACT

With the possibility that International Financial Reporting Standards (IFRS) may replace or may change substantially the US Generally Accepted Accounting Principles (GAAP) standards currently in place within the next decade, there is a question for accounting educators about how much of the current accounting curriculum should be devoted to IFRS. This is especially critical in the first levels of accounting, where the fundamentals of accounting are learned. While the major accounting firms are positioning themselves to advise clients when a transition in accounting standards occurs, an understanding of current US GAAP and current and potential IFRS standards will be necessary for today's students. This paper will examine strategies for incorporating IFRS into the introductory levels of the accounting curriculum. The paper will advocate that IFRS education should be incorporated into each introductory level course in accounting. A variety of approaches will be analyzed. The paper will demonstrate that a basic knowledge of IFRS is essential to the business vocabulary for both accounting and non-accounting majors, and therefore a valuable component of the introductory accounting curriculum.

THE IMPACT OF THE SARBANES-OXLEY ACT ON AICPA SSARS NO. 19. AUDIT STANDARDS

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ABSTRACT

American Institute of Certified Public Accountants (AICPA) Statement on Standards for Accounting Review Services No. 19 (SSARS 19) was released on December 31, 2009, and will be effective for audit reviews after December 15, 2010. The SSARS 19 revises and clarifies audit standards set by the AICPA in 1978 and addresses specific post Sarbanes-Oxley concerns with respect to auditor review standards. The new SSARS 19 also harmonizes the AICPA audit standards with international audit standards as promulgated by the International Audit and Assurance Standards Board (IAASB). Responsive to concerns in the post accounting scandal era, the Sarbanes-Oxley Act of 2002 reaffirmed the commitment of the corporate Board of Directors and the external Auditor to set appropriate controls regarding accounting and audit policy, in particular risk, materiality and independence. Although the Constitutionality of the Sarbanes-Oxley Act and the oversight authority of the Public Company Accounting Oversight Board (PCAOB) is currently under review by the Supreme Court, the changes brought by the Sarbanes-Oxley Act will have a lasting impact on accounting practice and policy. This paper seeks to illustrate the impact of the Sarbanes-Oxley Act by demonstrating its influence on SSARS 19. This paper will also evaluate the SSARS 19 framework for audit policy.

ATTITUDE TOWARD THE WEBSITE SCALE DEVELOPMENT: A RESEARCH NOTE

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ABSTRACT

This paper presents the conceptualization and development of a four item unidimensional measure of attitude toward the website. The measure is shown to meet the four criteria for validation for positivist research in information systems set by Straub, Boudreau and Gefen (2004). The internal consistency is assessed by Cronbach's alpha (.917) as is the unidimensionality which was assessed by exploratory and confirmatory factor analysis. The confirmatory factor analysis was conducted using generalized structural component analysis (GSCA) <http://www.sem-gesca.org/>. The scale's face, convergent, predictive and discriminate validity are all empirically demonstrated.

KEYWORDS: electronic commerce, attitudes, consumer behavior

INTRODUCTION

The purpose of this paper is to present a measure of Attitude toward the Website and demonstrate its predictive and convergent validity. The paper presents the development of a four item Likert-like scale to measure Attitude toward the Website. Literature has demonstrated that Attitude toward the Website, like Attitudes toward the Advertisement, is a mediator of brand attitudes and behavioral intentions (Chen 1999; Sicilia, Ruiz and Reynolds, 2006). For this reason, Attitude toward the Website is an important construct in any marketing campaign and is the measure of interest in this paper. Attitude toward the Advertisement The hierarchy of effects model in one form or another has been a tenet of marketing for over 100 years. Barry and Howard (1990) noted that in 1898 door to door salesmen were using the hierarchy of effects to get their foot in the door. Some of the more common hierarchy of effects models are the AIDA (Attention – Interest – Desire – Action) and Think – Feel – Do, see Cramphorn (2006) for a review and empirical validation.

The classic advertising hierarchical model has been presented as a logical series of steps. First exposure to the ad and its characteristics (credibility, liking, personal relevance) engenders attention, memory and attitudes toward both the ad and the brand. These attitudes then result in purchase intentions (Brown and Stayman 1992, Bruner and Kumar 2000, Lord Lee and Sauer 1995, Thorson, Chi and Leavitt 1992 and Shimp 1981) and at the core of purchase intentions are Attitudes toward the Ad and Toward the Brand. Attitude toward the Ad has been demonstrated to be the best possible predictor of sales effects (Haley and Baldinger 1991).

Interest in the hierarchy of effects has continued to evolve and recently the focus has been on the role of creativity and execution within the ad to create attitudinal responses (Ang, Lee and Leong, 2007; Smith, Chen and Yang 2008; Smith, MacKenzie, Yang, Buchholz and Darley 2007). Another stream of research within the hierarchy of effects is the development of the construct and research in the area of Attitude toward the Website. Attitude toward the Site Chen and Wells (1999) extended the concept of Attitude toward the Ad/Brand to the internet by conceptualizing and developing a measure for the construct of Attitude toward the Website. Expanding on their previous research, they found that perceived

entertainment, informativeness and organization of a website impact Attitude toward the Website (Chen, Clifford and Wells 2002).

Attitude toward the Website was found to be positively related to perceived interactivity and involvement (McMillan Hwang and Lee 2003). Elliot and Speck (2005) further supported these relationships using Attitude toward the Website as a dependent variable. They found that ease of use, entertainment, currency, product information, trust and customer support were all predictors of Attitude toward the Website and that both product involvement and the online shopping experience were moderating variables. Similarly, Ko, Cho and Roberts (2005) found that perceptions of information, convenience, entertainment and social interaction on a website were predictors of the duration (time) on a website and was a predictor of Attitude Toward the Website. Perceptions of the amount of information contained on a website (quantity) has a positive impact on low interest visitors Attitude Toward a Website but perceived quantity did not impact high interest visitors attitudes (Kang and Kim, 2006).

Long and Chiagouris (2006) demonstrated that information credibility impacts Attitude toward the Website. In a follow-up study, Chiagouris, Long and Plank (2008) explored the relationship between credibility of information content and Attitude toward the Website. They found that credibility measures related to site design were highly correlated with Attitude toward the Website. In another study looking at the impact of the website construction itself, Bellman and Rossiter (2004) found the easier a site is for a consumer to navigate, the better the Attitude toward the Website (and the brand).

In research directly related to hierarchy of effects, Sicilia, Ruiz and Reynolds (2006) demonstrated that the construct of Attitude toward the Website was a mediator of Attitude toward the Brand through a peripheral processing route in subjects with both low and high needs for cognition. Other research has also found a link between the Attitude toward the Website and brand attitudes. Jose-Cabezudo, Gutierrez-Cillan and Gutierrez-Arranz (2008) tested and demonstrated that for both information seekers and entertainment seekers the Attitude toward the Website impacted brand attitudes which led to purchase intention. In the same volume of the *Journal Internet Research*, Huang (2008) found similar results with Attitude toward the Website impacting behavioral intention to use the website which predicted actual website usage. Ko, Chu and Roberts (2005) also found support for the paths linking Attitude Toward the Website with brand attitudes which then lead to purchase intention. Reversing the hierarchy of effects model, Supphellen and Nysveen (2001) demonstrated that brand loyalty was a strong predictor of both Attitude toward the Website and intention to revisit the website. Extending this stream into the realm of low involvement and high involvement products Wu (2007) demonstrated that Attitude toward the Website partially mediated Attitude toward the Brand in the low involvement products and completely mediated Attitude Toward the Brand in high involvement products.

METHODS

Data collection was conducted over the course of two hockey games as part of a National Hockey League's (NHL's) team assessment of fan satisfaction. As outside researchers, a limited number of items were allowed to be added to the survey instrument. Surveys were placed on the seats of season ticket holders and the PA announcer asked the fans to complete the survey. Over 1,200 surveys were returned. Of which 540 reported on the attitudinal questions. Any surveys with missing data were excluded from analysis for this study and 470 usable surveys were returned. For the purposes of this study, one subset of the data (those items related to the team's website) is used.

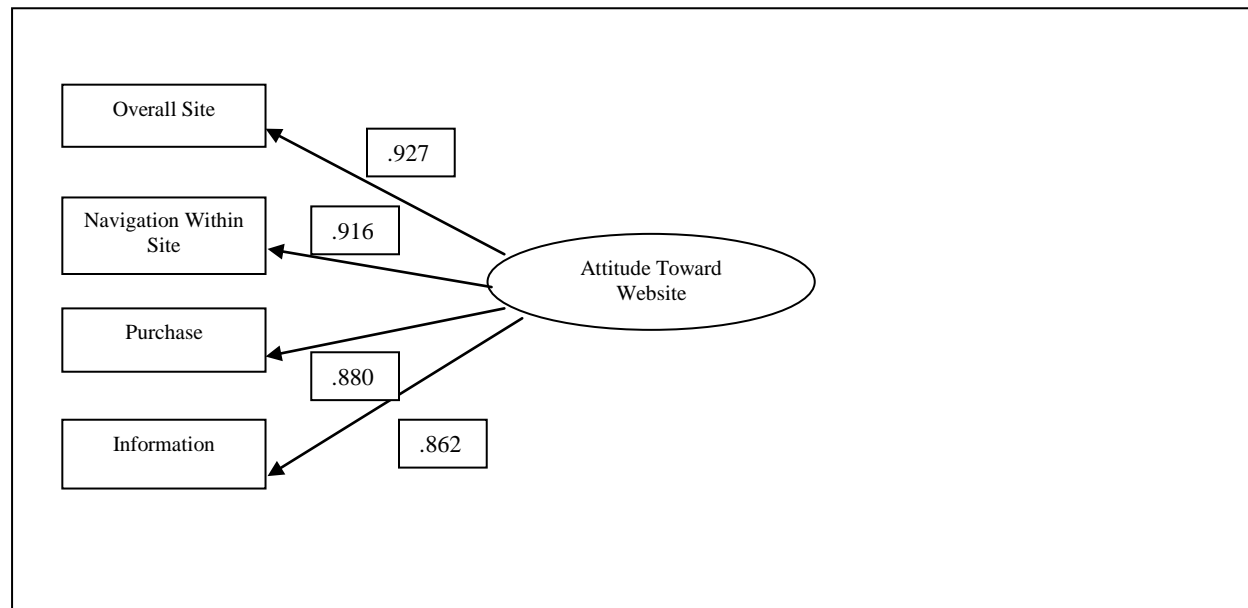
Four items were used to assess the Attitude toward the Website. These were measured on a five point Likert like scale anchored by poor and excellent. The items assessed the overall perception of the site, how easy it is to purchase tickets to games on the site, how easy is navigation on the website and how useful is the information on the website. Also collected was frequency of visits to the team's website as

an ordinal measure that included never, once per month, once per week, 2-5 times per week, and every day. Respondents indicating they never visited the website were excluded from the analysis due to lack of exposure to the site and who, therefore, would not have an attitude toward the site. Also measured was the number of games attended on an ordinal scale with the choices of 1 game, 2-5 games, 6-10 games, 11-20 games, 21-30 games, 30+ games and all games. Results

Confirmatory factor analysis was conducted using generalized structural component analysis GeSCA <http://www.sem-gesca.org/> (Hwang 2004; Hwang, Malhotra, Kim, Tomiuk, and Hong 2009). The solution (shown in Figure Three) presents confirmation of the unidimensionality of the exploratory factor analysis results. The goodness of fit measures are: GFI and SRMR.997 (Un-weighted least-squares) **GFI** and **SRMR** (standardized root mean square residual). Both are proportional to the difference between the sample co variances and the co variances reproduced by the parameter estimates of generalized structured component analysis. The GFI values are close to 1 and the SRMR values close to 0 and may be taken as indicative of good fit. For example, $SRMR \leq .08$ is indicative of an acceptable model fit. In the model the GFI is .997, and the SRMR is .047 which is below the .05 level for acceptance of the model. An AVE of .804 indicates the average variance explained by the model was 80%.

The internal consistency is assessed by the coefficient alpha which is .917 for the scale. All of the estimates are above .86 which is above the suggested level of .7 and are statistically significant based on their critical ratios at the .05 level. The “absolute” bootstrap critical ratio (CR) is obtained by dividing a parameter estimate by its bootstrap standard error (SE). The CR is used for testing the significance of an estimate. Combined, these measures reveal that the four item scale is unidimensional and internally consistent.

Figure 1: Model



To demonstrate the predictive and convergent validity of the scale, Attitude toward the Website was regressed on the dependent variable of number of web visits. To do this regression with the dependent variable and an independent variable coded as ordinal level data, SPSS's categorical regression module is used. Categorical regression allows the input of any level of data (nominal, ordinal or metric) and transforms the variables for analysis. The results indicate that both the Number of Games Attended and

the Attitude toward the Website are predictors of the Number of Visits to the Website. Discriminate validity for the measure is demonstrated in Table Four in the correlation matrix. Attitude toward the Website is correlated with site visits but not with the unrelated construct of how many game were attended by the respondent. study meets all four criteria.

FIT	.804
AFIT	.803
GFI	.997
SRMR	.047
AVE	.804
ALPHA	.917
All loading estimates are CR significant at .05 level	

LIMITATIONS

As in all research projects there are several limitations for this study. The first is that data was collected on only one night professional hockey game. There was no opportunity to get respondents who did not participate at that time to do so. Further, the respondents may have been somewhat distracted since they were at a professional sporting event. However, the data did pertain to the website of the professional team playing and at which respondents were attending. Thus all respondents, while consumers of the sporting brand, may not be completely representative of the population at large. Finally, the study is designed as a practitioner market research tool and hypothesis testing in a formal manner was not the purpose of the instrument.

CONCLUSION

This paper presents a unidimensional measure of Attitude toward the Website that includes both affective and cognitive components of the attitudinal measure. The reliability and validity of the measure is demonstrated. Future research could utilize the scale to assess attitudes toward other categories of product and service websites. Selected

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DO CHANGES IN PENSION PLAN ACCOUNTING STANDARDS RESULT IN BETTER MARKET VALUATION?

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ABSTRACT

This study investigates if changes in U.S. accounting standards result in a better assessment of firms' pension commitments as reflected in stock prices. Fama and French three factor (1993) model results reveal that the market inefficiently incorporates defined benefit pension plan information for the three accounting standard related periods. In contrast to Franzoni and Marín (2006) and Fama and French (1993), the returns were estimated starting the fourth month after the end of fiscal year t . The results suggest that investors are not paying enough attention to the implications of the underfunding for future earnings and cash flows. Apparently, the changes in accounting standards do not alter the way investors evaluate this type of obligation. Hedge-portfolio tests are performed to verify if there is an opportunity to outperform the market by identifying weaknesses in the incorporation of information. Tests' results corroborate that the market overprices firms that have severely negative funding status.

JEL: G14; G23; M48

KEYWORDS: Pension plans, accounting standards, information content

INTRODUCTION

Pension plan systems have been growing fast after the post World War II period. As a result, pension plan obligations have become a major concern for management, regulators, and the government. Through the years the Financial Accounting Standards Board (FASB) has demonstrated preoccupation with respect to pension plan information disclosures as demonstrated by the changes in disclosure requirements in the last decades. Efforts to enhance the relevance and understandability of reported pension information also include the enactment of ERISA (Employee Retirement Income System Act of 1974) and the "Pension Protection Act of 2006", the issuance of Statement of Financial Accounting Standards (SFAS) No. 36, SFAS No. 87, SFAS No.132, and most recently, the SFAS No. 158. SFAS No. 158, effective for fiscal years ending after December 15, 2008, provides new pension disclosure requirements intended to address previous shortcomings. Before the issuance of SFAS No. 158, pension plan information concerning the pension plan status was reported in the notes to the financial statements. One of the most important changes of this statement is the presentation of pension plan status in the balance sheet.

A severely underfunded pension plan has future implications in cash flows and earnings. As a result, it is important for investors to assess the pension plan status before making investment decisions. By moving this information from the notes to the financial statements to the balance sheet the intention of the FASB is to improve and create awareness of the importance of pension plan status information. Evidence from various studies suggests that the information content of selected items included in the financial statements is relevant or has impact on stock prices. Studies about pension plan information suggest different results as to markets evaluation or incorporation of this information. This study examines the incorporation of defined benefit (DB) pension plan information for three different accounting standard related periods between 1980 and 2005. For these accounting standard related periods pension information was presented in the notes to the financial statements.

LITERATURE REVIEW

As formally stated by the efficient market hypothesis (EMH), asset prices in financial markets should reflect all available information. Fama et al. (1969) introduced the term “efficient market” into the economics literature and defined it as a market which “adjusts rapidly to new information”. While approaching the twenty-first century the arguments about market efficiency were challenged and its dominance started to be less universal. Becheey, Gruen and Vickery (2000) argue that evidence suggests, that the EMH cannot explain some important and worrying features of asset market behavior.

As for pension plan information, a review of the literature suggests that the market may be inefficient incorporating this information. Apparently, the market overvalues firms with severely underfunded pension plans. Franzoni and Marín (2006) argue that investors do not anticipate the impact of the pension liability on future earnings, and that they are surprised when the negative implications of underfunding ultimately materialize. Godwin and Key (1998) assess market reaction to the Pension Benefit Guarantee Corporation (PBGC) list of the 50 firms with the largest underfunding by calculating abnormal returns around PBGC press release dates using standard event study methodology. Their results suggest that maybe the market had access to the information before the announcement or that investors inefficiently incorporate this news information.

Phillips (2003) examines the relationship between pension plan funding levels and capital structure and provides statistically significant empirical support for the pecking order theory of capital structure. Results suggest that more highly levered firms experience lower profitability and are constrained by a larger dividend payout. In addition, these firms have exhausted their internal resources of financing by underfunding their pension plans, most likely to the extent legally possible. The study demonstrates that underfunding occurs principally due to a firms’ incapacity to fully fund.

Livnat (1984), examines whether unfunded vested benefits and unfunded past service costs possess any information content. The author argues that these findings suggest that neither of the disclosures tested was sufficiently informative but they improved the information content of the earnings disclosure. Feldstein and Seligman (1981) examine empirically the effect of unfunded pension liabilities on corporate share prices and discuss the implications of these estimates for national saving, the decline of the stock market for periods preceding the study, and the rationality of corporate financial behavior. The authors state that it would be more accurate to say that the data is consistent with the conclusion that shareholders accept the conventional measure as the best available information and adjust prices accordingly.

DATA AND METHODOLOGY

In order to test these predictions a sample comprised of all the firm-years with available data on the Compustat Annual Industrial and Research files for NYSE, AMEX, and NASDAQ firms is used. The sample period is the end of fiscal year 1980 to end of fiscal year 2005. The study only includes firms that sponsor DB pension plans. The variables of interest correspond to different accounting items over the years. Consequently, this accounting data is constructed differently for different periods in the time span that is studied. There are two breaks in the way Compustat informs the data related to pension plans. This breaks result from changes in accounting standards. The first break is caused by the accounting standard SFAS 87. It affects the way pension data is presented starting fiscal years beginning after December 15, 1986. The second break, effective for fiscal years beginning after December 15, 1997, is caused by SFAS 132.

In order to measure the funding status of the pension plans, the procedure used by Franzoni and Marín (2006) is used. To solve the problem of the impact that the same dollar amount of underfunding has depending on the size of the firm, the funding status needs to be appropriately normalized. Funding status

is defined as the difference between the fair value of pension assets (*FVPA*) and the pension benefit obligation (*PBO*). They choose to divide the funding status by market capitalization (*Mkt Cap*) at the end of the fiscal year when the pension items are measured. As them, this variable is labeled funding ratio (*FR*). This variable is computed as follows:

$$FR_{t-1} = FVPA_{t-1} - PBO_{t-1} / Mkt\ Cap_{t-1} \quad (1)$$

After calculating the *FR*, firms-years are classified by accounting standard period. Then, firms are sorted into three sets of portfolios by period and by *FR*. Firms sponsoring DB pension plans are classified as underfunded and overfunded. Eleven portfolios were formed for each accounting standard period. The first ten portfolios include only underfunded firms ($FR < 0$) in a given year. The eleventh portfolio includes overfunded firms ($FR \geq 0$).

The Fama and French (1993) three factor model is used to calculate each portfolio's excess return. Portfolios are tested for risk adjusted returns by running time-series regressions of portfolio returns on the returns on different factors, including the market. Discrepancies in returns among portfolios could be explained by different factor loadings. In formula, the time-series regression (Fama-French three factor model) for the portfolios is expressed:

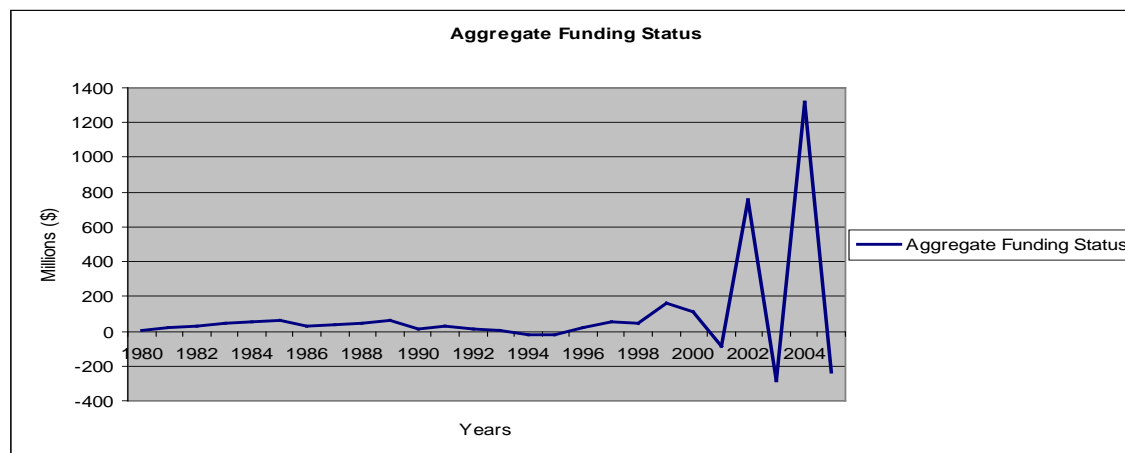
$$R_{it} = \alpha_i + b_i EXM_t + h_i HML_t + s_i SMB_t + \varepsilon_{it} \quad (2)$$

where R_{it} is the portfolio excess return. The *EXM*, *HML* and *SMB* factors are constructed as in Fama and French (1993). *EXM* is the factor that represents the market portfolio minus the risk free rate. The *HML* factor represents a portfolio long in high book to market (*B/M*) and short in low *B/M* firms. The last factor, *SMB* represents a portfolio long in small and short in large companies.

Finally, statistical tests are performed to verify if there are statistically significant differences between the risk-adjusted returns of the different portfolios. As in Sloan (1996) and Xie (2001), hedge-portfolio tests are performed to verify if there is an opportunity to outperform the market by creating investment strategies that focus in exploiting the market failure to incorporate pension plan information.

Aggregate Funding Status Historical Trends

Figure 1: Aggregate Pension Plan Status



The graph reports the difference between aggregate assets (*FVPA*) and aggregate benefits (*PBO*) for the companies in the sample.

It is important to look at the historical evolution of the DB pension plan elements to observe any trends that can help in the analysis. Figure 1 reports the time series of the aggregate funding level for all the companies in Compustat with available pension items. The funding level is the difference between the aggregate *FVPA* and *PBO*.

As can be observed from Figure 1, an aggregate underfunding appears, for the first time in our sample, in 1994. Starting in 1996 the funding status of DB pension plans started to improve and in 1997, concurring with the bull market of the second half of the 1990s, pension plan assets grew more than benefits, and peaked in 1999 at about \$163 billion. On March of 2000 the Internet bubble exploded causing stock prices to decrease and as a result the fair value of pension assets dropped. In 2001 the gap between the *PBO* and the *FVPA* appears reaching almost \$85 million. Major economic events effects arose from September 11, 2001 attacks, with initial impact causing global markets to drop sharply. Then, on 2002, a surplus appears, reaching about \$754 million in aggregate overfunding. But the volatility in the markets is reflected in years to come. In 2003, another aggregate underfunding appears. This is in contrast to an aggregate overfunding of \$1.3 billion in 2004. This is the highest aggregate overfunding for the whole sample period. For 2005, the last year in the sample, another aggregate underfunding appears. It represents the biggest change in funding status. It reaches almost \$1.5 billion dollars in deficit on a year to year basis.

Descriptive Statistics per Period

Table 1 reports descriptive statistics of the eleven portfolios created according to accounting standard period and *FR*. The characteristics are measured at the end of fiscal year $t - 1$ relative to portfolio formation. The difference in the level of average *FR* between the most underfunded portfolio and the least underfunded is noticeable in each period. Panel A shows that for the most underfunded firms (portfolio one) in this period the average *FR* is about -131%. In contrast, for the least underfunded firms (portfolio 10) the average level of *FR* is about -0.1%. The average *FR* for the portfolio that contains overfunded firms (portfolio eleven) is about 9%. The most underfunded firms have higher levels of long-term debt ratio (*LTDR*). A consistent decrease in *LTDR* is observed through portfolio ten. The average size of the firms increases almost consistently, where smaller firms are concentrated in the most underfunded portfolio. Interestingly, firms in portfolio eleven have the second smallest average size of all the portfolios. As for B/M, value firms are concentrated in the most underfunded portfolio. Portfolio eleven also has value firms but to a lesser degree.

Panel B shows the results for the period between 1987 and 1997. For the most underfunded firms (portfolio one) the average *FR* is about -117%. In contrast, for the least underfunded firms (portfolio 10) the average level of *FR* is about -0.1%. The average *FR* for the portfolio that contains overfunded firms (portfolio eleven) is about 7.3%. The most underfunded firms have high levels of *LTDR*. An almost consistent decrease in *LTDR* is observed through portfolio ten. The second most underfunded portfolio has on average the smallest firms. In contrast, the overfunded firms are the biggest. As for B/M, value firms are concentrated in the most underfunded portfolio. Portfolio eleven also has value firms but to a lesser degree.

Panel C shows the results for the period between 1998 and 2005. For the most underfunded firms (portfolio one) the average *FR* is about -945%. In contrast, for the least underfunded firms (portfolio 10) the average level of *FR* is about -0.1%. The average *FR* for the portfolio that contains overfunded firms (portfolio eleven) is about 12%. The most underfunded firms have the highest levels of *LTDR* among portfolios. The most underfunded portfolio has on average the smallest firms. In contrast, the least underfunded firms are the biggest. As for B/M, value firms are concentrated in the most underfunded portfolio. Portfolio eleven also has value firms but to a lesser degree.

Table 1: Descriptive Statistics per Accounting Standard Period

Most											Least	Over
Panel A: Period 1980-1986												
	1	2	3	4	5	6	7	8	9	10	11	
FR	-1.31	-0.20	-0.10	-0.05	-0.03	-0.02	-0.01	-0.007	-0.003	-0.001	0.09	
LTDR	2.08	1.42	0.94	0.87	0.78	0.71	0.62	0.70	0.52	0.37	1.24	
Size	133.38	318.16	311.14	239.62	337.84	261.50	290.22	392.72	397.02	310.64	812.93	
B/M	1.49	1.43	1.33	1.45	1.21	1.13	0.98	0.86	0.82	0.69	1.16	
Firms	156	156	176	183	183	196	189	197	188	184	8511	
Panel B: Period 1987-1997												
FR	-1.17	-0.09	-0.05	-0.03	-0.02	-0.01	-0.01	-0.006	-0.003	-0.001	0.073	
LTDR	103.15	1.07	0.85	0.74	0.56	0.49	0.46	0.41	0.39	0.38	2.15	
Size	2,013	1,803	2,087	1,998	2,395	1,981	2,061	2,424	2,580	3,735	2,593	
B/M	23.37	0.81	0.79	0.79	0.72	0.68	0.63	0.63	0.57	0.50	0.90	
Firms	707	817	829	845	848	865	881	877	872	855	9,496	
Panel C: Period 1998-2005												
FR	-9.45	-0.13	-0.07	-0.04	-0.03	-0.02	-0.01	-0.007	-0.004	-0.001	0.12	
LTDR	41.24	1.13	0.91	0.64	0.56	0.44	0.38	0.40	0.44	0.41	2.71	
Size	3,420	5,023	5,007	5,135	8,299	7,174	7,909	8,846	8,460	13,014	9,093	
B/M	23.02	0.75	0.69	0.70	0.64	0.58	0.54	0.54	0.51	0.47	6.21	
Firms	800	1,023	1,047	1,042	1,066	1,058	1,055	1,066	1,049	1,039	4,190	

In the fourth month after the end of fiscal year t , firms with available data at the end of fiscal year $t-1$ are assigned to a set of ten portfolios according to the deciles of the distribution of FR. The stocks in portfolios one through ten have underfunded DB pension plans. Firms in portfolio eleven contain firms with overfunded pension plans. FR is the difference between the fair value of plan assets (FVPA) and the projected benefit obligation (PBO) in fiscal year ending in year $t-1$, divided by the market capitalization at the end of fiscal year $t-1$. Presented are the average of the annual averages of the FR of the companies in each portfolio; the average of the annual averages of the LTDR of the companies in each portfolio (long-term debt in fiscal year ending in year $t-1$, divided by the market capitalization at the end of fiscal year $t-1$); the average of the annual averages of the market capitalization (in millions of dollars) of the companies in each portfolio at the end of fiscal year $t-1$; the average of the annual averages of the book-to-market ratio (B/M) of the companies in each portfolio at the end of fiscal year $t-1$; and the average of the annual number of firms in each portfolio. The sample covers formation periods from April 1981 to April 2006.

EMPIRICAL RESULTS

Risk-Adjusted Returns

Table 2 reports the alphas for the sets of portfolios of firms that sponsor DB pension plans for the three accounting standard periods. Panel A shows the results of portfolios for the period between 1980 and 1986. Portfolios four, seven and nine through eleven have positive and significant alphas. This may indicate undervaluation because the market is inefficiently incorporating this information. This evidence suggests that the market tends to undervalue firms with relatively lower levels of underfunding. Undervaluation is also observed for overfunded firms.

Panel B shows the results of portfolios for the period between 1987 and 1997. The results show that portfolio one has a significantly negative intercept. This may indicate an overvaluation of firms that have severely underfunded pension plans. Portfolios five through ten have positive and significant alphas. This may indicate undervaluation because the market is inefficiently incorporating this information. Also, portfolio eleven, the portfolio of overfunded firms, portrays undervaluation. Evidence suggests that the market inefficiently overvalues firms with relatively higher levels of underfunding and tends to undervalue firms with relatively lower levels of underfunding. The most underfunded portfolio has the higher loadings for HML and SMB. This is expected since firms in this portfolio have high B/M and are small in size.

Table 2: Three Factor Model Results for the Three Accounting Standard Periods

	Most under									Least under	Over
	1	2	3	4	5	6	7	8	9	10	11
Panel A: Period 1980-86											
Alphas											
Alphas	0.00 (-0.03)	0.026 (1.20)	-0.001 (-0.34)	0.010* (2.50)	0.005 (1.30)	0.006 (1.21)	0.008* (2.91)	0.005 (0.76)	0.014* (5.45)	0.014* (3.69)	0.010* (11.31)
Factor Loadings and R²											
EXM	0.012 (4.84)	-0.002 (-0.27)	0.012 (7.27)	0.006 (3.65)	0.009 (6.70)	0.011 (7.53)	0.008 (11.60)	0.01 (10.01)	0.009 (8.25)	0.014 (5.92)	0.009 (37.72)
HML	0.002 (0.38)	0.003 (0.58)	0.008 (3.42)	0.001 (0.33)	-0.002 (-0.97)	0.004 (1.72)	0.001 (0.32)	0.005 (1.78)	-0.002 (-1.05)	0.002 (1.19)	0.001 (2.13)
SMB	0.01 (1.30)	0.024 (1.73)	0.01 (5.33)	0.011 (6.52)	0.01 (8.07)	0.01 (4.24)	0.009 (5.56)	0.011 (3.61)	0.01 (5.34)	0.013 (5.99)	0.007 (13.73)
R2	0.22	0.07	0.45	0.47	0.56	0.52	0.64	0.42	0.68	0.58	0.95
Firm- years	525	553	546	553	560	560	560	560	560	560	560
Panel B: Period 1987-97											
Alphas											
Alphas	-0.015* (-4.42)	-0.004 (-1.45)	0.001 (0.41)	0.002 (0.89)	0.006* (2.85)	0.005* (4.04)	0.006* (4.65)	0.007* (6.87)	0.008* (6.10)	0.012* (5.90)	0.005* (7.56)
Factor Loadings and R²											
EXM	0.01 (8.86)	0.01 (26.67)	0.011 (19.64)	0.01 (21.70)	0.011 (22.03)	0.01 (17.13)	0.01 (23.47)	0.007 (29.50)	0.01 (19.82)	0.01 (20.06)	0.009 (43.29)
HML	0.008 (6.23)	0.005 (4.69)	0.001 (3.75)	0.003 (3.49)	0.004 (4.88)	0.002 (2.93)	0.002 (3.28)	0.002 (2.47)	0.002 (1.91)	0.003 (3.75)	0.003 (7.97)
SMB	0.011 (8.59)	0.009 (9.11)	0.01 (11.07)	0.008 (0.00)	0.007 (7.25)	0.006 (7.55)	0.006 (9.85)	0.006 (12.68)	0.005 (7.06)	0.007 (5.06)	0.005 (20.05)
R2	0.6	0.79	0.85	0.81	0.83	0.79	0.88	0.88	0.88	0.83	0.96
Firm- years	1573	1562	1573	1562	1573	1562	1551	1573	1573	1573	1573
Panel C: Period 1998-2005											
Alphas											
Alphas	-0.020* (-5.35)	-0.003 (-1.36)	0.001 (0.40)	0.003 (1.57)	0.004 (1.77)	0.006* (2.69)	0.009* (5.39)	0.012* (4.79)	0.014* (6.19)	0.016* (7.36)	0.007* (3.82)
Factor Loadings and R²											
EXM	0.01 (15.27)	0.009 (14.08)	0.008 (13.77)	0.008 (13.76)	0.008 (11.90)	0.007 (9.34)	0.008 (11.22)	0.008 (4.79)	0.008 (8.33)	0.009 (15.43)	0.007 (10.48)
HML	0.009 (15.27)	0.007 (11.23)	0.005 (5.59)	0.004 (6.31)	0.004 (6.87)	0.005 (6.70)	0.003 (5.09)	0.008 (7.87)	0.002 (2.40)	0.002 (5.17)	0.004 (9.11)
SMB	0.011 (10.04)	0.007 (11.05)	0.006 (6.34)	0.006 (8.80)	0.005 (8.67)	0.005 (6.70)	0.004 (5.22)	0.003 (3.31)	0.002 (1.95)	0.004 (6.16)	0.003 (5.85)
R2	0.77	0.83	0.82	0.85	0.83	0.75	0.79	0.69	0.71	0.84	0.81
Firm- years	888	888	888	888	888	888	888	888	888	888	888

*In the fourth month after the end of fiscal year t , firms with available data at the end of fiscal year $t-1$ are divided in deciles according to FR. The stocks in the first portfolio are the most underfunded and the stocks in the tenth portfolio are the least underfunded. Also, in the fourth month after the end of fiscal year t , stocks with positive FR at the end of fiscal year $t-1$ are assigned to portfolio eleven. FR is the difference between the fair value of plan assets (FVPA) and the projected benefit obligation (PBO) in fiscal year ending in year $t-1$, divided by the market capitalization at the end of fiscal year $t-1$. Panel A reports the results for the portfolios formed for the accounting standard period from 1980-1986. Panel B reports the results for the portfolios formed for the accounting standard period from 1987-1997. Panel C reports the results for the portfolios formed for the accounting standard period from 1998-2005. The constant (alpha) from a time-series regression of portfolio excess returns on the three Fama and French factors is presented for each set of portfolios. The factors are the market excess return (EXM), the return on HML portfolio, and the return on the SMB portfolio. The slopes and the R² from these regressions is also presented. The sample period is from the fourth month after the end of fiscal year 1980 to 2006. T-statistics are presented in parentheses. * denotes significance at the 0.05 level, based on a two-tailed t-test for the time-series (26 years) of annual average returns.*

Panel C shows the results of portfolios for the period between 1998 and 2005. The results show that portfolio one has a significantly negative intercept; an indication of overvaluation for firms that have severely underfunded pension plans. Portfolios six through ten have positive and significant alphas. Apparently the market undervalues these firms because the market inefficiently incorporates pension information. For portfolio eleven, the portfolio for overfunded firms, reveals undervaluation. Evidence suggests that the market inefficiently overvalues firms with relatively higher levels of underfunding and tends to undervalue firms with relatively lower levels of underfunding. Not surprisingly, the most underfunded portfolio has the higher loadings for HML and SMB. This is expected since firms in this portfolio have high B/M and are smaller in size.

Hedge-Portfolio Tests

The risk-adjusted returns estimated using the Fama and French (1993) three-factor and four-factor models indicate that investors may be overpricing firms with severely underfunded pension plans. Also, the results indicate that investors may be underpricing stocks with relatively lower levels of underfunding. In order to verify if there are statistically significant differences between diverse sets of portfolios, hedge portfolio tests were performed.

Table 3 reports the results for the hedge portfolio tests for the three sets of portfolios. For the period between 1980 and 1986 a portfolio hedge that is long in least underfunded firms (portfolio ten) and short in the most underfunded firms (portfolio one) was formed. The strategy may be profitable for the next year after portfolio formation. For the second and third period results are not significant. These results are consistent with the market overpricing severely underfunded firms in the portfolio formation year (year t). The second comparison is between portfolios one and eleven. This comparison is between the portfolio that contains firms with severely underfunded pension plans and firms that are adequately funded. For this strategy results are not significant in each of the three years after portfolio formation. The last comparison for these portfolios is between portfolios ten (least underfunded firms) and eleven (overfunded firms). For this strategy results are not significant in each of the three years after portfolio formation. These results may indicate that this type of strategy may not be efficient.

For the period between 1987 and 1997 the same strategies are used. A portfolio hedge that is long in the least underfunded firms (portfolio ten) and short in the most underfunded firms (portfolio one) was formed. The strategy may be profitable for the next year after portfolio formation. For the second and third period results are not significant. The results are consistent with the market overpricing severely underfunded firms in the portfolio formation year (year t). The second comparison is between portfolios one and eleven. The strategy may be profitable only for the next year after portfolio formation and not for the other years. The last comparison is between portfolios ten (least underfunded firms) and eleven (overfunded firms). For this strategy results indicate that this type of strategy may not be efficient.

Finally, for the set of portfolios for the period between 1998 and 2005, a portfolio hedge that is long in the least underfunded firms (portfolio ten) and short in the most underfunded firms (portfolio one) is formed. The hedge portfolio yields positive returns for each of the three years. These results are consistent with the market overpricing severely underfunded firms in the portfolio formation year (year t). The second comparison is between portfolios one and eleven. The results suggest this strategy may not be efficient. The last comparison for this set of portfolios is between portfolios ten (least underfunded firms) and eleven (overfunded firms). For this strategy results are significant in each of the three years after portfolio formation but results indicate that this strategy may not be efficient.

Table 3: Hedge Portfolio Tests for *FR* Portfolios per Accounting Standard Period

Portfolio Ranking	Average Returns Per Portfolio								
	Panel A: FR Period 1980-86			Panel B: FR Period 1987-97			Panel C: FR Period 1998-2005		
	Year t+1	Year t+2	Year t+3	Year t+1	Year t+2	Year t+3	Year t+1	Year t+2	Year t+3
1	0.000 (-0.02)	-0.001 (-0.08)	0.000 (0.06)	-0.002 (-0.01)	-0.002 (-0.04)	0.000 (0.25)	-0.003 (-0.01)	-0.002 (0.17)	0.001 (0.40)
2	0.008 (0.06)	0.008 (0.03)	0.007 (-0.06)	0.007 (-0.14)	0.006 (-0.10)	0.006 (-0.03)	0.007 (-0.19)	0.007 (-0.01)	0.008 (0.25)
3	0.009 (0.06)	0.007 (-0.17)	0.009 (0.17)	0.009 (0.01)	0.007 (-0.40)	0.008 (0.26)	0.009 (-0.26)	0.008 (-0.17)	0.009 (0.15)
4	0.013 (0.10)	0.130 (0.02)	0.140 (0.10)	0.009 (-0.04)	0.007 (-0.42)	0.008 (0.17)	0.010 (-0.21)	0.009 (-0.21)	0.009 (-0.01)
5	0.010 (-0.14)	0.010 (0.06)	0.011 (0.05)	0.012 (-0.17)	0.011 (-0.26)	0.010 (-0.10)	0.012 (-0.01)	0.011 (-0.17)	0.012 (0.08)
6	0.110 (-0.20)	0.120 (0.02)	0.120 (0.07)	0.012 (-0.20)	0.011 (-0.28)	0.011 (0.05)	0.012 (-0.27)	0.011 (-0.23)	0.011 (0.07)
7	0.012 (-0.14)	0.010 (-0.20)	0.011 (-0.06)	0.014 (-0.28)	0.012 (-0.39)	0.013 (-0.19)	0.014 (-0.27)	0.013 (-0.25)	0.012 (-0.19)
8	0.140 (-0.24)	0.013 (-0.08)	0.012 (-0.06)	0.014 (-0.21)	0.011 (-0.61)	0.011 (-0.04)	0.016 (-0.14)	0.015 (-0.32)	0.015 (-0.04)
9	0.017 (-0.06)	0.016 (-0.07)	0.016 (-0.03)	0.016 (-0.24)	0.014 (-0.39)	0.014 (-0.08)	0.016 (-0.29)	0.015 (-0.06)	0.014 (-0.25)
10	0.150 (-0.35)	0.013 (-0.15)	0.012 (-0.06)	0.017 (-0.44)	0.014 (-0.59)	0.014 (-0.02)	0.019 (-0.41)	0.016 (-0.46)	0.016 (-0.04)
11	0.014 (-0.80)	0.013 (-0.47)	0.014 (0.16)	0.012 (-0.69)	0.011 (-1.02)	0.011 (-0.08)	0.006 (-0.74)	0.005 (-0.51)	0.005 (-0.17)
Panel D: Portfolio Hedge									
Comparison	Period 1980-86			Period 1987-97			Period 1998-2005		
1 and 10	0.15* (11.48)	0.01 (1.03)	0.01 (0.84)	0.019* (2.90)	0.02 (1.17)	0.01 (0.98)	0.02* (3.77)	0.02* (2.91)	0.02* (2.25)
1 and 11	0.014 (1.43)	0.01 (1.36)	0.01 (1.29)	0.014* (2.49)	0.01 (1.26)	0.01 (1.02)	0.01 (1.79)	0.01 (1.31)	0.01 (0.69)
10 and 11	0.00 (0.23)	0.00 (0.00)	0.00 (0.21)	-0.01 (-1.37)	-0.01 (-0.33)	-0.01 (-0.32)	-0.01* (-3.43)	-0.01* (-2.73)	-0.01* (-2.56)

Time-series means (*t*-statistics) of the average monthly returns for each accounting standard period *FR* portfolio in three years after portfolio formation are calculated. Panel A shows the returns for portfolios formed for the period 1980-86. Panel B shows the returns for portfolios formed for the period 1987-97. Panel C shows the returns for portfolios formed for the period 1998-2005. The stocks in portfolio one (ten) have higher (lower) levels of underfunding. Firms with overfunded plans are assigned to portfolio eleven. Panel D presents the hedge between portfolios one and ten, one and eleven, and ten and eleven. * denotes significance at the 0.05 level, based on a two-tailed *t*-test for the time-series (26 years) of annual average returns.

CONCLUSIONS

This study investigates if changes in accounting standards result in a better assessment of firms' pension commitments as reflected in stock prices. This study contributes to the recent discussion by the FASB and the release of SFAS No. 158 about the incorporation and importance of more DB pension plan information in the financial statements.

The results suggest, the changes in accounting standards, as required for DB pension plan information, do not reflect or result in a better assessment by investors of firms' valuation as reflected in stock prices by

accounting standard period. To the contrary, evidence suggests that as the disclosures, availability of information increase, the opportunities to exploit markets inefficiencies become greater. This may signify that the efforts made by regulators does not result in a better assessment of a firm's value or that the efforts to better present this information may have failed. This may be due to investors having problems in understanding the complex pension accounting calculations and disclosures or the inability to incorporate timely and efficiently the information.

The results are consistent with Franzoni and Marín (2006). Their results suggest that investors are not paying enough attention to the implications of the current underfunding for future earnings and cash flows. Also, Godwin and Key (1998) find that stock prices do not react to additional publications that point out severely underfunded pension plans. Particular to this study is the integration of hedge portfolio tests. The investment strategies suggest that for the three accounting standard related periods strategies to benefit from market inefficiencies may be profitable in some cases. The identified inefficiencies may result from market's inability to integrate information and to identify future consequences related to these long-term commitments. Or as Sloan (1996) argues, investors appear to be "fixating" just on earnings figures.

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BIOGRAPHY

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CLEAN COAL ADOPTION FOR MAXIMAL INDUSTRY PROFITABILITY

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ABSTRACT

The electric power industry finds itself at a critical juncture—increased regulation of its emissions combined with a shift in U.S. energy policy to emphasize renewable energy. Industry executives must determine the timing and the extent of their investments in clean technology to preserve coal's dominance in the electric power industry. It is time for those executives to question whether they should make investments merely to comply with new regulations or to go beyond meeting regulations. We argue that an industry with a poor reputation in some areas (e.g., emissions) should want to improve its reputation. This could lead to enhanced profits for the industry, reduced pressure from regulatory bodies, and enhanced goodwill in the community. We investigate the local and industry profit incentives for firms in the electric power industry when using clean versus dirty coal technology. Our model provides equations to show the total industry profit as a function of the participation percentage of players in the industry. We conclude with managerial implications and suggestions for future research.

JEL: C02, C61, M10, O21

KEYWORDS: Sustainability, *n*-person prisoner's dilemma, clean coal, tragedy of the commons

INTRODUCTION

As the climate change legislation debate continues, industry faces great uncertainty regarding impending changes in regulations and the investments required to meet those regulations. For example, recently we witnessed attempts at worldwide regulation of greenhouse gases at the Copenhagen Climate Conference at which delegates failed to reach a binding agreement due to disagreements on emissions, payments into a global fund by richer countries, and deforestation reductions (Hawser, 2010). Within the United States, the U.S. Senate considered, but failed to pass, three climate change bills during 2009: the Bingaman-Specter bill, the Lieberman-Warner bill, and the Manager's Amendment to the Lieberman-Warner bill (Richards & Richards, 2009).

The electric power industry, in particular the sector using coal as fuel, appears to be operating under extreme uncertainty regarding greenhouse gas regulation. In October 2007, Kansas denied a permit for a proposed coal-fired plant based on the plant's anticipated carbon dioxide (CO₂) emissions (Sioshansi, 2007). Since 2007, at least 84 projects and \$64 billion of investment in coal-fired plants were canceled and/or put on hold in the U.S. due to the uncertainty regarding legislation of greenhouse gases and no breakthrough in carbon capture and sequestration (Sioshansi, 2010). Victor and Rai (2009) lamented that the financial crisis in the U.S. has killed plans for investment in clean coal technology. However, during this same period of reduced investment in clean coal technology, the U.S. Department of Energy earmarked \$16.8 billion toward *renewable* energy (Holden, 2009).

The electric power industry finds itself at a critical juncture—increased regulation of its emissions combined with a shift in U.S. energy policy to emphasize renewable energy. However, coal is still the dominant fuel source, accounting for about 59% of electric power generation (Energy Information Administration, 2007b). Industry executives must determine the timing and the extent of their investments in clean technology to preserve coal's dominance in the electric power industry. It is time for

those executives to question whether they should make investments merely to comply with new regulations or to go beyond meeting regulations. We argue that an industry with a poor reputation in some areas (e.g., emissions) may want to improve its reputation. This could lead to enhanced profits for the industry, reduced pressure from regulatory bodies, and enhanced goodwill in the community. We investigate the local and industry profit incentives for firms in the electric power industry when using clean versus dirty coal technology. Our model provides equations to show the total industry profit as a function of the participation percentage of players in the industry. We conclude with managerial implications and suggestions for future research.

LITERATURE REVIEW

First, we provide an overview of environmental regulation affecting the use of coal by the electric power industry. Second, we discuss environmental technology for reducing coal-fired emissions. Third, we elaborate on the benefits of using environmental technology to achieve clean production. Fourth, we present the n -person prisoner's dilemma as a model for explaining why electric power firms are not proactive in implementing environmental technology.

Environmental Regulation: The U.S. Department of Energy enacted the 1990 Clean Air Act Amendments to address problems with acid rain caused by sulfur dioxide (SO_2) and nitrous oxides (NO_x) emissions from electric power plants using fossil fuels (Energy Information Administration, 2007a). The 1990 Clean Air Act Amendments established the U.S. Acid Rain Program (ARP) and created the world's first large cap-and-trade program for air pollution (Napolitano et al., 2007). The ARP set a limit (cap) on total SO_2 emissions from electric power generators. Every year, the Environmental Protection Agency (EPA) issues allowances for emissions equal to the cap by using pre-defined formulas. The EPA also auctions a small percent (2.8%) of the allowances each year. Each allowance allows a firm to emit one ton of SO_2 . The ARP also required a two million ton annual NO_x emission reduction from projected emissions in 2000, however, electricity power generating companies were provided some flexibility in meeting the caps, e.g., by averaging emission rates at two or more units owned by the same company (Napolitano et al., 2007). Napolitano et al. (2007) attributed the greater than 99% compliance with these caps to rules that are clear and easy to enforce.

More recently, in the United States, we witnessed the consideration and failure of three climate change bills during 2009: the Bingaman-Specter bill, the Lieberman-Warner bill, and the Manager's Amendment to the Lieberman-Warner bill (Richards & Richards, 2009). Each of those bills would have forced caps on and overall reduction in carbon dioxide emissions. For example, the Lieberman-Warner bill would have mandated a 17% decrease in CO_2 by 2025 (relative to 2000 levels). One of the greatest concerns regarding carbon dioxide caps is the lack of viable environmental technology to meet the caps and desired reductions in CO_2 . Environmental technology is discussed in the next section.

Environmental Technology: Given the worldwide push to reduce greenhouse gases, investment in environmental management technologies has become an increasingly important topic. Environmental technology falls into two categories: (1) end-of-pipe technology and (2) cleaner production (Fronzel, Horbach, & Rennings, 2007). End-of-pipe technology is an add-on to existing technology to reduce pollution, and cleaner production decreases pollution at the source.

Examples of end-of-pipe (abatement) technology are selective noncatalytic reduction (SNCR) and selective catalytic reduction (SCR) used to reduce NO_x emissions and flue gas desulfurization equipment (scrubbers) used to reduce SO_2 emissions (Energy Information Administration, 2007a). End-of-pipe technology for CO_2 is referred to as carbon capture and storage (CCS). The primary challenge with CCS is reducing the costs of capturing and storing the CO_2 in geological formations, coal seams, oil and gas bearing seams, and storage options on dry land (Tucker, 2007).

Cleaner production (pollution prevention) technology includes the use of fuel switching and/or blending or using more efficient steam generators. Coal has been ranked into four categories by the Energy Information Administration (EIA) (Energy Information Administration, 2007a) - lignite, subbituminous, bituminous, and anthracite. Increasing in rank from lignite to anthracite increases carbon content and recoverable heat energy. Furthermore, the EIA notes that using scrubbers to remove SO₂ is estimated to cost \$322 per ton. Modifying a high sulfur bituminous coal-fired plant to burn lower sulfur subbituminous coal is estimated to cost \$113 per ton of SO₂ removal, which is the least expensive method for SO₂ removal. The EIA (2007a) lists fuel switching and/or blending with a lower sulfur, subbituminous, coal, e.g., from the Powder River Basin (PRB) in the western U.S., as the dominant compliance method for achieving SO₂ reductions. However, the use of PRB coal by utilities in the central and eastern U.S. has drawbacks, e.g., higher water content (about 28% water content compared to 8% water content for bituminous coal), lower heating value, and longer transportation routes than local bituminous coal (Labbe, 2009). The transportation of PRB coal and its higher water content lead to higher CO₂ production. The Energy Information Administration (2010) lists the CO₂ of subbituminous coal as 213 pounds of CO₂ per million BTU, compared to 205 pounds of CO₂ per million BTU for bituminous coal. Labbe (2009) recommended a strategy of blending PRB coal with bituminous coal, which results in lowering CO₂ emission and continued compliance with SO₂ and NO_x emissions. Other forms of cleaner technology center on the steam generators. For example, Labbe (2009) recommended furnace performance optimization to control for the inferior combustion characteristics of PRB coal. As another example, Giglio and Wehrenberg (2009) described a new steam generator technology called circulating fluidized bed that uses fluidization to mix and circulate fuel particles with limestone as the particles burn at low temperature—the limestone captures the sulfur emissions and the lower temperature reduces the nitrous oxide emissions.

Benefits of Industry-Wide Clean Production: As discussed by Navarro and Brunetto (2007), quantifying the benefits of green technology is a classic problem when dealing with non-marketed goods such as clean air. One method suggested to deal with this problem is contingent valuation, which estimates the willingness of customers to pay using surveys. Farzin (2003) hypothesized that contrary to claims by industrialists that stricter emissions standards make firms unprofitable, pollution reduction could lead to more firms in an industry and greater industry output because increased environmental quality increases the demand for the good. Deva (2006) referred to the benefits of sustainable good governance policies as “goodwill-nomics” through which a corporation could gain and maintain an edge over its competitors if it acts as a good corporate citizen. In some cases, participants in an industry collaborate in voluntary environmental programs to reduce the burden of regulation upon themselves (Delmas & Keller, 2005).

However, whether or not benefits can be quantified, perception is reality. Therefore, an industry may decide that as a strategic move, it will seek to participate voluntarily in the use of cleaner coal. Despite the potential benefits derived from firms cooperating on environmental issues, firms still may fail to act collectively due to individual incentives for increased profit at each firm. This situation is modeled as an *n*-person prisoner’s dilemma, as described in the next section.

n-Person Prisoner’s Dilemma: The adoption of clean coal technology by all electric power industry players can be modeled as an *n*-person prisoner’s dilemma. Suzuki and Muto (2005) described the prisoner’s dilemma as follows: each player has two choices—cooperate or defect—and gains a higher payoff by defecting regardless of the strategy chosen by other players. However, if all players defect, then they all are worse off than if they cooperate. Hardin (1968) referred to this problem as the “tragedy of the commons,” in which multiple individuals, acting independently and rationally, deplete a shared resource even when it is clear that it is not in anyone’s long-term interest. In the context of voluntary environmental programs, the commons would include the industry’s reputation (Prakash & Potoski, 2007).

Even if players agree initially to coordinate their actions, e.g., by all using clean coal, the free-rider problem might be difficult to avoid. Some firms may choose to free ride, i.e., to benefit from the actions of other players without sharing the cost of cooperation (Delmas & Keller, 2005). Prakash and Potoski (2007) described another type of free riding, shirking, as firms joining a voluntary club claiming to produce positive externalities, but not living up to their promises. In the next section, we present a model illustrating the profit curves for each member firm in the industry for using clean versus dirty coal. Finally, we discuss managerial implications.

MODEL

The model involves two profit curves and n players. The lower profit curve is the profit per player at percentage p of participation in clean coal technology. The higher profit curve is the profit for a firm at point p that moves from participation using less clean, but more cost efficient, coal. The participation curve is increasing due to the electric power generation perception that as more firms use clean coal, the overall industry image and mitigation of future regulation have a positive benefit to the industry.

Variables

n the total number of players in the industry

p the percent of companies in the industry participating in the clean coal program

$f(p)$ the profitability of the p percent of companies participating in using clean coal

$g(p)$ the profitability of the $(1-p)$ percent of companies still using dirtier coal

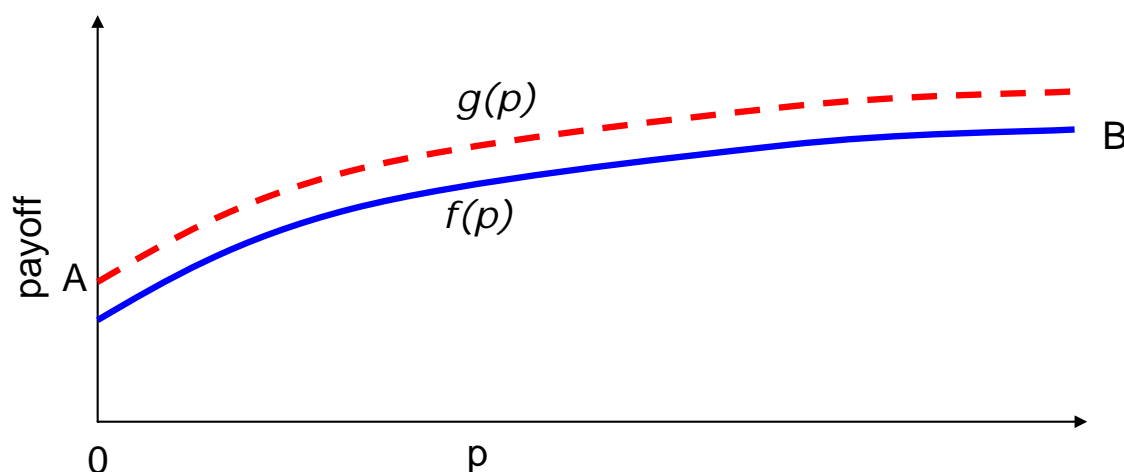
subject to the following assumptions:

$g(i) > f(i)$ firm i always makes a higher profit by using dirty coal versus clean coal, for a given p .

$g(0) < f(1)$ 100% participation ($p=1$) has a greater benefit to the industry than when there is no participation ($p=0$).

$f(p), g(p) > 0$ expected profits are positive, non-zero.

Figure 1: Industry profit curves for participation $f(p)$ and free-riding $g(p)$ for each percent p of the population of companies that participate in the clean coal program.



Each additional firm that participates has a positive impact, but with diminishing returns, to total industry payoff.

$f(p)$ and $g(p)$ are monotonically increasing.

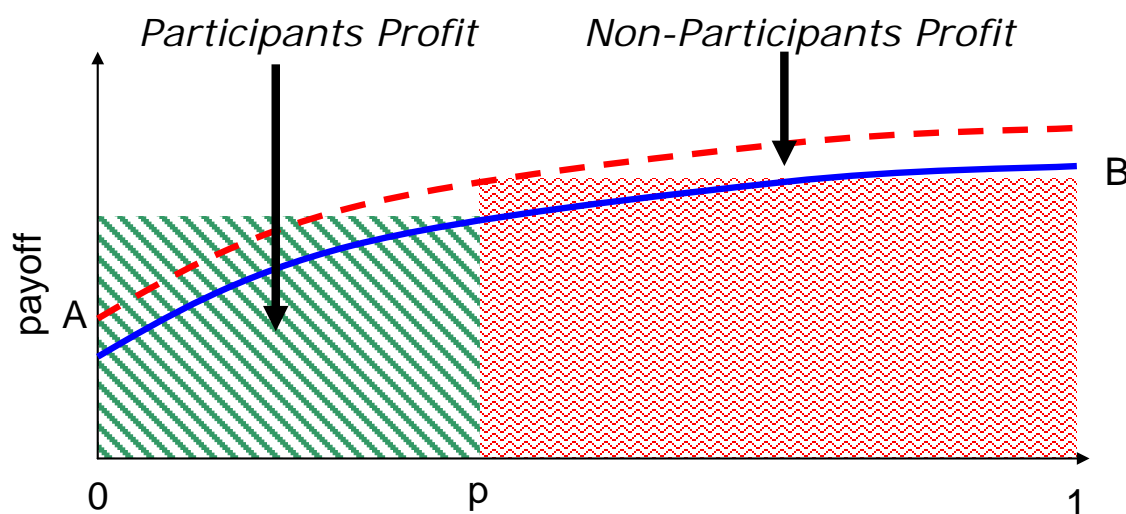
$f'(p)$ and $g'(p)$ are positive, but decreasing in probability p , $0 \leq p \leq 1$.

$f''(p)$ and $g''(p)$ are negative, indicating that $f(p)$ and $g(p)$ are strictly concave.

Total industry profit is $f(p)p + g(p)(1 - p)$ (1)

Each player participating (indicated by the lower profit line) at the percent p has an incentive to shirk (i.e., to move to the dashed, higher line), thus making p slightly smaller. The payoffs for all participants decrease slightly. Each player has this incentive at all percentages p , thus the trend is for p to decrease down to 0% participation over time. Hardin (1968) referred to this as the “tragedy of the commons.” This indicates that the Adam Smith invisible hand model (Smith & Cannan, 2003) – every firm acting in its own best interest is what is best for all – does not easily model not-marketed goods such as clean air or brand reputation.

Figure 2: Total profit for the industry is the sum of the two shaded regions above: Participant profit and non-participant profit.



Given our assumptions, point B is the optimal point, maximizing the value of equation (1) for a profit of $f(1) \cdot 100\% = B0$.

When player i jumps from f to g , that player immediately increases its own profit given that $g > f$, and decreases the percent p of participating companies. When p decreases, the payoffs for all n players lower slightly.

Each player will lose a little profit, and will follow suit and shirk by moving from participation f , to non-participation g . If all players do not participate, the profit will be at point A, for a total profit of $g(0) \cdot 100\% = A$.

Figure 3: Total profit is maximized with $p=1$, full participation by 100% of the industry players. Profit = B.

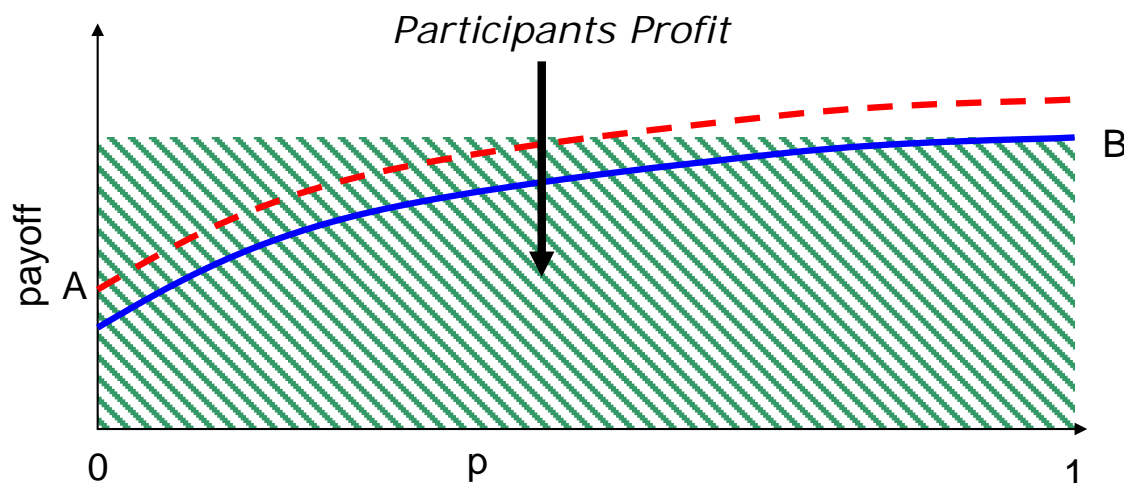
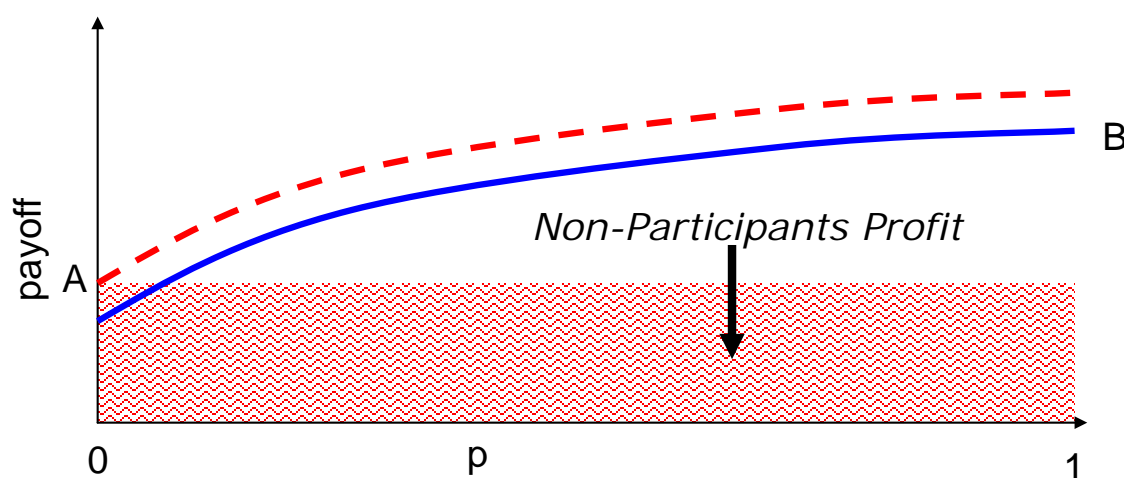


Figure 4: Total profit is minimized when all players use dirty coal. Profit = A. This is the result of individual firms acting independently to maximize their own profit, thus moving one at a time from the clean coal f profit to the locally more profitable dirty coal on the g curve.



Because individual firms will seek to maximize their own profit, the solution is an industry-wide regulation imposed within the industry itself or from government. Counter intuitively, a law that forces all companies within the industry to comply with the use of clean coal technology would increase the profit of all players, and of course be beneficial to the community, with better air quality.

MANGERIAL IMPLICATIONS AND CONCLUSIONS

Although participation in the use of clean coal by all members of an industry maximizes the total profit of the industry, the incentive to shirk (i.e., to use dirty coal) is high. An individual firm always improves its individual profit by moving from clean coal to dirty coal. Therefore, without any external incentives, each individual firm, acting as a rational profit maximizer, will use dirty coal. Prakash and Potoski (2007) recommend that voluntary clubs could reduce shirking by creating monitoring and sanctioning mechanisms. Therefore, the solution is for the industry to adopt binding regulations, or have regulations imposed upon it by the government or other regulatory body. Although forced compliance sounds

limiting, it actually maximizes the total industry profit while giving external benefits (e.g., cleaner air) to society. It is a true win-win scenario.

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A GAME THEORETIC MODEL FOR ACHIEVING COMPANY-WIDE TRIPLE-BOTTOM-LINE GOALS

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JEL: C02, C61, M10, O21

KEYWORDS: Sustainability, Triple-Bottom-Line, Principal-Agent, Moral Hazard

INTRODUCTION

Of the triple bottom line areas, profit is clear to determine in all locations of a company. However, environmental performance is less easily monitored, but possible with pollution measurements for example. The third area, social performance, is a difficult one to measure and thus requires offering incentives to managers at remote location to take positive actions towards improving the social performance (or people aspect) of business. Our model shows various incentive schemes that a Principal (Corporate) can offer to remote Branches/Plants (Agents) to have those locations invest high effort in providing good people health and wellbeing options. A branch may offer healthier choices in vending machines, provide speakers and fliers on healthy eating and exercise, offer smoking cessation assistance, and other efforts to improve overall wellbeing. Because Corporate cannot monitor the efforts each branch puts forward in providing health guidance, opportunities, and environments for its workforce, the number of sick days and health insurance claims can be used as a proxy for what effort the branch is exerting towards creating healthy and happy employees. Clearly, individual employee motivation is a confounding factor, but a baseline of claims and sick days can be compared to those data at time intervals after the supposed commencement of a new program to improve the triple bottom line. Non-trivial sized ($n > 30$) employee workforce levels at a plant reduce the effect of outliers, e.g. a single individual that is extremely gung ho to improve, or conversely, an employee that is passive aggressive against any and all efforts to change their lifestyle.

LITERATURE REVIEW

The first well-known definition of sustainable development appeared in *Our Common Future* (World Commission on Economic Development, 1987, p. 8)—sustainable development was defined as “development that meets the needs of the present without compromising the ability of future generations to meet their own needs.” Later, authors such as Elkington (1994, 1998) expanded the definition of sustainability to include the triple bottom line of economic, environmental, and social performance. Economic and environmental performance are relatively easy to measure directly (e.g., net profits, mass of landfill waste, PPM in solution, emission composition). For example, Verfaillie and Bidwell (2000) tested a framework of eco-efficiency measures with 22 companies from around the world to create a guide for companies to report their economic and environmental performance. The third measure of the triple bottom line, social performance, is more difficult to assess. Norman and MacDonald (2004) questioned whether social performance indicators (e.g., diversity, union relations, health and safety, child labor, and community relations) could be measured in objective ways and whether those measures could be aggregated into a net social profit or loss score. Maccarrone (2009) proposed that the triple bottom line is one scheme for defining corporate social responsibility. Another scheme proposed by the European Union (cited in Maccarrone, 2009) defined corporate social responsibility as a concept for companies to integrate their social and environmental concerns. This scheme includes two categories: an internal dimension (human resources, health and safety, environmental management) and an external dimension (local communities, partners, suppliers, customer, human rights, and global environmental management).

Cartwright and Craig (2006) argued that corporate social responsibility must shift to ethical stances that recognize the rights of stakeholders, encourage cooperation between corporations and their stakeholders, and ensure the accurate and timely disclosure of all material issues.

Implementation of corporate social responsibility requires hiring socially responsible managers with well-developed ideals for social responsibility to avoid dilemmas created by the errant actions of staff (Svensson & Wood, 2008). These ideals could include ethics and social responsibility, which should be manifest in a social contract between employer and employees (Karnes, 2009). Giacalone and Promislo (2010) postulated that unethical behavior could result in decreases in well-being from the stress of being victimized by, witnessing, or being associated with those involved in that behavior. Ethics forms a necessary, but not sufficient, condition for implementation of corporate social responsibility and at the same time can affect a company's social performance regarding employee well-being. A secondary challenge is how to ensure social performance at remote locations in the company. This problem can be modeled as a principal-agent problem as described in the next section.

The principal-agent is a special-case game-theoretic model in which one party (the agent) agrees to perform some actions on behalf of another party (the principal), and this agreement is normally formalized in a contract. The agent will exert some level of effort that is not directly observable by the principal and costly to the agent. The principal can observe only the outcomes of the agent. After observing the outcomes, the principal pays the agent a fee or seeks to impose a penalty (Elitzur & Wensley, 1997). One potential problem is that agents have an incentive to shirk on their effort; therefore, a contractual agreement with appropriate incentive schemes that mitigate shirking is required (Gächter & Königstein, 2009). In the next section, we present a model of various incentive schemes that a Principal (Corporate) can offer an Agent (Branch) to induce higher effort in achieve triple bottom line results.

MODEL

The model involves a Principal (Corporate) and Agent (Branch) that both wish to maximize their respective expected profit. The probability of achieving good, medium, and bad results are related to the effort exerted by the Agent. We investigate different scenarios to demonstrate under what conditions the Agent prefers to exert high effort, and the best incentive scheme for the Principal to use.

Variables

p_g^H	the probability of achieving good results if the Agent exerts high effort
p_m^H	the probability of achieving medium results if the Agent exerts high effort
p_b^H	the probability of achieving bad results if the Agent exerts high effort
p_g^L	the probability of achieving good results if the Agent exerts low effort
p_m^L	the probability of achieving medium results if the Agent exerts low effort
p_b^L	the probability of achieving bad results if the Agent exerts low effort
b_g	benefit to Principal from good results
b_m	benefit to Principal from medium results
b_b	benefit to Principal from bad results
w_g	wage paid to Agent by Principal if good results are observed

w_m	wage paid to Agent by Principal if medium results are observed
w_b	wage paid to Agent by Principal if bad results are observed
d_H	disutility to Agent for exerting high effort
d_L	disutility to Agent for exerting low effort
$u(w_g)$	utility to Agent from wage paid by Principal for good results
$u(w_m)$	utility to Agent from wage paid by Principal for medium results
$u(w_b)$	utility to Agent from wage paid by Principal for bad results
$u(w_H)$	utility to Agent from wage paid by Principal who observes high effort
$u(w_L)$	utility to Agent from wage paid by Principal who observes low effort
f	franchise fee (if applicable) paid by Agent to Principal regardless of results

subject to the following assumptions:

$p_g^H > p_g^L$ the probability of achieving a high result is strictly greater when the Agent exerts high effort

$p_b^H < p_b^L$ the probability of achieving a bad result is strictly lower when the Agent exerts high effort

$u(w_g) > u(w_m) > u(w_b)$ the Agent receives positive increase in utility for better results

Sequence of Decisions

1. Principal determine incentive scheme
2. Principal communicates incentive scheme to Agent
3. Agent decided on either high or low effort
4. Agent exerts effort
5. Principal and Agent observe results
6. Principal provides Agent with wages and/or bonus based on observed results

Infeasible Scheme: Effort Based Wage

To establish a baseline solution, we will first examine the wages required to induce the desired behavior in the Agent (Branch) if their effort could be directly observed.

$$u(w_H) - d_H \geq u(w_L) - d_L \quad (1)$$

If effort was directly observable, the Principal could perfectly predict Agent behavior and induce accordingly using (1). However, in the scenario addressed in this paper, effort cannot be directly observed, but rather must be inferred from the observable results that are stochastically distributed for each Agent effort level.

A Pure Wage Scheme: Principal Incurs All Risk

Often companies reward employees at a preset compensation level. This pure wage is independent of the results demonstrated by the employees or branch. Hence:

$w_g = w_m = w_b = w$ is the wage paid by Corporate to the Branch

The Agent's utility is therefore constant at $u(w)$

The disutility for the Agent differs based upon his effort level. The expected total utility to the Agent is:

For high effort: $u(w) - d_H$ (2)

For low effort: $u(w) - d_L$ (3)

From our assumption that higher effort produces more disutility to the Agent, $d_H > d_L$, the Agent will always chose to exert low effort, achieving the payoff in (3).

This result makes intuitive sense, if an employee will not get any additional benefit for exerting high effort, they will not make the extra effort.

If $p_g^L b_g + p_m^L b_m + p_b^L b_b - w < p_g^H b_g + p_m^H b_m + p_b^H b_b - w$, then Corporate (Principal) would not logically chose this pure wage scheme.

A Pure Franchise Scheme: Agent Incurs All Risk

If each branch is a profit center, rather than a cost center, a franchise fee f might be required of the branch (Agent) to be paid to Corporate (Principal). The Branch receives the g , m or b rather than Corporate.

The utility for the Agent is necessarily lowered by the franchise fee f regardless of effort or results achieved. The Agent will exert high effort if the inequality in (4) holds.

$$[p_g^H - p_g^L]u(b_g - f) + [p_m^H - p_m^L]u(b_m - f) + [p_b^H - p_b^L]u(b_b - f) > d_H - d_L \quad (4)$$

The branch incurs the franchise fee f regardless of outcome, and with high or low effort probabilistically has their efforts result in a good, medium, or bad result. The difference in high versus low probability of achieving each of the three results multiplied by the utility received per outcome must exceed the Agent's effort disutility difference in order to induce the branch to exert high effort.

Shared Risk Scheme: Wage Plus Bonus

Sharing the risk of the uncertainty of results between Corporate and the Branch is an intuitively equitable solution. The Agent is given a base wage, w_B , regardless of output plus a bonus if either medium or high results are observed.

Table 1: Bonus and Benefit per Result

Results Observed	Bonus Paid to Branch	Gross Benefit to Corporate
Good	i_g	b_g
Medium	i_m	b_m
Bad	0	b_b

The Branch (Agent) incurs risk because the bonus may be zero, but is potentially non-zero. Corporate (Principal) incurs risk due to the different benefits, given that $b_g > b_m > b_b$.

The Branch's expected profit from exerting high effort is

$$p_g^H u(b_g + i_g) + p_m^H u(b_m + i_m) + p_b^H u(b_b) - d_H \quad (5)$$

The Branch's expected profit from exerting low effort is

$$p_g^L u(b_g + i_g) + p_m^L u(b_m + i_m) + p_b^L u(b_b) - d_L \quad (6)$$

If the following inequality holds, the Branch will exert high effort in order to maximize its expected utility.

$$[p_g^H - p_g^L]u(b_g + i_g) + [p_m^H - p_m^L]u(b_m + i_m) + [p_b^H - p_b^L]u(b_b) \geq d_H - d_L \quad (7)$$

Corporate can select i_g and i_m in order to make (7) hold, thus providing incentive to the Branch to exert high effort. Clearly, for the Principal, the incremental bonuses i_g and i_m must be less than the expected

increase in benefits to Corporate from b_g and b_m . Having a single incentive for either good or medium results, if it is sufficiently large, will induce high effort from the Branch.

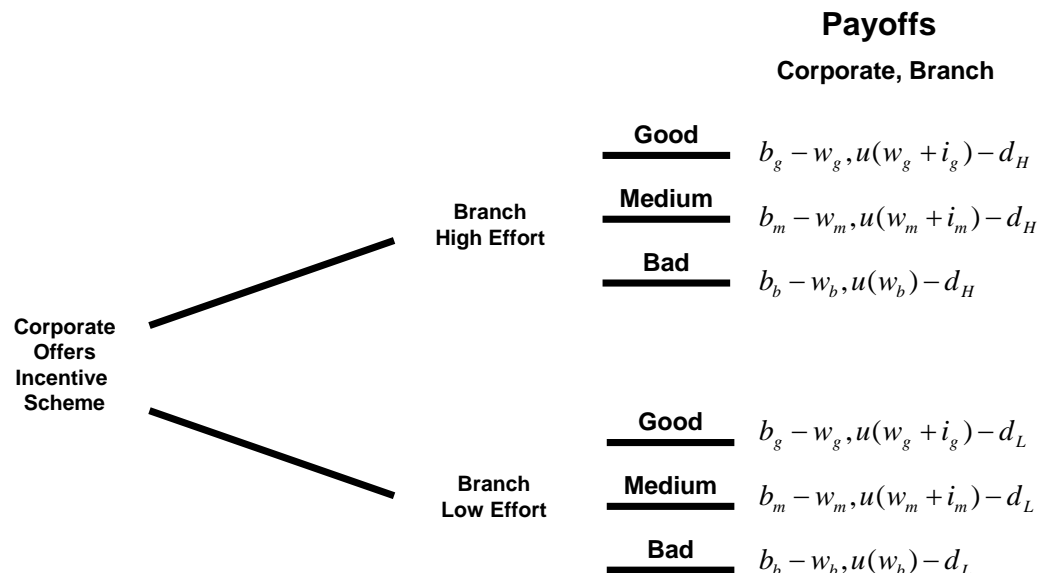


Figure 1: Sequence of decisions and payoffs to both Corporate and Branch after Good, Medium and Bad results according to Branch High and Low effort.

MANGIERIAL IMPLICATIONS AND CONCLUSIONS

We have shown that the problem of encouraging remote branches to engage in desired behavior can be modeled as a Principal-Agent, game theoretic model. In order for Corporate to achieve the desired results when the actions cannot be directly observed, the risks and rewards need to be shared with the branches. The people aspect of the triple bottom line is difficult to measure directly, so often has to be inferred by outcomes. Compliance from all locations is essential to meet company wide triple bottom line goals. The incentive for all locations, acting as agents to the corporate principal, can be driven by the shared risk bonus schedule that was shown in Table 1. The entire enterprise can benefit from compliance induced by the shared incentive system outlined in this paper.

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FORMS OF ASSOCIATION OF ITALIAN MUNICIPALITIES: Some Empirical Evidence

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ABSTRACT

For several decades, in Italy a process of transfer of functions and services from the highest levels of government to local authorities has occurred. This has resulted in new and broader responsibilities for Italian municipalities that are, in most cases, small (called "Dust Commons"), and, therefore, with difficulty able to manage services, to plan activities and to develop right strategies. A real risk occurred in recent years is that functions transferred to lower levels of government can not be carried out quantitatively and qualitatively as well as with excessive costs. It is understandable, therefore, as a possible answer to the above problems could arise from the implementation of associated forms of services and functions management, in other words, cooperation and associationism of municipalities. The aim of this paper is to show how this form of partnership has been and can be an instrument which meets the two requirements of management of functions and services in an associated form by reducing costs and improving the effectiveness of services.

THE UNIONS OF MUNICIPALITIES

The discipline of Unions of Municipalities entered for the first time in Italian legislation by Law June 8, 1990, n. 142, in which it was intended that *in anticipation of their merger, two or more neighboring municipalities, belonging to the same province each with a population not exceeding 5,000 inhabitants*, could constitute a Union *for the exercise of a plurality of functions or services*, with the requirement, otherwise the dissolution, of merging within ten years after their Union. Thus, Italian Government intended to solve the problem of territorial fragmentation of local authorities with small demographic size, reinforcing them through the mechanism of fusion (F. Caringella et al, 2007, p. 312).

The Institute of Unions that emerged from this first provision did not have any positive results, in fact, there were few associative experience undertaken by Municipalities.

This trend radically changed direction in 1999, when a reform of laws on local self-government, Legislative Decree (D.lgs.) 18 August 2000, n.267 (Consolidation Act of laws on local authorities), changed outlooks and aims of unions, no longer projected to a forced merger, but concretely encouraged to the creation of new and more effective forms of associations among municipalities with small demographic size (D. Formiconi et al, 2001, p. 2). With the Legislative Decree 18 August 2000, n.267, Union ceases to be a transitional form and becomes a permanent institution of second level, an alternative to consortiums, for the joint exercise of a plurality of functions which may, but not necessarily, lead to a merger.

The new legislation modifies earlier rules:

3. it excludes the quantity parameter. There are no more references to demographic limits of the Union participants (instead, formerly, only one could count a population between 5.000 and 10.000 inhabitants, all the others could not exceed 5.000 units) in order to promote, at all institutions, a search for optimal suitability areas for an associated management of municipal services and functions;
4. it excludes the time parameter. There is no more a maximum duration, in fact, a ten years maturity for the realization of the subsequent merger disappears;

5. there is no longer the constraint of belonging to the same province or region to form a union and the need for territorial contiguity between municipalities (art. 32 Tuel, specifies that, "normally", they are neighboring municipalities);
6. it deletes references to future obligations of merger, therefore the institution of a "forced" union promoted by regions, which has negatively affected the diffusion of processes of unification, in the 90s; it, however, does not preclude that Unions can individually decide fusion processes, based on proposal by the concerned municipal councils (M. Mordenti, 2003, p.104).

This new vision of Unions of Municipalities led to the aggregation of local administrations, to respond to multiplicity and diversity of functions being exercised, to change in expectations of local society towards the improving of quality of results, efficiency and economy of local public administration. Local authority is, therefore, a strategic node of a network of public and private institutions to carry out tasks of delivery of public services, regulatory, licensing and monitoring (R. Ruffini, 2000, pp. 77-80).

The mechanism of development of forms of cooperation and inter-municipal associations can be based either on technical-managerial reasons, that are all those circumstances whose effects can be expressed in terms of affordability or improvement in municipal management functions, and on strategic and organizational reasons, which push the institution to improve its organizational arrangement or the definition of strategies (M. Giani, 2000, pp. 55-58).

The real benefits derived from aggregating in unions involve not only citizens and administrations that are part of them, but also companies and social and cultural institutions. Changes related to Unions of municipalities concern:

1. an improved quality of life and citizens equal dignity and access to services, equality in exercising civil, economic and social rights;
2. a largest aggregation of citizens;
3. an optimization of administrative services offer;
4. a differentiation and integration of local offers in cultural, environmental, tourism and manufacturing;
5. reduction of costs in the short term and sustainability in the medium and long term;
6. sharing of already available resources and technological equipment.

Therefore, Unions of Municipalities give strategic, social and economic benefits. However, despite the numerous advantages related to unions, not always the idea of jointly playing a series of initiatives finds fertile ground in Italian municipalities, which often prefer to avoid grouping in Union for several reasons:

- lack of collaborative culture;
- resistance to change;
- orientation to independence to not lose autonomy and control over the assets managed in associated form;
- different political expressions;
- high social, economic and territorial differentiation even among neighboring institutions.
- differentiation of various degrees of development of functions and activities to be conducted in associated form, because institutions are not always willing to transfer their knowledge.

THE SPREAD OF THIS PHENOMENON IN ITALY

Italian local government is characterized by a large number of small municipalities, in 71% of cases with less than 5.000 inhabitants. In fact, there are 8101 municipalities and 5756 of them have populations of less than 5000 inhabitants.

Table 1: Breakdown of Italian municipalities for demographic

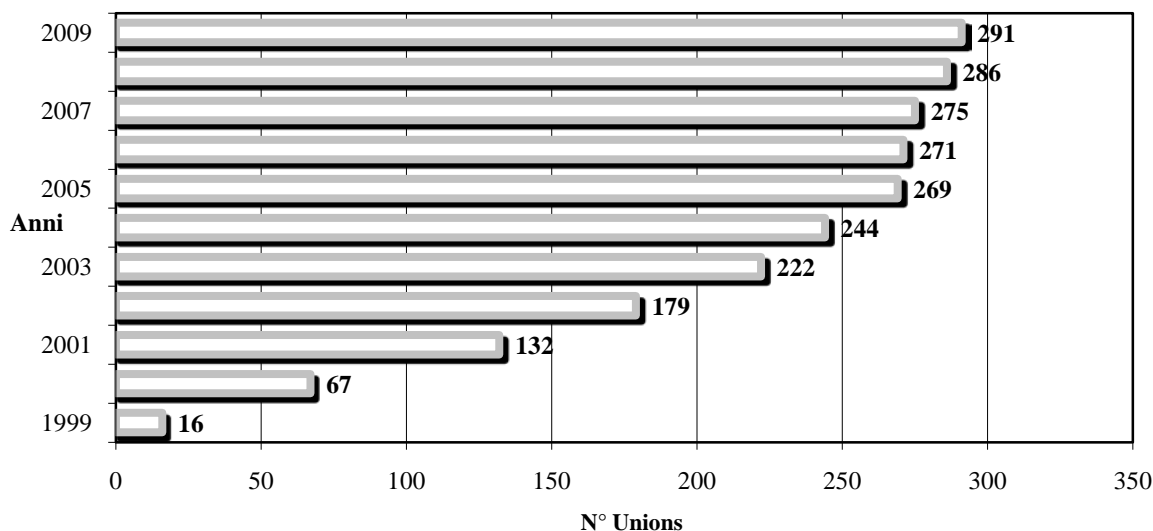
I	Demographic	Municipalities
	LESS THAN 500	837
II	500 - 999	1.126
III	1.000 - 1.999	1.624
IV	2.000 - 2.999	1.011
V	3.000 - 4.999	1.158
VI	5.000 - 9.999	1.186
VII	10.000 - 19.999	662
VIII	20.000 - 59.999	397
IX	60.000 - 99.999	57
X	100.000 - 249.999	31
XI	250.000 - 499.999	6
XII	OVER 500.000	6
	National Total	8.101

Source: own elaboration

If one considers the creation of unions of municipalities in Italy in time, it is possible to notice how, after an initial propulsive momentum (from 16 unions in 1999 to 269 in 2005), in recent years there seems to be a stationary growth probably attributable to a legislative, regulatory and financial uncertainty about it.

However, it remains an important reality in terms of size and figures achieved: in fact, 1368 Italian municipalities over total 8101 are associated in a Union, which led from 16 associations established before 1999 to the current 291, for a total of about 4,877 million people.

Figure1: "Unions of municipalities in Italy from 1999 to 2009"

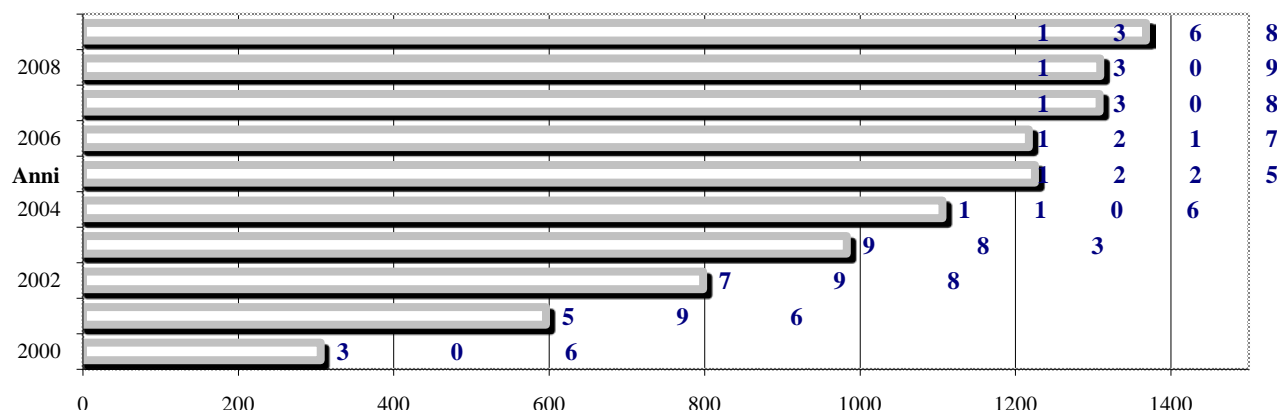


Source: "municipal associationism funding", www.anci.it

The phenomenon differently involves Italian geographical areas, in fact, most of the Unions (55%) is concentrated in the north, while the other half is almost equally divided between the center (14%), South (20%) and Islands (11%).

In the 291 Unions of municipalities currently existing, 1368 municipalities, belonging to 17 regions, perform their functions.

Figure 2: "Number of institutions involved in Unions per year "



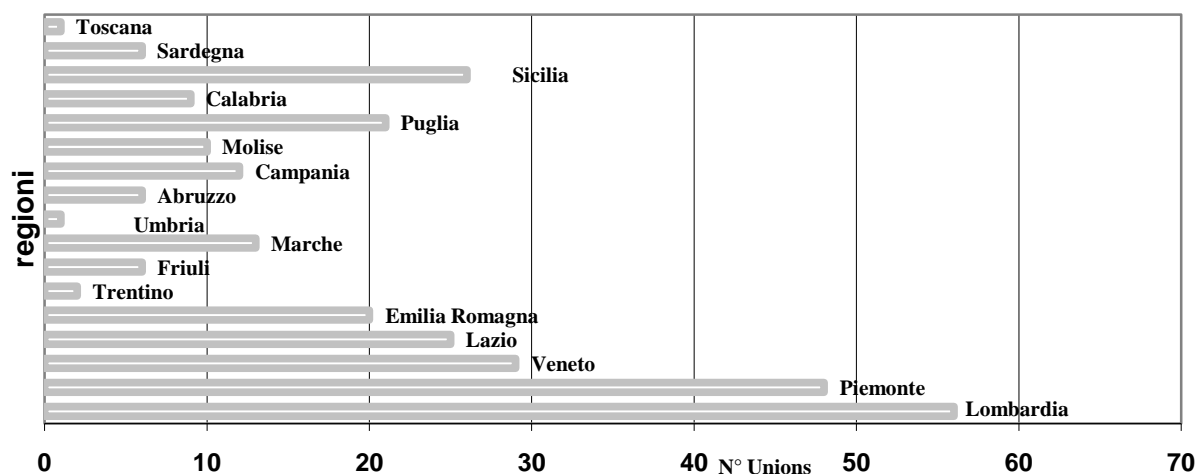
Source: "municipal associationism funding in 2005 - Ministry of Interior", www.anci.it

In Regional analysis of the phenomenon, it is evident that Lombardia, Piemonte, Veneto and Emilia Romagna include:

1. approximately 53% of Unions;
2. approximately 53% of all municipalities concerned;
3. approximately 29% of the total population.

It is also significant its spread in the southern, central and island, where the record is held by Sicilia (112 municipalities in 26 unions), followed by Puglia (96 municipalities in 21 unions), Campania (65 municipalities in 12 unions) and Lazio, where there is a predominance of concentration with 114 municipalities in 25 unions. What these data highlight is that Unions of Municipalities are concentrated in regions with a large number of the so-called "commons dust", namely very small municipalities which are encouraged to join for technical and economic reasons. If average values are examined from the plan of aggregate data, it is possible to estimate that the average size of Italian Unions in 2009 is 4,7 municipalities, with an average population of about 16.762 inhabitants (A. Quagliani, 2006, p. 27).

Figure.3: "Breakdown of Unions of Municipalities per region"



Source: own elaboration of Anci data (May 2009)

POPULATION AND SERVICES OF ITALIAN UNIONS OF MUNICIPALITIES

Population of Unions is variable within the national territory, but it can be very high compared to the average in Toscana, Emilia Romagna, Puglia, Campania, Sicilia, Abruzzo and Umbria.

Regions where Unions of Municipalities have populations below the average are ten, with particularly low values for Piemonte and Lombardia.

Even data on the average population of the municipalities belonging to Unions highlight that population reaches high values in Emilia Romagna, Toscana and southern regions such as Puglia, Campania, Sicilia, whereas it appears much less pronounced in some regions of the North, such as Trentino, Piemonte and Lombardia. On the contrary, the central regions show a larger variability of population, given that there are regions like Umbria and Abruzzo, with a high average population of both Unions and Municipalities belonging to them, and others, such as Lazio and Molise, with values certainly lower than the national average.

The analysis of Union associated services is very important because it provides information about functional aggregations and therefore, presents itself as one of the most significant indicators for the association assessment.

From 2000 to 2005 the numerical growth of Unions has been accompanied by an increase in the number of services operated in associated forms: in those years, services run by Unions (social and technical services, schools, accounting and municipal police, etc.) increased exponentially from 318 to 2090.

Table 2: “Regional distribution of Unions of Municipalities and managed services (Year 2005)”

Regions	N. of Unions	associated Population	associated municipalities	N. of Services
Abruzzo	7	243.402	49	56
Calabria	9	100.844	37	22
Campania	13	544.279	63	47
Emilia Romagna	8	201.403	36	128
Lazio	24	238.907	114	160
Lombardia	59	338.271	207	703
Marche	12	148.742	52	122
Molise	9	92.075	52	39
Piemonte	44	390.518	285	334
Puglia	18	506.038	81	96
Sardegna	4	56.652	16	21
Sicilia	31	608.706	125	127
Umbria	1	36.191	8	3
Veneto	30	399.108	100	232
Total Italy	269	3.905.136	1.225	2.090
Average size of Unions	-	14.517	4,55	7,77

Source: Ministry of Interior

Italian northern regions are undoubtedly the most active in terms of offered services, but the best result are obtained by Lombardia, Piemonte, Veneto, Lazio, Emilia Romagna and Sicilia with, respectively, 15,98%, 11,10%, 7,66%, 6,12% and 6,08% of total services offered in association. With a total of 80, 58%, the phenomenon of services associated by Unions is basically concentrated in the above six regions, whereas it is much less pronounced in regions like Puglia and Campania despite of a significant population. So, in the southern regions the number of services managed in association is relatively low, and much lower than the result obtained, for example, by Lazio and Emilia Romagna which together have enabled about 14% of all associated management identified.

Finally, in terms of average number of services operated by each Union, it is remarkable the performance of Unions of Emilia Romagna and Lombardia which, respectively, manage on average 16 and 12 services while, at the national level, Unions of municipalities have an average of 7,77 services. Furthermore, in order to verify whether any structural features of the Unions may have affected the use of an associated management, the following table indicates the correlation between the number of services activated in each region and other indicators.

Table 3: “Correlation between the number of active services and some features of Unions” (Year 2005)

Correlation between the number of associated services and:	correlation index
Number of Unions	0,920
Number of Entities	0,779
Average size of the municipality in Union	-0,434
Average size of the Union	-0,500
Average number of institutions in Union	-0,327

Source: “own elaboration of data from Ministry of Interior”

It is clear that a scale effect is predominant so the higher the number of Unions and associated institutions in a region, the higher the number of managed services. The resulting negative correlation between the average size of associated institutions and the number of associated management seems to confirm the thesis that, for smaller municipalities, size is an obstacle to the will of activating services in cost-efficient. For these municipalities, therefore, association represents an ideal instrument to overcome dimensional constraints and to increase their supply of services to appropriate conditions (then, small municipalities, not adequate to handle many services, delegate to Unions a large number of associate management). Increasing the average size of municipalities in Union the number per capita of associated services decreases as medium-large municipalities do not meet any difficulty to operate services as independent, so they do not have any pressing need to activate new services in a union.

Less direct is the interpretation of the negative correlation between the average size of Union and the number of services. In this connection it may be observed that if the final size of Union is the result of the accession of medium-large municipalities, the latter do not have any enormous problem to operate services as an independent municipality and then, once a Union is created, the need and urgency of providing new services are less pressing. Otherwise, if the final size is the result of the union of several small municipalities, it is possible that the costs of contract / transaction to agree about the activation of services are higher than the benefits of associationism and of the resulting increased basin of users. The latter interpretation could also justify the result of the highlighted negative correlation between the number of active services and of associated municipalities. Finally, another factor that may explain the increased industry and activity of Unions is their maturity: from an empirical analysis performed on a sample of 253 Unions emerged that Unions of longer duration, which have established organizations, encounter fewer difficulties to confer functions and services to their Union (B. Ermini, 2006).

Therefore, municipalities, knowing that associations work, confer to the Union new services and functions over time.

TYPES OF ASSOCIATED SERVICES AND RESOURCES OF UNIONS

Services operated in associated form by the above-mentioned regions are specified in the Table 4 below. These data indicate that services operated in associated form are numerous and based primarily on security of territory and personal and social services and on administrative departments of secretariat and economic and financial management. Specifically, the services mainly operated in associated form are: Municipal Police, General Secretariat, personnel and organization, social services, schools, waste-

disposal services, economic management, roads condition, etc..

Current regulations tend to promote and encourage the creation of new Unions, providing for the payment of financial incentives to which are added regional funding for various sectors and those of the European Social Fund. Among the reasons why many municipalities decide to join, there are the financial incentives that creating a Union guarantees to them. These incentives, with regulatory changes, provided a decisive impetus to the growth and development of Unions (F. Spalla, 2006, pp. 119-132).

A recent empirical analysis commented balance-sheet data of 278 Unions of the total 291 municipalities surveyed by ANCI (E. Racca, 2009). A reading of the numbers shows a clear dominance of current expenditure on those capital: the total current expenditure for the year 2007 represents 77.9% of the total expenditure incurred by Unions, representing about 334 million euro, while only 12.1%, or about 52 million, consists of investment expenditure. On average, capital expenditure for each of the 278 Unions amounted to 186 thousand euro. In some regions, the average investment per institution are insignificant: in particular in Sicilia and Calabria, where Unions invested an average of 32.330 euro and 25.330 euro respectively, and in Lazio, where Unions commit to capital spending on average 6.504 euro. Also in Unions of Emilia-Romagna, which record the best performance, the average investment per Union is about 715.000 euro, which is equivalent to the annual investment of a town of about one thousand inhabitants.

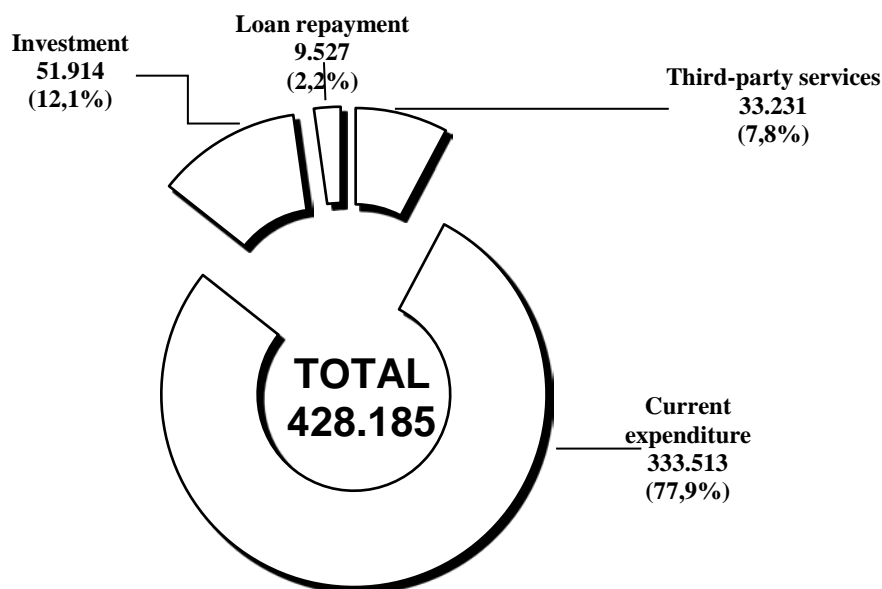
Table 4: “Associated Services

”

Type of provided services (year 2006)	total number of services rendered	% on total impact of services rendered
Municipal Police	75	6,76%
General Secretary, Personnel and Organization	73	6,58%
Assistance, public charity and various services to people	67	6,04%
Educational assistance, transportation, lunches and other services	58	5,23%
Waste disposal service	55	4,96%
Institutional bodies, participation and decentralization	50	4,51%
Economic and financial, planning, and management control	49	4,42%
Road conditions, traffic and related services	49	4,42%
Other general services	47	4,24%
Technical Office	42	3,79%
Parks and services for environmental protection of the green, other services relating to territory and environment	41	3,70%
Street lighting and related services	37	3,34%
Necropsy and cemetery service	36	3,25%
Libraries, museums and art galleries	36	3,25%
Revenues management	34	3,07%
State Property and assets management	33	2,98%
Civil protection services	33	2,98%
Theatres, cultural activities and other cultural services	28	2,52%
Integrated water service	26	2,34%
Day nurseries, childcare and to children services	22	1,98%
Urban Planning and Land Management	22	1,98%
Travel Services	21	1,89%
Various events in the sports and recreational	19	1,71%
Primary Education	15	1,35%
Nursery school	15	1,35%
Tourist Events	14	1,26%
Municipal Stadium, Sports Palace and other facilities	13	1,17%
Other	99	8,91%
TOTAL	1.109	100,00%

Source: “state funding for local associations in 2006” - Ministry of Interior

Figure 4: Expenditures of Unions of Municipalities



Source: Racca E., *Il Sole 24 Ore*, August 17, 2009

Resources of current account come from:

1. government transfers which help with 19,821 million;
2. regions that provide 33,3 million for current transfers, and 6,3 million for delegate functions;
3. the wider public sector that cover 177 million and mainly consisting of transfers of associated municipalities. Even if income generated from taxes on services entrusted to unions are due to them (Article 32, paragraph 5, Legislative Decree n. 267/2000) the tax revenues do not exceed 10 million arising primarily from 8,7 million of Tarsu. Resources for investment are mainly given by regions with nearly 20 million. Municipalities rely on Unions about 12 million for investment, just over 43.000 euro per institution.

An examination of resources devoted to the exercise of functions and associated services, provides a descriptive framework of Unions activity. An analysis of current expenditure shows that Unions focus primarily on functions and services (of routine) in order to reduce costs and achieve high quality standards:

1. administrative functions relative to the institution (25,9%);
2. territory and environment management (20,2%);
3. local police (16,7%);
4. social policies (12,4%);
5. public education (12,4%).

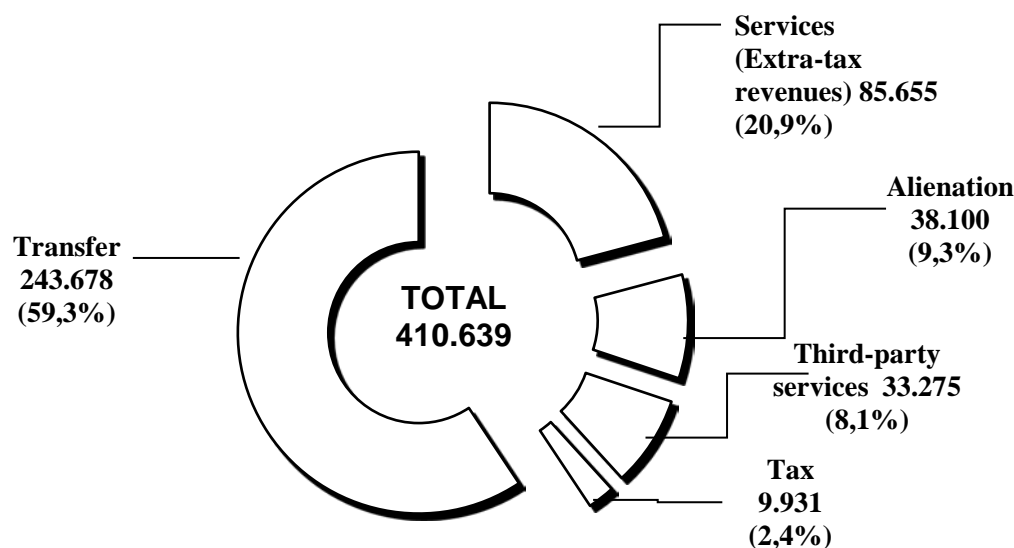
Since such a function can be voluntarily done through other instruments (conventions, associations, etc.), there is an increasingly common idea of giving the Unions the new and stronger role of propeller of local economic development (M. Giani, 2003, p. 155). In this perspective, the Union of Municipalities, among the forms of association provided for in Italian legislation, would seem to be better able to fulfill this function to promote transformation and development of public services related to territory because it can

jointly deal all the issues related to territory and determine the lines of development of an area (G. Marini, 2008). The Union of Municipalities can, in fact:

1. make joint analysis of peculiarities, needs and problematic aspects of more institutions (with obvious cost savings);
2. facilitate agreements among the municipalities that are part of it and, especially, among them and other territorial authorities (Mountain Community, Province, Region);
3. contribute to the planning activities of regional institutions of the higher level.

It is, in other words, "the place given to territories to establish a plan for a future in which they can recognize themselves" (A. Frascini et al, 2006).

Figure 5: Revenues of Unions of Municipalities



Source: Racca E., *Il Sole 24 Ore*, August 17, 2009

CONCLUSIONS

The economic development of a territory is a result of an efficient, timely and proper economic planning, in relation to the characteristics and peculiarities of the area concerned. From this comes the local authority's responsibility to have a central role in formulating strategies of that area. Italian reality, however, is characterized by the presence of a myriad of small local authorities which complicates the preparation of territorial planning instruments. Therefore, it is required the identification of entities that are able, for their territorial and demographic size and for their homogeneity of characteristics and economic and social needs, to initiate and encourage the development of an area. This way, it is possible to make joint analysis of peculiarities, needs and problematic aspects of many institutions, so as to define the lines of action to be taken. This allows one hand, a great economy of expenditure and, secondly, a conjugation of efforts to achieve results otherwise difficult to reach.

Unions facilitate agreements among the municipalities that are part of them and, especially, among these and other territorial authorities and facilitate the planning activities of Provinces and Regions, as they are single institutions that aggregate the will of many municipalities, because they have already built a consensus among multiple actors.

However, most of Italian Unions is limited to the management of functions and services of "routine", in

order to reduce costs and achieve high quality standards.

Furthermore, the marked preponderance of current expenditure on the capital one, highlights the willingness of municipalities to associate services to be provided with continuity, by determining revenues and costs that "weigh" more on the current than on the capital, which is assigned to investment. Such a characteristic could also be an index of the instability of this institution, greatly subject to influences of partner managers who, considering the ease with which it can change configuration or disappear, prefer to use immediate transfers, instead of thinking about investing, planning long-term strategies. Unions enable citizens to improve delivery of municipal services (otherwise at the risk of closure or even absent), putting together the resources of individual municipalities and without removing their identities which, by contrast, are strengthened.

Financial incentives, in the form of transfers from higher levels of government, seem to be decisive in promoting the formation of associations that, otherwise, could not arise. These claims are based largely on the maintenance and enhancement of the transfer based on costs and indexation of transfers allocated in relation to the structural characteristics of Unions (population size and number of associated commons), to the ratio between the share of resources transferred from the common to the Unions and own taxes of Commons.

Although there is no longer the obligation to merge, the Union of municipalities has been increasingly recognized as a substitute. Many people still hesitate to share this idea because they propose merger as a solution that offers the greatest advantages over both the Union and specific forms of cooperation, such as the Consortium, in terms of economy of scale and variety, fiscal equivalence, institutional simplification and democracy.

Often small municipalities are considered like devoid of economic rationality, to be overcome through Unions. In fact, this may be incorrect, as it has to be considered that the principal purpose of a territorial public institution is political and social, to protect interests and promote the development of its community. Moreover, a small common, due to its greater flexibility and contact with people, may be, despite financial constraints, more capable than a medium-large size common to meet its community and produce high added value to citizens.

Small municipalities play an irreplaceable role of "territorial protection" that must be preserved to avoid the damaging consequences of depopulation; but it is also important that small municipalities adopt a new and innovative arrangement that may be instrumental in their duties.

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THE SYSTEM OF BUSINESS RISKS AND CONTRAST METHODS: EMPIRICAL EVIDENCE

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ABSTRACT

Today, in modern globalized economies, it is increasingly important for firms to implement management processes that allow to respond to changing and uncertain scenarios and aim to guarantee their own existence, competitiveness and success. Addressing risks is to seek opportunities based on the ability of a well-informed thought. The current financial crisis is an instructive case of what can happen when extremely serious events are poorly predicted. It is also a lesson in strategic resistance for firms. In the present work, we wanted to address the issue of risk management from both theoretical and empirical point of view, taking into account, in the latter case, some examples of companies operating in various sectors, such as health, banking and insurance, and business groups and small and medium enterprises.

COMPANIES, ENVIRONMENT AND RISK MANAGEMENT SYSTEMS

The whole existence of a company is certainly subject to temporary and physiological crisis, which normally do not alter its financial balance. In many cases, however, it appears vulnerable as a number of obstacles of different natures can strike it, more or less occasionally, undermining its competitiveness and income basis. Now it is considered that companies have to deal with a system of evolving risks too. These systemic bonds give rise to the so-called effect of “risks reproduction”, according to which every risk event can generate other, like in a cascade pattern.

The economic risk can be considered a fundamental and inescapable business feature that takes place under a condition of uncertainty resulting from insufficient knowledge of the future occurrence of business and environmental events. Companies are experiencing a narrow dimension of risk, where losing means failing the achievement of their own purposes. In the classical economic-corporate setting, a company, although involving many interests (think of the interests of employees or the community that hosts it) has to meet its capital providers. Therefore, on first approximation, profit is its main purpose. Therefore, the business risk is a possibility of non-achievement of income. As a company has to increase the wealth of its capital providers, it can be said that its risk is that income is less than what alternative investments would have offered them. This possibility is commonly called “general economic risk”.

The general economic risk refers to the company as a whole and is, therefore, inherent in the company itself, as an inescapable condition: in other words, the risk exists because the company exists. It is important to note that the varied form of the general economic risk reflects different and changing creations of special risks that condition the business management. The special risk takes place within the variability related to the outcomes of general risks. They influence the variability of future costs and revenues, and condition, in this way, even the expected income.

There are two groups of business special risks: pure and speculative risks. Pure risks only offer the possibility of a loss (as, for example, a fire, an accident, a case of civil liability), whereas speculative risks offer the possibility of both a loss and a profit (think of changes in prices of raw materials, in technology, in consumers' tastes). The speculative risk makes potentially suitable to undertake an economic activity, because it offers a chance of gaining success and profit. Preparing plans, designing new products and, in general, every act of business management may be considered as speculative risks. It seeks, through a set of coordinated actions, to avert threats and to strengthen the hope of favourable events. Pure risks require

a totally different attitude. They are an element of annoyance, an obstacle to the untroubled and successful pursuit of profit.

From an economic-business point of view, it is not possible to analyze separately and profitably every special business risk. In fact, business risks are complementary, and represent a system whose characteristics are not a simple algebraic sum of risks that make it up. Italian business experts agree on a systemic idea of business risks.

Therefore, the business risk must be analyzed in a systemic perspective and evaluated in relation to its ability to affect business income variabilities (when variability expresses the so-called “business economic risk”). However, the business risk system abilities to affect the business income are not due to a simple variability of the events mentioned in such risks, but to a combination of this variability with business decisions gradually taken. In fact, the latter determine the nature and combination of business risks faced by the income and then activate a risks process of transformation. Consider, hypothetically, a company that begins a new industrial setup and is exposed to a risk of interruption of the production process because of an insufficient supply stock. The transformation of the risk in question could be performed along two main lines of conduct.

The first one involves the retention of risk within the company, possibly reducing the probability of its manifestation, through a proper investment to improve the entire procurement process. An alternative kind of retention is to increase the average amount of stocks up to a level considered tolerable. This decision eliminates, however, a risk but introduces others. A largest amount of fixed stocks exposes the business income to two types of risks. The first one comes from the possible price fluctuations of stocks, and the other one derives from changes in interest rates relating to the financing enabled to purchase stocks.

The second line of conduct involves the transfer of risk to third economies. For example, through the conclusion of an insurance policy providing a coverage against the risk of interruption of the production process, uncertain amount and timing costs are replaced with certain ones under both profiles. Another form of transfer is a providers’ insurance covering buyers in the event of late delivery of goods; this case involves the transfer of both risk and coverage costs.

Today, a company must have an adequate system of risk management, in proportion to the size and complexity of its activity, allowing the identification, assessment and control of the most significant risks, whose consequences can undermine the solvency of the company, or constitute a serious obstacle to the achievement of its objectives.

The ability to manage risks has a strategic value for companies. Shareholders and corporate management are increasingly aware of the importance of managing risks in an integrated manner to protect their companies’ value. The risk to which they are exposed, or may be exposed, are increasing. There are many examples, starting from dangers arising from accidents at nuclear power stations, insufficient support in research and development, or a late market entry, and also dangers associated with failure or malfunction of mainframe computers in the management of stores or major production units. If, in the course of management, risks are not recognized and remedied, they may constitute a major threat not only to growth, but even to companies’ existence.

So it is not a surprise that in recent years an increasing attention being paid to risk management to determine and achieve the company objectives, despite dangers are increasingly numerous. Therefore it is becoming aware that risks are not only threats to be avoided, but in many cases, if properly managed, they can become opportunities to be taken. This involves a good identification and understanding of risks, possibilities of occurrence and impact on the company, all accompanied by continuous monitoring to

manage all development over time. In this way, risks can create opportunities that are value and wealth for shareholders. The difficult question is: how to manage risks and extract value?

Every analysis and risk management program should include a careful assessment of vulnerabilities and threats in order to define the appropriate measures to reduce the effects of risks to an acceptable level for the company. An important aspect in the selection of security controls (countermeasures) is represented by cost factors. A company decides how to manage its risks (reduction, acceptance, transfer) depending on its business, environment and situations. It is not easy to assess how much to invest in security, if you do not know the value of the exposure to risks. This information allows us to know the return on investment in security (ROI - Return on Investment, today Return on Security Investment - ROSI) and establish an adequate budget.

To cover the risks menacing it, the company can use a variety of technical means which vary depending on the circumstances of its management and the environment in which it operates. Thus, for example, while sometimes the economic entity considers convenient to act on the origins of risk, other times it prefers a transfer of risks in space or over time, or even integrate the two actions.

The transfer in space acts on the economic consequences related to the occurrence of events fraught with risk, and consists in a transfer of the possible burden of risk to other economies (with fee). Transfer in space of the burden of risk can be better defined like special management of risks, that is an “insurance management”.

Building on the analysis of risks, namely the perception and risk assessment, the main concept is the transfer of risks through insurances, in particular against third parties. These may be insurances against fire, third parties civil liability of products, and serve to organize in an economically optimal a company insurance business. For some time this concept has been extended also to the transfer of risks through an adequate contract with the marketing partner, as well as to the opportunity to personally bear risks or reduce them by special measures and devices to prevent accidents.

This transfer does not delete the risk event, but only a certain and present cost to replace the still uncertain future occurrence of the event. It, as always happens on a contractual basis, may take many different configurations, from the typical insurance contract to any other relationship between companies and external economies, which implies the possibility of transfer of special risks (employment contracts, sales agreements, loan agreements, etc.). An external insurance does not try to avert the feared event, or to prevent the damage that the event may cause, but it implies the transfer of the damage from the economy directly affected to a group of economies exposed to the same risk, so the damage itself is shared and disseminated on a mass of subjects, each impacting on a small scale, the smaller the larger the number of those subjects is.

The transfer of the burden of risk in space is related to the occurrence of two conditions:

- a. existence of an economy ready to take the risk;
- b. favourable outcome of arbitrage between the two possible configurations of transfer in space (to third economies) or in time (self-insurance).

The general economic risk can not be a direct object of external insurance because to permit its transfer to third parties is to limit the function of the company as an entity deputed to wealth creation. Therefore, the general economic risk can only be the object of self-insurance.

The transfer of the burden of risks in time is a measure of corporate policy that acts on economic consequences related to the risky events: a measure which is sometimes called internal insurance or self-insurance.

Through this action, the company is not released from the burden of risk, that continue to weigh on the management of the company itself: the possible loss, rather than being transferred to external economies with fee, is borne by the company generating the corresponding risk and spread over time through a policy of advance depreciation of the alleged future burden. In essence, the internal insurance is only intended to distribute the weight of burden among the different exercises, before the event occurs.

ACTIONS FOR THE CONTRAST OF RISK

The contrast of risk is largely related to the existence of a consciousness of risk in the persons, or economic entity, who administer companies. In other words, the business risk takes a different importance in relation to the values of managers, who should determine the attitude and thinking of all employees. These values / attitudes, that form the company philosophy, are not rationally verifiable conceptions of what is considered desirable. They are similar to objectives and serve as criteria when decisions are made. Even at this abstract level, we must reflect on the manager's or the entire company's readiness to take risks.

Some authors (e.g. B. Ulrich) propose, for example, that when you examine values and attitudes of employees you will also assess their readiness to take risks. Extremes are, of course, courage or fear of facing risks. Both these attitudes have their advantages and disadvantages that every manager must assess individually.

For example, a manager may tend to take big risks because he wants to meet these challenges and his operations are successful. There is the danger that he may suffer big losses. Vice versa, an excessive search for security can lead to situations of stalemate. Every manager has a totally different attitude towards risk. This is done with the help of a corporate philosophy that takes into account a tendency to take justifiable risks in the company's interests.

It is possible to get a business management aware of risks at a global level only by a philosophy and a business culture conscious of the existence of such problems, using efficient tools for planning and monitoring and a management expert in insurance management. A business management aware of risks is linked to the attitude that managers have towards this issue. In fact, they determine the corporate philosophy and culture.

In recent times, some companies, especially medium and large ones, in response to the requirement of an efficient and global risk management, have established a special role in their organizational structure responsible for monitoring insurable risks, namely risk management. Risk management is the most efficient approach a company can adopt for many reasons.

First, because the resources a company uses in production processes are always scarce and expensive, so they need to be conserved. Second, because business risks tend to increase in number and present many potential damage.

Creating a common risk management culture means acquiring a greater awareness of all risk factors that may undermine the achievement of business objectives, and focusing on the development of appropriate supervision, management techniques and organizational behaviours to limit exposure.

The recent financial crisis has taught us many lessons: it has highlighted not only the importance of developing preventive activity in the company, to engage immediately the governance in presence of danger signs in business processes, but also the possibility of associated risks that need to be analyzed in combination with each other and not only individually, as they can activate each other on the basis of a single event (domino effect).

These phenomena have prompted companies to no longer manage risks in portrait mode, through a Silos Risk approach (e.g. financial risks in Administration and Finance, information ones in Information Technology), but to do it in horizontally, through an integrated approach (Enterprise Risk Management).

Many factors contribute to giving a strong impetus to the implementation of risk management activities, such as the presence of an increasingly complex regulatory framework, which exposes the company to the risk of non compliance.

On the other hand, the pressure of media (as a result of recent financial scandals) and growing expectations of stakeholders in terms of transparency and respect for ethical values, require a careful assessment of reputation, namely those activities that are potentially capable of damaging the company image in the market. In recent years, interest in risk management has grown considerably and the need for a good reference model to identify, assess and manage risks effectively has become increasingly evident.

All companies have to face uncertain events and the challenge of management is to determine the quantum of uncertainty acceptable to create value. Uncertainty represents both a risk and an opportunity that can potentially reduce or increase business value.

The risk manager is a professional and innovative figure, recently introduced in the scenario of Italian firms, whose task is to analyze all business risks and to provide solutions. He must have two distinct professions: the engineer and the economist, namely he must know production systems, plant operations, materials science, but also be an expert in administrative procedures related to personnel management, organization of monitoring systems, analyzing and assessing of cost-effectiveness.

To fully play his role, the risk manager is placed at the top of the organization (usually alongside the Chief Executive Officer). This relationship is crucial throughout the process of risk management:

- c. at start up, when defining the company risk appetite and the limit of tolerance for different risks to be analyzed;
- d. at the end of the risk assessment, when the risk manager shows a plan for corrective actions to respond to inadequately controlled risks (risk response);
- e. at monitoring, continuous activity with the Chief Executive Officer to ensure complete implementation of planned operations.

Relationships with the operating managers are also important: their willingness to participate in interviews / workshops to identify and assess the risks of the processes they are involved in, or their openness to evaluating the need to strengthen the system of controls as a precaution, are very important. On the other hand, the risk manager must liaise colleagues (as an internal consultant) to support the implementation of corrective actions and then solve their practical problems (e.g. preparing operating procedures).

Another important relationship is established with the head of internal auditing. The mapping of business risks created by the risk manager, in fact, allows the company to develop an audit plan consistent with the business risk profile, to focus on high risk processes and, in general, to manage the resources of the internal audit efficiently and effectively. On the other hand, the outcome of the audit allows the risk manager to understand the actual implementation and operation of the controls evaluated with managers as appropriate in terms of design during the risk assessment.

The key point of the risk management approach to the management of pure business risks, is evident in its consistency and systematic nature, obtained by abandoning the traditional and rigid risk-insurance paradigm and embracing a more rational and structured decision-making sequence, whose ultimate

purpose is the transformation of the initial risk profile into a risk profile more consistent with business purposes.

This sequence is divided into a series of phases, namely the identification of all the situations that can lead to losses from unforeseen events, the identification of possible alternatives, the selection of an optimal management plan and its implementation, the monitoring and possible adjustment of the management techniques used.

To illustrate the characteristics of risk management, however, it may be worthwhile to group single activities in relation to purposes and skills. Under this approach, then, there are three macro-processes: processes of identification, processes of assessment and processes of management. In general, the first two have primarily cognitive purposes and are sometimes grouped under the single name of “risk analysis”.

Identification and assessment increase the risk management information system that needs to be extensive and complex, since pure risks affect all resources and all areas of management. Risk management can be divided into a decision-making stage, where the available information is processed in the light of economic and strategic considerations, whether and how to act, and an implementation phase, where the action or actions decided are put into practice.

PROCESSES OF IDENTIFICATION, ASSESSMENT AND RISK MANAGEMENT

The process of risk identification is intended to manage informative needs of all risk management activities, identifying and structuring the necessary information for a clear and comprehensive description of the risk profile of the company under investigation, by allowing both the correct processing of possible management options (the responsibility of the management process) and the choice of the optimal one (the responsibility of the evaluation process).

The identification of risks, necessary not only during the management, but also in the process of designing new structures, processes and operations, investigates threats, namely the types of events that the company is exposed to and the facilitating and restraining conditions, namely the specific ameliorating factors which determine whether the threat will be realized or not and, if so, with what consequences.

While threat detection is a relatively easy task, though it is important to leave nothing out, the analysis of ameliorating factors is more difficult. Facilitating and restraining conditions are recognizable only through detailed investigation, supported by specialized technical skills and sophisticated analytical tools. It is not possible to determine what degree of detail will be required in advance. Every risk manager will make his own choices based on specific business needs and existing economic constraints.

After defining the information requirements that the identification process must meet, it is necessary to define the means by which to check the basic information needed to build it. Risk management gets its information flow from the business environment; the latter, being always in constant and unpredictable flux, does not lend itself to the adoption of an inquiry basis unique and universally applicable.

A necessary condition for an effective description of the company risk profile is prior knowledge of all types of hazards, random effects and adverse events that may occur in the different units of risk. Having identified the dangers, chances and effects of possible risks a company is exposed to, it is necessary to take appropriate investigative tools. The most commonly used are:

- f. flowcharts, structured and schematic representations of flows (of materials, information,

- people, etc.) characterizing a specific business situation or a part of it. They are simplified descriptions of reality highlighting the components of a process and their connections;
- g. fault-tree analysis (or responsibility trees), its main characteristic is the ability to investigate a particular event backwards, identifying not only all possible relationships of cause and effect between the determining factors, but also their interrelations or complementarity (indicated by the operator *and* Boolean algebra) when all the causal factors must occur simultaneously to produce the event (e.g. a fire is possible thanks to the presence of both a source of ignition and of combustible materials), or of independence (denoted by the operator *or* Boolean algebra) when the presence of only one causal factors is sufficient to produce the event (e.g. in a fire, a cigarette, a spark, etc., can be cause of ignition);
 - h. hazard and operability study (HAZOP) allows, through the application of a standard grid of analysis, a more structured and consistent estimate of possible future developments of particular risk units, highlighting their causes (and also dangers and randomness), the consequences (the type of effects) and possible control measures.

For a valid run of the identification process, we need detailed preliminary knowledge of the characteristics of company's production processes, organizational structure, markets, the social, political and geographical context, its economic and financial characteristics and, more generally, all its strengths and weaknesses.

This objective can be achieved through the use of all available information sources and, in particular, accounts, records, interviews, inspections, etc., all of which allow us to capture information about the characteristics of the company, the context it operates in and its way of interacting with it.

In order to develop an objective and comprehensive risk profile, all the information gathered from documentation, interviews and so on must necessarily be complemented by a practical vision of the company, achievable only by personal inspection (preferably without prior warning) of any of its premises (plants, warehouses, offices, etc.).

However, often the information collected during the assessment and identification stages may not be sufficient to develop a rational and coherent plan of risk management.

Any act of risk management involves, inevitably, the use of corporate assets whose employment is justifiable only when the related costs and benefits exceed those generated by any alternative use. These benefits do not concern potential achievable revenues, but a reduction of the probable losses from the risk in question, in the absence of remedial action.

Conducting this feasibility analysis (and therefore the selection of the optimal management plan) is the object of the process of risk assessment. While the identification reveals the existing risks and describes their relevant characteristics, the evaluation measures their size. Without this information it is not possible to take correct countermeasures. Because of limited company resources, it is necessary to prioritise and focus on the most dangerous risks.

In order to make conscious choices regarding the evaluation of alternative risk management, it is necessary to know the risk characteristics. This task is carried out in the measurement phase, whose objective is to identify, for a given unit of risk and a period of time (usually one year):

1. frequency, that describes the possibility of damaging events, regardless of their consequences;

2. seriousness, that describes the consequences of every accident, regardless of its possibility;
3. potential losses, that reflect the importance of the risk investigated and may take, however, a different profile depending on the assessment methodology adopted.
- 4.

Before proceeding to risk assessment, the risk manager should ensure the accuracy of the estimate; but it must be remembered that accuracy has a cost.

Benefits depend on accuracy of data. The more precise is the frequency and severity estimate, the better risk decisions with all the consequent economic benefits. Then, the marginal benefit of accuracy (mBA) decreases, because the additional benefits arising from an increasing degree of accuracy become gradually smaller. The first levels of accuracy, in general, strongly influence decisions, but the later ones, added to already high accuracy, usually do not have a significant influence.

The cost of accuracy is the sum of charges for collecting and processing of information, relative to personnel, to external expertise, to time taken from other activities, etc.; as opposed to profit, the marginal accuracy costs (MaC) are increasing. Initially, an additional amount of accuracy is cheap and when accuracy is already high, further improvements can be achieved only through additional efforts that become proportionately more expensive. The optimal position is one where marginal benefit equals marginal cost.

The process of risk management, has a dual objective: to identify all possible risk management options found in the identification phase, specifying, for each of them, costs and benefits; and to put the selected options into practice. The techniques of risk management fall into two basic classes:

- control techniques, if they act directly on the intrinsic characteristics of risk determinants;
- financial techniques, if they act on economic and financial consequences after the event and damage.

THE RISK MANAGEMENT IN ITALY: EMPIRICAL EVIDENCE

Concentration, internationalization and privatization processes are among the factors that are pushing more and more companies to adopt their own structure of risk management and / or to use external advice on these issues. At the moment, it is not possible to speak of a unique and uniform professional consciousness of risk managers in Europe.

In Italy there has been a considerable growth, although the development potential is still enormous. A key factor in growth is the increasing importance of strategic management implying, amongst other things, the need to ensure for shareholders a proper monitoring of risks and their cover; it is, therefore, an element that can be a catalyst in bringing less developed countries to the level of others, and create a more uniform approach in Europe. Some years ago, the Italian Organization for Standardization (UNI) carried out a survey of Italian companies to assess the degree of interest, knowledge and application of risk management. The survey showed that, in general, the theoretical and practical knowledge of risk management was still quite limited and too often equated with the concept of safety. Moreover, only about a third of surveyed companies carried significant risk management activities, essentially, through insurance program management.

Consequently, recognized risks are almost exclusively the insurable ones and the primary objective is to save as much as possible on insurance, the cost of which is designed as a drain on assets that nevertheless is preferable to the potential losses deriving from the occurrence of a negative event.

Regarding the analyzed cases, and beginning from the context of health in our country, it is necessary to note that risk management in hospitals is still considered an innovation in many regions. Unlike in the U.S. or the UK, where the Department of Health has developed a national program for risk management, the National Health System (SSN) can record, at the moment, only a limited number of initiatives, conducted independently by the most innovative or aware companies, in some cases as a result of their worsening risk profile. However, as shown by a CERGAS (Center for Research in Health Care Management of Bocconi University) survey, they are partial experiments which should not, therefore, be regarded as implementing a real program of risk management.

In fact, there are neither in the public health sector nor in the private one, are there companywide risk management cases (involving the entire organization and its activities, and not only special processes / business units). Practically, it seems that health care companies feel the need of a risk manager; as they do not have internal expertise or the necessary culture to invest in this direction. Regarding clinical risk, health care companies have generally adopted an administrative approach to the problem, simply by purchasing an insurance policy. In this context, then, the problem is the absence of a strategy to bring the management of clinical risk profile into a broader perspective, involving the overall analysis and review of their care processes.

To promote cultural change, which is useful to start a system of risk management, it is essential to have a strong leadership whose priority is ensuring safety of health care for the patient, through systems of risk management including, if necessary, the overhaul and modification of processes.

Regarding the banking sector, in recent years, there has been a radical change of attitude towards risk management. Practically nonexistent until a few years ago, credit risk management and the use of robust internal rating models now play a major role in the function of risk management of Italian banks. However, there remain some weaknesses. Advances in the management of loan portfolios have not yet been applied for loan pricing. Moreover, there is a lack of tools for managing the default risk inherent in loans to small and medium enterprises (SMEs).

Today, particularly following the subprime crisis, a new generation of bankers is emerging, more aware of the importance of risk management, considered crucial to ensure a greater return on equity to shareholders. A major constraint to the development of an effective risk management is also represented by the scarcity of data on SMEs.

Under the pressure of Basel 2, San Paolo IMI was among the first major Italian banks to adopt, several years ago, the bank's portfolio risk management and to implement an IRE (internal ratings-based) approach to manage their exposure. Even Monte dei Paschi di Siena, very active in the field of credit to small and medium sized businesses, began managing credit risk based on internal ratings back in 2001. However, despite the banks efforts to improve risk management of loan portfolios, this practice has not yet had a significant impact on the pricing of the loans themselves.

As for the insurance industry, the case of the Generali Group was taken into consideration. In Italy, France and Germany, three companies of the Generali Group, dedicated to saving management, adopted the same solution for risk management. From the standpoint of technology, the project leaders had the clear idea that the solution had to be based on qualitatively very reliable data, ensure advanced analytical capabilities, be capable of rapid deployment and, above all, ensure an extreme flexibility allowing for gradual adjusting to the guidelines set by the supervisors, for example, the Bank of Italy, the Basel 2 Committee and the Institute for supervision of private insurance and collective interest (ISVAP).

Moreover, since the final aim was to raise awareness in order to create new synergies, the architecture had

to ensure the smooth integration with existing IT infrastructures in different locations and allow all authorized users access via web to a series of heterogeneous data and reports drawn up by individual work units. Within corporate groups, the case SKF and the case Fiat have been taken into consideration. Because of its high product specialization and its high spatial diversification, the SKF Group adopted a particular organizational structure of risk management to reconcile, at the same time, the need to concentrate overall strategy (to make the most of risk homogeneity characteristics due to low production diversification), and to decentralize information collection and decision taking (in order to manage the high spatial diversification). The function of risk management is devolved at group, national holding and single productive unit level. In the first case, risk management is entrusted to SKF Reinsurance Co. Ltd. (SKF RE), which is also the internal insurance company of the group. In the second case, in all countries where the group owns businesses, SKF has a local risk manager who is responsible for the risk management process, and serves as a link between SKF RE and the plant managers, therefore, between specific risks and the central structure.

Finally, at plant level, risk management is delegated to individual managers, whose responsibility is to prevent, identify, quantify risks and report their presence to local risk managers. This organizational structure of risk management, in order to function effectively and efficiently, necessarily needs appropriate incentives which, in the case of the SKF Group, are guaranteed by the transfer of responsibility for accidents, the imposition of appropriate compulsory exemptions and the transfer of prevention costs.

The Fiat group is, as known, a major economic group in Italy. A first insurance institute was established in 1971 in Fiat SpA and remained in place until 1976; this institute, was limited to the management of insurance contracts regarding fire, theft, civil liability and accident insurance, and purchased on behalf of all business units. In the late '70s, the work of this institute was increasingly viewed as unsatisfactory, and in November 1976 the Fiat Steering Committee decided to consider the possibility of setting up a new body replacing the old insurance service with the intent of extending its competence to the areas of prevention, assessment as well as insurance against risk. In 1977, the Steering Committee decided to open the implementation phase through the formation of the Risk Management Company SpA, based in Turin, where the risk management department (which has power on the functions of identification and risk assessment) coexists with the insurance department (which deals with the insurance management of risks). All the group companies are involved in the risk management process in coordination with the SGR and, if necessary, also with other external consultants appointed by the SGR.

For small and medium enterprises, an analysis conducted in north eastern Italy has been reported. The risks of non-financial companies can be classified into three broad categories: risks related to the external environment, risks arising from operational and financial management.

The survey results showed a widespread awareness on issues of risk management, basically managed by administration and finance areas of companies. The overall picture shows an interesting dynamic highlighting a cultural change with regard to company risk management. There is, in fact, a tendency to centralize risk management in the administration and finance sectors of companies, while seeking an increasingly integrated control.

CLOSING REMARKS

The analysis conducted shows a widespread cultural inability of Italian companies to incorporate the protection of resources among the issues of business management and a consequent delay compared with other advanced nations, in the construction of risk management systems. Casual attitudes toward the occurrence of damaging events, passive adherence to safety legislation, an uncritical willingness to control risks only through the means of insurance are very common attitudes which assign an inadequate

role to risk management. Italy, therefore, lags behind the rest of Europe, where academic and business culture has for many years demonstrated a concrete interest and awareness to this problem.

Experts are needed. Therefore, the future of risk management depends on the formation of a new profession and growth of a market for risk management services. An urgent need is now felt for the emergence and spread of a strong business culture of risk management, going beyond mere technical aspects. Only through the development of relevant and responsible business strategies, capable of evaluating objectives and risks, and integrating responsibilities and profits, can Italian companies make a qualitative leap to catch up with its European partners.

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BOARD COMPOSITION AND FIRM PERFORMANCE

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ABSTRACT

This paper investigates the relationship between board leadership structure, non-alignment of voting-related rights and earnings-distribution rights, and firm performance. We find that listed Taiwanese companies suffer from non-alignment of stock-control rights and earnings-distribution rights because of the acquisition of company control by purchasing powers of attorney from shareholders and because boards of directors have too much representation from controlling interests (family ownership or internalization). Data on Taiwanese companies with CEO duality support the viewpoint of the agency theory that CEO internalization and company performance are significantly and positively related such that, when the CEO is a member of the controlling interest, those interests are given priority, which raises company performance. In addition, the more outside independent directors on the boards of companies, the better the directors are able to direct the company's management level, leading to better company performance.

KEYWORDS: Board leadership structure, CEO duality, Independent directors, firm performance

INTRODUCTION

The management level of a company plays a determining role in how well a company performs, but the structure of a firm's leadership and various supervising mechanisms play an even more crucial role. The leadership structure of the board of directors and performance evaluation are among the most important topics in the literature of corporate governance. Although companies around the world have different cultural and legal backgrounds, making it inappropriate for localized studies to be applied to other regions, Taiwan adopted the U.S. regulations regarding external directors such that listed firms in Taiwan must have independent directors in order to facilitate the operation of the board of directors and achieve optimal corporate governance. Therefore, it is therefore safe to say that, with suitable cultural and legal adjustments, well designed foreign managing structures and models can be adapted by other nations to achieve desirable results. This paper is a discussion of the relationship between, on one hand, board composition and leadership structures in listed companies in Taiwan and, on the other, company performance. One related issue is whether independent directors and institutional directors can oversee companies properly and create a positive effect on company performance. Another task is to examine the unique characteristics demonstrated by the boards of directors in listed Taiwanese companies and how they are different from their counterparts in other regions. For example, how is a company's performance influenced when it is family-owned or when its chief executive officer (CEO) is elected by the shareholders through manipulation, a process also known as the "internalization" of the CEO? How is a company's performance affected when power of attorney is bought as a means of gaining a seat in the board in order to gain control of the company? What separations are created between the stock-control or seat-control rights and cash-flow rights. Can the effects of this action on the company's decision-making process also affect the company's performance?

The remainder of this study is organized as follows. The next section, a literature review, is followed by an introduction to the study's methodology, along with a description of our sample and variable measures. The empirical results are then presented, and conclusions and implications are provided in the final section.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

CEO Duality

The two prominent theories about the relationship between CEO duality (i.e., when the role of CEO and chairman are combined) and company performance inside the structure of the board of directors are the agency theory and the stewardship theory. In the agency theory, the company's owner is referred to as the "principal," whereas the manager is the "agent"; agency costs are incurred if the actions of the manager

are not in the best interest of maximizing shareholders' profits but are undertaken for self-interest (Jensen and Meckling 1976). The protection of stockholder interests relies on the fact that the chairman is not controlled by the CEO, or by creating an interest shared by the CEO and shareholders through appropriate incentives (Williamson 1985). The stewardship theory, on the other hand, defines the manager as a steward who gains a sense of achievement by being high-performing and taking actions that are beneficial to the stockholders' profits (Muth and Donaldson 1998).

Studies see these two theories and their effects on CEO duality and company performance differently. Some see that, from an agency point of view, CEO duality can lower the level of supervision of the general manager by the board, thus creating a less than desirable situation for company performance (Levy, 1981; Dayton, 1984). The manager holds the information advantage regarding the status of the company, and the principal cannot accurately assess or stay on top of the actions or level of dedication demonstrated by the manager, resulting in conditions ripe for opportunism (Williamson, 1985). Lowering opportunism requires a board of directors to represent the stakeholders by monitoring the actions of the manager, which is a relationship that is more sustainable when the chairperson and the manager are two different persons. However, when the chairperson is also the CEO; the balance within the board of directors may be compromised (Donaldson and Davis, 1991).

To summarize, there have been mixed findings on the relationship between CEO duality and company performance. Therefore, two hypotheses are established:

H1a: CEO duality is negatively related to firm performance.

H1s: CEO duality is positively related to firm performance.

CEO Internalization

In order for an individual or group to acquire decision-making or controlling rights to a publicly listed company, they must purchase the company's stocks to gain the stock-control, or voting rights. The company's ultimate controller—the one with the final say in the company's management and resource distribution—is usually the largest shareholder, the chairperson of the board, the general manager, the family members of the owner, or the management team. "CEO internalization" means the CEO is also the ultimate controller or a family member of the owner of the company (Lee, 2007). When the CEO internalized, he or she is a member of or appointed by the ultimate controlling family, stockholder, or group. Therefore, in the decision-making process, the CEO would consider the controller's interests above those of the managers or other shareholders. Since it is uncertain whether this interest would align with the interests of the majority of the shareholders or whether it leads to increased or decreased performance, a hypothesis is proposed: H2: Internalization of the CEO is related to firm performance.

Board Structure

The board of directors plays a central role in the managerial policies of a large company (Fama and Jensen, 1983). The number of director seats in the board is an important element in the effectiveness of the management of the company (Dalton et al., 1999). While smaller boards lead to better company performance, larger boards may have communication and coordination problems, weakening the board's control over the situation (Yermack, 1996; Eisenberg *et al.*, 1998; Chiang and Lin, 2007). However, the larger the board, the greater the variety of specialists who can participate will be, making the board more capable of gaining full information about decisions (Goodstein et al. 1994). The following hypothesis proposed: H3: Board size is related to firm performance.

An independent outside director is someone who is unrelated to the company except as a director. The inside director is someone who is also a manager of the company (Clifford and Evans, 1997). However, according to the stewardship theory, internal directors should be more helpful to the board of directors since their professional knowledge, abilities, and familiarity with the CEO's decision-making quality make them better at evaluating the CEO (Wagner et al. 1998). Some studies have indicated that having a large number of outside independent directors may lower the risk that the managers will manipulate the finances and earnings management (Beasley, 1996; Klein, 2002), so a greater number of outside directors have a positive relationship with company performance (Pearce and Zahra, 1992). The following hypothesis is proposed: H4: The proportion of outside independent directors is positively related to firm

performance. H5: The proportion of outside institutional directors is positively related to firm performance.

Stock-Control Rights

The stock-control right is the right to vote and the power to control the company's decision-making. The voting right comes from share ownership, whether they are direct shares or indirect shares. Indirectly held stocks are usually acquired through the pyramidal control structure or through cross-shareholding. One can control a company either through investment or through the purchase of power-of-attorney from shareholders to acquire voting rights at shareholders' meetings and, in turn, acquire a seat on the board of directors. Controlling seats (seat-control rights) by controlling stock is the ultimate controller's dominance over the company's resources. However, the earnings-distribution right is the shareholders' right to demand earnings distribution and thereby to dominate the company's resources. If the interests of the stock-control rights and the earnings-distribution rights are aligned, the decision-makers' interests and the results for shareholders are related, and the decisions are in sync with the shareholder's profit targets, making agency costs more unlikely. However, when the interests of the stock-control rights and earnings-distribution rights (stocks/earnings) and the interests of the seat-control right and the stock-control right (seats/stocks) deviate, agency costs increase. The following hypotheses are established:

H6: Non-alignment of stock-control rights and earnings-distribution rights is negatively related to firm performance.

H7: Non-alignment of seats-control rights and stock-control rights is negatively related to firm performance.

DATA AND METHODOLOGY

This research uses samples from the *Taiwan Economics Journal* database. Companies listed and in the market for trading on the TSE in 2008 were used, with the exception of companies in the financial industry. The original sample size was 1225 companies. After 31 companies were excluded because of incomplete data, 1194 companies remained to be used as a sample.

Variables

1. Firm performance: return on assets (ROA), (net income/ average total asset * 100%) and return on equity (ROE) (net income/average net worth * 100%) are the variables for evaluating company performance for this research.
2. CEO duality (DUALITY): The positions of chairperson and CEO of a company are held by the same individual. This is a dummy variable that is set to 1 when there is CEO duality and 0 otherwise.
3. CEO Internalization (INCEO): The case in which the ultimate controller or immediate family members serve as CEO. This dummy variable is set to 1 when there is CEO internalization and 0 otherwise.
4. Board size (BS): The number of directors in the company.
5. Controlling size (CS): The number of directors controlled by the ultimate controller.
6. Outside independent directors' size (IDS): The number of outside independent directors on the board of directors.
7. Outside corporate directors (OCD): The number of non-ultimate-controller directors who control other listed companies.
8. Outside Foundations directors (OFD): The number of non-ultimate-controller directors who represent foundations (trust funds, hospitals, schools, etc.) under their control.
9. Stocks/earnings deviation (DSE): The stock-control right less the earnings-distribution right. The stock-control right, also known as voting right, is the percentage of stocks controlled by the ultimate

controller. The earnings-distribution right, also called the cash-flow right, is the earnings-distribution right by the ultimate controllers.

10. Seats/stocks deviation (DSS): The seat-control right less the stock-control right. The seat control right is the number of directors the ultimate controller controls divided by the total number of board members, which represents the level of internalization of the board of directors.

11. SIZE: The natural log value of the total assets of the company.

12. Sales growth ratio (SAG): (current year's net sales- last year's net sales) / (last year's net sales)*100%.

13. Debt ratio (LEV): (total liability/total assets)*100%.

Regression Model

This study uses a multivariate regression analysis to examine the relationship of independent variables and firm performance. The full regression model is as follows:

$$Y_j = \beta_0 + \beta_1 \text{DUALITY} + \beta_2 \text{INCEO} + \beta_3 \text{BS} + \beta_4 \text{CS} + \beta_5 \text{IDS} + \beta_6 \text{OCD} + \beta_7 \text{OFD} + \beta_8 \text{DSE} + \beta_9 \text{DSS} + \beta_{10} \text{SIZE} + \beta_{11} \text{SAG} + \beta_{12} \text{LEV} + \varepsilon \quad (1)$$

The sample firms are divided into those that have CEO duality and those that do not. The regression model is as follows:

$$Y_j = \beta_0 + \beta_1 \text{INCEO} + \beta_2 \text{BS} + \beta_3 \text{CS} + \beta_4 \text{IDS} + \beta_5 \text{OCD} + \beta_6 \text{OFD} + \beta_7 \text{DSE} + \beta_8 \text{DSS} + \beta_9 \text{SIZE} + \beta_{10} \text{SAG} + \beta_{11} \text{LEV} + \varepsilon \quad (2)$$

The sample firms are divided into those that have CEO internalization and those that do not. The regression model is as follows:

$$Y_j = \beta_0 + \beta_1 \text{DUALITY} + \beta_2 \text{BS} + \beta_3 \text{CS} + \beta_4 \text{IDS} + \beta_5 \text{OCD} + \beta_6 \text{OFD} + \beta_7 \text{DSE} + \beta_8 \text{DSS} + \beta_9 \text{SIZE} + \beta_{10} \text{SAG} + \beta_{11} \text{LEV} + \varepsilon, \quad (3)$$

where Y is firm performance, and j = ROE, ROA.

EMPIRICAL RESULTS

Table 1 presents the descriptive analysis of the sample companies: 30% of listed Taiwanese company chairpersons also assume the CEO position. In addition, 44% of the companies have a higher rate of CEO internalization than the rate of CEO duality, indicating that, although some companies still have a separate chairperson and CEO, the position of CEO is still controlled by the ultimate controlling interest. The average size of boards of directors is 9.41 seats, with 5.1 (54%) seats owned by the controlling interest. Companies have an average of 1.24 (13%) outside independent directors. (Although Taiwan's law requires newly listed companies to have at least two outside independent directors, the law does not apply to companies listed before 2002.)

Descriptive Statistics and Correlation Analysis

The stocks/earnings deviation average is at 5.6%, which means that the stock-control right and the cash-flow right in listed Taiwanese companies is not aligned. The range of deviation is from 0 to 74%, so non-alignment is the norm, and significant non-alignment is present in a small percentage of companies. The seats/stock deviation averages of 25% with a maximum of 87%, indicating that, among listed Taiwanese companies, the purchasing of powers of attorney from shareholders to acquire company control does happen. Internalization of the board of directors are also a common occurrence.

As shown in Table2, the ROA regression model uses ROA as a proxy to assess company performance. The analysis of the full regression model in model (1) reveals that the DUALITY status and company performance are negatively correlated, meaning that when the role of the chairperson and the CEO are assumed by the same person, it worsens company performance and results in agency costs. Therefore,

Table 1: Descriptive statistics

	N	Minimum	Maximum	Mean	S.D.
ROA	1194	-0.91	0.45	0.0517	0.11791
ROE	1194	-3.13	0.75	0.0056	0.25349
DUALITY	1194	0.00	1.00	0.2923	0.45501
INCEO	1194	0.00	1.00	0.4447	0.49714
BS	1194	5.00	32.00	9.4137	2.32080
CS	1194	1.00	24.00	5.0913	2.52349
IDS	1194	0.00	5.00	1.2379	1.37284
OCD	1194	0.00	8.00	0.7437	1.17375
OFD	1194	0.00	4.00	0.0293	0.22421
DSE	1194	0.00	0.74	0.0556	0.10068
DSS	1194	-0.65	0.87	0.2499	0.22856
SIZE	1194	11.14	20.29	15.1026	1.35791
SAG	1194	-1.00	20.55	0.0380	1.04310
LEV	1194	0.01	1.12	0.3672	0.18155

Notes: ROA: net income/ average total asset * 100%. ROE: net income/average net worth * 100%. DUALITY: is a dummy variable that is set to 1 when there is CEO duality and 0 otherwise. INCEO: is a dummy variable that is set to 1 when there is CEO internalization and 0 otherwise. BS: the number of directors in the company. CS: The number of directors controlled by the ultimate controller. IDS: the number of outside independent directors on the board of directors. OCD: the number of non-ultimate-controller directors who control other listed companies. OFD: the number of non-ultimate-controller directors who represent foundations under their control. DSE: the stock-control right- the earnings-distribution right. DSS: the seat-control right - the stock-control right. SIZE: the natural log value of the total assets of the company. SAG: (current year's net sales- last year's net sales) / (last year's net sales)*100%. LEV: (total liability/total assets)*100%.

this research finds that the situation of listed Taiwanese companies with CEO duality position supports the agency theory as well as H1a. The findings here do not support the stewardship theory or H1b. INCEO and company performance showed no significant relationship. Therefore, H2, which states that CEO internalization is related to firm performance, is not supported by the results.

Within the structure of the board of directors, BS and CS do not show a significant correlation with company performance, so H3 is not supported. However, IDS and company performance have a positive relationship, which means that, the more numerous the supervising directors, the better the effect of monitoring the company's management level is. This finding supports H4. In regard to the supervising effects of outside institutional directors, we analyzed OCD and OFD against company performance and found no significant correlations. This result does not support H5. The stock-control right and seats-control right represent the ultimate controlling interest's dominance over the company's resources, while earnings-distribution right is the level of the shareholders' dominance of the company's resources. Our evidence show that, within Taiwanese listed companies, DSE and DSS is common. DSE and company performance have a significantly negative relationship. This finding helps to explain that, when the decision-makers and the shareholders have different goals, agency costs are generated. This result supports H6 and H7.

Model (2) separates the sample companies into those with CEO duality and those without in order to perform a regression analysis. Results show that, in companies with CEO duality, the DSS and company performance have a significantly negative relationship. Since the difference between seat-control rights and stock-control rights widens, agency problems occur more easily, resulting in poor performance. Under this circumstance, the supervisory effort of the independent directors is not apparent and has no significant relationship to company performance. In companies in which the chairman is not also the CEO, the number of independent directors has a significantly positive relationship with company performance; thus, when the chairman and CEO roles are played by different people, the independent

directors are better able to do perform their role. The DSS and company performance also has a significantly negative relationship, which shows that, when the chairperson is not also the CEO, DSE exerts a greater negative effect on company performance.

Table 2: ROA regression model analysis

	Expected sign	Model (1)	Model (2)		Model (3)	
		ROA	Duality	Non-duality	Internalized	Non-internalized
Intercept		-0.254 *** (0.000)	-0.391 *** (0.000)	-0.217 *** (0.000)	-0.262 *** (0.000)	-0.240 *** (0.000)
DUALITY	-/+	-0.030 *** (0.000)			-0.030 *** (0.001)	-0.029 * (0.069)
INCEO	+/-	0.010 (0.182)	0.019 (0.301)	0.011 (0.182)		
BS	+/-	-0.002 (0.408)	-0.004 (0.391)	-0.001 (0.597)	-0.001 (0.883)	-0.002 (0.398)
CS	+/-	0.001 (0.625)	0.006 (0.254)	0.000 (0.939)	-0.001 (0.863)	0.002 (0.584)
IDS	+	0.009 *** (0.001)	0.005 (0.331)	0.013 *** (0.000)	0.006 (0.181)	0.013 *** (0.001)
OCD	+	-0.001 (0.726)	-0.005 (0.373)	0.002 (0.532)	-0.004 (0.400)	0.001 (0.810)
OFD	+	0.011 (0.443)	0.028 (0.463)	0.010 (0.518)	-0.001 (0.975)	0.012 (0.468)
DSE	-	-0.065 * (0.059)	0.076 (0.456)	-0.075 ** (0.040)	0.006 (0.942)	-0.025 (0.517)
DSS	-	-0.068 *** (0.001)	-0.116 *** (0.002)	-0.041 * (0.081)	-0.087 *** (0.002)	-0.046 (0.110)
SIZE	+	0.027 *** (0.000)	0.034 *** (0.000)	0.023 *** (0.000)	0.028 *** (0.000)	0.026 *** (0.000)
SAG	+	0.011 *** (0.000)	0.007 * (0.092)	0.022 *** (0.000)	0.011 ** (0.029)	0.011 *** (0.004)
LEV	-	-0.204 *** (0.000)	-0.199 *** (0.000)	-0.198 *** (0.000)	-0.167 *** (0.000)	-0.227 *** (0.000)
Adjusted R ²		0.182	0.180	0.177	0.141	0.206
F-value		23.187 ***	7.963 ***	17.507 ***	8.936 ***	16.595 ***
N		1194	349	845	531	663

Notes: Variable definitions see Table 1 *p < 0.10, **p < 0.05, ***p < 0.01

By separating sample companies into those with CEO duality and those without, we show through analysis that the independent directors are less able to exert their supervisory capacity under CEO duality. In the opposite scenario, the independent directors' number is significantly and positively related to company performance, and when DSE occurs, the companies without CEO duality feel a greater negative effect than do those with CEO duality.

Model (3) separates companies into those with internalized CEO and those without in order to conduct a regression analysis. The analysis shows that, under CEO duality, the company performance is worse regardless of whether there is CEO internalization. Under the scenario of INCEO and DSS, company performance is more significantly and negatively affected than when the CEO is not internalized. When management is not internalized, IDS is more positively related to company performance. Thus, when there is no internalization, the outside independent directors are better able to performance their supervisory functions.

Table 3 is the ROE regression model analytical table, which uses ROE as a company performance proxy. The results of analysis in the ROE regression model (1) shows that supported H1a, H2, H4, H6 and H7. The significantly positive relationship between INCEO and company performance supports H2, when the CEO is a member of the controlling interest group, he or she will put the best interest of the group first, which raises the performance of the company, particularly the stockholders' return rate. Thus, INCEO is beneficial to aligning the interests of the company and the stockholders.

Model (2) separates the sample companies into those that have CEO duality and those that do not in order to perform a regression analysis. Results show that among companies with CEO duality, INCEO and company performance have significantly positive relationships. DSE and company performance have a significantly negative relationship, indicating that the difference between the seat-control rights and the stock-control rights widens creating poor performance under CEO duality. In companies where there is no CEO duality, when the chairperson and CEO are two different individuals, the independent directors are better able to do perform their role. DSS and company performance also have a significantly negative relationship; thus, when the chairperson is not also the CEO and DSE arises, it exerts a greater negative effect on company performance. When we separated sample companies into ones with CEO duality and

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CONCLUSION

This research uses listed Taiwanese companies as sample companies. To examine the effects on firm performance of leadership structure of the boards of directors, the effects of misalignment between the stock-control rights and the seat-control rights and between the seat-control rights and the earnings-distribution rights.

Our research reveals that 44% of the companies have CEO internalization, rather than duality; therefore, the CEO is still controlled by the controlling interest. This finding is consistent with current research. Of the sample companies, 5.6% have a misalignment between stock-control rights and earnings-distribution rights, and a small percentage have a serious misalignment. The misalignment between seat-control rights and stock-control rights shows that the situation wherein someone acquires company control by purchasing powers of attorney from stockholders is present in Taiwan. The internalization of boards of directors is also a common occurrence.

The findings and results of this research can provide Taiwanese governing bodies with a reference for strengthening corporate governance policies. For example, the number of independent directors and company performance show a significantly positive relationship, which is consistent with the direction of today's governmental policies. However, the current requirement as to the number of independent directors in listed companies applies only to companies established after 2002, so we recommend that this requirement be applicable to all businesses. In addition, because agency problems occur as a result of CEO duality because independent directors are less able to operate under CEO duality, policies should be

set in place to alleviate this situation. In listed Taiwanese companies, the stock-control right and the cash flow right are often misaligned, and the occasions of severe misalignment indicate that the control. This practice and the resulting misalignment exert a negative effect on company performance and stakeholders and are worth the attention of governing bodies. These findings also serve as a valuable reference for the investing public and stakeholders during their decision- making.

Table 3 ROE regression model analysis

	Expected sign	Model (1)	Model (2)		Model (3)	
		ROE	Duality	Non-duality	Internalized	Non-internalized
Intercept		-0.584 *** (0.000)	-0.920 *** (0.000)	-0.483 *** (0.000)	-0.636 *** (0.000)	-0.537 *** (0.000)
DUALITYY	-/+	-0.067 *** (0.000)			-0.050 *** (0.006)	-0.100 *** (0.005)
INCEO	+/-	0.035 ** (0.031)	0.093 ** (0.031)	0.025 (0.139)		
BS	+/-	-0.003 (0.456)	-0.009 (0.387)	-0.001 (0.850)	-0.008 (0.279)	-0.002 (0.788)
CS	+/-	-0.001 (0.891)	0.012 (0.296)	-0.004 (0.531)	0.005 (0.546)	-0.004 (0.621)
IDS	+	0.010 * (0.080)	-0.002 (0.878)	0.018 *** (0.007)	0.013 (0.110)	0.011 (0.214)
OCD	+	-0.008 (0.245)	-0.009 (0.517)	-0.005 (0.513)	-0.004 (0.661)	-0.009 (0.347)
OFD	+	-0.002 (0.934)	0.026 (0.770)	0.003 (0.930)	0.034 (0.575)	-0.012 (0.747)
DSE	-	-0.218 *** (0.003)	0.095 (0.687)	-0.230 *** (0.002)	-0.056 (0.748)	-0.174 ** (0.046)
DSS	-	-0.082 * (0.054)	-0.148 * (0.087)	-0.038 (0.435)	-0.120 ** (0.031)	-0.050 (0.442)
SIZE	+	0.055 *** (0.000)	0.076 *** (0.000)	0.044 *** (0.000)	0.060 *** (0.000)	0.052 *** (0.000)
SAG	+	0.019 *** (0.003)	0.016 * (0.072)	0.037 *** (0.001)	0.013 (0.160)	0.023 ** (0.011)
LEV	-	-0.486 *** (0.000)	-0.681 *** (0.000)	-0.382 *** (0.000)	-0.438 *** (0.000)	-0.514 *** (0.000)
Adjusted R ²		0.179	0.250	0.145	0.171	0.178
F-value		22.631 ***	11.518 ***	14.053 ***	19.940 ***	14.071 ***
N		1194	349	845	531	663

Variable definitions see Table 1. *p < 0.10, **p < 0.05, ***p < 0.01.

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VISITOR SATISFACTION WITH NATURE-BASED TOURISM ATTRACTIONS

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ABSTRACT

Visitor satisfaction is of paramount importance to operators of tourism businesses and it is no exception for the nature-based tourism attractions. The study attempts to investigate the relationship between nature-based tourism attractions attributes and visitor satisfaction. The perceive- performance theory was more appropriate to use in this context. The study area for this study was seven nature-based tourism attractions where convenience sampling was used for the selection of the attractions. The data of this study was collected from the on-site survey method. Out of 600 questionnaires, 557 were usable. Appropriate statistical analyses such as frequencies, descriptive statistics, t-test and regression analysis were used according to respective objectives and descriptors. Based upon the results of this study, recommendations were made to increase visitor satisfaction with the nature-based tourism attractions.

JEL: M31

KEYWORDS: Customer loyalty, Customer satisfaction, Mauritius, Nature-based tourism attractions, Willingness to recommend

INTRODUCTION

Nature-based tourism attraction is one of the fastest growing tourism sectors in the world (Wright, 1996). Therefore, to match consumer demand, there is an increasing need to create more nature-based tourism attractions. However, little has been done to analyze visitor satisfaction with these attractions. Satisfaction is recognized as one of the key judgments that consumers make regarding a tourism service (Yuksel and Yuksel, 2002). According to Walker (1995), satisfied customers are believed to affect the long-term viability of an organization through repeat purchase and positive word-of-mouth (WOM) communication. Therefore, it is imperative to evaluate satisfaction at nature-based tourism attractions (NBTA) to ensure the long-term survival of the organization in the competitive business environment and also for enhancing the experience of visitors with the attraction. The assessment of visitor satisfaction with NBTA may also assist in identifying the strong and weak attributes of these attractions and thus help in improving the services being provided. The aim of the study is to analyze visitor satisfaction with NBTA in the small island of Mauritius. The specific objectives of the study are as follows:

1. to identify the factors that contribute to visitor satisfaction at NBTA
2. to identify the weak and strong attributes of the attractions as perceived by the visitors
3. to analyze the relationship between NBTA, overall satisfaction and visitor loyalty

The paper is organised as follows: the introductory section presents the objectives of the study. The next section reviews the relevant literature on NBTA and customer satisfaction. The research methodology is then presented followed by the results and discussion. The last part of the study concludes the paper.

LITERATURE REVIEW

Nature-Based Tourism Attractions

Tourism is the world's largest and fastest growing industry. Goeldner, Ritchie and McIntosh (2000) identified three operating sectors within the tourism industry: (1) the transportation sector, (2) the accommodation sector and (3) the attraction sector. According to Gunn (1988) attractions are described as the "first power," "lodestones for pleasure" and the real energizer of tourism in a region. Pigram (1983) takes a more pragmatic approach by stating that without attractions, tourism would not exist. Attractions are a central component of the tourism industry, and Gunn (1988:37) stated that "without developed attraction, tourism as we know it could not exist; there would be little need for transportation, facilities, services and information system". Attractions are important to the tourism production process as they often are the reason to visit specific destinations or places. This emphasizes the importance of tourism attractions and highlights the need to understand the range and the type of attraction that exist. According to Swarbrooke (2000:67) "visitor attractions are the heart of the tourism industry; they are the motivators that make people wants to take a trip in the first place". In opposition, Richards (2001) points out that it can be argued that attractions do not always literally attract visitors, however, they certainly do provide a focus for much tourist activity, and are an essential weapon in the arsenal of tourist destinations engaged in a competitive struggle for tourist business.

There have been many attempts to explain the multitudes forms in which visitor attractions exist (Holloway, 1995; Smith, 1998). According to Buckley, Pickering and Weaver (2003), visitor attractions range from very small to enormous size, from free entrance to very expensive fees and include both, natural and built features or a combination of these two (Prideaux, 2002). Laarman and Durst (1987) define NBTA as a type of tourism activity that combines three specific elements, namely education, recreation and adventure. Valentine (1992) also incorporates the recreation element in his definition, and states that NBTA is primarily concerned with the direct enjoyment of some relative undisturbed phenomenon of nature. He suggested that there are three types of activities that come under his definition: experiences that are dependent on nature, experiences that are enhanced by nature and experiences for which a natural setting is incidental. According to Jenkins and Pilgram (2003), nature-based activities may be defined as all forms of leisure that rely on the natural environment and includes many activities, ranging from sitting under at tree to hiking in the wilderness. Due to the diversity of activities and the variation in styles, there is a plethora of expressions for NBTA. According to Newsome *et al.* (2002) NBTA may be labeled as adventure, wildlife and ecotourism while McKercher (1998) expands it further to alternative tourism, educational tourism, sustainable tourism, responsible tourism and other forms of outdoor-oriented, non-mass tourism.

Measuring Visitor Satisfaction

Customer satisfaction is one of the most frequently examined topics in the hospitality and tourism field because it plays an important role in survival and future of any tourism products and services (Gursoy, McCleary and Lepsito 2007). The majority of researchers from the 1980's and 1990's found that satisfaction was more a judgment or evaluation than an attitude and is a complex construct with numerous associated measurement issues (Yiksel and Rimmington 1998). Past research has operationalized satisfaction at both the overall satisfaction and attribute satisfaction levels. Attribute satisfaction has been defined as consumer subjective satisfaction judgment resulting from observation of attribute performance (Oliver, 1993). Accordingly, it would be more appropriate to first measure customer satisfaction towards different attributes or dimensions of service or product and then calculate overall satisfaction derived from measures of satisfaction with multiple items. Understanding how important each attribute and dimension is to the customers is of upmost importance. According to Backman, Backman and Malinovsky (2000), NBTA satisfaction is measured using dimensions such as programmatic,

responsiveness, tangible, empathy, assurance and reliability. Similar dimensions were used by Akama and Kieti (2003) with added attributes such as price, perceived value and responsibility. According to Mehmetoglu (2005), natural attributes play a more important role in satisfying visitors at NBTA. The main attribute for NBTA remains its pristine environment (Prato, 2006), however, there are other attributes that are important for the attraction. Other studies on attractions such as Frochot (2003) use the dimensions of responsiveness, tangible, communication, consumable and empathy to measure customer satisfaction in attractions.

Most of the studies conducted to evaluate satisfaction in the tourism industry have utilized models of expectation-disconfirmation theory (Oliver, 1980) and the perceived-performance model (Tse and Wilton, 1988). The expectancy-disconfirmation model, suggests that satisfaction is related to the interplay of a customer's perceptions, expectations, and intentions. The concept was introduced by Oliver (1980) and indicates that customer satisfaction is an evaluative response to the product purchase and consumption experience resulting from a comparison of what was expected and what is received. If the actual performance is better than their expectations, they are likely to have a positive disconfirmation, suggesting that consumers are highly satisfied and will be more willing to purchase the same product again. Based on the expectancy-disconfirmation theory, Parasuraman and Zeithaml (1988) developed the SERVQUAL instrument to measure perceived service quality. The perceived-performance model (Tse and Wilton, 1988) suggests that consumers' satisfaction or dissatisfaction with a product can be assessed only examining their evaluation of the actual performance. It has been argued that regardless of the existence of any previous expectations, the customer is likely to be satisfied when a product or service performs at a desired level. Baker and Crompton (2000) also state that because performance quality is under management's control, the model may be more useful than other theories of visitor satisfaction, as the basis for the construction of a tool for the tourism provider is to accurately evaluate customer satisfaction. It is very important to identify and measure consumer satisfaction with each attribute of a destination, because consumer satisfaction/dissatisfaction with one of the components may lead to satisfaction/dissatisfaction with the overall destination (Kozak and Rimmington, 2000). Finally, the level of satisfaction attained by an individual may influence their future intentions, in terms of revisiting a destination and/or recommending it to other people.

Customer loyalty reflects attitudes and behavior towards services and their repeat usage (Backman and Crompton, 1991). Some studies recognize that understanding which factors increase loyalty is valuable information for tourism marketers and managers (Flavian, Martinaz, & Polo, 2001). Cronin and Taylor (1992), measure the construct "future behavioral intention" by using two indicators: the intention of repurchase and the intention to recommend through positive WOM recommendations. In tourism research, a similar approach is adopted and loyalty intention is represented in terms of the intention to revisit and the willingness to recommend it to friends and relatives (Oppermann, 2000; Chen and Gusoy, 2001). Therefore, two indicators, "revisiting intention" and "willingness to recommend" are used as measures of loyalty intention. In NBTA, it can be observed that WOM recommendations can be mostly used as loyalty intention as compared to repeat visit. This is so, as according to Chen and Gursoy (2001) visitors may wish to experience a new attraction even if they were satisfied the previous attraction. Thus, loyalty intention should be measure by "willingness to recommend" as visitors may wish to experience new attractions.

METHODOLOGY

The quantitative method was used to collect data for the study. Literature was examined to identify instruments used for studies on customer satisfaction and service quality in attractions. The research instrument was developed based on models of Akama and Kieti (2003), Frochot (2003), Kim *et al.* (2002) and Howan *et al.* (2008). The questionnaire was divided into three sections. Part A consisted of seven dimensions of NBTA namely: Responsiveness, Tangibles, Price, Communication, Assurance, Empathy

and Natural Attractions. Each of these dimensions was further divided into related statements. Part A also consisted of three questions regarding satisfaction, overall satisfaction and customer loyalty. Respondents were required to rate all questions in Part A using a 5-point Likert-type scale ranging from 1=strongly disagree, 2=disagree, 3=neither disagree nor agree, 4= agree, 5=strongly agree. Ritchie (1991; 1995) argues that Likert scales are appropriate for evaluating visitor experiences of attractions as they are effective in measuring customer attitudes and are easy to construct and manage. Section B of the questionnaire consisted of both open and close-ended questions. This section allows general attitudes to be expressed which can aid in interpreting the structured questions. Section C gathered demographic information of the visitors at the NBTA. The questionnaires were designed in both English and French as these languages were understood by most locals and by a large number of tourists. A short and concise covering letter was included to explain the purpose of the survey.

Convenience sampling was used to select attractions based on the list of NBTA identified in the Mauritius Tourism Promotion Authority guidebook. It was noted that in total there were 14 NBTA in the guide book. A letter was sent to each NBTA to seek permission for undertaking the survey at the different locations. Only 6 NBTA positively responded to the letter. The sample size chosen was 100 visitors per attraction representing a total of 600 respondents. The sampling technique used for the survey is the convenience sampling method. Only those who were keen to complete the questionnaire were selected during the month of March to April 2009. The survey was conducted over six weeks at the different attractions where questionnaires were distributed from 9.00 A.M. to 4 P.M on a daily basis respondents were approached and informed about the purpose of the survey prior to answering the questionnaire. Respondents younger than age 16 were excluded from the study.

A pre-test was conducted among 15 graduate students in the School of Sustainable Development and Tourism at the University of Technology, Mauritius who had at least visited one of the six NBTA selected. Based on the feedback received from the pre-test, the wordings of 4 questions were modified. Then, the questionnaire was tested at the 6 NBTA attractions (N=12) with 2 questionnaires distributed per attraction. No modifications were made as both the French and English questionnaires were free from ambiguities.

RESULTS

Out of 600 questionnaires, 21 were not returned and 22 were discarded since they were partly filled, thus giving a response rate of 92.8%. The percentage of females was higher than males with 52% and 48% respectively although visitors were approached with no gender discrimination. However, when groups of mixed genders were approached, the female was delegated to complete the questionnaire. Additionally, females were easily approachable and were keener to respond as compared to males. 75% of the respondents were between 16-39 years of age. 74.9% of the respondents have visited NBTA in the past, thereby showing that they had experienced similar attractions and were familiar with the services and facilities being offered at such sites. 62% of the respondents stated that it was their first visit to that particular NBTA, 25% of respondents were at their second visit to the NBTA, followed by 8% who were visiting the attraction for the third time and the 5% remaining were repeaters with at least 4 visits. It can be noted that respondents were mainly tourists with a percentage of 60.7% while local respondents accounted only 39.3%.

Table 1 shows the statements pertaining to respondents' visitor satisfaction with the NBTA. Participants were asked to rate their satisfaction with the dimensions of Responsiveness, Tangibles, Price, Communication, Assurance, Empathy, Natural Resources. The highest mean value for Responsiveness was 4.10 for "visitors are made to feel welcome". The lowest mean value is 3.87 for the statement of "staff is well informed to answer customers' requests". This shows that the NBTA were hospitable towards the customers. Statements referring to availability and willingness of staff to welcome and help,

convenience opening hours and waiting time were rated as satisfactory by customers. However, staff at the attractions were not well informed enough to help customers in their requests and were unable to provide them with the relevant information they required.

The highest mean value for Tangibles is 4.21, which is for “site is well kept and restored”. It shows that the NBTA in Mauritius are well-maintained. This is so as, NBTA is a new developing market for Mauritius and that the attraction managers are aware that they have to keep the sites clean and attractive to satisfy customers. The minimum mean value for Tangibles is 3.90 which is for “direction sign to show around the attraction”. This demonstrates that signage needs to be improved. Furthermore, the findings reveal that visitors were not very satisfied with the level of crowdedness at the attractions. They felt that the attractions received too many customers which spoils the natural beauty of the site.

Table 1 shows that the visitors perceived that Pricing at the NBTA were averagely priced. The majority of visitors were international visitors, thus they had experienced nature-based attractions abroad which may have offered better value for money. A few visitors also expressed that a price discrimination system was imposed on them, due to the difference in pricing for locals and tourists. In Mauritius, it is a common practice that a “tourist price” is charged for several services as it is believed that tourists have higher purchasing power than locals. Additionally, a few tourists believed that they did not receive value for money with the current price charged of the articles made available on the site.

The results of the Communication dimension reveal that some of the NBTA sampled only offered brochures, information or leaflets in French and English and not in foreign languages such as German or Italian. The Mauritian population is fluent in both French and English. Since a majority of visitors are locals, French and British tourists, managers of NBTA did not provide foreign language brochures. However, the other foreigners strongly feel that it is necessary to offer foreign language brochures as this will be really helpful for them to appreciate the attraction. Furthermore, it can be seen that at some attractions, there is a need to have guides in order to provide visitors with relevant information.

Assurance consisted of 4 statements as shown in Table 1. The respondents felt that the NBTA is not easily accessible by local transport. Only, respondents having private cars, hired cars or travelling on by coach can easily access the site. Respondents also found that there were not enough parking during peaks times and this was mainly observed from local respondents. The results also there were not enough places to sit and relax while discovering the attractions. These comments were mostly from parents with small children and elderly persons who found that it was tiresome to visit the attraction without resting during their visit. The statement about safety and security achieved the highest mean value of 4.02, and shows that NBTA were committed to keep visitors safe and secure.

The dimension of Natural Resources consisted of 4 statements. The lowest mean value was 3.40 for the statement “the sites consider needs for elderly and disable visitors”. This shows that customers feel that the NBTA could do more to provide for the needs of the elderly and disabled visitors. However, as the experience offered at some NBTA is expected to offer a high level of risk, it is important that NBTA provides an indication of the appropriateness of the site to different market segments (i.e adventure seekers, family with young children, elderly) in their promotion. Of the 7 statements regarding Natural Resources, only two statements have mean value less of than 4 as shown in Table 1. Visitors suggested that the attractions tend to lack rare fauna and flora although visitors were satisfied with the uniqueness of the natural resources.

Table 1: Mean Scores for Visitor Satisfaction at NBTA

Dimension	Mean Value	Standard Deviation
Responsiveness		
Staff are always helpful and courteous	4.06	0.787
Staff are quick to react to customers' requests	3.91	0.735
Staff are willing to take time with visitors	3.89	0.882
Staff are well informed to answer customers' requests	3.87	0.879
Visitors are made to feel welcome	4.10	0.761
Visitors are free to explore, there is no restriction	4.05	0.743
Waiting time for service at the attraction is acceptable	4.08	0.752
The site is opened at convenient hours	4.07	0.752
Tangibles		
The site is well kept and restored	4.21	0.646
The attraction environment is attractive	4.13	0.712
Direction signs to show around the attraction are clear and helpful	3.9	0.914
The attraction is uncrowded and unspoiled	3.92	0.886
Staff are presentable and easily identified	4.06	0.793
The physical facilities offered are well maintained and in good condition	4.08	0.688
The attraction is clean	4.09	0.761
Price		
The entry price is reasonable	3.84	0.873
Level of prices for services provided on the site is acceptable	3.67	0.824
There is no price discrimination at the site	3.68	0.838
The site offers value for money	3.83	0.858
Communication		
There is availability of brochures in English and /or French of the attraction	3.75	0.958
The information offered is sufficiently detailed to enjoy the attraction	3.62	0.873
Information about forbidden and limited behaviors at the attraction are provided	3.62	0.950
Foreign language leaflets are helpful	3.61	0.908
There is a need to have guides in order to obtain relevant explanation	3.8	0.874
Assurance		
You feel Safe & Secure at the attraction	4.02	0.734
There is sufficient places to sit and relax	3.83	0.850
Attraction is easily accessible for everyone (roads, transport & signage)	3.81	0.829
There is enough parking available	3.80	0.879
Empathy		
Personal attention is provided to visitors when needed	3.88	0.787
The facilities and equipment offered are at convenient location	3.87	0.773
There is a good viewing and comfortable facilities available	3.93	0.833
The site considers needs for elderly and disable visitors	3.40	1.005
Natural resources		
There are rare fauna and flora at the attraction	3.94	0.842
The attraction is a tranquil rest area	4.12	0.757
The site is unique and authentic	4.10	0.768
It is a very knowledgeable site for visitors	4.05	0.806
The site is free from air and noise pollution	4.11	0.778
There are large variety of species	3.83	0.918
It is a wilderness and unspoiled area	4.12	0.712
Overall Service quality	4.13	0.622
Loyalty intentions		
I will recommend this attraction to friends and relatives	4.10	0.673
I will revisit this attraction again	3.62	1.076
Overall Satisfaction		
I am satisfied with the services provided by the NBTA	4.10	.601

The overall service quality with the NBTA was calculated by adding the mean values of all statements and dividing the sum obtained by the number of statements. The overall service quality with the NBTA was 4.13 indicating that respondents were satisfied with their visit. Table 1 further showed that

respondents were more likely to recommend the attraction (mean value of 4.10) that revisit it again (mean value of 3.62).

Relationships between NBTA dimensions, Overall Satisfaction and Loyalty Intentions

The study also attempts to test the following hypothesis:

H₁: The nature-base tourism attraction has a significant influence on visitors' satisfaction

H₂: The nature-base tourism attraction has a significant influence on visitors' loyalty intentions

H₃: The nature-base tourism attraction and satisfaction have a significant influence on visitors' loyalty intentions

The hypotheses were tested using multiple regressions as the study attempts to find the effect of the independent variables on the dependent variable. Table 2 presents the regression results. The first model measured the NBTA dimensions on visitors' satisfaction. The adjusted R² of 0.455 indicates 45.5 percent of variance in visitors' satisfaction can be predicted by five of the seven dimensions, namely Tangibles, Price, Assurance, Empathy and the Natural resources. The positive coefficient for the dimensions tangibility, price, empathy and natural resources were found to be statistically significant, suggesting increasing level of satisfaction. However, the assurance dimension had negative coefficient, meaning decreasing level of satisfaction. In other words, higher assurance results in decreasing visitor satisfaction. Hence, the hypothesis H₁ is supported. Overall, this study concluded that NBTA affects visitor satisfaction.

Table 2: Regression results for the NBTA on Satisfaction and Loyalty Intentions

Independent variables	Satisfaction			Loyalty Intentions		
	Standardized Coefficients	t-value	Sig.	Standardized Coefficients	t-value	Sig.
Responsiveness	-0.158	-1.115	0.269	0.228	1.492	0.140
Tangibles	0.313	1.936	0.047*	0.244	1.401	0.035*
Price	0.289	2.663	0.010**	0.070	0.598	0.551
Communication	0.098	0.717	0.476	0.066	0.447	0.656
Assurance	-0.305	-2.435	0.017**	0.060	0.444	0.658
Empathy	0.355	2.746	0.008**	-0.236	-1.688	0.046*
Natural Resources	0.198	2.057	0.043*	0.352	3.381	0.001**
Adjust R ² = 0.455 ; R ² = 0.503; F-value = 10.537, p < 0.000				Adjust R ² = 0.366 ; R ² = 0.421; F-value = 7.595, p < 0.000		
* Significant at 5%; ** Significant at 1%						

Table 2 further shows the regression results for NBTA and visitors' loyalty intentions. The adjusted R² of 0.366 indicates that 36.6 percent of the NBTA is associated with visitor loyalty by three of the seven dimensions, namely tangibles, empathy and natural resources. The positive significant coefficient suggests that the highly perceived NBTA dimensions led to higher visitor loyalty. Therefore, H₂ is partially supported.

Visitor satisfaction may be considered as a mediator to the extent to which it carries the influences of NBTA dimensions to visitor loyalty intentions. Table 3 shows the regression results for NBTA and overall satisfaction on visitors' loyalty intentions. The adjusted R² of 0.383 indicates that 38.3 percent of the NBTA and overall satisfaction is associated with visitor loyalty. Three of the seven dimensions, namely tangibles, empathy and natural resources influences visitors loyalty intentions, where tangibles and natural resources have positive influences while empathy has a negative influence. It is further

observed that overall satisfaction is also associated with loyalty intentions. Therefore, H_3 is partially supported.

Table 3: Regression results for NBTA dimension and Satisfaction on Loyalty intentions

Independent variables	Standardized Coefficients	Loyalty Intentions t-value	Sig.
Responsiveness	0.262	1.723	0.089
Tangibles	0.177	1.002	0.019**
Price	0.008	0.064	0.949
Communication	0.045	0.307	0.760
Assurance	0.126	0.907	0.367
Empathy	-0.312	-2.158	0.034*
Natural Resources	0.309	2.927	0.005*
Overall Satisfaction	0.216	1.731	0.048**
Adjust $R^2 = 0.383$; $R^2 = 0.444$; F-value = 7.201, $p < 0.000$			
* Significant at 5%; ** Significant at 1%			

DISCUSSION AND CONCLUSIONS

The purpose of the study was to assess visitor satisfaction at NBTA in Mauritius. There was a need to identify the important attributes that contribute to visitor satisfaction at these attractions. According to the literature review, dimensions such as Responsiveness, Tangibles, Price, Communication, Assurance, Empathy and Natural Resources were found to be important determinants of customer satisfaction for NBTA. The perceived-performance model was adopted for the survey. Visitors were less satisfied with the attributes of Communication, Price and Empathy while they were more satisfied with Tangibles and Natural Resources. Studies on attractions found similar results which were obtained by Akama and Kieti (2003) for Price and by Frochot and Hughes (1999) for Communication and Empathy. The weak attributes need to be redressed as this may have an effect on visitor satisfaction over the long-term. In the study, it was observed that respondents felt that staff was not well informed to react to consumers requests. Training is a key factor to the success of any organization and staff must be provided with proper training in terms of communicating with guests. They should be well briefed about the activities and services provides by the NBTA. They could also be provided with relevant to documentation regarding possible questions that visitors may ask. The aim of training would be to ensure that staff provide a high level of service to the customers and in return create visitor satisfaction. The Tangibles of NBTA is of fundamental importance for consumers. The survey revealed that there is a lack of signage at the attraction. The management should therefore place proper direction signs to enable customers to visit the attraction without a guide. The problem of crowding at the attraction must be addressed by controlling the carrying capacity at the entrance by implementing an advanced booking system during peak seasons. There is also a lack of availability of brochures in languages like German, Spanish and Italian. NBTA must make brochures available in these languages available as according to data from the survey, non-English speaking visitors consists of around 25%. These must include sufficient details to enable the visitors to enjoy the attraction while at the same time providing information on the behavior expected from customers on the site.

The NBTA are located mostly in remote areas where there are few or no transport facilities to reach these attractions. The Ministry of Tourism and Leisure in collaboration with the transport authorities can devise strategies to provide public transport to these sites to ensure access to locals. The pricing and services offered should be reviewed to offer more value for money and quality to visitors. For instance, it was found that visitors want additional facilities and amenities such as more food and beverage outlets and more diversify products in its gift shop. Thus management of the attractions must be able to fulfill all the needs of the customers in order to enhance satisfaction.

The study has also found that there is a relationship between NBTA, overall satisfaction and visitors' loyalty intentions. The findings of this study also indicate that tangibles, price, assurance, empathy and natural resources dimensions have significant effect on overall satisfaction. It was also found that visitors' satisfaction play an important role in enhancing visitors' loyalty intentions. Thus, a satisfied NBTA visitor is important in developing a loyal visitor. Satisfaction was also found to mediate the relationship of NBTA (via tangibles, empathy and natural resources dimensions) and visitor loyalty. It was found that although visits were likely to recommendation these attractions, there was a lower likelihood for repeat patronage. Furthermore from the study data, it is seen that visitors of NBTA are mainly first timers. Thus, to remain competitive, NBTA in Mauritius should satisfy first time visitors so that they recommend the attraction to others.

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THE IMPACT OF INTERNET BANKING SERVICE QUALITY ON SATISFACTION AND BEHAVIORAL INTENTIONS

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ABSTRACT

Today Internet Banking (IB) has millions of active users worldwide, thus research is needed to assess the perceptions and experiences of IB users. This study developed and empirically tested a conceptual model of the impact of internet banking service quality on customer satisfaction and behavioral intentions. Based on the relevant literature review, a questionnaire was designed and administered to 300 users of internet banking in Mauritius. The findings revealed that customers' perceptions are consistently lower than their expectations and the most dissatisfied dimension was reliability. It was further found that reliability and security was perceived as the most important dimensions in internet banking transactions that influences satisfaction and behavioral intentions. Customer satisfaction was found to mediate the relationship between customer behavioral intentions. These findings may provide useful guidelines for developing internet bank services and for marketing internet banking.

JEL: M31

KEYWORDS: Internet banking, Customer satisfaction, Service quality, Behavioral intentions, Mauritius

INTRODUCTION

In an effort to become more efficient, flexible and competitive in today's changing business environment, banks are increasingly acknowledging the benefits of internet in satisfying the needs of the modern consumer. Since the introduction of internet to business applications, the number of commercial internet servers and private users has been increasing at an extraordinary pace. The internet has become a powerful tool in service delivery and results in improved business performance in terms of profitability, growth, market share, goodwill, image, as well as customer loyalty. Internet banking has made it possible for customers to conduct their banking transactions anytime and anywhere, as well as faster as compared to traditional services offered by banks. Home-based internet banking has resulted in an increasing number of customers switching from the traditional face-to-face encounters to an internet service delivery channel. Mols (2000) contends that internet banking may bring a dramatic transformation in the way banks build and maintain close relationships with customers. It is therefore crucial for banks to recognize the importance of improving internet banking services so as to ensure that existing customers are receiving the adequate and desired level of internet services and to attract potential customers.

Electronic service quality emerged from traditional service quality literature and has gained significant importance in the success of internet banking. However, banks in Mauritius are still lagging behind when compared to banking services in other countries. Internet banking has recently been introduced by only six local banks and to date no studies have yet focused on the customers' expectations and perceptions of internet banking service quality in Mauritius. There is, hence, an urgent need to understand users' perceptions of internet banking and to identify the key drivers of service quality. Banks must be aware of the factors that influence internet service quality and how these are translated into customer satisfaction and behavioral intentions to generate loyal customers. The purpose of this paper is thus to investigate the different dimensions of internet banking service quality and determine which dimension/s best predict overall service quality in the banking sector in Mauritius. A framework is developed to examine the

impact of internet banking service quality (IBSQ) on customer satisfaction and their effects on behavioral intentions. The specific objectives of this study are to:

- assess customer's expectations and perceptions of internet banking service quality in Mauritius;
- determine the most salient internet banking service quality dimensions which have the greatest impact on customers satisfaction and behavioral intentions; and
- investigate the relationship between internet banking service quality, customer satisfaction and how these affect customers' behavioral intentions.

The paper is organized as follows: the first part reviews relevant literature pertaining to service quality, with particular emphasis on internet banking. A conceptual framework and associated research hypotheses are proposed to show the relationships between internet banking service quality and customer satisfaction as well as their impacts on behavioral intentions. The next sections present the methodology followed by major research findings and data analysis used in the study. The final section concludes the paper, and highlights major managerial and future research implications.

LITERATURE REVIEW

Internet Banking

Internet banking is a new type of service delivery channel and has reduced the role of physical distribution outlets. The modern customer who has access to updated technology anticipates the same or better services through virtual channels where s/he can have access to a variety of services at a convenient time and location. Dabholkar and Bagozzi (2002) stated that technology can have a significant impact on service delivery, hence reducing the problems pertinent in face to face settings. Additionally, internet banking offers the option to provide economic and convenient services without reducing the quality of services offered to customers (Akinci *et al.*, 2004). The literature indicates that if businesses fail to provide distribution channels that their modern customers' demand and value, it will be difficult to develop strong relationships with customers (Zineldin, 2000). Zeithaml (2000) contends that despite no direct interaction between the customer and service provider, each service element provided in the electronic environment represents an opportunity for the organization to reinforce its level of quality to customers. Zeithaml (2002) further argues that organizations should focus on all the encounters that occur prior to, during and after internet transactions. If organizations focus on developing efficient internet services, it can become a prevailing factor to increase the overall service offerings (Griff and Palmer, 1999). It may contribute to maintaining and enhancing the image and reputation of the firm which will in turn lead to acquire the trust of customers.

Service Quality

Numerous studies have focused on the dimensions of traditional service quality (Gronroos, 1982; Lewis and Booms, 1983; Parasuraman *et al.*, 1985). Parasuraman *et al.* (1985) are among the best known researchers in service quality. They have developed a conceptual model of service quality that identifies the gaps and possible sources of quality problems. In their initial study of service quality determinants, the researchers found ten dimensions of service quality: tangibles, reliability, responsiveness, competence, courtesy, credibility, security, access, communication and understanding customers. These dimensions were reduced to five where competence, credibility, courtesy and security were grouped under the heading of assurance whereas access, communication and understanding the consumer were included under the dimension empathy. In the course of their research, Parasuraman *et al.* (1985) developed the SERVQUAL instrument which is a 22 item tool used to measure the level of service quality by the discrepancy which exists between customers' perceptions and expectations of the service received across the five dimensions. Service quality involves the degree of customer satisfaction attained by businesses while meeting the needs and expectations of the customers who are key actors of the business. Perceptions can be defined as the consumers' beliefs concerning the received or experienced

service (Parasuraman *et al.*, 1988; Brown and Swartz, 1989). In the service industry, the goal of the service marketer is to close or narrow the gap between customers' expectations and perceptions. Although the SERVQUAL instrument has been used to measure service quality in a variety of contexts, it must be acknowledged that it has also been criticized. It is a generic tool and thus inappropriate to measure service quality in varied settings (Carman, 1990; Cronin and Taylor, 1992; Brown *et al.*, 1993; Spreng and Singh, 1993; Teas, 1993a, 1993b). It overlooks customer-to-website interactions (Yang *et al.*, 2004) as internet services were non-existent when the instrument was developed in the late 1980s. However, the notion of internet service quality has emerged from original service quality literature.

Internet Banking Service Quality

Research has shown that electronic service quality is a significant factor in the success of internet banking (Akinci *et al.*, 2004). According to Zeithaml *et al.* (1996), in order to enhance a bank's reputation, improve its customer retention, attract new customers, and increase its financial performance and profitability, banks should provide quality service to their customers. The latter use different criteria to evaluate the quality of service they receive from internet banking. These criteria are likely to differ in their importance, usually some being more important than others. Therefore, based on the traditional dimensions of service quality, recent studies attempt to identify the dimensions of internet service quality. Joseph *et al.* (1999) propose six dimensions of online banking service quality including convenience/accuracy, feedback/complaint management, efficiency, queue management, accessibility and customization. Zeithaml *et al.* (2001) contend that access, ease of navigation, efficiency, flexibility, reliability, personalization, security, responsiveness, assurance, site aesthetics and price knowledge are attributes of internet service quality. Yoo and Donthu (2001) propose the SITEQUAL, a tool to measure online service quality consisting of four dimensions: ease of use, aesthetic design, processing speed and security. Research has shown that ease of use is a significant dimension of e-service quality (Dabholkar, 1996; Davis, 1989; Venkatesh, 2000; Cox and Dale, 2001; Morris and Turner, 2001; Ribbink *et al.*, 2004). Technology must be easy to use to ensure consumer adopt the service (Wallis Report, 1997; Sathye, 1999). Gefen and Straub (2000) contend that ease of use is a significant determinant of service quality for new customers. Cox and Dale (2001) also found other attributes such as customer confidence, online resources and relationship services to evaluate e-service quality. Santos (2003) uncovered reliability, efficiency, support, communication, security and incentive as dimensions of online service quality. Based on a research conducted among British internet banking users, White and Nteli (2004) found that security is the most important attribute among the users, followed by responsiveness of service delivery, ease of use, credibility of the bank and product variety. Liao and Cheung (2002) found that Singaporeans expectations regarding accuracy, security, transaction speed, user-friendliness, user involvement, and convenience were the most important quality attributes in the perceived usefulness of internet-based e-banking. Among these quality attributes, the first five dimensions determined customers' willingness to use the service. Jayawardhena (2004) developed a model consisting of five dimensions: access, web site interface, trust, attention and credibility and it was found that customers place more importance upon access and web site interface than the other dimensions and concluded that banks should focus on building trust through ensuring the security and privacy of customer information. Internet banking has been portrayed as an "internet portal through which customers can use different kind of banking services ranging from bill payment to making investments" (Pikkarainen *et al.*, 2004: 224). Yang *et al.* (2004) argue that customers assess the online product portfolio as they prefer firms which offer a substantial selection of e-products to satisfy their diverse needs. Banks have realized that in order to remain competitive, they need to restructure their services to make use of rapid technology as well as to offer diverse service portfolio (Arasli *et al.*, 2005).

According to Akinci *et al.* (2004) the developments in technology and fierce competition have compelled organizations to introduce internet banking and they argue that the development and dissemination of online banking should lead to improved banking services. Although research has shown that technology

has many advantages, it can also make service delivery more complex and affect service quality. Zeithaml *et al.* (2001) contend that many customers cannot clearly determine their expectations of internet services. Similarly, Rubino (2000) argues that e-service quality has been evaluated as inferior by customers. Companies may not clearly understand what specific services are needed by customers since the internet is a relatively new transactional channel (Yang *et al.*, 2004). Santos (2003) emphasizes that e-channels enable consumers to compare offers online, and hence online consumers would expect the same or even higher levels of service quality.

Service Quality, Customer Satisfaction And Behavioral Intentions

A number of studies have theoretically and empirically investigated the relationship between service quality and satisfaction in the traditional banking service context (Cronin and Taylor, 1992; Yavas *et al.*, 1997; Bloemer *et al.*, 1998; Sureshchandar *et al.*, 2002). Customer satisfaction with an organization's products or services is often perceived as the key to an organization's success and long-term competitiveness (Blodgett *et al.*, 1997; Moore *et al.*, 1998) and is highly related to service quality (Bolton and Drew, 1991; Cronin and Taylor, 1992; Taylor and Baker, 1994). Yi (1990) mentioned that customer's satisfaction is influenced by two factors, namely experience and expectations with service performance. If the service matches the customers' expectations, the customers are satisfied. On the other hand, if the service is below their expectations, customers are dissatisfied and if the gap between their expectations and actual experience is wide, customers are likely to communicate negative word-of-mouth or in worst cases, customers never return to the organization (Singh, 1990; Blodgett, Wakefield, and Barnes, 1995). These are reasons as to why service organizations today are aiming for customer satisfaction as increased customer satisfaction leads to favorable word-of-mouth, customer retention and customer loyalty (Berry and Parasuraman, 1991; Fornell, 1992; Heskett *et al.*, 1997; Newman, 2001). However, few studies have examined the link between internet service quality and customer satisfaction. Al Hawari and Ward (2006) noted that service quality impacts on customer satisfaction and bank profitability. Nielsen (2004) showed no significant relationship between the level of internet banking service quality and customer satisfaction.

Service quality has also been related to customer satisfaction and customer behavioral intentions. Satisfaction often plays a mediating role between customer perceptions of service quality and the creation of behavioral intentions (Cronin and Taylor, 1992; Boulding *et al.*, 1993; Cronin, Brady and Hult, 2000). According to Zeithaml *et al.* (1996), behavioral intentions can be measured by repurchase intentions, word-of-mouth, loyalty, complaining behavior and price sensitivity. Studies have also shown that when customers perceive poor service quality and when dissatisfaction is felt, the customers are likely to complain about the service and engage in negative word-of-mouth (Richins, 1983; Scaglione, 1988; Singh, 1990). Research has reinforced the impact of e-service quality with customer retention, profitability, word-of-mouth (Nguyen and Leblanc, 1998; Moutinho and Smith, 2000; Santos, 2003 and Newman, 2001). Studies have investigated the service quality and satisfaction constructs in the online service environment. Janda, Trochia and Grwinner (2002) investigated the link between service quality and behavioral intentions. They found empirical support for security, ease of use and navigation, quality and quantity of information on behavioral intentions in online services. Empirical research examining the effects of service quality and satisfaction on behavioral intentions of customers in the internet banking settings however remains inadequate.

THE PROPOSED MODEL AND HYPOTHESIS DEVELOPMENT

For the purpose of this study, the relationship between service quality, customer satisfaction and behavioral intentions, namely willingness to recommend and the likelihood to complain in the internet banking industry will be examined (Figure 1). The proposed model depicts that a customer's assessment of internet banking service quality is positively related to customer satisfaction and his/her willingness to recommend and will decrease his/her likelihood to complain. On the other hand, if the customer's

assessment of the internet banking service quality is negative, the customer will engage in unfavorable behavioral intentions.

Therefore, the following hypotheses are developed:

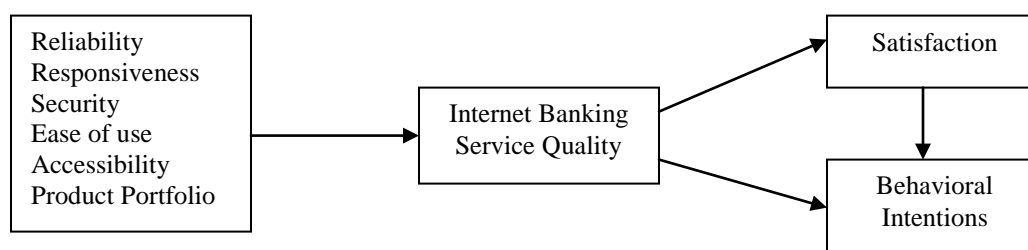
H1: There is a significant difference between customers' expectations and their perceptions of service quality offered by internet banking

H2: There is a significant relationship between internet banking service quality and customer satisfaction

H3: There is a significant relationship between internet banking service quality and customer behavioral intentions

H4: There is a significant relationship between customer satisfaction and customer behavioral intentions

Figure 1: The Proposed Model



METHODOLOGY

An exploratory study was first carried out to explore the dimensions that are most significant to the local internet banking users. A qualitative approach, using focus group interview was chosen as it allowed for the exploration of customer reactions to internet banking. The focus group comprised of 25 part-time students who were all users of internet banking. The findings revealed that the most recurrent dimensions in the local internet banking environment were reliability, responsiveness, security, ease of use, accessibility and product portfolio. Based on the identified dimensions, a quantitative survey was developed to empirically measure and tests the relationships between the variables.

Following an extensive literature review and the focus group discussion findings, a construct of 15 service quality items to fit the internet banking setting was developed to identify and analyze the gaps between customers' expectations and perceptions of internet banking service quality dimensions. The questionnaire was divided into three parts. The first part was designed to measure the expectations (E) and perceptions (P) of respondents according to the six internet banking service dimensions. The respondents were asked to rate their expectations and perceptions of each of the 15 internet banking service items on a 5-point Likert scale ranging from "1 = strongly disagree" to "5 = strongly agree".

The second part of the questionnaire measured respondents' satisfaction and behavioral intentions. Two five-point items with endpoints "extremely dissatisfied" to "extremely satisfied" were used to measure customer satisfaction with the internet services offered by the banks. In addition, five items were developed to gauge customers' future behavioral intentions, where 3 items measured willingness to recommend and 2 items assessed likelihood to complain. The complaint behavior scale was adapted from Singh (1990). All the five measures employed a five-point scale ranging from "very unlikely = 1" to "very likely = 5". The last part of the questionnaire captured the respondents' demographic information. The developed questionnaire was pilot tested among 15 internet banking users. Respondents in the pilot test did not have any major problems with the questionnaire, but they suggested a few minor changes in the wordings of the instrument.

For the purpose of this study, it was deemed suitable to survey those banks which have provided internet banking services for at least five years as they might have an established internet banking system. Therefore, willing e-customers of two banks were contacted to participate in the survey. Using convenient sampling, 300 questionnaires and covering letters were randomly distributed to e-customers who have a bank account with either one of the two banks. Data were collected using the personal-contact approach where the purpose of the survey, meaning of the items and what is expected of the respondents were explained. A total of 228 questionnaires were found to be usable in the study representing a response rate of 76 per cent.

The data were analyzed using SPSS software. Descriptive analysis such as means, standard deviation and frequencies were used to identify the nature of all the responses. A paired t-test was used to test the significant differences between the two means of expectations and perceptions of the internet banking attributes, such that the lower values reflect more negative aspects of a construct. Finally, regression analysis was conducted to examine the relative impact of internet banking service quality dimensions on overall customers' satisfaction and behavioral intentions within the banking sector in Mauritius.

RESULTS AND DISCUSSIONS

Demographic breakdown of the sample in Table 1 presents the frequencies and percentages of the respondents divided according to gender, age, education and personal monthly income. The majority of the respondents were male (66.7 percent). As for the age distribution, most of respondents fall between the age group of "18-30" (61.5 percent). It is generally acknowledged that the younger generation prefers internet banking compare to the older age group. With respect to education, 55.1 percent of the respondents are holders of Bachelor degrees and 55.2 percent had monthly income between the ranges "Rs10 000-Rs24 999", which is considered as middle income group.

Table 1: Demographic breakdown of the respondents

<i>Demographic characteristics</i>		<i>Frequency</i>	<i>%</i>
Gender	Female	26	33.3
	Male	52	66.7
Age	18 - 30 years	48	61.5
	31 - 40 years	22	28.2
	41 - 50 years	6	7.7
	51 - 60 years	2	2.6
Education Level	School Certificate	2	2.6
	Higher School Certificate	6	7.7
	Diploma	13	16.7
	Degree	43	55.1
Monthly Income	Postgraduate	14	17.9
	less than Rs10000	9	11.5
	Rs10000 – Rs24999	43	55.2
	Rs25000 – Rs34999	15	19.2
	Rs35000 – Rs49999	9	11.5
	above Rs50000	2	2.6

Table 1 presents the internet banking users' demographics profiles.

The Internet Banking Service Quality Dimensions

The respondents' perceptions of the internet banking dimensions were investigated using the disconfirmation approach so as to understand customers' expectations of a new service and their perceptions (Table 2). A comparison of respondents' actual perceptions of internet banking service

quality with their expectations, using the paired t-test, indicated a statistically significant difference on 14 of the 15 attributes examined. It could be observed from Table 2 that only item 13 “enables transactions to be conducted at work and at home” has a positive gap score (+0.08), however the gap was not statistically significant. The results indicated that, overall, the two banks were not doing a good job in meeting customers’ expectations. The largest gaps were on item 1 “My transactions through internet banking are processed accurately” (-0.60, Sig. 0.000), item 2 “Performs my online transactions right, the first time” (-0.56, Sig. 0.000), item 9 “Internet banking systems are easy to use” (-0.55, Sig. 0.000), item 12 “available 24 hours / day, 7 days / week” (-0.55, Sig. 0.000) and item 15 “Provides online services with features that I need” (-0.53, Sig. 0.000). These attributes were the most serious shortfalls and will require significant attention from bank management in terms of making improvement efforts. The overall gap was -0.40 (Sig. 0.000) indicating that the overall service quality provided by these two banks in Mauritius falls below customers expectations.

Table 2: Distribution of mean scores and t-values of the IBSQ items

Items in each dimension	Perceptions (P)		Expectations (E)		SQ = P – E		t-value
	Mean	SD	Mean	SD	Mean ^a	SD	
Reliability							
My transactions through internet banking are processed accurately	3.45	1.04	4.05	0.87	-0.60	1.26	-4.22
Performs my online transactions right, the first time	3.64	0.82	4.20	0.97	-0.56	1.32	-1.97
Provides accurate records of all my internet transactions	3.56	0.75	4.00	0.84	-0.44	0.94	-2.17
Responsiveness							
Provides prompt responses to my online request	3.76	0.65	4.00	0.82	-0.24	1.02	-2.11
Connects me immediately to the internet banking services	3.75	0.73	4.20	0.94	-0.45	1.08	-3.03
Security							
Does not misuse my personal information	3.95	0.79	4.29	0.94	-0.34	1.30	-2.36
Makes me feel safe with my online transactions	4.09	0.63	4.38	0.90	-0.29	1.19	-2.20
Feel secure in providing sensitive information for my online banking transaction	3.86	0.78	4.23	0.97	-0.37	1.31	-2.51
Ease of Use							
The internet banking systems are easy to use	3.72	0.72	4.27	0.83	-0.55	1.11	-4.38
I can easily navigate through the web pages	3.65	0.79	4.04	0.81	-0.39	1.15	-2.17
The interaction with the internet banking systems is clear and understandable	3.64	0.81	4.00	0.85	-0.36	1.15	-2.76
Accessibility							
Available 24 hours/day, 7 days week	3.67	0.91	4.22	0.83	-0.55	0.95	-5.13
Enables transactions to be conducted at any time at work and at home	4.17	0.96	4.09	0.93	0.08	1.33	0.51*
Product Portfolio							
Provides a wide range of online service packages	3.29	0.85	3.76	0.86	-0.47	1.09	-3.74
Provides online services with features that I need	2.97	0.87	3.50	0.92	-0.53	0.89	-5.20
Overall service quality (combined scale of 15 attributes)	3.68	0.43	4.08	0.55	-0.40	0.75	-4.76

Notes: Scores based on a five-point scale ranging from 1 = strongly disagree to 5 = strongly agree; SD = Standard Deviation; ^a Gap mean is defined as perception mean – expectation mean; Significant at $p < 5\%$; * not significant

Table 2 shows the respondents’ perceptions, expectations and gap scores regarding internet banking service quality. A negative gap indicates that customers perceived that internet banking service delivery did not meet their expectations, while a positive gap indicates that customers perceived that internet banking service delivery exceeded their expectations.

Table 3 shows the grand mean scores and t-tests for the six internet banking service dimensions (IBSQ) used in the study. It can be seen that all six dimensions are negative, thus implying that not one dimension

exceeded customers' expectations. The highest gap score between expectations and perceptions was obtained for reliability with a mean of -0.53. Accessibility though obtained a negative gap score was the best performing dimension. One of the main advantages of internet banking is that it allows customers to do their transactions anywhere and anytime, resulting in faster transactions. In this study customers' expectations were higher than their perceptions. It could be deduced that in Mauritius the technological development in internet banking is still lagging behind. Therefore the results reveal that there are significant differences between the perceptions and expectations of these six dimensions as indicated by the t-tests. Thus, H1 is not supported.

Table 3: Grand mean scores and t-test results of the internet banking service items

Internet banking service quality dimensions	Expectation scores	Perception scores	Gap scores	t-value
Reliability	4.08	3.55	-0.53	-3.37 ^a
Responsiveness	4.10	3.76	-0.34	-3.01 ^a
Security	4.30	3.97	-0.33	-2.66 ^a
Ease of use	4.10	3.67	-0.43	-3.52 ^a
Accessibility	4.16	3.92	-0.24	-2.23 ^b
Product Portfolio	3.63	3.13	-0.50	-5.42 ^a

Note: ^a Significant at $p < 1\%$; ^b Significant at $p < 5\%$

Table 3 revealed the grand mean scores for expectation, perception and gap for the internet banking service quality dimensions. The gap scores are all negative and statistically significant. This means that customers have higher expectations than their perceptions across the six dimensions.

Internet Banking Service Quality As Predictors Of Customer Satisfaction And Behavioral Intentions

To investigate the possible impact of IBSQ dimensions as separate independent variables on customer satisfaction and behavioral intentions, a regression analysis was performed. Specifically, these constructs were regressed on the gap scores of the six IBSQ dimensions. The results are summarized in Table 4. The first model to be tested was the prediction for customer satisfaction level towards the IBSQ dimensions provided by the banks. 37 per cent of the variation in overall satisfaction is explained by two of the six IBSQ dimensions. Reliability and Security were found to be significant predictors of overall satisfaction, although the impacts on the latter were negative, meaning a decreasing level of satisfaction. This could be explained by the highest gap score of -0.60 (Table 2), where customers felt that their internet banking transactions were not processed accurately. Therefore, H2 is partially supported.

Table 4: Regression results for the dimensions of internet banking service quality

Internet Service Dimension	Satisfaction		Behavioral Intentions	
	Standardized coefficient	t-value	Standardized coefficient	t-value
Reliability	-0.565	-3.188 ^a	-0.519	-2.681 ^a
Responsiveness	0.159	0.797	0.271	1.239
Security	-0.260	-1.563 ^a	0.383	2.108 ^b
Ease of use	-0.023	-0.146	-0.443	-2.525 ^b
Accessibility	0.144	1.302	-0.229	-1.889 ^c
Product Portfolio	0.059	0.530	0.216	1.782 ^c
R-square	0.370		0.247	
F-value	6.958 ^a		3.885 ^a	

Note: ^a Significant at $p < 1\%$; ^b Significant at $p < 5\%$; ^c Significant at $p < 10\%$

The above model focused on the internet banking dimensions predicting customer satisfaction, the next model focused on the prediction of future behavioral intentions with regard to the IBSQ dimensions. It was found that five dimensions namely reliability, security, ease of use, access and product portfolio were statistically significant and is explained by nearly 25 per cent of the variation in behavioral intentions can be predicted by the service quality dimensions of internet banking. The security dimension seems to have the highest effect on behavioral intentions. Among the key dimensions, security and product portfolio are

the most important positive dimensions while customers perceived reliability, ease of use and accessibility have negative impacts on behavioral intentions. Thus H3 is supported.

Table 5 shows the regression results for IBSQ and customer satisfaction on behavioral intentions. The R^2 of 0.15 indicates that 15 percent of IBSQ, namely security and customer satisfaction are associated with customer behavioral intentions. The positive significant coefficient suggests that higher customer satisfaction on internet banking service quality, and the higher the customer behavioral intentions to the banks internet banking services. Furthermore, the higher the customer perceived the security provided by the internet banking services, the higher the customer behavioral intentions. Customer satisfaction may therefore be considered as a mediator to the extent to which it carries the influences of internet banking service quality (via security) to customer behavioral intentions. Therefore, H4 is supported.

Table 5: Regression results of IBSQ and Customer Satisfaction on Behavioral Intentions

Independent variable	Standardized coefficient	t-value
Security	0.435	2.158 ^a
Customer Satisfaction	0.332	3.482 ^a
$R^2 = 0.15$; F-value = 12.126 ^b ; Note: ^a Significant at $p < 5\%$, ^b Significant at $p < 1\%$		

CONCLUSION AND IMPLICATIONS

By comparing customers' perceptions of internet banking service quality with customers' expectations, banks in Mauritius will be able to determine whether they are exceeding, meeting or falling below expectations. From the customers point of view, the larger the gap, the more serious the internet banking service quality shortfall, implying that customers' expectations of service quality were not met. The results show that customers' perceptions are consistently lower than their expectations. These negative gaps indicate that the level of internet service delivered is below customers' expectations in all the six dimensions in the banking sector in Mauritius. The most salient IBSQ dimension in this study was found to be reliability followed by ease of use. The negative scores across all the six dimensions clearly show that there is room for service quality improvement in the internet banking services provided by the two banks.

Findings in this study also indicate that reliability and security dimensions have significant effects on customer satisfaction and behavioral intentions. The finding of this study is supported by Wolfinbarger and Gilly (2003), who found that reliability rating was the strongest predictor of customer satisfaction and intentions to repurchase at a site. Reliability has also been cited as an important factor in electronic service quality (Palmer *et al.*, 2000). Security was noted as an internet service quality determinant by Yang (2001) and Yang *et al.* (2004). It was also found that customer satisfaction plays an important role in enhancing customer behavioral intentions. Since internet banking service dimensions were found to be a predictor of customer satisfaction and behavioral intentions, bankers need to provide a high level of service quality as this is likely to result in high levels of satisfaction and favorable behavioral intentions. It could be concluded that internet banking in Mauritius is at an early stage of development.

The results of the study have practical implications for bank managers in Mauritius as these can help management plan their marketing strategies and make improvements in the quality of internet banking services in order to increase customer satisfaction leading to improved behavioral intentions. The dimensions of reliability and security have been expected by respondents to be the most important dimension of internet banking service quality. To increase the level of satisfaction and enhance customers' behavioral intentions, the banks should also allocate resources in the most effective and efficient manner to ensure that services rendered meet customers' expectation.

Limitations And Future Research

There were limitations in this study that need to be acknowledged. First, the sample size of internet banking users was relatively small, and the number of incomplete questionnaires from customers was relatively high. Future study can extend this study to all banks offering internet banking services in Mauritius. Although, there is no standard tool to measure internet service quality in banks, other IBSQ dimensions such as attractiveness of the bank websites, ease of navigation and customization could be investigated to assess their impact on satisfaction and behavioral intentions. Future research could also examine the influence of demographic variables on customers' perception of internet banking.

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POSITIONING OF INTERIOR TOURIST DESTINATIONS. A STUDY OF THE IMAGE PERCEIVED BY RESIDENTS AND VISITORS

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ABSTRACT

The efforts of the cities, regions and countries to achieve a positive image have been converted into one of the main elements used to succeed in differentiating and positioning the tourist areas. In this sense, the role that the residential population of a destination plays is also of key importance for making up an integral image of the destination. Therefore, the aim of this research is, in the first place, to identify the image components of various tourism interior regions in Spain, from a double perspective that contemplates both visitors and residents and, in second place, to investigate the differences between the components, in order to carry out an analysis of positioning of these tourist areas or destinations. A study has been carried out based on a survey of 534 visitors and 524 residents in four Spanish Regions (Castilla-La Mancha, Castilla y León, Extremadura and La Rioja). The results and conclusions of this study are useful, mainly, from a practical perspective. One of the principal contributions of this research is the analysis comparing the image perceived of four Spanish Regions that can be used by public and private decision-makers to direct their promotional and communications actions to the different segments.

JEL: M31

KEYWORDS: positioning, image, residents, visitors

THE HONEYMOON IS OVER VIETNAM AND THE WTO: A CRITIQUE OF FOREIGN DIRECT INVESTMENT COMMITMENTS

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ABSTRACT

This paper critically discusses the Vietnamese Investment Regulations (VIRs) in the context of World Trade Organization (WTO) obligations of Vietnam. The VIRs prior to the Vietnamese accession to the WTO have proved to be favourable particularly to domestic investors. Apparently, the attraction of foreign direct investment has grown intensively following the liberalisation of trade policy and opening of market access pursuant to the Vietnamese WTO commitments. A wide spectrum of initiatives have been taken by Vietnamese Government in order to adapt to the rules of the international trade regime; the VIRs are however continue to have a number of shortcomings especially in the most attractive business sectors such as distribution and banking services. The concept of “rule of law” is now revisited as recourse to this situation.

INTRODUCTION

The commencement of the World Trade Organization (WTO) membership of Vietnam on 11 January 2007 is a significant step forwards in regards to international trade integration policy of the Vietnamese Government. The accession of Vietnam to the WTO took nearly a decade which involved a number of concessions by Vietnam in bilateral as well as multilateral negotiations. Having ratified the WTO Agreement, Vietnam is now bound by the all the WTO covered agreements including market access in trade and services according to the predetermined schedules (e.g. Services Schedule). This has both pros and cons for Vietnam. On the one hand, flows of foreign capital are expected to increase significantly in the form of direct investment and indirect investment. On the other hand, with the incoming competition, domestic small and medium enterprises (SMEs) in sensitive industries become vulnerable. In other words, Vietnam is facing a dilemma whereby the attraction of foreign investment for economic development contrasts with the domestic protection against market gain by foreign investors. Therefore, a critical review of the Vietnamese adoption of the scheduled WTO commitments in regards to the foreign investment needs to be conducted.

This paper will focus on the investment regulations for the service sectors which are currently subject to the WTO commitments on trade in services. However, the paper's focus is confined to certain service sectors such as distribution services and banking services which are of significant concern for foreign investors.

Pre-WTO – A Historical Review Of Fdi Legislations

Vietnam's FDI legislation overview

The WTO accession process for Vietnam has entailed a number hurdles, where Vietnam, as an acceding party, in the course of bilateral and multilateral negotiations, had to reach an agreement with all WTO members. A historical review of FDI legislations below explains the Vietnamese concessions and preparation in regards to market access in services.

Having realised the importance of foreign investment in the course of ‘Renovation’ (*Doi Moi*), the

Vietnamese National Assembly adopted the landmark statute of Foreign Investment Law in 1987, which put the earlier Investment Regulations of 1977 onto a higher platform and signalled a change in trade policy. The Foreign Investment Law of 1987 enabled foreign investment in the form of 100% foreign owned enterprises (FOEs) for the very first time. This legislation was repealed by the Foreign Investment Law of 1996 which incorporated stipulations of the Foreign Investment Law of 1987 and all amendments and supplements provided thereto. However, the new regulations did not introduce considerable adjustments in connection with opening market access for foreign investment except it allowed FOEs to open branches in other provinces or cities with the similar scope of activities with their head offices.

Neither the Foreign Investment Law of 1987 nor the Foreign Investment Law of 1996 stipulated any limitations on market access for foreign investors. In principle, foreign investors may establish 100% FOEs to conduct business activities in all sectors provided that such activities do no harm to the national defence, national security, and values of history, culture and traditional habits and customs and ecological environment of Vietnam. Nevertheless, foreign investors remained hesitant investing in Vietnam due to discriminative treatment of foreign investors in practice. The investment license granted to foreign investors however is totally subject to case by case basis, which make the VIRs at that material time become dramatically uncertain. Furthermore, these legal instruments have not taken into account the legal binding effect of international conventions and treaties to which Vietnam is a signatory and which may prevail over domestic laws governing the same policy areas.

In contrast, the enactment of the Investment Law of 2005, applicable to both domestic and foreign investment, has remedied this shortcoming as part of Vietnam's WTO accession efforts, and the Vietnamese government introduced a provision which recognised the overruling effect and supremacy of international legal instruments over national laws. In addition, for the harmonisation of investment regulations for domestic and foreign investors, the Vietnamese Government has endeavoured to provide a levelled playing field. However, the Vietnamese FDI environment has been subject to uncertainty and change because regulations tend to be tentative and require revision and fine tuning as the implications of legal and regulatory provisions are realized and tested. Hence, along with the Investment Law of 2005, the Vietnamese Government and its administrative bodies have also issued by-laws in the form of regulations for the implementation of the Investment Law of 2005. In fact, the Vietnamese Government has been continually drafting new legislation and amending current legislation in order to further harmonise national laws with its international commitments. Significantly, the amendments to the two critical by-law instruments, namely Decree 139/2007/ND-CP and Decree 108/2006/ND-CP for the implementation of the Enterprise Law and Investment Law of 2005, are currently been reviewed by the competent authorities to mitigate the legal uncertainties and inconsistency. Notably, under the draft of amendments, both procedural and substantial regulations are fine tuned with the international commitments in terms of foreign investment registration.

Vietnam's negotiations on WTO accession

The Vietnam's WTO delegation worked approximately 11 years after the submission of its membership application to the WTO and in the process it completed more than 200 bilateral and multilateral negotiation sessions (Ministry of Industry and Trade, 2007). In connection with market access in service sectors, the bilateral negotiations proved to be more challenging than the multilateral negotiations due to the fact that Vietnam had granted 'Most Favoured Nation' (MFN) status and national treatment status to some countries under bilateral agreements prior to WTO accession. Subsequently, virtually all the WTO Member States put pressure on Vietnam so as to invoke their right to the same favourable conditions which were granted to selected countries prior to Vietnam's WTO membership.

In regards to *distribution services*, some WTO members raised their concerns about Vietnamese legislation which put restrictions on foreign participation in multi-level sales activities at the time in order

to protect the domestic economic sectors especially small and medium enterprises (SMEs). In response, a representative of the Vietnamese delegation referred to the terms and conditions set forth in the Services Schedule to confirm that foreign equity limitations shall be governed by Vietnamese commitments therein. In practice, FOEs with 100% foreign capital contribution (100% FOEs) in distribution services have been licensed in Vietnam prior to WTO accession including Metro Cash & Carry, however, only on case by case basis. As a matter of fact, allowing market access to the distribution service sector in Vietnam according to the Services Schedule is viewed as a transitional step to codify the possibility of foreign investment in the said sector in a pre-determined schedule.

For *banking services*, the main obstacle in the accession negotiations was the existing commitments on financial services of Vietnam to the ASEAN member countries. Pursuant to these commitments, ‘only foreign bank branches, joint venture banks in Vietnam are to be permitted to carry out specific operations as specified in their operating licenses issued by the State Bank of Viet Nam’. In addition, foreign owned equity participation is capped at 30% of commercial banks’ charter capital. Therefore, apart from the question of the possibility to have commercial presence in Vietnam of a foreign credit institution, the Vietnamese Government has also been asked to remove the current cap of 30% of the registered capital of a Vietnamese joint stock commercial bank for the acquisition by foreign institutions and individuals. In response, a representative of the Vietnamese delegation explained that the 30% cap would be maintained for the time being unless otherwise permitted by Vietnamese laws or a competent authority.

The negotiations for Vietnam’s WTO membership have revealed that the Vietnamese Government is willing to provide market access for foreign investment in service sectors. With regards to the two service sectors examined in this paper, the Vietnamese Government was confident to respond to any queries raised by WTO members in multi-lateral and bilateral negotiation sessions and has diligently set forth a clear roadmap to remove restrictions as much as possible at the satisfaction of WTO members.

WTO Commitments – Rules of The Game

The Services Schedule presents the agreements and covenants between the acceding party and WTO Members in regards to market access on trade in services, which comprises horizontal commitments and sectorial commitments. In this context, service sectors are classified by reference to the ‘Central Product Classification’ (CPC) published by the United Nations.

According to the Services Schedule, foreign investors are permitted to establish their commercial presence in Vietnam in the form of business co-operation contract, Joint Venture Company (JVC) or 100% FOEs. Alternatively, Foreign Service suppliers may also make capital contribution by way of share acquisition in Vietnamese enterprises. In particular, the Services Schedule imposes specific limitations on market access for each sub-sector differently:

Distribution services: this sector contains three sub-sectors, namely commission agents’ services, wholesale trade services and retailing services. The Vietnamese Government has taken prudent steps in opening market access in this area by initially permitting only joint ventures where foreign capital contribution did not exceed 49% to provide these services. Furthermore, the FOEs can supply certain products with exceptions as stipulated in the Services Schedule. The limitation of foreign capital contribution and scope of distribution are absolutely abolished as of 1 January 2009 and 11 January 2010 respectively. However, for retail services, a FOE is entitled to open only one outlet upon establishment. An ‘Economic Needs Test’ (ENT) shall be used to verify any application for the establishment of outlets for retail services beyond the first one.

Banking services: this sub-sector is classified as financial services in the sectorial commitments. Banking services include the provisions of twelve main activities (such as acceptance of deposits and other

repayable funds from the public, lending of all types, financial leasing, etc.) (Annex on Financial Services to the GATS), of which the participation in issues of all kinds of securities is excluded in the Services Schedule.

Foreign credit institutions are permitted to established commercial presence in Vietnam in the form of a branch of foreign commercial bank or a commercial joint venture bank with foreign capital contribution not exceeding 50% of the chartered capital upon accession. The limitations were abolished as of 1 April 2007, which has meant that the establishment of 100% foreign invested banks can be authorised in Vietnam. Foreign credit institutions may also contribute capital by way of share acquisition in both privatised and Vietnamese state-owned banks or joint-stock commercial banks with a limitation of foreign capital proportion of 30% of the bank's chartered capital, unless otherwise provided by the domestic laws.

In light of the above description of specific commitments in these service sectors, it is clear that the Vietnamese Government has procured a period of time for the implementation of each specific commitment before all limitations on market access can be abolished. This transitional timeframe is designed to enable Vietnam to harmonize its regulations in conformity with the specific commitments under the WTO legal regime. Accordingly, it is important to assess the extent of harmonisation and compliance of the legal framework for foreign investment in Vietnam since its accession to the WTO. However, any honeymoon must have an end; the grace period for Vietnam is now over.

WTO COMMITMENTS – THE HONEY MOON IS OVER

For years, the National Assembly of Vietnam - the legislative body and the Government as an executive body - has been reviewing the existing investment regulations for the WTO Law transposition and implementation. This section of the paper does not investigate a snapshot of VIRs at any specific time point but describes the legal evolution as a whole, especially in regards to distribution and banking services.

The compliance of Vietnamese investment laws with WTO commitments

From a bird's eye view, Vietnamese FID legislations have achieved a significant level of compliance with WTO commitments pertaining to market access for services, foreign ownership in private domestic enterprises and the phase-in removal of market access barriers.

In principle, the ownership ratio of foreign investors in business services enterprises is determined in accordance with the specific commitments set forth in the Services Schedule. Subsequently, it is acknowledged that foreign investors may either contribute capital or acquire shareholding at an unrestricted level in an enterprise subject to the WTO commitments. This principle is also provided by Decree 139/2007/ND-CP, a by-law instrument which came into effect as a follow-up to the Investment Law of 2005. At the same time, the foreign ownership ratio is also governed by other laws such as the Law on Credit Institutions and the Law on Securities, which may overrule both of the Investment Law 2005 and the Decree 139/2007/ND-CP in the same aspects.

The three year review of the compliance of Vietnamese regulations, particularly the investment regulations, indicates a number of positive attempts by the Vietnamese Government. In spite of these efforts, however, the reforms are not comprehensive enough to avoid inconsistency and legal uncertainty in the course of implementation, interpretation and application of the commitments.

Distribution services

Prior to the WTO accession, FOEs, have been licensed to provide distribution services. However, apart from the Commercial Law of 2005, there was no legal instrument governing distribution activities of enterprises with foreign capital. As a result, the licSe realizaron las gráficas de puntos de cada una de las variables para evaluar su comportamiento; esto permitió determinar el trabajar con sólo 20 variables ya que fueron las que presentaban mayor variabilidad.

Posteriormente se experimento con cada variable mediante métodos lineales y no lineales. Ensing of this domain was done on a case by case basis, reinforced by central guidelines such as Prime Minister's and/or other executive's decision as was the case of Lotte Vina Shopping.

Upon the accession to WTO, a number of new legislation have been promulgated to outline the conditions for foreign investment in this sector such as Decree 23/2007/ND-CP and Decree 72/2007/ND-CP regulating the purchase and sale of goods by FOEs and the organisation and operation of FOEs and branches of foreign traders respectively. Especially, Decision 10/2007/QD-BTM promulgated by the Ministry of Industry and Trade (MOIT) has laid out a list of goods to be permitted for distribution according to a roadmap in line with the WTO Commitments. By that virtue, FOEs have been allowed to conduct a distribution business in Vietnam without limitation on foreign ownership ratio as from 1 January 2009; however, they are restricted in terms of 'goods categories'. Accordingly, some goods are not permitted to be distributed (e.g. husked rice, cane and beet sugar, cigarettes and cigars, etc.) and the others are permitted to be distributed pursuant to a specific schedule (e.g. wine and spirit, cement and clinker, fertilizer, tyres, paper, etc.). In addition, for the first time, the requirements of an ENT in connection with the establishment of retail sales outlets are specified in a legal document, including the current number of service providers within a geographical area, market stability and the size of the geographical area.

Banking services

This service domain is selected for analysis within this paper due to the fact that the Services Schedule stipulates that *'commitments with respect to banking [services]...are undertaken in accordance with relevant laws and regulations promulgated by competent authorities of Vietnam'*. It means that domestic laws of Vietnam play a vital role in the implementation of these commitments. Furthermore, in the absence of an official definition of banking services, there are vague borderlines among functional activities of credit institutions including commercial banks, finance companies and finance leasing companies. With this vague regulatory regime in mind, the spectrum of analysis in this paper is limited to the investment regulations in banking services of commercial banks only.

As regulated by WTO commitments, foreign credit institutions have been able provide banking services in Vietnam under the form of 100% foreign invested commercial banks since 1 April 2007. However, due to insufficient and ineffective legal framework, none of the 100% foreign invested commercial banks were licensed for operation in Vietnam until September 2008 with the landmark licenses for HSBC and Standard Charter Bank (Government Web Portal, 2008).

The existing regulations in banking services at the time of WTO accession were in line with the Services Schedule commitments evidenced by Decree 22/2006/ND-CP, which enhanced the Law on Credit Institutions of 1997 (as amended in 2004) by providing substantive and procedural regulations for the establishment of all forms of commercial presence of foreign credit institutions in Vietnam. At the same time, it has required that foreign credit institutions must be qualified under strict conditions in order to establish commercial presence in Vietnam. These conditions consist of certain attributes such as having a good judicial record, high profile of experience, healthy financial position, supervision under a regulatory

authority, minimum capital requirement, etc.

An alternative, and in fact the preferred practice of gaining access to the Vietnamese banking services domain is by share acquisition. To this end, Decree 69/2007/ND-CP has set out the highest ratio of foreign ownership in a shareholding commercial bank, which is 30% of the charter capital of such target bank. Especially, a foreign investor and its affiliates who are not a foreign credit institution are allowed to own up to 5% charter capital of a commercial bank in Vietnam while the ownership ratio of 10% is capped for a foreign credit institution and its affiliates. The exception whereby 15% or 20% charter capital may be acquired applies to a strategic foreign investor and its affiliates subject to the Prime Minister's decision. Recently, the Vietnamese Government has promulgated Decree 59/2009/ND-CP so as to govern the organisation and operation of commercial banks in Vietnam. This is the first time when the operation and establishment of banks and credit institutions, including the foreign invested ones, are regulated at a comprehensive level. However, the legal effect of Decree 22/2006/ND-CP remains unchanged.

In general terms, the national investment regulations in banking services of Vietnam generally comply with the commitments set out in the Services Schedule in terms of foreign ownership ratio and share acquisition. Nevertheless, domestic regulations also set forth strict requirements for the participation of foreign investors in this domain, which invisibly becomes a barrier to the market access beyond the scope of WTO commitments of Vietnam. It can be asserted that this is a purposeful act by the Vietnamese authorities in order to provide protection against the full acquisition of capital and investment of domestic commercial banks by foreign investors. Consequently, even though the substantive regulations have complied with the international commitments in letter, the procedural domestic regulations indicate otherwise in practice.

EXISTING GAPS AND SHORTCOMINGS

Overlapping and conflicting regulations

In the course of law reform, the Vietnamese Government and its executive bodies have had to promulgate a vast number of legal normative documents pertaining to both general and specific investment regulations. It goes without saying that the number of new procedural and substantive business and trade legislation coming into existence in Vietnam has been increasing at an unprecedented rate. According to Mr. Nguyen Dinh Cung, the Chairman of Macro Economics Policy Research Department of the Central Institute of Economic Management (CIEM), a review of legal normative documents in 2008 shows that there approximately 134 documents with totally 3,471 pages in VIRs (The Saigon Times, April 10, 2008).

Subsequently, these overlapping and conflicting regulations produced by various legislative and executive authorities are causing a chaos in the implementation and enforcement of foreign investment law and policy. The cause of this problem can mainly be attributed to the lack of effective communication and coordination between these authorities.

It is argued that one of the effects of the WTO membership is the 'serious constraints for the business community in general and for the absorption of committed foreign direct investment' (Doanh & Nghia, 2009). It is a well established principle that a legal instrument with a higher legal effect and status shall repeal the others which govern the same legal issue. Arguably, it is imprudent when *two state agencies promulgate two separate legal instruments governing the same policy area*. However, this is a common practice in the legislative procedures in Vietnam.

For instance, foreign exchange regulations in connection with foreign investment are considered problematic, especially because of the current foreign currency crisis in Vietnam. According to the

Enterprise Law of 2005, any payment for share acquisition can be made in Vietnamese dong, *freely convertible foreign currency* and other assets as the case may be. Conversely, Decision 88/2009/QĐ-TTg, which provides guidelines for the capital contribution and share acquisition of foreign investors in domestic companies, explicitly concludes that any amount remitted for the share acquisition and capital contribution shall be converted into *local currency* by a licensed commercial bank operating in Vietnam. The scenario of having two legal instruments adopted by two different state agencies in relation to the foreign exchange regulations have created different requirements and uncertainty in policy and practice for state agencies, commercial banks and foreign investors undertaking financial transactions.

Interestingly, in early 2008 possibility of share acquisition in foreign currency has been granted for the case of Morgan Stanley International Holdings Inc. which acquired shares in PetroVietnam Joint Stock Finance Corporation. Unsurprisingly, this was seen as a breakthrough for foreign investors. However, since Decision 88/2009/QĐ-TTg came into effect on 15 August 2009, the foreign investors are puzzled as to which foreign exchange regulations are supposed to apply.

Another concern arising out of the current investment legislation Vietnam is that official letters interchanged by a local agency and a central agency functions as a legal normative document rather than an administrative document. For quite a long time, an official definition of a FOE has been subject to an on-going debate among state agencies, FOEs and foreign investors. While it is important to implement WTO commitments effectively, in the absence of this definition, an enterprise with 1% of foreign capital contribution may be qualified as an FOE which results in a number of consequences. Firstly, such FOE will have limited market access to certain service sectors provided by the phase-in commitments. Secondly, by virtue of purchasing 1% of shares of the charter capital of a domestic company, the target company shall have to apply for the issuance of an investment certificate as required by the Investment Law of 2005. The administrative procedure of issuance of an investment certificate in practice could be an endless process without any results. Furthermore, if this is the case, every listed company and public company participating in the stock exchange market will be the first ones to be bound by this cumbersome procedure because foreign investors are allowed to engage in such practices. In such context, Decree 139/2007/ND-CP has lifted the veil by stipulating that any FOE with the foreign ownership exceeding 49% of the charter capital shall be required to register an investment project for the issuance of an investment certificate, otherwise, it shall comply with procedural regulations applied for a domestic investment project. In light of this regulation, it is interpreted that a FOE is defined by the threshold of 49% of the charter capital owned by the foreign party.

For that reason, listed companies and public companies of which stocks are purchased by foreign investors will be released from the burden of application for investment certificates as the same cap of 49% for foreign ownership is applied in such companies. In practice, local agencies have applied this rule until the issuance of Official Letter no. 1752/BKH-PC dated 18 March 2009 of the Ministry of Planning and Investment regarding the procedure to establish a joint venture with a less 49% of charter capital owned by a foreign party. Accordingly, any establishment of a joint venture with foreign capital not exceeding 49% of the charter capital is handled in the same way as an FOE whereby all procedures for registering an investment project and issuing an investment certificate apply. Subsequently, listed companies and public companies are advised to register as an investment project and apply for an investment certificate. This is yet another vivid example of the overruling nature of a lower level authority.

Lack of transparency: Implicit and explicit restrictions for market access

A number of implicit barriers for market access of foreign investment can be compared to the submerged part of an iceberg. This aspect of the investment regime has utmost importance for any foreign investor who wishes to start up business in Vietnam. Naturally, this is why transparency is one of the most

prioritised and important commitments required from any country when joining the WTO. Despite this principle, it is evident that there are implicit restrictions not defined in the commitments but provided in domestic regulations or internal instructions interchanged among state agencies in the form of official letters. Some of these implicit barriers for market access are discussed below.

First, it has raised concerns as regards to the overuse of official letters by local agencies in the processing of application for the issuance of investment certificates since the implementation of WTO commitments. In processing the applications by foreign investors wanting to establish a commercial presence or contribute capital or purchase shareholding of domestic enterprises, the provincial departments of planning and investment have often consulted with the MOIT and other sectorial ministries as the case may be, in order to ask for opinions and guidelines related thereto. This informal procedure, which is not stipulated by law, has been a customary rule that dominates all final decisions by provincial authorities despite the domestic regulations and international commitments otherwise provide.

For instance, notwithstanding the very explicit stipulations in the Services Schedule that as of 1 January 2008, joint venture between domestic and foreign investors may engage in distribution services with no limitation on foreign ownership ratio, the local agency of Ho Chi Minh City still has to ask the MOIT for its opinion. The MOIT, in response to such requests, issued Official Letter 6446-BCT-KH dated 25 July 2008 which states that the establishment of a joint venture where the foreign capital contribution proportion was 99% of the charter capital was not feasible. The only explanation addressed by the MOIT in this regard is that this capital structure “does not express the correct spirit of business co-operation”. Moreover, under the Vietnamese law, no limitation on the capital contribution ratio of a foreign investor in a joint venture can be found; hence, it is contended that a foreign investor is allowed to contribute up to 99% of the charter capital of a joint venture. For that reason, Official Letter 6446 cannot be considered as a guiding interpretation or explanation of regulations but as a new concept of law.

All the circulations of official letters engaged by both state agencies and foreign investors have formed a new legal regime in Vietnam which is driven by administrative documents other than legislation enacted by the central government. The *status quo* has caused much insecurity and doubt for foreign investors when they intend to submit applications to competent authorities.

It should be recalled that the Vietnamese representative, in the multilateral and bilateral negotiations between Vietnam and other WTO members, disregarded the legislative nature of such official letters and further emphasized that any official letter providing legal normative rules shall be deemed invalid. Discontinuation of the adoption of official letters as legal normative instruments is a matter of transparency as prescribed by WTO commitments. In such view, the current misuse and lack of publicity of official letters by state authorities can be considered an act of non-compliance to WTO commitments of Vietnamese authorities which goes against the spirit of its membership.

Additionally, the decentralisation, whereby provincial authorities are entrusted to make assessments and decisions on applications submitted by foreign investors, has empowered the autonomy of local authorities without consultation with and/or authorisation by the higher level authorities except for some special cases as prescribed by law. On that basis, it could be argued that it is unnecessary to ask for opinions of central agencies in relations to cases of which the current stipulations are self-explanatory. It has been more than three years since the WTO accession; consequently, the lack of clarity or capacity in the interpretation of WTO commitments cannot be a justifiable excuse for local authorities in order to ask for instructions of central authorities. Notwithstanding, any correspondence for that purpose between local and central agencies must be open for public view as it serves the public good and implementation of WTO commitments as such.

By all means, the circulation of official letters is not always such an undesirable act per se on the ground

that there may be occasions when the law needs to be clearly explained and properly interpreted in the implementation stage. Nonetheless, the overuse and/or misuse of such practice must be avoided and such correspondences must be available for public's perusal. In this sense, the Vietnamese Government ought to recall its commitments and explanations in regards to the transparency requirements and the proper use of official letters respectively.

Second, restrictions for market access can be applied in one way or another irrespective of the rules of the international trade game. For instance, Decree 69/2007/ND-CP on purchase of shareholding in Vietnamese commercial banks by foreign investors has limited the foreign shareholding to 30% of the charter capital of the target commercial bank, however, discriminated in favour of a strategic investor. As a matter of principle, an ordinary foreign investor, not being a foreign credit institution is only able to acquire up to 5% of the charter capital. Even a foreign credit institution, not being a strategic investor, may only purchase up to 10% of the charter capital. Needless to say, some foreign banks including United Overseas Bank, HSBC and Deutsche Bank must have been disappointed at these new provisions because they had been eager to acquire 20% of a commercial bank in Vietnam. The requirement for the Prime Minister's approval is an impossible hurdle for any strategic investor intending to acquire 20% of shareholding in a commercial bank. For better or worse, the recent Bill on Credit Institutions of the State Bank of Vietnam has removed all probabilities for a credit institution to purchase shareholding of another credit institution. As a result, the extent of eligible foreign investors for shareholding purchase is indeed very limited. It is not certain whether this is a backlash by the Vietnamese Government in the implementation of WTO commitments in connection with the increase of local foreign banks' engagement in banking sector by way of shareholding purchase.

Another interesting example can be found in distribution services. It is indisputable that 100% ownership by the FOEs is permitted to operate in distribution services since 01 January 2009 in accordance with WTO commitments. At first glance, all Vietnamese legislation in place are in full compliance with this commitment. However, Decree 23/2007/ND-CP requires that a foreign invested company which is licensed to operate in the sector in question must obtain an approval from the MOIT. Accordingly, the MOIT or the Vietnamese Government may reserve the right to refuse any permit for distribution services without any valid justification.

Transposition time for domestic regulations

The timeframe during which the legislation and enforcement of all regulations in general and investment regulations in particular are supposed to come into force is also of great concern. This is a question of having all necessary domestic regulations in place as soon as international commitments come into effect. To this end, Vietnamese legislators have recognised this concern yet have not taken comprehensive steps to address the issue.

Firstly, Decree 139/2007/ND-CP, an important by-law instrument of the Enterprise Law of 2005, was published on 05 September 2007 and became effective on 05 October 2007. After the Enterprise Law 2005 came into force in 2006, the promulgation of this decree and the absence of a instructive circular more than a year have resulted in numerous delays in the licensing process by local authorities. It was argued that most of the registrars were not well equipped and/or clear on the correct application of the Enterprise Law 2005 or Decree 139/2007/ND-CP in the context of WTO commitments. According to Mr. Nguyen Phuong Bac, Vice Director of DPI of Bac Ninh Province; *'the decentralisation of decision making on investment has given the provincial authority more accountability and responsibility in the investment appraisal and approval process. However [...] they tend to ask and wait for the "opinion from higher authorities" on all unclear or sensitive regulations'* (Vietnam Chamber of Commerce and Industry (VCCI), 2007). This is also the reason why an official letter functions as a legal normative document in the view of local officials.

Indeed, the research paper by the HCMC Institutes for Development Studies which assessed the level of awareness of local officers and agencies towards the upcoming WTO accession indicated that the Government, HCMC authorities, departments and district offices had very limited awareness and knowledge about what had been done and needs to be done in light of WTO commitments.

Secondly, Vietnam has been a member of the WTO for more than three years, yet there has not been an umbrella decree or another form of a normative instrument by the Vietnamese Government to incorporate and interpret WTO commitments in domestic regulations. The lack of such legal direction and authority, whether due to objective or subjective reasons, has resulted in obstacles on market access beyond those set forth by WTO commitments. In fact, it was contended by some foreign business associations that the WTO accession has, instead of opening a more favourable environment for foreign investors, created a more difficult environment which existed prior to WTO accession. Whilst waiting for the promulgation of a decree implementing the WTO commitments, provincial authorities are unclear about the interpretation of WTO commitments and in the meantime backlog or refuse any application for investment and/or establishment of FOEs in sensitive service sectors. For example, in distribution services, foreign investors may operate business in the form of joint venture companies from the accession into WTO. The MOIT, however, via Official Letter 6446-BCT-KH dated 25 July 2008 has asserted that the ownership of Vietnamese party with 1% of the Charter capital does not define the true nature of a joint venture. As a result, applications for setting up joint ventures in distribution services with 99% of foreign ownership have been disregarded by local authorities.

In addition, pursuant to the Services Schedule, there are some service sectors of which limitations on market access are unbound. Many local authorities interpreted “unbound” to mean “not permitted”; as a result, they have decided to refuse all applications of foreign investors to operate businesses in such sectors. While such instruction is given in an official letter, it is not a normative document and is provided on a case by case basis. Accordingly, not all provincial authorities are bound or aware of the interpretation of WTO commitments. Therefore, an official decree transposing WTO commitments is needed so as to outline instructions for provincial agencies in regards to the correct interpretation of WTO commitments.

RECOMMENDATIONS

For years state agencies and various stake holders have proposed a number of recommendations for FDI regime in Vietnam so that effective compliance with international commitments can be realised. While some of the proposals provide sound and feasible solutions, others are considered weak and unlikely to be effective and improve compliance.

Firstly, some of the private stake holders have pinpointed the current gap between domestic law and international commitments thus made recommendations for reform. However, due to the fact that there is no binding effect or weighed voice in their proposals, the legislators may, at the end of the day, disregard all of these efforts. Secondly, the stake holders as such represent their respective interests instead of law reform as a whole. One of the most illustrative examples is the overuse of forums and conferences such as Vietnam Business Forum to spontaneously express opinions of foreign investors, law firms as well as individuals. Proposals put forward thereby reveal a desire for self-protection of interested parties and state agencies rather than for the overall integrity of the VIRs. Lastly, the severance of recommendation and the lack of a monitoring system have invisibly nipped the effects of such recommendations in the bud. Even though some proposals are helpful in practical terms, they cannot be enforced and/or do not accompany monitoring mechanisms for progress.

In light of these trends, it is evident that the implementation of international commitments requires a

comprehensive strategy based on cooperation between all parties involved. Considering that the purpose of the law reform initiatives is not to pay a lip service but to establish a sustainable, effective and accountable investment regime in Vietnam, a macro solution based on “rule of law” principles become ever more important. The rule of law is definitely not a new concept and was imported in Vietnam since the 1920s (Nghia, 2000). It refers to *inter alia* ‘the principles of supremacy of law, equality before the law, accountability to the law, fairness in the application of the law, separation of powers, participation in decision-making, legal certainty, avoidance of arbitrariness and procedural and legal transparency’ (United Nations Secretary General, 2004). The adoption of the rule of law principles in relation to the harmonization of Vietnamese investment regulations and international commitments could resolve the problems of overlapping regulations and non-transparency. At the same time, actions should also be taken at micro level in order to enhance the substantive regulations. For example, a nationwide association consisting of lawmakers, state agencies, representatives from key WTO trading partners, professionals and other observers such as World Bank or IMF, academics, etc should be established so as to monitor and assist with the WTO commitments in specific sectors. Such an organization may plan a concrete schedule for the WTO compliance and supervise the implementation thereon. All the recommendations and responses made by the members of such an organisation should of course be recorded and transparent and open to public scrutiny for accountability. By marrying the wide spectrum expertise and interests, such an organization would have the potential to provide pragmatic solutions informed by sound theories in the drafting of new or amendment of existing VIRs.

CONCLUSION

It is now the fourth year of WTO membership of Vietnam. A review of the VIRs indicates a level of compliance with the WTO commitments in services. On the surface, general investment activities and sectorial investment in banking and distribution sectors are presently governed by a legal framework consisting of many instruments. However, this current system has a number of shortcomings in practice.

These inherent problems have resulted in uncertainty, inconsistency and ineffectiveness in Vietnamese investment regime in the eyes of both the foreign investors and the WTO members. Now that ‘*foreign investors are jostling to increase their exposure in Vietnam*’ (KPMG, 2007), it is not only an obligation but an urgent need to localise the WTO commitments in connection with market access in service sectors. The legal consequences for non-compliance under WTO rules are evident but the economic and political consequences of losing credit of foreign investors and WTO members are undoubtedly more harmful to the development of Vietnam in the long run.

Having realised the consequences of non-compliance with WTO commitments, stake holders including the government agencies have indeed taken steps to restrain the gap between international commitments and domestic regulations. Notably, the parties have proposed quite a number of recommendations at both macro and micro level for the said purpose; nonetheless, these proposals do not address the questions of VIRs in neither short nor long term. In that context, a comprehensive solution is suggested hereinabove which requires adherence to the rule of law principles and an establishment of an umbrella organisation with the aim of providing a forum of consultancy, synthesising all the proposed recommendations and assessing compliance. In the long term, these approaches could contribute to overall reform of the legal system at the macro level and help to establish a healthy legal environment with transparency and accountability in accordance with WTO agreement.

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ACTUAL VS. FUNDAMENTALLY-ADJUSTED VALUATION MULTIPLES AS THE INVESTMENT TOOLS ON POLISH STOCK MARKET

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ABSTRACT

Among the popular strategies on stock markets are strategies based on buying stocks with low valuation multiples. These strategies assume that low multiples signal undervaluation. However, the low multiples can be justified by fundamentals. In such cases even stocks with very low multiples can be overvalued. The tool that enables allowance for the impact of the fundamentals on multiples is a regression in which the multiples constitute the dependent variable and the accounting ratios are the explanatory variables. Such a regression enables the estimation of the fundamentally-adjusted multiple. The regression residuals measure the scope of undervaluation / overvaluation. In this approach, the most undervalued (overvalued) are the stocks with the most negative (positive) residuals (and not the stocks with the lowest actual multiples). We compared the profitability of the strategies based on low actual multiples with the profitability of the strategies based on the comparison of the actual and fundamentally-adjusted multiples on the Polish stock market in 1998-2010 years. The research found that allowing for the impact of accounting fundamentals on multiples can increase the accuracy of valuation in the case of P/S multiple but not in the case of P/E and P/BV multiples.

INTRODUCTION

The efficient market theory argues that “the market takes into account all information that is relevant to the valuation of assets when setting the price (such as earnings estimates, management team skill, industry conditions, estimated demand, etc.), and thus it is nothing but a big waste of time and money to try to outsmart the market” (Jones, 2008). However, this theory is in sharp contrast with abundant research indicating that using simple stock market investment strategies such as buying stocks with low values of valuation multiples can in the medium- and long-run generate returns significantly exceeding returns of the market as a whole as well as returns of more sophisticated (allowing for much more data) strategies (Fama, French, 1998).

These investment approaches assume that low valuation multiples signal a relative undervaluation. However, in many cases, the low values of multiples are justified by fundamental factors. In such cases even stocks with very low valuation multiples can be considerably overvalued (Damodaran, 2004; Goedhart, Koller, Wessels, 2005). The tool that enables at least partial allowance for the impact of the fundamentals on multiples is linear regression in which the actual multiples of individual stocks constitute the dependent variable and the selected historical or forecasted accounting ratios are the explanatory variables. The residuals of the regression measure the scope of relative undervaluation / overvaluation of the individual stocks. In this approach, the most undervalued (overvalued) are the stocks with the most negative (positive) regression residuals (and not the stocks with the lowest actual valuation multiples).

In the paper we compared the profitability of investment strategies based on actual valuation multiples with the profitability of the strategies based on comparison of the actual and fundamentally-adjusted valuation multiples on the Polish stock market in 1998-2010 years. The analysis embraced price-to-net-earnings, price-to-book-value and price-to-sales multiples (referred further as P/E, P/BV and P/S, respectively).

THEORETICAL AND EMPIRICAL FOUNDATIONS

The comprehensive research conducted by Schreiner (2007) states that “multiples generally approximate market values reasonably well”. However, choosing the universally best multiple is not viable. Schreiner (2007) found that different industries are associated with different best multiples. Other research states that “the accuracy and bias of value estimates, as well as the relative performance of the multiples, vary greatly by company size, company profitability, and the extent of intangible value in the company” (Lie, Lie, 2002). Another research states that contrary to the theory, valuations based on earnings multiples are much more accurate than valuations based on cash flow multiples (Liu, Nissim, Thomas, 2006). Hence the application of relative valuation requires choosing between the types of multiples used.

The theoretical foundations of the multiples can be derived from the concept of valuing stocks on the basis of discounted cash flows. The P/E multiple, which is the most frequently used valuation multiple (Fernandez, 2002), is derived from the dividend discount model (Jones, 1998). But for simplicity's sake, let's substitute net earnings for dividends and let's consider the case of constant growth. In this case the price of the stock is determined by the equation:

$$P_t = \frac{E_t(1+g)}{r-g} \quad (1)$$

where:

P_t - price of the common stock at the end of period t ;

E_t - net earnings per share in period t ,

r - appropriate discount rate,

g - constant growth rate of earnings in the future.

Dividing both sides of equation (1) by net earnings per share or book value of equity per share or net sales per share gives the theoretical foundation for P/E, P/BV and P/S multiple, respectively.

Table 1: Theoretical derivation of selected valuation multiples.

Derivation of P/E multiple	Derivation of P/BV multiple	Derivation of P/S multiple
$P_t / E_t = \frac{1+g}{r-g}$, where:	$P_t / BV_t = \frac{E_t}{BV_t} \frac{1+g}{r-g}$, where:	$P_t / S_t = \frac{E_t}{S_t} \frac{1+g}{r-g}$, where:
P_t / E_t - price-to-earnings multiple at the end of period t , other denotations as in equation (1).	P_t / BV_t - price-to-book-value multiple at the end of period t , BV_t - book value of equity per share at the end of period t , other denotations as in equation (1).	P_t / S_t - price-to-sales multiple at the end of period t , S_t - net sales per share in period t , other denotations as in equation (1).

This table shows the theoretical derivation of P/E, P/BV and P/S valuation multiples, by dividing both sides of equation (1) by net earnings per share, book value of equity per share and net sales per share, respectively.

As can be seen in Table 1, the multiples are related to company's expected growth of earnings, its cost of capital and its profitability. Hence the expected values of these factors can be used in evaluating whether the current valuation multiples of individual stocks are justified on the grounds of fundamentals. But in practice, when applying these concepts of valuation, one must choose the extent to which the inputs are based on historical vs. expected (forecasted) data. Theoretically, all the inputs should have predicted values. But forecasting (especially long-run) is difficult and time-consuming and the abundant research points to the rather disappointing accuracy of long-run earnings forecasts, both made by analysts as well as mechanical methods. (O'Brien, 1988; Brown, 1996; Dreman, 1998; Malkiel, 2007; Rothovius, 2008).

Some practitioners therefore prefer to base relative valuation only on historical accounting data, arguing that these data are much more solid and credible as compared to any forecasts. However, the empirical research confirms that forward (i.e. based on expected data) valuation multiples, although burdened with complexity and high level of forecast uncertainty, result in more accurate valuations than in the case of valuations based on historical data (Moonchul, Ritter, 1999; Schreiner, 2007; Liu, Nissim, Thomas, 2002). In practice it implies a significant trade-off between the valuation accuracy (which is generally higher when one uses forecasted data) and valuation timeliness and simplicity.

On the developed capital markets expected fundamentals can be approximated by consensus analysts forecasts. On these markets the application of valuation tools based on expected fundamentals is not very troublesome (even for someone lacking forecasting skills) if only there are consensus forecasts available for a significant number of companies. However, the task is much more difficult in the case of many emerging markets because the consensus forecasts are available only for a small number of the biggest companies and in the case of most stocks there are not even single regular analysts' forecasts produced. In these cases one has to choose between forecasting each valued company' fundamentals on herself or basing the valuation solely on the historical data. Therefore, despite the generally higher valuation accuracy of forward-looking multiples, using this future-based approach is not always viable. As a result, many investors on emerging markets ignore any relationships between multiples and fundamentals (on the ground that analyzing relationships between valuation multiples and historical data makes no sense because there are not such relationships and analyzing the relationships between expectations and the multiples is not practically viable).

To summarize the discussion so far, the valuation multiples are consistent with finance theory because they can be derived from the discounted cash flow models. However, their use is not as simple as it may seem on the face of it. This is so because the accuracy of valuation is dependent on the availability of financial forecasts and these forecasts are not always obtainable and/or are very uncertain. Hence in many situations (especially in the case of emerging markets) constructing stock portfolios on the basis of valuation multiples implies the necessity of using only historical data (which probably limits the valuation accuracy). Therefore many emerging markets investors limit their relative valuation techniques to just comparing the raw multiples without any reference to the relationships between those multiples and fundamentals. However, one of the potential ways of allowing for these relationships is the use of the regressions between the multiples and the accounting ratios (with the assumption that these historical data can at least partially approximate the expectations). This approach is not new in the literature. The previous research (related to capital markets more developed than the Polish one) generally confirms its usefulness (Bhojraj, Lee, 2002; Hermann, Richter, 2003; Dittmann, Weiner, 2005). In the context of the Polish market the previous research (based on shorter periods than in this paper) initially corroborated the usefulness of regression-based fundamental adjustment in the case of P/S multiple (Welc, 2009), but the research concerning other multiples has been lacking to date.

THE RESEARCH METHODOLOGY

In order to evaluate the impact of valuation multiples' fundamental adjustment on the portfolios' profitability we compared the nominal returns of strategies based on regressions of the multiples (enabling the estimation of fundamentally-adjusted multiples) with the nominal returns generated by alternative strategies based on actual multiples. The analysis comprised the period between the end of February 1998 and the end of February 2010 (the earlier periods were omitted due to quite a small number of then listed companies). Because multiples show long-term tendency of reverting toward the mean (White, Sondhi, Fried, 2003) we assumed annual rebalancing of all the alternative portfolios under investigation.

In order to evaluate the profitability of strategies based on fundamentally-adjusted multiples we applied the regressions of companies' multiples with several accounting ratios as explanatory variables. At the end of February of each year we classified stocks on the basis of three cross-section regressions, in which the dependent variables were P/E, P/BV and P/S multiples of companies listed on the Warsaw Stock Exchange. We estimated the regressions for P/E and P/BV for every year in the period under investigation and in the case of P/S multiple we used the regressions presented in the work of Welc (2009) for the period between 1999 and 2008 and we estimated the missing regressions. The regressions estimated at the end of February of each year enabled the calculation (for all the companies listed at that time, excluding those for which the calculation of multiple is nonsensical) of fundamentally-adjusted multiples (as the fitted values of the regressions' observations). The comparisons of the fundamentally-adjusted and actual values of the multiples enabled the evaluation of the scope of overvaluation / undervaluation of every stock at a given date.

In every regression the dependent variable is a given multiple, computed as follows:

$$VM = \frac{P_t}{VD_t / n} \quad (1)$$

where:

VM - a given valuation multiple (P/E, P/BV or P/S) at the end of February,

P_t - common stock price at the end of February,

VD_t - the company' value driver (net earnings in the previous calendar year in the case of P/E multiple, book value of equity at the end of the previous calendar year in the case of P/BV multiple and net sales in the previous calendar year in the case of P/S multiple),

n - the number of company' common shares at the end of February.

We computed the multiples at the end of February in order to allow for the time lag between the end of the previous year and the time when all the quarterly reports concerning that year are available. The stock prices data were obtained from *money.pl* database, and historical financial results were obtained from *parkiet.com.pl* database. We computed the multiples for all the companies for which all the necessary data were available and for which the calculation of a given multiple makes economic sense. Due to significant accounting differences we omitted all the financial companies as well as The National Investment Funds.

In the case of every regression the identification of outliers was carried out after completing the data. To this end we applied the method based on the analysis of the significance of regression' coefficients obtained for dummy variables constructed for potential outliers (Evans, 2003). We started with an estimation of a given regression based on all the potential explanatory variables and all the available observations at a given date. In order to identify potential outliers we computed the residuals of the regression and found the residual with the highest absolute value. Then we constructed a dummy variable with the value of unity in the case of primary regression' highest residual and zero values for all the remaining observations. This variable was added to the regression and the coefficients were re-estimated. If the dummy variable turned out to be statistically significant we assumed this observation to be an outlier and removed it from the sample. Next, we re-estimated the primary regression and again found the residual with the highest absolute value, for which we again constructed a dummy variable with the value of unity in the case of identified highest residual and zero values for all the remaining observations. This dummy variable was added to the regression and the coefficients of this regression were re-estimated and tested for statistical significance. The procedure of outliers' elimination was repeated until the dummy variable for another potential outlier turned out to be statistically insignificant.

In the case of every regression we tested several accounting ratios as potential explanatory variables. In selecting regressors we used the following procedure (Nilsson, Nilsson, 1994):

1) we estimated i simple regressions of the form:

$$VM = \alpha_0 + \alpha_1 EV_i + \varepsilon \quad (2)$$

where:

VM - the dependent variable, being the respective valuation multiple (P/E, P/BV or P/S),

α_0, α_1 - regression' coefficients,

EV_i - i -th potential explanatory variable,

i - the number of potential explanatory variables under investigation in stage 1,

ε - random factor,

and chose the potential variable EV_1 with the highest value of adjusted R-squared statistic.

2) then we estimated $i-1$ regressions of the form:

$$VM = \alpha_0 + \alpha_1 EV_1 + \alpha_2 EV_n + \varepsilon \quad (3)$$

where:

$\alpha_0, \alpha_1, \alpha_2$ - regression' coefficients,

EV_1 - the explanatory variable selected in stage 1,

EV_n - n -th potential explanatory variable,

n - the number of potential explanatory variables under investigation in stage 2 ($n=i-1$),

ε - random factor,

and chose the potential variable EV_2 with the highest value of adjusted R-squared statistic.

3) we reiterated the procedure, adding more variables, until the number of variables in the regression reached the point at which the adjusted R-squared had the maximum value.

Apart from the adjusted R-squared, the analysis of the significance of explanatory variables was conducted on 5% significance level (t -statistics were used). In order to mitigate the distorting impact of potential heteroscedasticity on the significance tests the procedure of weighted least squares estimation was applied in all the regressions (Nowak, 1994).

We used only ratios based on historical (and not forecasted) data, as potential explanatory variables. This is due to the fact, that (as was stated earlier) on the Polish stock market the consensus earnings forecasts are available only for several companies and in the case of most companies there are not even single regular analysts' forecasts produced. For the same reason we considered as the dependent variables only trailing (and not forward) multiples. As was demonstrated, the valuation multiples are related to companies' growth, profitability and cost of capital. Therefore we used the ratios of sales growth (as the proxy for growth), return on equity, sales margin and assets turnover (as the proxies for profitability) and the leverage ratio (as the proxy for financial risk), as explanatory variables. This set of ratios is generally consistent with other studies (Henschke, Homburg, 2009). We also used two dummy variables as the additional proxies for risk and profitability. The accounting ratios used in the regressions were defined as follows:

$$Growth_t = S_t / S_{t-1} \quad (4)$$

where:

$Growth_t$ - sales growth in year t ,

S_t - net sales in year t .

$$ROE_t = E_t / SE_t \quad (5)$$

where:

ROE_t - return on equity in year t ,

E_t - net earnings in year t ,

SE_t - book value of shareholders' equity at the end of year t .

$$Margin_t = OP_t / S_t \quad (6)$$

where:

$Margin_t$ - sales margin in year t ,

OP_t - operating profit in year t ,

S_t - net sales in year t .

$$Turnover_t = S_t / A_t \quad (7)$$

where:

$Turnover_t$ - assets turnover in year t ,

S_t - net sales in year t ,

A_t - total assets at the end of year t .

$$Leverage_t = TL_t / A_t \quad (8)$$

where:

$Leverage_t$ - leverage ratio in year t ,

TL_t - total liabilities and provisions at the end of year t ,

A_t - total assets at the end of year t .

The additional dummy explanatory variables were defined as follows:

$DummyProfit_t$ - equaling 1 in the case of positive net earnings in year t and 0 otherwise,

$DummyProfitChange_t$ - equaling 1 in the case of net earnings' growth in year t and 0 in the case of net earnings' decline in year t (as compared to year $t-1$).

On the basis of the estimated regressions we computed the fundamentally-adjusted multiples for all the companies (also these that were eliminated as outliers during process of regression' estimation) listed at the end of February of each analyzed year, excluding these for which the calculation of a given multiple was nonsensical. We did this by introducing appropriate values of the explanatory variables into regressions. Next, we computed the residuals that measure the scope of relative overvaluation or undervaluation of individual stock at a given date. The positive residuals imply overvaluation and the negative residuals imply undervaluation. In the case of every multiple, at the end of February of each analyzed year all the (then listed) stocks, excluding those with nonsensical (i.e. negative) values of a given multiple, were sorted in order of decreasing values of the residuals and divided into five portfolios in such a way that the first portfolio consisted of 20% most overvalued stocks (the 20% stocks with the highest positive residuals) and the fifth portfolio consisted of 20% most undervalued stocks (the 20%

stocks with the highest negative residuals). Because in most cases the whole sample didn't divide equally by five we adjusted the number of stocks in the last portfolio.

In order to verify the effectiveness of the estimated regressions in detection of overvalued and undervalued stocks we treated all portfolios as alternative investment strategies. Hence, we assumed that buying stocks from the first portfolio is equivalent to strategy of investing in 20% most overvalued stocks and buying stocks from the fifth portfolio is equivalent to strategy of investing in about 20% most undervalued stocks. Within all the alternative portfolios the equal weights for all the stocks were applied.

For all the portfolios we computed annual nominal returns (for the periods between the end of February of a given year and the end of February of the next year). Next, we calculated the geometric average nominal annual returns in the period between the end of February 1998 and the end of February 2010. We applied geometric average because it represents the constant return an investor must earn every year to arrive at the same final value that would be produced by a series of variable returns (Cornell, 1999). The dividends and transaction costs were disregarded in all our calculations, due to the lack of any database regarding them.

In order to evaluate the relative profitability of individual strategies we compared the average nominal annual returns of the portfolios constructed on the basis of estimated P/E, P/BV and P/S regressions with the average nominal annual returns obtained from simple strategies based on actual multiples as well as with the nominal annual returns of indexing strategy (based on the Warsaw Stock Exchange WIG Index). In the case of simple strategies all the stocks were sorted in order of decreasing actual values of a given multiple in such a way that the first portfolio consisted of 20% stocks with the highest values of a given multiple (at a given date) and the fifth portfolio consisted of about 20% stocks with the lowest values of a given multiple. Because in most cases the whole sample didn't divide equally by five we adjusted the number of stocks in the last portfolio.

THE RESULTS

Table 2, 3 and 4 show the results of the regressions' estimations. The regressions are characterized by relatively good fit to the empirical data in the case of P/S multiple (with adjusted R-squared statistics usually above 0,45), but not in the case of P/E and P/BV multiples. Also F statistics point out to considerably higher statistical significance of P/S regressions. Furthermore, the P/S regressions are much more consistent as regards the structure of explanatory variables as well as the signs of the parameters (it suggests the presence of some spurious regressions in the case of P/E and P/BV multiples). This is probably mainly due to relatively high share of outliers remaining in the samples in the case of P/E and P/BV regressions as well as the distorting impact of inter-company differences in accounting policies (that are distorting P/E and P/BV multiples to a greater extent than P/S multiple). One of the reasons causing poor quality of P/E and P/BV regressions could also be the introduction of IFRS (instead of Polish accounting standards) in 2005 (after joining the European Union) by the companies publishing consolidated financial statements (companies publishing only separate statements are still allowed to prepare them in accordance to Polish accounting laws). This further limited the inter-company comparability of earnings and book value numbers (with much lower distorting effect in the case of net sales data).

Table 2: The results of estimation of the P/E regressions.

Regression at the end of:	Dependent variable: P/E multiple	Additional statistics		
	Regression' explanatory variables (signs of parameters in parentheses)	Sample 1 / Sample 2**	Adjusted R-squared	F statistic
February 1998	ROE(-), Leverage(+), Growth(-)	64 / 73	0.116	3.75
February 1999	ROE(-)	88 / 104	0.096	10.21
February 2000	ROE(-), Growth(+), DummyProfit(-)	85 / 94	0.332	14.92
February 2001	ROE(-), DummyProfitChange(-)	75 / 84	0.100	5.15
February 2002	ROE(+), DummyProfitChange(-)	53 / 65	0.250	9.66
February 2003	Turnover(-), DummyProfitChange(-)	61 / 76	0.268	11.98
February 2004	ROE(-), Turnover(-), Growth(+), DummyProfitChange(-)	59 / 95	0.342	8.54
February 2005	ROE(-), DummyProfitChange(-)	74 / 117	0.570	49.40
February 2006	ROE(-), Leverage(+)	97 / 141	0.308	22.36
February 2007	ROE(-)	122 / 155	0.129	18.97
February 2008	ROE(-), Turnover(+), DummyProfitChange(-)	192 / 230	0.208	17.69
February 2009	ROE(-), Turnover(+), Growth(+)	170 / 210	0.267	21.47

This table shows the results of the regressions estimated for P/E multiple on the Polish stock market.

t-Statistics in brackets Sample 1 consists of all the observations used in regression' estimation; Sample 2 consists of all the observations used in portfolios' construction at a given date (including outliers removed from Sample 1 in the process of regression' estimation)

Source: money.pl; parkiet.com.pl; author's calculations.

Table 3: The results of estimation of the P/BV regressions.

Regression at the end of:	Dependent variable: P/BV multiple	Additional statistics		
	Regression' explanatory variables (signs of parameters in parentheses)	Sample 1 / Sample 2**	Adjusted R-squared	F statistic
February 1998	ROE(+), Turnover(-), Leverage(+)	61 / 83	0.452	17.51
February 1999	ROE(-), Leverage(+), Turnover(+), Growth(+), DummyProfitChange(+)	111 / 126	0.466	20.23
February 2000	Growth(+), DummyProfitChange(+)	117 / 138	0.390	38.14
February 2001	ROE(-), Leverage(+), DummyProfitChange(+)	117 / 133	0.067	3.78
February 2002	ROE(-)	78 / 122	0.129	12.44
February 2003	ROE(-), Growth(+)	85 / 120	0.402	29.20
February 2004	ROE(+), Leverage(+), Turnover(-), Growth(+)	85 / 128	0.142	4.48
February 2005	ROE(+), Leverage(+)	91 / 135	0.432	35.26
February 2006	ROE(-), Growth(+), DummyProfitChange(+)	129 / 172	0.506	44.72
February 2007	ROE(+), Growth(+), DummyProfitChange(+)	149 / 179	0.192	12.74
February 2008	ROE(+), Turnover(+)	188 / 256	0.343	49.81
February 2009	ROE(+), Turnover(+), DummyProfit(+)	247 / 294	0.239	26.82

This table shows the results of the regressions estimated for P/BV multiple on the Polish stock market. t-Statistics in brackets

*** Sample 1 consists of all the observations used in regression' estimation; Sample 2 consists of all the observations used in portfolios' construction at a given date (including outliers removed from Sample 1 in the process of regression' estimation)*

Source: money.pl; parkiet.com.pl; author's calculations.

Table 4: The results of estimation of the P/S regressions.

Regression at the end of:	Dependent variable: P/S multiple		Additional statistics	
	Regression' explanatory variables (signs of parameters in parentheses)	Sample 1 / Sample 2**	Adjusted R-squared	F statistic
February 1998	Margin(+), Turnover(-), Leverage(-)	76 / 84	0.521	28.22
February 1999	Margin(+), Turnover(-), Leverage(-)	97 / 128	0.454	27.62
February 2000	Margin(+), Turnover(-), Leverage(-)	118 / 141	0.499	39.89
February 2001	Margin(+), Turnover(-), Leverage(-)	120 / 136	0.481	37.80
February 2002	Margin(+), Turnover(-), Leverage(-)	112 / 130	0.527	42.21
February 2003	Margin(+), Turnover(-), Leverage(-)	92 / 145	0.505	31.90
February 2004	Margin(+), Turnover(-), Leverage(-)	86 / 131	0.564	37.63
February 2005	Margin(+), Turnover(-), Leverage(-)	125 / 139	0.529	47.38
February 2006	Margin(+), Turnover(-), Leverage(-)	121 / 183	0.570	53.93
February 2007	Margin(+), Turnover(-), Leverage(-)	109 / 179	0.674	75.34
February 2008	Margin(+), Turnover(-), Leverage(-)	242 / 259	0.540	95.30
February 2009	Margin(+), Turnover(-), Leverage(-)	231 / 294	0.473	69.90

This table shows the results of the regressions estimated for P/BV multiple on the Polish stock market.

** t-Statistics in brackets Sample 1 consists of all the observations used in regression' estimation; Sample 2 consists of all the observations used in portfolios' construction at a given date (including outliers removed from Sample 1 in the process of regression' estimation)*

Source: Welc (2009); money.pl; parkiet.com.pl; author's calculations.

On the basis of the regressions we classified (at the end of February of each year) the companies in order of their over- or undervaluation. Next, we sorted all the stocks in order of decreasing residuals. The stocks sorted in this way were divided into five portfolios. Then the profitability of the most overvalued and the most undervalued portfolios based on the three multiples' regressions were compared with the returns of strategies using actual P/E, P/BV and P/S multiples as well as with the indexing strategy. The returns are shown in Table 5.

Table 5: The average returns of the alternative portfolios.

Strategy based on:	Fundamentally-adjusted multiples		Actual multiples	
	Most overvalued portfolio*	Most undervalued portfolio*	Most overvalued portfolio**	Most undervalued portfolio**
Price-to-earnings multiple	1.2%	16.0%	1.0%	19.2%
Price-to-book-value multiple	2.0%	18.4%	1.5%	20.8%
Price-to-sales multiple	-4.1%	21.7%	-3.0%	19.1%
WIG Index	6.8%			

This table shows the geometric average nominal annual returns of portfolios constructed on the basis of fundamentally-adjusted multiples, actual multiples and indexing strategy (between the end of February 1998 and the end of February 2010).

** most overvalued portfolio comprised 20% of stocks with the highest difference between actual and implied (from the regression) multiple (the most overvalued stocks); most undervalued portfolio comprised 20% of stocks with the lowest difference between actual and implied (from the regression) multiple (the most undervalued stocks).*

*** most overvalued portfolio comprised 20% of stocks with the highest value of the multiple (the most overvalued stocks); most undervalued portfolio comprised 20% of stocks with the lowest value of the multiple (the most undervalued stocks).*

Source: money.pl; parkiet.com.pl; author's calculations.

The data confirm the supremacy of all strategies focused on the most undervalued stocks over the strategies based on buying the most expensive stocks. In the analyzed twelve-year period the highest average returns were generated by the strategy of buying 20% of companies with the highest differences

between actual and implied (from the regressions) P/S multiples. It confirms the previous research (Welc, 2009), conducted on the shorter period data, that selecting stocks on the basis of fundamentally-adjusted P/S multiples on the Polish stock exchange can constitute a profitable strategy with high potential of generating above-average returns. The results obtained for strategies based on P/E and P/BV regressions are much less encouraging. In both cases the average returns of strategies focused on most undervalued stocks as indicated by actual multiples were significantly greater than the returns from regression-based strategies. This could be expected given the poor quality of most regressions estimated for P/E and P/BV multiples, resulting in producing more noise rather than explaining the true relationships between the multiples and fundamentals.

The above analysis does not allow for the risk associated with the alternative strategies. The high returns of some strategies can entail above-average risk. The table below shows Betas of the portfolios under investigation. The Betas were computed as the slope coefficients of the linear regressions with the given portfolio' annual returns as dependent variable and the Warsaw Stock Exchange WIG Index' annual returns as an explanatory variable.

Table 6: Beta coefficients of the alternative portfolios.

Strategy based on:	Fundamentally-adjusted multiples		Actual multiples	
	Most overvalued portfolio*	Most undervalued portfolio*	Most overvalued portfolio*	Most undervalued portfolio*
Price-to-earnings multiple	0.89	1.73	0.96	2.01
Price-to-book-value multiple	0.93	1.67	0.97	1.84
Price-to-sales multiple	1.03	1.83	1.08	1.95

This table shows the Beta coefficients of portfolios constructed on the basis of fundamentally-adjusted multiples and actual multiples (between the end of February 1998 and the end of February 2010).

** portfolios constructed in the same way as in Table 5*

Source: money.pl; parkiet.com.pl; author's calculations.

All the strategies focused on most undervalued stocks, although bringing above-average returns, are also associated with the above-average risk. However, this positive risk-return relationship does not hold when comparing the individual portfolios composed of 20% most undervalued stocks, because the portfolio built on the basis of fundamentally-adjusted P/S multiples (having the highest average annual return) is characterized by Beta coefficient lower than in the case of all three strategies focused on the most undervalued stocks as indicated by actual multiples.

CONCLUSIONS

We attempted to evaluate the effectiveness of relative valuation with the use of simple linear regressions of valuation multiples. The analysis of the average returns in the period between the end of February 1998 and the end of February 2010 showed that in the case of the Warsaw Stock Exchange the strategy of buying 20% most undervalued stocks as indicated by the regressions of P/S multiples generated the average returns exceeding returns of strategies based on actual P/E, P/BV and P/S multiples as well as the average return of the market as a whole. It confirmed the previous research stating that on the Warsaw Stock Exchange allowing for the relationships between P/S multiples and accounting ratios increases the accuracy of valuation. These results are promising given the fact that P/S regressions under investigation are based solely on the historical accounting data. However, the results obtained for P/E and P/BV multiples are much less encouraging, because in these cases the simplest strategies of buying stocks with the lowest actual multiples generated returns beating those obtained with the use of the regressions.

In the case of all the strategies based on buying 20% most undervalued stocks relatively high returns are associated with relatively high risk (as measured by Beta coefficient) when compared to the strategies based on higher values of multiples. Therefore, investors following these strategies must face the necessity of tolerating relatively high risk. However, the positive risk-return relationship does not hold when comparing the individual portfolios composed of 20% most undervalued stocks, because the portfolio built on the basis of fundamentally-adjusted P/S multiples is characterized by Beta lower than in the case of all three strategies focused on the most undervalued stocks as indicated by actual multiples.

These results, corroborating relatively high accuracy of valuation with the use of fundamentally-adjusted P/S multiple, are encouraging given the usefulness of this multiple in the periods characterized by significant deterioration of companies' results. This is so because net sales are always positive, regardless of current phase of business cycle. Thanks to it this approach enables valuation of almost all listed companies (excluding small number of companies with no sales), opposite to the multiples based on earnings and book values.

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ACCOUNTING FOR THE DEPLETION OF MINERAL RESOURCES IN ZIMBABWE USING THE USER COST APPROACH: A CASE STUDY OF THE GOLD SECTOR

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ABSTRACT

In Zimbabwe, little effort has been made to estimate the national economic depletion of mineral resources and the effect of current mineral extraction on the welfare of future generations. There is need to answer the question: Is mineral depletion something to worry about in Zimbabwe? The study estimates the depletion associated with exploitation of gold in Zimbabwe over a decade, from 1990 to 1999. Depletion in this study is estimated by mineral user costs. The study shows that gold depletion as a percentage of net gold receipts and mining sector Gross Domestic Product was very significant in the 1990s at 16% and 4% respectively. Also significant were the mines' and government's obligations for reinvestment of proceeds (for the latter, from tax revenue) into alternative income yielding assets to ensure that gold extraction did not upset inter-generational equity. These are estimated at 13.6% and 2.4% of net receipts respectively. The study demonstrates the urgency of the need to undertake mineral resource accounting, in particular, and natural resource accounting, in general, as well as the need to establish and maintain a comprehensive minerals and mining database.

KEYWORDS: Mineral depletion, mineral reserves, inter-generational equity, technical progress

INTRODUCTION

In most countries, Zimbabwe included, the use of natural resources has not left the state of those resources unaltered. In Zimbabwe, over time, there has been increasing pressure on natural resources from economic growth and population expansion. According to the then Chairman of the Natural Resources Board of Zimbabwe in 1992, "Zimbabwe's current rate of population growth of 3.1% has placed unprecedented demands on the country's resources threatening the country's ability to maintain sustainable food production and industrial development...". It is not difficult to imagine how worse matters will be in 100 or more years to come unless certain policies are espoused now.

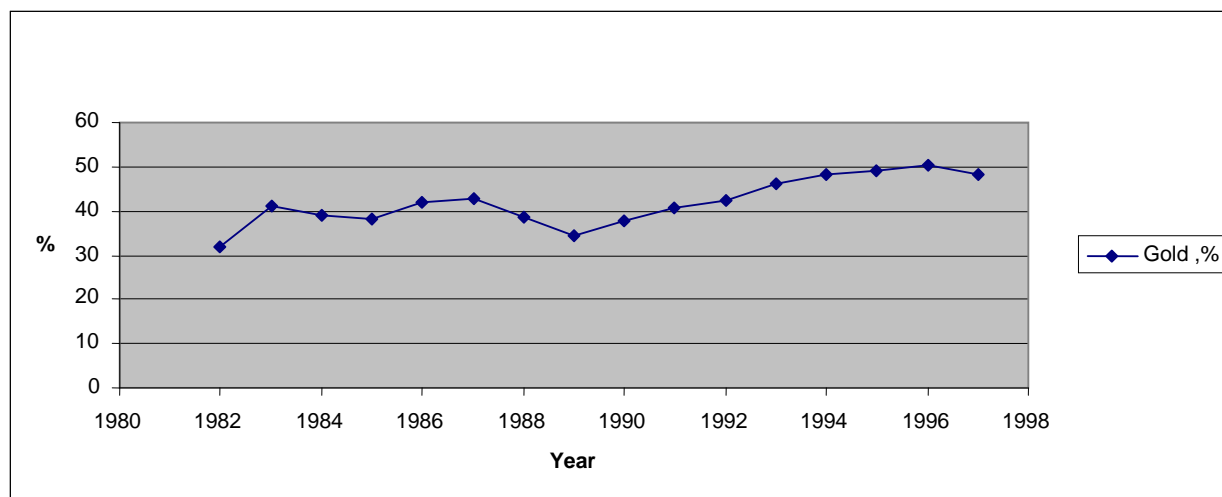
The exploitation of minerals in Zimbabwe dates back to the past 1,000 years with gold, copper, iron, and tin having been worked prior to the occupation of the country by the settlers. The mining methods used were primitive albeit effective. After occupation, the British South Africa Company administered the colony. The company put in place controls on gold mining, which were essentially meant to stop indigenous trade in the mineral. Gold was to be mined by registered companies. Gold mines were the earliest mines and their establishment led to the development of several towns and communities (Roussos, P., 1988, pp. 95-96).

The mining industry in Zimbabwe has generally remained a primary producer and exporter. Main export destinations include Italy, Spain, Switzerland, Korea, Thailand, Indonesia, India, Iran, Malaysia, Argentina, Israel, EU, the Far East, USA, Japan, Germany, France, South Africa, Brazil, China, Malawi, Zambia, Botswana, DRC and Algeria (Source: Ministry of Mines). However, the sector has remained important, contributing an average of 4.5% of Gross Domestic Product (GDP) in the 1990s, 4.5% of employment in the same period, 10.2% of Gross National Investment from 1992 to 1997, and, currently, about 40-45% of foreign exchange earnings (Government of Zimbabwe a & d). Therefore, besides agriculture, the Zimbabwean economy is heavily dependent on mineral resources.

The richness of the country in gold led to its invasion by Portuguese and British settler colonialists. There are four gold bearing formations in the country: the greenstone belts or gold belts, which bear 90% of the gold; the Limpopo belt; rocks of Proterozoic age in the northern part of the country; and alluvial deposits of Tertiary and Recent age. Zimbabwe is known to have one of the highest gold productivity per square kilometer in the world, making its production, therefore, comparable to that of the largest world producers such as the US, Canada, Australia, and Brazil, each of which countries is at least 20 times larger than Zimbabwe in terms of geographical area. These countries are behind the giant producer, South Africa. However, Zimbabwe's world production ranking has fallen, from 8th in 1970, to 13th in 1990. This was because production levels of the other countries increased over the period. There are numerous producers in the country, numbering about 700 mines, but most of these are small, with some declaring official production levels of as low as 100 grams. There are also several unregistered small-scale alluvial operations (Vallieres, 1993).

The small-scale gold mining sector alone employs 10,000 people annually, excluding gold panners, of which 4,000 are registered miners (Mining in Zimbabwe, Prize of Africa Pamphlet, cited in Chimsasa 1996). The Mining Journal (1996) edition of the Mining Annual Review (cited in Chimsasa, 1996) estimated the number involved in gold panning in Zimbabwe to be about 300,000. The average contribution of gold to total mining production over the period 1982-1997 was 42% (see Figure 1 below). Percentage contribution was slightly over 50% in 1996. Over the whole period, the trend was generally increasing. This shows how significantly dependent the mining sector revenue is on gold.

Figure 1: Percentage Contribution of Gold to Total Mining Sector Production Value



This figure shows the trend of the production of gold as a percentage of total mining production value. Source: figures were obtained from Central Statistical Office (CSO) Quarterly Digest of Statistics (QDS)

INTER-GENERATIONAL EQUITY

Gold, like all mineral resources, is non-renewable. Dependency on it, as has been demonstrated briefly above, therefore, creates critical concerns of inter-generational equity. Inter-generational equity refers to the fairness in the use of society's resources among generations. In other words, it is equitable inter-temporal allocation of resources. Inter-generational equity is one of the two major component issues addressed by current discourses on sustainable development, the other being intra-generational equity. Inter-generational equity in mineral extraction requires that the benefits reaped today from the exploitation of mineral resources should not prejudice future generations from opportunities to benefit from these resources either directly or indirectly.

One trend that has reduced concern over mineral depletion is technical progress. The contention is that technology will offset resource depletion, as typified by the following assertion by McDivitt and Manner (1974) (cited in Rudawsky, 1986, p.33): "...so long as we have not dug up the backyard to extract the clay to produce aluminium, nor ground up the rocks in the neighboring park to recover their minor content of copper or iron, we have not run out of mineral-bearing material...". In other words, because of advances in production or extraction technology, in future it shall be technically feasible to extract ores from complex structures, as well as to increase utilization of scrap. In addition, the general depressing effect of technical progress on unit extraction costs will make it economic to utilize lower-grade mineral deposits.

Admittedly, the positive implications of technical progress on production feasibility and recycling are generally clear. However, the technology factor is more pronounced in advanced countries than in less developed countries for the obvious reason that the former are the sources of technology while the latter are recipients. Emphasis on technology has also tended to ignore the fact that it (technology) comes with a cost, which is sometimes very prohibitive. To take the words of Scott M (1995, p.88), "...technical progress is not manna from heaven". Thus, a key concern for Zimbabwe, besides the rate of international technical progress, is its transfer to Zimbabwe.

PROBLEM STATEMENT, RESEARCH OBJECTIVES AND SIGNIFICANCE OF THE STUDY

In Zimbabwe, little effort has been made to investigate the effect of mineral production on the mineral resource base, and hence on inter-generational equity. While the potential multiplicative effects of a developed mining sector (under proper regulation) are stupendous, the legal framework in Zimbabwe has remained glaringly inadequate in terms of directly providing for inter-generational equity. The argument, therefore, is that, there is need to directly address the issue of depletion of the mineral resource base to ensure inter-generational equity. There is need to answer the question: Is mineral depletion something to worry about in Zimbabwe?

The measure of income contribution from the mining sector remains incorrect as long as it does not take into account any significant economic depletion (depreciation) of the mineral resource base. Minerals, in their natural unexploited state, are not per se output, but can be used to produce output. Market value of minerals include both intrinsic value and value-added. It is in this sense that minerals and other naturally occurring resources can be regarded as capital, that is, natural capital. Therefore, as the capital equipment depreciates, so does the mineral resource base. Depreciation in the case of minerals refers to the fact that the resource base as a whole is getting smaller and smaller and opportunities for value-added to be produced by its exploitation are getting narrower. Whereas physical capital depreciates by being worn out as it produces, natural capital depreciates by being transformed. Not taking into account the depletion of minerals may mean that our national income measure is exaggerated. This exaggeration is transmitted directly to policy formulation and analysis dependent on this measure.

The Mines and Minerals Act provides for compulsory environmental impact assessments (EIAs) before mining activities can be commenced. However, the scope of these assessments has consistently left out the issue of depletion of the resource base. Inter-generational questions or, generally, questions of sustainability in resource sectors, cannot be fully addressed by environmental management plans (EMPs) as reflected in EIAs. Depleting the natural resource base is very costly because it amounts to depletion of the most central form of capital, a capital base on which the other forms of capital are ultimately based.

Therefore, this study investigates the extent of the economic depletion of gold in Zimbabwe from 1990 to 1999. The mining sector's contribution to Gross Domestic Product (GDP) is then adjusted for the economic depletion of gold, from which the exaggeration of reported income figures over true income is readily estimated. The average percentage of required reinvestment from annual gold proceeds and its

distribution between mines and government are determined. (Hawkins, 2009) argues that the government has an obligation to reinvest part of the tax revenue from resource sectors in order to avert a resource curse syndrome. In the case of the mining sector, this obligation, in quantitative terms, should ideally be derived from the tax rate applied to mining profits. The study period chosen represents a time of normal economic conditions before the economy fully submerged into a recession that would last about a decade.

The study is significant in a number of ways. The study per se demonstrates in a practical way, the prudence of undertaking mineral resource accounting, in particular, and natural resource accounting, in general. It is also a demonstration of methodology and problems likely to be encountered in Zimbabwe in such exercises, be they small as this one, or broader. For the particular sector of gold, results indicate the balance to be achieved in the appropriation of proceeds between consumptive activities and re-investment if the future generations are to benefit from the current exploitation of this resource. As alluded to earlier, the way that mineral tax revenues are used by the government should take into account the fact that mineral resources are depleting, so that part of the revenues should be re-invested rather than finance general government consumption spending.

LITERATURE REVIEW

The user cost approach (detailed treatments appear in El Serafy, 1989 and El Serafy & Lutz, 1989) is based on the argument that “If an owner of a wasting asset is to consume no more than his income, he must relend some part of his receipts so that the interest on it will make up for the eventual failure of receipts from the wasting assets in future” (El Serafy, 1989, p. 13). That which he must set aside is the user cost, and it is an estimate of the economic depletion of the resource. In other words, not all net receipts are true income. On the other hand, El Serafy’s argument, as against other methods proposed in literature, is that not all profits represent depletion. Only that part which if reinvested in other income yielding assets (interest yielding assets) would ensure that current value of consumption (true income) is maintained into the infinite future, giving a capitalized value equal to the present value of the ‘mine’, is user cost. The value of the mine is the sum of the present values of current and expected finite net receipts from the mine (that is, capitalized value).

Thus, El Serafy argues that net receipts each year should be split into two components: the true income component (which can be consumed) and the capital (user cost) component. The basis to determine the ratio of the components is the requirement that the value capitalized value of net receipts R at interest rate r should be equal to the capitalized value at the same interest rate of the infinite series of true income X . That is:

$$\sum_0^z R_{td} = \sum_0^{\infty} X_{td} \quad (1)$$

where d denotes discounted value, t the current period and z the current life expectancy of the resource. Therefore, equation (1) is indicating that the total amount of the resource (when it is completely exhausted) is converted into an infinite series of income, which ensures that all future generations benefit. El Serafy assumes optimal extraction and consumption so that both receipts and consumption are constant over time.

The El Serafy formula is then derived by application of the sums of finite and infinite geometric series. The left hand side of equation (1) can be expanded as:

$$\sum_0^z R_{td} = R_t + \frac{R_t}{1+r} + \frac{R_t}{(1+r)^2} + \dots + \frac{R_t}{(1+r)^z} \quad (2)$$

This simplifies to:

$$\therefore \sum_0^z R_{td} = R_t \left(\frac{(1+r)^{z+1} - 1}{r(1+r)^z} \right) \quad (3)$$

Equation (3) gives the sum of the finite series of net receipts from the depletion of the exhaustible natural resource. Finding the sum of the infinite series of income consists of substituting X for R and finding the limit of the resultant right hand side of equation (3) as z approaches infinity. That is,

$$\sum_0^\infty X_{td} = \lim_{z \rightarrow \infty} X_t \left(\frac{(1+r)^{z+1} - 1}{r(1+r)^z} \right) = \lim_{z \rightarrow \infty} X_t \left(\frac{1 - \frac{1}{(1+r)^{z+1}}}{1 - \frac{1}{1+r}} \right) = X_t \left(\frac{1}{1 - \frac{1}{1+r}} \right) = X_t \left(\frac{1+r}{r} \right) \quad (4)$$

Equating the far right hand side expressions of equations (3) and (4):

$$X_t \left(\frac{1+r}{r} \right) = R_t \left(\frac{(1+r)^{z+1} - 1}{r(1+r)^z} \right)$$

$$\frac{X_t}{R_t} = 1 - \frac{1}{(1+r)^{z+1}} \quad (5)$$

where r is the discount rate, z is the remaining life of the resource after time t, X_t is the value added (true income) in year t and R_t are the net receipts in year t (exclusive of costs of extraction). It is clear from equation (5) that the ratio of true income to net receipts is just a function of r and z. At some given discount rate, income content rises with life expectancy and at some given life expectancy, it also rises with the discount rate. Thus, the only way all current receipts can be regarded as value added is if either the reserves are so large relative to the current rate of extraction that z is so large that it approaches infinity and/or the preferences are so skewed against the future generations that r is very large.

In his study of resource depletion and sustainability in Malaysia, Vincent (1997) used the net price method or the Total Hotelling Rent approach in calculating depreciation of minerals (for more details and critique on the net price method refer to Hartwick & Hageman, 1993, Vincent, 1997, Vincent, 2000 and Bartelmus *et al*, 1993). He found that the Hotelling rents rose overtime (from 1970 to 1990), especially in the 1980's, reflecting high scarcity levels as production expanded. However, the total capital stock increased despite high levels of depletion of minerals (and timber resources) because natural capital depreciation was more than compensated for by accumulations in physical capital. Sustainability was concluded on the basis of a weak sustainability rule.

However, the surveys on which much of the calculation was based were not complete (only covering some mines). While the study attempted to scale up the results to the national level, the process of scaling

up implicitly assumes the existence of an adequately representative average mine. The estimates of depreciation also ignore the capital gains element because of the assumption of optimal extraction and endogeneity of prices, which are not the case in reality.

In their case study of Papua New Guinea, Bartelmus *et al* (1993) used the user cost method to estimate mineral depreciation. The study focused only on five mines which had contributed 95% of mineral production over the period 1985-1990 (which was the period of analysis); also because there was insignificant illegal mining. Therefore, it was simpler to estimate the life expectancy of the minerals by looking at the expected life of each mine. They used a discount factor of 10%.

They ran into many data problems because of the confidential nature of company financial statements. Only some little information on cost structure was provided for one mine in its annual report. They used normal returns ranging from 8.8 % to 11.4% (obtained from a 1990 IMF report) of total shareholders funds together with the above information and other information obtained from the national statistical office to calculate net receipts.

Depletion factors for 1985 amounted to 3.7% of value added in the mining sector and 0.4% of the GDP. Over the whole period of the study, they ranged from 2.6% to 9.5% of mining sector value added and 0.3% to 0.4% of GDP.

METHODOLOGICAL ISSUES AND DATA COLLECTION

Equation (5) can be further simplified to a direct expression for economic depletion:

$$D_t = \frac{R_t}{(1+r)^{z+1}} \quad (6)$$

where D denotes the amount of depletion (that is, net receipts less true income for that year). This formula is applied on national gold production in Zimbabwe. Only formal extraction is considered for the reason that informal sector data is impossible to obtain.

The main advantage that this approach has over other approaches proposed in literature is its flexibility with respect to changes in extraction rate, discount rates and reserve estimates. This argument has been well documented in El Serafy and E. Lutz (1989), which argument is summarized below. Since accounting is a historical exercise it is proper that the discount rate changes observed over the study period be taken into account. This may be contrasted with the investment appraisal view where all future cash flows are discounted by the current rate because it is present value that we would be concerned with. The approach is also simple to apply; only requiring information on discount rates and life expectancy. However, like all other accounting approaches, this approach does not tell us an ex ante optimal rate of depletion. It takes the decisions already made by the resource owners with respect to how the natural resources should be liquidated.

The discount rate used is supposed to reflect, not the actual cost of investment in the mining sector (which would reflect as a basis, the opportunity cost of invested funds), but a rate which reflects the real scarcity of capital in the economy as a whole (National Economic Planning Commission, 1996, and Gentry & O'Neil, 1984, p.323). While the choice of the social discount rate remains challenging, the Hotelling rule (which states that if the owner left his natural resource unextracted, it would appreciate at the market discount rate because of its growing scarcity) implies a rate close to the money market rate of interest. Therefore, this study uses the averages of the principal money market rates.

Extraction (production) figures and gross values per kilogram are obtained from annual reports of the Chief Government Mining Engineer and Chief Inspector of Explosives (CGME & CIE). Average costs of production data are obtained from annual reports of three major gold mines. These mines were active over the period covered by the study and are major enough to be representative. Reserves are obtained for major mines reported in the CGME & CIE annual reports. The following formula (equation 7) is used to scale up the total identified mine reserves for gold for a particular year to the national level. A similar strategy is used in Vincent (1997) to scale up total resource rents to the national level.

$$V_t = \left(\sum_{i=1}^m v_{it} \right) \left(\frac{Y_t}{\sum_{i=1}^m y_{it}} \right) \quad (7)$$

where V_t = national reserve estimate for gold for year t , v_{it} = reported gold reserve estimate for mine i in year t , $i = 1, 2, \dots, m$, m = the total number of reported gold mines in year t , Y_t = national gold production volume in year t , and y_{it} = gold production volume for i^{th} mine in year t .

Mine reserve estimates reported in the CGME & CIE reports are assumed to be resources which are feasible given the state of technology and the profit conditions obtaining in the year for which they are given, including any discoveries around the mines. There is, therefore, no need to adjust the reserves for technical progress, profitability growth or discoveries. The reserve concept used here is the sum of measured, indicated and inferred reserves. Where no mine data for reserves are obtained, as is the case for 1995 and 1998, national reserves are estimated by the formula below (equation 8):

$$V_t = V_{t-1} \left(\frac{Y_t}{Y_{t-1}} \right) \quad (8)$$

This ad hoc method assumes that the ratio of reserves for successive years equals the ratio of the respective national production figures.

Income exaggeration index (IEI) in this paper is a term used to denote a measure of the exaggeration of welfare represented by conventional income measures over sustainable measures. It is estimated by:

$$IEI = \frac{GDP_c}{GDP_{eco}} \quad (9)$$

where GDP_c denotes conventional GDP (that is, the measure reflected in SNA unadjusted for depletion) and GDP_{eco} denotes eco-domestic product (GDP adjusted for environmental changes). Eco-domestic product measure is actually partial in this case in that it takes partial account of environmental changes (gold depletion only). Eco-domestic product is a measure of sustainable income, being income that can be safely committed to current consumption without prejudice of future generations' consumption. It ensures that there is inter-generational equity. An IEI value of one shows perfect sustainability, while an index increasing above one shows that sustainability conditions are getting worse as indicated by conventional exaggerations. The greater the measure, the greater the lack of sustainability.

EMPIRICAL RESULTS

Table 1 shows, among other data items, the reserve estimates and production levels of gold by year. Both quantities are given as kilograms of metal content, not ores. Reserve estimates are obtained by multiplying the ore reserve tonnages by the ore grade (given in g/t).

Table 1: Gold Reserves (V, kgs), Production (Y, kgs), Life Expectancies (z, Number of Years), Unit Costs of Production (c, Z\$), Gross Values per kg (p, Z\$), Interest Rates (r, %)

Year	V	Y	z	c	p	r
1990	86,627.730	16,398.080	5.28	29,268.34	29,929.14	10.50
1991	91,104.966	17,820.340	5.11	34,016.01	42,262.52	21.90
1992	95,789.840	18,278.130	5.24	41,646.57	55,889.02	28.14
1993	134,241.300	18,567.790	7.23	46,651.45	74,687.15	22.75
1994	368,446.400	20,512.000	17.96	61,366.00	99,422.39	22.97
1995	430,363.000	23,959.000	17.96	69,746.76	106,728.68	25.30
1996	210,666.970	23,997.000	8.78	90,420.00	123,648.00	17.94
1997	235,110.837	24,156.000	9.73	115,422.95	127,000.00	27.49
1998	245,028.780	25,175.000	9.73	140,677.43	221,723.35	33.64
1999	187,523.700	27,114.000	6.92	171,457.65	340,385.79	59.12

Mine by mine and national production figures, original ore reserves and grades, and gross values per kg are from CGME & CIE annual reports. 1995 and 1998 reserve estimates are my own estimates (see equation 8). Cost figures are obtained from annual reports of three major mines under Rio Tinto. Interest rates are from CSO Compendium of Statistics 2000 and several CSO QDS. Unit cost estimates for 1998 and 1999 were generated by applying the average annual growth in unit costs of 21.88% calculated from the unit costs of 1990 to 1997.

Total national gold reserves fluctuated over the period. The lowest was for 1990 at 86,628 kilograms, and the highest was for 1995 at 430,363 kilograms. Reserves increased up to 1995, fell in 1996, increased in 1997 and 1998, and fell in 1999. Production over the period increased monotonically, beginning at 16,398 kilograms in 1990 and ending at 27,114 kilograms in 1999. However, while production increased monotonically, it remained far below the reserve figures so that its effect on the trend of life expectancies was insignificant.

Table 2 shows mining GDP, total net gold receipts, estimates of gold user costs (gold depletions), depletion factors (gold user costs as percentages of gold net receipts), user cost as a percentage of the mining GDP and the income exaggeration index. Gold depletions fluctuated over the period with the lowest estimated for 1990 at Z\$5.8m, and the highest for 1996 at Z\$158.8m. The highest depletion level corresponds to a year when there was significant drop in reserves and therefore life expectancy of reserves, and a significant fall in the discount rate from 25.3% to 17.94%.

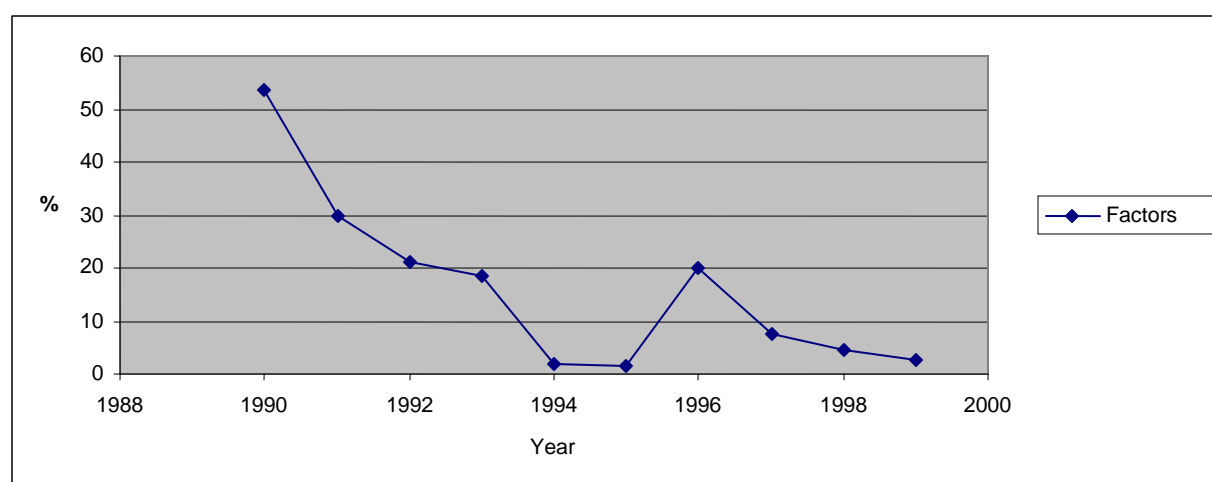
Average annual depletion in the 1990s was Z\$61.5m, indicating that of the average annual profits from the gold sector Z\$61.5m, being an average depletion factor of 16%, was supposed to be set aside for re-investment in alternative income yielding assets. The amount of depletion actually exceeded half of the net proceeds in the gold sector in 1990. In the 1990s, the corporate tax rate was 15% (Government of Zimbabwe c). Therefore, the average depletion factor would be split between Government (2.4%) and gold producers (13.6%). While it averaged 16%, it was generally on a downward trend over the period, beginning at 53.4% in 1990 and ending at 2.5% in 1999 (see Figure 2).

Table 2: Results Table

Year	Mining GDP, Z\$m	Total net gold receipts, Z\$m	Gold depletions (user costs), Z\$m	Depletion factors (%)	User cost as a percentage of mining GDP	Income exaggeration index
1990	845.000	10.836	5.787	53.403	0.685	1.01
1991	1,184.000	146.956	43.802	29.806	3.700	1.04
1992	1,552.000	260.325	55.398	21.280	3.569	1.04
1993	1,625.000	520.561	96.348	18.509	5.929	1.06
1994	2,531.000	780.613	15.475	1.982	0.611	1.01
1995	1,142.000	886.050	12.304	1.389	1.077	1.01
1996	1,287.000	797.372	158.816	19.917	12.340	1.14
1997	1,400.000	279.656	20.632	7.378	1.474	1.01
1998	2,413.000	2,040.331	90.787	4.450	3.762	1.04
1999	3,522.000	4,580.318	115.883	2.530	3.290	1.03

Mining GDP figures are obtained from CSO National Accounts 1985-2002.

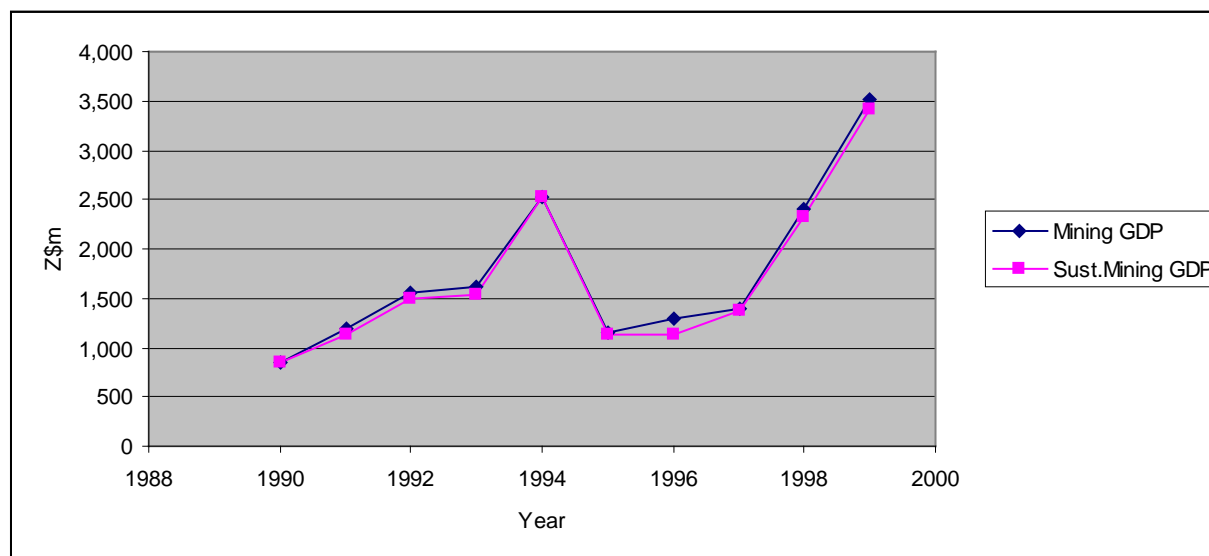
Figure 2: Depletion Factors



This figure shows the trend of depletion factors.

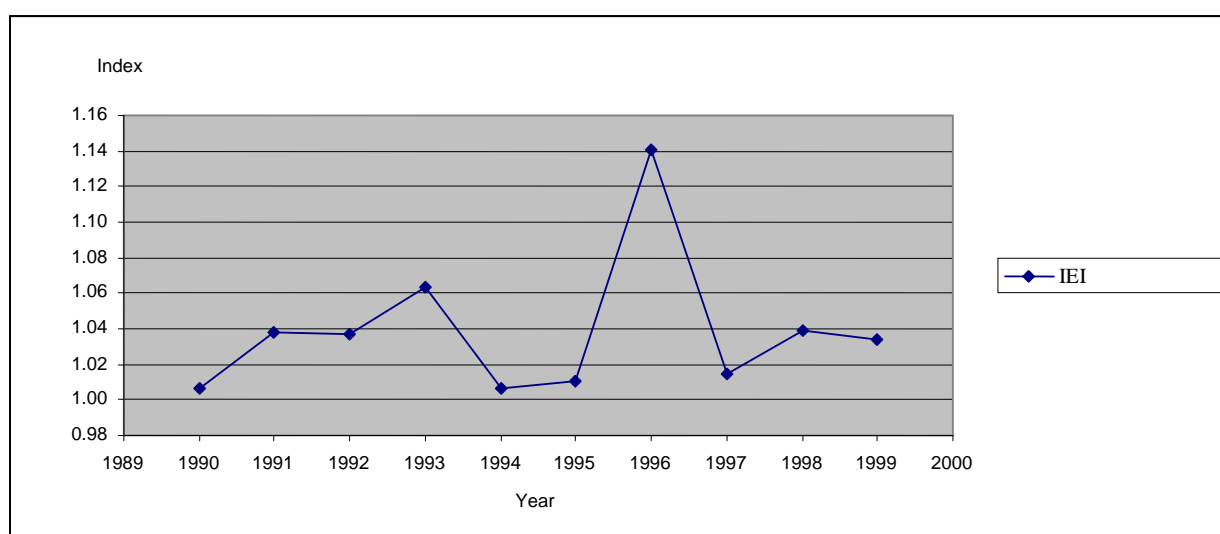
Figure 3 shows the trend of conventional mining GDP and that of mining GDP adjusted for depletion of gold (the pink line). The gap between the two lines shows the depletion in gold resources, herein termed the sustainability gap. The greater the gap the more the mining of gold became unsustainable in absolute terms from the point of view of the economy as a whole (that is, in general, the greater the income exaggeration index, as reflected in Table 2 and Figure 4), hence the greater the need for re-investments in alternative assets. Gold production in 1990 was very sustainable, with an income exaggeration index very close to one at 1.01. It grew worse up to 1993, and then improved from 1994 to 1995. 1996 reflects the most unsustainable production pattern. In 1997 sustainability conditions improved and then slightly worsened up to 1999. Reported mining GDP exaggerated true mining income (that is, GDP adjusted for gold depletion) by an average of 4% over the period. Note that while 1996 had the greatest income exaggeration index, it did not have the highest depletion factor. This is because, while the depletion factor tells us the proportion to re-invest, it does not tell us how sustainable the extraction in the year was, something that the income exaggeration index roughly indicates.

Figure 3: Sustainability Gap



This figure shows the trend of the difference between conventional mining GDP and sustainable mining GDP. 'Mining GDP' denotes the conventional mining GDP while 'Sust.Mining GDP' denotes sustainable mining GDP or eco-domestic product.

Figure 4: Income Exaggeration Index (IEI)



This figure shows the trend of income exaggeration indices.

CONCLUSION

The study shows that mineral resource accounting is an urgent matter given that gold depletions alone accounted for an annual average of 4% of the mining sector GDP. Estimates for the whole mining sector would be significantly higher. Sustainability tendencies as indicated by the income exaggeration index fluctuated over the period, but on average, the reported mining GDPs represented significant exaggerations of true incomes. The trend of gold user costs was driven more by the extent of known reserves and the levels of discount rates (opportunity cost), and less by the levels of production, which were low relative to reserves.

Depletion factors were very significant, at an annual average of 16% (of annual net gold receipts). However, over the period they were generally decreasing. Estimated Government obligation for re-investment of tax revenues over the period was significant, amounting to an annual average of 2.4% of net gold receipts, while that by gold mines amounted to 13.6%. These are very significant amounts in absolute terms given the annual values of gold production. Therefore, depletion of gold resources in Zimbabwe is something to worry about.

Given the strategic importance of gold production and its contribution to the economy, measures to promote greater production response to favorable international market developments are commendable from an intra-generational point of view. However, the long-term sustainability of the economy demands that there be significant alternative re-investments from gold receipts each year. This would go a long way in ensuring that the natural abundance of gold resources does not turn into a resource curse syndrome.

The study has demonstrated the difficulties in trying to undertake resource accounting caused by the absence of necessary data and information. The establishment of a comprehensive and regularly updated database on minerals and mining is recommended. While mineral resource accounting remains a challenging exercise, the indications from the results are that economic depletion of mineral resources in Zimbabwe is very significant. Therefore, wider mineral resource accounting and accounting of all natural resources in general is also highly recommended.

This study has remained partial in that gold depletion is only one aspect of inter-generational equity, the other being the pattern of appropriation of gold receipts. The latter aspect may, in fact, be key where over dependence on mineral resources is created by natural abundance relative to other resources. Therefore, it is suggested that further research in this line will do well to study appropriation patterns.

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CHANGING THE CHANGE AGENTS: HOW DOES CROSS-CULTURAL IMMERSION IMPACT TRAINERS?

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ABSTRACT

Western-led business and educational interventions in Developing and Eastern countries may not recognize that the 'change agent' may be changed by the target culture. Often experts emphasize their local theories and expertise not recognizing cognitive development is rooted in one's own culture. This creates cross-cultural learning situations that are rife with 'premature judgments'. Hofstede's solution: teach the teacher how to teach (1986). Hofstede's Cultural Constructs are used to contrast the US and Ukrainian cultures and to understand the moderating influence of cultural immersion. External environmental factors of national culture and regional culture interface with Organizational Culture to profoundly influence change agents. Knowing how National/Societal Culture and Organizational Culture impacts the expatriate's cross-cultural experience will further enhance their effectiveness. The question explored here is "How does cultural immersion moderate the dominant consultant/teaching paradigm?" Do Westernized world-views change over time of service? The Ukrainian culture is the context and the subjects are Peace Corps Volunteers (PCV's) who, during their home stays, learn the local language and customs. They serve in local schools with the support of a local 'counterpart' and supervised by a local director. These individuals, steeped in US culture also absorb tenets, beliefs and customs of the local culture. To what degree are they not only change agents, but 'changed agents' as well. This study attempts to gauge the impact of cultural immersion on the expatriate.

KEYWORDS: Enculturation, training, expatriates, cross-cultural management

INTRODUCTION

Globalization has become both a cliché and watchword across countries, cultures and even industries. Leadership and education is no exception. Typically referring to the spread of ideas, policies and practices across national boundaries, the unspoken truth is that the ideas do not spread like ripples, but like a rushing stream, West to East. Western-led business and educational interventions in Developing and Eastern countries sometimes fail to recognize the rich cultural traditions of the target cultures. The dominance of Anglo-American theory, policy and practice may understate the influence of a target culture and a comparative approach to educational leadership and management can expose the value of practice from different cultural perspectives that may then, in turn, inform and influence existing dominant Western paradigms (Dimmock and Walker, 2000, p. 149).

Hofstede notes cognitive development is determined by the culture we grew up in, but often consultants bring their local theories and expertise to bear despite indigenous history or traditions (1986, p. 305). What is not clear is how the local culture influences the consultant. Walker and Dimmock hypothesize that the external environmental factors of national culture and regional culture interface with Organizational Culture to profoundly influence the dual enculturation process (2000, p. 228). This process informs conceptions of learning, knowledge and community (Normore, 2007, p. 742). Understanding these cultural interfaces allows understanding of the methods necessary to be a successful consultant/teacher/businessperson/student. It is vital to acknowledge the links between cultural values and leadership practice, and therefore move beyond 'monocultural frameworks' (Normore, 2007, p. 741). Awareness of globalization's impact on educational

practice is creating the need for a more inclusive view of educational leadership and management that is currently lacking (Dimmock and Walker, 2007, p. 144).

The remainder of the paper is organized as follows: Section 2 briefly discusses the relevant literature. Research methodology and empirical findings are described in Section 3. Section 4 provides analysis and interpretations of the empirical findings and Section 5 concludes the paper.

LITERATURE REVIEW

It is assumed that educational practice should be appropriate to the cultures where it is being delivered. Nevertheless, do Western pedagogies have a normative validity regardless of local values and traditions? (Normore, 2007, p. 3). One strategy exists between teacher/learner in cross-cultural learning situation: Teach the teacher how to teach (Hofstede, 1986). He continues: the focus of the teachers training should be learning about one's own culture - people learn in different ways. In order to be an effective trainer abroad, one may have to adopt methods that may be considered outmoded or unpopular at home and work in a more structured manner.

Hofstede's Cultural Constructs finds higher Uncertainty Avoidance not associated with ambition and expected responses to incremental material awards are weak. Considering Ukraine is 'less materialistic' and 'more relationship-oriented' expectations for personal accountability will be misplaced (Mitry and Bradley, 1999, p. 2). Being different then the sending culture of the Peace Corps, dissonance is to be expected. In fact, Hofstede writes, "As long as human societies have been in contact with each other...there have been cross-cultural learning situations which...are fundamentally problematic for both parties (Hofstede, 1986, p. 302)

Ethnocentrism is a concern, however. Such persons use culture-based stereotypes and do not adapt to their communication-styles to better meet the customs of other countries (Ascalon, et. al., 2008, p. 113). Specifically, problems can lie in differences in social position of teachers and students, differences in content relevance, differences in profiles of cognitive abilities between each population, and most importantly for this study, differences in expected patterns of teacher/student and student/student interaction (Hofstede, 1986, p. 303). However, Hofstede establishes there is no 'one best way' and that leadership is considered as part of a complex system of societal processes (McLaurin, 2008, p. 50). A culture of low individualism and low masculinity, such as Ukraine, exhibit cultural norms such as group focus, caring for the whole, focus on social benefits and rewards (McLaurin, 2008, p. 58). Comprehensive understanding of the importance of culture in educational assessment requires examining criteria in light of its importance to culture, among other variables (Marbley, et. al., 2008, p. 3). This is critical to organizations intending to advance community and understanding between nations (like the Peace Corps).

While strong organizational culture has values and norms that supersede national cultural values and norms which "minimize the adverse effects of cultural diversity," it seems organizational culture could be one way to minimize cross-national differences (McLaurin, 2008, p. 49). In fact, McLaurin finds in order to minimize national culture effects, employees' expectations need to be altered to become more consistent with the Organizational Culture (p. 59). Teachers and consultants can adjust their preferences on Hofstede's dimensions in a way that makes them a better fit to the organization and the local culture (McLaurin, 2008, p. 60).

METHODOLOGY AND FINDINGS

For this study, the interplay of the macro-factors are studied and analyzed. Specifically, what is the relationship between National/Societal Culture and Organizational Culture as it pertains to the teaching

methodology. The Research Question is "How does cultural immersion moderate consultant/teaching paradigms of dominant culture?" Simply, just how does the interplay between their Westernized world-view change over their time of service?

The subjects are the expats providing training and education in Ukraine from the Peace Corps. Ukraine was the first successor nation of the Soviet Union to invite the Peace Corps to establish a program on its territory. PCV's in Ukraine work throughout the country helping Ukrainians develop approaches to effecting positive change and skills necessary for communication in the global community. Individuals work in the areas of community economic development, English language education and youth development (www.peacecorps.gov/ukraine).

The mission of the Peace Corps, established in 1961, is to "promote world peace and friendship" (www.peacecorps.gov/mission). Nevertheless, these individuals, steeped in US culture also absorb tenets, beliefs and customs of the local culture. During home stays the volunteer learns the local language and customs. They are not only change agents, but changed agents as well. The sample population is current PCV's who are teaching English in Ukraine.

The Peace Corps country manager in Ukraine was asked to include a link to a survey in their weekly newsletter. This was agreed to and the survey was collected using the online survey service SurveyMonkey. About ten percent of the active PCV's completed the survey.

Compiling Survey Results

The first section asked instructors to identify teaching styles and techniques used in the United States and Ukraine. They then described which methods they have incorporated into their own instruction. The second topic asked instructors to describe motivation techniques used in the United States and Ukraine, and once again asked them to describe which methods they currently use in their classrooms. (See Appendix 1).

The survey results were analyzed by first compiling a general profile of each category. This was accomplished by analyzing the open-ended responses and compiling a list of terms most frequently used to describe each category. When analyzing the open-ended question similar terms were combined into categories and are listed in parenthesis with the most frequently used term. These percentages are determined by the frequency of the term divided by the number of respondents. The seven (or six) most frequent terms are listed in the tables. To determine the sources for their current instruction, instructor's self-identified teaching and motivational methods were compared to their descriptions of teaching/motivation in the United States and Ukraine. The results were split into two groups, divided along the median number of months in Ukraine (15) and self-identified teaching method origins were compiled into group percentages.

The survey sample includes both instructors who have never taught within the United States and some who have extensive teaching experience within the United States. The survey did not gather information about the instructor's professional background, so the identified teaching/motivational methods in the United States come from the experiences of both students of that system and instructors in that system.

The responses that identified instructional methods used in Ukraine showed very strong statistical trends, much more so than those identified for the United States. This may be a result of a more consistent perspective: here, all respondents are instructors in the same system and all are observing and comparing this system to their personal experience as students or instructors in the United State's system.

The third response asked students to describe what methods they have incorporated into their personal teaching styles. To analyze this response, each individual's responses were compared to their given responses for methods from the United States and Ukraine. The respondent pool was split into two groups based on the median number of months in Ukraine (15), and the origins of their self-identified teaching methods were compiled. The ratio of U.S. teaching methods and Ukraine teaching methods are expressed as a percentage of the total number of methods identified by the group.

Teaching Methods

Identified Instruction Methods in the United States	
Socratic (Inquiry-based, conversational, discussion)	36%
Interactive	29%
Individualized (Self-directed, independent, self-responsibility)	29%
Critical Thinking	21%
Experimental	14%
Creative	14%
Extra-Curricular	14%

(This Table Shows The Teaching Methods The Sample Population Experienced In The United States).

Identified Instruction Methods in Ukraine	
Memorization (Reproduction, regurgitation, rote, playback)	93%
Teacher-centered (One-way communication, directive, lecture)	50%
Ordered (Routine, rigid, formulaic, structured)	36%
Consistent (Methodological, "by the book")	21%
Repetition	21%
Correction-based (Punishment, authoritarian)	21%
Strict	21%

(This table shows the sample populations assessment of instructional methods used in Ukraine).

Origins of Teaching Methods	
<i>New Arrivals (less than 15 months in Ukraine)</i>	
U. S. Methods Used	53%
Ukraine Methods Used	46%
<i>Experienced (more than 15 months in Ukraine)</i>	
U.S. Methods Used	79%
Ukraine Methods Used	20%

(This table shows the sample populations methods incorporated into their own teaching style).

Motivational Methods

Identified Motivation Techniques in United States	
Rewards	43%
Creativity (Learner-focused, multiple intelligences, group work, projects)	43%
Grades	29%
Praise	21%
Future	21%
Competition (Rank, games)	21%

(This table shows the sample populations experience of motivational methods in their US education).

Identified Motivation Techniques in Ukraine

Grades	50%
Humiliation	29%
Fear	21%
Yelling	14%
Threats	14%
Reward	14%
Punishment	14%

(This table shows the sample populations experience of motivational techniques in Ukraine).

The third response asked students to describe what motivation techniques they have incorporated into their teaching styles. To analyze this response, each individual's responses were compared to their given responses for techniques from the United States and Ukraine. The respondent pool was split into two groups based on the median number of months in Ukraine (15), and the origins of their self-identified motivational techniques were compiled. Some individuals listed the exact same motivation techniques as part of the United States and Ukraine. If students identified these "dual-origin" techniques they are listed separately.

The ratio of U.S. techniques, Ukraine techniques and dual-origin techniques are expressed as percentage of the total number of techniques identified by the group.

Origins of Teaching Methods

New Arrivals (less than 15 months in Ukraine)

U. S. Technique Used	31%
Ukraine Technique Used	56%
Dual-origin Technique Used	13%

Experienced (more than 15 months in Ukraine)

U.S. Methods Used	54%
Ukraine Methods Used	15%
Dual-origin Technique Used	31%

(This table shows the sample populations use of motivational techniques now, in their Ukraine teaching experience)

ANALYSIS

'Organizational structures' refer to the enduring configurations by which human, physical and financial resources are established and deployed in schools. Structures represent the fabric or framework of the organization and are thus closely associated with resources and their embodiment in organizational forms (Dimmock and Walker, 2000, p. 149). The deployment of these resources, both physical and intellectual, reflects the culture of the place. It is generally accepted as well that as time passes, one becomes more immersed in a target cultures ways and methods. The hypothesis is the longer a PCV spends in their target country, the more profound the change in one's ways in dealing with others. However, when analyzing the data it is clear that not only is this not happening here, but that the opposite true! The more time spent working in Ukraine, the more likely the PCV will revert back to utilizing their home culture norms.

Initially, due to pre-departure and post-arrival training, as well as the common understanding that it is appropriate to adopt local cultural norms, the trainers followed the target culture's ways. Reversion began to occur, almost universally among the respondents, at fifteen months – the midpoint of their time of service.

Some reversion may be due to less on-going training and a reliance on what is familiar. More, though, is happening here when 80% of the PCV's return to using their US experiences and training. It seems exposure to a culture almost totally juxtaposed to the US, using methods that are scorned if not forbidden in the US, caused pushback.

In a typical workplace, this may cause friction and disillusionment. For organizations managing expatriate populations this is a concern that could be mitigated by ongoing intervention and more intense post-arrival training and mentoring. Of course, for these American instructors teaching English, reversion may actually be beneficial, as students expect and welcome exposure to US culture and ways, and colleagues assume these outsiders are different and expect them to act so.

This behavior is not unprecedented. Consider any large immigrant population in the US and one finds, even as they move toward enculturation. Holding onto familiar ways, even reversion to 'old' customs, is a coping mechanism and part of the overall transition.

In addition, Hofstede's findings in Strong Uncertainty Avoidance cultures that 'teachers are allowed to behave emotionally (and so are students)' (1986, p. 314) is borne out. Using humiliation, fear and threats to enforce requirements and coerce conformity is common and consistent with the literature. These research findings also support the notion that in large Power Distance societies a teacher is respected simply for the position and education is 'teacher-centered' (Hofstede, 1986, p. 313). (See Comments in Appendix 2).

CONCLUSION

It is clear that one's dominant cultural norm is reflexive and certainly one of comfort. Therefore, international organizations seeking cultural immersion of their expats, especially in their business dealings, may find it necessary to offer on-going training and support. This is especially true when working in areas so distinct from one's home culture.

There is a balance to be struck between embracing a culture and balancing one's past cultural experiences with the present. These PCV's, having found the educational methodology somewhat distasteful, revert back – a clearly demonstrating the initial hypothesis false. Longer exposure to the target culture does not necessarily change the change agent, and in this case, caused the change agent to "un-change" and fall back on familiar ways. It is acceptable in this situation, but different NGO's and international enterprises may feel differently. If that is the case, then steps must be taken to ensure the culture-acquisition is more permanent and any distasteful features be understood and dealt with, allowing the expat the great opportunity of a successful cultural immersion.

Considering these subjects are fairly new to their current occupation (teaching) it may be they are not so firmly rooted in the profession and more easily regress. Possibly, more experienced expats would be able to deal with the cultural dissonance while adhering to the professional and cultural expectations of the target culture.

In conclusion, by understanding the contexts and education systems of other countries we may come to better understand our own (Walker and Dimmock, 2000, p. 228) – and ourselves.

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Appendix 1 and 2

Please contact the author for copy f the appendix 1 and 2

MARK-TO-MARKET AND THE WIDENING GAP BETWEEN FINANCIAL AND TAX ACCOUNTING

Albert D. Spalding, Jr., Wayne State University

ABSTRACT

In the wake of the recent financial meltdown, financial reporting under both North American generally accepted accounting principles (GAAP) and international financial reporting standards (IFRS) has involved renewed attention to the structures and constraints of “mark-to-market” and similar expressions of fair value accounting. Despite some significant opposition by banks and other financial institutions (and their political champions), mark-to-market has enjoyed a relatively high level of support by securities regulators and by the accounting profession. Meanwhile, mark-to-market as a tax accounting concept has recently been subjected to a sustained attack by the Internal Revenue Service, courts, and legislators. This paper examines the recent Treasury regulations, revenue rulings, court cases, legislative proposals and other legal regulatory and administrative promulgations and pronouncements that comprise this renewed opposition to mark-to-market, in an effort to identify and articulate this widening gap between financial and tax accounting in the United States. Inductive research methods include legal research and analysis, and case studies.

JEL: M4, M40, M41

KEYWORDS: Tax accounting, fair value, mark-to-market, tax administration.

INTRODUCTION

In the case of *Thor Power Tool Co. vs. Commissioner* (439 U.S. 522 (1979)), the United States Supreme Court acknowledged that tax accounting and financial accounting are two different and separate disciplines. In that case, the notion of “lower of cost or market,” an accounting protocol that is widely used in financial accounting for inventories, was effectively abolished for tax accounting purposes. This despite the Internal Revenue Code's premise that businesses and other tax reporting entities use the same accounting principles on their tax returns as they do on their financial statements (26 USC § 446). In some ways, *Thor Power* represents the beginning of a bifurcation of the two accounting systems, and the gap between tax and financial accounting has become more obvious and more pervasive through the decades since that case was decided.

In more recent years, even as financial accounting within the United States and other countries around the world is converging into a globalized system of international financial reporting standards (IFRS), the gap between tax accounting and financial accounting in the United States is has widened even further. This paper examines the recent court cases, administrative pronouncements, and legislative initiatives that have combined to create this larger separation between these two approaches to accounting. This paper considers the significance and the impact of this phenomenon, and the increasing burden that it imposes on business operations as they are required to maintain sufficient books and records so that they can comply with both accounting methods.

Historical Cost Vs. Fair Value Accounting

The art of accounting emphasizes objectivity, relevance, and reliability of the financial information being communicated. To that end, much attention is paid to the way assets and liabilities are measured and reported. According to the Financial Accounting Standards Board (FASB) *Concepts Statement No. 5*

(1984), five attributes can be taken into account for this purpose: historical cost, current cost, current market value, net realizable value, and present value of future cash flows. Generally, historical cost refers to the amount paid to acquire an asset, and is commonly adjusted after acquisition for amortization or other allocations. Current cost is the amount that would have to be paid if the same or an equivalent asset were acquired currently. Current cost is the amount that would have to be paid if the same or an equivalent asset were acquired currently. Current market value (often referred to as fair value, or market value) is the amount that could be obtained by selling an asset in orderly liquidation. Net realizable value is the amount, net of direct costs, into which an asset can be expected to be converted in the due course of business. Present value is the discounted value of net future cash inflows into which an asset can be expected to be converted in the due course of business.

The traditional measurement attribute used in financial reporting has been historical cost. The historical cost protocol results in the recording of transactions at their entry price. At the point of exchange, historical cost is equivalent to fair value because it represents the price at which a willing buyer and a willing seller would establish at the time of the transaction. Over time, portions of the historical cost of an asset are “matched” to annual revenues, through a process of depreciation or amortization. As this happens, the net book value (that is, the difference in cost and achingly depreciation or amortization) is reflected on the balance sheet of the organization even though the fair value of the asset may be different. Generally accepted accounting principles (GAAP) have for many years been guided by the historical cost principle. Historical cost has been considered reliable because it exists as a historical event that can be verified by the documentation accompanying the purchase transaction. Market values, in contrast, are often difficult to obtain accurately for many assets, and are usually temporary. Under a fair market accounting, fluctuations in market values trigger unrealized gains and losses until the asset is sold.

And yet, in recognition of the shortcomings of historical cost, alternatives and exceptions to the historical cost principle have been developed for purposes of GAAP. For example, under the lower-of-cost-or-market concept, inventory can be reflected on the balance sheet at the lesser of the inventory's historical cost and market value. The reported value of certain marketable securities held by the reporting organization is also maintained at fair value. Similarly, impairments of investments and other assets are recognized, even though this can result in a recorded value less than the original historical cost. In these specific situations, the FASB has concluded that the continued use of “true” historical cost accounting was inappropriate, because strict adherence to the historical cost principle would result in financial distortions rather than fair representations.

As described in its *Concepts Statement No. 2* (1980), the FASB has pointed to relevance and reliability as the primary qualitative accounting characteristics that distinguish more useful accounting information from less useful accounting information. In financial accounting, information is considered to be relevant when it makes a difference for investors, creditors, or other users of information as they assess future cash flows and attempt to make investment decisions, lending decisions, and other decisions in reliance upon the information. On the other hand, information is considered to be reliable when it captures how well the measure represents what it purports to represent and can be verified.

In the selection and establishment of useful accounting standards, trade-offs can occur between relevance and reliability. This tension is brought into sharp focus as the accounting profession, users of financial statements, and society in general deliberate and debate the various advantages and disadvantages of fair value accounting as opposed to the historical cost principle. To the extent that it is determined that there is a need for greater relevance, fair value accounting is emphasized. On the other hand, to the extent that reliability and verifiability are paramount, the emphasis shifts to the historical cost principle. This tension, and the balancing between them, is depicted in Figure 1.

Figure 1: Tradeoff between Relevance and Reliability in Accounting
Usefulness of Accounting

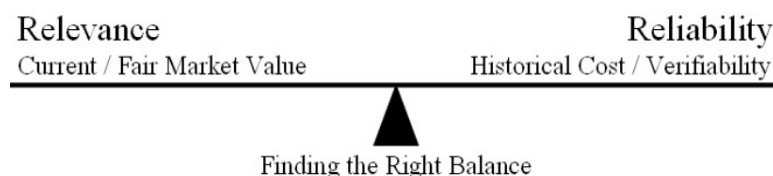


Figure 1 depicts the tension that exists between an accounting emphasis on relevance, whereby the most current values of assets and liabilities are presented (even if those values are estimated based on the best market data available), and an accounting emphasis on reliability, whereby all account balances can be verified with documentation of actual transactions.

Financial Accounting's Recent Emphasis On Relevance

Over the last decade, the FASB has moved toward a more comprehensive view of the appropriateness of fair value accounting, especially for financial instruments. This evolution began in 1991 with the issuance of *Statement No. 107, Disclosures about Fair Value of Financial Instruments* (now codified at FASB ASC 825-10-50-1), whereby companies were required to disclose fair market values for financial instruments. This was followed in 1993 by *Statement No. 115, Accounting for Certain Investments in Debt and Equity Securities* (FASB ASC 320-10-25-1), which required debt and equity securities that are available-for-sale or trading to be recorded at fair value rather than, as in the past, lower of cost or market.. In 1998, *Statement No. 133, Accounting for Derivative Instruments and Hedging Activities* (FASB ASC 825-10-35-1) was issued, requiring that derivatives be recorded at fair value. Prior to that pronouncement, these activities were not reported on the balance sheet at all.

FASB *Statement No. 115* provides specific guidance for the accounting for investments such as mortgages and mortgage-backed securities. Under that standard, companies holding these types of investments are required to categorize them into three separate groups. "Hold to maturity" investments are those which the owner holds in its portfolio with no intention or compulsion to sell. Because these investments are being held long-term, temporary fluctuations in the market value of these investments are not considered to be relevant and are not taken into account. For these investments, the accounting approximates that of the historical cost principle. "Trading securities" are at the other end of the spectrum. This refers to securities which the owner intends to sell or turn over on a regular basis. These investments are "marked to market" at every balance sheet date, and any gains or losses are recognized currently on the owner's income statement. "Available for sale" securities fall within an intermediate category, and represent investments that the owner intends to sell at some point, based on operational and financial decision-making. These securities are marked to market in the same manner as trading securities, but the resulting gains and losses are not recognized through the income statement. Instead, unrealized gains and losses on these securities are recognized through a special category of shareholder equity, "Additional Other Comprehensive Income." The reader of the financial statement can see this AOCI gain or loss on the Statement of Shareholder's Equity.

The most dramatic fair value accounting pronouncement by the FASB, *Statement No. 157, Fair Value Measurements* (FASB ACC 820-10-35), issued in September 2006, did not actually require fair value accounting *per se*. What it did do, however, was set forth valuation protocols for those situations for which fair market value of accounting was already required via previous promulgations. A three-level hierarchy for measuring fair value is established, based on the availability of market information. For securities for which an exchange price is available, referred to as Level 1, the valuation is established at the fair value for which the security would sell at market. If there is no formal, ongoing, meeting place for exchange, *Statement No. 157* requires the use of market participant assumptions based on credible market

data obtained from independent sources (Level 2). If no such credible market data can be found, the reporting entity may use its own assumptions based on the best information available in the circumstances (Level 1). These three “confidence levels,” from which these protocols are derived, have been referred to by cynics as “mark to market; mark to model; or make it up.”

As soon as *Statement No. 157* became effective, many banks and financial institutions were required to value their holdings of financial instruments. This, in turn, caused an uproar, and led to a grand debate about whether the requirements of *Statement No. 157* actually “caused” the financial crisis of 2008 and 2009, or merely “precipitated” the crisis by shedding light on problems that should probably have been disclosed years earlier. In response to this brouhaha, the United States Congress enacted the Emergency Economic Stabilization Act of 2008, which directed the Securities and Exchange Commission to research and report on the impact of *Statement No. 157* on the market. The SEC’s responsive report rejected the proposition that mark-to-market caused economic distress, but called for more clarification of the measurement rules. Despite recurrent calls for revocation of *Statement No. 157* from various corners, including some banks and a number of their supporting politicians, mark-to-market is not only here to stay; it is likely to be expanded in the years ahead.

Part of that likely expansion is related to the convergence between U.S. GAAP and the International Financial Reporting Standards (IFRS). As Fosbre, Kraft and Fosbre (2009) have observed, the movement toward global accounting standards has accelerated in recent years. IFRS also provides for a similar methodology for determining fair value, that is, for arriving at an amount equivalent to the amount for which an asset could be exchanged, or a liability settled, between knowledgeable, willing parties, in an arm’s length transaction. Under IAS 39, quoted prices in active markets must be used as fair value when available. In the absence of such prices, the reporting entity is required to use valuation techniques and all available relevant market information so that valuation techniques maximize the use of observable inputs (International Accounting Standards Board, 2004).

Proponents of fair value accounting have argued that fair values for assets and liabilities provide more timely and more relevant information, increase transparency, and encourage promptness in the correction of financial reporting information. Despite objections that fair value accounting is not as readily verifiable as historical cost accounting, and despite concerns that current value information could be distorted by market fluctuations and inefficiencies, by overreactions to liquidity problems, and by investors’ irrationality, fair value accounting is here to stay. Both in the United States and globally, accounting standard setters are committed to an evolutionary process that will result in continued graduation from historical cost to fair value accounting for financial reporting purposes. Figure 2 depicts this trend in the direction of fair value accounting and its emphasis on relevance.

Figure 2: Financial Accounting Trend toward Fair Value Accounting

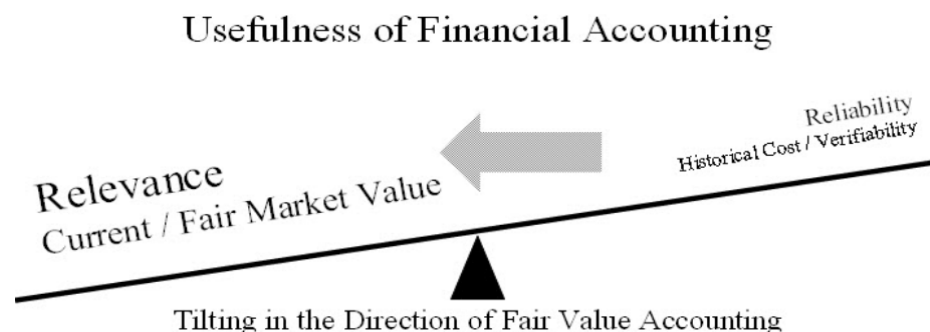


Figure 2 depicts the increasing weight being given to relevance in financial reporting in recent years, both domestically and globally, along with the corresponding graduation toward fair value accounting.

Tax Accounting: No “Lower Of Cost Or Market” Inventory

Section 446 of the Internal Revenue Code (26 USC § 446) provides that taxable income “shall be computed under the method of accounting on the basis of which the taxpayer regularly computes his income in keeping his books.” This section includes the relevant portions of its predecessor § 41 of the 1939 Code relating to methods of accounting, and provides the general rule that the regular method of accounting used in keeping the books of the taxpayer is to be used in the computation of income for tax purposes. This establishes the premise that taxpayers need not develop an entirely different system of accounting protocols and procedures in order to comply with the income tax laws. Instead, the starting point for tax compliance is the utilization of the books and records, including the accounting methods, used for financial reporting purposes.

In fact, the Internal Revenue Code that are specifically permits the Secretary of the Treasury (and, by delegation Commissioner of Internal Revenue) to require the use of accounting methods that clearly reflect taxable income, even if those methods are not the same it as used for financial reporting purposes. But section 446 of the code also provides that if no established method of accounting has been regularly used by the taxpayer, or, if the method used does not clearly reflect income, the computation of taxable income shall be reconstructed by the Internal Revenue Service in a manner that does properly reflect taxable income. Other parts of the Internal Revenue Code requires specific accounting methods in certain situations area other rules within the code emphasized the role of the IRS in requiring the calculation of taxable income in a manner that is satisfactory to the government. Section 471 of the Internal Revenue Code (26 USC § 471), for example, provides that whenever the use of inventories is necessary in order clearly to determine the income of any taxpayer, inventories shall be taken by such taxpayer on such basis as the government may prescribe as conforming as nearly as may be to the best accounting practice in the trade or business and as most clearly reflecting the income.

This statutory empowerment of the Commissioner of Internal Revenue as the tax accounting standard setter has been largely supported by the courts. This has been especially true since the United States Supreme Court weighed in on the matter in the in the case of *Thor Power*, mentioned above. In that case, the IRS took issue with tool manufacturer Thor Power’s calculation of losses stemming from certain items of inventory -- namely, 44,000 pieces of excess merchandise, most of them spare parts and accessories. To value these items, Thor employed the “lower of cost or market” (LCM) method of inventory accounting. Under this method, the taxpayer values inventory at either cost or market value, whichever is lower. Thor put the market value of the items of excess merchandise at approximately their scrap value and thus recognized a loss on those items, which contributed to a net operating loss for the year. Meanwhile, however, Thor continued to offer the “excess” items for sale at their original prices. The Commissioner disallowed the offset on the ground that Thor's valuation of the inventory did not constitute a clear reflection of income as required by the Code. The Court agreed, concluding that the Commissioner acted within the discretion afforded by the statute in deciding that Thor's write-down of 'excess' inventory failed to reflect income clearly. In resolving the matter, the US Supreme Court held that the IRS is clearly vested with wide discretion in determining whether a particular method of inventory accounting should be disallowed as not clearly reflective of income.

In arriving at its decision, the court in the Thor Power case took note of the “vastly different objectives that financial and tax accounting have.” It affirmed that notion that an accounting method that may be entirely satisfactory for book purposes may be unsatisfactory for reporting taxable income. The intent and design of § 446 was upheld by the Court: any accounting method used by a taxpayer to calculate income must render a clear reflection of income consistent with the goals of the Internal Revenue Service ... as determined by the Service.

Moving Away From Fair Value: The Case Of *Mmc Corporation*

If there has been any one area where fair value accounting is clearly called for, it has been accounting for dealers in securities, and for holders of financial instruments (for the purpose of eventually selling or liquidating them). As noted above, both IFRS and US GAAP have identified accounting for securities held for sale as one of the most obvious situations for which fair value accounting is appropriate. Indeed, as part of the Omnibus Budget and Reconciliation Act of 1993, the U.S. Congress added § 475, to the Internal Revenue Code (26 USC § 475), specifically allowing mark-to-market accounting method for dealers in securities. As enacted in 1993, § 475 defined the term “security” to include any “note, bond, debenture, or other evidence of indebtedness.” Treasury regulations interpreting this statute provided that a debt instrument can be considered to be customer paper if (1) a person's principal activity is selling nonfinancial goods or providing nonfinancial services, (2) a debt instrument was issued by a purchaser of goods or services at the time of purchase to finance the purchase and (3) at all times since the debt instrument was issued, it has been held either by the person selling the goods or by a corporation that is a member of the same consolidated group as that person (26 CFR. § 1.475(c)-1(b)(2)).

Many taxpayers took the position that their accounts receivable that met this definition of customer paper were securities under the statute. Hence, they elected dealer treatment, and accounted for their customer paper using fair value accounting for tax purposes. Electing taxpayers determined the current value of their nonfinancial customer paper (i.e., trade accounts receivable) on hand at the end of each tax year, and recognized gain or loss equal to the resulting increase or decrease in value.

Five years later, however, Congress passed the Internal Revenue Service Restructuring and Reform Act of 1998, which modified the definition of security under § 475. Under the revised statute, “nonfinancial customer paper” was excluded from the definition of security, effectively prohibiting taxpayers from marking to market their trade accounts receivable. This was a major step backwards for those taxpayers who were using fair value accounting for both financial and tax reporting, and who were now required to essentially maintain two separate accounting systems in order to accommodate the new law.

The recent case of *MMC Corp. v. Comm'r*, 551 F.3d 1218 (10th Cir. 2009) helps to highlight the impact of this change in the tax law. MMC corporation and its subsidiaries are in the construction services business. MMC elected in 1997 to change its method of accounting for customer paper (i.e., accounts receivable) from the face-value method to the mark-to-market method as permitted at the time by § 475 of the Internal Revenue Code. As a result of using fair value accounting for its accounts receivable, MMC reported a loss and a resulting tax deduction of \$5,349,372 on its customer paper accounts. Had it not used fair value accounting, MMC would not have been entitled to deduct these accounts until they actually became worthless. The deduction offset MMC's taxable income for 1997, thereby reducing MMC's corporate income tax liability.

Unfortunately, one year after their change to the mark-to-market method, Congress amended the tax code to prohibit mark-to-market evaluation of customer paper accounts, and MMC had to revert to their original method because of the change in the tax law. The original method, which was a face-value approach rather than a market-value approach, did not involve write-downs. The IRS was concerned that once MMC changed back to the face-value approach, the taxpayer would expect to claim an additional loss (and resulting deduction) if and when the accounts actually became worthless. To prevent these omissions and duplications, the IRS required MMC to treat the change back to the face-value approach, as a change in accounting method. Thus, in determining its income for tax years 1998 through 2001, MMC was required to account for \$ 1,337,344 in 1998, \$ 1,337,341 in 1999, \$ 1,337,339 in 2000, and \$ 1,337,338 in 2001 through four positive adjustments. These sums would, to use MMC's terminology, “recapture” the \$ 5,349,372 deduction taken in 1997 by adding it back into MMC's taxable income in increments over the four-year period.

In a sense, MMC fared well as a result of this process. The company was able to deduct over \$5 million worth of decline in value on its commercial paper in one year, and recapture that same amount over a period of four years. On the other hand, the deductions reflected the conditions of the marketplace at the time (in 1997), while the recoupment of that same income was imposed on the taxpayer irrespective of the economic conditions of the following four years. In addition, the sheer size of the difference between these two methods of accounting for this taxpayer demonstrates the significance of the change in 1998 which prohibited the use of mark-to-market for companies like MMC. In addition, as noted above, the 1998 change in the law forces companies like MMC to account for its customer paper using fair value accounting (irrespective of whether MMC is using IFRS or US GAAP), and to separately account for its customer paper using the face-value method for tax purposes.

Unicap And The Case Of Robinson Knife Manufacturing Company

The *Thor Power* decision by the U.S. Supreme Court permitted the IRS to preclude the use of lower of cost or market for inventories. From a computational perspective, this prohibition of fair value accounting had two effects on the books of *Thor Power*. First, write-downs of inventory, with a corresponding deduction against taxable income, were not allowed. Second, ending inventories are always kept at a higher level than would be the case if write-downs were allowed. When an ending inventory is increased, or kept at a higher level than would otherwise be the case, this reduces the cost of goods sold and serves to increase the gross profit of the taxpayer.

For a manufacturing business, “gross income” for tax purposes means the total sales, less cost of goods sold. The cost of goods sold is determined by subtracting the year-end inventory from the total inventory available during the year, so that the taxpayer excludes goods that have been sold from ending inventory. Reducing the year-end inventory thus increases the cost of goods sold and correspondingly reduces income. Cost of goods sold, or cost of sales, in turn, is the price of buying or making an item that is sold.” Over a given period, it is calculated as the dollar value of beginning inventory, plus purchases, less the dollar value of ending inventory. In short, cost of goods sold is a measure of inventory sales.

The denial of the lower of cost or market method of accounting for ending inventories, with the corresponding increase in taxable gross profits, was the idea of the IRS, and the idea culminated in the US Supreme Court decision of *Thor Power*. But it was Congress who, in 1986, added § 263A to the Internal Revenue Code. That section imposes “uniform capitalization rules,” often referred to as UNICAP, which require manufacturers to bury many of their indirect manufacturing costs into their calculations of ending inventories, or to otherwise write them off over time rather than in the year they are incurred. Under § 263A, costs capitalized under section 263A are recovered through cost of goods sold, depreciation, amortization, or by an adjustment to basis at the time the property is used, sold, placed in service, or otherwise disposed of by the taxpayer.

At the time (in 1986), Congress was acting to address what it perceived as two significant problems concerning the expense/capital expenditure boundary with respect to inventory: First, the legislature was concerned that the more flexible financial accounting rules were allowing costs that were in reality costs of producing, acquiring, or carrying property, to be deducted currently, rather than capitalized into the basis of the property and recovered when the property is sold or as it is used by the taxpayer. This produced, in the view of Congress, a deferral of taxes. Second, Congress was concerned that different capitalization rules were being applied in different circumstances, depending on the nature of the property and its intended use. Those differences could arguably create distortions in the allocation of economic resources and the manner in which certain economic activity is organized. To fix these possible problems, Congress enacted § 263A, which was an attempt to impose a single, comprehensive set of rules would govern the capitalization of costs of producing, acquiring, and holding property

The mandate to capitalize costs, such as by increasing ending inventories by absorbing a comprehensive list of overhead costs (rather than writing those costs off directly against taxable income), not only runs counter to the fair value accounting notion of lower of cost or market, but it moves tax accounting even further away from financial accounting than would otherwise be the case. These rules are designed to achieve a result that is as similar as possible to what would happen if it were administratively feasible to keep track of each individual inventory item, so that whenever an item were sold its cost basis would be known, and the taxpayer would pay income tax on the gain (or deduct the loss) from the sale of that inventory item. Some capitalization of costs is consistent in principle with US GAAP and financial reporting generally, but not to the extent of the UNICAP rules of § 263A.

The recent case of *Robinson Knife Mfg. Co. v. Comm'r*, 2010 U.S. App. LEXIS 5693, 2010 WL 986532, 94 U.S.P.Q.2d 1045 (2d Cir. Mar. 19, 2010), serves as an example of the reach and application of § 263A. Robinson is a corporation whose business is the design, manufacture and marketing of kitchen tools such as spoons, soup ladles, spatulas, potato peelers, and cooking thermometers. In the process by which Robinson typically turns an idea into a saleable finished product, someone at Robinson comes up with an idea for a product. Robinson then decides which brand name would be best for that product, and if Robinson does not already have a licensing agreement that would permit it to use that trademark on the proposed product, it tries to negotiate one. Once Robinson has a licensing agreement in hand, it hires an industrial designer to design the product, and the trademark licensor is consulted to make sure that they agree that the designer's plans are appropriate for the brand that's involved. Robinson next contracts out the manufacturing, usually to firms in China or Taiwan, and the products are shipped to Robinson in the United States. With the products in hand, Robinson markets them under the previously selected brand name to customers, who are generally large retailers such as Wal-Mart or Target.

As part of their business, Robinson entered into trademark licensing agreements with Corning, Inc. (for the use of the Pyrex name) and Oneida Ltd. (for the use of the Oneida name). The agreements gave Robinson the exclusive right to manufacture, distribute, and sell certain types of kitchen tools using the licensed brand names. In return, Robinson agreed to pay each trademark owner a percentage of the net wholesale billing price of the kitchen tools sold under that owner's trademark. These royalty payments that were calculated as a percentage of sales revenue from the licensed inventory, and were incurred only upon sale of such inventory. Robinson deducted these royalty payments to Corning and Oneida as ordinary and necessary sales-related business expenses under § 162 of the Internal Revenue Code.

The IRS had other ideas. Based on § 263A, the IRS determined that the royalty payments made by Robinson to Corning and Oneida should be added to Robinson's capital and deducted only over time, either as a separate asset, or, as part of ending inventories. As a result, the IRS denied the deduction and issued a notice of deficiency to Robinson. Robinson petitioned the Tax Court for a redetermination of the deficiency, but the Tax Court rejected Robinson's arguments. It held that, within the meaning of § 263A, the royalties directly benefitted Robinson's production activities or were incurred by reason of those activities. It also held that the royalties were not marketing costs exempt from capitalization or absorption into ending inventories.

On appeal, the Second Circuit disagreed. It noted that royalties like Robinson's in this case do not directly benefit production activities, and are not incurred by reason of the performance of production activities. It observed that Robinson could have manufactured the products, and did, without paying the royalty costs. None of the product approval terms of the license agreements referenced by the Tax Court relates to Robinson's obligation to pay the royalty costs. Robinson could have manufactured exactly the same quantity and type of kitchen tools – that is, it could have performed its production activities in exactly the same way it did – and, so long as none of this inventory was ever sold bearing the licensed trademarks, Robinson would have owed no royalties whatever. Robinson's royalties, therefore, were not, in the view of the Second Circuit court, factory overhead that was some incurred by reason of production activities, and did not directly benefit such activities. It concluded that Robinson's royalty payments were, in

economic substance, nothing other than true sales-based royalties that were properly deducted currently in the same manner as advertising and other sales-related expenses. This allowed Robinson to maintain consistent accounting treatment of the royalties for both tax accounting and financial reporting.

The case of *Robinson Knife Mfg. Co.* serves as an indication that there are limits to the extent to which the IRS may recharacterize the accounting treatment of items to suit its purposes. Despite *Thor Power*, and despite broad statutory language giving the IRS the authority to require accounting methods that do not, in its view, distort income, this case stands for the proposition that the IRS must stay within the parameters of some level of reasonableness. Nevertheless, this case also serves as an indication of the cost that must be incurred by a taxpayer if the taxpayer wishes to challenge IRS attempts to require accounting methods that run contrary to those normally used in financial accounting. In this case, Robinson had to endure an IRS audit, the assessment of an IRS deficiency, an administrative appeal within the IRS, a petition to the Tax Court, a full Tax Court proceeding, and, finally, an appeal to the US Court of Appeals for the Second Circuit. And while future taxpayers may benefit from these efforts and expenses on the part of Robinson, there is no indication that the IRS will be dissuaded from continuing its aggressive stance toward tax administration by way of accounting recharacterization.

Unicap For Auto Dealers

Battles over technical accounting protocols are not being waged solely within the courts. The IRS has maintained a number of administrative initiatives that comprise a comprehensive effort to avoid being drawn into the financial accounting discipline's movement toward fair value accounting. A prominent example of this effort has been the agency's stance toward auto dealers, centering around whether auto dealers "produce" final products in the same manner as auto manufacturers. Typically, auto dealers sell new and used vehicles, and also sell vehicle parts. In addition, auto dealer service departments repair and install parts on vehicles owned by customers (as well as on and new and used vehicles owned by the auto dealers themselves). An auto dealership usually has both "regular" sales automobiles to retail customers, as well as "lease sales." If a retail customer prefers to lease a vehicle, the auto dealer usually leases the vehicle to the customer and simultaneously or immediately thereafter sells the vehicle, subject to the lease, to a credit financing company. To facilitate sales of new and used vehicles, an auto dealership will allow its customers to trade in their used vehicles in exchange for a reduction in the price of a new or used vehicle that the customer is purchasing from Taxpayer. If the dealership determines that a particular trade-in is not suitable for retail sale, it will sell the trade-in on a wholesale basis. The dealership will also sell, on a wholesale basis, some trade-in vehicles that it originally intended to sell on a retail basis and some vehicles that it has purchased at auction. If a customer wants to purchase a vehicle that the dealership does not have in stock (e.g., a specific model in a particular color), the dealership will arrange to acquire the vehicle from another dealership. Usually, dealers accommodate each other and sell such vehicles at the dealer's cost. Likewise, when a dealership sells new vehicles to other automobile dealers, it does so at its cost. Dealerships also sell multiple new vehicles in fleet sales.

An automobile dealership also typically has a "service" department that "repairs" automobiles, most of which involves installation of new or replacement automobile parts. Under tax accounting principles, the activities of an automobile dealership's service department would qualify as providing services to customers as well as sales of goods to customers and production of goods for sale to customers. Similarly, the law of tax accounting distinguishes between repairs and improvements and provides different treatment for each. Besides working on customer-owned vehicles, the service department also installs certain options such as air running boards, alarm systems, plow packages, towing packages, air conditioning, stereo equipment, and entertainment systems on new vehicles. Some of these options are installed prior to the sale of the new vehicle being consummated, and some are installed subsequent to the sale transaction being completed. Whether the option is installed before or after the sales transaction is completed often depends on the dollar value of the option being installed. For example, if the cost of any

option is above, say, \$200, an auto dealership often will not install the option until the customer completes the sales transaction.

An auto dealership's service department also normally installs parts on used vehicles to correct defects or to make them more suitable for sale. Auto dealerships often obtain most of their used vehicles from auction or trade-ins, and sometimes install new or replacement parts, if needed, prior to reselling the vehicles. The extent of the work done on a vehicle depends on the retail merit of the vehicle in the auto dealership's judgment. "Retail merit" in the auto industry refers to the following characteristics of the vehicle: mileage, condition, year of vehicle and amount of work required to ready for resale. Auto dealerships also sell automobile parts to automobile repair shops that install the parts in retail customers' vehicles. Other part sales are made to end users. Auto dealerships generally account for new vehicle inventory under the last-in, first-out (LIFO) method, and for used vehicles and parts inventory under the first-in, first-out (FIFO) method. Auto dealerships whose average annual gross receipts are over \$10,000,000 are subject to the uniform capitalization rules under § 263A of the Internal Revenue Code and the corresponding Treasury Regulations.

In September 2007, the IRS issued *Technical Advice Memorandum 200736026*. In that case, an auto dealership under IRS audit had been capitalizing § 263A costs to ending inventory using a self-developed method. Under this method, the dealership computed two absorption ratios, one applied to new vehicle inventory, and the other to parts inventory. The dealership capitalized additional § 263A costs to new vehicles by dividing additional § 263A costs attributable to new vehicles by current year purchases and then multiplying the result by the LIFO increment. The dealership capitalized additional § 263A costs to parts by dividing additional § 263A costs attributable to parts by current year purchases of parts and then multiplying the result by § 471 parts costs in ending inventory. The dealership included a limited amount of mixed service costs in the calculation. The dealership did not capitalize any additional § 263A costs to the used vehicle inventory.

When the dealership's service department repaired or improved dealership-owned vehicles, the costs of parts and labor are accumulated on documents called "internal repair orders." The dealership capitalized the total on the internal repair order to the inventoriable basis of the new and used vehicles. However, other than a limited amount of mixed service costs, the dealership did not capitalize any other indirect costs to new vehicles or to parts. In its TAM, the IRS concluded that when a taxpayer or a subcontractor installs parts to new and used vehicles owned by the dealership, the activities may constitute "production activities" under IRC § 263A(g)(1) and the corresponding regulations (26 CFR 1.263A-2(a)(1)(I)). The IRS also concluded that costs attributable to repair/installation activities with respect to customer-owned vehicles may constitute "handling costs" under a related regulation (26 CFR § 1.263A-3(c)(4)). Additionally, vehicles sold at wholesale, vehicles sold to another dealership at cost, leased vehicles, and some parts sales generally are not on-site sales to retail customers.

The IRS on September 15, 2009, directed its agents to suspend examination of section 263A issues for auto dealerships to encourage compliance and to allow taxpayers in the auto dealership industry an opportunity to voluntarily change their methods of accounting. The directive was issued by the heavy manufacturing and transportation industry director for the IRS Large and Mid-Size Business ("LMSB") Division. The directive is effective through December 31, 2010. The decision to suspend examination of section 263A issues was intended to allow auto dealers an opportunity to voluntarily change their methods of accounting to comply with the legal reasoning outlined in the 2007 TAM.

Taken together, these cases and administrative actions on the part of the IRS provide a clear and strong signal that the Service, and, for that matter, Congress, have no plans to join the financial accounting trend in the direction of fair value accounting. The one statutory exception, § 475 of the Code, has been trimmed to include only dealers in securities, irrespective of other types of taxpayers who rely of fair

value accounting for financial accounting purposes. Manufacturers, retailers, wholesalers and many other types of taxpayers are effectively required to maintain two sets of books to account for their inventories. And whenever there is doubt about whether to rely on historical cost information, or more current fair value information, the default protocol for tax purposes is nearly always the historical cost principle. Figure 2 represents this trend for tax accounting purposes.

Figure 3: Tax Accounting Trend toward Historical Cost Principle

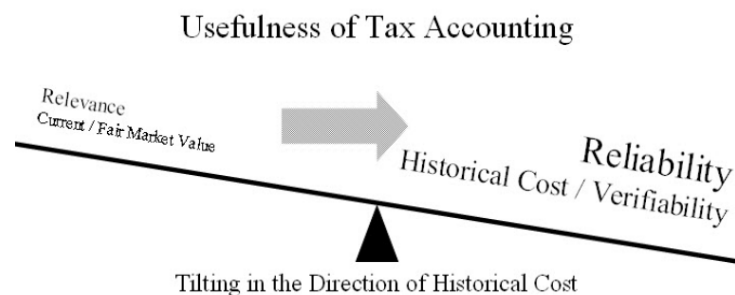


Figure 3 depicts the increasing weight being given to verifiability in tax accounting in the U.S. in recent years, as Congress and the IRS eliminate more and more vestiges of fair market accounting for inventories and other accounts.

CONCLUSION: THE WIDENING GAP BETWEEN TAX AND GAAP

The case studies here do not constitute an exhaustive aggregation or compilation of the various initiatives by the IRS, the Congress, or the courts, as they attempt to widen the gap between the historical cost emphasis of tax accounting and the increasing use of fair value accounting for financial reporting purposes. But it is safe to say that these cases are representative and instructive, especially in light of other indicators of this same trend. A recent analysis by Lee A. Shepherd, published in *Tax Notes Today* (2009), provides additional evidence (derived from the remarks of IRS officials at a Tax Executives Institute meeting) of the IRS' acknowledged hesitation to embrace mark to market accounting, especially in regard to investment accounts and hedge funds. A recent Treasury Department proposal to eliminate the last-in-first-out (LIFO) inventory method, which approximates current values more closely than other inventory methods, is also indicative. The implications of this widening gap are twofold. First, this complexity places an increasing burden on taxpayers, who are required to develop and maintain separate accounting information systems that will yield differing results and reports in regard to the same accounts on their books. Second, this phenomenon serves as a research opportunity for accounting scholars who would be willing to try to measure the actual costs, and possible benefits, so that accounting standard setters can better appreciate the impact of what may seem to be simple accounting policies that are established in the interest of meeting fundamental accounting goals. Accounting information can be made more useful, but usefulness, in the case, is measured in light of differing objectives.

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INVESTIGATING THE DARPS MARKET MELTDOWN THROUGH AN INVESTMENTS PROJECT

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ABSTRACT

Dutch Auction Rate Preferred Stock (DARPS) was created in the 1980s as a way for fully taxable corporate investors and tax-exempt issuers to share the tax benefits of the dividends received deduction. DARPS dividend yields were reset every few weeks through an auction, minimizing price risk and allowing corporate treasurers to use the shares like a money market asset. However, as tax regimes changed, the appeal of DARPS to corporate investors waned, and broker/dealers began to market the assets more heavily to retail clients. When these dealers stopped supporting the DARPS auctions in early 2008, the individual investors lost all of their liquidity, learning the hard way that preferred stock is not a cash equivalent. In this paper, we explain how we incorporated this market drama into a traditional, Excel-based project for an undergraduate investments course.

INTRODUCTION

In early 2008, the \$330 billion market for auction-rate securities froze. The broker/dealers who had been providing liquidity for the market suddenly stopped supporting the auctions, stranding investors with billions of dollars' worth of virtually illiquid "cash equivalents." Two years later, some investors are still trying to access their cash. Issuers stuck with assets that are either prohibitively expensive for them or profoundly unattractive to investors (or both) are scrambling to devise alternatives. Meanwhile, attorneys general and other authorities are struggling to understand what went wrong, and to hold someone accountable. Dutch Auction Rate Preferred Stock (DARPS) was created in the 1980s as a cash management tool for corporate investors. Corporations are able to exclude from tax a majority of their dividends received. DARPS was designed to allow corporate investors to take advantage of this tax benefit while protecting themselves from price risk. However, DARPS was tailored to very specific market conditions, and when those conditions changed, DARPS became much less relevant and attractive to its traditional corporate clientele. In recent years, broker/dealers have tried to keep the DARPS market afloat by expanding their marketing efforts to individual investors. Individuals enjoy no special tax breaks from preferred stock; they simply use DARPS as a money-market alternative. Given their desire for liquidity, these retail investors were devastated when auctions began to fail in 2008, prohibiting them from accessing their savings. Without auction buyers—including broker/dealers—investors were stuck holding their preferred stock, learning the hard way that preferred stock is not a cash equivalent.

Dramatic market events like these can stimulate students' interest in finance course material. In this paper, we describe our efforts to incorporate the auction-rate meltdown into a comprehensive project for investments students. This is a project covering the traditional scope of an investments course, addressing, for example, the characteristics of single assets, measures of comovement, portfolio creation, and performance measurement. However, while including an extensive project in investments is common, using that project to explore a current market event is not. Broadening the project's scope in this way may make the material more interesting and memorable for the students—making it worth the instructor's effort.

A Brief History of Darps

Investment bankers addressed the drawbacks of early dividend-capture strategies when they designed Dutch Auction Rate Preferred Stock (DARPS) in the mid-1980s. The dividend rate for DARPS was reset through a Dutch auction every seven weeks, a term which matched closely the required holding period for the dividends-received deduction (DRD). Since the new rates were determined through an auction, they could accommodate changes in the relative credit risk of issuers. This worked as follows. Investors who wished to enter the market would place a competitive bid—a desired yield and dollar quantity—to the broker/dealer running the auction, who then ranked the bids by yield.

The available DARPS shares were allotted to the lowest-yield bidders first, and so on; the highest yield accepted (the clearing rate) then set the dividend rate for the entire auction. If the quantity of bids at the clearing rate exceeded the number of shares available, current investors bidding at that rate were allocated shares pro rata, but new investors bidding at that rate were excluded. While the DARPS design initially was successful, it was meant to cater to very specific needs and market conditions. When those conditions changed, DARPS became less valuable to its traditional corporate clientele. As the traditional players left the market, broker/dealers began to search for new markets for this specifically tailored asset. Ultimately, they expanded into the retail market, despite the fact that individual investors cannot take advantage of the dividends received deduction—the benefit DARPS was created to exploit.

The new investors in DARPS appeared to be less aware than their predecessors were that auctions could fail. The risk of auction failure is unavoidable—in fact, without this risk, DARPS could not qualify for the DRD at all (see Alderson and Fraser, 1993). However, as the dealers pushed the market farther from its original clientele, the new retail participants—who were buying the DARPS as cash equivalents, not as tax shelters—may have misunderstood the necessary liquidity risks. They were therefore ill-prepared for the breakdown of the market in early 2008.

Crisis Fallout

The evaporation of liquidity in the auction rate market, and its devastating consequences for individual savers, begged a regulatory response. As with the mutual fund debacle of 2003, the New York state attorney general (albeit now a different person) was at the forefront of this response. In this section, we describe several of the actions taken by New York Attorney General Andrew Cuomo, as well as some by the Secretary of State of Massachusetts, William Galvin. Cuomo and Galvin have asserted that many investors were told that auction-rate securities were cash equivalents—as Galvin put it, as “liquid, safe and risk free.” Customers receiving such a sales pitch might not have been briefed properly on the risk of auction failure. Thus, when auctions failed, customers felt “blindsided by the very people who were supposed to have their best interests at heart.” Actions by both Galvin and Cuomo against UBS provide a case in point.

Cuomo obtained e-mails showing that UBS’s short-term desk had “exceeded multiple times in 2007 and early 2008, the amount of capital it was authorized to use to support auctions,” and that the group had repeatedly requested an increase in its funds cap. Corporate cash managers were removing their capital from the market, forcing UBS to increase its support for the auctions—thereby building up its auction rate security (ARS) inventory to unsustainable levels. In August of 2007, insiders at UBS were emailing each other about the vulnerability of the auction market and the increasing likelihood that UBS would pull out of it. Finally, not wanting to get caught holding billions’ worth of illiquid securities, the company began a marketing campaign to help offload their ARS. They created a new group specifically tasked with selling the securities, and gave them the goal to double sales. In December of 2007, the Global Head of

Municipal Securities Group and Head of Fixed Income Americas pushed the salespeople to stress to customers—people saving for college, preparing for retirement, or running small businesses—the “value” in ARS at the prices for which UBS was selling them. Meanwhile, he proceeded to sell his personal holdings of ARS because his “risk tolerance from a credit perspective was something that drove me to want to sell.” He was not alone: seven top UBS executives also sold off \$21 million in personal auction rate securities. Galvin’s investigations tell a similar story. His office was contacted by customers of UBS who had placed money into ARS after being told it was a safe instrument—100 percent principal-protected and liquid, thanks to auctions held every 7 to 28 days. His complaint alleges that the company had to closely monitor bid rates on ARS so they would be just high enough to allow auctions to clear, but just low enough to not upset the issuers (the underwriting clients). UBS knew that auctions would fail if it did not continue to bid; in fact, UBS did allow certain auctions to fail because the company did not want to add to its ARS inventory. On February 13, 2008, UBS stopped supporting its auction rate program completely, without notice to its customers, rendering their ARS completely illiquid.

Exploring Darps through the Investments Project

Erickson (1999) describes the pedagogical benefits of bringing a finance course “alive” by using real data. In our work, we extend the investments project to consider the DARPS-market meltdown of 2008. As with traditionally structured projects, our basic scope covers portfolio theory and efficient markets topics. The main changes for the DARPS inquiry were in the choices of assets, the subjects of the hypothesis tests, and the timing of the event study and beta stability tests. The project has always included some hypothesis testing. In the DARPS version of the project, we added an additional set of questions that had students update several empirical DARPS results, both old and new.

For example, the first of these questions was based on Plesko’s (2005) study of the DARPS market. He has two main findings: that investors’ share of the potential tax benefits of DARPS declines over time, and that the marginal tax rate implied by the relative yields of DARPS and commercial paper is lower than the maximum marginal corporate rate. The students were tasked with revisiting both of these findings using more recent data, including some surrounding the meltdown of 2008. The second empirical question tackled by the students required them to design a test updating one of two historical findings on DARPS spreads: that in the late 1980s, the spread between DARPS and CP widened significantly when the market became less stable (Winkler and Flanigan, 1991); or that, during the 2008 crisis, the spread between auction rate securities and 1-month LIBOR “increased markedly” (D’Silva, Gregg, and Marshall, 2008).

Sample of Project Results

The students’ updates of Plesko’s (2005) results and their self-designed empirical tests provided the most interesting outcomes from this application. We now discuss these findings. Quotations come directly from the students’ reports. As described above, Plesko’s results revolved around the tax benefits of DARPS to corporate investors—the dividends received deduction. The asset yields during his sample period reflected this tax differential, with $CP > \text{actual DARPS} > \text{implied lower bound for DARPS}$. However, when our students updated these relationships using data from 2007 and 2008, they found something very different: the CP rates for all subperiods were always lower than the actual DARPS rates. “In Plesko’s results, the CP rate maintains a premium of anywhere between 67 and 193 basis points above the DARPS rate. In our results, the DARPS rate maintains a premium over the CP rate of anywhere between 188-150 basis points.” They explained their results by noting that “the DARPS auctions [were] starting to fail and having to reset the yield at over 100% of the commercial paper yield.” (For example, for the SIFMA nontaxable average, “the actual DARPS rate went from 2.7% to 5% to 12.05% in the span of three consecutive weeks in September of 2008.”)

This reversal of relative yields, of course, led to vastly different results than Plesko's for the equilibrating tax rates and yield spread premiums. Since the actual DARPS rates are higher than the CP rates, Plesko's "premium" (the difference between the actual and implied DARPS rates) is greater than the difference between CP and the lower bound—making the "premium as a share of yield difference" (i.e., $\frac{\text{actual DARPS} - \text{lowerbound}}{\text{CP} - \text{lowerbound}}$) no longer fractional, but greater than 1 (100%). (In fact, much greater than 1 in some cases: no values were less than 2, and there was one observation of 20.7.) Equivalently, given the higher DARPS rates, all of the equilibrating tax rates were *negative*. "A NEGATIVE equilibrating tax rate—what does that even mean?!" "There are almost no data points where the equilibrating tax rate makes any sense at all." Then, addressing their own observations: "This leads us to believe that the DARPS market was being propped up with absurdly high yields," "making the investor much better off during our observation period." (Of course, while their yields were higher, investors were now stuck with their DARPS; the higher yields were partial compensation for the complete loss of liquidity during this period.)

The second empirical addition to the project required students to design a test updating either Winkler and Flanigan's (1991) finding on the DARPS/CP spread or of D'Silva *et al.*'s (2008) on the DARPS/LIBOR spread. One group chose the former, regressing the DARPS rate on the equilibrating after-tax DARPS rate for both the January-February and September-October, 2008 subperiods. For the earlier period, which encompasses the initial wave of auction failures, their model's R^2 was 0.85, so that the realized commercial paper and DARPS rates were highly correlated. However, this relationship evaporated in the fall (p-value = .242). Interpreting the latter period as "more unsettled," this student group pronounced their results consistent with Winkler and Flanigan's.

The rest of the teams chose to update the more recent DARPS/LIBOR result. One group tested the null hypothesis that the SIFMA auction-rate index and LIBOR values were equal against the alternative that SIFMA was larger. (Note that, historically, SIFMA would be smaller.) They used both the tax-exempt and taxable SIFMA indexes over the January-February and September-October, 2008 periods. While they failed to reject the null for the tax-exempt issues, they did so for both subperiods using the taxable index ($p < .001$ for both tests). Another team created a spread variable (SIFMA – LIBOR, again recognizing that the traditional relationship had reversed), then tested the null that this variable's behavior during a 2007 base period was the same as that during the meltdown in winter, 2008. They found that the spread was significantly larger in 2008, changing from a mean value of -0.0154 to 0.7073. They attributed this behavior to the increased relative default risk of DARPS, noting that the relationship changed coincident with the auction failures of mid-February, 2008. Graphing the SIFMA and LIBOR series over 2008, they note that "[t]he LIBOR rate remains relatively unchanged until September, when the risk in the financial system translated in to [a] higher LIBOR rate. Note that even at the peak return (and probably perceived risk) of LIBOR in September, the [DARPS] were considered exponentially more risky.

CONCLUSIONS

Incorporating a data-based Excel project in the investments course allows students to get practical, hands-on experience. However, most undergraduate projects focus exclusively on applications of textbook concepts, missing the enrichment that comes from incorporating current events. In this paper, we describe our experience integrating the project with a study of the 2008 meltdown of the DARPS market. Using assets employed throughout the DARPS literature, our project had students evaluate the relative performance of DARPS and money-market comparison assets; update prior studies' empirical results, such as Plesko's (2005) result that more of the potential tax benefits of DARPS were accruing to issuers; test DARPS' beta's stability over various periods from 2007 through the fall of 2008; and perform an

event study test around the onset of systemic auction failures in February, 2008. These practical, timely applications give special context to students' study of investments. Their completed project will also be a unique "deliverable" to showcase for potential employers.

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BIOGRAPHY

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THE ROLE OF FAMILY TIES FOR THE OPTIMAL DESIGN OF HUMAN CAPITAL CONTRACTS

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ABSTRACT

This paper studies the problem of financing a child's primary education when the parent is faced with credit constraints, contracting with minors is not possible and the legal enforceability of contracts is limited – a profound problem in many developing countries. It presents a model in which the empathy of agents towards their kinship ("family ties") is endogenized and self-enforcement of contracts is guaranteed through the interlinkage of credit markets – first a market for education credits, then a market for personal credits such as microcredits. We analyze the impact of increased mobility and anonymity observed in developing societies on the optimal contract design and allow for imperfect information. The main results are as follows: a decrease in information flow (regarding traceability of the whereabouts as well as borrowers' credit history) causes the interest rate of the education credit to always decrease, while the effect on the interest rate of the microcredit is ambiguous. The latter falls if the parent's empathy towards its child is independent of the child's empathy. Furthermore, we find that family ties not only represent an insurance for the family members against financial distress but can also dampen the negative effect of limited enforcement on the lender's payoff.

EVALUATION AND PRESENTATION OF INTANGIBLES – IMPACT AND LIMITS

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ABSTRACT

Intangible assets and intellectual capital have become important within the scientific community as well as among businessmen. The movement mirrors recent developments in the business world that has become quite competitive and has appreciated intangible assets and intellectual capital on their own while using limited sources. The obvious impact that the intangibles, the intellectual property, has over the companies' performances led the latter's managers to strive towards measuring these intangibles due to the fact that they no longer trust the decisions taken based on traditional tangible data. The present paper aims to capture the efforts made so far to assess and clarify intangibles' claim, on one hand, as knowledge economy and on the other hand, as knowledge-based economy.

INTRODUCTION

Interest in accounting for intangibles is based on the assumption that the present non-accounting of intangibles is causing harmful effects. Supporters for the inclusion of human capital and structural capital into the balance sheet argue that such capitals may largely explain the gap between book value and market value, namely intellectual capital. An issue gaining increasing importance nowadays relates to pinpointing some methods and indicators able to gauge how the intangibles affect the new economy. The obvious impact that the intangibles, the intellectual property, has over the companies' performances led the latter's managers to strive towards measuring these intangibles due to the fact that they no longer trust the decisions taken based on traditional tangible data. Changing a way of thinking built, for centuries, on a certain understanding of the notion of value, are not, however, a trifle. Attempts to do it are still experimental, meaning that any solution suggesting new concepts, new indicators for evaluating the efficiency of intangibles, new operational measuring should be seen with interest, promoted and tried. Changes include:

- improvements in financial markets that have made it easier to finance large investments, that means the capital intensity is no longer a defense against competition;
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- the large fall in communications and production costs, thanks to the spread of information and communication technologies. In the same time businesses are discovering that fostering growth in their intellectual capital can improve profits and are attempting to quantify this in their financial statements. Reporting such information has the potential to improve internal management.

LITERATURE REVIEW

The act of measuring is aimed at finding costs or opportunities for creating value, which are otherwise hidden in the traditional accounts. What is the cost of personnel change? What is the value of the lesson learnt when there is an interaction between the company's staff and the customers? Which is the lost opportunity for creating value when there are improper systems for managing knowledge? These are some of the questions answered by measuring the intangibles.

The problem of measuring the intangibles is not a new one, being rather, over the years, part of several accounting regulations and standards. Yet, in the traditional accounting systems, the intangibles are shown in the balance sheet if they simultaneously meet 4 conditions:

- if they can be identified;
- if they have the ability of generating future income;
- if they can be transferred separately;
- if they can be controlled;

About these aspects, David Moore, Research Manager for CICA (Canadian Institute for Chartered Accountants) made the following statement Measuring the financial performance derived from information found in the financial statements or other financial sources is a method used by companies for decades. It expressed aspects related to the company's profitability, solvency, liquidity, productivity or market-share. These performance gauges are nevertheless based on traditional information that do not take into account changes produced for what regards the new value determinants. The idea that financial performances are not enough for taking the best strategic decisions gains more and more acceptance. They have to be completed or even replaced in a certain respect, by non-financial gauges."

Thus, in traditional accounting systems, if an intangible asset does not meet the criteria above, then it will not appear in the accounting books of the company. However, as time passed, the traditional accounting concepts and systems became improper for the purposes of the new company models form the post-industrial economy (organizations based on knowledge, immaterial, with a low number of employees with high qualification). I think that defining the "intangible assets" is the first step to be taken in view of elaborating a complex survey aimed at conceiving a methodology for measuring them in general terms, and, in particular, measuring management, seen as intangible asset.

METHODOLOGY RESEARCH

Researchers Pierrat and Martory stress that "scientific literature and official texts do not offer clear definitions for the notion of immaterial asset. Most authors rather prefer simply counting the main parts of the whole, while the official accounting texts define the notion in very vague terms. Actually, the general definitions become very quickly useless because of their barely analytical nature, while the more precise definitions prove to be too focused on particular cases.

Patrik Epingard was another researcher which approached this category of accounting data in his work "L'investissement immaterial, Coeur d'une economie fondee sur la savoir" CNRS Publishing House, Paris, stating, and we quote: "At a microeconomic level, the notion of ability becomes vague in a lot of areas of activity, so that nobody knows the limits of investment: limiting them to material data will not evidence the company's strategy, while collecting all the expenses in order to gain future economic advantages is too ambitious."

Epingard considers that instead of a universal definition or some lists stating which expense can be seen as an investment, it is more relevant to specify the features of immaterial investment, which are, according to him, the following:

- appears in an important amount before the production process, in the research and development stage for technologies, and in the market expansion stage for retail investment;
- is usually irreversible;
- generate specific assets which are difficult to be sold on the market, their value being usually determined by the organization which incorporates them.

According to S. Duizabo, the immaterial are a combination between expenses and investment, saying about them that they are not common expenses for which the aim is only their management and decrease,

but rather a strategic managerial decision of the company; nor are they common investment because their effects are indirect and are qualitative in nature, while their profitability is only financial.

In order to face the new challenges arisen, many companies, mainly in Northern European countries, focused on the concept of Intellectual Capital (IC) and on adopting instruments for classification and identification of new value determinants. For the same purpose, some specific linguistic terms started to be used, like “Intangibles Report” or “Intellectual Capital Report” (meaning various models of identifying and presenting intangible assets). The measurement models of intellectual capital can be divided into large categories. Some models provide a global valuation of it, without identifying its individual components: these models can be labelled as holistic. A second type of models provides a valuation of each of the elements constituting the Intellectual Capital: these are known as analytical models.

Methods of measuring the intangibles presented in detail and widely analyzed in public sources are as follows: Skandia Navigator; Intangible Asset Monitor; Balanced Scorecard; Lev’s Knowledge Capital Formula; Lev’s Value Chain Scoreboard; Tobin’s Q; Economic Value Added; IC – Index; Technology Broker; Knowcorp; Citation-Weighted Patents; Human Resource Accounting. For examples Tobin’s Q can be a useful measure of intellectual capital because it can reflect the value markets place on assets which are not typically reported in conventional balance sheets.

According to the Intangible Assets Monitor the intangible part of a company’s balance sheet can be said to consist of three parts: individual competence, internal structure and external structure. The Skandia Navigator and Intangible Assets Monitor are two popular methods for calculating and visualizing the value of the intangible capital. However for the analysis of human and structural capital many indicators have been developed, but most of them are subjective.

Intellectual capital measurement can be approached from several viewpoints: internal versus external; qualitative versus quantitative; and monetary-bases versus non-monetary-based. Regarding the surveys made in order to prove the ability of intangible assets to produce value at company level, one can safely assume that the specialized literature offers a lot of certainties in this respect. Usually, the analysis focused on investment made in research-development (most often), company goodwill, customer satisfaction, brands, patents, advertising and the way of accounting for all of these.

Experts think that changes in the modern economy have a double consequence: on the one hand, they determine the transfer of focus for the production processes from matter and energy to information and knowledge, and on the other hand they lead to an unprecedented interconnection and diversification of them. In the same time, experts think that the burst of information technologies, along with internationalization of economies and globalization of markets brought about a doubtfulness index much higher than in the past, making the classical productive models unable to offer results. In the new stage, these models should be based on some organizational models which develop flexibility and speed of adjustment to change, so that it could be better integrated in an economy based on knowledge.

Models are representations of systems which can be studied without the need for physically, socially and economically touching them. There are three important classes of models: iconic, analogical and analytical. The iconic ones are mainly used in agriculture, showing on a smaller scale buildings, quarters, ports, electrical plants, airports etc. In management, the analytical models are mostly used. They usually deal with mathematical formulae. The most renowned models of this kind are those used for operational research, like: linear programming, dynamic programming, stochastic programming, stocking models, waiting phenomena models, Markov chains etc. The analogical models are used more seldom. They reproduce phenomena from certain activities using techniques from other activities, by means of analogy. As modeling, and especially the analytical one, is realized by simplifying reality, there is the possibility for this simplification to change the precision of fact. Managerial acts introduced in models are risky as a

consequence. That is why, when applying models for adopting managerial decisions, models need to be artificially validated, prior to practical application. Even given these conditions, the decision taken based on a model needs to be accompanied by a calculation of the associated risk, so that applying the decision with the risk attached to be economically efficient.

The ability of building models to represent reference systems in a more adequate manner gained considerable importance in the past decades due both to the development of operational research which make available for the managers an increasing number of model types in a prefabricated form, but also to the possibilities of using a more efficient calculation technique for testing the validity and problem solving. Besides the progress and facilities offered by science and technology, the managerial activity is at a high intensity also due to complications which also progress over time: decreased natural resources, increased world population, higher stakes in all walks of life. Thus, management records the trend of reducing direct experiments on systems and, consequently, it has to strengthen the methodology of creating and using models as means of testing new strategies aimed at controlling consequences of current uncertainties.

In accounting theory and practice a great number of measuring bases have been given credit. Within the general framework for making and presenting the financial sheets, made by IASB, these are: historical cost, current cost, net realized value, updated value.

- historical cost: Assets are recorded as sum in cash or cash equivalents paid when buying them or at the justified value of the sum paid when the purchase was made;
- current cost: Assets are recorded as sum in cash or cash equivalent which should have been paid if the same or similar asset had been purchased at the current moment;
- realizable value: Assets are recorded as sum in cash or cash equivalent which can be currently obtained by regular sale of assets;
- updated value: Assets are recorded as updated value of future cash entries which will be generated in the regular activity.

The problem arises when choosing the most adequate one among them in order to meet the demands of the users of accounting information on the one hand and to observe the accounting principles and fundamentals on the other hand.

Issuers and users of financial sheets argue that, when measuring and presenting accounting information, the most widely used is the historical cost, although it has weak parts. This is usually combined with other evaluation methods. Moreover, the trend is towards using the current cost as an answer to the inability of the accounting model based on historical cost to solve problems related to the effect of modifying the price of monetary assets. But an important factor determining companies to invest in intangibles is their will to reduce the degree of uncertainty of their business and, also, to keep and gain benefits from demand or costs as compared to the competition. We are talking about the fact that, usually, any benefit generated by the standard, tangible capital is easily imitated by competitors. In the same time, money which companies invest in intangibles, rather their results, are specific (for example: skills and abilities of human resources, organizational culture, credibility, renown, customer relations etc.) and very hard, almost impossible to imitate. Thus, intangibles become an important way to obtain a competitive benefit and to help companies face the quick changes encountered on the market.

CONCLUSIONS

In the new economy, the importance of informational, intangible assets derives from the benefits they bring, in a deeply competition society. Information becomes merchandise mainly due to its codification. Knowledge can be related to the human capital, but the two notions do not exactly overlap. As more and

more work is done at the intellectual level, holding and manipulating information becomes an essential quality of each employee.

Moreover, it is visible that some of the models for evaluating intellectual capital are built on the same principles and use the same indicators, only their names being different. This fact proves that the area is in its first stages and no one wants to give up their own nomenclature by borrowing the results of the work of others, as long as no method is generally valid. Reasoning further, an important aspect for this research area is elaborating a common set of definitions and indicators which can be easily generalized.

Facing multiple challenges, like: striving towards conceptualizing the area; attempting to measuring the intangibles; establishing cause-effect relations; proving the truthfulness of some approximate variables, many companies with a system of managing the intellectual capital happen to use within it some individual indicators whose relevance is not fully justified. Thus, Goran Ross proved the fact that companies tend to use overextended lists of indicators, and the measuring systems they use tend as a consequence to be difficult and complex, being frequently loaded with useless indicators. Thus it is very important to determine and establish relevant indicators, to group them in specific categories (quantitative or qualitative, referring to individual aspects of the company's business – for example the employees – or to the macro aspects) and not simply put them together, while at the same time assigning to each category a specific weight in calculating the final result.

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THE NEW ROLE OF PUBLIC LEADERSHIP

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ABSTRACT

The puzzle of leadership in the public sector is truly intriguing. The relationship between leadership and public sector productivity has, however, largely been ignored by economics as a discipline and by that family of economic theories (agency theory, public choice and the new institutional economics) that have had the most significant impact on the design of public management reforms in many countries. In a post-modern organization or in a post-New Public Management regime, leadership becomes even more essential than in the bureaucratic organization. This paper seeks to answer the following question: How, then, does public leadership operate?

INTRODUCTION

The two concepts of credit claiming and commitment can be integrated in a model of leadership: the reward for leadership is the credit given to leaders for inducing the commitment from team members to the pursuit of publicly valued outcomes. A mix of selective incentives - and commitment will typically induce the motivation from team members that is required for them to perform the tasks required to produce such a response. In claiming credit for exercising leadership, a person will be claiming credit for the commitment exhibited by other team members and, to the extent that this commitment is sustained, will be rewarded by being given credit by these team members for exercising leadership.

The leader may be the personal source of such a challenge. The leader may thus promote a 'vision' that interprets that calls for increased sustained commitment at least level of credit attributed to him or her so that the demand curve shifts to the right. On the other hand, such a shift may also arise where external factors cause increases in the commitment required to achieve output objectives. Moreover, a change in the public service bargain to one under which public managers are expected to take the initiative in leading improvements in public service delivery and given credit for these outcomes will also shift the demand curve to the right since it will increase the leader's reward at every level of commitment.

Public sector reform in the advanced countries have promoted a new public organization that is in need of strategic management, which can only come from the leadership function in the organization. The proper functioning of the leadership function in any team varies over time, depending critically in the above model upon the commitment of team members to their leaders. Leadership as strategic management involves taking key decisions about the structure of team provision of services.

LITERATURE REVIEW

First, there is the literature on blame-avoidance and blame-management (Fiorina 1982; Hood and Lodge 2006). Public leaders will in some way weigh up the relative advantages of 'credit-claiming' with 'blame-shifting' and give autonomy to other institutions and actors when the expected advantages of blame-shifting exceed those of credit-claiming. Hood and Lodge (2006) argue that under the 'directed agency' form of a 'public service bargain', public servants undertake to be loyal to whoever holds elected office at any time in exchange 'for access to the confidential counsels of those politicians and a measure of anonymity when it comes to public praise or blame'. The trust relationships that are established over time through such arrangements may be jeopardized were (1) the public servant to take credit for leadership of

a successful policy initiative, or (2) the politician to shift blame on to public servants for its perceived failure. Responsibility for the leadership of a public service delivery team would thus be assumed by politicians even if, in practice, public servants performed important but nonetheless ‘invisible’ leadership functions.

Hood and Lodge (2006) do, however, argue that in countries where there has been a devolution or decentralization of authority according to New Public Management principles, public servants will come to operate under a ‘delegated agency bargain’ according to which political principals and public servants typically ‘agree on a framework, set by the principal, within which a zone of discretion is obtained by the public servant, in exchange for direct responsibility for outcomes within that zone of discretion’. Gregory (1995) has argued that accountability for programmed failures remains problematic under these arrangements. Rhodes (2000) has also contended that where public managers use their discretion to forge delivery networks, the problem is exacerbated since ‘accountability may disappear in the interstices of the webs of institutions and actors that make up networks’. Hood and Lodge (2006) suggest that while the devolution of accountability should allow public managers to claim credit and be subject to blame for those aspects of programmed outcomes that are under their control, there is often considerable scope for ‘cheating’ under these bargains such that politicians continue to claim credit for programmed successes while shifting blame ‘downwards’ for failures. The concept of blame management needs to be integrated with those of team member ‘commitment’.

From the point of view of collective action theory, leaders can be seen as motivating teams through a mix of ‘selective incentives’ and ‘inducing commitment’ (Olson 1965). Through the design and implementation of ‘selective incentives’ and ‘monitoring systems’, rewards or penalties for team members can be made contingent on the effort they supply in performing the tasks allocated to them. There will, however, always be a discretionary unobservable component to effort that cannot be monitored. Moreover, in the absence of effective leadership, this discretionary effort will tend to be under-supplied. Positive externalities may be associated with individual effort decisions so that members get only a fraction of the overall return to the effort they expend and will expend less than the first-best level of effort on the common endeavor (Hermalin 1998). Furthermore, even where they derive utility from the attainment of the group’s goal, the ‘logic of collective action’ (Olson 1965) may dictate that they rationally free-ride on the efforts of others since members calculate that their own discretionary effort will make a negligible difference to the probability that this goal will be achieved.

Leadership is also related to the type of motivation that ‘revisionist’ economists (Sen 1977; Schelling 1980; Hirschman 1982, 1985; Sugden 1984; Rose-Ackerman 1996) identify as ‘commitment’. They take their lead from Sen (1977), who challenged the mainstream economic assumption that individual actions are shaped by a ‘single all-purpose preference ordering’ by distinguishing ‘commitment’ from ‘sympathy’ in that it involves individuals choosing acts that involve some sacrifice in personal welfare. Altruists with interpersonal sources of utility (Collard 1975) or individuals who derive ‘in-process’ benefits (Buchanan 1979) from the process of striving towards the realization of a group’s goals may thus be said to be motivated by sympathy rather than commitment. Commitment requires the formation of ‘second order meta-preferences’ (Hirschman 1982) through which individuals evaluate their preference of what they want to prefer. It may also involve an ‘intimate contest for self-command’ (Schelling 1980) through which individuals struggle to impose a ‘second order’ preference to keep a commitment over first order preferences to break them.

Formal And Informal Leadership

In a private firm, the leaders are singled out as the managers, especially the top-level ones. They are contracted for the governance of the organization, and often paid handsomely for their results or efforts. Although shadow leaders may exist in the organization, the focus upon results and remuneration would

tend to eliminate too many discrepancies between the formal and the informal. Managers lead the work of the other employees and the shareholders reward them. The basic difficulty in private leadership is to find the reasonable level of remuneration, given the asymmetric information advantage of managers.

Things are more complex in public organizations. Leaders do not have a single title and are not clearly separable from other employees in terms of remuneration. What still reinforces the formal-informal separation is the public law framework for public organizations. Since in principle all decisions by a public organization can be contested by means of the filing of a complaint of some sort, the confusion between formal and informal leadership will be minimized. Yet, it is a more formidable task to identify the leaders of a public organization, as it may have established a system of collegiality. Besides, many different titles are employed for the identification of a formal 'CEO' in the public sector.

In relation to the delivery of public services, the leaders will include politicians and managers, the relation between them varying with alternative institutional arrangement. The reform trend towards policy implementation at arm's length from government has strengthened the relevance of the principal-agent model for setting up delivery structures. However, politicians may work closely with managers in some countries and managers may even be directly elected by the population on a political mandate. In any case, the work of public leaders includes both politics and technology, as they have to pay attention to the objectives put down somehow by the principal while searching for the means to put these goals into effect. Since they may have to step down by both failing to pay attention to political considerations and lacking the necessary tools to get things done, any sharp separation between politics and administration is irrelevant to present systems of service delivery, especially the post-modern organization with considerable elements of New Public Management.

Whereas in the stylized form of private firm organization there tends exist a neat delineation of the different parties - the shareholders, the CEOs and the employees, no such simple structure is to be found in public organizations. Yet, one may distinguish between the principal and the agents, and among the latter between leaders, whatever their name may be (minister, under-secretary, director, dean, chief executive officers, president, etc.), and the team of collaborators, whatever their titles may be.

Leaders, Teams And Output

Delivering public services requires a lot of people, somehow contracted to contribute to the output on a daily basis. These people, whether employees, self-employed, privately employed, etc., form the teams, comprising the people who work together towards the achievement of the objectives. Leadership emerges, as these teams need to be recruited, instructed, trained, steered and evaluated. The governance of teams involves a number of tasks, which the leaders should provide:

1. Information: how to be informed about most recent and effective technology to provide for the output of services?
2. Preferences: how to stay attuned to the wishes of politicians and voters for changes in output?
3. Organizational psychology: how to get people motivated to work towards the accomplishment of output goals?
4. Troubleshooter: teams are likely to face a number of problems along their path, which the leaders will have to deal with.

One must not assume teleology, or that because teams need leaders, leadership is also forthcoming. Many teams have bad or unsuccessful leaders and some leaders do have capable teams. Failure is a common theme in organizational analysis. How, then, will leaders get the teams to work so that output is maximized or at least provided for in a satisfactory manner? And how will leaders be recruited and remunerated so that they try hard?

To illuminate this puzzle of public leadership, we will draw on some streams of theory that have not been integrated and applied to make a contribution to the literature on strategic management in public organizations. Leadership in public organizations will be based upon a demand-supply mechanism (Wallis et al. 2007).

CONCLUSIONS

Public leadership may involve both politicians and managers. But, the leadership function in the governance of public service delivery, under alternative institutional forms like long-term or short-term contracting, in-house or out-of-house production, etc., includes both higher-level and middle-level managers. So, understanding leadership is crucial in a theory of strategic management. On the other hand strategic management is not without relevance in the new organization and should be a key focus when debating the direction of public sector reform. As a normative concept, it complements the traditional focus of public administration upon bureaucracy and the rule of law by emphasizing the achievement of objectives through organizational design and the handling of contracts with the team responsible for public service provision.

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ANALYZING VISITORS HETEROGENEITY. A NEW APPROACH BASED ON TIME-STYLES AND EXPENDITURES

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ABSTRACT

Time is one of the most precious resources that human beings possess. However, in the field of tourist marketing, no studies have been found that analyze how the visitors use their time when they travel to a destination. Also, it is true that time-style is in essence a behavioral segmentation variable. Thus, segmentation schemes based on visitors time-style can be an alternative to other segmentations based on demographic or psychographic variables. Therefore, the aim of this research is to analyze the possible heterogeneity of the visitors, based on the time and money dedicated to carrying out different activities during a tourist visit (guided tours, shopping, visiting museums and monuments, eating, nightlife and so on). The methodology used is based on a survey of over 800 visitors in an important Spanish tourist city. The data obtained has been analyzed based on the latent class segmentation. The groups of visitors identified confirms that there is a heterogeneity in their preferences and as to how they organize their time and what they spend their money on. The size of the different segments detected provides very valuable information when defining the offer of activities, thus helping the tourist companies to make decisions.

JEL: M31

KEYWORDS: Time-Styles, Expenditures, Visitors, Latent Class Segmentation

ORGANIZATIONAL CHANGE AND CORRUPTION

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ABSTRACT

Change pervades organizational life, and recently the forces of change battering organizations seem to have gained momentum commanding radical reconfiguration. Although a vast, rich, and diverse literature on organizational change exists, to our knowledge, no treatment has linked change to corruption in organizations. We argue that shifts in the normative control system as reflected in ethical climate perceptions can sometimes present a situation for increased corruption. We extend ethical climate theory by articulating the conditions of unchecked egoism in the face of diminished principled and benevolent elements. So, in this paper we argue that change could be one major contributing factor to develop a theoretical framework for understanding how organizational change can sometimes generate corruption.

INTRODUCTION

Ethics research indicates that the organizational context, specifically an organization's culture and the norms and values related to ethics, is key in understanding corruption (e.g., Ashforth & Anand, 2003; Ashforth et al., 2008; Lange, 2008; Tenbrunsel, Smith-Crowe, & Umphress, 2003; Treviño, Weaver, & Reynolds, 2006). The organization's normative control system, its ethical cultural norms and values, is reflected in its ethical climate (e.g., Treviño et al., 2006). As such, we conceptualize the organization's normative control system in terms of its ethical climate mix (Victor & Cullen, 1988). Based on anomie theory (Durkheim, 1951), we argue that when organizations reconfigure in response to internal and external pressures, anomic conditions of strain and disruption may result, possibly dislodging or even deinstitutionalizing the extant normative control system. That deinstitutionalization is reflected in an ethical climate mix that may foster corruption and allow its normalization (Ashforth & Anand, 2003). Importantly, the rise of anomie, i.e., a deinstitutionalized normative control system, in the face of change is not inevitable but, rather, depends on the organization's ability to accommodate change and the magnitude of its impact.

Regardless of the nature of the reconfiguration, it is conceptualized as an organizational result or response that can ensue from a variety of triggering sources. For example, the business or physical environment can be the source or trigger of organizational reconfiguration, such as a new government regulation or trade agreement. Likewise the change source may be internal to the firm, such as a merger question, or financial exigency. Indeed, there exist a number of triggers for reconfiguration including outsourcing, globalization, and other factors involved the hypercompetitive corporate landscape. Although the source or change responsible for generating organizational reconfiguration remains a fascinating area of research, our conceptualization focuses on the outcomes and consequences of organizational reconfiguration that results.

Simultaneously, the means and paths for achieving increasingly elusive and indistinct goals and objectives may also be shifting or disappearing. Anomie, as a dynamic condition in the organization, results when factors in the organization emerge and develop, creating blockages in the achievement of elusive objectives, and thus levels of strain that swamp social controls. Anomic organizations are characterized by ambiguity, where processes, structures, and patterns lose their meaning. The direction and focus implied by organizational goals and objectives also blur, increasing ambiguity and uncertainty.

LITERATURE REVIEW

Organizations tend to value performance, and with reconfiguration, the pressure for performance gains can become even greater than usual, resulting in strain and possibly giving rise to anomie. This increased performance pressure and the accompanying strain occur simultaneously as the processes and architectures are adjusted or dismantled, potentially intensifying anomie because of the disruption happening concurrently with the strain. That is, reconfiguration can result in goals and objectives that are intermittently emerging, shifting, or even disappearing.

The pursuit of goals unfettered by principle or benevolence may involve considerable rule breaking or even law subverting—even to the possible detriment of fellow organizational members. What is more, in an anomic context, heightened feelings of mistrust, frustration, and individualism can further erode the ethical climate mix beyond the erosion initially caused by reconfiguration as organizational members attribute less benevolence, greater rule breaking (and thus diminished principled climate perceptions), and a rise in egoistic behaviors to their fellow organizational members. Whether or not such behaviors actually transpire, these shared perceptions can further deinstitutionalize and possibly imbalance the ethical climate mix. In other words, regardless of the prevalence of actual egoistic, rule breaking, or malevolent behaviors, a rise in members' shared perceptions of increased egoism, decreased principled and/or benevolent climates can further deinstitutionalize the ethical climate mix and give rise to corruption.

In contrast to the organization's vulnerability to anomie in situations of reconfiguration and limited accommodation capacity, organizations with limited accommodation capacity facing minimal reconfiguration have a greater chance of retaining the stability of their normative control system. Yet, there is some risk of the emergence of anomie because, in the wake of anomic strain and disruption, the organization cannot absorb and adjust in the reconfiguration processes even though the change may not necessarily be substantial. The organizational sociality may not adjust and accommodate which can allow anomic conditions to take root. The potential for the rise of anomie in this situation is not substantial or significant, but nonetheless still present.

With regard to the suppression of anomie and thus the preservation of the normative control system, the least problematic situation is, of course, when organizations with extensive accommodation capacity encounter minimal reconfiguration. The dual threat of substantial reconfiguration and inability to cope with that change is absent. Minimal reconfiguration means that relationships, patterns of behaviors, common understandings, and control systems remain in place as anomic conditions are muted. Minimal reconfiguration implies substantially less confusion and uncertainty, minimal conflict and anxiety, and thus anomic conditions do not emerge to threaten the normative control system or how it is reflected in the ethical climate mix.

In sum, we argue that high-magnitude reconfiguration and the potentially subsequent conditions of anomic strain and disruption can upset and possibly deinstitutionalize the organizational normative control system as reflected in a stable, balanced ethical climate mix. However, regardless of the magnitude, if an organization has the capacity to accommodate the reconfiguration, the rise of anomie is substantially mitigated. Again, we caution that corruption is not an automatic outcome of change and organizational reconfiguration. Indeed, if it were, given the pervasiveness of change in contemporary environments, all organizations would be corrupt. As we argue, a key factor that comes into play is the potential for anomic conditions that pressure the organization's normative control system. Another important link in our conceptual framework, however, is the dynamic relationship between the normative control system, as reflected in the ethical climate mix, and corruption.

While corruption derives from an array of sources and pressures in the organization, here we argue that change could be one major contributing factor. Change pervades organizational life, and recently the forces of change battering organizations seem to have gained momentum commanding radical reconfiguration. Although a vast, rich, and diverse literature on organizational change exists, to our knowledge, no treatment has linked change to corruption in organizations.

CONCLUSIONS

Proposing conditions for when this sequence of events might unfold, we advance the notion of accommodation capacity which suggests that some organizations adapt continuously, fluently refining processes, architectures, and patterns while others are plagued by inertia and rigidities making them unable to adapt and forcing the replacement of processes, architectures, and patterns with new ones. As another moderating force in the potential de institutionalization of the normative control system, we delineate the magnitude of reconfiguration. Together, accommodation capacity and reconfiguration magnitude interact to influence the genesis of anomie. In conclusion, our model suggests an actionable arena in which managers faced with complex reconfiguration challenges can operate to mitigate such situations and reduce the probability of corruption. To understand the possible impact of change on organizational corruption, we develop a framework integrating two major theories related to corruption theory and ethical climate theory using organizational accommodation capacity and the magnitude of reconfiguration to bind these theories.

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STRATEGIES COPING WITH THE EFFECTS OF TAIWAN DIRECT INVESTMENT IN CHINA ON TAIWAN

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ABSTRACT

Foreign direct investment (FDI) is an important area of research in Finance. The outflows of Taiwan capitals to China increase at an increasing rate. As of this writing, Taiwan direct investment in China has reached an alarming amount of more than U.S. \$200 billion. Taiwan is currently suffering a serious economic downturn and encountering high unemployment, for Taiwanese firms close their factories home and relocate them in China. Hence, Taiwan Direct investors contribute to an increase in employment in China, a decrease in employment in Taiwan. Moreover, the Taiwan government recently lifted all restrictions on capital outflows and transfer of technology from Taiwan to China. This policy action has further exacerbated the conditions of economic downturn in Taiwan. The concerns of Taiwan's business/economy over dependence on China set in motion of the political implication of unification with, and the military threat of annexation by, China that prompt this study. The major objectives of the study are: to investigate major effects of Taiwan direct investment in China on Taiwan's business/economy, to learn what empirical strategies coping with the effects are, and to analyze some related issues about government policies and administrative efficiency. The survey aims to generalize an empirical model that intends to add additional contributions to the existing literature on FDI. The model can also serve as a reference source for policy makers to cope with the ill-effects of FDI outflows.

JEL: F21

KEYWORDS: Taiwan Direct Investment (TDI), Foreign Direct Investment (FDI), Coping Strategies, Sinicization, Economic Cooperation Framework Agreement (ECFA), Unemployment.

INTRODUCTION

The severe conditions of high unemployment in Taiwan are aggravated by the major culprit of the continual outflows of Taiwan Direct Investment (TDI) to China. To alleviate such an unemployment situation is to comprehend some critical questions. The questions include: What are the major problems of TDI outflows to China? What are the cross-strait related government policies? Will President Ma Ying-jeou promote sinicization or protect Taiwan sovereignty? What are major strategies for reducing the rising unemployment in Taiwan? These are empirical questions, which the present study intends to address and to reflect in a Venn model as shown in Figure 1. The respondents show high expectations of the President Ma government to deal with the issue of high unemployment. Handling the high unemployment problem should be the first priority of all tasks. The faster the government starts to work out the detailed economic plans for creating jobs, the less serious the recession or unemployment problem will be. The coping strategies that the respondents suggest are valuable to policy makers. The model in Figure 1 symbolizes President Ma's drive to achieve "Sinicization," which is located in the center of the Venn model. This concise model would be considered as an addition to the existing literature.

LITERATURE REVIEW

Over the past six decades, Taiwan has experienced economic growth and miracle (Wang, 1993; and World Bank Group, 1993). Taiwan has become a major leader in supplying the world with the information technology products (Wang, 2001). Taiwan has controlled more than 70 percent of the global

market for the computer hardware, semi-conductor, and other high-tech goods. Now, more than 80% of manufacturing in Taiwan are done in capital-intensive and high-tech industry (Ramaswami, 1968). Taiwanese firms do have a difficult time to stay away from the economic attraction that there are larger market and cheaper labor in China than in Taiwan (Srinivasan, 1983). In accordance with a statistical research done seven years ago, more than 50 percent of Taiwanese enterprises moved to China (China Times, 2003). The movement of production to China has been fast on the rise. As of today, more than \$200 billion of Taiwan capital has flowed to China. The relocation of TDI to China to take “cheaper labor and other incentives” gives rise to unemployment in Taiwan (Park, 2008). As the outflows of TDI to China continue, unemployment in Taiwan continues to rise as well. As a result, the workers took to the streets of Taiwan to dump trashes to protest the rising unemployment rate (Associate Press, 2002).

In February 2010, an official survey was done on President Ma’s satisfaction ratings of his performance. The public support of his performance dropped below 40 percent. Only 36 percent of respondents supported his performance in diplomatic relations while 37 percent of respondents approved the way he handled the cross-strait ties between Taiwan and China (Taiwan News, 2010). The Global View Magazine conducted a poll on President Ma’s performance in January 2010. The poll indicated that only 23.2 percent of the respondents were satisfied with his performance (GVSRC, 2010). President Ma does have a leadership crisis; his performance ratings are too low to think otherwise (Staff Writer, 2010).

Despite the differences between Taiwan and China, contact between the two countries has grown significantly over the past two decades. Taiwan has continued to relax restrictions on unofficial contacts with China. The cross-strait relations in culture appreciations and economic transactions have been on the rise. Since President Ma Ying Jiou came to power, he officially lifted all restrictions on TDI to China (CNA, 2009). He also lifted ban on direct travel between two sides of the Taiwan Strait. His ultimate aim is to expedite the sinicizing process through his cross-strait policies. The President Ma administration seems to play a role of locomotive pulling Taiwan away from keeping its sovereignty. On October 19, 2008, the Democratic Progressive Party launched a huge demonstration to protest that Ma engaged in a “diplomatic truce” with China as a sign of losing Taiwan sovereignty to China. The demonstrators accused him of sacrificing Taiwan’s sovereignty under one China policy (Ko and Chang, 2008). President Ma is over friendly to and leans on China according to a CNN report in 2010.

Coping strategies for reducing the rising unemployment is one of the four components of a Venn Model as shown in Figure 1. The nature and purpose of coping strategies in dealing with particular issues varies in industries or professions (Kolhammar, 2009). The coping strategies of the present study strive for abating unemployment that has resulted from the excessive exports of jobs and unending outflows of Taiwan capital to China. As of July 2009, there was a 6.1 percent of workforce or a sum of 633,000 people unemployed in Taiwan (BBC, 2009). Lu, Shiow-ven (2010), a legislator of Taiwan’s ruling Party, claimed that the true adjusted rate of unemployment was 11 percent or 1,310,000 unemployed in February. She also stated that the adjusted rate of unemployment was two-time higher than the official rate.

Once an Economic Cooperation Framework Agreement (ECFA) is inked and tariffs are removed, the enterprises still operating in Taiwan will move their productions to China (Mayer, 1984). As a result, Taiwan capital will flow out to China at an increasing rate. Soon after the signing of an ECFA, the Taiwan firm exodus to China will leave behind some 250,000 people unemployed. Another consequence for signing an ECFA is that the workers in Taiwan will suffer falling wages, whereas the workers in China will enjoy rising wages according to the Factor-Price Equalization Theorem (Samuelson, 1949). The theorem postulates that when two trading countries actively interact with each other, the movement of factor prices of production between two countries will reach a state of equalization (Cheng, 2009).

METHODOLOGY

The methodology of this survey is, in part, similar to that of earlier studies (Wang, 1995, 2000; and Wang and Rawls, 1975). The survey was created to shed additional light to the extensive literature review.

Subjects: The subjects, Taiwan residents, were involved in the survey. The surveyed subjects included policy-makers, financial planners, professors, business entrepreneurs, heads of households, members of labor unions, and other residents.

The names and mailing addresses of 1,094 subjects were lifted from four sources: (1) a directory of government organizations and personnel published by the Government Printing Office in Taiwan, (2) a directory of professors in higher education compiled by the Ministry of Education, also in Taiwan, and (3) a compilation of domestic and foreign firms in Taiwan, published by the Direct Investment Evaluation Committee of the Ministry of Economic Affairs, (4) and a directory of labor unions.

Instrument: The instrument used in the study was a questionnaire. The questionnaire was designed to identify major problems brought about by excessive outflows of TDI to China. A second purpose was to analyze the nature of the cross-strait related government policies. Another purpose was to evaluate President Ma's governing behavior toward "sinicization." The fourth purpose was to derive some empirical strategies for reducing the rising unemployment in Taiwan as an addition to the existing literature. The questionnaire was set up according to a 5-point Likert Scale ranging from "1" meaning "strongly agree" to "5" meaning "strongly disagree." The questionnaire also included an open-end question regarding each of the four areas or components as shown in a Venn Model of Figure 1.

Procedure: The questionnaire and a cover letter were mailed to the subjects in Taiwan. Enclosed with the cover letter and questionnaire was a business reply mail envelop. Subjects were asked to return the questionnaires within two months.

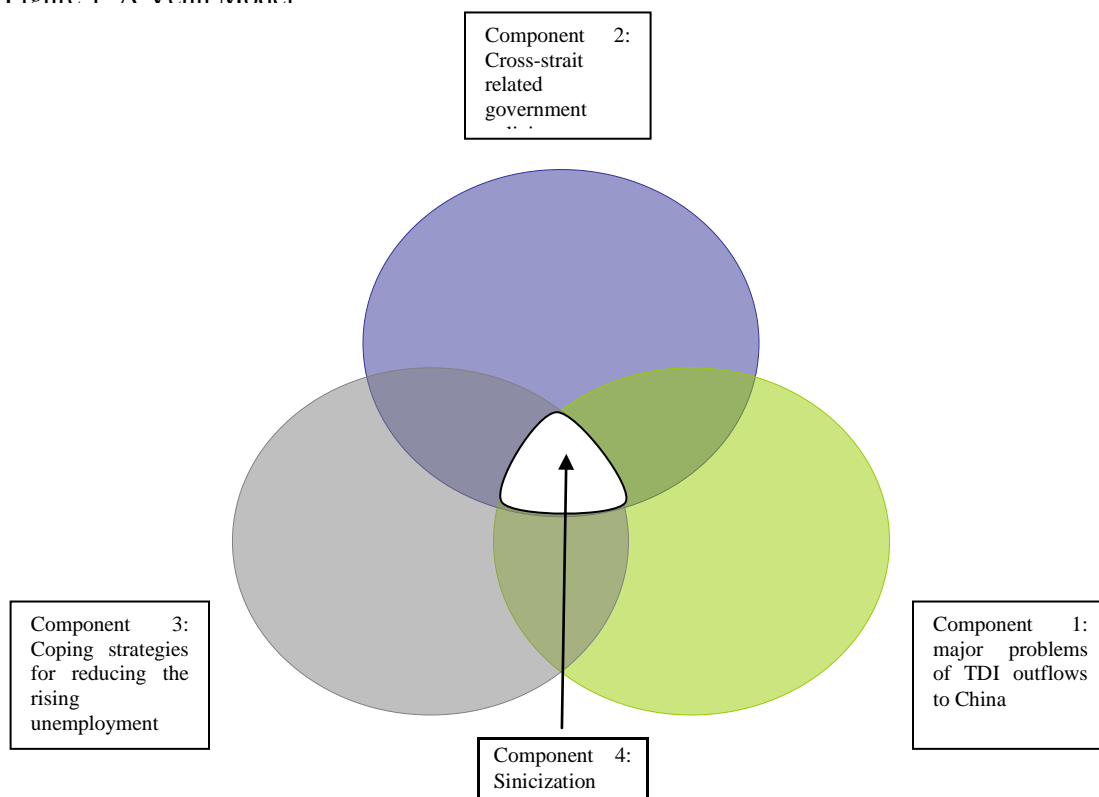
Thirty 35 questionnaires bounced back to the sender due to changes of subjects' mailing address at work. Of the remaining 1,059 questionnaires, 357 subjects completed and returned the questionnaire within the specified time span. The response rate of the survey (33.71%) was more than three times better than the average mail response rate of about 10% (Ferber, 1949 and Wentz, 1972). This rather high return rate was possibly due to short written reminders mailed a few days after the original mailing.

Empirical Analysis of a Venn Model : A Venn model that derived from the empirical findings consists of four components as shown in Figure 1. Each of the four components (i.e., first level titles, upper case) composed of a number of sub-components (i.e., second level titles, underlined) is succinctly analyzed below.

MAJOR PROBLEMS OF TDI OUTFLOWS TO CHINA

The continual outflows of capital from Taiwan to China give rise to severe problems on Taiwan's economy. No country can sustain such a one way of capital outflows to China without increasing investments at home. An economy can only prosper through a balanced investment at home and abroad. The respondents pointed out some major economic problems Taiwan must deal with.

Figure 1: A Venn Model



A Venn Model as shown in Figure 1 reflects that the President Ma administration aims at mitigating the serious problems of continual outflows of Taiwan's capital to China, cross strait policies that are over dependent on China, and strategies coping with the rising unemployment, through "sinicization." The Venn Model is comprised of four components. Component 1 is composed of five sub-components such as rising unemployment, falling capital formation, losing business opportunities in Taiwan to China, transferring technology, and falling real wages. Component 2 is also composed of five sub-components. It includes "no haste, be patient" policy vs. westward investment policy, excessive outflows of TDI to China and consequences, government policies closer to businesses than to workers, gainers and losers for signing an ECFA, and signing an ECFA that benefits business enterprises at expense of high unemployment. Component 3 consists of eleven sub-components, which include: stabilization of general prices, improvement of management efficiency of state-owned enterprises, business financing for job creation, reverse investment from China to Taiwan, no more import of foreign workers, discouragement of business relocations to China, balanced concerns for the employers as well as for the workers, bridging the gap between the rich and the poor, promotion of diversification strategy, development of new business and industry in Taiwan, and postponement of inking an ECFA. Component 4 is comprised of two sub-components such as sinicization, Taiwan localization, and unification; and a special country-to-country relationship. Please note that Component 4, "Sinicization," reflects President Ma's drive for achieving his goal for the eventual unification of Taiwan and China as shown in the common area of the three circles of the Model.

ising Unemployment

Taking advantage of low costs of labor in China, Taiwan business companies relocated to China. Taiwanese firms discharged their employees in Taiwan, and hired local workers in China. As a result, unemployment has become one of the most important issues in Taiwan. In accordance with the Council of Labor Affairs, the unemployment rate in Taiwan was at 5.86 percent in November 2009. Taiwan was one of the four tigers or mini-dragons in South East Asia. In the same period, the other three mini-dragons – Singapore, South Korea, and Hong Kong recorded the unemployment rates of 3.4%, 3.5%, and 4.9%, respectively. The employment rate in Japan was at 5.2% in 2009. More than 700,000 people in Taiwan have not been able to find a job. The loss of jobs to workers in China gives rise to a profound effect on

labor and economic problems in Taiwan. The global financial crisis of 1997-2010 was a major cause for a sharp rise of unemployment in Taiwan. Now the Ma government that actively promotes the westward investment policy that exports jobs to China worsens the unemployment in Taiwan. Hence, rising unemployment in Taiwan has become one of the major ill effects of TDI to China on Taiwan.

Falling Capital Formation

Capital formation refers to “the transfer of savings from households, individuals, and governments to business sector, resulting in increased output and economic expansion” (Investorwords 2010). Capital formation is about the accumulation of savings or capital funds in an economy. Saving leads to investments that generate output in a business economic system. The outflow of TDI to China reduces capital formation of Taiwan. A decrease in capital formation results in decreased investments and employment rates in Taiwan’s economy.

Losing Business Opportunities In Taiwan To China

As of today, more than 2 million Taiwan business people who currently reside in China. If these people had lived in Taiwan, they would have generated tremendous business opportunities at home. Hence, Taiwan’s domestic demands were extremely weak because they are lost to China. That has been confirmed by a CNN report.

Transferring Technology From Taiwan To China

The government has recently lifted the ban on the transfer of technology of the 12-inch-wafer fabs and plate foundries to China from Taiwan. Lifting the restrictions on Taiwan’s wafer fabs and plate foundries that move to China could cause considerable damage to Taiwan’s economy. It is not only the most profitable industry yielded to China, but also the core of Taiwan’s high-tech industry transferred across the Taiwan Strait. Hence, Taiwan will no longer enjoy a comparative advantage in IT industry. In February 2010, President Ma approved another transfer of LCD faceplate technology to China from Taiwan. Such a policy that leans toward China will no doubt push up the unemployment rate in the Taiwan IT industry.

Declining Real Wages

Over the past decade, Taiwan has recorded an expansive economy. However, real wages have dropped sharply. Taiwan’s Gross Domestic Product grew about 18% in the past ten years, but the real wages shrank about 4% during the same period. Falling real wages in Taiwan were brought about by two major reasons. One reason is the relocation of TDI to China. The other is that the state-owned enterprises keep raising prices of necessity products such as oil, gasoline, natural gas, and electricity they sell. Households encounter a budget constraint of falling wages on one hand and the rising costs of necessities on the other hand. Thus, consumers are hard to make ends meet because their purchasing power shrinks continuously.

Cross Strait Related Government Policies

The respondents pointed out that President Ma’s cross-strait policies were over friendly and dependent on China. They expressed concerns of constant outflows of Taiwan capital to China. The respondents perceive that once Taiwan signs an ECFA, Chinese workers, goods, and services will flood Taiwan’s markets. Thus, goods produced in agricultural, transitional, and labor-intensive industries in Taiwan will face the challenges of stiff competitions from Chinese imports. These industries will be forced to shut down. People working in the industries will lose their jobs as a result. Ma’s cross-strait related

government policies tend to be in favor of China, big businesses, and the rich. None of his policies aims to take care of the poor in long run.

“No Haste, Be Patient” Policy vs. Westward Investment policy

In 1996, then President Lee Teng-hui proposed a "no haste, be patient" policy as a guideline for Taiwan direct investments in China. The cross-strait investment policy was formulated in accordance with the concerns of national security. Later, over the past eight years, the former President Chen Shui-bian of the Democratic Progressive Party approved additional cases of TDI to China. Soon after President Ma has become the president, he lifted all restrictions on TDI outflows to China. Consequently, a number of the jobless in Taiwan are fast on the rise.

Excessive Outflows of TDI to China and Consequences

The public raises concerns about the Taiwan's excessive investments in China, for Taiwan's economy becomes over dependent on China. The continual outflows of TDI to China violate the "investment principle of diversification." It is dangerous that the Ma government only promotes investing in China. Putting all eggs in one basket might break them all if the carrier of the egg basket accidentally falls down. The Ma Ying Jeou government has not had a long-term investment plan to improve Taiwan's unemployment conditions. Since President Ma is in power, he approved transfer of advanced technology. As a result, Taiwan suffers a high rate of unemployment and a widening gap between the rich and the poor. Taiwan direct investors closed plants in Taiwan and relocated them in China. Hence, the workers in Taiwan were left unemployed while others with a low pay job suffered falling real wages. If TDI outflows to China continue, a vision for a speedy recovery of Taiwan's depressed economy would remain illusive.

Government Policies Closer to Businesses and than to Workers

The Ma government has passed economic policies in favor of the business companies or groups with special tax breaks. The government has not proposed any special tax relief bill for the working people in Taiwan. The Ma administration is more responsive to the demands of business firms than to the needs of the workers. The government is friendlier with the businesses than with the workers. Business executives are often invited to participate in the formulation process of the cross strait policies without the input of the labor. As a result, the issues of the public complaints are often inadequately addressed. Although the government did carry out several short-term job plans for the unemployed, the outcomes were not as effective as planned. Up to this point, the Ma administration has not been able to formulate any policies that could lessen the severe problem of high unemployment. Ma has never considered the viewpoints of the unemployed, nor has he ever listened to the distress voices of the workers whose quality of life deteriorates continuously.

Gainers and Losers for Signing an ECFA

Regardless of the public opposition, the Ma administration insists to sign an ECFA with China. Nevertheless, President Ma has not been willing to inform the public and the lawmakers of the Legislative Yuan as to an ECFA's contents and its negative impacts on agricultural and traditional industries in Taiwan. Signing an ECFA means to allow China's goods and services produced with its low factor prices of production to be sold in Taiwan. Hence, Taiwan's markets will be replete with cheap Chinese imports and Taiwan will lose its competitive edge to China in the end. China will weaken and wipe up more than a million Taiwan's small and medium size of business firms in traditional and labor-intensive industries, which are the backbone of Taiwan's economy. Therefore, the government needs to tell the public as to who the gainers and the losers are from the inking of an ECFA between China and Taiwan. The Ma administration should not make such a national decision in hands of few executives in the dark. The

administration recruited some business firms in support of its decision to sign an ECFA with China in spite of the fact that the public is firmly against signing an ECFA. How can President Ma insist to sign an ECFA with belligerent China that displays more than 1,500 missiles aiming at Taiwan?

Signing An ECFA That Benefits Business Enterprises At Expense Of High Unemployment

The China Post News Staff (2010) reported that in December 2009, the Commonwealth Magazine conducted a questionnaire survey on some 1,109 Chief Executive Officers of the top business firms in Taiwan. Some 90% of surveyed subjects stated that they supported the signing of the ECFA pact with China. More than 70% of respondents stated that inking the pact would help reduce tariffs against Taiwan's exports to the region of the Association of South East Asian Nations (ASEAN's). Signing an ECFA tends to enhance the competitive advantage of Taiwan business enterprises in doing business in the ASEAN's region that includes China. The study done by the Commonwealth Magazine concluded that the proposed ECFA aimed to maximize profit through tariff reductions and to achieve optimal competitiveness. Evidently, signing an ECFA only benefits the big or rich business enterprises. In this case, an ECFA is not designed to offer a solution to the problem of high unemployment in Taiwan. Most likely, signing an ECFA contributes to increasing the jobless rates at home. The public has rights to expect a report of an impact analysis on Taiwan's economy from the government and on a proposed solution to resolve the high unemployment caused by inking the ECFA pact.

COPING STRATEGIES FOR REDUCING THE RISING UNEMPLOYMENT

The constant outflows of Taiwan capital to China have brought about tough problems to Taiwan's economy. The high unemployment is the most serious one of all problems that Taiwan has ever encountered. The respondents offered eleven strategies to cope with the rising unemployment in Taiwan. These coping strategies are sound in theory and effective in practice.

Stabilization of General Prices

The state-owned and operated enterprises in water, electricity, salt, sugar, oil, natural gas, gasoline, and other goods are supposed to keep the general prices stable. Nevertheless, under the President Ma administration, these state-owned enterprises have taken the lead to increase the prices of their products. As a result, other industries were pressured to raise prices of their goods and services too. The prices behave highly flexible upward and somewhat rigidity downward. For example, gas prices often go up more and come down less. The unemployed expect when they could get a job and hope what strategies President Ma could offer to cope with such an economic desperation in Taiwan. As the level of general prices goes up, the consumers suffer a falling purchasing power. Therefore, controlling general prices should be the primary function of the state-owned enterprises in Taiwan. So far, President Ma has not been able to present to the public with any sustentative strategies to release recessionary pressures. The first empirical strategy that the surveyed subjects recommended is that the government must stabilize general prices.

Improvement of Management Efficiency of State-Owned Enterprises

The state-owned or government enterprises are set up to serve the public with goods and services at fair prices. Taiwan's state-owned enterprises operate in either the monopolistic market or the oligopolistic market. Therefore, none of government enterprises should strive for windfall profits. In order to keep the prices of goods and services low, the state-owned enterprises need to improve management efficiency of strategic, physical, and human resources. The state-owned enterprises should not have kept raising prices for windfall profits, as do Taiwan's state-owned enterprises. They should have only aimed for a reasonable return. If Taiwan's state-owned enterprises had improved their management efficiency, they

would have been able to sell their goods and services at lower prices than they had been. Hence, the upgrade of management efficiency of Taiwan's state-owned enterprises is long overdue.

Business Financing for Job Creation

As stated previously, the outflows of TDI to China result in plant relocations to China and leave a large number of the unemployed in Taiwan. Taiwan direct investors in China are the primary culprits of the rising unemployment rates at home. Some Taiwan direct investors in China financed their operations with Taiwan capitals and left jobless workers and a huge debt behind. This type of debtors should be publically condemned. Thus, Taiwan needs a long-term strategy to assuage the problem of high unemployment that calls for financing business for job creation. The government should encourage the financial institutions to finance a business plan that can create jobs in Taiwan. The government should also detail a policy for financing a business plan or project that creates jobs at home in long run.

Reverse Investment from China to Taiwan

It is detrimental that one direction of continual outflows of TDI to China has caused rising unemployment and ceasing domestic investment. One way of resolving the problems is to reverse the investment direction from China back to Taiwan. It can be done with an attractive incentive package. The government should organize a reverse investment committee that consists of government officials, business executives, and labor representatives. The committee should be charged to complete the task with a strong support of local government. Offering an attractive incentive package is the key to the success of this strategy.

No More Import of Foreign Workers

Had Taiwan not imported foreign workers, the current problem of high unemployment would not have been so serious. If the foreign workers keep coming, they would keep competing on the Taiwan job market. Hence, the respondents strongly advocate that Taiwan import no more foreign workers.

Discouragement of Business Relocations to China

The government needs to slow down Taiwanese firms relocating to China if President Ma intends to reduce Taiwan's unemployment rate to 5% by 2011. He recently declared this goal, but he did not state how he would achieve it. The respondents expect Ma's actions not words, for he has made so many empty promises. For example, one of his broken promises was called for a "6-3-3" plan. The plan strived for achieving a 6 percent economic growth, an average per capita income of US\$30,000 and a 3 percent unemployment rate in Taiwan by 2009. Plant relocation exports capitals and jobs from Taiwan to China, which prevents economic growth and worsens employment. Therefore, the process of plant relocations must cease immediately.

Balanced Concerns for the Employers as Well as for the Workers

President Ma's cross-strait policies are characterized as closer relations with the employers than with the workers. That is, his government has been more responsive to concerns of the former than to concerns of the latter. Had he addressed the issue of high unemployment more effectively and efficiently, he would have gained a higher mark on his presidential performance in poll. The surveyed subjects expect that the government must stress to achieve a balanced concern for the employers as well as for the workers.

Bridging the Gap between the Rich and the Poor

The gap between the rich and the poor in Taiwan is widening. That signals an unstable economy. President Ma should shoulder the responsibilities to redistribute incomes of the taxpayers by raising taxes on the rich and lowering taxes for the poor. The government needs to complete three immediate tasks. One is to create employment opportunities for the jobless. Two is to design a reasonable social-economic welfare system. Three is to reform the current inequitable tax system. A case in point, the civil servants, teachers, and military personnel pay no taxes. The respondents expect President Ma to find “ways and means” to bridge the gap between the rich and the poor soon.

Promotion of Diversification Strategy

The principle of investment calls for diversifying the investment. Violating this principle tends to increase risks of the investment. Taiwan should not have over invested in China. Otherwise, China would exert political influences on Taiwan that would erode Taiwan’s sovereignty. If Taiwan were over dependent on Chinese economy, Taiwan’s economy would have become a sub-set or part of Chinese economy. In this case, Taiwan’s economy would be subject to political manipulation of China. After all, economy is political. As a result, China would tend to speed up “sinicization” and to achieve “unification.” Thus, “diversification” is to minimize dependence on China that reflects a sound investment strategy. It also reflects a concern of national security. Therefore, diversifying investments in different host counties is an indirect approach to guarding Taiwan’s sovereignty.

Development of New Business and Industry in Taiwan

Taiwan should not over emphasize on and concentrate in IT industry. Moreover, Taiwan has overlooked the ill consequences of the relocations of the most IT firms to China. Taiwan’s economy virtually becomes hollow, for it lacks other sustentative industries to stay home to help cope with high unemployment. Now, business firms in agricultural, traditional, and other business sectors still produce goods and services in Taiwan. Nevertheless, they would soon lose their competitiveness because the large quantity of cheap Chinese goods will be imported to Taiwan soon after inking the ECFA pact. Thus, these business sectors will be forced out of business. In view of such a scenario with threat, the respondents strongly advocate that Taiwan engage in R & D to develop new businesses other than IT industries.

Postponement of Inking an ECFA

It is most likely that the inking of an ECFA would be devastating in the agricultural, traditional, and labor-intensive industries. Signing an ECFA tends to increase the number of the unemployed. Until the public and the legislators are given a chance to access the detailed impact of an ECFA on Taiwan’s economy, the postponement of signing an FCFA is the best choice.

SINICIZATION

The Ma administration has been tilting toward China. President Ma deals with the major problems of capital outflows, cross-strait policies, and coping strategies with his driving force of sinicization in the center of a Venn Model as shown in Figure 1. The surveyed subjects responded to President Ma’s drive for achieving “sinicization” concisely. They clearly pointed out that President Ma aimed to bring Taiwan to a state of unification with China.

A Special Country-To-Country Relationship

President Lee Teng-hui, the first Taiwan-born president (1988 – 2000) of Taiwan (Republic of China) was the strongest proponent for achieving Taiwan localization, emphasizing Taiwan first, and proposing China and Taiwan on each side of the Taiwan Strait that was a special country-to-country relationship. President Chen Shui Bian (2000 – 2008), another Taiwan-born president adopted the same cross-strait policies of Dissinicization as did his predecessor, President Lee. Disinclination means away from Chinese influences. For a total of 20 years (1988-2008), both President Lee and President Chen refused to be sinicized or unified by China. Then, President Lee Teng-hui was Chairman of the Kuomintang Party; President Chen Shui-bian was Chairman of the Democratic Progressive Party. Although they maintained contact with China, Taiwan remained as a country with full sovereignty that is well known to the world. Both presidents administered a cross-strait policy through “the three links” with China. The three links are direct postal, telephone, and airline links between Fujian province of China, and the islands of Quemoy and Matsu, which are part of territories of Taiwan. The three links are indirectly routed through Hong Kong. Each or every cross-strait policy aims to guard the Taiwan sovereignty under the administration of President Lee as well as President Chen. That is, the concept of a special country-to-country relationship has been in practice for 20 years.

Sinicization, Taiwan Localization, And Unification

Sinicization is a term defined here as Taiwan increases its cultural, economic, and political ties with China. That is to bring the ties under Chinese influences. People in Taiwan are divided into two groups; one group is for sinicization and the other group is for Taiwan localization. The vast majority of Taiwan residents are supporters of Taiwan localization. These supporters strive for achieving Taiwan independence in due course.

In 2008, President Ma Ying Jeou won the presidential election. Since then, the cross-strait policies that he has adopted, help China expedite its process of sinicization and unification with Taiwan. A case in point, he lifted restrictions on “the three links” which were indirectly routed through the third place, Hong Kong. Now, he opened airports and seaports to China for direct access without concerns of national security. President Ma is an active practitioner of “sinicization” as reflected in his governing behaviors.

It was in a news video today (2-28-2010) that the author saw President Ma converse with a 90-years-old poet. He said to him, “My name, Ma Ying Jeou, meant for unification with China.” He is carrying out the will of his late father for unifying Taiwan and China. It is beyond a reasonable doubt that the will, mind, and governing behaviors of President Ma clearly exhibit that he belongs to a minority group (15%) of Taiwan residents. The goal that his cross-strait policies lean toward China aims for the attainment of “unification.” However, the vast majority (85%) of people in Taiwan do not want to be ruled by Communist China. That is an empirical fact.

CONCLUSION AND RECOMMENDATION

As shown in Figure I, the model fully reflects concerns of the unemployed, the poor, the enterprises, the government, and President Ma’s leadership and ability in running the government. An objective of the study is to generate a set of empirical strategies coping with the ill effects of TDI to China on Taiwan. Another objective is to present a model derived from the empirical findings as an addition to the existing literature. The third objective is to serve as a source reference for policy makers who would benefit from the research. Hence, the study has concluded objectively.

It is firmly believed that Taiwan’s depressed conditions of high employment are surmountable. President Ma could ease the conditions if he had the will and the leadership in finding ways and means to alleviate

Taiwan's economic problems. Thus, if he truly determines to improve the quality life of Taiwan residents and to raise his low performance ratings, it is strongly recommended that President Ma take the following three actions right away:

1. Stop the cross-strait policies that export jobs and capital to China.
2. Strike a balance between the process of "sinicization" and that of "Taiwan localization."
3. Execute the eleven strategies derived from the empirical findings for coping with the severe problem of the rising unemployment in Taiwan.

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THE TENDENCIES REGARDING THE DEVELOPMENT OF THE AGROTOURISM IN ROMANIA

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ABSTRACT

This paper examines the challenge faced by Romania to develop its agro tourism sector. We identify that such context may be the external factors such as world political situation and tourist income. They also come from internal factors such as the quality of the object, the services of the local people and the quality of access to the agro tourist sites. In this paper we report the strength and weaknesses of the internal factors based on the survey at the sites, the key players in the agro tourist business and the local tourist operators formulate correct policy to raise the sectors. This policy had some positive impacts on the practice of local government in providing services including the agro tourist sector. However, the need to increase the local government revenue could bring the development policy oriented towards short-listed policy of the local government. Such policy will endanger the growth of the agro tourist sector in the future.

INTRODUCTION

Agro tourism is seen as a regenerative factor of rural economies and, at the same time, as an element for preserving the rural environment. This form of tourism uses for the accommodation and dining only the touristy pensions and the agrotouristic farms, benefiting of a not polluted and pictorial environment, of the natural attractions and cultural historical values, of the traditions. In Romania, 'rural areas' were defined in 2005 as areas belonging to communes and to the periurban areas of towns and cities (MAFRD/MAI Ordinance no. 143/610/2005 published in the Romanian Official Journal no.382/6 May 2005). Thus, agro-tourism is a tourist activity to help farmers to get some benefits by help of capitalization their own resources from agriculture, which is their main profit source. Through the prism of these considerations, Romania proves to be a country with touristic vocation of notoriety, comparable with that of some European states that are in the hierarchy's first places in the domain: Austria, Switzerland, Greece.

In Romania, the agro tourism and the related activities appear as especially appropriate tools to revitalize rural areas aiming a sustainable future through people retention and employment maintenance (or even job creation), as well as increasing job diversity, retaining services, supporting farms exploitations, broadening cultural provision, and also by maintenance of landscape, nature resources, and rural art and handicraft as attractions for visitors (Naghuiu, Vázquez and Georgiev, 2005) According with these authors, agro tourism can be considered as one of key-tools for an ambitious and effective rural development system in Romania. This system is a result as a analysis of the internal factors formulate in the local government policy of the agro tourism sector. Such policy had some positive impacts because the rural economies interact with the national economy to shape a system of relationships between cities, suburbs, surrounding countryside, small towns and villages and allowing a substantial contribution to the improvement of life quality.

In the same time, agro tourism activities perform as a way of alternative income for farming communities either directly (by diversifying into, e.g., providing accommodation or holiday cottages for visitors) or indirectly through environmental stewardship to create and maintain the sort of countryside that visitors

want to enjoy. Further from additional jobs and incomes, agro tourism provides a wide range of valuable social and cultural benefits to the population.

The World trends show the great increase of the agro tourism form of tourism although the organizational differences influence its stronger and more systematic growth to a certain extent. This paper purposes an evaluation of the actual state of agro tourism development in Romania as well as an overview on the favoring and disfavoring factors that must be considered by agro tourism marketing strategy.

MATERIAL AND METHODS

The survey based on statistical sources data and information is currently used in field researches. As an instrument for data gathering, statistical figures are the most important and “diplomatic” element, determining the success of a selective research performed in a rural environment, subject of profound transformations. The analytical methods were organized considering the number the number of considered data etc. The proposed targets were knowledge about agro-tourism objectives and management. Considering its potential contribution to the general economic recovery agro-tourism is approached as one of the priority sectors of the Romanian economy.

If it is compared the Romanian agro-tourism with the organization of agro tourism in other European countries we can see that non-existence of a unique model of agro tourism in today’s Europe because each model is reflected in the diversity of its organization both on national as well as on regional levels. The reason is: popularity and demand of this type of a holiday and the rapid development of agro tourism in accordance to the market needs. Examples of agro tourism in Italy, Austria, France, Great Britain, Cyprus and Romania show different models in the organization of rural tourism. Italy is one of the rare countries which operate within a national legal framework but also practices regional laws which regulate it locally/regionally. In all presented countries, rural tourism operates within various associations be they governmental organizations (Cyprus Agro tourism Company), non-governmental organizations (Agriturismo in Italy, Farm Holidays in Austria, Gites de France in France, ANTREC in Romania) or professional organizations (Farm Stay UK in Great Britain). Different laws regulate some aspects of rural tourism but not its organizational aspect. Some counties are more active in this form of tourism (such as County of Istria or Dubrovnik and Neretva County) which affects also the geographical distribution of rural tourism households.

However, the agro tourism has the function to economically potentate the peasant household capacity. At the same time, the agro-tourism services (accommodation, services) are not carriers of additional indirect costs, overhead charges, commissions, etc., economic aspects that make the agro-tourism product price be much lower compared to the competition tourism product. From the calculations made by the specialized tourism services, it results that the price of an agro-tourism dinner, in all the boarding houses, is by 40–50% lower than the price of a dinner served in a restaurant from the tourism hotel network (from the same category). The explanation for this price difference is simple.

The price of agricultural products obtained and consumed on the agro-tourism household does not include VAT, excise taxes, transport and storage costs, etc. The agro tourism policies should stimulate the rural tourism advantages, in the direction of tax and fee exemption, fiscal pressure diminution, in general, in order to reduce prices and maintain the traditional customers (town people with more modest incomes, foreigners willing to get familiar with the rural traditions of the area, town children, etc.).

In 1998, there were 600 pensions (hotels, guest houses etc.) with 3,776 places for accommodation and by 2003 there were 3,500 pensions with 28,000 places (National Strategic Plan for Rural Development 2007-2013, p.16- 17). Besides pensions, there are also the farms that offer agro-tourism services; at the 2002 GAC for 1,453 farms, agro-tourism was an alternative source of income (2002 GAC, p. 370). A greater

concentration of accommodation for tourists can be observed in the Centre, North-East and North-West regions. The main attractions are Bucovina (with the valuable monasteries), Maramures (ethnography, wood architecture), Transylvania with the Carpathian Mountains (hiking, skiing, gastronomy, wine etc). The Danube Delta (in the South region) has also become an important tourist attraction that brings significant incomes and of course the Black Sea (National Strategic Plan for Rural Development 2007-2013, p.16-17). These are mainly the places where rural tourism and agro-tourism can be considered really an opportunity. The fact that only 0.1% of Romania's rural economy comes from agro-tourism, compared to 4.4% in the EU countries is a relevant economic indicator for the Romanian agro-tourism situation. Significant investments are necessary in agro tourism in relation to the allocated resources (educational, financial, infrastructure, etc.)

RESULTS AND DISCUSSION

Particular aspects in implementing the principles of the environmental issue in agro tourism appear when space is explicitly taken into consideration. A great attention in discussions was given to the relationship between agro tourism – regional development – environmental sustainability starting from the requirements of an integral perspective on regional strategy and policy.

To conclude, the consideration of environmental issues regarding to development of the agro tourism sector was made regarding four categories, as follows: i) capacity to have influence on business results; ii) importance of environmental protection; iii) aspects of environmental strategy; and iv) barriers to and opportunities from implementation of an environmental management system. Influence of stakeholders (partners, guests, competitors, etc.) in agro tourism business was considered in groups i) and ii), as well as their final importance on environmental protection and management. So, the challenges of agro tourism requirements induce specific concerns to regional development programs, where space is explicitly taken into consideration as well as the problems of the communities living in certain areas. In the beginning only the big challenges of environmental preservation are to be focused on, so that some trade-offs in terms of positive and negative changes in some components will be allowed.

CONCLUSIONS

According to the opinion of the business owners, in Romania, one of the main barriers in order to promote a suitable development of agro tourism aiming environmental respect and sustainability refers to the bad condition of a number of ways and transit spaces in rural areas. So, there is here an old claim for the infrastructure time ago, and then making possible the reception of tourists, but the real fact is that nature care has become a real concern, not only due to environmental reasons, but also taking in mind the use as resource for current guests as well as to attract visitors in future, offering priority support to agro tourism as a complementary form of social tourism. On the other hand, it seems to be clear that the identification of opportunities will simplify the implementation of the environmental management strategies, but fall of barriers becomes the right starting point to make it possible, also increasing self-confidence of business owners and, even, public responsible who are expected to support the agro tourism system.

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DEMOGRAPHIC CHARACTERISTICS AND INTERNET ADOPTION – CONSIDERATION FROM THE KINGDOM OF BAHRAIN

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ABSTRACT

The paper's purpose is to analyze the influence of demographic characteristics and technological acceptance model on the acceptance of Internet shopping. Using questionnaire survey, the influence of demographic characteristics (gender, age, education and household monthly income) and technological acceptance model (TAM) on future shopping intention has been tested through ANOVA, t-test and Regression analysis. The sample consisted of 278 consumers who have internet access. The findings of this study provide some understanding to the service providers and the government on the effect of demographic profile on online shopping. Of consequence, such understanding would help them in finding and implementing suitable strategies to enhance online shopping. The study stems its originality for being the first thorough analysis of the Kingdom of Bahrain online consumers characteristics through providing a comprehensive understanding by combining the demographic characteristics and the technological acceptance model and their effect on future shopping intentions.

KEYWORDS: Demographics, Online Shopping, Consumer behavior, Technological acceptance model, Kingdom of Bahrain

INTRODUCTION

The last decade of the twentieth century was a revolutionary period for the marketing discipline. The marketing discipline has been exposed to various changes and strong challenges with the introduction and diffusion of the Internet phenomenon into the business arena. On the other hand, marketing, as concept did not change: marketing still pertains to the exchange of value between buyers and sellers. However, the routes and dynamics of the systems accommodating these exchange processes and transactions are challenged strongly with the "Internet" phenomenon entering the world of businesses and consumers. During the early years of e-commerce, researchers (e.g., Evans and Wurster 2000) predicted that the market would be "revolutionized" because consumers would flock to the Web and disintermediation in certain industries would put many offline, physical stores out of business as the internet has moved from being a novel technology to a routine channel for information, communication, and retail/shopping (Brachearet.al, 2009). The emergence of a common, interactive and continuously available commercial platform filled most scholars and practitioners with awe. With this excitement, many studies have been conducted to handle this innovation from various perspectives (e.g., Rohm and Swaminathan 2004). According to Soopramanien and Robertson (2006), the Internet has not yet reached the mainstream status of its in-store counterparts.

Although the Internet affords tremendous opportunities to business as the fastest growing retails channel, it remains not the most common method for consumer to shop. This was evident in Laudon and Traver (2008) study results, which showed that the online retailing constitutes of only 3 percent of the total retail market in the United States today. On the other hand, researchers and businesses remain interested in the way consumers will continue using the Internet. The development of the Internet has significantly evolved particularly in the advanced and developed countries such as the US and the UK. Such development has also been mirrored in developing countries (Zurina, 1998; Said et al. 2007), such as in the Kingdom of Bahrain. The Bahraini government has made a tremendous effort in providing its society with electronic environment, particularly on e-commerce.

However, making a success of online retailing has proven more difficult than initially predicted. Internet retailers need to understand online consumer purchasing behavior in order to design and support effective retail Web sites that match the preferences of their target market (Vijayasathy & Jones, 2000). As the competition in e-commerce is intensified, it becomes more important for online retailers to understand the demographic characteristics of potential online consumers and their acceptance of online shopping. Such knowledge is essential to customer relationship management, which has been recognized as an effective business strategy to achieve success in the electronic market. In sum, there is a growing use of the Internet as a communication and shopping medium that necessitates researchers to discover the factors leading to this positive usage.

This study examines whether demographic profile of Bahrainis affect their attitude towards the Internet and its effect on future online shopping intentions. Four demographic profile variables that could be linked to attitude were chosen namely: gender, age, education and household monthly income. Furthermore, the technological acceptance model (TAM) will be tested in the Bahrain market in relationship with attitude and future online shopping intentions. The findings of this study would provide some understanding to the service providers and the government of the online consumers. Consequence, this would help them in finding and implementing suitable strategies to enhance online shopping.

LITERATURE REVIEW

Electronic commerce has become a powerful tool that helps to improve competitiveness and enhance performance of existing businesses, and provides a competitive opportunity for entry by new companies as well. Businesses can sell products online, promote and communicate their products and/or services digitally, distribute directly to the ultimate customers without middlemen, and sell products at a less expensive price as a result of no store set-up costs. Currently, many retailers are trying to capture the advantages of the Internet by establishing stores online. There are three kinds of Internet retail stores: (a) the pure electronic store (click only), which combines the store physical existence; and (b) online presence (brick n' click); and (c) the extended physical store (brick n' mortar) (Kotler, 2009).

The Internet represents one the fastest growing media in human history (Balabanis and Vassilelou, 1999). The mount of PCs ownership was escorted by the improvement of Internet access has which have led to the widespread use of the internet, increasing the possibility that these internet users would shop online (Sefton, 2000). The Internet has moved from being a novel technology to a routine channel of information, communication, and shopping. During the early stages of e-commerce researchers predicted that the market would be revolutionized in favor of click only stores putting brick and mortars out of business in certain industries (Evans and Wurster 2000). The Internet guarantees to transform the traditional way of shopping and product investigations that are offered to customers. One of the main barriers to this innovation is the ability to convince customers to use the Internet as their new sales channel and pay online with sellers whom they cannot even see (Gefen and Straub, 2003).

At the early stages of e-commerce the main problem of online businesses was how to switch visitors into buyers. Nowadays, online businesses are not only seeking to attract new customers, but also maintaining them to ensure profitable repeat business (Anderson and Srinivasan, 2003; Reichheld and Schefer, 2000). For an online business to succeed in today's market one should predict, understand, and addresses the needs of both existing and prospective customers. By identifying consumers' evaluative criteria and determining their relative importance, marketers are looking for ways to improve their understanding of the specific needs of online customers (Venkatesh and Agarwal, 2006; Wolfenbarger and Gilly, 2003; Parasuraman et al., 2005). According to ITU statistics, the global Internet market today is estimated to have over 500 million consumers (ITU, 2004). ITU reports that there are 474 million Internet users in G8 countries and 657 million Internet users in non-G8 countries. The number of consumers using the Internet to shop for consumer goods and services is rising rapidly reaching 1,541,617 users as of July 2009

(<http://www.smarte-commerce.com/top-ten-global-internet-by-google-sites>)(28.03.2010). E-shopping has brought the retail space in to the home. Research shows that the number of online shoppers in six key European markets has jumped to 31,4 percent, indicating that 59 million Europeans regularly use the Internet for shopping (GfK Group, 2002). England, Germany and France share the top three places respectively. It is important to note that the volume of the purchases increase proportionally with the number of online shoppers. According to researchers, by the end of 2010, sales figures for online commerce are forecasted to reach 50% of total retail sales in the United States. A total online sale is expected to hit 329 billion dollars in the United States and 234 billion dollars in Europe by 2010 (Donmez, 2006).

These above mentioned figures show that major part of the US and European population uses the Internet for shopping purposes. The increase of Internet shoppers in different countries around the world has attracted the attention of researchers around the world to investigate the characteristics of online shoppers. Online shoppers appear to be attracted to the ease with which they can find products on the Internet. They also favor detailed product information available and the variety of choices offered. Ease of comparison shopping, low shipping costs, timely delivery, avoidance of bad weather, convenience and time-saving are seen as key reasons for the increase in online shopping (Magee, 2003; Rowley and Okelberry, 2000).

The Nature of E-Shopping Experience - During the 2007 the B2C e-commerce sales increased by 19% which represent only 3.2% of the total B2C sales (US Census Bureau, 2009). These figures support the notion that the diffusion process associate with B2C e-commerce is still in the initial stage with many consumers not full informed about its capabilities.

Although the Internet – as a particular type of retail channel- lacks some of the traditional shopping channels characteristics e.g. touch, smell, feel of the item and contact with salespeople, it can provide more detailed and updated information in real time to support the consumer decision-making process. Also, for many types of products, e-shoppers appear willing to make decisions with less direct sensory experience prior to purchase than do more traditional shoppers (Karayanni, 2003).

The online shopping offers a number of benefits for e-choppers compensating them through convenience i.e. time and effort saved by the consumers (Ranganathan & Ganapathy, 2002; Swaminathan et al., 1999). Based on GVV Survey of Internet Usage analysis Kim, Cho, and Rao (2000), found that a time-constrained lifestyle was positively associated with Internet purchasing behavior. Similarly, Li, Kuo, and Russell (1999) reported that frequent Internet shoppers were convenience oriented. Other studies have also reported that limited discretionary time has a strong influence on a consumer's decision to purchase online (Bellman, Lohse & Johnson, 1999; Vijayasarathy & Jones, 2000). According to Doolin et al. (2005), the shopping experience for many consumers represents an important personal and social activity which attributes influence the shopping behavior e.g. enjoyment, convenience and social interaction (Jarvenpaa & Todd, 1997). Vijayasarathy & Jones (2000) found that Internet shopping experience is significantly related with attitudes towards Internet shopping and intentions to shop online. Furthermore, positive association between was found between the Internet shopping experience and the amount of purchases made (Koivumaki, 2001). Lee et al. (2003) found that shopping enjoyment and purchasing convenience were positively associated with online customer satisfaction.

In spite of the benefits associated with the online shopping, there are a number of negative drawbacks. According to Vijayasarathy & Jones (2000), online shoppers lose the social benefits associated with shopping besides the loss of sensory shopping. Consistently, Swaminathan et al. (1999), found that the lack of social interaction in Internet shopping dissuaded consumers who preferred dealing with people or who treated shopping as a social experience from purchasing online. Similarly, the e-services delivery compared to the traditional channels has been characterized as intangible and basically variable in quality and performance (Shostack, 1977). The lack of information besides the lack of contact with the service delivery personnel, e-services customers rely on extrinsic cues such as price, which is usually used as

quality measure (Ziethaml, 1988). According to Rao& Monroe (1989), the reliability on cues will increase as the information availability decreases. Consumers usually feel a need to replace missing information by forming more complete perceptions of relevant service or product attributes, possibly relying on incidental cues such as sound and scent (Mattila&Wirtz, 2001).

The Nature Of The Kingdom Of Bahrain E-Market

-An earlier report published by the TRA (Telecommunication Regulation Authority) in 2008, highlighted that the Internet penetration in the Bahraini market represents one of the highest penetration rates in the Middle East with a user growth of 907.3% (2000 – 2009). This was reflected in the number of Internet users has reached 402,900 in 2009 (representing 55.3% of the population) compared with 40,000 in 2000 (www.internetworldstat.com). Although, most of consumers purchasing transactions are taking place in brick and mortar businesses, room for moving towards click only and/or click only businesses representing a major opportunity for business taking advantage of the online consumer presence. Inline with the previously mentioned, the Ministry of Commerce implemented an e-Investor project (www.e.gov.bh) in May 2007, which is a business-to-government gateway that enables businesses to interact with the government through a one-stop-shop approach. Furthermore, the Kingdom of Bahrain e-Government broadened its umbrella to cover the effective delivery of government services to citizens, residents and visitors, in order to improve their lives by doing much more than simply implementing technology. In this context, the Government is increasingly encouraging the adoption of e-commerce though increasing its citizens' awareness of e-commerce. Furthermore, the Kingdom of Bahrain e-government added 32 e-services increasing the overall number of services to 124 e-services. A total of 146,038 transactions worth BD9.8million have also been processed via the portal. According to the updated statistics, 31 mobile phone e-services were launched.

The Bahrain government efforts was evident in the UN (2010) Global E-Government Readiness survey, which assessed UN member states on their application of information and communication technologies to serve and interact with citizens – its composite index includes web measure index, a telecommunication infrastructure index and human capital index – the Kingdom of Bahrain was ranked first among Arab countries and moved from 42 in 2008 globally to 13 in 2010 jumping 29 notches, and ranked third among Asian countries (www.unpan.com).

Research Framework And Hypotheses

The study of online shopping has evolved from the appearance of electronic commerce (Hassan et al., 2009). Researchers tend to examine the practices of buying and selling product and services over the Internet by utilizing technologies such as the web, electronic data interchange, email, electronic fund transfers and smart cards (Joseph, 2000). One theme that has often received wide attention among these researchers is the factors that influence consumers to shop online. Examining this subject matter is important to determine the success of online shopping business (Ghani et al., 2001; Wu, 2003; Kolsaker et al., 2004; Khatibi et al., 2006; Ghani et al., 2009). Within this theme, several variables were examined including external variables such as credit card facilities and website's design (Ghani et al., 2001, MohdSuki et al., 2002) and internal variables such as demographic profiles (Gupta et al., 1995; Haque and Khatibi, 2005; Khatibi et al., 2006) and consumers' characteristics (Haque and Khatibi, 2005; Harn et al., 2006). With regards to internal factors, a group of studies have examined variables that linked consumers to shop online, particularly on demographic profile. The studies that have examined the link between demographic profile and online shopping found that demographic profile of a customer determines his/her attitude towards online shopping (Gupta et al., 1995; Haque and Khatibi, 2005; Khatibi et al., 2006).

Demographics

There is ample evidence that demographic traits are associated with the likelihood of Internet use. Consumer demographics' impact on adoption of Internet shopping has been studied frequently since the 90's with reference to gender, age, education and income. Consumer demographic characteristics are sometimes used to identify customer niches that would be interested in the purchase of a specific product offering. By doing so, a business can determine what it would take to satisfy and retain a specific group of consumers (Dholakia and Uusitalo, 2002). According to Chang and Samuel (2004) online research, a significant correlation was evident between online consumer demographics and the frequency of online purchases. In the same line, Chen and Lee (2005) found that the difference between the importance of web site image was due to browsers' gender, age, educational history, career, residential area and income. The gender asymmetry in the adoption and use of the Internet has been steadily declining as more and more women sign on to use the Internet (Dholakia et al., 2003). Some researchers found that men had a higher tendency to purchase during their websites visits in comparison to women, suggesting that gender is an important demographic variable (Van den Poel and Buckinx, 2005; Van Slyke et al., 2002; Christopher, 2004). On the other hand, other studies indicated that the number of females using the Internet to shop has tremendously increased in the recent years and have become a significant force in cyberspace as customers of goods and services (Christopher, 2004; Dillon, 1999; Mintel, 2000; Jaques, 2004)

Prior studies argued that there is either no age difference between Internet shoppers (Bellman et al., 1999) or Internet buyers are usually older than store buyers (Bhatnagar et al., 2000). Some studies refer to age as having a strong positive relationship with the decision to buy online (Stafford et al., 2004), however a negative relationship was also asserted by Joines et al., (2003). Such differences in findings could result from the different criteria used to define defining age groups in these different studies and in different context.

Education is related to the attitude towards online shopping, the higher the education level of consumers, the more accustomed to using computer technology and therefore are likely to possess the background required for dealing with its complexities (Girard, Korgaonkar, & Silverblatt, 2003; Sin & Tse, 2002). According to the literature, Internet adoption behavior is likely to be influenced by education, as prior studies stated a positive relationship (Li et al., 1999; Liao and Cheung, 2001; Susskind, 2004; Bagchi and Mahmood, 2004; Bellman et al., 1999). On the other hand, Donthu and Garcia (1999) affirmed there is no relationship between the education level and the decision to buy online. This is justified by the fact that online Internet adoption does not require high levels of education to be performed.

In the same context some researchers (Harn et al., 2006; Haque and Khatibi, 2005; Sulaiman et al., 2008) argued that the education level and higher income bracket might play a significant factor in influencing online shopping behavior. Haque et al. (2006), found that families with high monthly income tend to have positive attitude towards online shopping compared to families with lower monthly income (Bagchi and Mahmood, 2004; Donthu and Garcia, 1999; Susskind, 2004). As such, consumers with higher income are willing to spend money on online shopping products, which are not available at their domestic markets. On the other hand consumers' with less income are likely to spend less on their online purchases.

Having established in the literature review that the demographic differences do affect online shopping, this study will further explore the effect of consumer demographics. The following hypotheses are developed with the expectation that consumers' demographic profile would have significant relationship with the attitude. Of consequence, their attitude would have significant relationship with future online shopping intentions. This study aims to link demographic profile and attitude and their implication to the consumers' future online shopping intentions. Therefore, demographic profile, which consists of gender, age, income, Education and marital status, will be used as the independent variable.

H1: There is a significant difference between male consumers' and female consumers' attitude towards future online shopping intentions.

H2: There is significant difference between age groups on attitude towards future online shopping intentions

H3: There is significant difference between salary groups on attitude towards future online shopping intentions.

H4: There is significant difference between educational level groups on attitude towards future online shopping intentions.

Technological Acceptance Model (TAM)

Individual attitudes toward the Internet – as a new shopping channel – are mainly based on classical consumer behaviour models (Ajzen and Fishbein, 1980; Howard and Sheth, 1969; Nicosia, 1966). The innovation dissemination process (Gatignon and Robertson, 1985) and information systems acceptance (Davis, 1989; Davis *et al.*, 1989) have been used as the explanatory framework for consumer behaviour analysis in relation to many different products and markets. Conversely, other researchers have focused on identifying other factors influencing the acceptance of information systems and put forward models and theoretical proposals (Bigné-Alcañiz *et al.*, 2008). In particular the technological acceptance model (TAM) introduced by Davis (Davis, 1989; Davis *et al.*, 1989) has received considerable attention from the scientific community (Ahnet *et al.*, 2004; Deng *et al.*, 2005; Lee *et al.*, 2003; McKechnie *et al.*, 2006; Sánchez-Franco and Roldán, 2005; Venkatesh and Davis, 2000) and has been used to study any type of technological innovation. This model explains attitudes towards information systems and predicts use intentions and adoption and is the most widely used theoretical system in this field (Bigné-Alcañiz *et al.*, 2008).

The TAM model was established in 1986, in an attempt to explain the usage behavior of computer technology (Davis *et al.*, 1989). The Technology Acceptance Model, TAM (Davis, Bagozzi, & Warshaw, 1989), has become the bona fide model of technological acceptance, forecasting the extent to which a new technology is used. The TAM model is grounded in social psychology theory in general and the Theory of Reasoned Action (TRA) in particular (Fishbein, & Ajzen, 1975). The TRA model proposes that the performance of a certain behaviour (actual usages) is determined by the behavior intention (BI) of the user which in turn is determined by the combination of two variables namely: person's attitude and subjective norm (Davis *et al.*, 1989). TRA treats attitudes as a function of beliefs so that a person's favorable/unfavorable attitude toward performing behavior depends on the person's beliefs that the performance of a given behavior will lead to positive/negative outcomes.

Furthermore, the subjective norms are a function of normative beliefs so that the social pressure on a person to perform or do not perform a given behavior is depending on the degree to which the most referents (whom he/she is motivated to comply with) think he/she should or should not perform the behavior (Davis *et al.*, 1989). The difference between TRA and TAM is that, TAM has replaced the TRA's attitudinal determinants with two variables about beliefs, PU and PEOU (Igbaria *et al.*, 1995). PU is "the prospective user's subjective probability that using a specific application system will increase his or her job performance within an organizational context" (Davis *et al.*, 1989). PEOU is "the degree to which the prospective user expects the target system to be free of effort" (Davis *et al.*, 1989). For the PEOU, it directly affects both PU and technology usage (Davis *et al.*, 1989).

Perceived Usefulness (PU)

According to Davis (1989) Bagozzi and Warshaw, perceived usefulness refers to "the degree to which a person believes that using a particular system would enhance his or her performance. PU has received considerable attention and extensive empirical support through validation, applications, and replication by researchers and practitioners (Davis et al, 1989; Adams, Nelson, and Todd, 1992; Davis et al., 1992; Taylor and Todd, 1995; Venkatesh, and Davis, 2000; Venkatesh, 2000). In the study conducted by Moon and Kirn (2001) their results reported that PU has a positive effect on users' attitudes toward usage and intentions to use the Internet. This is supported by an argument proposed by David *et. al*, (1992) that the greater the PE, the more people would have positive attitudes towards new technologies.

Applying this above-mentioned definition to our research context, as the new technology we classify shopping on the Internet, and as the individual's performance the outcome of the online shopping experience. Then, "usefulness" refers to consumers' perceptions that using the Internet as a shopping medium enhances the outcome of their shopping experience. These perceptions influence consumers' attitude toward online shopping and their intention to shop on the Internet. TAM posits a weak direct link between "usefulness" and attitude, and a strong direct link between "usefulness" and intention (Davis et al, 1989). This was explained as originating from consumers intending to use a technology because it was useful, even though they did not have a positive affect toward using. Apart from this, "usefulness" is also linked with "ease of use" to determine consumers' attitude toward online shopping. According to TAM, "usefulness" is influenced by "ease of use", because the easier a technology is to use, the more useful it can be (Venkatesh, 2000; Dabholkar, 1996; Davis et al., 1989).

Perceived Ease Of Use (PEOU)

Ease of use" is defined as the individual's perception that using the new technology will be free of effort (Davis, 1989, 1993). Applying this to our research context, "ease of use" is the consumer's perception that shopping on the Internet will involve a minimum of effort. Whereas "usefulness" referred to consumers' perceptions regarding the outcome of the online shopping experience, "ease of use" refers to their perceptions regarding the process leading to the final online shopping outcome. "Usefulness" is how effective shopping on the Internet is in helping consumers to accomplish their task; and "ease of use" is how easy the Internet as a shopping medium is to use. According to TAM, "ease of use" has a dual effect (direct as well as indirect) on consumers' intention to shop online. The indirect effect on intention is through "usefulness." The direct effect is explained by behavioral decision making, whereby consumers attempt to minimize effort in their behaviors, which holds for consumers' perceptions regarding the "ease of use" (the perception that Internet shopping will be free of effort, pointed out by Venkatesh, 2000). The easier and more effortless a technology is, the more likely consumers intend to use this technology. Both the perceived usefulness and the perceived ease of use influence an individual's attitude towards a technology. Attitude and perceived usefulness in turn predict the individual's behavior intention. In addition, perceived ease of use influences perceived usefulness. We therefore posit the following hypotheses in relation to the TAM:

- H5. Perceived ease of use of the Internet as a shopping channel has a positive influence on the perceived usefulness of the Internet as a shopping channel.
- H6. Perceived ease of use of the Internet as a shopping channel has a positive influence on attitudes towards the Internet as a shopping channel.
- H7. Perceived usefulness of the Internet as a shopping channel has a positive influence on attitudes towards the Internet as a shopping channel.

- H8. Perceived usefulness of the Internet as a shopping channel has a positive influence on future online shopping intention.
- H9. The attitude towards the Internet as a shopping channel has a positive influence on future online shopping intention.

Sampling and sample size

Owing to the uncertainty regarding citizens who used the broadband facility, the researchers adopted the snowball - or chain - sampling technique (Dwivediet *al.*, 2006a; Fridah, 2004) for recruiting respondents for the survey. The sample consisted of 278 Internet users over the age of 18. A convenience sample of 128 students, 87 from the school of Business and 41 from the school of engineering from the University of Bahrain. The respondents were requested to recommend their friends and family who also had an Internet connection at home, thereby increasing the number of potential respondents. This strategy led to the questionnaire being distributed to a total of 278 broadband users. Table 1 displays demographic variables associated with the sample.

Sample Demographic Profile

The results indicate that out of the 278 respondents, 27.3% were males and 72.6% were females. Over 78% of the respondents were below 30 years as the sample consisted mostly of students. 18.3% were between the age of 30 and 39, with the remaining 8.2% being above 40. The household monthly income ranged from less than BD 750 to over BD 1500. The majority of the respondents' income ranged between BD 1001 and BD 1500. Only 8.2% of the sample fell below than BD 750, while 17.2% of the respondents were above BD 1500. Over 82% of the respondents were undergraduates with 11.4% holding high school education, 6.13% of the responding holding MBA and around 6% who were PhD holders.

Measures - The constructs used in our study were adapted from previous studies and were measured by multiple item five-point Likert-type scales, with the exception of future shopping intention (one item). Conducting principal component factor analysis with varimax rotation identified perceived importances of attributes. Based on the factor loadings, the findings only all the 22, cronbach's alpha was above 0.7 according Nunnally (1978) has indicated 0.7 to be an acceptable reliability coefficient.

The scale items for perceived ease of use and perceived usefulness were adapted from the measurement defined by Davis (1989) and Ahn et al. (2004). Attitude to e-commerce was measured using the personal involvement inventory scale (Zaichkowsky, 1994) with modifications to suit the environment of Internet shopping. The two items used to measure Internet exposure and future purchase intention were taken from Ruiz and Sanz (2006) and Goldsmith (2002).

Hypotheses Testing

Demographic profile - The differences across the two variables among gender groups were tested using the t-test. With regard to the attitude towards online shopping variable, male respondents had a higher mean (μ 2.10) than females (μ 2.01). On the other hand, male future online shopping intentions mean (μ 2.09) was lower than females mean (μ = 2.28). The ANOVA results reflected significant differences between males and females across the attitude towards the Internet ($p < 0.05$) and future shopping intentions ($p < 0.001$). The mean differences of age, education and household monthly income were analyzed using ANOVA. The test revealed a significant differences in means existed among different ages groups ($p < 0.001$). The results revealed that younger age group hold a more positive attitude towards online shopping and have higher intention towards future online shopping. The respondents aged less than 20 years old have the highest mean score (μ = 2.92) followed by respondents who were between 20 and

29 with a mean score ($\mu = 2.89$), while respondents above 40 have a mean score was ($\mu = 1.91$). Furthermore, the future shopping intentions was analyzed for different age groups and the resulted showed that the respondents' age group from 20 to 29 has higher online shopping intentions with a mean score of ($\mu = 2.82$), the second high mean score ($\mu = 2.31$) was scored by the age group less than 20 years old. The lowest mean score ($\mu = 1.21$) was scored by the age group above 40. The ANOVA results indicate that the differences in the effect of age on respondents' attitude towards online shopping and on future online shopping intentions are statistically significant ($p < 0.001$). Hypothesis 3: There is a relationship between the future shopping intentions and the education level of the customers, was tested using the ANOVA. The analysis confirm that the undergraduate group of respondents has the highest mean ($\mu = 2.89$), which explains this education level has the most positive attitude towards online shopping. Postgraduate respondents has a mean of ($\mu = 1.82$), and high school graduates has the lowest mean score ($\mu = 1.20$) i.e. the lowest attitude toward online shopping. With regards to the future shopping intentions, the postgraduates group has the highest men ($\mu = 2.83$), whereas undergraduates mean was ($\mu = 2.74$). The lowest mean was scored by high school graduates ($\mu = 1.20$). The ANOVA results point toward the differences in the effect of education level on respondents' attitude towards the Internet and on future online shopping intentions are statistically significant ($p < 0.05$). The last demographic variable is the household monthly income, which was tested using the ANOVA technique. Hypothesis 4 stated that there is there is a positive relationship between the future shopping intentions and the income level of the customers. The results prove there is a positive relationship between the level of income and the future intentions of online shopping. The highest mean ($\mu = 2.62$) was scored by the respondents group with a monthly income level of above BD1500, while the lowest mean ($\mu = 1.01$) was scored by respondents earning less then BD 750. The ANOVA results uncovered the differences in the effect of monthly income of the respondents have a positive attitude towards future online shopping ($p < 0.001$).

TAM Effect on Future Shopping Intentions

Regression analysis was used for the hypotheses H5, H6, H7, H8 and H9. The result of each hypothesis is summarized in the following section. The first multiple regression analysis was conducted to examine the relationship between PEOU and the dependent variable PU. The results, it can be concluded that there was no auto-correlation problem of error terms as the Durbin Watson value was close to 2 (2.014). The coefficient matrix of this model, PU is significant at $t = 3.511$, $p < 0.05$. Hence, hypothesis 5 is supported. The second multiple regression analysis was performed to examine the relationship between the independent variable PEU and the dependent variable AI. Based on Durbin Watson value (1.814), which is close to 2, implying there is no auto-correlation problem of error terms. From the coefficient matrix of this model AI is significant at $t = 3.623$, $p < 0.05$. For this reason, hypothesis 6 is accepted. The third multiple regression analysis was performed to examine the relationship between the independent variable PU and the independent variable AOS. The coefficient matrix of this model, PU is significant at $t = 2.161$, $p < 0.05$. Hence hypothesis 7 is accepted. The fourth multiple regression analysis was performed to examine the relationship between the independent variable PU and the dependent variable FSI. Table 4 – 6 shows the regression output. The coefficient matrix of this model PU is significant at $t = 3.662$, $p < 0.05$. Hence, hypothesis 8 is accepted. The final regression analysis was performed to examine the relationship between AI (independent variable) and FSI (dependent variable). The coefficient matrix of this model AOS is significant at $t = 3.116$, $p < 0.05$. Hence hypothesis 9 is accepted.

DISCUSSION AND CONCLUSIONS

This study aimed at building a comprehensive understanding of common variables affecting online consumers' future intentions to shop online. The study focused namely on demographics and technological acceptance model and their effect on attitude towards the Internet and future online shopping intentions.

The first part tested the effect of four demographic variables that is: gender, age, education level, and household monthly income level effect on attitude towards the internet and their effect on future online shopping intentions. Four hypotheses H1, H2, H3, and H4 were supported implying that the attitude towards the Internet and future online shopping intentions differs among males and females. The results prove that females have more intentions for future online shopping than males, though males hold more positive attitude towards the Internet. The results were consistent with (Dillon 1999; Mintel 2000; Jaques 2004; and Christopher 2004) study who indicated the number of females using the Internet to shop has tremendously increased in the recent years. Respondents below 20 showed a more positive attitude towards online shopping while the group between 20 and 29 revealed more intentions toward future online shopping. On the other hand, the age group less than 20 scored less with regards to the intentions towards future online shopping. This finding is consistent to Sulaiman et al. (2008) that found younger generation would likely to do online shopping more because of their knowledge in computer technology as opposed to the older generation.

As for income and occupation, it was positively related with attitude towards online shopping and future online shopping intentions. The results were in line with Girard, Korgaonkar, & Silverblatt (2003) and Sin & Tse (2002), in terms of the education level of consumers and how they are more accustomed to using computer technology and are likely to possess the background required for dealing with its complexities. The study also includes examining the effect of salary on the attitude towards online shopping behavior. The results indicate that those respondents who have higher income level are likely to do online shopping when compared to the other salary groups. The results in this study are consistent with Haque and Khatibi (2005) as well as Sulaiman et al. (2008). This is justified by the higher income having accessibility to credit card facilities, which motivates or allows them to do online shopping.

The second fold of this study was concerned with the application of the TAM (PEOU and PU) and their effect on future shopping intentions. The indirect influence of perceived ease of use on future shopping intention through attitudes highlights the central role of the perceived ease of use of the Internet for shopping in the adoption of this shopping channel. This result has important managerial implications. If an e-commerce company wishes to increase the number of customers, in addition to service level and quality considerations, it must also take great care to design a user-friendly web site and include elements which facilitate purchase.

These conclusions have some limitations and give room for future research. A possible limitation is that the study has focused on measuring attitudes (future shopping intention), which do not always become behaviors. Thus, possible future research could contrast the proposed model with a sample of Internet shoppers to see if the results obtained remain valid.

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E-COMMERCE - OPPORTUNITY FOR ROMANIAN SMEs IN THE DIGITAL ECONOMY

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ABSTRACT

The rapid growth of online business transactions indicates that e-commerce over the internet has an irreversible trend. The Romanian SMEs are the backbone of European economy but they are lagging behind in the adoption of e-business as a strategic distribution channel. When we look at the whole picture of e-commerce, there are many pieces in the puzzle, including the internet communication infrastructure, various web and e-commerce application servers, client browsers, products/services, databases, security and firewalls, electronic payment (or e-payment), and many other components. The purpose of this paper is to provide a new solution for an unpredicted opportunity, special for Romanian SMEs.

INTRODUCTION

The capital market, including venture capital market must have a development environment. In addition to creating the legal framework of the new realities of economic activity, the state should support both large enterprises and SMEs in introducing new practices based on information and communications technology to improve productivity and reduce costs. The position is currently a European Union financial market is mainly due to the London financial market, giving it the market leader in the capital markets, derivative products, foreign exchange transactions and the insurance market. The small organizations, facing difficulties to the migration to e-business, could take advantage of this evolution, but could afford this challenge only with a networked organization, cooperating and sharing information and instruments. Thanks to the network organization and thanks to their flexibility SME could reach impressive results preserving their small dimension. The generic technological infrastructure represents the basic dynamic building block for the development of the distributed network of local ecosystems and it is shared among all the ecosystems.

The virtual organization is restructured from within, with the goal of capturing value from short-term opportunity. Three basic elements define this system: 1) the value that is the opportunity or reason restructuring takes place, 2) the virtual operation or result of restructuring and, 3) the network, or source of restructuring. Participating Romanian SMEs in global electronic markets has other effects on their business: increasing sales and market penetration by facilitating direct access to a global market, obtain lower purchase prices due to increasing competition by increasing market transparency, reduced inventories due to a better understanding and influencing demand through free and low cost access to information about consumers and not least the efficiency of transactions by using electronic trading channels and integrated computer systems interconnected.

LITERATURE REVIEW

In the literature there are many different definitions about reengineering and redesign. Although some of the researchers do not distinguish between redesign and reengineering, vast majority of researchers mention redesign as a phase or stage in Business Process Redesign. Because of this, it will be useful to learn Business Process Redesign in detail first and try to understand “redesign” afterwards. Hammer and

Champy (2001) define process redesign as “Redesign is the most nakedly creative part of the entire reengineering process. More than any other, it demands imagination, inductive thinking, and a touch of craziness”. There is no procedure available to produce a radical new process design and there is no hard and fast rules exist for. The good thing about it is that, it is not necessary to start with an entirely blank slate.

Many companies believe that, if they have a corporate web site and an e-mail address for communication with their customers or partners, they are doing e-business. But e-business includes much more than this. So, it will be helpful to begin with defining the e-business first. E-business is defined by IBM as; “The transformation of key business processes through the use of Internet technologies” (Leyman et al., 2002). Here the key business processes mentioned are the organizational processes or units such as research and development, marketing, manufacturing and inbound and outbound logistics. The buy-side e-commerce transactions with suppliers and the sell-side e-commerce transactions with customers can also be considered to be key business processes (Chaffey, 2002).

The adoption of Internet-based technologies for e-business is a continuous process, with sequential steps of evolution. These steps are: email (early adopter started in 1986), web presence (from 1993), e-commerce (from 1996), e-business (from 1999), networked organizations and, the last, digital ecosystems. Organizations build faster and more effective strategic partnerships and alliances, reengineer and integrate their business processes, develop value added products and services, and share knowledge and experiences. When groups of organizations adopt networked methods of cooperative work, make associations for exploiting the market opportunities, combine their products and services, could jointly produce and offer new services and products.

CHANGES AND TRENDS FOR ROMANIAN SMEs IN THE DIGITAL ECONOMY

A major feature of the digital economy is that its main resource information and economic power is held by those who control information. The fact that information is the most important resource in the context of an economy based on information and communication technology is best highlighted by the analysis of investor behavior on stock exchanges.

With new technology, communication and operational costs are reduced and flexibility, interactivity, efficiency, productivity and competitiveness are enhanced. Information technology have been responsible for leading the shift from product-orientated SMEs organizations, to more flexible and responsive market-orientated operation, where success depends on sensing and responding to rapidly changing customer needs. We can identify three basic types of networks used in Romanian SMEs:

1. Internet facilitates the interactivity of the enterprise and individuals with the entire range of external world through multimedia representations;
2. Intranet are closed, secured or ‘fire walled’ networks within organizations, which harness the needs of internal business users, by using a single controlled, user-friendly interface to demonstrate all company data;
3. Extranet utilize the same principle with external computer networks to enhance the interactivity and transparency between organizations and trusted partners.

This development facilitated (Internet and World Wide Web) an unprecedented opportunity for distribution of multimedia information and interactivity between principals and consumers. However, the information available on the Internet has introduced new practices is anticipated that the virtual home and enterprise will emerge. It also empowers the consumer through the provision of tailor-made products which meet their individual needs, so bridging the gap between the consumer and destination in a flexible and interactive way. At the same time, the Internet is primarily used as a source of information and product & price comparison instrument, especially in Europe.

Background of marketing strategies in the new economy must take account of changes and progress of all environmental factors which influence action activities of financial institutions.

The starting point is setting up a consumer strategy. It was shown that informed consumers in the financial markets are not only taken on a logical basis, the results of financial analysis and risk analysis, but often the psychological profile of investors, of their emotional reactions under the action of stress factors. Analysis of ordering emotional reactions of their psychological profile of investors is currently used in financial advisory work for investors.

Other specialists present the following paradigm shifts: from traditional advertising to interactive marketing; and from developing and managing one way information flows in electronic commerce.

The level of experience, knowledge and expertise of the Romanian SMEs already convinced some customers willing to pay for the extra value incorporated into the services and products they are looking for. In their role as information consultants, many agents now have access to a far wider audience than they have had traditionally. In the same time, the Romanian SMEs is multi-dimensional content-marketing where we are expected to exploit the Internet in order to offer innovative interfaces for direct communication with consumers and support the emerging future trend to home shopping.

CONCLUSIONS

The SMEs are the backbone of European economy but they are lagging behind in the adoption of e-business as a strategic distribution channel. However, in the new globalize business scenario, European small organizations are not ready to use the Internet more intensively as a business tool; except for a few startups which are at the leading edge of the IT revolution, the major part of SMEs still have some reservations that prevent them from jumping easily into the digital age.

These barriers are well-known: lack of resources, lack of skilled employees, lack of easy to use technology adapted to SMEs, and also lack of awareness of the potential benefits for them. Further, the virtual enterprise has been structured, first, in the value of the business opportunity, which is the motor for restructuring, second, in the virtual operation, which is temporarily created to capture the value and finally, the network, which is the platform for restructuring. Thus, the virtual enterprise is not a new institutional form or a type of corporation, but an economic activity in the expectation of return.

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THE LEARNING EXPERIENCE IN INTRODUCTORY ACCOUNTING: AN INVESTIGATION OF STUDENT PERCEPTIONS

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ABSTRACT

This study sought to examine students' perceptions of their learning experience in the introductory accounting courses at three colleges and universities in the United States that are accredited by the Association to Advance Collegiate Schools of Business (AACSB). Questionnaire responses were collected from 180 students at the end of the second introductory course. The student population consisted primarily of business students. The study identified a set of seven (7) factors that represent students' learning experience in introductory accounting. The identified set includes: accounting basics, how to learn, job opportunities, accounting agencies, critical thinking, financial rewards, and role in society. In addition to the learning experience factors, the study investigated student perceptions of the knowledge, skills, and abilities (KSAs) necessary for success in accounting. The KSA factor set includes nontechnical skills, technical skills, and law/economics/statistics. These study results can be used to improve accounting curricula at the undergraduate level. In addition, the results may help educators to design a program of study that will motivate students to enter the accounting profession.

KEYWORDS: introductory accounting, ksas for accounting, curriculum reform, accounting principles, student perceptions

INTRODUCTION

Mastery of introductory accounting has been deemed necessary for the development of business skills needed by accounting and other business students. The introductory accounting courses prepare students to make sound business decisions based on a working knowledge of financial and managerial accounting. The two accounting principles courses should be designed to provide these necessary accounting skills for decision making as well as to foster respect for the accounting profession.

This paper reports the results of a study made to examine students' learning experience in the introductory accounting courses at three colleges and universities in the United States that are accredited by the Association to Advance Collegiate Schools of Business (AACSB). Questionnaire responses were collected from 180 students at the end of the second introductory accounting course. The specific objectives of the study were:

1. To investigate students' perceptions of their learning experience in the introductory accounting courses at the undergraduate level, and
2. To investigate students' perceptions of the importance of the knowledge, skills, and abilities (KSAs) that may be important for success in the accounting profession.

The following sections of the paper present the background and relevant literature review, the research methods, the research results, a discussion of the findings, and the final section of the paper presents the conclusion with suggestions for future research.

BACKGROUND

Change in accounting education has been under scrutiny since the issuance of the Bedford Report. In the mid-1980s, the Bedford Committee of the American Accounting Association (AAA) assessed the state of accounting education (AAA, 1986). The committee's analysis indicated that accounting education would require major reorientation by the year 2000. The report stated that massive changes had taken place in the business environment—particularly in technology and social values. However, at the same time, academic institutions had failed to evolve as rapidly as business practice. As a result “. . . a complete reorientation of accounting education is needed” (pp. 171-172).

Other reports calling for change soon appeared. In 1989, the chief executives of the eight largest public accounting firms presented their position on education for the accounting profession. The theme was the same as stated by the Bedford Committee: accounting education had not kept up-to-date with business needs. Curricular change was mandatory for accounting degree programs and for the introductory accounting courses as well (Kullberg et al., 1989, p. 1).

The Accounting Education Change Commission (AECC) was appointed in 1989 by the American Accounting Association (AAA). The primary objective of the AECC was to be a catalyst for improving the academic preparation of accountants. The AECC stated that the primary objective of the introductory courses in accounting is “for students to learn about accounting as an information development and communication function that supports economic decision making” (AECC, 1992, p. 2). This primary objective of the introductory sequence was in sharp contrast with the long-held objective which has been to teach bookkeeping essentials to accounting majors. In traditional curricula, the introductory courses are viewed as the first courses in accounting (for accounting majors) rather than the only (and last) courses in accounting for business majors (Baldwin & Ingram, 1991, pp. 3-4). In 1996, after its original statement, the AECC issued a subsequent statement of its positions on accounting education.

In 2001, the AAA, the Institute of Management Accountants (IMA), the American Institute of Certified Public Accountants (AICPA), and the Big Five public accounting firms sponsored a study on the future of accounting education. Albrecht and Sack (2001) were the researchers for this study and they observed three major developments in the business environment: technology, globalization, and investor power in the capital markets. It was the opinion of the researchers that these developments had not been systematically integrated into accounting education. They suggested substantive changes to the accounting educational model in the following areas: course content and curricula, pedagogy, technology, faculty development and reward system, and strategic direction.

PricewaterhouseCoopers (PWC) (2003) issued a statement emphasizing that accounting programs must be successful in attracting the right students, in providing a vigorous and challenging curriculum, and in maintaining adequate resources to ensure the viability of the educational process. The Federation of Schools of Accountancy (2003) issued a response in agreement with PWC. The Federation's report suggested a sense of urgency in the efforts to improve accounting education.

The AICPA issued *2009 Trends in the Supply of Accounting Graduates and the Demand for Public Accounting Recruit* showing a 3.5 percent higher increase in the number of accounting degrees granted in 2007-2008 from the number granted in 2006-2007. Assessment of the content of courses must continue to foster continuance of this favorable trend.

In an effort to improve accounting education, a number of researchers have studied students' perceptions of accounting courses. Geiger and Ogilby (2000) found from their study of students' perceptions that students' experiences in the first course were major factors in the decision to major in accounting. However, Chen, Jones, and McIntyre (2004) reported that accounting and non-accounting students did not

perceive much value for the first accounting course. Jones and Fields (2001) studied the perceptions of students and found that the technical demands of introductory accounting lead to discouragement, failure, and overall poor student perceptions of the accounting profession and curriculum. To investigate the Chen, Jones, and McIntyre findings in more detail, Turner, Lesseig, and Fulmer (2006) studied student perceptions. They found that an effort to relate accounting concepts to chosen professions makes accounting more relevant and interesting to accounting and to non-accounting majors.

In addition to learning about accounting as an information development and communication function, students in the introductory accounting courses are to learn the need for strong nontechnical skills. Studies have promoted the argument that business students should develop more than technical skills for success in accounting (Aiken, Martin, & Paolillo, 1994; Deppe, Sonderegger, Stice, Clark & Streuling, 1991; Novin & Tucker, 1993; Rader & Wunsch, 1980). Myers (2002) interviewed several accountants serving as chief financial officers (CFOs) and found that they were expected to be creative, motivating, energetic, and versatile individuals with strong communication and management skills. The CFO of Johnson & Johnson stressed the need for strong interpersonal skills including leadership (Williams & Hart, 1999). Estes' (1979) results show that practicing accountants and educators consistently ranked communication skills as more important than technical skills. However, Rebele (1985) surveyed students and found that the accounting students ranked technical skills higher than nontechnical skills. Many studies have encouraged educators to incorporate communication and other nontechnical skills into accounting programs.

RESEARCH METHODS

Research Question

As a part of ongoing program assessment, faculty members should evaluate their introductory accounting courses. The big question is whether or not these introductory accounting courses are meeting the challenges of the changing business environment. This involves the selection of topics and level of coverage. In addition to this aspect of the curriculum, faculty members should assess whether or not the introductory courses are designed to attract the “best and the brightest” business majors to accounting. Attracting the very best students provides the “life blood” to the accounting profession and is not a trivial aspect of curriculum development.

This project was designed to obtain the perceptions of undergraduate business and non-business students about their learning experience in the introductory accounting courses. In addition, students were asked what they perceived to be important knowledge, skills, and abilities (KSAs) for success in the accounting profession.

The Questionnaire

The questionnaire used in this study was developed for this study. It contained 78 items which targeted the students' perceptions of their learning experience in the introductory accounting classes and their perceptions of the KSAs that they perceived to be important for success in the accounting profession. The instrument measured the students' perception of the following seven (7) factors: *accounting basics, how to learn, job opportunities, accounting agencies, critical thinking, financial rewards, and role in society*. The questionnaire also measured the students' perceptions of the importance of the following KSAs for success in the accounting profession: *nontechnical skills, technical skills, and law/economics/statistics*.

Respondents were first asked to indicate the extent to which they agreed or disagreed with each of 47 statements related to their experience with the introductory accounting courses using a five-point Likert scale ranging from ‘1 = strongly disagree’ to ‘5 = strongly agree’. Secondly, the students were asked to

indicate their perceptions of the importance of 12 characteristics of the accounting profession on a five-point Likert scale from '1 = not at all important' to '5 = extremely important'. The students were then asked to rate the importance of each of 19 KSAs that relate to success in the accounting profession. In addition to the 78 questionnaire items, the instrument also requested basic biographical information about the individual completing the survey including: major, rank, grade point average (GPA), and gender.

The target population included business and non-business students at three universities/colleges in the United States. The students had all completed the second course of accounting principles. Consequently, a survey of these business students would provide a representative picture of business students' perceptions of their learning experience in accounting principles and the KSAs for success in accounting.

Sample The survey respondents were 180 business and non-business students who have completed the second undergraduate accounting principles classes at three universities/colleges in the United States. The same questionnaire was administered at all three schools. The reported responses varied by factor from 155 to 180 due to nonresponse on certain questionnaire items.

Measures The 78 items in the survey were subjected to a confirmatory factor analysis to ensure consistency and unidimensionality. The factor analysis employed the Varimax Normalization Rotation Method, using Principal Components Analysis as the extraction method. Only factors with eigenvalues greater than one were considered. Details of the factor analysis are available from the authors on request.

Scales Of the 78 items in the questionnaire, 59 were focused on the introductory accounting learning experience and 19 focused on the KSAs for success in accounting. Of the total 78 items, 61 loaded on one of the 10 scales that were developed. The seventeen (17) non-contributing items were therefore dropped from the analyses. All the developed scales exhibited good to satisfactory reliability levels (Nunnally, 1970). The Cronback alphas ranged from a high of .955 to a low of .728 indicating high reliability for all derived scales. The resulting scales are reported in Table 1.

Table 1: Scales Developed with Mean Responses for: (1) Learning Experience and (2) KSAs for Accounting

Scale	No. Items	Cronbach's Alpha
Learning Experience		
1. Accounting basics	18	.955
2. How to learn	6	.902
3. Job opportunities	6	.896
4. Accounting agencies	3	.740
5. Critical thinking	4	.814
6. Financial rewards	3	.807
7. Role in society	2	.728
Accounting KSAs		
1. Nontechnical skills	9	.920
2. Technical skills	7	.844
3. Law/Economics/Statistics	3	.800

This table shows the scales developed for learning experience and for KSAs for accounting.

RESULTS

Student Responses on Learning Experience

Based on the developed scales, we compared the seven (7) learning experience constructs and the three (3) KSA constructs across the three (3) school samples.

Overall Means. See Table 2: Overall Means for Learning Experience Scales in Descending Order. For the 180 respondents in the sample, the highest overall mean in the Learning Experience factor group was for *job opportunities* (4.02); followed by *financial rewards* (3.98), *role in society* (3.84), *accounting basics* (3.81), *critical thinking* (3.33), *how to learn* (3.28), and *accounting agencies* (3.06).

Table 2: Overall Means for Learning Experience Scales in Descending Order

Scale No.	Scale	Overall Mean
3.	Job opportunities	4.0158
6.	Financial rewards	3.9814
7.	Role in society	3.8444
1.	Accounting basics	3.8088
5.	Critical thinking	3.3253
2.	How to learn	3.2768
4.	Accounting agencies	3.0640

This table shows the overall means for the learning experience scales.

Scale Means by Major. See Table 3: Scale Means by Major for Learning Experience. The seven (7) scale means for three (3) classifications of majors were compared. The major classifications included: (1) accounting, (2) finance, and (3) all other majors. There were statistically significant differences on six (6) of the seven (7) scales. The only scale that did not exhibit a statistically significant difference across the majors was *financial rewards*.

Table 3: Scale Means by Major for Learning Experience

Scale	1 Accounting Mean	2 Finance Mean	3 Other Major Mean	Total Mean	F-Values	Significance
Accounting basics	4.2778	4.0278	3.6582	3.8296	8.103	***
How to learn	3.8929	3.5536	3.0944	3.3028	11.525	***
Job opportunities	4.3333	4.2083	3.9209	4.0352	3.270	*
Accounting agencies	3.3690	3.3810	2.9397	3.0814	4.882	**
Critical thinking	3.8125	3.4569	3.2022	3.3445	6.062	**
Financial rewards	4.1034	4.0345	3.9430	3.9848	.385	ns
Role in society	4.2931	4.1897	3.6538	3.8486	8.582	***

This table shows the learning experience scale means by major.

*Note: # $p \leq 0.10$, * $p \leq 0.05$, ** $p \leq 0.01$, *** $p \leq 0.001$*

The Scheffe pairwise comparison method was used to compare the means by major for the seven (7) scales in the learning experience scales. See Table 4: Significant Learning Experience Scale Mean Differences between Major Paired Groups. The Scheffe test was used because it provides protection from Type 1 errors and it requires a larger sample mean difference before it concludes that a difference is significant (Gravetter & Wallnau, 2004; Hair, Anderson, Tatham, & Black, 1998).

For the pairwise comparison of responses on learning experience for accounting vs. others, see Table 4, Panel A. There were six (6) statistically significant differences of the seven (7) learning experience scales (85.7%). For the pairwise comparison of responses on learning experience for finance vs. others, see Table 4, Panel B. There were four (4) statistically significant differences of the seven (7) learning experience scales (57.1%). Note that for the pairwise comparison of responses for accounting vs. finance, there were no statistically significant differences of the seven (7) learning experience scales (0.0%).

Scale Means by Rank. See Table 5: Scale Means by Rank for Learning Experience. The seven (7) learning experience scale means for three ranks of students were compared. The ranks included sophomore, junior, and senior. There was only one statistically significant difference across the rank dimension and this was for *role in society*.

Table 4: Significant Learning Experience Scale Mean Differences between Major Paired Groups
Panel A: 1 = Accounting vs. 3 = Other Majors

Scale	Mean Difference	Standard Error	Significance Value	Significance
Accounting basics	.61961	.16553	.001	***
How to learn	.79846	.17816	.000	***
Job opportunities	.41243	.18047	.076	#
Accounting agencies	.42939	.18030	.061	#
Critical thinking	.61033	.17984	.004	**
Role in society	.63926	.18425	.003	**

This table shows the significant learning experience scale mean differences between Accounting and other majors.

*Note: # $p \leq 0.10$, * $p \leq 0.05$, ** $p \leq 0.01$, *** $p \leq 0.001$*

Panel B: 2 = Finance vs. 3 = Other Majors

Scale	Mean Difference	Standard Error	Significance Value	Significance
Accounting basics	.36961	.16553	.086	#
How to learn	.45918	.17816	.039	*
Accounting agencies	.44130	.18030	.053	#
Role in society	.53581	.18425	.016	*

This table shows the significant learning experience scale mean differences between Finance and other majors.

*Note: # $p \leq 0.10$, * $p \leq 0.05$, ** $p \leq 0.01$, *** $p \leq 0.001$*

Table 5: Scale Means by Rank for Learning Experience

Scale	2 Sophomore Mean	3 Junior Mean	4 Senior Mean	Total Mean	F-Values	Significance
Accounting basics	3.8333	3.9034	3.6440	3.8086	1.848	ns
How to learn	3.3462	3.3401	3.1667	3.2800	.706	ns
Job opportunities	3.9762	4.0964	3.9301	4.0290	.719	ns
Accounting agencies	3.2051	3.0825	3.0000	3.0629	.343	ns
Critical thinking	3.4643	3.4025	3.1762	3.3286	1.396	ns
Financial rewards	4.0714	3.9346	4.0484	3.9850	.350	ns
Role in society	3.9286	3.9706	3.6290	3.8483	2.777	#

This table shows the learning experience scale means by rank.

*Note: # $p \leq 0.10$, * $p \leq 0.05$, ** $p \leq 0.01$, *** $p \leq 0.001$*

The Scheffe pairwise comparison method was used to compare the means by rank for the seven (7) scales in the learning experience factor group. The only statistically significant mean difference was for *role in society* between juniors and seniors. Juniors rated this scale higher than the seniors (F-value 2.777, $p \leq .10$).

Scale Means by GPA. The seven (7) learning experience scale means for four GPA levels were compared. The GPA classification levels included: (1) 3.6-4.0, (2) 3.0-3.5, (3) 2.5-2.9, and (4) below 2.5. There were no statistically significant differences across the GPA dimension.

Student Responses On Ksas For Accounting

Overall Means. See Table 6: Overall Scale Means for KSAs in Descending Order. For the 180 respondents in the sample, the highest mean in the Accounting KSA factor group was for *technical skills* (4.22); followed by *nontechnical skills* (4.02), and *law/economics/statistics* (3.84).

Table 6: Overall Scale Means for Accounting KSAs in Descending Order

Scale No.	Scale Name	Overall Mean
2	Technical skills	4.2200
1	Nontechnical skills	4.0174
3	Law/Economics/Statistics	3.8417

This table shows the overall scale means for accounting KSAs.

*Note: # $p \leq 0.10$, * $p \leq 0.05$, ** $p \leq 0.01$, *** $p \leq 0.001$*

Scale Means by Major. See Table 7: Scale Means by Major for Accounting KSAs. The three (3) KSA scale means were compared across responses for: (1) accounting, (2) finance, and (3) all other majors. There was one statistically significant difference across the major dimension and this was for technical skills.

Table 7: Scale Means by Major for Accounting KSAs

Scale	1 Accounting Mean	2 Finance Mean	3 Other Major Mean	Total Mean	F-Values	Significance
Nontechnical skills	4.1151	4.1893	3.9646	4.0258	.976	ns
Technical skills	4.4694	4.2755	4.1516	4.2239	2.695	#
Law/Economics/Statistics	4.0460	4.0575	3.7407	3.8438	2.190	ns

This table shows the accounting KSA means by major.

*Note: # $p \leq 0.10$, * $p \leq 0.05$, ** $p \leq 0.01$, *** $p \leq 0.001$*

The Scheffe pairwise comparison method was used to compare the means by major for the three (3) KSA scales in the accounting KSA factor group. The only statistically significant mean difference was for *technical skills* between accounting majors and other majors. The accounting majors rated this scale higher than the other majors (F-value 2.695, $p \leq .10$).

Scale Means by Rank. The three (3) KSA scale means were compared across responses for sophomores, juniors, and seniors. There were no statistically significant differences across the ranks.

Scale Means by GPA. The three (3) KSA scale means were compared across responses from the four (4) classifications of GPA. There were no statistically significant differences across the classifications of GPA.

DISCUSSION

This study was conducted to investigate the perceptions of business and non-business students regarding their learning experience in the two introductory accounting courses. The study also sought to investigate the student responses on perceived importance of KSAs necessary for success in the accounting profession.

Student Responses On Learning Experience

The student responses to the individual items on the learning experience section of the questionnaire were used to develop seven (7) scales or constructs that may be used to describe the learning experience in the introductory accounting classes. The student perceptions were noted on a scale of '1' (lowest agreement or importance) to '5' (highest agreement or importance). As shown in Table 2, the three scales given the highest mean scores out of '1' to '5' in this study were *job opportunities* (4.02), *financial rewards* (3.98), and *role in society* (3.84). These results are similar to the results of Francisco, Noland, and Kelly (2003).

Their study of business majors identified ‘long term salary prospects’ and the ‘prestige of the accounting profession’ to be the most important factors for students. The perceived importance of *job opportunities*, *financial rewards*, and *role in society* indicates that it may improve the recruiting of quality students if these aspects of a career in accounting are stressed in the introductory accounting classes. The current state of the economy may also be influencing students’ opinions of professions/jobs that pay well.

The overall mean score for the factor ‘*accounting basics*’ was 3.81 indicating a response higher than ‘neutral’ but less than ‘agreement’ with statements that described their learning experience in the introductory accounting classes. This construct included items dealing with the following: the principles underlying the accounting information system, understanding accounting as an information development and communication function, and how accounting is used by investors and creditors. This factor could be viewed as the primary objective of the introductory accounting classes as defined by the AECC (1992). Therefore, a score of greater than ‘neutral’ but less than ‘agreement’ may be considered a modestly positive response. *Critical thinking, how to learn, and accounting agencies* were given scores of 3.33, 3.28, and 3.06 respectively. Again these scores are slightly above ‘neutral’ and indicate only a modestly positive perception the learning experience perceived by the students. This outcome should be a warning. This assessment does not indicate that educators are doing the best job possible in introductory accounting.

Scale Means by Major. As noted in Table 3, the seven scale means were compared for three classifications of majors: accounting, finance, and other majors. The only scale that did not exhibit a statistically significant difference across the majors was *financial rewards*. There were statistically significant differences on six of the seven scales. There were no statistically significant differences between accounting and finance. This outcome indicates that the accounting majors and the finance majors have similar perceptions of their learning experience and view of the accounting profession.

As shown in Table 4, there were six statistically significant differences between accounting and other majors, and there were four statistically significant differences between finance and other majors. Accounting majors rated six of the seven scales higher than other majors. Finance majors rated four of the seven scales higher than the other majors. It may be noted that all major classifications gave a moderate to high rating to all seven of the scales on learning experience. It might be expected that the accounting majors gave the highest rating to these learning experience factors ranging from 3.37 to 4.33 out of a possible ‘5.’ However, the introductory accounting courses are service courses and it should be noted that the majors other than accounting and finance perceived their learning experience to be neutral/moderate to agreement with ratings on the seven factors ranging from a low of 2.9 (*accounting agencies*) to a high of 3.94 (*financial rewards*). Again, this should be a warning. Educators should be able to improve the student perceptions of their learning experience in introductory accounting.

Scale Means by Rank. As noted in Table 5, there was only one statistically significant difference when the means were compared by rank (sophomore, junior, and senior classifications). This difference between junior perceptions and senior perceptions was marginally significant at the $p \leq 0.10$ for the factor *role in society*. All seven factors were rated from a low of 3.06 (*accounting agencies*) to a high of 4.03 (*job opportunities*) indicating a perception of neutral/moderate to agreement with the learning experience statements. Regardless of the students’ rank, the perceptions appear to be similar—modestly more than neutral.

It may be of interest to note that the seniors rated six of the seven scales lower (although significantly lower on only one scale) than the sophomores or juniors. It is not the usual case that seniors would be taking the introductory accounting classes. If seniors are in the introductory classes, it may be that they have failed the courses before and are repeating the courses. For this reason, their perceptions of the learning experience may not be similar to those students classified as sophomores or juniors.

Scale Means by GPA. There were no statistically significant differences in the mean scores of students classified by GPA. Whether the students had a good GPA (3.6-4.0) or a poor GPA (below 2.5), the perceptions of the seven factors on learning experience were similar. The scale means by GPA ranged from a low of 3.05 (*accounting agencies*) to a high of 4.03 (*job opportunities*).

This may be considered a modestly positive outcome. Regardless of the GPA of the student, the learning experience in the introductory accounting classes was relatively constant across the GPA classifications and perceived to be more than moderate.

Student Responses For Accounting Ksas

The student responses to the individual items on the KSA section of the questionnaire were used to develop three (3) scales or constructs that may be used to describe the KSAs perceived to be necessary for success in accounting. As shown in Table 6, the three scales were given the following mean scores out of '1' (not important) to '5' (extremely important): *technical skills* (4.22), *nontechnical skills* (4.02), and *law/economics/statistics* (3.84). The high mean scores indicate that the students were reluctant to rate any of the KSAs as less than 'very important' for success in accounting. These results are similar to the results of Rebele (1985) where accounting students ranked technical skills higher than nontechnical skills. This indicates that although educators have increased their focus on communication skills and other nontechnical skills in the classroom, this has not translated into students' appreciation of the importance of nontechnical skills for success in accounting.

Scale Means by Major. As noted in Table 7, the three KSA scale means were compared for three classifications of majors: accounting, finance, and other majors. There was only one statistically significant difference for *technical skills* between the mean scores for the accounting majors and the other majors. The accounting majors perceived the technical skills to be significantly more important than the other majors. It may be noted that all major classifications gave a relatively high rating of 4.0 or greater on the nontechnical skills and technical skills indicating that these skills were 'very important.' All major classifications perceived the importance of *Law, Economics, and Statistics* to be less important for success in accounting than the technical and nontechnical skills.

It may be understandable that the accounting majors perceive the technical skills to be more important than the nontechnical skills. Upon graduation and into the early career, the technical skills are critical for passing the CPA Examination and doing well on the job. However, as the accountant progresses in his/her career, the nontechnical skills may become more important. The fact that the accounting majors perceived the technical skills to be more important than the nontechnical skills, suggests that faculty members need to continue to place great importance on the *technical skills*, yet be mindful of the high importance of *nontechnical skills* as well. Earlier studies in accounting education called for increased emphasis on nontechnical skills such as computer skills, critical thinking, and communications skills (AECC, 1992). This study shows that these skills are very important to students.

Scale Means by Rank. There were no statistically significant mean differences for the KSA scales when compared across the rank demographic. All levels of students perceive the nontechnical skills and the technical skills to be 'very important.' All levels of students perceive the importance of *law/economics/statistics* to be 'moderate' to 'very important.'

Scale Means by GPA. There were no statistically significant mean differences for the KSA scales when compared across the GPA demographic. All students, regardless of their GPA, perceive the *nontechnical skills*, the *technical skills*, and the *law/economics/statistics* to be 'moderately important' to 'very important.'

CONCLUSION

This paper reports the results of a study made to examine students' perceptions of their learning experience in the introductory accounting courses at three colleges and universities in the United States that are accredited by the AACSB. In addition to responses related to their learning experience, students identified the importance of KSAs they perceived to be important for success in the accounting profession. Questionnaire responses were collected from 180 students at the end of the second introductory accounting course.

In our review of the student perceptions of their learning experience in the introductory accounting classes, the highest mean scores were given to *job opportunities*, *financial rewards*, and *role in society*. The students understand and value the financial aspects of working in accounting. They appear to value the role that accounting plays in our society. However, the primary objective of the introductory accounting classes is to teach students the principles of accounting and have them understand that accounting provides information used by investors, creditors, and other users. The student ratings of factors such as *accounting basics*, *critical thinking*, *how to learn*, and *accounting agencies* were more than "neutral" but less than 'agreement' with the questionnaire statements. The student responses indicate that we as educators are not doing the best job that we can do in introductory accounting. Again, it is time to review the topic coverage, pedagogy, and ways to motivate students in the first two accounting courses.

In addition to providing their perceptions of the learning experience in introductory accounting, the students rated KSAs they perceived to be important for success in the accounting profession using a scale of '1' not important to '5' extremely important. The student responses rated *technical skills* with a mean score of 4.22; *nontechnical skills* were rated at 4.02; and *law/economics/statistics* was rated at 3.84. The students appeared to be reluctant to rate any skill as less than very important. These study results show that students do understand the importance of the nontechnical skills. As educators, we should continue to promote these skills in the introductory courses.

There are a number of suggestions for future research in this area of introductory accounting. A survey of faculty members and business professionals should be made to identify the topics and level of coverage for the principles courses. Additional students can be surveyed to investigate the learning experience in KSAs that are necessary for success in the accounting profession. A survey of faculty can be made to identify successful ways to integrate nontechnical skills into the introductory courses.

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ORGANIZATION AND IMPLEMENTATION OF MANAGEMENT PRINCIPLES IN MANAGEMENT OF BUSINESS

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ABSTRACT

Crisis in the board sense of the world usually is understood as such condition of the organization which precedes its transition in other quality. Change of quality can't take place if management manages to overcome contradictions in internal and an environment of the organization. Management as a management systems in the enterprise market conditions provide orientation to market needs, consumer demands for concrete, the organization of production of those types that are searchable and are able to bring the company the biggest profit, the prevention or settlement of situations crisis in business. Modern management is a thousand possible variations and nuances of management decisions. The purpose of this paper is to show that routes developed by a company, even with a good reputation, may be unnecessary or even harmful for another

INTRODUCTION

The economy of the future will be totally different in its essentials from its present form. This new economy will find its reliance in the advancement of science and technique, the technologies of the future, which should work with priority according to the environment regulations. This trend is already noticeable especially in the IT industry. On the other side, the economy of the future will have to be more efficient than the present one; the motivation is already known: the changes in economic crises and their impacts, the population is constantly increasing and the resources are, quite often, limited, even if there is an important transformation undergoing in the place and purpose of the factors of production. It's all about the genesis of a new civilization (based especially on elements coming from science and technique), which comes in a constant conflict with the other civilizations today, the later trying as well to expand their influences. The essential dominant characteristic of this century is change. It applies to all the organizations, no matter what they do, all are systems undergoing change, and their self – regulation is done through management.

LITERATURE REVIEW

We will witness, in economy, a revolution of the information which is the base of the economical increasing significance of information, of the capacities and of the organization competences. An essential role in the starting of this revolution it's held by the mixing up between the new IT, the communication technology and acquisition means, making, dissemination and use of information.

In the context of economic crises the need to have vast and inclusive information will trigger a very profound and broad process, with major changes in all the components of the economical activity.

We can say that we do not have to prepare for the organization of this situation, we are already there and only those who will adjust quickly will be winners, otherwise chances and opportunities will be lost. There's no need to build an ideal company, but one shaped by goals, people and cultures. An organizational culture has to be developed, focused on the values of knowledge and communication. It takes a remodeled company, which can permanently shift from one strategy to another. This is the flair and instinct of the manager anchored in the society based on knowledge. In a society affected by the crisis, the changes are more consistent and occur one after the other in a constantly increasing pace. These

changes are oriented in some great ways, which even if they cannot be seen as exhaustive, give a rather clear image on the challenges of the future and of the impact these will have on the very existence and activities of the organizations.

In the informational society, the essential economical resource is no longer the fund, nor the land, nor physical labor. Knowledge and information will soon become essential elements of the obtaining of competitive advantages by the organizations in the context of the economic crises. At the core of the genesis and running of the informational system of the organization – just as the information management – there's a new paradigm. The one used until a few years back referred to the focusing of the informational system on the identification of the need of information and the ways of compliance, concomitant with the information usage approach, in a vision both strategic and economic, focused on efficiency.

This paradigm is a prediction of the evolution towards the company based on knowledge, being the kind of organization which develops the fastest in a significant part of the globe. The approach of definition, running and designing of the company's informational system starting from a new paradigm represents the premise of its running and efficiency. The information from within the organizations is extremely complex. To facilitate their description, there are classified according to several criteria, which allow the presentation of areas significant for the management of the organizations. Therefore, information is raw material involved in all the activities of the organization. Every work process, no matter its nature, is based on information.

METHODOLOGY RESEARCH

A common characteristic of managers is the fact some information contain a ruling aspect, shaping into decisions. Therefore, the decision can be defined as being that information through which is being ascertained, for other people, the obligation to do certain work processes with an exact outcome. In light of the aspects mentioned earlier, information gives power to the holder. The more information the person inside the organization holds – meaning raw material and finite informational product – and the more ability to use it efficiently, the more power he holds, formal or informal one. The relation information – power acquires new dimensions in the shifting environment to an economy based on knowledge.

Specialists believe information has value and generates efficiency at a level which depends on the complexity and the competitive aspect of the environment involved. In the context of the development of the organizations based on knowledge – the basis of birth, development and use of knowledge – is amplified. On the informational – managing side this is reflected in the appearance of the so-called contextual scanning, which is the systematic activity of research of the informational environment of the company by the manager, based on the Internet connection of the company and other informational resources. Therefore, information starts moving intensively towards the ambient environment, through which a large quantity of exogenous information is absorbed. In an increasing proportion, the ability of managers to ensure the access to the most recent and performing hardware and software limits the competitive capacity of the organization. For the performance of each organization it is essential that the informational subsystem is not approached by itself, but related to the other systems which form the managerial system.

This is absolutely necessary because in each company there's the trend to ignore or underestimate the correlations with the other subsystems, which triggers multiple negative effects, on the functioning and economical level.

The managerial system of the company contains the shaping and exertion of the processes and managerial relations in a certain manner, as to determine the obtaining of high competitiveness. In other words, the

managerial system, can be defined as the total of the elements with a decisional, organized, informational, motivational aspect from within the organization, through which is exerted the management process and relation ensemble. When it comes to them, the elements which compose the informational system greatly mark the running of the managerial instrument. The biggest impact is held by the quality of the information delivered, which, evidently, depend greatly of the characteristics of the procedures, circuits, transfer and informational means.

The data and information represent, accompanied by the decisions as well, the main inputs in the methodic – managing system, seriously limiting its effects generated directly and indirectly. The relations between the informational system and the organization system are both functional and structural-constructive. The entire informational system is held by the organizational structure of the company. Working with the data and information, the operation of the moving of information and the informational procedures, the use of means to deal the information are the result of the tasks, competences and responsibilities exertion of certain managers. Their reasoning has a great impact over all the components of the informational system.

Simultaneously, there's a strong influence of the organizational culture over the informational elements. This influence is functional, and is exerted especially over the operational way of the components of the informational system. By the correlative measuring of the performances, we call upon concepts of competitiveness and competitor advantage. Inevitably, the notion of performance brings to light the efficiency and efficacy, and the indicators of performance acquire a special diversity.

Therefore, the obtaining of performances at a company level assumes, directly or indirectly, the reevaluation of the concepts of competitiveness, competitor advantage, efficiency and efficacy. Performance is not a simple ascertained fact of a result, but just the opposite, is the consequence of a comparison between result and objective. The proportions the term “practice” of performance has achieved, led to outline of a new concept, the one of performance management, itself debatable, but justified by the orientations which the stating of performance in the center of the managerial concerns of the organization gives the present steps and especially to the future ones of it.

Also, performance cannot be defined as a great result obtained in the field of management, economics, commercial which gives characteristics of competitiveness, efficiency and efficacy to the organization and its procession and structural components. Which is particularly interesting are the theory and managerial practice from Romania, the managerial performances, which are absolutely necessary to obtain economic and financial performances in the fields they run.

The unanimous recognized conditions by specialists in this area of scientific concerns are clear: only a performing management, exerted by professional managers, is capable of managerial performances, generated by social, economic, financial performances. For this it is necessary to know the accomplishments of other organizations in the reference fields in order to compare (volume indicators, quantity, as well as efficiency). A performing organization, anchored in the economy based on knowledge, renders better the opportunities of the ambient environment, overcomes more easily the difficulties arisen, performs better from a quantity and quality point of view towards a segment of the social need, and obtains a competitive advantage on its specific market.

In fact, a performing organization from a managerial and economical point of view is capable to fully satisfy the economical interests of its main stakeholders – employees, managers, shareholder, state, local authorities, banks, contractors, clients – when the two fundamental trends are optimized and they mark its running: “the obtaining of value for the client” and “the obtaining of value for the shareholder”.

Mainly, the obtaining of managerial performances at a company level is limited by the competence of managers and employees, by the cultural context in which they act and, evidently, by the contextual influences exerted by the ambient, national and international environment.

CONCLUSIONS

One factor of limitation of the level of managerial performances is represented, without any doubt, the competence of those who exert management processes, meaning managers but also those who implement the decisions, the employees. Evidently, the decisive role is held by the managers, proper education, no matter the position in the organization. A competent manager, professional, takes quality decisions (proven scientifically, proper, complete), using modern leading instruments, increasingly sophisticated, in a cultural context as open as possible, to allow him to implement managing styles which involve others as well. The managerial performances are, in conclusion, several and have great chances of implementation in the organization. Knowledge along with information is, in condition of the economic crises, the nowadays competitive weapons and will be the main motor force.

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MULTIMODAL TRANSPORT - A MEANS OF TRANSPORT WITH MULTIPLIER EFFECTS ON ALL ECONOMIC AND SOCIAL ACTIVITY

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ABSTRACT

In the context of globalization, there is undoubtedly a direct relationship between the development of international trade and transport development as part of integrated supply chain. Application of multimodal transport involving a careful study for our national economy from the fact that the movements of goods, often require the participation of several different means of transport carrier. The paper aims to capture the importance of quantifying an average efficiency on different segments of traffic at the port and on this basis facilitation access to different programs depending on the development potential of the operators.

INTRODUCTION

A multimodal transport entrepreneur in Romania should be in my view suppliers convincing potential products and services that offer at least the competitors but with lower unit costs due to:

- Use of specialized containers and general cargo and goods with careful handling equipment;
 - Reduction of stocks in storage for both seller and buyer, due to regular transport services fast and reliable;
 - Reduction of storage costs as a result of inventory reductions.
 - Companies in our country who wish to conduct multi-modal transport operations especially now when we integrated in the European Union will work in a strong competitive environment and in this regard will have to adjust their requirements for face foreign competitors.
- Multimodal transport companies in the world and the traditional U.S. and Europe are oligopolies. Oligopoly is a world that resembles a chess game with moves and measurement unpredictable.

Other reactions are unpredictable and therefore the price they are like hunters. Multimodal transport companies reduce risks to Romania could be achieved through the development of these programs on the assumption that they represent a strategic sector for our country. As noted above, our country is crossed by three major pan-European transport corridors. This means major cargo flows between Asia, Europe and Africa. Otherwise it would be possible and in terms of requirements for upgrading transport infrastructure required by the European Union.

LITERATURE REVIEW

Quantifying the efficiency of multimodal transport, involves a constant comparison between the results obtained from this service and expenses which they were obtained. The multimodal transport results should be viewed not only in terms of multimodal transport company but also consumption. An efficient multimodal transport system has to ensure full satisfaction of the requirements of the beneficiaries of a service in an efficient, otherwise becoming a brake on economic growth process. An assessment of the efficiency factor particularly important in multimodal transport is the time, reducing transport time combined with the safety of goods transported, which can be achieved by using containers at all stages "from door to door" is determined in the assessment of multimodal transport.

Regularity multimodal transport is another criterion for assessing the quality of their side. Providing moving consumer goods to their place in an appropriate frequency rate of application development, multimodal transport can help mitigate minimize safety stocks needed by industry and trade. In this way, additional costs need to achieve an optimal level of frequency of multimodal transport are offset and outweighed by savings in insurance an optimal level of stocks of goods.

So from the effects of multimodal transport process are complex. They can be quantitative, qualitative, direct or indirect or propagated in the economy. Direct effects are those related to goods movement. The indirect effects or propagated in the economy are those relating to:

- multimodal transport contribution to the creation of new jobs in Germany;
- supplying the best economic conditions for import goods;
- reduce the harmful effects of pollution by choosing vehicles that pollute less;
- introduction of modern technologies in the economy through wider use of containerization goods.

Introduction of multimodal transport in our country is determined by a series of macroeconomic arguments which may be mentioned:

- Multimodal transport will enable part of transportation expenses to remain in the country where bus service is provided by a local entrepreneur. This clearly contribute to growth in national product and the conditions which made the balance of payments deficit is 48,6 % higher than last year. This is a convincing argument for our opinion this approach is shown. One other argument for multimodal transport entrepreneurs is positive effect on insurance companies.

METHODOLOGY RESEARCH

Entrepreneurs in this area assume responsibility for the entire duration of transport, for which there are in a position to buy insurance to cover risks. Growing insurance market in Romania has beneficial effects on growth of gross national product. Entails are introducing multimodal transport and transport development of new technologies that are likely to provide considerable improvement of national infrastructure. It is true that our country, containerization is not a novelty but is no less true that more needs to be done in this area.

On September 22, 1992 came into operation Rhine-Main-Danube Canal, which lets direct navigation between the North Sea and Black Sea ports of Rotterdam and that between Constanta. Distance inland as reduced by half from 6.000 km to 3.100 km. This situation has beneficial effects on reducing transport time and reduced transport costs and risks to the subject merchandise during transport, as known as river transport is cheaper and safe. Specialists believe that this can be implemented value by building Terminal Maritime - boats or river.

Using multimodal transport could also influence the competitiveness of Romanian products. As I argued in previous case study, multimodal transport unit costs are lower compared with those of segmented transport. Multimodal transport is an important factor for placement of direct investment. EU integration will lead to enhancing transport over the individual and collective self primarily due to pollution. This may contribute to balance of payments. Multimodal transport will enable the increase of employment of labor especially in the Constanta County but also the areas bordering the Black Sea and Danube. Introduction and development of multimodal transport strikes are a number of difficulties which we mention below:

- transforming the current system will cause transport costs currently to obtain beneficial effects in the future. The following developments could lead to rejection of the idea to companies already engaged in international transport;
- multimodal transport pools could claim or changes in partners that could cause breakage of well-established links and therefore loss of business;
- greater effort to introduce multimodal transport and changing the operating system may require reorientation of the strategies that would cause problems in short and medium term implications for the present system with lower profits.

To operate a Romanian entrepreneur multimodal transport will be required to meet a minimum set of conditions as follows:

- be able to handle a container park (Owned or leased);
- have or hire the services of a department maintenance of containers;
- to own or lease services and be able to operate with container handling equipment;
- be able to organize a transport system along route or routes served;
- install a container tracking /system routes route who decided to serve them;
- be able to hire a marketing department merchandise to be transported;
- to devise appropriate facilities appropriate for reception and delivery of goods;
- be able to deal with complaints that may occur in relation to loss or damage to goods or about delays in delivery of goods.

CONCLUSIONS

These goals are in line with "European transport policy-Horizon 2010" which states the EU's intention to encourage the balance between modes and efficiency freight door to door using two or more modes of transport in a integrated supply chain. European Agreement on main international combined transport lines and complex installations (AGTC), ratified by Romania in 1993 defines the structure of combined transport on our country. The importance of this type of transmission is amplified and the location of Romania at the intersection of numerous roads connecting Western and Eastern Europe, and North and the South and country location on transit routes between Europe and Asia, highlights importance of a developed infrastructure.

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DID EXIT PRICING UNDER FASB 157 CONTRIBUTE TO THE SUBPRIME MORTGAGE CRISIS?

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ABSTRACT

The current financial crisis has revived the debate surrounding fair value accounting especially in the case of illiquid markets and for assets that lack marketability. Many analysts argue that it was issuance of FASB 157 (ASC 820) and the use of fair value accounting that caused the financial crisis to spread from the subprime mortgage market to the rest of the economy. The move by FASB to present all financial assets at fair market value is appropriate as this improves the reliability, relevance and transparency of the financial statements. Presenting assets at historical cost when unrealized losses are material is not proper financial reporting and distorts the current financial position of a firm. However, the exit price requirement under FASB 157 (ASC 820) is far too strict and results in an over conservative financial presentation. The use of exit prices to define fair value was the problem, had a negative effect on the economy, and contributed to the financial crisis as it forced firms to overstate their losses. Instead of exit prices, the IFRS definition of fair market value should be adopted.

JEL: G10, G21, M41

KEYWORDS: Fair-value accounting, FASB 157, ASC 820, mark-to-market, subprime mortgage crisis

INTRODUCTION

The current economic recession and financial crisis can be traced to the collapse of the subprime mortgage market caused by a sharp decline in housing prices that began in 2007 (Wingall, 2008). What surprised many market participants is how the crisis spread from the subprime mortgage market to the rest of the financial market and then the overall economy. What caused the crisis to become so serious? Should we blame individual borrowers, overleveraged financial institutions, exotic financial products or a failure in regulation? In fact, many questions about the effectiveness of the accounting and regulatory framework for banks have been raised. In particular, the role played by fair value accounting has been the source of much debate. Banks argue that it was the implementation of FASB 157 (ASC 820), that accentuated the financial and economic crisis. The argument is that fair value accounting resulted in large unnecessary write-downs of assets, distorted the value of assets on the balance sheet of financial firms and caused the demise of the entire investment banking industry. It created a vicious cycle of falling prices that caused the subprime mortgage crisis to spread throughout the economy. This paper examines the role played by FASB 157 (ASC 820) in the crisis focusing on the role of exit prices. The study is organized as follows: section 2 provides a literature review of fair value accounting, section 3 discusses issues involving exit prices, section 4 discusses the impact on level 3 assets, and the paper ends with conclusions and suggestions for future research in section 5.

LITERATURE REVIEW

Contrary to views expressed in the media and by the critics, mark-to-market accounting is not new. For decades, financial institutions have used fair value accounting to value financial assets. Also, financial institutions do not have to report all of their assets at fair value. For example, banks report trading and available-for-sales assets at fair value while assets held-to-maturity is reported at historic costs. Prior to

FASB 157 (ASC 820), there was no single consistent measure of fair value and the guidance for applying these definitions was limited and inconsistent. What is new is that FASB 157 (ASC 820) issued new guidelines on how to measure fair value, especially in the case where there is not much of a market for the assets. Under FASB 157 (ASC 820), firms should report the fair value of their assets and liabilities using a three-level hierarchy starting with observable prices and moving to unobservable inputs and the use of models.

- Level 1 assets are traded in active markets with observable quoted prices. An example of this would be the stock of Exxon. Exxon is traded on the NYSE, its price is easily and objectively observed and thus a mark-to-market approach can be used.
- Level 2 assets are those which do not have a quoted price but whose price can be observed either directly or indirectly. This would include assets, which have similar assets traded in an active market, as well as assets traded in a market with low liquidity.
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- Level 3 assets have unobservable inputs due to their illiquid nature and have traditionally been valued by companies by the use of internal sophisticated models, which require the use of many assumptions. Now, under FASB 157, these assets must be reported at a fair market value along with enhanced disclosure about the processes used to arrive at a fair value
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FASB 157, effective for fiscal years ending after November 15, 2007, was issued by the accountancy board to define fair market value, establish a framework for measuring fair value and expand disclosure about fair market value measurements. Under 157, the definition of fair market value retains the exchange price notion in earlier definitions. “This Statement clarifies that the exchange price is the price in an orderly transaction between market participants to sell the asset or transfer the liability in a market in which the reporting entity would transact for the asset or liability, that is, the principal or most advantageous market for the asset or liability. The transaction to sell the asset or transfer the liability is a hypothetical transaction at the measurement date, considered from the perspective of a market participant that holds the asset or owes the liability. Therefore, the definition focuses on the price that would be received to sell the asset or paid to transfer the liability (an exit price), not the price that would be paid to acquire the asset or received to assume the liability (entry price)” (FASB 157 Section 5:15).

As an alternative, there are other possible measures of fair value using entry value (the price that would be paid to buy an asset or received from issuing a liability) or value in use (the entity-specific value to the current holder of an asset or liability). FASB argues that the use of exit prices most closely corresponds to the firm’s solvency. This means that if assets and liabilities on a firm’s balance sheet are measured at fair value, then owner’s equity equals the cash generated if the firm liquidated all the items on the balance sheet. However, the use of exit prices can be problematic in the case of illiquid markets and disorderly transactions in a dysfunctional market.

In the international literature, International Financial Reporting Standard (IFRS) defines fair value as the amount for which an asset would be exchanged or a liability settled between knowledgeable, willing parties in an arm's length transaction. The major difference between their measure of fair value is that 157 specifically uses exit price in its determination, whereas the IFRS does not specifically refer to either an entry or exit price (PricewaterhouseCoopers, 2007). The question is whether the use of exit prices contributed to the problem.

ISSUES INVOLVING EXIT PRICES

Using exit prices as a proxy for fair market value would always result in a lower value than entry prices or any other definition of fair market value. The extent of the difference in the measurement of fair value would depend in the marketability and the liquidity of the asset in question. Marketability refers to the ability to sell an asset in an established market place. Brockman (2009) has shown that the lack of marketability discount ranges from 25%-40%.

Liquidity refers to the asset selling below the prevailing market value as measured by the rate price of an instantaneous sale versus holding the asset for a better sales price. The spread between bid and ask prices measures a cost of liquidity. A wide bid-ask spread indicates a lack of liquidity in the market. As shown by Block (2007) and Officer (2006), discounts for liquidity can range from 15%-30%. Trading volume is essential to a liquidity discount with large publically traded firms having an insignificant discount while thinly traded firms having a much greater discount.

The issue of marketability and liquidity is critically important in the pricing of bank assets. During the housing boom from 2002 to 2007, the relative importance of real estate assets in the average bank's balance sheet increased significantly. Thus, bank capital became very sensitive to the value of real estate and housing prices. Under FASB 157 (ASC 820), many of these assets were classified as level 3 assets resulting in the following issues:

1. Banks were large holders of mortgage-backed-securities (MBS) backed by subprime and Alt-a mortgages. These MBS trade in the OTC market with other financial institutions and the markets are thin and very illiquid. The illiquidity of MBS backed by subprime loans created a problem for fair value accounting.
2. Banks also had large holdings and exposure to collateralized debt obligations (CDOs) and structured investment vehicles (SIV). Bonds that are backed by pools of bonds are CDOs. SIVs are similar to CDOs except they are financed through short-term debt (asset-backed commercial paper, rather than the long-term debt of most CDOs). The problem is that there is essentially no market for CDO or SIV assets. Thus, in valuing these assets one would expect a large marketability and liquidity discount.
3. Banks were forced to sell assets to avoid violating regulatory capital requirements and to remove the perceived tainted assets from there balance sheet.
4. The dumping of mortgage products created an excess supply in the mortgage market. This excess supply would push prices down.
5. Lack of liquidity would further add to the downward spiral in prices.
6. The exit price of Level 3 assets would be substantially lower in poor economic times as opposed to good economic periods, as demand would be much lower. Thus, fair values based on exit prices are "crushed" during a financial meltdown.
7. We can estimate that the effect of marketability and illiquidity on these assets in an economic meltdown can result in a discount of 40% and 65%; the product of discounts for marketability and liquidity (high ranges to low ranges of discounted values).
8. In addition, there would be an additional discount when one enters the added costs relating to the sale of the asset-additional exit costs. These may include other transaction costs such as commission costs, bid-ask differentials, legal and regulatory costs, taxation costs and/or currency costs if applicable.
9. Bid-ask differentials for thinly traded assets may amount to as much as ten percent (Block, 2007 and Officer, 2006). The result here is that an additional cost, known as the cost of exit, will increase cost by more than ten percent. This is in addition to the costs for marketability and liquidity, resulting in a total marketability, liquidity plus exit price discount of 45% to over 70%.

Impact On Level 3 Assets

For the level 3 assets, a decrease in fair value will occur under any model. But, measuring fair value using exit prices will exacerbate and overstate the decline. During a market decline as experienced in the subprime crisis, not only will asset values fall but also the spread between exit and entry prices will widen.

Thus, the question is what is the appropriate method to value tier 3 assets in a depressed market environment? Below, four possible means of presentation are discussed.

Case 1: Pre FASB 157: Prior to FASB 157 securities with an intent to be held-to-maturity were recorded at historical cost (net of amortization). No gain or loss was created by changes in fair market value. For available-for-sale and trading securities, gains and losses were taken on a yearly basis as these securities were recorded at fair market value. In the case of tier 3 assets, most of these securities were industry invented and valued at cost, derived from a present value of cash flow model and the intent was to hold these securities until maturity, as there was no liquid market for trade. The result absent FASB 157 (ASC 820) would be that losses would be low and immaterial, as historical cost would continue to be the balance sheet value as most of these level 3 assets were classified as held to maturity securities.

Case 2: FASB 157 GAAP: FASB 157 imposed a requirement to value all assets at fair market value based on exit prices. As stated in this paper, exit price would reduce the fair market value of a highly illiquid asset in excess of 10 percent when compared to an entry price. Consequently, FASB 157 increased the losses to the financial institutions by significant amounts when compared to a different fair market definition.

CASE 3: IFRS Implication Of FASB 157: As stated in our paper, since IFSB defines fair market value less conservatively than its US counterpart does, tier 3 assets would have a 10 percent plus higher balance sheet value than US GAAP and the losses would be significantly lower.

CASE 4: Fair Market Value Based On Present Value Of Cash Flow Model: Under this case, significant company assumptions would be the basis for financial statement presentation. Allowing companies to value their assets based on internally prepared models is not appropriate and would only lead to more investor concerns.

The following example illustrates the above four cases. Let us assume that a financial institution created a tier 3 security in a totally illiquid market, and based on their model the present value of the cash flows is 150 US dollars. This is the cost of the investment and the initial balance sheet amount for this asset. Further, by year-end the fair market value based on entry prices drops to 100 US Dollars. The exit price would then be 90 US Dollars as we assume a 10 percent discount. This is a held-to-maturity security. The results of the four cases are presented in Table 1.

Table 1: Impact On Level 3 Assets

	Balance Sheet	Loss on Income Statement
Case 1: Pre FASB 157	150	0
Case 2: IFRS definition of Fair Value	100	50
Case 3: US GAAP definition (FASB 157 Result)	90	60
Case 4: Fair value based on company model	Varies and based on a company's model	

The effect of using an exit price exaggerates the loss significantly, and the results suggest that FASB should consider other measures of fair value. Changes in market liquidity, marketability and especially,

the bid–ask spreads should not be allowed to have a significant affect on the financial statements and the underlying value of a firm.

CONCLUSIONS

Harris and Kutasovic (2010) provide evidence to support FASB 's position to present all financial securities at fair market value, regardless of its intent, as this improves reliability, relevance and transparency of the financial statements. Reliability and relevance are the underlying goals of the FASB. Presenting assets at historical cost when unrealized losses are material is not proper financial reporting and distorts the current financial position of a firm. Additionally, it would allow a firm to pick when to sell a distressed asset, which in effect would create a loss. Firms may choose to take the losses when the financials are otherwise good and keep the assets in bad financial times. As Harris and Kutasovic (2010) show, fair value accounting is the preferred accounting framework used to value financial firms. The SEC (2008), mandated by the Emergency Economic Stabilization Act of 2008, conducted a study and found that the economic meltdown and financial crisis was due to poor internal decisions by banks and not due to fair value accounting.

However, despite the advantages of fair value accounting, making the exit price the basis for fair market value is far too strict and results in an over-conservative financial presentation. Defining fair market value based on exit prices is a problem that contributed to the financial crisis, as investment firms had their asset and capital ratios reduced causing liquidity constraints. Furthermore, valuing assets that the firm has no intent to sell at fair value can be justified, but there is no justification for using the lower exit price value.

Rather than using exit prices, we favor the IFRS definition of fair market value, which if implemented would still have resulted in significant losses to the investment firms. However, the losses would have been significantly lower than under exit pricing. FASB 157 (ASC 820) was in our opinion too aggressive in its requirement of fair value application and resulted in an exit price difference of about 10 percent. The blame placed on FASB by many banks and analysts would have been mitigated simply by not imposing the exit-pricing requirement. An interesting question for further research is whether US financial firms would have suffered the same level of losses and write-offs under the IFRS definition of fair value and whether the use of the IFRS definition would have limited the spreading of the crisis from the subprime mortgage market to the rest of the financial market. The possibility that exit prices contributed to a bank contagion needs to be addressed and is an area for future research.

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AN INTRODUCTORY ANALYSIS TO THE GARMENT PRODUCTION IN SELECTED LATIN AMERICAN AND ASIAN ECONOMIES

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ABSTRACT

The garment industry is one of the most vibrant sectors in the world economy due to the volume of resources involved in this industrious activity. This work aims to analyze the performance and dynamics of the garment production in selected Latin American and Asian countries, examining data on textile exports from the top 20 garment suppliers between 1990 and 2005. Also a brief comparison with other international experience of emerging economies is provided in order to elucidate the relevance of the textile industry in the region and world economy. This empirical work can be the starting point for policy-makers to design long-term policies enhancing human and physical capital.

INTRODUCTION

This paper analyzes the performance and dynamics of the fashion industry in selected Latin American and Asian countries, examining data on textile exports from the top 20 garment suppliers between 1990 and 2005. By reviewing the emerging trends in Latin America's growing potential as an export market for its textile products, this paper constructs a preliminary model to quantify the textile exports from the top 20 garment suppliers to the U.S. market. It uses the 20 largest producers of textiles using U.S. imports as a proxy of employment, production and wages at the country level.

While Latin America's comparative advantage lies mostly in garment production, the US's lies in textiles manufacture and brand retailing (Dicken, 2003: 351). The emergence of East Asia, particularly China, as a key textile and clothing exporter highlights some of the conditions that help explain the success of NICs (Newly Industrializing Countries) in comparison with developing world. Using the experience of some Asian economies as a model for Latin America, this paper projects that the garment production can be a catalyst, a stepping-stone to export-led industrialization and economic growth, beyond the kind of low-wage jobs typical of the *maquiladora* sector. While there is no guarantee that such a textile industry, heavily based on foreign assembly operations, will evolve into a more integrated industrial base that benefits the local economy, there are some possibilities for shaping the industry toward such positive ends. This preliminary analysis can be the starting point for policy-makers to design long term policies that enhance human and physical capital, such as industrial policy, women empowerment, and improvements of health and education system at the country level.

The Development Of The Fashion Industry In Latin America

Until the 1980s, Latin America was adopting a "state-centered model of import-substitution industrialization" as the primary economic development strategy (Perez-Stable, 2006; Wilson 1992:14). Import-substitution fostered national industrialization policies that promoted trade protectionism on behalf of local firms with the hope of generating an "internal market" and urban industrial labor force (Safa, 1981:419). Throughout the 1980s, export-led industrialization, characterized primarily by export manufacturing destined for sale in overseas rather than domestic markets, replaced import substitution as a means towards economic development. This model coincided with the needs of U.S. multinational corporations as well to improve productivity and reduce labor costs in the face of greater competition from Asia. By the mid-1980s, the number of "export processing zones" using foreign assembly

production increased outside of Asia. Multinational companies set up 79 export zones in 35 countries. Whereas Asian countries accounted for 55% of the world's employment, Mexico, Caribbean and the Central America accounted for 30%--with Mexico employing over half-of that amount and South America, Brazil, Colombia, and Chile about 8%. In addition to electronics, textiles, apparel and footwear were the main export products in these zones (Wilson, 1992:9).

Regional And International Regulatory Framework

While national industrial strategies were important, free trade agreements were far more significant in helping to reshape the textile industry both globally and regionally. At the same time, "free trade" can be a misleading concept when applied to the textile industry since a highly complex web of regulations and discriminatory trade practices govern the global trade of textile goods. It is more accurate to think of the changes in U.S. garment industry in recent years as a result of the growth of outsourcing by U.S. firms rather than the growth of imports from developing nations. Since its passage in 1994, NAFTA has become one of the most important influences on the location and outsourcing decisions of U.S. apparel and textile firms looking for lower production costs, especially against imports from Asia. As Bonacich and Waller argued, the yarn-forward principle of NAFTA "protects U.S. textile manufacturers from competition from Asia to while allowing U.S. apparel manufactures to engage in offshore processing in Mexico" without any quotas or tariffs (Bonacich and Waller, 1994:38).

While it falls under the umbrella of broader neo-liberal economic policies in the WTO Agreement on Textiles and Clothing, the international regulation of textile goods has included selective import restraints and discriminatory quotas with gradual market opening to developing country exports. In the Multi-Fiber Arrangement (MFA), a large portion of exports to the U.S. and Europe were subject to quotas under a special trade regime that established a restrictive system of import quotas on man-made and other non-cotton fibers, including all textile products (synthetic fibers, wool) from developing nations. For example, the average rate of access to developed country markets would be 6% as opposed to 15% desired by the developing countries. As a result of this restricted competition, the US greatly increased its access to European textiles and garments markets during the 1970s (Dicken, 2003:337-338; WTO, 1962).

In January 1995, as a result of the Uruguay Agreement of the GATT in the early 1990s, the WTO decided to eliminate quotas in three stages over a ten-year period by January 1, 2005. This ten year transitional program—also known as the WTO Agreement in Textiles and Clothing (ATC) 1995-2004—aimed to integrate the textile and garment sectors fully into GATT rules by phasing out the MFA over a ten-year period. The new agreement included the three stages of the liberalization process for the integration of the textile and clothing products in to the GATT rules by the beginning of 2005 (WTO, 2008).

East Asia's Comparative Advantage In Garment Production

Despite East Asia's comparative advantage in garment production, two factors highlight the shifting patterns of garment production from Asia toward Latin America and Caribbean in recent years: Lower wages and the need for market proximity to older-established producing countries of Europe and North America. This regional dynamic is evident in the fact that each of the core regions of the world economy—North America, the European Union and the Southeast Asia—is looking for low cost production within their respective regions. Regionalization is part of a "production migration" trend where each new country entering the market lower wages in order to increase its share of world exports at the expense of its predecessors. Between 1993 and 1997, while East Asia's share of U.S. apparel imports fell from 70.4% to 57.9%, Mexico's share grew from 16% to 26.8% and almost to 30% in 1998 (Heron, 2002:756).

On the other hand, the decline in Asian NICs' share of exports during the 1990s was mainly a function of "third production migration" from the Asian "Big Three"—Hong Kong, South Korea, Taiwan—to other developing economies, such as China and South East Asian countries including Indonesia, Thailand, Malaysia, Philippines, Sri Lanka. In the 1990s, the new suppliers included Latin American garment and apparel manufacturers, as increasingly evident in the growth of non-Asian exports to the U.S. market from Central America, Caribbean (from 8% in 1990 to 15% in 2001) and Mexico (from 3% in 1990 to 15% in 2001) (Gereffi and Memodovic, 2003:9).

In spite of Latin America's proximity to the U.S and free trade agreements such as NAFTA and CAFTA, Asian countries are still the dominant suppliers of garments for the U.S. market. Asia maintains a stronger hold in textile exports since it has developed a more integrated domestic industrial base and export manufacturing than Latin America. The cheap labor argument—the combination of technology with low cost production—does not hold up well against the evidence of Asian exporters who increased market share even in the face of wages higher than China's or Mexico's. East Asian NICs were able to maintain high rates of "export-oriented growth" for a long time in the presence of adverse economic conditions, such as oil price increases, labor shortages, currency crises and protectionist barriers in their major export markets (Gereffi, 1999:38).

The dynamics of industrial organization—the concentration of retailers in major importing countries and the emergence of "lean retailing"—have a lot to do with the comparative advantage of East Asia in garment production. Asian manufacturers switched from mere assembly operations (like cutting fabrics) to more sophisticated operations requiring "full package suppliers" receiving orders from large retailers and subcontracting to their networks of producers located in Asia, Latin America and Africa. Furthermore, the global market is dominated by large firms in the major importing countries such as high-volume discount chains that have developed their own brands and outsource clothing from subcontractors in the developing world. These large retailers and their Asian intermediaries are working closely in the international garment business in the post-ATC era. Finally, "lean retailing" has become a major business practice as a result of key advances in information technology. This has allowed Asian retailers to maintain small inventories of especially "seasonal apparel products" in which fashion changes so rapidly in response to consumer preferences (Hayashi, 2005:8).

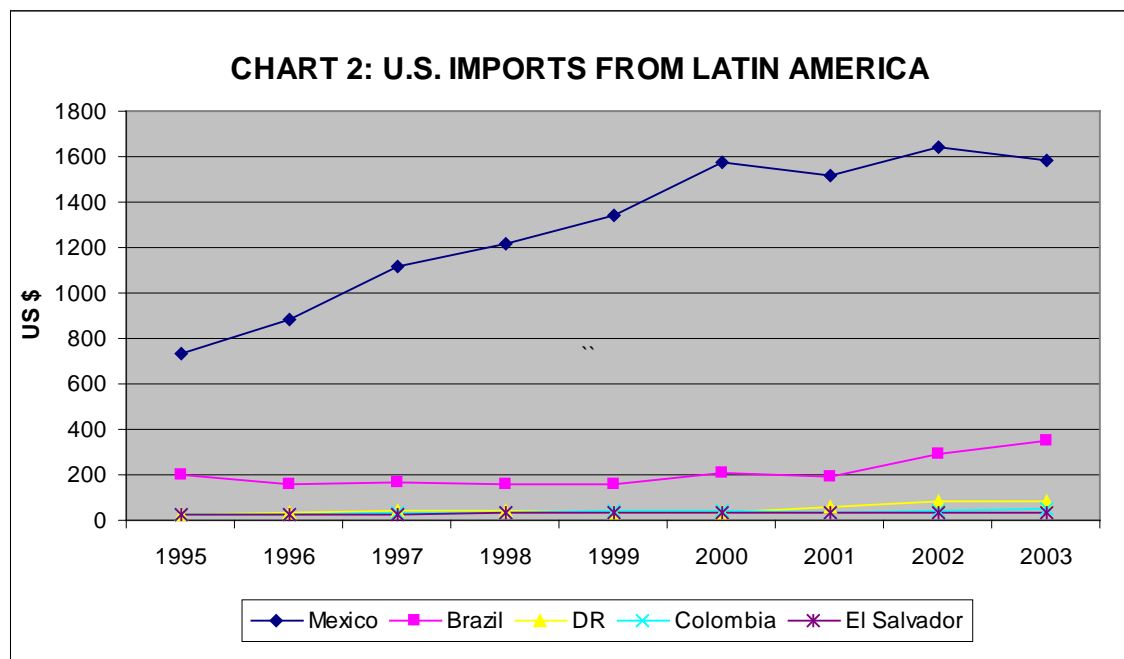
Emerging Trends In The U.S. Market For Textile Imports

As the volume and source of textile imports into the U.S. market has changed in recent years, the most important trend is Mexico-China competition. Between 1995 and 2002, imports from China increased while those from Mexico gradually declined in the top 25 import items. In 2002, U.S. imports from China increased faster than imports from Mexico despite economic growth in both countries. While US imports from Mexico (\$130.8 billion) exceeded U.S. imports from China (\$109.2 billion) in 2001, Mexico's share declined 3.2% and China's increased 1.9% in 2002 (GAO, 2003:63-64).

One GAO (2003) study on the Mexican textile industry study notes that it lost market share to China not only because of China's low cost advantages but also due to declining maquiladora employment, plant closings within Mexico and impending financial crisis in the US. Between 1995 and 2002, the share of U.S. imports from Mexico declined for 47 of the 152 categories of items. For these 47 categories in 2002, the total value of imports from Mexico was \$25.5 billion and the value of imports from China was \$23.4 billion, reflecting China's production cost advantages. Although it is difficult to draw direct economic connections through this disparity, Mexico is losing ground to China in some exported items such as toys, furniture, electrical household appliances, television and video equipment and parts and apparel and textiles. Decline in maquiladora employment is partly a function of this emerging competition from China within the U.S. market. Whereas China seems to have gained market shares in the U.S. during the period

1995-2002, Mexico has lost ground in some import items like garments of textile fabrics (GAO, 2003:63-64).

Furthermore, competition from China is evident in the widening of U.S. trade deficit with Asian countries. In recent years, garment imports make up a significant part of the U.S. merchandise trade deficit centered on textiles, apparel and footwear. As US imports rose faster than US exports between 2005 and 2006, the trade deficit in textiles also widened from \$3.9 billion to \$86.5 billion. Much of the increase in U.S. trade deficit has reflected the impact of quota elimination on January 1, 2005 under the WTO Agreement on Textiles and Clothing (ATC). Figure 1 shows 10 large exporters to the US starting with the new agreement on textiles.



While a weak dollar played a role in limiting foreign imports and stimulating American exports, the overall deficit with Asia has not automatically leveled off. The widening of the U.S. trade deficit is mainly attributable to the growth of imports from Asia, particularly China, when the trade deficit with Asia increased by \$6.2 billion (10%) to \$67.2 billion in 2006. During this period, U.S. imports from China increased by 16% in 2006 to \$31.3 billion, making China the largest supplier of U.S. imports (30%), up from 27% in 2005. Most of the increase in China's exports was concentrated in cotton apparel such as knit shirts and blouses, trousers and slacks, sweaters, robes, dressing gowns and nightwear, sweaters, etc. U.S. retailer and apparel companies continue to outsource services from China because of "country's abundant labor force, low production costs, ability to make almost any type of textile product or garment at any quality level and in large volumes and strong customer service" (U.S. International and Trade Commission, 2007:141). Despite the lack of data from 2005 to present, Figure 1 indicates China's preeminence as the largest supplier of U.S. market after 2001.

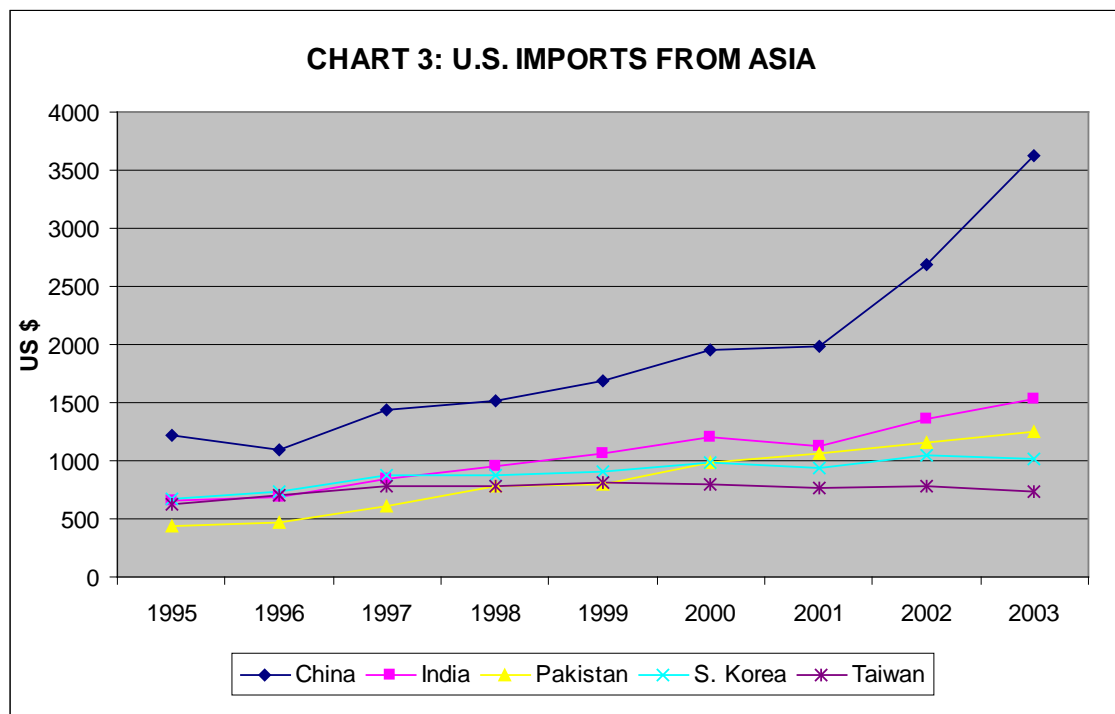


Figure 2 indicates that Mexico is the largest supplier of the U.S. market among Latin American countries. After a steady growth, the relative decline in U.S. textile imports from Mexico in 2001-2003 can be attributed to the impending financial crisis and recession in the US economy.

In addition, global trade flows during 2004 and 2005 reveal a shift of textile production to countries other than China, even though this was not a fundamental shift as some experts predicted. Figure 3 indicates a relocation of production to India as the main competitor of China in South Asia. While China's total clothing exports increased by almost \$16.5 billion in 2004- 2005, India's exports rose up considerably--\$1.7 billion (25%) over the year before. Together, India and China represented 85% of the increase in clothing trade between 2004 and 2005. Among the other exporting countries that lost ground to China and India are Hong Kong, Mexico, Romania and the U.S. As Hong Kong's clothing exports declined by over \$900 million in 2004-2005, Mexico's clothing exports fell 2.9% and the U.S.'s declined by about \$61 million. A U.S. Congressional report claimed that although U.S. apparel imports from China significantly increased since the quota removal of January 2005, it did not automatically trigger the radical shift proclaimed by experts (Martin, 2007:6-8).

Conclusion and Policy Implications

This paper analyzed the performance and dynamics of the fashion industry in selected Latin American countries in 1990-2005, examining data on trade patterns, mainly the share of textile imports in the U.S. market. Using the Asian experience in garment production as a model for Latin America, we projected that the fashion industry can be a catalyst, a stepping-stone, to export-led industrialization beyond the kind of low-wage jobs typical of the *maquiladora* sector. While our analysis was limited by the absence of time-series data for each of the variables, a first-hand examination of the US import market provided some evidence that the textile industry constitutes an important source of export earnings for Latin American countries. Textiles and clothing trade, as measured by increased access to the U.S. market, has been an important source of jobs, income and export-led growth for the top 20 garment suppliers during the period 1990 to 2005—the latest available year of information.

Following Gereffi and Memodovic (2003), Hanson (1994) and Altenburg and Meyer-Stamer (1999), our analysis estimated that some of the factors that led to the success of Asian economies can be replicated in Latin America, particularly in Mexico, by taking greater advantage of the maquiladora industry. Stronger policy intervention to promote "innovative entrepreneurial capability" is needed in the transition from mere assembly to higher-value added production. This requires public-private partnership in decentralization of production by capturing design and distribution activities from the monopoly of larger markets and the development of new fashion centers that involves the regional coordination of complex production, trade and financial networks. Although the government sponsored initiative—the Fashion and Design Center—in Mexico City is a very good example of this policy intervention, Mexican manufacturers need more than just government support in order to compete with U.S. companies at the same level (Hanson, 1994:244).

As the figures on employment should be interpreted with caution following the WTO agreement since 2005, they are more useful for analyzing countries on an individual basis than for comparison among countries, as the recent literature suggested (Nordas, 2004:11). In order to give our findings a stronger prediction, this paper needs further research on the topic of textile labor market and industrial organization of garment production in Latin America.

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WHAT IS BEYOND THE PURPORTED INFLATION TARGETING FOR MONETARY POLICY? A TIME-SERIES ANALYSIS OF SWEDISH CENTRAL BANK'S INTEREST RATE OPERATION RULE

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ABSTRACT

Based on the real-time quarterly macroeconomic indexes of Sweden in the first decade this century, this paper estimates a forward-looking Taylor-type interest rate reaction function for Swedish monetary policy and an expanded model with the exchange rate taken into account. The evidence suggests that the Swedish central bank, Sveriges Riksbank, is not adjusting its repo rate, the implement of nominal interest rate, in sole responses to the changes of expected inflation and output deviations, a typical way of monetary policy exercise proposed by economist John Taylor as an empirically sound rule in the United States and an effective approach to be adopted by other central banks to deal with domestic inflation. The evidence further exhibits that the targeted exchange rate is Sveriges Riksbank's third policy concern in practice, though in an extraordinarily implicit way. Swedish central bank's underlying emphasis upon the domestic exchange rate stability could shed light on understanding why the inflation record of Sweden in the recent years was far from the fulfillment of its monetary policy objective. However, the counterfactual deduction that the unyielding exercise of the classical Taylor Rule would enhance the policy effectiveness in a small open country like Sweden still contains logical fallacies.

JEL: C32; E52; E58; G28

KEYWORDS: Exchange rate, inflation, monetary policy, Taylor Rule

INTRODUCTION

Since Sweden eventually abandoned the fixed exchange rate regime in 1992 due to the unmanageable fluctuation of its domestic prices and wages between 1970s and 1990s (Svensson, 1995; Andersson et al., 1995; Almekinders, 1995; Giavazzi et al., 2006), the oldest central bank in the world, Central Bank of Sweden, the Sveriges Riksbank, commenced its faithful policy exercises of aiming at low and stable domestic price level in 1993, which pronounced Sweden as the fourth inflation-targeting country following New Zealand, Canada and the UK. Statistics shows that the inflation of Sweden was suppressed to a reasonable level thereafter in comparison to an unrelenting record of over 5% of CPI prior to 1990s, though Sweden was still considered unsuccessful in controlling the drastic inflation volatility in the first decade of 21st century (Statistics Sweden, 2009). A question arises: have the modified monetary policy practices really contributed to the improvements of inflation control in Sweden even though the inflation was still far from being well bounded within an acceptable range? In precise, was the straightforward inflation targeting strategy accountable for this enhanced, though not the perfect, policy effectiveness? Or, should it be attributable to the policy shift to the laissez-faire practices guaranteed by the floating exchange rates regime?

To approach this empirical question on the effectiveness of monetary policy practices, the analysis in this paper is disintegrated into two steps: first, to verify whether the golden policy rule of effectively controlling inflation in the U.S. – Taylor type interest rate reaction rule for monetary policy – could have been implemented by Sveriges Riksbank; second, to detect if any form of exchange rate manipulation still exists in the factual monetary policy exercises and then to assess how the real policy practices affected the

effectiveness of inflation targeting. A massive literature pool argues that following a standard Taylor Rule for monetary policy, by which the central bank regulates the short term nominal interest rates in active responses to the expected inflation deviation, proved to be efficient in mitigating the domestic inflation pressure in a variety of countries (Taylor, 1993a; Orphanides, 1997; Judd et al., 1998; Clarida et al. 1999; Woodford 2001). In addition, Taylor (1993b) further claims that such a policy rule could be more effectual when it's performed under the floating exchange rate regime than the peg system because the inflation gap and output deviation in the former situation would be significantly smaller. However, some other empirical studies also maintain that countries without adhering to the classical version of Taylor Rule are still theoretically possible to reasonably well manage its inflation record as they are maintaining their domestic monetary base freedoms (Gerberding et al., 2005). As the exchange rate regime of a country could be a confounding factor that complicated the evaluation of the effectiveness of a inflation-targeting policy such as the Taylor Rule, scarce attention has been drawn to the small open economies like Sweden where international trade and exchange rate might significantly impact on their macroeconomic healthy. Thus, how the golden Taylor Rule could be executed there and how the key indicator of openness of an economy, the exchange rate condition, may have influenced the efficacy of the purported inflation-targeting policy remain uncertain. Hence, this paper stands out to unveil the relationship between the standard Taylor-type interest rate reaction rule for inflation control and the actual practices of monetary policy in Sweden during the period when it transited into the floating exchange rate regime so as to delve deeper into the evaluation question on to what degree the exchange rate confounds a central bank in an open economy to make necessarily appropriate reactions to achieve inflation targets.

The paper is structured as follows. In Section 2, the baseline Taylor-type interest rate reaction model is introduced and is followed by an expanded model incorporating the exchange rate variable. Section 3 proceeds with the differentiation of the real-time data from the ex-post data which may reduce the precision of time-series analysis. In addition, the data compilation methodology is also illustrated. A general statistical description of the major macroeconomic indexes of Sweden during the sample period is presented thereafter. In Section 4, the regression results are exhibited and the under-specification problem is detected in the modeling of a standard Taylor Rule function. The interpretation of the estimates may shed light on how we understand the Swedish central bank's concealed reactions towards the exchange rate variation, a third target. Section 5 concludes and identifies the extensions of interest for further research.

METHODS OF MODELING AND ESTIMATION: TAYLOR-TYPE FUNCTIONS AND GMM

To break down the stated research question, two important hypotheses are to be econometrically tested: first, Swedish Sveriges Riksbank made its interest rate adjustment decisions for inflation targeting only based on the deviation of its domestic price level and output gaps, a policy exercise conforming to the Taylor Rule specification; second, The real manipulations of the interest rate did involve the exchange rate maneuver, an undocumented policy exercise supplementation to the explicit inflation targeting efforts. The conclusions regarding the two empirical tests can be obtained based on two models developed from the fundamental interest rate reaction model proposed by John Taylor (1993b) which is commonly known as the "Taylor Rule". Though Taylor never estimated his model (Judd et al., 1998) but assigned two values of 1.5 and 0.5 to the two parameters i and π , which demote the respective coefficients of federal funds rate's responses to the inflation level and production deviation, such a reaction function is proved to be good to fit actual US data during the period of 1987-1992 (Taylor, 1993b). However, as forecasted economic data are widely used by central banks worldwide to promptly synchronize their monetary policies with the anticipated economic evolutionary paths in order to minimize the foreseeable welfare loss and economic instability (Woodford, 2003), it's feasible to model the Swedish monetary policy reaction towards its domestic inflation in a forward-looking fashion. Following Clarida et al. (1997) and Gerberding et al. (2005), Taylor's model can be extended with expectation operators and anticipation horizons and embedded in the specific setting of Swedish economy:

$$\dot{i}_t^* = \varphi_y E_t(\tilde{y}_{t+n_1} | \Omega_t) + \varphi_\pi E_t[(\pi_{t+n_2} - \pi^*) | \Omega_t] + \tilde{r} \quad (1)$$

Where:

\dot{i}_t^* = Sveriges Riksbank's nominal interest rate target at period t .

$\pi^* = 2\%$, a time-invariant inflation target. As the Swedish central bank explicitly announces its adherence to a definite inflation target at 2%, π^* would be treated as a constant 2 in percentage unit. It is worth noting that a tolerance range of plus and minus 1 percentage point is also supplemented to this fixed inflation target (Sveriges Riksbank, 2009).

$E_t(\tilde{y}_{t+n_1} | \Omega_t)$ = the expected real output gap which is the difference of expected real GDP and potential GDP that is divided by the potential GDP given the set Ω_t of all the information available at period t with an expectation horizon of n_1 periods ahead.

$E_t[(\pi_{t+n_2} - \pi^*) | \Omega_t]$ = the anticipatory deviation of inflation rate from the policy target with n_2 horizons based on the information at point t .

\tilde{r} = the long-run equilibrium real interest rate.

Specifically, since one-year and four-year horizon are commonly used in the similar empirical literature (Judd et al., 1998; Orphanides, 2004; Aleksandra, 2009), the forecast horizon n_1 is set at 1 and n_2 at 4. This model would thus imply that in reference to its long-run equilibrium real rate of interest, the Swedish central bank would set a short-term nominal interest rate target at each period of decision in response to both of the forecasted departures in output and inflation based on the available information at hand at any given period t . Reasonably, this modeling does reflect Sveriges Riksbank's policy statement that its monetary policy exercise is targeting at a manageable inflation band. Hence, the strength of the central bank's reactions to the two deviations can be measured by the estimates of the two non-negative coefficients φ_y and φ_π .

Next, it is assumed that at each period, the actual nominal interest rate is partially adjusted to its target as modeled by a smoothing parameter $\rho \in [0, 1]$ in the format of the Error Correction Model (ECM):

$$\dot{i}_t = (1 - \rho)\dot{i}_t^* + \rho\dot{i}_{t-1} + \nu_t \quad (2)$$

Here, an exogenous shock ν_t to the actual short-term nominal interest rate \dot{i}_t is introduced as a pure white noise component. Taking the partial-adaptation of nominal interest rate into account, substitute Eq. (1) into (2) and the model is rewritten as:

$$\dot{i}_t = (1 - \rho)\tilde{r} + (1 - \rho)\varphi_y E_t(\tilde{y}_{t+1} | \Omega_t) + (1 - \rho)\varphi_\pi E_t[(\pi_{t+4} - \pi^*) | \Omega_t] + \rho\dot{i}_{t-1} + \nu_t \quad (3)$$

Unfortunately, the inconsistent forecasting method may create systematic bias in a time-series data (Carnot et al., 2005) and it's not easy to obtain the original forecasted series used by the Riksbank to make policy decisions, Clarida et al. (2005) suggest that the model, though is formatted with expectation operators may be reorganized in terms of the realized values with the purpose of minimizing the errors possibly brought by the direct use of unreliable forecasted data. Accordingly, the model can be rearranged into a system as follows:

$$i_t = \alpha + (1 - \rho)\varphi_y \tilde{y}_{t+1} + (1 - \rho)\varphi_\pi \pi_{t+4} + \rho i_{t-1} + \varepsilon_t$$

(4)

$$\alpha = (1 - \rho) \cdot (\bar{r} - \varphi_\pi \pi^*)$$

(4a)

$$\varepsilon_t = -(1 - \rho)\varphi_y [\tilde{y}_{t+1} - E_t(\tilde{y}_{t+1} | \Omega_t)] - (1 - \rho)\varphi_\pi [\pi_{t+4} - E_t(\pi_{t+4} | \Omega_t)] + v_t \quad (4b)$$

It shows that this model form alteration achieves to condense the forecasting errors of the output and inflation gaps into a newly constructed disturbance term ε_t . Considerably, the validity of estimation necessitates that the errors of forecasts must not fall into serial correlation and should be consistently unbiased (Greene, 2008). In consistency with findings of Clarida et al. (1997), Smant (2002) and Gerberding et al. (2005), the ACF and PACF test results of the data series used in this paper indicate that this concern would not be a problem in the case of Sweden as well. Two visual tests to detect autoregressive stationarity, ACF (Autocorrelation Function) and PACF (Partial Autocorrelation Function) are operated. The graphical test results shows, though not reported, that no differencing is necessary to take for Eq. (4) to obtain the stationarity and it is an $I(0)$ stationary process. In addition, serial correlation - robust standard error and Durbin-Watson statistic are presented in order to demonstrate why this concern might not circumscribe the explanatory power of the estimated model. In order to lend more credence to this argument, the real-time data is used so that the estimable forecast errors and accumulation bias across different periods can be mitigated.

However, the endogeneity bias of explanatory variables may be a serious problem that affects the validity of the model estimation. As a linear combination of the forecast errors and the white noise interest rate shock, the distribution of the disturbance term may not be orthogonal of the repressors, the real values of output gaps and inflation rates. As a solution, a set of appropriately selected instruments in the estimation can be employed to correct this bias (Ahn, 1995). Therefore, a list of variables with lagged values is adopted as instruments, which could be associated with factual output gap and inflation fluctuations but more important, not correlated with the interest rate shock and not contribute to the forecasting error. To better assess the use of instruments, the Hansen's J statistic reported for detecting overidentifying restrictions of instrument validity. Nonetheless, the uncertainty of the error term form may imply the possibility of heteroskedasticity which would nullify the consistency of estimates obtained though this instrumental variable regression approach (Baum et al., 2003). A more effective estimation method, the Generalized Method of Moments (GMM) regression technique, is thus employed in this paper in line with Clarida et al. (1997) and Gerberding et al. (2005) to further adjust for the heteroskedasticity problem. In specific, the Barlett Kernal option is used for the GMM-Time series estimation and a fixed bandwidth recommended by the Newey and West Principle is chosen.

When it comes to the second empirical test of whether there is significant impact of exchange rates on the responsiveness of interest rate in Sweden, the forward-looking model Eq. (4) can be expanded into the following system by incorporating a similar "deviation" term of the exchange rate with the assumption that the exchange rate is also following a mean reversion track as supported by Lindberg et al.'s findings on the evolutionary path of exchange rate (1994). The mean of the sample exchange rate data is used as the "target" in this paper in consistency with the assumed mean reversion behaviors. As our sole focus is laid on whether the motion of exchange rate change might have induced the central bank to change its interest rate as a responding action, the use of this mean is not dramatically affecting the significance test of the null hypothesis.

$$i_t = \gamma + (1 - \rho)\varphi_y \tilde{y}_{t+1} + (1 - \rho)\varphi_\pi \pi_{t+4} + (1 - \rho)\varphi_e e_{t+1} + \rho i_{t-1} + \mu_t \quad (5)$$

$$\gamma = (1 - \rho)(\bar{r} - \varphi_\pi \pi^* - \varphi_e e^*) \quad (5a)$$

$$\begin{aligned} \mu_t = & -(1 - \rho)\varphi_y [\tilde{y}_{t+1} - E_t(\tilde{y}_{t+1} | \Omega_t)] - (1 - \rho)\varphi_\pi [\pi_{t+4} - E_t(\pi_{t+4} | \Omega_t)] \\ & -(1 - \rho)\varphi_e [e_{t+1} - E_t(e_{t+1} | \Omega_t)] + \nu_t \end{aligned} \quad (5b)$$

If the null hypothesis that the adjustment of interest rate does not respond to the expected deviation of the exchange rate at one period ahead would be rejected, it would lead to a safe conclusion that the standard forward-looking Taylor rule may not be a proper count of the real monetary policy exercises in Sweden. Reasonably, this expanded Taylor-type model would have greater explanatory power. Ultimately, the GMM estimates of the parameters including $\{\alpha, \gamma, \varphi_y, \varphi_\pi, \varphi_e\}$ would deliver important information on whether the Sveriges Riksbank's operation principle for the interest rate responses might have different weights of strength towards each of the possible deviations, which would enable us to more accurately interpret how well the inflation condition in Sweden were targeted by its monetary policy practices in reality.

VARIABLES AND THE REAL-TIME DATASET

Orphanides (2004) pinpoints that the use of ex-post revised data for the Taylor Rule estimation might bring about bias simply because the latest information adopted to make corrections on the existing data is considerably different from the information available for central banks to make forecasts and decisions at any period in the past. Therefore, it is preferable to use the real-time data that is initially published, barely revised and obtained from the most “up-to-date” information at those precedent points of decision-making. Furthermore, as the real-time data approximates all the information available that could have been used for forecasting purposes, the application of such “fresh” data could not only minimize the forecast error that is the deviation of the realized value from the official expectation but render all the forecast errors in a consistent distribution, which would enhance the validity of estimation and precision of interpretation (Orphanides, 2004). Hence, the regression analyses in this paper rely on the real-time dataset to best capture the Swedish Sveriges Riksbank's past policy behaviors.

Regarding the source of a real-time time-series data, all the data points used for analysis are obtained from Riksbank's officially issued Monetary Policy Report (formerly the Inflation Report) which is periodically published in February, July and December per year since 1993 and these reports are considered by the Swedish central bank as “the background material for monetary policy decisions...when deciding what would be an appropriate monetary policy to conduct”. However, the publication of the report did occasionally fall into the months other than the three months. The instantaneous press releases and the infrequently published document “Monetary Policy Updates” are the additional sources to determine if a data point is the “most recent” in the real-time sense.

According to the specified forms of the two models to be estimated, the major variables for the purpose of GMM regression analysis in this paper include the short term nominal interest rate, output gap, inflation rate, and exchange rate. In practice, Riksbank used the marginal rate as the key instrument of the nominal interest rate in Sweden till the end of May 1994 and then the repo rate took over this role to function as the most important short term interest rate tool ever since. I would thus choose the repo rates in percentage unit to account for the nominal interest rate of the contemporary Sweden. Therefore, the data points would be collected from those reports thereafter the May of 1994. Unfortunately, according to the Monetary Policy Report, the earliest issue reporting the real-time output gap data was in July of 2001, which means that the real-time dataset observations may have its first complete observation of all the necessary data points available in 2001. Moreover, as the estimated output gap was reported in a quarterly manner, quarterly data of other variables would be used in the paper. It's worth mentioning that the series

of output gap selected from the reports is estimated by Sveriges Riksbank in the Hodrick and Prescott (HP) filtering method which split up the GDP in expenditure into the long term output growth trend and fluctuations subject to business cycle. In addition, the output gap data in this dataset is the percentage deviation of real GDP from the production potential through HP filtering.

Among the various measurements of the domestic price level shown in the reports, the annual percentage change of Consumer Price Index (CPI) is adopted, which is identified by the Riksbank as the metric of inflation for the purpose of targeting. As for the exchange rate, the TCW index, SDR index, KIX index and Cross rates are all the indicators reflecting the strength of Swedish Krona against a group of different comparison currencies. The Total Competitiveness Weights (TCW) index of the Swedish Krona against a basket of other 21 currencies is chosen for use since this is the unique exchange rate index that is consistently reported ever since the July report of 2001. Note that TCW is set at a benchmark of 100 for the exchange rate data in November 1992 when the Sweden abandoned its exchange rate peg and let the Krona start floating. A lower value of TCW amounts to the strengthened Krona.

In specific, the real-time database is constructed in the following way: suppose the most recent statistics are published in one of the three periodical reports at a given quarter t , I could have located the freshly unrevised data of repo rates, CPI index and TCW index of the last quarter $t-1$, which are actually the data points on the 30th day of the fourth month of a given quarter (the end of March, June, September and December as the marks of four quarters). For example, the real-time data for the 2003q4 can be found from the January report of 2004. The data for 2004q1 and 2004 q2 could have been collected from the July report of 2004. The 2004q3 data can be selected from the December report of 2004. However, as the most recent GDP gap data is reported with a two-quarter lag, only the realized output gap data at the quarter $t-2$ can be found in the report published in the quarter t . Throughout all the relevant reports from the July report of 2001 to the October report in 2009, I have obtained a premature sample containing 33 observations which dates from 2001q1 when the Riksbank's estimated domestic output gap was available to 2009q1 when the most recent report used for analysis in this paper is the October report of 2009 in which the most recent GDP gap estimation was published.

To cope with the endogeneity problem of explanatory variables, the statistics of relevant instruments is also included into the real-time database. The adopted instrument variables incorporate the 2 and 4-quarter lagged values of output gap given the two-quarter lag is the reporting tradition of GDP gap in Swedish central bank's reports. The 1 to 4 lagged values of CPI and TCW index are also included into the set of instruments. Similar to Clarida et al.'s manipulation (1997), the four lags of the natural logarithm of OECD crude oil price in US dollars are chosen to roughly proxy the global price level. In addition, in line with Gerberding et al. (2005), the 1 to 4 lagged values of the monetary aggregate annual growth rate in each quarter are also employed. Specifically, the M0 growth rate indicating the development trend of banknotes and coins in circulation is used for the instrument of GMM estimation since Sweden highly relies on cash transactions (Anderson et al., 2001).

According to the macroeconomic statistics in Sweden from 2001q1 to 2009q1, the real-time and ex-post repo rates resemble to each other except for the slight deviations from 2002q3 to 2003q3. The statistics also indicates that the approximate 2% inflation rate target had been achieved for 9/33 quarters and the inflation had been successfully controlled within the acceptable bandwidth (1% to 3%) for 20/33 times. A disinflation snare lasted for about two years in 2004 and 2005 and the Swedish economy faced an immense inflation pressure thereafter aggravating from the end of 2007 until it underwent a dramatic slump in the first quarter of 2009.

Turning to the interrelationships between the four major indicators, it's clear that the exchange rate, TCW index, does not necessarily reveal an ostensible direction of movements that may be correlated with the repo rates development tendency but it was fluctuated between 147.5 and 122. However, an obvious

depreciation trend of Swedish Krona can be detected during the transition period from 2008 to 2009. Hence, we might not be able to gain any intuitive understanding of the exchange rate associations with the repo rates.

More important, it seems that there is an approximate co-movement between the repo rates, output gaps and the inflation rates though the volatility of output gap is distinctively smaller than the former two variables. Another distinction of the output gap path is that during the last three quarters of 2008, its direction of evolution started was reversed from the tracks of the inflation rate and repo rate. Visibly, the dramatic volatility dominated from 2008 to 2009. As the GMM estimation results are less satisfactory in terms of the unreported indicators of R-squared, Instrument Overidentifying Restriction, Durbin-Watson statistic from the tentative regressions, it strongly implies that the fluctuation cannot be captured by our modeling if the observations of the last three quarters of 2008 plus that of the first quarter of 2009 are included for regression analysis. Eventually, these observations with severe volatility are dropped and the sample size has been shrunk to a 29-observation pool. Plausibly, these outliers in the recent two years might be attributable to the distorted impacts brought by the worldwide economic instability and financial crisis upon the Swedish economy, which necessitates updated theories and modeling method to further disclose the rationale behind these periods of volatility, thus a possible extended topic of interest for the future research.

REGRESSION RESULTS AND INTERPRETATIONS

The GMM estimations of the two models that aim to capture the Swedish central bank's actual interest rate policy practices are based on the quarterly time-series real time dataset covering the period from 2001q1 to 2008q1 consisting of 29 observations, which is a rough account of the Swedish economy in the second decade since Sweden discarded its fixed exchange rate regime. Table 1 displays the estimation result of the Sveriges Riksbank's interest rate setting reactions to the expected output and inflation gaps based on the forward-looking Taylor-type model Eq. (4).

Table 1: GMM Estimation of the Baseline Model - Equation (4)

Coefficients	α	ρ	φ_{π}	φ_y	π^*
Estimates	0.54*** (0.07)	0.85*** (0.03)	-0.42 (0.37)	1.68*** (0.58)	2%
Model Assessments	Adjusted R ²	SEE	DW stat	J-stat	
Estimates	0.90	0.29	1.16	0.32	

*This table reports the parameter estimates of the forward-looking Taylor-type interest rate reaction function – the baseline model over a sample period from the first quarter of 2001 to the first quarter of 2008. *** indicates the significance at 1percent level. The instruments included in this regression are the 2 and 4 lagged values of output gap, 1 to 4 lagged values of inflation rates, M0 growth rates, and the OECD crude oil price in log form.*

The result suggests that the J statistic cannot reject the null hypothesis at 95% confidence level that the instruments are satisfying the orthogonality condition, which does prove the validity of the overidentifying restrictions and a 90% adjusted R-squared might be a good sign for the model fitness. However, the regression is still subject to a series of problems: first, given that the Swedish central bank is the one that is highlighting its consistent inflation rate policy targeting at 2% and is demonstrating its obligation and credibility to maintain the low price stabilization, it would thus sound implausible to reach the conclusion that the point estimation of the coefficient on Riksbank's reaction to the expected inflation rate deviation is not significant at all even though the central bank's strength of response to the output gap

expectation has passed the statistical significance test. Second, the value of Durbin-Watson Statistic of this regression suggests that there is high likelihood that this model suffers from positive serial correlation. However, it may be safe to state that the Riksbank's experiences during the 8 sample years cast strong doubt upon the first hypothesis that the classical Taylor Rule that the central bank significantly and solely respond to the expected inflation and output gap was well performed in Sweden, which is a consistent finding with what Gerberding et al. (2005) had discovered about the German central bank Bundesbank, who did not implement its monetary policy as stipulated by the Taylor Rule as well. Hence, we are motivated to consider why the estimated partial effect of the inflation on the Riksbank's adjustment of repo rate is statistically insignificant as is contradicted with the pronounced inflation targeting principle for monetary policy. It is entirely possible that the under-specification problem may exist in the modeling of Swedish monetary policy exercise in the simple form of the forward-looking Taylor-type interest rate reaction function Eq. (4).

As a typical small open country who ever strived to defend its currency independence by maintaining an exchange rate peg to guarantee its profitability from multilateral trade, though finally in vain in the last century, Sweden did show its apprehension of integrating into the euro area and sacrificing its economic stability (Sveriges Riksbank, 2009). To what extent the Swedish central bank may still have consciously or unconsciously endeavored to achieve its currency stability, for example, through an implement channel of short term nominal interest rate, might shed light on how well the Taylor-type interest rate reaction rule can be better evaluated in Sweden. Therefore, it is plausible to further test whether the Swedish central bank might have adjusted its repo rate in partial but subtle response to the fluctuation of the exchange rates in addition to, or even in lieu of the sole targets at the inflation and output volatilities. The expanded Taylor-type model Eq. (5) is thus necessitated to be estimated and the estimation results are shown in Table 2.

Table 2: GMM Estimation of the Expanded Model - Equation (5)

Coefficients	γ	ρ	ϕ_{π}	ϕ_y	ϕ_e	e^*	\bar{r}	π^*
Estimates	0.94*** (0.20)	0.95*** (0.01)	2.22*** (0.14)	0.73*** (0.16)	-0.13*** (0.03)	131.53	4.30%	2%
Model Assessments	Adjusted R ²	SEE	DW stat	J-stat				
Estimates	0.93	0.24	2.17	0.31				

*This table reports the parameter estimates of the forward-looking Taylor-type interest rate reaction function – the expanded model over a sample period from the first quarter of 2001 to the first quarter of 2008. *** indicates the significance at 1percent level. The instruments included in this regression are the 2 and 4 lagged values of output gap, one to four lagged values of inflation rates, four lags of TCW index, M0 growth rates, and the OECD crude oil price in log form. The sample mean of TCW index is 131.53.*

The J statistic again confirms the validity of instrument selection. A three percentage point increase in the adjusted R-squared compared with the last regression result lends more credence to the explanatory power of this expanded mode. Evidently, the inclusion of the expected exchange rate gap into the right hand side of the baseline model and its four lags added to those instrument variables efficiently fine-tuned the serial correlation problem by hiking the DW statistic to a statistically safe range. Furthermore, it is remarkable that all the coefficients are significant at 1% level. In particular, the estimated coefficient of Riksbank's reaction to the expected inflation deviation, 2.22, is greater than 1.5 that is assigned by Taylor to the theoretical parameter (1993b) and even three times as big as its response towards the production gap, an extremely strong evidence of inflation-oriented policy exercise which exactly echoes Sveriges Riksbank's inflation-targeting pronouncement. Besides, based on the estimate $\gamma = 0.94$, the hypothesized mean of exchange rate TCW index, and an explicit inflation target 2%, the estimate of Swedish long-run real

interest rate 4.30% is credibly close to the European Central Bank (ECB)'s official estimation of around 4-5% according to the 2001 – 2007 statistics of Sweden (ECB, 2009).

Moreover, the significantly negative coefficient -0.13, though a comparatively slight number, provides crucial information on the Swedish central bank's interest rate reaction to the expected exchange rate gap. This estimate can be interpreted as, given a certain level of deviations of expected inflation and the output, one point increase in the expected TCW index relative to its mean would induce the Sveriges Riksbank to lower its repo rate by 0.13 percentage points. In other words, the anticipated depreciation of Swedish Krona was associated with a downward adjustment of the nominal repo rate chosen. Interestingly, even though Riksbank never announced a similarly explicit targeting policy principle at a stable exchange rate for its monetary policy exercises after Sweden abandoned its previously long-guarded exchange rate regime, however, the evidence fails to reject our null hypothesis that the central bank was sparing no effort of adjusting its repo rate in order to maintain the domestic currency stability under the floating exchange regime.

The estimation results of the expanded model for Swedish central bank's decision from 2001q1 to 2008q1 presents an empirical framework for model explanations by showing how the actual deviation of repo rate adjustment from the model benchmark might be associated with the inflation and exchange rate volatilities in Sweden. According to the statistics, the inflation was well managed in the periods from 2001 to the first quarter of 2003 within the acceptable bandwidth between 1% and 3% while the real repo rate was tightly manipulated as suggested by the fitted data in model Eq. (5). Noticeably, it reveals that Krona encountered a dramatic appreciation pressure since 2001q3. However, according to the fitted repo rate growth path stipulated by Eq. (5), it implies that if the appreciation was anticipated, the repo rates should be upwardly shifted. It turned out the actual repo rates in 2002q2 and 2002q3 experienced an over-adjustment which coincided with a dramatic fluctuation of exchange rate in the mean time, a possibly unsuccessful maneuver of repo rate in response to the domestic expected exchange rate deviation though the inflation was still held stable through the 2002q3. Nevertheless, while the Swedish economy again was confronted with the currency appreciation problem since 2002q4, the repo rate commenced its downward sloping development which seems in conflict with a positive rise recommended by the expanded Taylor model. However, since the domestic price level increased simultaneously, the repo rate should be upward adjusted as implied by the model too. Thus, the conflicted movement effects may be cancelled so that the actual repo rate well matched the fitted repo rate in the period 2002q4 and 2003q1 while it's good to see that the inflation and exchange rate volatility was well controlled between 2003q1 and 2003q2 too.

The real sad story started from 2003q2. As the disinflation was getting worse since 2003q2 and the repo rate was supposed to be lowered, the actual repo rate adjustment was unnecessarily overacted again. Reasonably, the lower level of actual repo rate compared to the fitted interest rate might be responsible for the monetary policy failure to retrieve the price level to the 2% target while may even have provoked the roaring of domestic exchange rate between 2003q2 and 2005q4. Hence, the improper manipulation of repo rate might be one of the crucial reasons to explain why we witnessed an ongoing economic fluctuation during that period. Nonetheless, this sad story seems to continue thereafter. Though the repo rate began to increase to make up for its actual deviation from the interest rates predicted by the model in the subsequent years possibly in active responses to the appreciation of currency and the accelerating inflation pressure, the repo rates might be still considered too low relative to the increasing interest rate benchmark. Consequently, the central bank not only failed to achieve the price stability but might further have entailed the accumulated inflation and continuous appreciation of Krona. Eventually, the economy went wild.

CONCLUSION

The results obtained from the time-series analysis of the real-time macroeconomic data of Sweden suggest: first, the forward-looking Taylor rule that short term nominal interest rate is merely adjusted in response to the expected inflation deviation and output gap may be insufficient to capture the gist of the Swedish Sveriges Riksbank's inflation targeting exercise for monetary policy from 2001 to the onset of 2008. Second, rather, evidence shows that additional efforts, though comparatively smaller and obscured, had been drawn to cope with the volatility of Swedish Currency Krona. Thus, the Swedish central bank is more likely to implement an expanded Taylor Rule as its interest rate reaction for monetary policy, by which the repo rate adjustment is significantly aiming at the domestic price stability as highlighted by its monetary policy statement while simultaneously reacting to the expected output gap and exchange rate variation as well. Third, For the small open economies like Sweden, the reason why the domestic interest rate could be manipulated in partial response to the exchange rate fluctuation could be attributed to the perception of central banks in those countries that the interest rate might be the last resort in order to achieve the stability of domestic currency value which is crucial for the profitability from international trade under a floating exchange rate regime.

Here comes to the evaluation of the effectiveness of Swedish monetary policy exercises. Ostensibly, the evidence during the eight-year time span informs us that neither the Swedish central bank effectively bounded the domestic inflation within the acceptable range at most of the time nor the underlying exchange rate concern barely contributed to the stability of its currency valuation. However, there still exist two competing possible explanations that may shed light on how we may better appreciate Sveriges Riksbank's monetary policy practice.

First, a theory of the failure of the expanded Taylor rule practice: suppose it's correct, then the classical Taylor rule by which the interest rate should solely react to the expected inflation and output gaps discarding the concern with the exchange rate volatility would be a competitive candidate for a more efficient monetary policy. A compellingly supportive argument is that as the extra manipulation of interest rate to achieve exchange rate stability may simultaneously sacrifice the monetary control (Aguilar et al., 2002), it thus might deteriorate the fundamental of a real economy such as the domestic price level, which may create a dilemma for the central bank like Sveriges Riksbank to make gratuitous compromises between inflation and exchange rate targeting. Therefore, the positive effects of the interest rate adjustment to control the inflation could be partially cancelled. As a consequence, the credibility of a central bank's capability of inflation targeting could be also negatively affected. However, it is still cautious to jump into this conclusion because though the previous literature demonstrates that a strong reaction to the inflation gap is empirically effective in controlling inflation, it may not necessarily argue that other reaction considerations are redundant or even ineffectual when they are coping with inflation control.

Second, a theory of the advent of a worldwide economic disorder: the reason why both the inflation and exchange rate targeting did not work in the last sample period might be ascribed to the fact that the last couple of years in the first decade of 21st century are the prelude of an incoming global macroeconomic instability and financial crisis. It might aggravate the real economy of a country and particularly have severer impacts on small open economies which are associated with more economic disturbances. This does perplex the effectiveness assessment of the monetary policy practice. Therefore, why the repo rates might have been set too low in comparison to the benchmark proposed by the expanded Taylor Type policy rule might be partially explained by the argument that people's forecast error was gradually accumulated because of the unawareness of the approaching economic crisis which in turn misinformed the policy exercise in reality. Therefore, the counterargument would be the poor policy performance is simply attributable to the imprecise adjustment of the repo rate in response to the forecasted inflation rate, output and the exchange rate deviations. Hence, further research may be directed to the investigation of

in what the analytical framework the central banks' interest rate reactions to the exchange fluctuation may be justified or unwarranted and to what extent the global economic disturbances could have affected the economic policy efficiency in different countries.

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AN ISLM MODEL FOR ZIMBABWE AND MACROECONOMIC POLICY IMPLICATIONS

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ABSTRACT

This study constructs a partially open macroeconomic model (ISLM model) for Zimbabwe, which takes into account imports and exports. By simultaneous-equation approaches, the paper derives estimates of parameters of the IS and LM equations. These estimates have important implications for demand management and growth policy. This is a very important issue for investigation currently in Zimbabwe, because the country is attempting to come out of a decade-long recession. An understanding of structural conditions that existed before the recession fully set in is critical in making decisions on how to get out of it. The study is, therefore, based on data from 1976 to 1998. The results show that the IS curve is vertical due to the insensitivity of investment to interest rate. The results obtained on the investment function are in agreement with various specific studies on the investment function. The LM estimates, albeit consistent with theory, are insignificant, leaving the LM curve very gentle. The results clearly support a fiscal policy driven growth. A fiscal expansion focused on development of productive resources and efforts to curb corruption and rent seeking, and a monetary policy that encourages productive borrowing, are recommended in order to minimize the inflationary effects of fiscal expansion.

KEYWORDS: Goods market, money market, investment, interest rate, IS curve, LM curve

INTRODUCTION

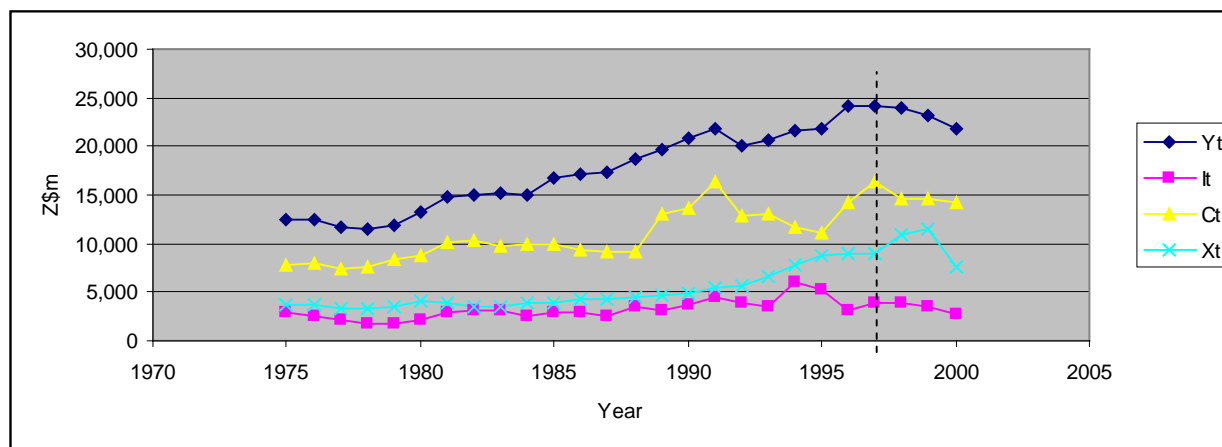
The Zimbabwean economy has undergone a continuous recession since 1997. Before that year, all major economic indicators were on impressive trends. Figure 1 below shows the trends of real Gross National Income (Yt), real Gross National Investment (It), real consumption (Ct), and real exports (Xt) from 1975 to 2000. Figure 2 shows inflation trend over the same period. While national income fluctuated over the period, it shows a clear positive trend up to 1997. National income was Z\$12,530 million in 1975 and by 1997 had increased to Z\$24,204 million, an increase of 93%. The other variables also increased over the period showing growths of 27% for national investment, 107% for consumption, and 137% for exports. Investment continued to increase up to 1998, while exports continued to increase up to 1999. The trend for net exports (not shown in the figures) was fluctuating, but showing neither an increasing nor a decreasing trend, though almost oscillatory and divergent with an average width of five years. Between 1975 and 1997 absolute national employment increased by 26% and in 1999, a noticeable decreasing trend set in.

While inflation was low at below 10% (creeping) in 1975 and it fluctuated on an increasing trend over the years, it significantly escalated after 1997 and continued to increase almost monotonically thereafter. ITA (1995-2009) argues that inflation was caused by the routine printing of money by the Reserve Bank of Zimbabwe to fund the budget deficit. The same article reports inflation to have increased from 32% in 1998 to 11.2 million percent in 2008. Travel Document Systems (1996-2009) reports that by July 2008 official inflation had actually reached 200 million percent, with independent economists putting it in the quadrillions percent. This trend has only stopped recently after the dollarization of the economy. Inflation had become so bad that in July 2007 the government directed that prices be slashed by half, which of course, caused persistent shortages.

There are many views as to why the economy went on a downturn after 1997. Major among them are political turmoil, poor economic management, a poorly managed land reform programme, recurrent

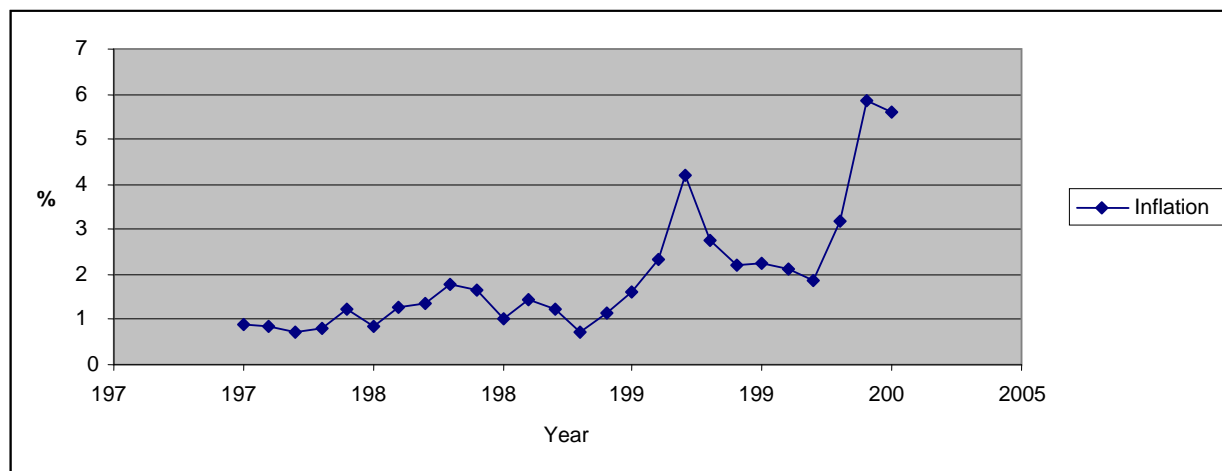
interference with the judiciary (which killed stakeholders' confidence in security of private property), and controls on prices and exchange rates which resulted in reduced investor confidence (Travel Document Services, 1996-2000). ITA (1995-2009) specifically points to the 1998-2002 involvement in DRC war, which drained several hundreds of millions of dollars from the Zimbabwe economy; the land reform; and the suspension of the country from the International Monetary Fund because of arrears on loans as well as government unwillingness to implement reforms to stabilize the economy.

Figure 1: Real National Income (Y_t), Real Investment (I_t), Real Consumption (C_t) and Real Exports (X_t)



This figure shows the trends of real income, investment, consumption and exports from 1975 to 2000. Source of original data: Central Statistical Office (CSO).

Figure 2: Inflation



This figure shows the inflation trend from 1975 to 2000. Source of consumer price indices: CSO

From the foregoing, it is very clear that 1997 marked the beginning of a downward trend in the pace of the economy as shown by the dotted line in Figure 1. This downward trend has continued up to 2009 when an inclusive government was formed. Therefore, the most important economic question at the moment in Zimbabwe is: how can the economy be stimulated out of a decade long continuous recession? The theoretical debate around this question is very controversial. The major division on this question is between the monetarists and the Keynesians. The former maintain that the solutions to this and many other major economic questions lie on tinkering with monetary variables, while the latter assert that the

government needs to come in with various fiscal measures (taxation and expenditure). It is generally agreed that the practical solution, in fact, lies somewhere in between the two extremes – that is, monetary policy alone or fiscal policy alone cannot achieve growth without upsetting the other macroeconomic goals, namely, reduction in unemployment, stable prices and favorable balance of payments. Generally, since the Great Depression, it has been held that the government has a crucial role to stabilize errant market forces that tend to produce economically and socially undesirable outcomes. Thus, the Keynesian argument tends to prevail in times of crises. When free market forces produce a crisis, the consequences of waiting for the market to readjust itself to correct the crisis can sometimes be ghastly. Therefore, especially in developing countries, the argument goes – the government has an important first role in initiating growth. This has meant that the government acts first through fiscal measures and the monetary authorities come in to complement this effort by policies to mitigate the undesirable effects of fiscal policy.

PROBLEM STATEMENT, OBJECTIVES AND SIGNIFICANCE OF THE STUDY

The wisdom of a fiscal policy-driven growth in Zimbabwe needs to be put to the test. This is because the efficacy of a macroeconomic policy is dependent on the structural characteristics of the economy in question. Several econometric studies have been done on the structural characteristics of the Zimbabwean economy, but most of them are isolated single-equation approaches, which do not take into account the mutual interdependence of economic variables.

This study seeks to construct a partially open macroeconomic model (ISLM model) for Zimbabwe, which takes into account imports and exports. By simultaneous estimation of structural functions characterizing the goods market and the money market, the paper seeks to derive estimates of the parameters of the IS and LM equations, which parameters include marginal propensity to consume, marginal tax rate, marginal response of investment to changes in interest rate, and marginal propensity to import. These estimates have important implications for demand management and growth policies, particularly on whether fiscal or monetary policy should be used to initiate growth. This is a very important question for Zimbabwe currently.

The study is based on data from 1976 to 1998. The chosen period is long enough to be representative of the status of the economy before the recession fully set in. An understanding of structural conditions that existed before the recession fully set in is important in making decisions on how to get out of it, even though the question is coming more than a decade later.

THE MODEL

The background model that is used in this paper is the standard ISLM model to which has been added the export-import sector.

The Goods Market

The goods market is represented by the following structural characteristics, which characteristics are used to derive the IS equation as shown below.

$$\text{Private consumption function:} \quad C_t = c_0 + c_1 Y_{dt}, \quad 0 < c_1 < 1 \quad (1)$$

$$\text{Taxation function:} \quad T_t = \tau_0 + \tau_1 Y_t, \quad 0 < \tau_1 < 1 \quad (2)$$

$$\text{Investment function:} \quad I_t = \alpha_0 + \alpha_1 r_t, \quad \alpha_1 < 0 \quad (3)$$

$$\text{Import function:} \quad M_t = m_0 + m_1 Y_t, \quad 0 < m_1 < 1 \quad (4)$$

$$\text{Disposable income:} \quad Y_{dt} = Y_t - T_t \quad (5)$$

$$\text{Government expenditure:} \quad G_t = G_0 \quad (6)$$

$$\text{Exports:} \quad X_t = X_0 \quad (7)$$

$$\text{National income identity:} \quad Y_t = C_t + I_t + G_t + X_t - M_t \quad (8)$$

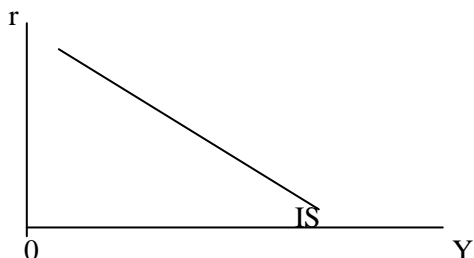
In the equations above C = consumption, T = tax, I = investment, M = imports, G = government expenditure, X = exports, r = interest rate, d indicates 'disposable' while t denotes 'period'. All the variables are nominal. Equations (1) to (8) above constitute a simultaneous equation model with endogenous variables consumption, tax, investment, imports, disposable income, and income, and exogenous variables including government expenditure, exports, and interest rate. Interest rate is exogenous in that it is determined outside the goods market, in the money market, and comes into the goods market through its influence on investment. Imports are a function of national income, and not disposable income, because the state also imports from its tax revenue.

By appropriate substitution of equations (1) to (7) into equation (8) and further mathematical manipulation we get the following IS equation:

$$r_t = \frac{\tau_0 c_1 + m_0 - c_0 - G_0 - X_0}{\alpha_1} + \frac{1 + c_1 \tau_1 + m_1 - c_1}{\alpha_1} Y_t \quad (9)$$

A simple inspection of the coefficient of Y in equation (9) reveals that it is negative. Therefore, the IS curve is negatively sloped as depicted in Figure 3 below. Note that the vertical intercept of the IS curve is determined by the exogenous and autonomous components of aggregate demand as well as marginal propensity to consume and investment sensitivity to interest rate changes. A change in government expenditure or exports will shift the curve, upwards if the change is positive, and downwards if the change is negative, given that the marginal response of investment to changes in interest rate (α_1) is assumed negative. Note also that the numerator of the slope term is the inverse of the simple multiplier adjusted for the marginal tax rate and the marginal propensity to import. Therefore the slope of the IS curve depends on the size of the multiplier and the marginal response of investment to changes in the interest rate. The smaller are the multiplier and the responsiveness of investment to changes in interest rates the steeper the slope and vice-versa. If investment does not at all respond to changes in interest rates and/or the multiplier is zero the IS curve would be vertical and the converse is true.

Figure 3: IS Curve



This figure shows that the IS curve is negatively sloped.

The Money Market

The LM model (money market) is characterized by the following equations:

$$\text{Money demand function:} \quad L = \varphi_0 + \varphi_1 Y_t - \varphi_2 r_t, \quad \varphi_i > 0, \quad (10)$$

$$\text{Money Supply:} \quad M_t^s = M_0^s \quad (11)$$

$$\text{Equilibrium condition:} \quad L = M_t^s \quad (12)$$

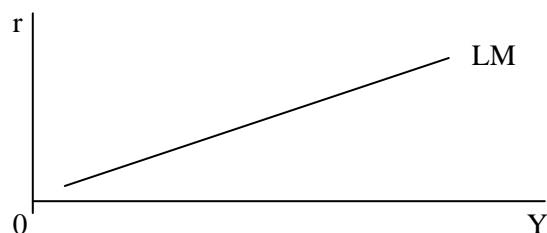
In equations (10) to (12), L = money demand (liquidity preference), M^s = money supply and t is as defined earlier. L and r are in this model endogenous (see Dornbusch & Fischer, 1981, p.97), while M^s and Y are exogenous. All the variables are nominal. Romer (2001, p.222) argues that, “It is simplest to think of money as high-powered money – currency and reserves – issued by the government. Since high-powered money pays no nominal interest, the opportunity cost of holding it is the nominal interest rate”.

M^s is determined by the monetary authorities and Y is determined in the goods market. By applying the equilibrium condition (equation 12) and further mathematical manipulation, we get the following LM equation:

$$r_t = \frac{\varphi_0}{\varphi_2} - \left(\frac{1}{\varphi_2} \right) M_0^s + \frac{\varphi_1}{\varphi_2} Y_t \quad (13)$$

Since both φ_1 and φ_2 are positive, the slope of the LM curve is positive as shown in Figure 4, and its magnitude is determined by the ratio of the marginal responses of money demand to changes in income and interest rate (φ_1 and φ_2 respectively). The greater the ratio the steeper is the slope and vice-versa.

Figure 4 : LM Curve



This figure shows that the LM curve is positively sloped.

MACROECONOMIC POLICY IMPLICATIONS OF THE ISLM MODEL

Demand management policy can be either fiscal (using the tools of government revenue and expenditure – budget, taxes, subsidies, transfers and so forth) or monetary (using money supply and interest rate policies). Policy implications of demand management can be visualized diagrammatically in the ISLM model.

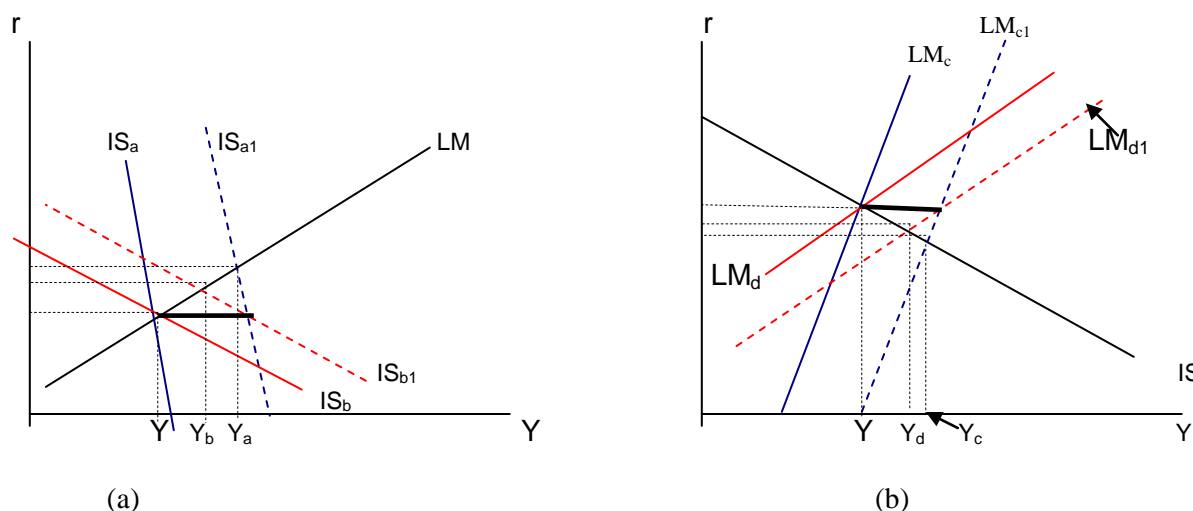
Figure 5(a) below demonstrates that fiscal policy is more effective when the IS curve is steep – that is, the smaller are the multiplier and responsiveness of investment to changes in interest rates. The blue lines show the pair of steeper IS curves, with the dotted one showing the effect of expansionary fiscal policy. The pair of red lines show the gentler IS curves, also with the dotted one showing the effect of an equivalent expansionary fiscal policy. The bold black horizontal line shows that the shifts in both the blue and the red IS curves are equal as measured along the horizontal axis. However the shift in the steeper IS results in greater equilibrium income (Y_a) than that from the same shift in the gentler IS (Y_b). Fiscal policy would even be more effective if, besides a steep IS curve, the LM curve is gentler.

On the other hand, Figure 5(b) shows that monetary policy is more effective when the LM curve is steep – that is, the greater is transaction response of money demand and the smaller is speculative response. The bold black line, similar to that in Figure 5(a), shows that the shifts in both the steeper and gentler LM curves are equal. Monetary policy will even be more effective when, apart from a steep LM curve the IS curve is gentler – that is, when the multiplier and interest elasticity of investment are large. The reasoning is that when money supply increases, interest rates will fall, which induces massive investments because of the high interest elasticity of investment. This in turn leads to huge increases in income due to the high multiplier effect.

It should be noted in Figure 5 that fiscal policy achieves growth at the cost of increasing interest rates while monetary policy achieves growth with interest rates falling. However, since both policies shift the aggregate demand curve outwards both policies cause a rise in prices. The main argument against monetary expansion is that it causes high rates of inflation.

Therefore, the estimates of the parameters of the IS and LM equations are very critical in determining whether to use monetary or fiscal policy.

Figure 5: Demand Management Using Fiscal and Monetary Policy



This figure shows the effects of expansionary fiscal and monetary policies under alternative IS and LM conditions.

ESTIMATION OF THE MODEL FOR ZIMBABWE

Equations (1) to (13) give the complete ISLM model. The task of getting the values of the parameters in the IS and LM equations (that is, equations 9 and 13) requires simultaneous estimation of equations (1) to (4) of the IS model, on the one hand, and estimation of equation (10) on the other. By applying the rank order condition we find that all the four equations of the IS model are over identified. However, since investment is a function only of a pre-determined variable equation (3) can be estimated directly by the ordinary least squares method (OLS). Therefore, the two-stage least squares method (2SLS) is used to estimate equations (1), (2) and (4). In the 2SLS estimations, estimates of endogenous variables regressed over all exogenous variables in the model are used as instrumental variables.

Equation (10) in the LM model is exactly identified; therefore, the indirect least squares method (ILS) is used. The intersection of the IS and LM curves gives the income and interest rate that ensure simultaneous equilibrium in both the goods market and the money market.

EMPIRICAL RESULTS

The estimation procedures highlighted above are applied to the data in Table 1. The LimDep Version 7.0 by William Greene is used in running the regressions. The following results are obtained.

Consumption Function

$$C_t = -3,133 + 1.14Y_{dt}, \quad r^2 = 0.98$$

$$(936.4962) (0.0331) \quad df = 22 \quad (14)$$

$$t = (-3.345) \quad (34.511) \quad F_{1,22} = 1,191.03$$

The 2SLS estimates of the consumption function are all inconsistent with economic theory in that even though the coefficient of Y_{dt} is positive it is greater than 1, indicating that on average marginal consumption exceeded increase in income. That is, an increase in disposable income of one million would result in an increase in consumption of 1.14 million. This probably means that there was a lot of consumptive dissaving and/or borrowing associated with increases in current income, a behavior that may exhibit itself in patterns of spending on luxuries such as holidays and social parties. The negative value of autonomous consumption is also unusual. Other studies have also obtained negative autonomous consumption values accompanied with high levels of coefficients of determination (for example, Zellner, 1957). A negative autonomous consumption implies that over certain positive levels of income there is no consumption. That is, there is a positive level of income below which income cannot fall. For analytical convenience, we may make the simplifying assumption that autonomous consumption equals zero. The model as a whole is very significant, while the individual coefficients are also significant, at 5% level of significance. Computed $F (= 1,191.03) > \text{critical } F (= 4.30)$, at 5%. The explanatory power of the model is very high at 98%.

Taxation Function

$$T_t = -734 + 0.30Y_t, \quad r^2 = 0.998$$

$$(118.2283) (0.0028), \quad df = 22 \quad (15)$$

$$t = (-6.209) \quad (105.515) \quad F_{1,22} = 11,133.45$$

The 2SLS estimate of the marginal propensity to tax (that is, the tax rate) is consistent with economic theory which states that there is a positive income tax rate since the main source of government revenue is tax. It shows that the marginal income tax rate over the period was 30%. The tax rate estimate is very significant at 5% since the computed t value ($=105.515$) is far greater than 2. The negative autonomous tax indicates that when income is zero the government, instead of taxing its citizens, pays them. The model as a whole also shows a good fit and overall significance at 5% with the coefficient of determination and a computed F values of 99.8% and 11,133.45 (>4.30) respectively.

Table 1: National Income (Y_t), Investment (I_t), Consumption (C_t), Imports (M_t), Exports (X_t), Government Expenditure (G_t), Tax Revenue (T_t), Money Supply (M_2), Interest Rate (r_t) and Disposable Income (Y_{dt})

Year	Y _t	I _t	C _t	M _t	X _t	G _t	T _t	M ₂	r _t	Y _{dt}
1976	2,107	427	1,346	383	557	652	450	518	9.55	1,550
1977	2,150	379	1,385	388	551	791	508	552	9.59	1,599
1978	2,317	341	1,526	404	609	949	503	626	9.59	1,708
1979	2,769	395	1,922	549	716	1,046	543	710	9.59	2,053
1980	3,394	528	2,295	809	909	1,351	699	952	9.08	2,485
1981	4,318	830	2,943	1,018	972	1,461	1,044	1,035	13.28	3,346
1982	5,003	1,039	3,363	1,082	968	1,971	1,417	1,238	14.87	4,035
1983	6,058	1,238	4,260	1,062	1,150	2,257	1,739	1,270	15.11	4,908
1984	6,209	1,185	3,746	1,201	1,452	2,752	1,911	1,553	15.04	4,757
1985	8,876	1,133	5,562	1,447	1,796	3,694	2,107	1,619	15.02	7,081
1986	10,045	1,560	6,022	1,640	2,170	4,280	2,525	1,838	15.79	7,875
1987	10,875	1,805	6,520	1,742	2,371	5,297	2,935	2,064	15.14	8,504
1988	13,718	2,198	7,018	2,043	2,966	5,631	3,528	2,562	15.11	10,752
1989	17,062	2,453	11,211	3,438	3,267	6,496	4,282	3,140	13.94	13,795
1990	20,787	3,914	13,444	4,528	4,231	7,826	5,392	3,802	14.19	16,556
1991	28,644	6,098	20,029	7,443	5,545	9,525	7,444	4,687	17.28	23,099
1992	32,985	7,691	22,119	11,232	7,334	12,940	8,962	5,684	27.53	25,651
1993	40,877	10,022	26,933	11,798	10,164	14,609	10,016	9,081	31.89	30,713
1994	53,754	12,002	34,246	18,271	15,365	15,895	12,343	16,010	32.40	38,389
1995	58,969	15,265	36,453	23,048	18,359	22,508	14,778	21,631	31.98	40,610
1996	81,837	15,434	56,663	28,095	24,269	27,410	19,854	25,677	30.09	57,568
1997	97,103	18,424	77,710	36,556	30,208	39,176	27,544	37,514	29.26	66,895
1998	126,567	31,122	91,935	66,156	49,685	54,767	40,323	431,333	36.17	76,882

This table shows the time series of economic variables. Sources: Various issues of the CSO Quarterly Digest of Statistics, Reserve Bank of Zimbabwe Quarterly Economic and Statistical Reviews (various), CSO Statistical Yearbooks 1985 and 1999, CSO Compendium of Statistics 2000 and CSO National Accounts 1985-2002.

Import Function

$$\begin{aligned}
 M_t &= -2,908 + 0.46Y_t, & r^2 &= 0.981 \\
 &(583.8739) & (0.0138), & df = 22 \\
 t &= (-4.981 & (33.409), & F_{1,22} = 1,116.16
 \end{aligned}
 \tag{16}$$

The 2SLS estimate of the marginal propensity to import is 0.46, showing that when national income increases by one million, imports increase by 0.46 million. The positive sign of the estimate is consistent with economic theory since private households, firms and government import mainly from their income. The individual estimates and the model as a whole are significant at 5% level of significance, with an explanatory power of 98.1%.

Investment Function

$$\begin{aligned}
 I_t &= 5,796 + 8.14r_t, & r^2 &= 0.047 \\
 &(1,603.9739) & (7.8272), & df = 22 \\
 t &= (3.614) & (1.040), & F_{1,22} = 1.08
 \end{aligned}
 \tag{17}$$

The OLS estimate of the coefficient of interest rate is positive and insignificant, with computed t value (= 1.040) far less than 2. The positive sign is inconsistent with economic theory, which states that

investment is negatively related to interest rate. The explanatory power of the model is very negligible (only 4.7%) showing that there are other variables which are not included in this model which explain investment other than the rate of interest. The whole model is insignificant as computed $F (= 1.08) < \text{critical } F (= 4.30)$. Investment in Zimbabwe over the period of study had little to do with interest rate. Other detailed studies on investment in Zimbabwe have also concluded that empirical relationships are not consistent with the neoclassical hypothesis that private investment is negatively related to the cost of capital (interest included) (Dzawanda, 1994), while others have obtained results consistent with theory but insignificant (Dailami and Walton, 1989).

The Is Equation

From the estimation of the above structural equations of the IS model we get the following values of the parameters:

$$c_0 = -3,133, c_1 = 1.14, \tau_0 = -734, \tau_1 = 0.30, \alpha_0 = 5,796, \alpha_1 = 8.14, m_0 = -2,908, m_1 = 0.46$$

Substituting the values of the parameters above into the slope term of the IS curve gives a slope of 0.0813. This slope is positive, which goes against conventional theory on the slope of the IS curve. However, the coefficient indicates that when income increases by 1 million interest rate increases by 0.08%, which further means that an income increase of 100 million leads to an increase in interest rate of 8%. This is clearly a very steep relationship. Since the coefficient of interest rate in the investment function (α_1) is statistically equal to zero, the IS curve is practically vertical.

Money Demand Function and LM Equation

The money demand function is estimated by the ILS method.

$$M_0^s = \varphi_0 + \varphi_1 Y_t - \varphi_2 r_t$$

$$r_t = \frac{\varphi_0}{\varphi_2} + \frac{\varphi_1}{\varphi_2} Y_t - \frac{1}{\varphi_2} (M_0^s)$$

$$r_t = \beta_0 + \beta_1 Y_t + \beta_2 (M_0^s) \quad (18)$$

$$\text{where } \beta_0 = \frac{\varphi_0}{\varphi_2}, \quad \beta_1 = \frac{\varphi_1}{\varphi_2}, \quad \beta_2 = -\frac{1}{\varphi_2}.$$

Note that equation (18) is actually the LM equation (13) derived earlier by using the equilibrium condition that money supply equals money demand. From these we can obtain the structural parameters by the following equations:

$$\varphi_0 = \beta_0 \varphi_2, \quad \varphi_1 = \beta_1 \varphi_2, \quad \varphi_2 = -\frac{1}{\beta_2} \quad (19)$$

Estimation of equation (18) by OLS gives:

$$r_t = -73 + 0.0048Y_t - 0.0102(M_0^s), \quad R^2 = 0.054$$

$$(64.3180) \quad (0.0075) \quad (0.0210), \quad df = 21 \quad (20)$$

$$t = (-1.140) \quad (0.646) \quad (-0.484), \quad F_{2,21} = 0.60$$

Therefore, the LM equation is consistent with theory since the coefficient of income is positive showing that the LM curve is positively sloped. However, the regression results are very insignificant, individually and jointly, with a very small explanatory power of 5.4%.

From equations (19) and (20) we obtain the following values of the money demand parameters:

$$\varphi_2 = 98.04, \quad \varphi_0 = -7,156.86, \quad \varphi_1 = 0.47$$

Therefore, the money demand function is given by:

$$L = -7,156.86 + 0.47Y_t - 98.04r_t \quad (21)$$

The money demand function is also consistent with theory as the coefficient of r is negative and that of Y is positive. Because of the very high sensitivity of money demand to interest rate (represented by a coefficient of magnitude 98.04) the LM curve is gentle, having a very small slope of magnitude 0.0048, which is practically zero (the slope is insignificant at 5% as shown in equation 20 above).

ANALYSIS OF THE IMPLICATIONS OF THE EMPIRICAL RESULTS

Therefore, the ISLM model for Zimbabwe over the period had an almost horizontal LM curve and a vertical IS curve, as indicated in the sketch below (Figure 6 upper panel). Figure 6 (upper panel) shows that when the IS curve is shifted from IS to IS_1 equilibrium income increases from Y to Y_1 . That is, the increase in expenditure proportionately increases equilibrium income.

However, the second panel shows that the increase in income is also accompanied by an increase in prices from p_0 to p_1 . Clearly efforts to improve the supply side so that aggregate supply curve can be shifted from AS to AS_1 , hence effecting a maximum equilibrium income at unchanged price, would be commendable. This indicates the need for increased government expenditure to focus on development of productive resources, on more efforts to curb unproductive use of resources such as the rampant corruption and rent seeking behaviors. Money spent on fighting directly unproductive activities (that is, corruption and rent seeking) will, in the medium to long-term yield economic benefits as inflation is reduced (corruption and rent-seeking are inflationary because they make available money to people who have not produced anything). What this means is that the fiscal expansion, if designed properly would not only shift the AD curve, but also the AS curve. An accompanying contractionary monetary policy would shift the aggregate demand curve inwards from AD_1 to AD_2 . Thus, a higher equilibrium income level of Y_1 can be achieved at the original general price level.

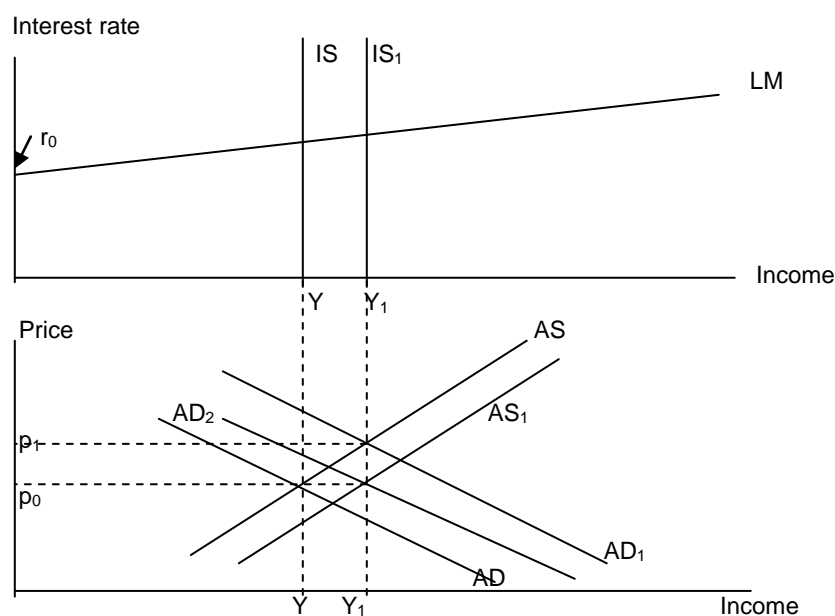
CONCLUSION

The above results support a fiscal policy initiated growth in Zimbabwe and that monetary policy should play a supportive role. They show, for example, that an increase in government expenditure would approximately translate in full to growth in income. It is, therefore, recommended that the government through tools of taxation and government expenditure takes the lead ahead of monetary policy to try to induce growth. The problem with trying to use monetary policy is that changes in interest rate do not

significantly affect investment, and yet the interest rate marks the transmission route of monetary policy to the real sector.

However, like monetary policy, fiscal policy achieves growth at the cost of inflation. There are a number of things that are recommended if inflation effects are to be minimized. Increased government expenditure should focus on development of productive resources and on efforts to curb unproductive use of resources such as the rampant corruption and rent seeking behaviors. Tax incentives to investment such as investment tax credits may be used. A contractionary monetary policy would also help in reducing the inflationary effects of a fiscal expansion especially if selective credit is designed in such a way that it would discourage consumptive borrowing.

Figure 6: ISLM Model for Zimbabwe and Demand Management Implications



This figure shows the estimated ISLM model for Zimbabwe.

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USING AN INTELLIGENT E-LEARNING SYSTEM IN BUSINESS MATH

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ABSTRACT

An expectation gap often between what a course requires and what prior prerequisite courses produce. This paper examines a unique approach in learning business math principles. Incorporating a blended course delivery approach, three different classes were exposed to an adaptive learning approach with regard to learning and reviewing basic math required for business studies. Assessments were conducted both at the beginning and end of the course. Students were more motivated and interested using this method. The results show an amazing increase of learning varying from 10 to 150% using this system. All the students preferred this manner of learning compared to the traditional one. Results of this study have strong implications to help reduce the problem of students dropping courses

KEYWORDS: E-learning, Business Math

INTRODUCTION

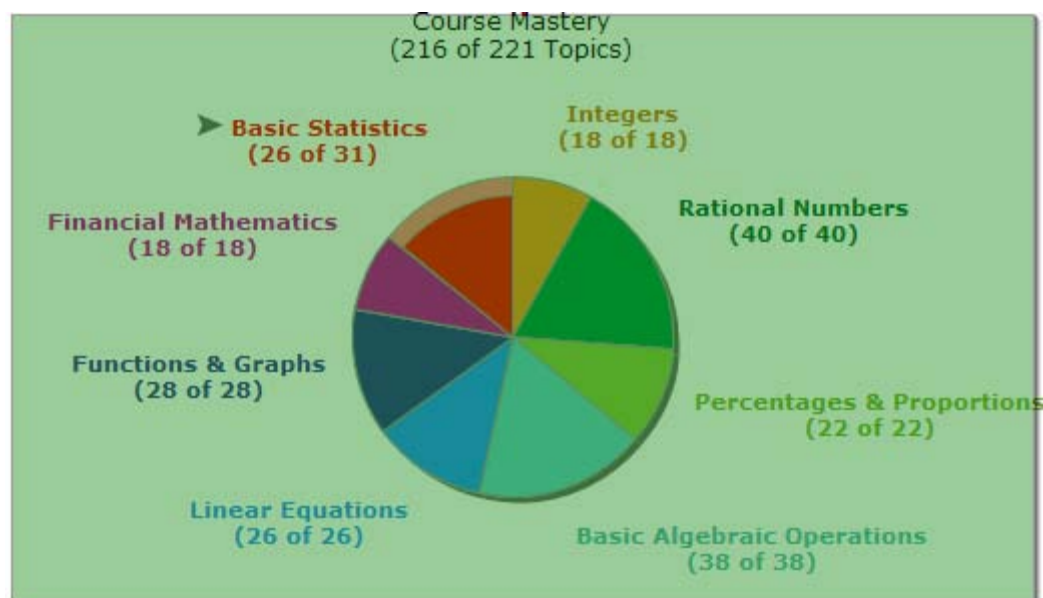
Education is more essential than ever to an individual's economic future. Unfortunately, many students are beginning their post-secondary studies unable and unequipped to succeed, especially in quantitative type courses. In a typical business curriculum, students are expected to enter a course such as business statistics, managerial economics, financial accounting, corporate finance having some math under their belt. According to a study by the National Assessment of Educational Progress, less than 25% of high school seniors are considered proficient in mathematics. This crisis of student readiness poses enormous challenges for higher education institutions. Almost 50% of all college students take at least one remedial course. The Commission on the Future of Higher education recommended in 2007 that institutions develop new pedagogies, curricula and technology to improve learning particularly in the area of science and mathematics. The lack of prerequisite knowledge puts the student and instructor in a dubious manner even before the first class has begun. Because of aforementioned problems and poor skills business students showed in using math I initiated a course, mgt399, to help rectify this situation. The object of the class was to review topics from prior math exposure (math140) and have them learn other essential business math topics in an interesting interactive manner with emphasis on the "learner". Topics covered appear in the Appendix. In total there were over 200 topics I chose to have the student review and learn. These topics are typically for study for a precalculus class. A key idea of the course was to teach it with the assistance of a web-based artificially intelligent assessment and learning system in a blended manner. Students would meet face to face for 25% of the classes; the other classes would be optional. The learning system I chose was ALEKS*. It provides an ongoing student learning experience.

DETAILS BEHIND THE SOFTWARE

When a student first logs on to ALEKS.com, a brief tutorial shows him how to use some basic answer input tools. The student then begins an Assessment. In about 45 minutes the student's current course knowledge is assessed by asking him about 25 questions. For, each question is chosen on the basis of his answers to all the previous questions. Each student, and therefore each set of assessment questions, is unique. It is impossible to predict the questions that will be asked. By the time the student has completed the assessment, a precise picture of her knowledge of the course, knowing which topics she has mastered and which topics she hasn't. The student's knowledge is represented by a multicolor pie chart (see figure 1). The pie chart is also the student's entry into the Learning Mode. There, she is offered a choice of topics that she is ready to learn. When she chooses a topic to learn, she is offered her practice problems that

teach the topic. If a student doesn't understand a particular problem, she can always access a complete explanation. Once she can consistently get the problems for a given topic correct, it is considered that the student has learned the topic and the student now chooses another topic to learn. As the student learns new topics, a map updates the map of the student's knowledge. The student can observe the most current summary of what she knows and what she is ready to learn.

Figure 1: Pie chart illustrating student mastery of topics



To ensure that topics learned are retained in long term memory, the learning system periodically reassesses the student, using the results to adjust the student's knowledge of the course. Because students are forced to show mastery through mixed question assessments that cannot be predicted, mastery of the interactive course means true mastery of the material. Statistics are kept that measure your learning success, namely how often you succeed at learning a concept that is offered you. If you are initially unsuccessful in learning the item, it is presented again later. No multiple choice questions are utilized. All questions are algorithmically generated and require a "free response."

Whenever the student reenters the system after a break, she automatically returns to the place she was last working. This is true even if the departure was caused by unexpected loss of connectivity on the Internet or a PC crash. Thus, this system provides both an assessment mode and a learning mode. The former uses adaptive, free response questions to target students' individualized strengths and weaknesses, pinpointing what a student knows and what she is ready to learn. The learning mode uses this diagnostic assessment to deliver a personalized learning experience promoting individual student efficiency, effectiveness, and mastery of concepts. The software delivers individualized student instructional paths and a continuous cycle of assessment and learning to increase student retention and course pass rates. Server statistics is maintained that measure learning success of all students, namely how often they succeed at learning a concept that ALEKS offers them as "ready to learn." If the student is initially unsuccessful, the item is presented again to the student later on.

Typically, instructors whose focus is to teach students material for the present course do not have adequate time in or out of class to help each student with review material. Today's students live in a hyper-networked world of user centered technologies. Needed is a product that is learner-centered and its assignments and feedback are uniquely customized to each student, both if the

student is a fast or slow learner This learner-centered approach appeals to today's students. As one student commented,

"In a real class setting, there are times when the pace goes too fast. However, on this system it adjusts you to your learning level. In addition the program does a great job at explaining how to solve the problems."

Another wrote,

I like the freedom of completing the lessons at my own pace...by not sticking to a stringent lesson plan, I was able to jump around and learn the topics in the order I wanted."

Learning success will increase since students will enroll in classes in which they are better prepared. A student said, *"I liked how much of the math will be applicable to business situations I can envision myself in; in the near future."*

METHODOLOGY

I administered the exact preassessment test on day 1 of class as well as on the last day to each of three classes in 2 semesters. Approximately 25 short answer questions were handed out. There was no time limit, although everyone handed in their paper in less than 1 hour. No computers or calculators were allowed.

FINDINGS

Spring 2009 class	Spring 2009 class	Summer 2009 class 1	Summer 2009 class 2
Pre assessment score- 1 st day of class	33	64	59
Assessment score- last day of class	82	70	73
% change	151%	10%	22%
Mean # hours spent on computer (for 3 students)	94, 89, 74	48,44,42	56,54,53
Mean number of hours on computer	45	26	41

In sum, the results show that more students were able to get through the material in an easier manner. Students enrolled in the course demonstrated dramatic learning progress, improving their scores over 100% in one class and between 10 and 20% in the other two. As an aside, The number of hours student spent in the summer was significantly less. The material was nevertheless completed. Students overwhelmingly stated that they found this approach to be effective, accessible and helpful. I believe the following sample 6 question survey sums up the opinion of many from the class. This student sent in his survey response late and commented: In addition students spent a significant number of hours on the computer (anywhere from 26 to 45 hours. (This excludes book or classroom attendance) mastering the material.

I had work, I am sorry professor. Here it is regardless if I get credit. I love the class.
1. What did you like best about this class?

I liked the fact that everything was at my own pace. I enjoyed it being on the computer because it was like having a tutor or a teacher in my room, and I could keep doing different examples of the problems I did not understand.

2. What did you like least?

I didn't dislike anything, just the fact that I did not have as much time as I wanted to do the work more often than I did, even though I felt I did good.

3. Do you feel this method is/was an improvement from Math140? Why?

I never took math 140, but I heard horror stories about it. I am glad I took this to avoid that problem.

4. Do you feel this method should be implemented in other courses. Why?

I would hope that this was implemented in other courses because of the great success I have had with it.

5. Did you put in more/less time in this class as you do in a regular class? Why?

I definitely put more. It kept me on the computer and it made me motivated to actually see my progress on the screen.

6. How would you improve on the technique used in this course?

I like everything about it, just wish I had more time.

A synopsis of the twenty advantages of utilizing this approach is listed and why it works from a student point of view is shown in Table 1. Items in quotes are taken from student survey answers

Table 1: Students Positive Comments

Personalized	Innovative
Fun, addictive	Challenging
At own pace and convenience	Customizable
Guarantees student puts in hours	Excellent for remediation
Statistics is maintained for professor/student	No multiple choice questions. All questions are algorithmically generated and require "free response"
Assessment automatically generated	Message center available for communication
Always returns student to where she left off	e-homework, quizzes and calendar available
"Answers explained often in more than 1 way"	"computer has patience"
"Highly applicable"	"spent more time on it and enjoyed it"
"Feel in control of the course"	"problems are explained in detail"

I strongly advocate continuing with this innovative technique by tweaking the topics that are offered in order to increase quality improvement. Colleges should make this course mandatory for all business students and continue to demonstrate that we strive for new ways to increase student learning success. We need to embrace a culture of continuous innovation and quality improvement. We need to create new models for learning and address the universal challenges of student remediation and ongoing learning success.

APPENDIX

The various curriculum topics, totaling over 200, used in the course is seen below.

Integers (18 topics)
 Rational Numbers (40 topics)
 Percentages & Proportions (22 topics)
 Word problem on percentage: Problem type 1, 2, 3
 Word problem on rates
 Word problem on proportions: Problem type 1, 2
 Basic Algebraic Operations (41 topics)
 Variable Expressions, exponents, polynomials, rational expressions
 Square Roots and Fractional Exponents, logarithms
 Linear Equations (26 topics)
 Applications of Linear Equations (5 topics)
 Functions & Graphs (33 topics)
 Graphs of Linear Functions (9 topics)

Graphically solving a system of linear equations
 Properties of Lines (15 topics)
 Application problem with a linear function: Problem type 1,2
 Interpreting the graphs of two functions
 Parabolas (5 topics)
 Financial Mathematics (18 topics)
 Ratio Analysis (1 topics)
 Markups and Markdowns (8 topics)
 Single trade discounts and net price
 Markup based on cost or selling price, finding the selling price, cost
 Markdown
 Gross pay with commission and salary
 Simple and Compound Interest; present value (6 topics)
 Basic Statistics (34 topics)
 Visual Representation of Data (10 topics)
 Interpreting graphs, relative frequency histograms
 Cumulative distributions and ogives
 Descriptive Measures (10 topics)
 Introduction to Probability (9 topics)
 Conditional Probability (5 topics)

The Syllabus

College of Business

Department of Marketing and Management Science

SYLLABUS

MGT 399-80,81 – Basic Business Mathematics

Summer 2009

Instructor: Dr. L. Presby

PresbyL@wpunj.edu

Office: V3051, O. Hours-by appointment

Course Description:

An introduction to basic business math, including linear equations and business statistics.

Course Prerequisites: Math 110

Textbook and course code (required):

Practical Business Math Procedures, 9th edition custom with ALEKS custom course access code package/ Slater

Teaching Methods:

we generally "meet" by logging on to ALEKS.com (Assessment and LEarning in Knowledge Spaces), a shell-program that will serve as our vehicle for class delivery. We also meet at specific times in class (See calendar**).

Schedule:

We meet in class, probably room v1021 on May 26th from 8-10am. During this class, I will be giving you an introduction to ALEKS, handing out the text and having you take an assessment test to see what you know.

We meet, additionally, Wednesday July 1st at 5pm for 2 hours-final You will take a Final exam. This will provide a better picture to me of how you performed in the course. You must pass the exam in order to pass the course. It does not matter how you performed on ALEKS.

If you cannot make these 2 classes, you must drop the course. (see schedule below for class meetings . Other times (optional) , where we meet in a 1-1 environment. see calendar below.

**Calendar for meeting in class Valley room 1021

Tues-5/26 required

Pre Assessment

Wed 5/27

Tue 6/9

Mon 6/15

Mon 6/22 Wed 7/1 required

Final Assessment

ch 1

ch2

ch3,6

ch7,8

ch10, 5

Course Objective:

applications in business problems

Develop a basic knowledge and understanding of computers

Understand how businesses solve Comprehensive introduction to the concepts of business mathematics and problems using application software.

Understand and apply the features of business software

Student Learning Outcomes

Upon completion of this course, students should be able to:

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THE SINGLE CATEGORY IMPLICIT ASSOCIATION TEST (SC-IAT) IN CONSUMER AND MARKETING RESEARCH: A METHODOLOGICAL DISCUSSION

Ross B. Steinman, Widener University
Andrew Karpinski, Temple University

ABSTRACT

The Single Category Implicit Association Test (SC-IAT) (Karpinski & Steinman, 2006), a measure of implicit attitudes, has been used as a research instrument in consumer behavior and marketing domains. The SC-IAT has been used to examine automatic or nonconscious processes that may operate on consumer's attitudes, judgments, and behaviors (Steinman & Karpinski, 2008). For example, in a study where the attitudinal object was a specialty retailer it was found that the SC-IAT makes unique contributions in the ability to understand consumer choice above and beyond traditional consumer attitude measures (Steinman & Karpinski, 2008). Consumer and marketing researchers have focused on the measurement of attitudes because of the perceived strong attitude-behavior link. The SC-IAT, and similar implicit consumer attitude measures, maybe important in understanding this relationship as well as predicting consumer behavior, especially in situations where consumers are under time and cognitive demands. As this nascent field continues to evolve, it is important to understand the methodological strengths and weaknesses of the SC-IAT. This research presents a summary of the methodology of the SC-IAT in consumer and marketing research. The reliability and validity of the SC-IAT and potential modifications to the SC-IAT paradigm are discussed.

REFERENCES

Karpinski, A., & Steinman, R. B. (2006). The single category implicit association test (SC-IAT) as a measure of the evaluative associations with a single attitude object. *Journal of Personality and Social Psychology*, 91, 16-32.

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A DESCRIPTIVE ANALYSIS OF CHANGES IN EQUITY COMPENSATION PLANS EVIDENCE FROM THE U.S. CAPITAL MARKETS

Rogelio J. Cardona, University of Puerto Rico-Río Piedras

ABSTRACT

The Financial Accounting Standards Board (FASB) and the United States Congress enacted new legislation and regulations in 2002 requiring corporations to initially recognize stock option grants as an expense (voluntarily) on their financial statements. In 2004 option expensing became mandatory. This paper describes the different changes made by a sample of U.S. public corporations to their Equity compensation plans after the mandatory expensing of stock options went into effect. The results suggest that firms seem to have reacted to the required option expensing by accelerating the vesting of their outstanding options with a contemporaneous reduction in the use of stock options as a compensation incentive. Executive (employee) compensation practices seem to have shifted from stock option grants to performance and restricted stock awards. An unexpected finding of this investigation was observing that besides employees and Board directors, non-IT firms are also granting equity compensation to non-employees such as vendors and consultants.

INTRODUCTION

In 2002 Congress enacted legislation (“the Sarbanes-Oxley Act of 2002”) and the Financial Accounting Standards Board (FASB) issued accounting standards that require Corporations, among other matters, to disclose more information on their financial statements related to executive compensation and to recognize stock option grants as an expense on their financial statements. The objective of this paper is to describe the different changes in the equity compensation practices of a sample of public corporations after the implementation of the mandatory expensing of stock options.

LITERATURE REVIEW

Managers were once paid with salaries and bonuses only. However, as the complexity of the business world grew and companies became more sophisticated, stock option grants were added as an additional incentive to the compensation package received by managers. As noted by Chidambaran and Prabhala (2003), stock options have become an integral part of executive compensation since the beginning of the 1980's. In fact, in early 2000, unexercised stock options of U.S. executives were deemed to be worth tens of billions of dollars.

Core and Guay (2001) found that besides top managers, other employees that are not managers (“non-executive employees”) are also receiving stock options. Yermack (2004) found that even outside Board directors at Fortune 500 firms receive options as part of their incentive compensation.

Stock option plans provide the participants the right to buy a specific number of the firm's shares at a predetermined price (exercise price) over a certain time frame, called the *vesting period*. The typical scenario is that over a three to five year period, the employees gradually acquire the right to exercise a pro-rata amount of the total option award.

Restricted stock grants provide managers with a specific number of shares with the limitation or restriction that they cannot sell them during a particular blackout period. Long-term performance plans

award the recipient cash, equity, or a combination thereof, if certain predetermined performance measures, e.g. sales, ROI or EPS growth, are met on an annual basis. A problem (known as an “agency problem”) arises when the Board or its Compensation Committee enter into what the author calls “sub optimal” compensation contracts. An example of the latter would be setting low performance targets that are easy to attain. Kole (1997) found that the decision to grant equity as part of a manager’s compensation could be predicted by certain financial characteristics of the firm such as a company’s tangible assets and intangible assets, and to a lesser extent by the size of the firm or by the presence of the founding family on the firm’s Board. However, the Board’s judgment plays a very significant role in granting incentives. This discretion or “flexibility” could result in an “expropriation of shareholder wealth”. The author found that this type of Board flexibility would be more likely to be observed in large size firms, in firms that have larger differences among the different segments of the business, i.e., increased firm diversification, and firms that were more research-oriented.

On the other hand, Barron and Waddell (2003) found that as executives move up the corporate ladder, i.e. promoted, within the same firm, compensation becomes more incentive based, and incentive pay becomes more equity based. This fact may reflect differences in project selection criteria, with more senior executives evaluating projects that generate increased costs if they make mistakes. Another possibility is that executive incentive pay might reflect differences in abilities or degrees of risk aversion, i.e. senior executives have more abilities and are less risk averse. The authors also found a tradeoff between various types of equity-based compensation, in particular restricted stock grants versus stock options. Stock options encouraged increased effort at the expense of introducing a bias in the project acceptance decision. At higher levels of management, there is relatively less equity compensation in the form of stock options, compared to lower ranking managers. The authors interpreted this finding as meaning that the negative, i.e. adverse, effect of stock options on project selection criteria is more important at higher executive ranks.

Core and Larcker (2002) found an improvement in operating performance at firms that require their top managers (“executive officers”) to increase (to a predetermined minimum level) their ownership of company stock, either with restricted stock, or through stock options. The authors measured performance by excess accounting returns and excess stock price returns. After the firms adopted a “target ownership plan”, managers increased their stock ownership levels. The authors’ interpretation of their findings was that prior to the adoption of the target ownership plan, the firm had agency problems. To improve incentives and governance measures, the Board “forced” the adoption of a stock ownership plan for its top executives. After the adoption of this stock ownership plan, there was an improvement in the firms’ performance.

CONGRESS AND THE FASB REACT TO THE STOCK OPTIONS CONTROVERSY

The well-publicized cases of corporate greed and malfeasance (*Enron*, *WorldCom*, among others) prompted the US Congress to act swiftly by enacting the Sarbanes-Oxley Act of 2002 (formally known as the “Public Company Accounting Reform and Investor Protection Act of 2002”, but hereafter referred to as “Sarbanes-Oxley”), to scrutinize what a public corporation and their independent auditors can and cannot do. Although the aforementioned corporate failures were caused by different reasons, Sundaram and Inkpen (2004) state that the widespread use of stock options to compensate corporate managers helped fuel the different corporate failures observed during 2001 and 2002. The reason for this widespread belief is attributed to the “unrestrained granting of stock options” to compensate corporate managers during the Internet bubble frenzy of the 1990’s.

According to Gordon (2003), the problems at Enron were exacerbated by its “high-powered stock-based compensation structure”. A report prepared in February 2003 by Towers Perrin, a human resources consulting firm hired by a Congressional Committee to investigate Enron, found that the Company’s

stock compensation for its highest executives in 2000 represented 66% for Kenneth Lay and 75% for Jeffrey Skilling. Gordon (2003) also found that Enron's stock-based compensation arrangements for its managers included performance-based accelerated vesting. Since managers usually exercise options upon vesting, and with the potential to receive additional options based on performance, Enron managers had a "pathological" concern over the fluctuations in the Company's stock price. This environment increased the pressure on senior managers to "manipulate financial results" to obtain increased current earnings that would agree with the expectations held by the firm's institutional investors, thereby resulting in an increase in the Company's stock price.

After the United States Congress approved the Sarbanes-Oxley Act of 2002, it also started to pressure the FASB to require the companies to expense its stock options. Several academic and business leaders (Merton Miller, Warren Buffet, and Alan Greenspan, among others) expressed their inconformity with not reflecting stock options as an expense on a firm's financial statements.

In December 2002 the FASB reacted to its critics by issuing a new accounting standard FASB Statement No. 148 ("Accounting for Stock-Based Compensation-Transition and Disclosure") that amended SFAS No. 123 and provided firms with alternative methods of transition for a *voluntary* change to the "fair value" method of accounting for stock options, which the FASB stated was the *preferable* method of accounting for stock-based compensation. SFAS No. 148 also required disclosures in both the annual and interim financial statements of the effect of the stock options on the financial statements, and even required a specific way as to how to present the information to be disclosed on the financial statements. The effective date for SFAS No. 148 was for fiscal years ending after December 15, 2002, i.e. for companies with a December 31 year-end, the Standard would apply starting January 1, 2003.

The FASB asserted that the underlying motivation behind SFAS No. 148 was to achieve international convergence with the global capital markets. International publicly traded companies that do not present their financial statements in accordance with US GAAP must adhere to the GAAP established by its counterpart, the IASB, and in November 2002, the IASB issued an exposure draft for public comment, wherein they required that companies recognize stock options as an expense.

On October 29, 2003, the FASB announced that by 2005 they would start requiring all firms to expense their stock options. On February 19, 2004, the IASB issued its International Financial Reporting Standard No. 2 ("Share-based Payment) requiring all international companies to expense their stock options beginning on or after January 1, 2005.

On March 31, 2004, the FASB announced the release of an exposure draft of its proposed new standard, but on October 13, 2004, it delayed the effective date of its proposed new standard. On December 16, 2004, the FASB announced it had issued its final statement as SFAS No. 123-R ("Share-Based Payment"), where the R stands for "Revised". This new Statement replaced SFAS No. 123 and superseded APB Opinion 25. The FASB decided that the effective date for the new Standard would apply to interim or annual periods beginning after June 15, 2005, instead of the original effective date of January 1, 2005.

However, the SEC received feedback from public companies, industry groups and CPA firms that suggested that the adoption of the new Standard in mid-year, in particular for calendar year-end entities, would generate additional implementation costs and comparability problems for analysts and investors. As a result, on March 29, 2005, the SEC issued Staff Accounting Bulletin No. 107, hereafter SAB 107 and on April 15, 2005, it issued a ruling described as "Amendment to Rule 4-01 (a) of Regulation S-X Regarding The Compliance Date For Statement Of Financial Accounting Standards No. 123 (Revised 2004), Share-Based Payment." SAB 107 consists of various clarifications in the form of questions and answers related to the implementation of SFAS 123-R. The amendment to Regulation S-X delayed the

implementation date of SFAS 123-R for public companies until their next fiscal year that begins after June 15, 2005. The effect of this change for calendar year-end companies was that they would not be required to implement this new standard until the first quarter of 2006. However, companies were allowed to adopt the Standard earlier if possible.

RESEARCH QUESTIONS, DESIGN, AND METHODOLOGY

The purpose of this paper is to describe the nature of the changes made to Equity compensation plans by a sample of firms after adopting SFAS 123-R [currently known as FASB ASC Topic 718 - Stock Compensation] that requires the expensing of stock options. Seethamraju and Zach (2004), hereafter referred to as S-Z, observed that in 2002 when the first group of firms started to announce their decision to voluntarily expense their stock options (“the Announcing firms”), they either reduced or eliminated the use of stock options, or they changed their compensation plans. S-Z described the changes made to compensation plans as the “introduction of new plans or specific changes to options compensation.” Semerdzhian (2004) found that certain firms such as Dell, Yahoo and Citigroup, among others, started to limit the number of employees who can receive options. Carter, Lynch and Tuna (2007) observed an increase in the use of restricted stock and/or performance stock awards.

Weisbenner (2001, 2004) and Carter, Lynch and Tuna (2007) have predicted that mandatory option expensing will cause firms to stop awarding new option grants and replace (options) with shares of restricted stock that vest over time. This leads to the following research questions.

RQ1: How many of the Announcing firms will report significant changes in their Equity compensation plans after the implementation of the new accounting standard (SFAS No. 123-R) requiring the expensing of stock options?

RQ2: What type of significant changes will be made by the Announcing firms to their Equity compensation plans?

RQ3: How many of the Matching firms will report significant changes in their Equity compensation plans after the implementation of the new accounting standard (SFAS No. 123-R) requiring the expensing of stock options?

RQ4: What type of significant changes will be made by the Matching firms to their Equity compensation plans?

This investigation considers that significant changes in a firm’s Equity compensation plan include, but are not necessarily limited to, a change in the type of employees eligible to receive stock option grants, changing the criteria to become eligible to receive stock options, e.g. performance-based, replacing stock options for some other type of stock award, changing the option valuation model, reducing the number of options granted each year, changing the type of shares received (restricted or unrestricted) pursuant to each firm’s equity compensation plan, among others.

RESEARCH DATA AND METHODOLOGY

The equity compensation data for the Announcing firms was manually obtained from their annual (10-K) reports and/or their proxy statements, if available. The expected type of changes to a firm’s Equity compensation plan include a change in the type of employees eligible to receive stock option grants, changing the criteria to become eligible to receive stock options, e.g. performance-based, replacing stock options for some other type of stock award, changing the option valuation model, and acceleration of vesting, among others. After reading the Stock option plans footnote on the financial statements of the

Announcing and the Matching firms, the firms that reported changes were then subdivided depending on the type of change reported to ascertain the nature and frequency of such changes.

To measure whether the Announcing or the Non-Announcing (Matching) firms made any changes to their stock option plans required manually collecting the data from the 2006 Annual Proxy statements (SEC Schedule 14A) and the footnotes section of their annual audited financial statements (SEC 10-K Report). The year 2006 is used for calendar year-reporting firms because the SEC established that the first quarter of 2006 (March 31) would be the first required reporting period to present the expensing of its stock options. For companies whose fiscal year-end is not a calendar year, the investigation uses the firm's 2007 fiscal year (10-K) report, e.g. 9-30-07. In addition, on July 26, 2006, the SEC also established additional required disclosure requirements related to executive compensation. The additional disclosures will help explain to the users of financial statements the changes made by firms to their stock option plans and possibly suggest reasons for the shift in their approach to employee (executive) compensation.

SAMPLE SELECTION

The firms included in this investigation were selected from a list originally compiled by Bear Stearns as of February 12, 2004 and provided by Mr. Brett J. Harsen of Mellon Human Resources and Investor Solutions (Available upon request). Said list identified the 483 firms (with their related Ticker symbols) that were expensing their stock options or had announced that they would expense their stock options as of that date. The firms that were expensing or had announced they were going to expense options as of February 12, 2004, are the "Announcing firms". The firms that were not expensing or had not announced they were going to expense options as of February 12, 2004, are known as the "Non-Announcing" or Matching firms and are included in another sample (the "Control" group).

Using the same approach adopted by Elayan, Pukthuanthong and Roll (2004), hereafter referred to as E-P-R, each Announcing firm is matched with a "Control" group firm that had employee stock option plans, is in the same industry (two-digit SIC codes), shares the same fiscal year-end, have similar size (comparable Sales) and profitability levels. The latter variable is measured with the same approach used by E-P-R (2004), i.e. with the ratio of EBITDA to Sales (hereafter, the "ES ratio").

The Announcing firms were initially subdivided and grouped based on their announcement dates and the year of adoption of the fair value (expensing) method of accounting for options using December 15, 2002, the effective date for SFAS No. 148 (*Voluntary* recognition of stock option expensing) as the cutoff date. The 11 firms that were expensing options prior to January 1, 2002 were excluded from the study because the exact announcement date was available for only one of those firms. Firms that had subsequently merged with or were acquired by another firm or were non-US companies were also excluded. Other firms were also excluded due to their privatization (stockholder buyout), and one firm (SonomaWest Holdings, Inc-SWHI) was excluded because its common stock was delisted from the NASDAQ Small Cap Market on August 10, 2005. When the remaining 303 firms were located in the CRSP data files by their ticker symbols, from January 1, 2001 to June 30, 2005, a file with 253 firms was obtained. The 50 missing firms were due to firms that ceased to exist during the 2001-2005 period because of mergers or privatization, among other reasons.

Another file was created for the remaining 253 firms based on a subsequent inquiry in the CRSP files with the following daily information: Company's Permanent Name (PERMNO), Date of calculation of stock return (DATE), Company's Ticker Symbol (TICKER), Stock return with Dividends (RET), Value-weighted return with Dividends (VWRET), and Equal-weighted return with Dividends (EWRET). This search produced 225 firms, which implies that there were 28 firms with missing data in CRSP.

The next step was to obtain the group of Matching “eligible” firms from the Compustat files by selecting all firms for the period January 1, 2001 through June 30, 2005 with the Company’s Permanent Name (PERMNO). The criteria for selecting a similar matched firm was based on the following attributes: firms that have employee stock options plans, are in the same industry (Two digit SIC code), have the same fiscal year-end, and share similar Sales levels and Profitability levels, the latter defined similar to E-P-R (2004) as the EBITDA/Sales ratio. Compustat Data Item 398 (Implied Option Expense) and Data Item 399 (Stock Compensation Expense) were used as the variables that identified whether a Matching firm had an outstanding stock option plan. Any firm that did not have a reported value for any of these two variables was discarded for matching purposes.

The merged file of firms was divided in deciles (groups of ten) based on sales to identify the possible firms that could be matched with each Announcing firm in the sample. The file was divided again in those groups based on the ES ratio resulting in 148 perfectly matched firms. The iterative process was repeated, first by changing the selection method to with replacement, then dividing the remaining firms in three groups with the complete Index, and then repeating the selection process removing the month of the firms’ fiscal year-end from the Index. To reduce the number of Announcing firms without a similar Matching firm, the selection criteria was liberalized to allow a Matching firm to be associated with more than one Announcing firm, and then paired considering the proximity of their sales levels and their ES ratio (EBITDA to Sales). At the completion of these iterations, there were eight Announcing firms for which no Matching firm were found, and as a result, they were discarded from the investigation. The basic sample for the Study consisted of 183 Announcing firms (see Table 1).

Table 1. Construction Of The Sample For The Study

Panel A: Construction of the Initial (Basic) sample of Announcing firms	
Initial sample of Announcing firms	303
Firms not found in CRSP	(50)
Firms not found in Compustat	(28)
Firms with missing values in Compustat	(34)
Announcing firms for which no Matching firm was found	<u>(8)</u>
Number of Announcing firms in the sample with a Matching firm	<u>183</u>
<i>This table shows the number of Announcing firms in the initial basic sample.</i>	
Panel B: Announcing Firms	
Initial basic sample of Announcing firms with Matching firms (see Panel A)	183
Announcing firms that merged or were privatized	<u>(17)</u>
Adjusted sample of Announcing firms for analysis of changes to firms’ stock option plans	<u>166</u>
<i>This table shows the Adjusted sample of Announcing firms in the study.</i>	
Panel C: Matching Firms	
Initial basic sample of Matching firms with Announcing firms (see Panel A)	183
Firms that were matched with more than one Announcing firm	(33)
Firms that merged or were privatized	(4)
Adjusted sample of Matching firms for analysis of changes to Firms’ stock option plans	146
<i>This table shows the Adjusted sample of Matching firms in the study.</i>	

RESULTS

We manually collected the information for the changes made to the Announcing and Matching firms' Equity compensation plans after January 1, 2006 from the footnotes section of the annual financial statements of their 10-K Reports. The year 2006 is used for calendar year-reporting firms because the SEC established that the first quarter of 2006 (March 31) would be the first required reporting period to present the expensing of its stock options. For companies whose fiscal year-end is not a calendar year, the investigation uses the firm's 2007 fiscal year (10-K) report, e.g. 9-30-07.

As noted on Table 2, 28 of the 166 Announcing firms (17%) have only one Equity Compensation plans, whereas 83% (138) of the Announcing firms have more than one Plan. The 146 Matching firms are segregated in three main groups, 22 firms (15%) have no Plan, 25 firms (17%) have only one Plan, and 99 firms (68%) have more than one Plan. The mean (median) number of Equity Compensation Plans for the Announcing firms is 2.83(2.00), and for the Matching firms is 2.66 (2.00), respectively.

Table 2: Number of Equity Compensation Plans in Sampled Firms

	<u>n</u>	Firms with	Firms with only	Firms with more than one	Number of Equity Compensation	
		<u>no Plan</u>	<u>one Plan</u>	<u>Equity Plan</u>	<u>Plans per Firm</u>	
					<u>Mean</u>	<u>Median</u>
Announcing	166	-	28	138	2.83	2.00
Matching	146	22	25	99	2.66	2.00

n = Number of Firms

This table shows the number of Equity Compensation Plans in the sampled Announcing and Matching firms.

Table 3 presents the number of observed changes in the Equity Compensation Plans for both groups of firms. There were 69 Announcing firms (42%) that did not make any change and 97 firms (58%) made one or more changes. An interesting observation was that there were four firms that made four different changes to their compensation plans. The Matching firms behaved similarly, where 79 firms (54%) made no change to their compensation plans and 67 firms (46%) made one or more changes. There were two Matching firms that made four different changes to their compensation plans. The mean (median) number of changes in Equity Compensation Plans for the Announcing firms is 1.024 (1.000), and for the Matching firms is 0.781 (0.00), respectively.

Table 3 Descriptive Statistics For Observed Changes In The Equity Compensation Plans Of Sampled Firms

	<u>n</u>	Firms with	Firms with one or	Maximum number of	Number of Changes in Equity	
		<u>no changes</u>	<u>more changes</u>	<u>changes in one firm</u>	<u>Compensation Plans per Firm</u>	
					<u>Mean</u>	<u>Median</u>
Announcing	166	69	97	4 (4 firms)	1.024	1.000
Matching	146	79	67	4 (2 firms)	0.781	0

n = Number of Firms *This table shows the number of changes observed in the Equity Compensation Plans of the sampled Announcing and Matching firms.*

Table 4 presents the classification of the different changes made by the 166 Announcing firms to their Equity Compensation plans. There were 15 firms that changed their option valuation model, 15 firms accelerated the vesting of their options (perhaps to avoid having to expense said options), 52 firms replaced their options for some other type of stock awards, and there were 56 firms with changes classified as “Other changes”.

As previously noted on Table 3, 58% of the Announcing firms (97) made more than one change in their Equity Compensation plans. As a result, the total changes reflected on Table 4 add up to more than 100%. The “Other changes” category include changes in the exercise price, change in the way volatility of the firm’s stock option was measured, change in the term of the option, and the decision to not grant options for one or two years, among others. An unexpected finding in this study was that several of the non IT Announcing firms awarded equity compensation grants to non-employees (consultants and vendors).

Table 5 presents the changes observed in the 146 Matching firms (and the explanation for why the number of firms is different from the Announcing firms). There were 67 matching firms (46%) that made more than one change in their Equity Compensation plans (See Table 3). The observed changes in the Equity Compensation Plans were as follows: 10 firms changed their option valuation model, 12 firms accelerated the vesting of their options, 19 firms replaced their options for some other type of stock awards, and there were 46 firms with changes classified as “Other changes”. Because some of the Matching firms had more than one change, the total changes also add up to more than 100%. Some of the changes classified as “Other” include changes in the exercise price, change in the way the volatility of the firm’s stock option was measured, change in the term of the option, and the decision to not grant options for one or two years, among others.

Table 4: Changes Observed In The Equity Compensation Plans Of The Announcing Firms After January 1, 2006

Analysis of changes made by the Announcing firms:	
Changes in their option valuation model	15
Changes in their Vesting requirements	1
Accelerated the vesting of options	15
Increased option grants to Directors and Employees	5
Decreased option grants awarded to Directors and Employees	3
Replaced stock options with other stock awards	52
Other changes	56
Total changes (**)	<u>147</u>

This table presents the different changes observed in the Equity plans of the Announcing firms.

Total changes add up to more than the original adjusted sample size of the Announcing firms because some firms had more than one change to their stock option plans.

The changes observed in the Matching firms’ stock option plans are similar in nature to the changes observed for the Announcing firms, with the only significant difference being the number of firms in each group. In terms of the prior expectations for this area of the investigation, the results obtained provided the answers to the research questions inquiring the nature of the significant changes made by the Announcing and Matching firms to their equity compensation plans. The Matching firms also mimicked the Announcing firms by awarding stock options to employees, Board directors and to non-employees (Vendors and Consultants) in non IT firms.

Table 5: Changes observed in the Equity Compensation Plans of the Matching firms after January 1, 2006

Initial adjusted sample of Matching firms	146
Matching firms with no change to their option plans	(79)
Matching firms with changes to their option plans	<u>67</u>
Analysis of changes made by the Matching firms:	
Changes in their option valuation model	10
Changes in their Vesting requirements	4
Accelerated the vesting of options	12
Increased grants of options to Directors and Employees	1
Decreased grants of options to Directors and Employees	1
Replaced stock options with other stock awards	19
Other changes	46
Total changes (**)	<u>93</u>

This table presents the different changes observed in the Equity plans of the Matching firms.

Total changes add up to more than the original adjusted sample size of the Matching firms because some firms had more than one change to their stock option plans.

The changes made by both groups of sampled firms to their Equity compensation plans seem to suggest that the firms are attempting to mitigate the possible adverse impact arising from the required expensing of their stock options and initiate a gradual change in their compensation practices to de-emphasize options in lieu of restricted shares and/or performance shares.

CONCLUSION, LIMITATIONS AND POSSIBILITIES FOR FUTURE RESEARCH

This investigation is characterized by several limitations that must be considered as part of the understanding and interpretation of its findings. The sampled firms examined were classified as either Announcing or Matching. The Announcing firms partially reflect self-selection bias because they decided to expense stock options, when other firms had not done likewise. The subsequent procedure to select a similar “matched” firm also reflects a selection bias inasmuch as only firms with certain attributes such as being in the same industry, having the same fiscal year-end, and sharing similar sales and profitability (EBITDA/Sales ratio) levels, among others, were eligible Matching firms. Firms that did not have a reported value for the Compustat variables 398 and 399 (Implied Option Expense and Stock Compensation Expense, respectively) were eliminated for matching purposes.

The changes observed in the Equity compensation plans were obtained from the information disclosed on the firm’s financial statements, which present the aggregated information for all employees, Managers and Board Directors. The Standard & Poor’s ExecuComp database was unavailable for this investigation, which would have provided additional compensation information for a firm’s top five executive officers. An examination of the changes made in the Equity compensation plans of a group of firms would have been more complete if the total compensation information for the aforementioned senior managers had been included.

Executive (employee) compensation continues to attract research interest because of its dynamic nature. As markets change and firms react to these changes, executive (employee) compensation practices seem to have changed from the “usual” (cash and stock options) to the more elaborate (“restricted” stock and/or “performance” stock). The increased emphasis on tying compensation to performance is now more important than ever due to the awareness among shareholders of the importance of good corporate governance. This presents an opportunity for future investigation in the areas of Corporate Governance and Equity Compensation practices where executive pay packages seem to have promoted risky behavior among its senior management.

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THE IMPACT OF THE DOLLAR-RAND VOLATILITY ON THE U.S. EXPORTS TO SOUTH AFRICA

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ABSTRACT

This study investigates the effects of exchange rate volatility on the top ten categories of exports by the United States to South Africa over a 20-year period from January 1990 to December 2009. The paper uses several measures of volatility to generate a measure of exchange rate volatility, which is then tested in a model of U.S. exports to South Africa. We employ sectoral trade data at the 2-digit HS level to evaluate these effects on the top ten individual commodities traded. Utilizing bounds testing cointegration, we estimate the short- and long-run impact of exchange-rate volatility on the US exports to South Africa. Our results suggest that while the effects of exchange rate volatility on exports is mixed in the short-run, in the long-run, exchange rate volatility exerts a negative effect on the U.S. exports to South Africa.

JEL: Classifications: F14, F31

INTRODUCTION:

The breakdown of the Bretton Woods system and the adoption of the flexible exchange rate regime in 1973 has led to a proliferation of research on the impact of exchange rate volatility (ERV) on real exports. The interest in this research was prompted by three main developments: (a) both the real and nominal exchange rates have undergone periods of substantial volatility since 1973; (b) during the same period, international trade declined significantly among industrialized countries; and (c) macroeconomic instability in terms of output, inflation, interest rates, and employment began to surface.

Despite the sizeable number of studies conducted, no real consensus about the impact of exchange rate volatility on exports has emerged. Reasons for contradictory results by different studies may be due to a variety of factors, among them: different methods used to measure ERV; the use of different price deflators; the differential use of sample data, for example, the use of aggregate export data versus sectoral export data; different time-frame periods; ignoring import dependency on intermediate and capital goods of the receiving country, as is the case with many developing countries; and the absence of complex econometric methods for studying these variations. As a result scholars stopped investigating the ERV-export nexus by the late 1990's. However, with better access to sectoral data and the development of more sophisticated econometric models, recent studies have begun evaluating the ERV-export connection from a sectoral perspective. The rationale behind this is that different trade sectors would be impacted differentially by ERV, and therefore may be more revealing than aggregate studies.

This study focuses on sectoral export trade from the United States to South Africa, a developing country, using three different measures of volatility that may help to uncover the nature and sensitivity of the relationship between ERV and sectoral exports. We use the bounds testing approach to cointegration to establish a long-run relationship among the explanatory variables. We also employ error-corrections models (ECM) to establish the short-run dynamics of the relationship. In addition, we use the generalized autoregressive conditional heteroskedasticity (GARCH) model to generate one of the three measures of ERV. Using this approach we investigate the effects of exchange rate volatility on the top ten categories of exports by the U.S. to South Africa over a period of 20 years using monthly data from January 1990 to December 2009. Although South Africa accounts only for a very small share of U.S. total trade, it is the

largest African trading partner of the United States. On the other hand, the United States is the third largest market for South African exports.

To this end we lay the empirical framework of our study by specifying our model. In the section following that we discuss variable definitions and outline our data sources. Empirical results from the bounds testing approach to cointegration, and error-correction model estimates are presented in the penultimate section. The final section presents a summary and conclusion of the results obtained in this study.

MODEL SPECIFICATION

The objective of this study is to assess the effects of exchange rate volatility on the disaggregated U.S. sectoral exports to South Africa. Drawing on the existing empirical literature in this area, we specify that a standard long-run export demand function for commodity i may take the following form (see, for example, Ozturk and Kalyonku, 2009; Choudhry, 2005; Arize, 1998, 1996, 1995; and Asseery and Peel, 1991):

$$\ln X_{it} = \beta_0 + \beta_1 \ln Y_t + \beta_2 \ln P_{it} + \beta_3 \ln RER_t + \beta_4 \ln ERV_t + \varepsilon_t \quad (1)$$

Where X_{it} is real export volume of commodity i in period t , Y_t is the real income of South Africa in period t , P_{it} is the relative price of exports of commodity i in period t , RER_t is the real exchange rate between the U.S. dollar and the South African rand, ERV_t is a measure of exchange rate volatility, and ε_t is a white-noise disturbance term.

Economic theory posits that the real income level of the domestic country's trading partners would have a positive effect on the demand for its exports. Therefore, *a priori*, we would expect that $\beta_1 > 0$. On the other hand, if the relative price of exports rise (fall), domestic goods become less (more) competitive than foreign goods, causing the demand for exports to fall (rise). Therefore, *a priori*, one would expect that β_2 , which measures the competitiveness of U.S. exports relative to South African domestic production, is negative. Similarly, if a real depreciation of the U.S. dollar, reflected by a decrease in the RER, is to increase export earnings of industry i , we would expect an estimate of β_3 to be negative. Of course, this will at the same time imply that the South African import demand for commodity i is elastic. If, however, the South African import demand for commodity i were inelastic, we would expect β_3 to be positive. The last explanatory variable is a measure of exchange rate volatility. Various measures of real ERV have been proposed in the literature. Some of these measures include (1) the averages of absolute changes, (2) the standard deviations of the series, (3) the deviations from the trend, (4) the squared residuals from the ARIMA or ARCH or GARCH processes, and (5) the moving sample standard deviation of the growth rate of the real exchange rate. Since the effects of ERV on exports have been found to be empirically and theoretically ambiguous (Bredin, *et al.* 2003), β_4 could be either positive or negative.

EMPIRICAL RESULTS

Applying the ARDL approach to cointegration to monthly data from January 1990 to December 2009, we assess the exports of the U.S. to South Africa for the top ten export products. First, we estimate equation (2). Following Bahmani-Oskooee and Mitra (2008) we impose a maximum of four lags on each first differenced variable and employ Akaike's Information Criterion (AIC) to select the optimum lag length. Choosing a combination of lags that minimizes the AIC, we then test whether the variables for each industry are cointegrated. These results reveal that seven of the ten industries (machinery, passenger

vehicles, aircraft and spacecraft, optical and medical instruments, organic chemicals, cereals, plastic) encompass an F-statistic above the upper bound, implying that these industries' five variables are cointegrated. This result is consistent across industries for all three volatility measures. The other three industries (electrical machinery, mineral fuel and oil, and miscellaneous chemical products) reveal an F-statistic below the lower bound, indicating no cointegration among variables. Therefore, only those seven industries that exhibit cointegrating relationships among variables are used to analyze the effects of ERV on exports.

Short-Run Effects of Exchange Rate Volatility: The short-run estimated coefficients on ERV reveal a mixture of negative and positive signs regardless of the volatility measure employed. There is also a significance variation of the exchange rate volatility on exports among industries in the short-run. The first industry, machinery, has a negative and statistically significant coefficient regardless of the volatility measure. The reason for this may be because of South Africa's ability to import machinery from other trading partners. Passenger vehicles industry has a negative but statistically insignificant impact in the short-run in all three cases. The next two industries, aircraft and spacecraft, and medical and optical instruments, have positive signs under all three measures of volatility. Each of the coefficients is also statistically significant in all cases.

Long-Run Effects of Exchange Rate Volatility: The organic chemicals industry has a positive and statistically significant coefficient under the first and third measure of volatility but has a negative and insignificant effect under the second measure. The last two industries, cereals and plastic, have mixed results. In general, the impact of ERV on exports for these seven industries is mixed in the short-run. The U.S. dominates these industries globally, and South Africa is import dependent on these products, so even though exchange rates have increased in volatility since the 1990's, demand for these goods have continued. That cereals and plastics render mixed results may be due to South Africa's strong domestic production in these industries.

As economic theory postulates, the real income variable renders a positive sign in all cases, regardless of the volatility measure. This coefficient is statistically significant in the majority of industries including machinery, passenger vehicles, aircraft and spacecraft, optical and medical instruments, organic chemicals, cereals, and plastic; the coefficient for cereals is insignificant under volatility measures (1) and (3), while the coefficients for plastic and cereals are insignificant under volatility measure (2). The relative price variable displays the expected negative sign and is statistically significant at the 1% level in 19 of the 21 cases, and at the 5% level for machinery under volatility measures (2) and (3). This result is similar to those of Bahmani-Oskooee and Mitra (2008), Bahmani-Oskooee and Kovyryalova (2008), and Bahmani-Oskooee and Ardalani (2006). The real exchange rate coefficient has a negative sign in all cases and is statistically significant in the majority of cases, except for machinery and passenger vehicles. Finally, the estimated coefficients on ERV show a mixture of negative signs for machinery, passenger vehicles, optical and medical instruments, organic chemicals, and plastic industries and positive signs for aircraft and spacecraft, and cereal, regardless of the volatility measure used. Under volatility measure (1), five of the seven coefficients are negative and only three coefficients are statistically significant. Under volatility measures (2) and (3), five of the seven coefficients are negative and four coefficients are statistically significant at either the 5% or 1% levels. Thus, ERV has a negative effect in five of the seven industries. They include machinery, passenger vehicles, optical and medical instruments, organic chemicals, and plastic. Our findings are somewhat similar to those of Bahmani-Oskooee and Hegerty (2009) and Bahmani-Oskooee and Wang (2008, 2009). In general, in the long-run, ERV appears to have a negative effect on the U.S. exports to South Africa.

SUMMARY AND CONCLUSIONS

In this paper we have examined the dynamic relationship between exports and exchange rate volatility in United States' exports to South Africa in the context of a multivariate error-correction model. Estimates of the long-run export demand functions were obtained by employing the bounds testing approach to cointegration using monthly data for the period January 1990 - December 2009.

The cointegration results clearly show that there exists a long-run equilibrium relationship between real exports and real foreign economic activity, relative prices, real exchange rate, and real exchange rate volatility, in seven of the ten commodities selected. All the specifications yielded expected signs for the coefficients. All our coefficients are statistically significant either at the 1% or 5% levels. Of the seven products analyzed in detail, five of them, namely, machinery, passenger vehicles, optical and medical instruments, organic chemicals, and plastic, have negative signs for the ERV variable indicating that ERV tends to deter exports of these products in the long-run. The short-run dynamics also indicate that, in general, the impact of ERV on exports in these seven industries is mixed in the short-run. These results point out to the decreasing competitiveness of U.S. exports in the global economy despite the depreciating value of the dollar over time. It underscores the degree to which a developing country such as South Africa has succeeded in finding alternative markets in Europe and especially in Asia in the last decade.

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DOES THE FIRM DIVERSIFICATION STRATEGY REALLY REPRESENT A VALUE ADDED FOR THE STOCKHOLDERS: EMPIRICAL EVIDENCE FROM PUBLICLY TRADING FIRMS FROM 1979 TO 2006?

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ABSTRACT

This study empirically tests the effect of diversification on firm performance, controlling for influencing factors on returns other than diversification. Besides, this study pursues to investigate if the diversification effect has the same impact on firm performance at different moments across time. The database used for this study consists of all firms that operate over the period of 1979 through 2006, obtained from Compustat Industry Segment Database and Research Files for NYSE, AMEX and NASDAQ. Based on this sample and through Carhart (1997) four-factor model, inspired on Fama and French (1993) three-factor model methodology, the results suggest that diversification deteriorates firm's performance. Diversified firms portfolios show a general trend to underperform non-diversified portfolios. Evidence also suggests that diversification effect on firm performance may change through time. In conclusion, both for firm's managers or stockholders, value information is provided by this study which helps managers to decide when to diversify their firms and to the investors what would be a better investment decision.

JEL: G11; G34

KEYWORDS: Diversification strategy, firm performance

INTRODUCTION

Why do firms diversify? is a question that has been studied broadly within the discipline of Corporate Finance. Moreover, it has been of special interest to answer the questions regarding the effect of diversification strategy on firm performance for academic research, the firm's management and the stockholders. Findings on this subject reveal different hypotheses and theories that have been used to explain, or at least, to shed some light about the diversification decision and its consequences on firm performance. Despite the differences in market samples, periods and methodologies have been studied, no definite conclusions have been stated regarding the diversification effect on firm performance.

There is not enough empirical evidence to lead to a consensus on the consequences of firm diversification. Some studies are in favor of the diversification performance discount, while others document a diversification performance enhancement. A third group of academics state that the diversification of the firm does not affect its performance. In addition to make an update to the literature of this area, the goal of this study is to provide significant evidence of the effect of diversification on firm performance by using a more accurate and reliable methodology, such as four-factor regression model (Carhart, 1997). A longitudinal study is also performed to evaluate if the diversification effect has the same impact on firm performance at different moments across time. Both, the stockholders and the firm's upper management, could use this information as guidelines to their investments decisions and strategic planning respectively. The remainder of the paper is organized as follows. Section 2 briefly discusses the relevant literature. Data selection, research methodology, and empirical models are described in Section 3. Section 4 provides analysis and interpretations of the empirical results and Section 5 concludes the paper.

LITERATURE REVIEW

To increase shareholder's wealth is the main objective of most financial decisions. Most decisions made are based on expected positive and constant growth that will eventually return in shareholder's wealth increases. Generally, corporate growth occurs by internal expansion, which takes place when firm's existing divisions grow through normal capital budgeting activities. However, the most remarkable examples of growth results from mergers and acquisitions, which is the literature consensus for the question why do firms diversify (Brigham & Daves, 2004).

Motives behind corporate mergers that attempt to explain why corporations diversify may be classified into two general categories: synergistic strategies and financial strategies. Economies of scale, economies of scope and market power are considered as synergistic. In turn, profit stability, improvement of financial performance and agency problems are considered financial strategies.

Whether the firm diversification is synergistic or financial in nature, this decision will definitely influence the performance of the firm. Three different theoretical positions have been proposed regarding the diversification effect in firm performance: (1) diversification reduces firm performance, (2) diversification enhances firm performance and (3) diversification does not have direct influence in firm performance.

Evidence That Diversification Reduces Firm's Performance

There is evidence that suggests that diversification deteriorates the firm performance, diminishing shareholder wealth (Berger and Ofek, 1995; Lang and Stultz, 1994; Servaes, 1996). Lang and Stulz (1994) show that diversified firms have lower q's than comparable portfolios of pure-play firms and firms that choose diversification are poor performers relative to firms that do not. Berger and Ofek (1995) also find a value loss from diversification (about 14 percent loss) in the 1980s, while Servaes (1996) finds a diversification loss in the 1960s and to a lesser extent in the 1970s.

An ample body of the finance literature points out that the costs of diversification are higher than its benefits, producing a reduction in the performance of the diversified firm. These costs may arise from inefficient allocation of capital among divisions of a diversified firm (Lamont & Polk, 2001; Rajan & Zingales, 2000). Agency problems in a diversified firm can also generate costs of diversification. Agency problems resulting from sub-optimal behavior of divisional managers (agents) for the firm as a whole may occur in a diversified firm due to opportunistic behavior of divisional managers, information asymmetries between central management and divisional managers, and the difficulty of designing optimal incentive compensation schemes to eliminate agency costs (Aggarwal & Samwick, 2003; Jensen, 1988).

Evidence That Diversification Enhances Firm Performance

A second group of researchers provide evidence that suggest that firm's diversification may enhance firm performance. Billet and Mauer (2000) develop a model of equity restructuring that illustrates the linkages among a firm's internal capital market, the potential for a spin-off, and the issuance of tracking stock. Hadlock, Ryngaert, and Thomas (2001) find that issues by diversified firms are viewed less negatively by the market than are issues by non-diversified firms. Fauver, Houston, and Naranjo (2003) find that the value of corporate diversification is negatively related to the level of capital market development, international integration, and legal systems and that there is not diversification discount and, in some cases, there is a diversification premium especially where capital markets are less developed.

Difficulties to Measure Diversification's Effect on Firm Performance

Finally, other studies attempt to highlight the difficulties involved in attempting to precisely measure the effect of diversification on firm performance. Campa and Kedia (2002) argue that the documented discount on diversified firms is not per se evidence that diversification deteriorates value, so diversification policy is endogenously determined by the firm's management along with other policies and firm characteristics taken together, which determine how investors value the firm.

Graham, Lemmon, and Wolf (2002) find that firms acquired in a diversifying merger have been discounted by the capital markets prior to the merger announcement. Mansi and Reeb (2002) also find that diversification is insignificantly related to excess firm value. Thus, value discount by diversification observed in many studies may be artifacts of measurement errors in using Tobin's q as a firm value proxy. In short, results from previous studies on the diversification effect are neither consistent nor conclusive, which may be due to econometric problems.

The Diversification Effect Through Time

Beyond the fact that firm diversification strategy could or could not have a direct effect in its performance, several scholars present evidence that diversification effect might change across time. Most of the findings on the diversification performance of the firm are based on static sample periods (cross-sectional studies) where no further tracking of the diversification's effect on firm performance is considered throughout the entire period. To determine how the firm performance changes as a function of its diversification level at different moments is important to trace the same firm portfolios at different intervals within the study period. Then, it is possible to compare the diversifying firm performance in the course of the full sample period. Hence, it is possible to determine if the diversification effect on firm performance is driven by a time-variation influence. Some studies have revealed that the diversification effect on firm performance is different for different time periods, despite of using the same sample and the methodology to evaluate the diversification effect.

Hyland and Diltz (2002) find evidence from their regression models that in the period around and up to five years after diversifying, firms have negative long-run abnormal performance which would explain the diversification discount. Examination of the two-day announcement period returns provide evidence of increased performance, at least upon the announcement of a diversifying event. The authors conjecture that if the immediate impacts and the long-run consequences of corporate diversification differ in direction, then it is possible that diversification enhances firm performance in some economic climates and reduce it in others.

McGahant (1999) examines firm diversification controlling for year, industry, corporate focus and firm effects on corporate performance, finding that year effects had a small but significant impact on corporate performance. These results reflect that shifts in macroeconomic conditions that affected industries and firms differently may have generated transient industry, and firm performance effects. Examining q -ratios for various sub-samples over various time periods, Servaes (1996), finds that diversified firms are valued at a discount relative to single-segment firms during 1960's, but discount vanished during the 1970's. The author concludes that the market's assessment of the cost of diversification has varied over the time period examined.

Whether or not diversification promotes efficiency, it is definitively guided by different managerial motives and it is likely to differ across firms, across industries, and through time. Although most of the studies on this area have been performed over a relatively small period of time (five to ten years on average), once the sample is chosen, no further tracking on the diversification status of the firm during the entire study period is considered. Consequently, there is no definite or consistent evidence that suggests

that the diversification effect on the firm performance is dependent on the specific moment when it takes place.

DATA AND METHODOLOGY

To test the diversification effect on firm performance, a sample containing non-diversified (single-segment) and diversified (multi-segment) firms is selected. The sample of firms that operate over the period of 1979 through 2006 is obtained from Compustat Industry Segment Database and Research Files for NYSE, AMEX and NASDAQ firms. In 1976 the Financial Accounting Standard Board (FASB) issues Statement of Financial Accounting Standard (SFAS) No. 14 requiring firms to report information about the industry segments in which it operates. This segment data is required to be reported after 1978. Therefore, in order to have complete data for all the firms selected since the beginning of the study, 1979 is chosen as starting point for this study sample.

Consolidated firm data is obtained from Compustat Industrial Annual database for the same period. Firms' stock returns are obtained from the Center for Research and Security Prices (CRSP), Monthly Stock database. Fama-French three-factor data, as well as the momentum factor data, are directly downloaded from Kenneth R. French Homepage Data Library (French, 2007). The sample includes a set of firms that meet the following criteria: (1) they are listed in COMPUSTAT at any moment from 1979-2006 (active and inactive firms); (2) firms are classified by the North American Industry Code System (NAICS), as well as their correspondent segments and (3) firms and their segments have annual total sales available during the study period.

Consistent with previous studies, (Berger and Ofek, 1995; Lang and Stultz, 1994), firms with primary NAICS codes in the finance and insurance industry (NAICS industry sector 52) are eliminated, as they typically have financial ratios that are difficult to compare to firms in other industries. Additionally, utilities firms are eliminated (NAICS industry sector 22) from the sample because of their highly regulated nature.

These filters yield 185,001 total firm-year observations involving 17,929 consolidated firms. Valid segments selected with same filters and matched up with their correspondent consolidated firms, yield 523,256 segment-year observations. A given firm is defined as "diversified" once the number of reported segments for the firm increase from one. This is essentially the same selection sample criteria used by Lang and Stultz (1994), Berger and Ofek (1995), and Comment and Jarrell (1994). Using this criterion, the final sample consists of 78 non-diversified (single-segment) firms during the study period and 17,851 diversified firms any time during the study period.

Once the firms are selected, then they are included in a portfolio. Non-diversified and diversified firm's portfolios are formed based on separate size and value characteristics. Market capitalization (MCAP) and book-to-market ratio (BM) variables are defined following Fama and French (1996). The first set of reference portfolios is ten value-based portfolios that are composed in December each year. In December of year $t-1$, all sample firms are ranked on the basis of book-to-market ratios. Value deciles are then created based on these rankings for all the diversified firms as well as non-diversified firms reference portfolios. It is denoted by ND-1 and D-1 with the lowest book-to-market ratio for the non-diversified and diversified firm portfolios respectively whereas ND-10 and D-10 the portfolios with the highest book-to-market ratios. The second set of reference portfolios is ten size-based portfolios that were formed using the same procedure used to form the value-based portfolios.

Longitudinal studies are those where specified subjects relationships or events are measured repeatedly on the same set of subjects over time, with the objective of studying both the level and change in outcome

across time as a function of subject characteristics. Longitudinal studies also have the virtue of being able to exclude time-invariant unobserved individual differences, and observing the temporal order of events. To test the influence of time over the diversification effect on firm performance, a sub-sample of firms is obtained from the previous sample. From the 78 non-diversified firms that are active at any moment during the full study period, 39 of them are selected because they are active continuously during 1979-2006. Then among all diversified firms active continuously during the study full period, 39 diversified firms with the closest characteristics to their non-diversified counterpart's firms are selected. Finally, these firms are ranked on the basis of book-to-market ratios (BM), and market capitalization (MCAP). Separate value and size quintiles are created based on these results for non-diversified and diversified firms. Once the firms are included at any portfolio at the beginning of the study (1979), they are not permitted to change to any other portfolio through the end of the study (2006), to avoid any change in portfolio composition. This condition allows comparing the portfolio performance through time, avoiding bias on the results due to differences in firm specific characteristics.

This sub-sample consists of five separate book-to-market quintiles for the non-diversified and diversified firm portfolios. Same amount of portfolios are formed based on market capitalization. This yields 25,272 firm-month observations, 324 firm-month observations per portfolio quintile, and 1,620 firm-month observations for the full period test, for each set of diversified and non-diversified firm portfolios.

Estimation Model

This study employs Carhart (1997) four-factor model, inspired on Fama and French (1993) three-factor model, plus the momentum factor to estimate the effect of diversification on firm performance. This model contributes to control for other influencing factors on firm returns. Besides, it properly adjusts stock returns for risk, avoiding that one set of firms might perform better just because they have greater risk. Fama and French (1993) find that the three-factor model may explain the cross-sectional variation of stock returns better than other models, hence a better and more reliable firm performance measure. Carhart (1997) finds that the 4-factor model substantially improves on the average pricing errors of the Capital Asset Pricing Model (CAPM) and Fama-French (FF) three-factor model.

The four-factor model is consistent with a model of market equilibrium with four risk factors. Alternatively, it may be interpreted as a performance attribution model, where the coefficients and premia on the factor-mimicking portfolios indicate the proportion of mean return attributable to four elementary strategies: high versus low beta stocks, large versus small market capitalization stocks, value versus growth stocks and one-year return momentum versus contrarian stocks (Carhart, 1997).

These are some of the reasons that motivate this study to use this four-factor model instead of the more often used methods such as Tobin's q and the Firm Excess Value (Berger and Ofek, 1995) to measure firm performance. The intercept term (α) from the estimated regression equation, Equation (1), containing the four risk factors should be positive and statistically significant if the portfolio outperforms the market; negative and statistically significant if the market does better than the observed portfolio. To test the diversification effect over the firm performance, resulted alphas from non-diversified and diversified firm portfolios's estimations are compared.

Estimation of Portfolio Performance

Following the formation of the portfolios, the following equation is estimated:

$$R_{i,t} = \alpha + \beta_1 XMKT_t + \beta_2 SMB_t + \beta_3 HML_t + \beta_4 UMD_t + \varepsilon_i \quad (1)$$

where $R_{i,t}$ is the monthly portfolio excess return, α is the estimated intercept term that measures the portfolio performance. The variable $XMKT$ ($R_m - R_f$) is the monthly excess return on the market portfolio, SMB , which is intended to capture a size effect, is the monthly difference between the returns on small and big stock portfolios with the same approximate book-to-market equity; HML which is intended to capture the book-to-market effect, is the monthly difference in returns between a portfolio of high book-to-market firms and low book-to-market firms. UMD is the momentum factor constructed as the equal-weight average of firms with the highest 30 percent 11-month returns lagged one month minus the equal-weight average of firms with the lowest 30 percent eleven-month returns lagged one month. UMD is intended to capture cross-sectional return patterns (Carhart, 1997). The random errors are captured by ε_i . This model is estimated using Ordinary Least Squares (OLS) techniques for all the diversified and non-diversified firm portfolios for the complete study period and the sub-periods. The study period is divided into seven four-year sub-periods, beginning on 1979 as the first sub-period, and 2003 the last one, to capture time influenced variations of the diversification effect over the firms performance.

Finally, to measure the diversification effect on firm performance, test for the equality of means is performed to each comparable set of non-diversified and diversified firm portfolios performance, as measured by their average estimated α 's. Statistically significant difference between the diversified and non-diversified portfolios' α denotes the presence of a diversification reduction or improvement on firm performance.

EMPIRICAL RESULTS

After controlling for other influencing firm's performance factors, different from diversification, four-factor regression estimates suggest that on average, diversified (multi-segments) firms underperform comparable non-diversified (single-segment) firms. This fact is particularly evident for some specific study sub-periods for which the non-diversified firm performance is statistically significant and positively higher than the performance of the diversified firms. Additional empirical analysis shows that diversification effect on firm performance changes over time, since diversification discount tends to decline for the second half of this study period. Moreover, diversified firm performance is better than comparable non-diversified firm performance for particular periods and firms.

For the ten BM reference portfolios, excess returns of non-diversified firms in excess of the risk-free rate ($R_{it} - R_{ft}$) are explained largely by the four-factor model. In these models, the regression coefficients medians of $XMKT$ ($R_M - R_f$), SMB , and HML are 0.947, 0.705, and 0.571, respectively in the BM reference portfolios. While those are 0.941, 0.561, and 0.414, respectively in the MCAP reference portfolios. The momentum factor is not statistically different from zero for both set of reference of portfolios. The FF three factors have regression coefficients that are significantly different from zero at 5% significance level. The R^2 statistic median for the model is 0.389 for BM reference portfolios and is 0.479 for the MCAP reference portfolios. Thus, the model captures a significant amount of the cross-sectional variation of average stock returns of non-diversified firms.

Estimated coefficients for the four-factor regressions model of the diversified firms show that the portfolio excess returns of these firms in excess of the risk-free rate ($R_{it} - R_{ft}$) are also explained largely by the four-factor regression model. In these models, the medians of the regression coefficients of ($R_M - R_f$), SMB , and HML are 1.059, 0.386, and 0.338, respectively in the BM reference portfolios, while those are 1.113, 0.504, and 0.505, respectively in the MCAP reference portfolios. The momentum factor is not statistically different from zero for both set of reference portfolios. All the FF three factors' regression coefficients are significantly different from zero at 5% significance level. The R^2 statistic median is 0.772 for BM reference portfolios and is 0.754 for the MCAP reference portfolios. Thus, the model captures much of the cross-sectional variation of average stock returns of non-diversified firms.

Therefore, the four-factor model captures much of the cross-sectional variation of average stock returns of diversified firms and non-diversified firms. Thus, this factor model may be an effective means of controlling for influencing factors such as market condition, and firm specific characteristics on stock returns other than diversification.

Portfolio performance is assessed as the estimated intercept term from the four-factor panel regression model. The intercept term should be positive and statistically significant if the portfolio outperforms the market; negative and statistically significant if the market does better than the observed portfolio. Estimated intercept terms for the diversified and non-diversified firm portfolios are then compared to determine the effect of the diversification decision on firm performance.

The results in Table 1 suggest that diversified firms tend to have a lower performance than the comparable non-diversified firms. Although there is no statistical difference between the means of the alpha estimates for the set of portfolios of the non-diversified firms and the set of portfolios of diversified firms, for the full study period, the performance of the non-diversified firms tends to be better than that of diversified firms. This can be observed for the BM portfolios ND-2 vs. D-2, ND-4 vs. D-4, ND-5 vs. D-5 and ND-9 vs. D-9.

Some of the sample portfolios are not well specified by the four-factor regression model. These portfolios are ND-1, D-1, D-8 and D-10 from BM reference portfolios during the full period. Some models are not well specified for some sub-periods. When verified for the linear regression assumptions, the residuals for these models are non-normally distributed. Residual's normal probability plots for these models depart from the expected plot straight line (they exhibit a horizontal line). In addition, their histograms do not show a bell shaped form, characteristic of the Gaussian distribution. Non-normally distributed residuals distort the significance of tests resulting in the misspecification of the model. The rest of the estimated models follow the linear regressions assumptions. Estimated models for the MCAP reference portfolios, ND-5, and D-5, as well as several of the estimated models during the sub-periods, also present the same problem. Their residuals are not normally distributed, resulting in the misspecification of those models.

The intercept term estimates (alphas) for the portfolios based on market capitalization (MCAP), although to a lesser extent for the full sample period, present a similar pattern to BM portfolios. Diversified firms tend to underperform non-diversified firms. This trend is only observed in portfolios ND-1 vs. D-1, and ND-9 vs. D-9. All other portfolios' alphas are not statistically different from zero.

Table 1: Intercept Estimates (α 's) from OLS Four-Factor Regression Model of the ten Book-to-Market (BM) Portfolios for the Non-Diversified Firms (ND-1 to ND-10) and for the Diversified Firms (D-1 to D-10). P-values are in parenthesis.

BM Portfolios	Four-Year Sub-Periods							2003-2006
	1979-2006	1979-1982	1983-1986	1987-1990	1991-1994	1995-1998	1999-2002	
ND-1	0.039 ^a (0.072)	0.014** (0.092)	0.000 (0.974)	0.013 (0.463)	0.006 (0.355)	0.119 ^a (0.482)	0.038 (0.171)	0.043 ^a (0.024)
D-1	0.027 ^a (0.282)	-0.003 (0.751)	-0.012* (0.032)	-0.004 (0.397)	0.048 ^a (0.264)	0.002 (0.734)	-0.003 (0.534)	0.192 ^a (0.344)
ND-2	0.016* (0.016)	0.007 (0.268)	0.014* (0.015)	0.008* (0.032)	0.007* (0.048)	0.010 (0.157)	0.056 ^a (0.224)	0.000 (0.963)
D-2	0.006* (0.000)	0.009* (0.033)	0.007* (0.035)	0.004 (0.275)	0.007* (0.040)	0.004 (0.208)	0.009** (0.093)	0.002 (0.338)
ND-3	0.008 (0.362)	0.003 (0.635)	0.005 (0.370)	0.004 (0.277)	0.014 (0.797)	0.000 (0.967)	0.002 (0.736)	0.005 (0.257)
D-3	0.003* (0.022)	0.008* (0.016)	0.005* (0.018)	0.007* (0.015)	0.002 (0.352)	0.004 (0.275)	0.004 (0.392)	0.001 (0.738)
ND-4	0.006* (0.010)	0.007 (0.302)	-0.001 (0.833)	0.008 (0.125)	0.008** (0.089)	0.007 (0.224)	0.007 (0.341)	0.009* (0.070)
D-4	0.004* (0.016)	0.005 (0.214)	0.009 (0.141)	0.006* (0.010)	0.004* (0.056)	0.001 (0.674)	0.006 (0.125)	-0.001 (0.540)
ND-5	0.009* (0.007)	0.007 (0.105)	0.005 (0.412)	0.011* (0.032)	0.017* (0.010)	-0.003 (0.686)	0.005 (0.540)	0.039 ^a (0.029)
D-5	0.001 (0.286)	0.001 (0.735)	0.000 (0.863)	0.001 (0.588)	0.001 (0.581)	0.000 (0.950)	0.012* (0.014)	0.003 (0.334)
ND-6	0.004 (0.211)	0.004 (0.397)	-0.001 (0.841)	0.005 (0.439)	-0.001 (0.767)	0.005 (0.321)	0.015* (0.030)	0.002 (0.921)
D-6	0.002 (0.249)	-0.002 (0.561)	0.004 (0.154)	0.004 (0.176)	0.002 (0.456)	0.000 (1.000)	0.008* (0.030)	0.000 (0.991)
ND-7	0.002 (0.364)	0.005 (0.362)	-0.003 (0.612)	0.003 (0.663)	0.004 (0.392)	0.003 (0.575)	-0.004 (0.491)	0.013 (0.107)
D-7	-0.002 (0.149)	-0.002 (0.537)	0.001 (0.723)	0.001 (0.788)	-0.002 (0.596)	-0.004 (0.102)	0.003 (0.450)	-0.004 (0.223)
ND-8	0.003 (0.167)	-0.001 (0.819)	0.002 (0.673)	-0.006 (0.514)	0.008 (0.312)	0.004 (0.639)	0.014* (0.031)	0.002 (0.854)
D-8	0.367 ^a (0.219)	-0.004 (0.107)	0.001 (0.681)	0.002 (0.404)	-0.004 (0.231)	-0.001 (0.673)	0.000 (0.965)	4.129 ^a (0.089)
ND-9	0.005 (0.316)	0.000 (0.953)	0.000 (0.941)	-0.006 (0.355)	0.003 (0.775)	-0.002 (0.773)	0.012 (0.575)	0.257 ^a (0.473)
D-9	-0.006* (0.000)	-0.007* (0.039)	-0.008* (0.005)	-0.004 (0.285)	-0.002 (0.545)	-0.008* (0.043)	0.000 (0.941)	-0.010* (0.026)
ND-10	0.002 (0.635)	-0.017* (0.003)	-0.013* (0.075)	-0.006 (0.514)	0.008 (0.499)	0.006 (0.536)	0.016 ^a (0.260)	0.019* (0.054)
D-10	0.021 ^a (0.622)	-0.013* (0.001)	-0.010* (0.035)	-0.011* (0.078)	0.003 (0.584)	-0.006 (0.346)	-0.008 (0.329)	0.140 ^a (0.682)

Note. * and ** denote at 5% and 10% significance level; ^a model is not well specified

This table presents the intercept estimates (alphas) from the four-factor regression model for the sample full period and for the different sub-periods for the ten book-to-market (BM) portfolios. The first column shows the results of the regressions estimates for all the firms in each portfolio for the full study period. The other columns show the results of the regressions' alphas for the seven four-year sub-periods. P-values of the intercept estimates (α) are reported in parentheses. Each BM portfolio is identified as non-diversified firm portfolio and diversified firm portfolio. For instance, ND-1 refers to the BM portfolio number one for the non-diversified set of firms and D-1 refers to BM portfolio number one for correspondent diversified set of firms.

Similar patterns can be observed by examining firm performance for the different four-year sub-periods. The diversified firm portfolios estimates show an inferior performance than the correspondent non-diversified firm portfolios for the MCAP reference portfolios during the 1983-1986, 1991-1994, 1995-1998 time periods, and for the BM portfolios during 2003-2006.

Table 2 presents the test of equality of the means for the non-diversified (ND) and diversified (D) portfolios estimated alphas. Mean differences for the comparable portfolios of non-diversified and diversified portfolios are reported for each four-year sub period (t-test probability is in parenthesis).

Table 2: Test Of Equality Of Means From Non-Diversified (Nd) And Diversified (D) Portfolios Estimated Alphas.

Mean difference between (t- Test Probability)							
1979- 2006	1979- 1982	1983- 1986	1987- 1990	1991- 1994	1995- 1998	1999- 2002	2003- 2006
Book-to-Market Reference Portfolios							
0.0024	0.000	0.0019	0.0017	0.0021	0.0008	0.000	0.0039**
(0.247)	(1.000)	(0.509)	(0.403)	(0.310)	(0.343)	(1.000)	(0.057)
Market Capitalization Reference Portfolios							
0.0036	0.0003	0.0021**	0.0025	0.0056*	0.0025**	0.0017	0.000
(0.139)	(0.377)	(0.089)	(0.151)	(0.008)	(0.084)	(0.171)	(1.000)

Note. * and ** denote at 5% and 10% significance level.

The evidence suggests that diversified (multi-segments) firms underperform their matched non-diversified (single-segment) firms. This is especially true during the specific sub-periods (MCAP reference portfolios during the 1983-1986, 1991-1994, 1995-1998 time periods, and for the BM portfolios during 2003-2006), when the diversified and non-diversified performance differences are statistically significant. Performance estimates from non-diversified portfolios are better than diversified portfolios during these specific sub-periods.

The fact that only for some specific sub-periods the difference between estimated performance for the non-diversified and diversified portfolios is statistically significant, suggests the diversification effect on firm performance varies over time, thus, the second set of regressions test the influence of time over the diversification effect on firm performance. It is conceivable that differences in the time frame covered by different studies could be a factor contributing to the observed results. It is important to remember that to test the diversification effect on firm performance over time, only firms that survived the 28 year study period are included in this sub-sample. This is done to avoid portfolio composition changes and to track the same firms the whole sample period and through the four-year sub periods.

Since only active firms during the 28 years period are selected for this part of the study, as explained in the sample description section, results might be biased due to “survivorship”. Elton, Gruber, and Blake (1996) survivorship bias estimation method was used to estimate the survivorship bias for the sample. A survivorship bias of 15 basis points per annum is observed. It is expected for this number to be larger for the stock portfolios, given the higher variance of the securities. Therefore, it is assumed that the survivorship bias is negligible for this sample results.

Table 3 presents the intercept estimates (α 's) from OLS four-factor regression model of the five BM portfolios for the non-diversified firms (ND-1 to ND-5) and for the diversified firms (D-1 to D-5). The results provide evidence that suggests that diversification effect on firm performance is time dependent and influenced by market conditions. Although for the full study period the difference between non-diversified and diversified performance means is not statistically different from zero, some interesting trends are observed during several sub-periods. Surprisingly, the performance of the diversified firm portfolios is better than the comparable non-diversified firm performance for BM portfolios. This is observed for ND-1 vs. D-1 and ND-2 vs. D-2, especially for the sub-periods 1991-1994, 1995-1998, 1999-2002 and 2003-2006. These periods follow the economic recession of 1990-91 and coincide with the 10-year U.S. economic expansion of 1991-2001. These performance results are consistent with Hill (1983), Ciscel and Evans (1984), and Amit and Livnat (1988a). Relative diversified firm performance is better during expansionary periods. During the previous sub periods, there is no significant difference between the non-diversified and diversified firm portfolios. Performance for BM reference portfolios 3 and 4 are statistically insignificant for both, the non-diversified and diversified firms.

Non-diversified and diversified portfolios, ND-5 and D-5 respectively, show negative performance results. This is consistent with the value versus growth investing strategies. The fifth portfolio is comprised by value stock firms that usually trade lower than their current intrinsic value. Hence, in comparison with the first and second set of portfolios (growth stock firms), these portfolios underperform. For the market capitalization (MCAP) reference portfolios, only three out of ten portfolios show statistically significant performance at a 10% significance level: ND-2, D-4, and ND-5. For the rest of the portfolios it is not statistically significant. Significant patterns or trends are not observed between the non-diversified and diversified firm performances, either for the full period or any sub-periods.

Table 3: Intercept Estimates (α 's) From OLS Four-Factor Regression Model Of The Five Book-To-Market (BM) Portfolios For The Non-Diversified Firms (ND-1 To ND-5) And For The Diversified Firms (D-1 To D-5). P-Values Of Estimated α 's Are In Parenthesis.

BM Portf. ¹	Four-Year Sub-Periods							
	1979-2006	1979-1982	1983-1986	1987-1990	1991-1994	1995-1998	1999-2002	2003-2006
ND-1	0.013* (0.000)	0.010 (0.245)	0.012 (0.163)	0.017* (0.041)	0.016* (0.004)	0.016* (0.017)	0.015* (0.055)	0.005 (0.438)
D-1	0.011* (0.006)	-0.011 (0.449)	0.005 (0.465)	0.017** (0.076)	0.014* (0.055)	0.022* (0.022)	0.028* (0.043)	0.017* (0.043)
ND-2	0.008* (0.007)	0.008 (0.465)	0.013* (0.092)	0.008 (0.140)	0.021* (0.002)	-0.003 (0.662)	0.001 (0.001)	0.010* (0.024)
D-2	0.009* (0.000)	0.015* (0.055)	0.016* (0.002)	0.009 (0.125)	-0.002 (0.638)	0.011* (0.032)	0.018* (0.005)	0.006 (0.167)
ND-3	0.001 (0.701)	0.003 (0.667)	0.010 (0.202)	0.013* (0.035)	-0.009 (0.120)	0.001 (0.927)	-0.003 (0.673)	-0.002 (0.867)
D-3	0.003 (0.360)	0.007 (0.300)	0.011 (0.460)	0.007** (0.071)	-0.002 (0.630)	-0.002 (0.623)	0.006 (0.432)	-0.003 (0.589)
ND-4	0.000 (0.952)	0.004 (0.651)	-0.006 (0.335)	0.005 (0.477)	0.007 (0.500)	-0.012 (0.136)	0.007 (0.377)	-0.004 (0.644)
D-4	-0.002 (0.317)	0.009 (0.326)	0.004 (0.482)	-0.002 (0.719)	0.005 (0.422)	-0.016* (0.000)	-0.002 (0.491)	-0.008 (0.124)
ND-5	-0.016* (0.000)	-0.008 (0.197)	-0.011 (0.363)	-0.021 (0.013)	-0.022 ^a (0.212)	-0.007 (0.491)	-0.013* (0.077)	-0.019 (0.134)
D-5	-0.008** (0.071)	-0.011* (0.006)	0.005 (0.741)	-0.015* (0.006)	-0.004 ^a (0.682)	0.007 ^a (0.676)	-0.026* (0.015)	-0.026 ^a (0.015)

Note. ¹ Once the portfolio is set the first year of the study (1979) it is not allowed to change through the subsequent sub-periods to detect any variation of the diversification effect on firm performance, controlling for firm specific characteristics. * and ** denote significance at 5% and 10% respectively. ^a denote that model is not well specified. N=324 observations for full period. N=48 observations for each 4-year sub-period. R² range = 0.604-0.187 (0.415 average).

CONCLUSIONS

The debate associated between the benefits and the costs of diversification still continues. There is a great amount of literature that provides evidence in favor and against the diversification effect on firm performance. Many studies suggest that diversification deteriorates firm value or firm performance. Many other researchers claim that diversification creates value or improves firm performance. Other studies simply argue that studies suffer from econometric problems and that the results of these studies are based on samples or methodologies that may not be adequate.

Although for the full period, differences between non-diversified and diversified firm performance are not statistically different from zero, non-diversified firms show a tendency to outperform the diversified firms. When examining for the performance difference during different study sub-periods, statistical significance is observed between several portfolios at specific sub-periods. Despite that not always the difference between non-diversified and diversified firms' estimated performance is statistically significant, the results suggest a negative relationship between diversification and firm performance.

Longitudinal analysis results (the primary aim for this analysis is to overcome the attrition or dropout challenge that faces cross sectional studies) suggest that diversification effect may be different across time, depending on external factors that may influence the firm. Despite that for the full period there is no difference between non-diversified and diversified firm performance, estimated performance results from several of the study sub-periods show some interesting trends. It is observed that during the periods between 1995-1998, 1992-2002, and 2003-2006, diversified firms from the lower BM portfolios, outperform non-diversified firms. Precisely, these sub-periods coincide with the U.S. 10-year economic expansion period (1991-2001). This evidence suggests that during economy upturns, diversified firms tend to outperform non-diversified firms. These findings are consistent with Hill (1983) and Ciscel and Evans (1984).

Hill (1983) concludes that the performance of the conglomerates improve significantly more than that of non-conglomerates during the upturn. The author also finds that these firms deteriorate more rapidly during the downturn in comparison to the two non-conglomerate categories. Ciscel and Evans (1984) find that moderate levels of diversification improve relative performance in expansionary periods, while high levels of diversification generally hurt performance during recessionary periods. In summary, understanding the circumstances of diversification effect on firm performance is not only interesting for the academic point of view; it is even of more importance for investment markets, as well as for firm management. Managerial or investment decisions must be carefully taken, considering temporal effects, market and economic conditions.

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THE MANAGEMENT OF OPERATIONAL RISK SPECIFIC TO NON-BANKING FINANCIAL INSTITUTIONS IN THE CONTEXT OF ACTUAL FINANCIAL CRISIS

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ABSTRACT

The current financial crisis is not a singular event in the history of crisis episodes. The essential difference between past episodes of financial turmoil and the actual crisis is the unprecedented severity, the pace of contagion and its global size. Financial markets have been seriously disturbed, threatening the robustness of financial institutions and their ability to meet current needs to properly manage the risk. One such risk is operational risk, which has become an important source of loss not only for credit institutions but, especially, for non-banking financial institutions (NFI). In this context, the main purpose of this study is to present the best techniques and methods of managing this risk, less addressed problem in the literature from our country.

KEYWORDS: non-banking financial institutions, financial crisis, financial lease, operational risk, corporate governance, internal audit, internal control, SOX

INTRODUCTION

Although not expressly included as a BASEL II requirement in the capital compliance calculation for the Non-Banking Financial Institutions, the operational risk is an important source of loss for this industry in the context of the financial crisis from Romania. The leasing market (as a majority activity of the Romanian NFIs) was shattered by over EUR 100 million in frauds during the years 2007-2009. Operational risk management inside the Romanian NFI through the adoption of a Corporate Governance that would harmonize the sometimes conflicting interests of the shareholders and managers, through the assimilation of new control and internal audit methods, may prevent situations that brought certain NFI's to the edge of bankruptcy. On the other hand, the role of the Central Bank in the risk management surveillance must increase, in full coordination with the new surveillance institutions settled on European level, for the purpose of anticipating and preventing systemic crises similar in size with the current one.

THE FINANCIAL LEASING UNDER ACTUAL CRISIS IMPACT

The Romanian non-banking financial institutions sector developed as a competitive alternative to the classical bank financing. The importance of the non-banking financial institutions in the Romanian financial system was on a constant upward trend. The increase by more than 10 times of the financing volume between 1998 and 2004 was correlated with the increase of the population income, as well as with the economic boost and the alignment to the European standards. In 2006 the Romanian National Bank incorporated these institutions within the financial sector which operated under its direct regulation and surveillance. Starting from this date, the Non-Banking Financial Institutions, the shadow of the banking system as named by Roubini (2008) have undergone the banking registration and surveillance rigours, adopted the banking financial accounting and reporting, and adjusted their loan and operational norms according to the prudential requirements of the Central Bank. Although many NFI's are registered in the NBR Registers under the multiple loan activities category, most of them function according to the

financial leasing system. A very large weight in the total activities performed by the NFI's is held by the financial leasing (78, 7%), in slight decline compared to the year 2007. Following this regulation, the financing granted by the NFI's increased up to more than EUR 4 billion in 2008, the year in which the weight of the net assets of the NFI's inside the total net assets of the entire financial system reached 11.2 %.

Table 1: The Evolution Of Weight Of Financial Sector In GDP Source : National Bank Of Romania Financial Stability Report (2008)

<i>Financial Intermediaries</i>	2004	2005	2006	2007	2008
Credit Institutions	36,6	44,6	50,6	61	62,4
Insurances Companies *	1,9	2,2	2,5	3,0	3,0
Pension Funds	0	0	0	0	0,2
Investment Funds	0,2	0,2	0,3	0,3	0,2
Financial Investments Companies**	1,3	1,8	2,3	2,8	1,2
Non Banking Financial Institutions (NFI)	3,6	4,5	4,7	7,2	8,4
Total					
					% in GDP
* total assets ** estimates					

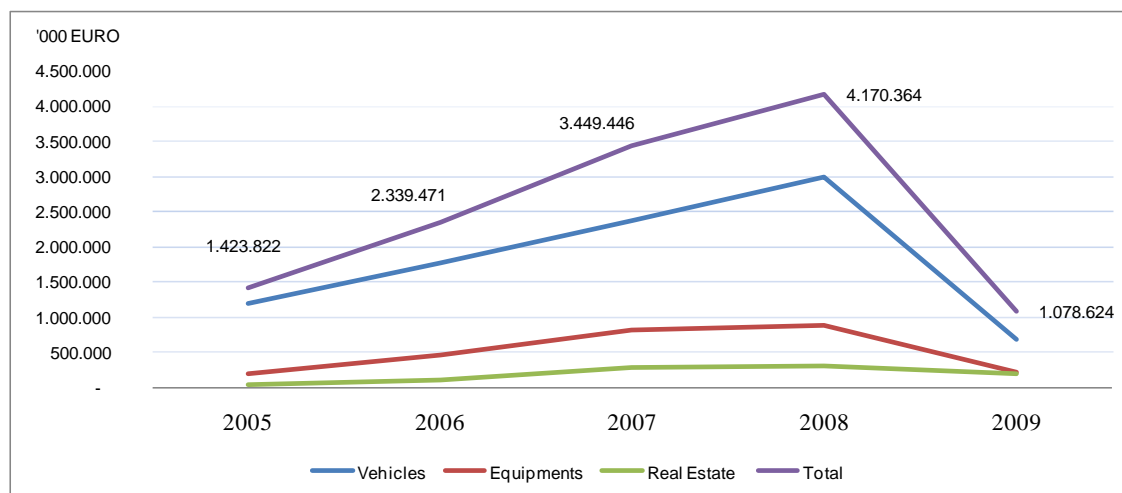
Source: National Bank of Romania Financial Stability Report (2008). This table shows the year by year continued growing of the Non Banking Financial Institutions weight in Romanian GDP. The pace of this increase is higher than that for the banks or credit institutions.

The majority of the NFI's developed inside the large banking groups: BCR Leasing IFN, Unicredit Leasing IFN, OTP Leasing IFN, BRD Sogeleas IFN etc. At the same time, a special category was represented by the NFI's belonging to the large vehicle constructors Porsche Leasing IFN (Audi-VW-Porsche Group) or RCI Leasing IFN (Renault-Nissan-Dacia Group). Last but not least, a small category is represented by group of independent leasing companies held by the local shareholders (Ager Leasing IFN or International Leasing IFN).

In the period before the financial crisis hit the Romanian market starting with the fall of 2008, a fierce competition started between NFI's to gain "market share", which led to the creation of very risky financing products with an impact on the solidity of the loan portfolios. The financial crisis tremendously hit the NFI sector and the collapse of the leasing-type financing was catastrophic, reaching almost 74% between September 2008 and September 2009. The sales numbers for the year 2009 brought the industry on the level of the year 2004.

During this financial crisis the clients could not fulfil their current payments and the leasing companies accumulated stocks of tens of thousands of recovered vehicles. The decrease in car sales reduced dramatically the profits of the leasing companies in the years 2008 and 2009. This information spread it out along with news about major frauds in the leasing financing. The most illustrative example is Marfin Leasing IFN SA where, most of the EUR 50 millions losses in 2008 had been generated by fraud. The same fraud mechanism was used in other important leasing companies, yet not with the same extent. Currently 16 NFI's are undergoing insolvency procedures and 18 NFI's are cancelled from the General Registered opened by the National Bank. The only Non-Banking Financial Institution with an important asset size (registered with the Special Register of the NBR) which started the insolvency procedure by January 2010 is ARAD LEASING IFN SA. From a size point of view, this company held total assets of approximately RON 93 millions in 2007 and of approximately RON 60 millions in 2008.

Figure 1 Romanian Leasing Market Evolution during 2005-2009



Source : National Conference of ALB , November 2009. ALB – “Asociatia Societatilor Financiare din Romania” - Financial Companies Association in Romania is the largest professional association of non banking financial institutions in Romania grouping the major leasing belonging to banking groups present on the Romanian market as such : UniCredit Leasing, BCR Leasing, BRD Sozelease or Alpha Leasing, large captive firms worldwide automobile manufacturers Porsche Leasing, RCI Leasing or independent NFI's - such as Ager Leasing or International Leasing. The figure above shows a terrible downturn in leasing financings up to 74% from September 2008 to September 2009.

During the working committees of ALB the fraud mechanisms have been analysed, as well as the fact that almost all the leasing companies have been “tricked” to a certain scale by such fraudulent clients. In most of the cases, they were very much aware of the procedures, norms and internal limitations and they were usually supported from the inside of the leasing companies. We are mentioning the famous case of the construction machines (crushers, excavators, draglines) sold by a company located in Baia Mare several times to some leasing companies. 8 leasing companies have been cheated during the year 2008 by the aforesaid company by fictive sales to other companies that had agreements concluded with the machines supplier. In fact, the legal representatives of the “beneficiary” companies acted in agreement with the suppliers, the financing companies being mislead with respect to the existence of the purchased goods. The fraud level reached EUR 100 millions in 2008. Some of the most widely spread fraud methods applied to the leasing companies have been the forgery of the documentation required to obtain financing, the forgery of balance sheets and profit and loss accounts or the sale of the assets acquired in leasing. All these frauds were possible with support from the inside of the leasing companies. The correlation of the bonuses granted to management, sales agents or other “decision makers” rather with the financing volume than with its quality created a shallow climate for their granting and favoured the use of false documents for this purpose. The operational risk is therefore crucial in the continuation of the activity of a NFI. Ignoring the importance of this risk by the management is suicidal and may lead to catastrophic consequences. An additional risk was represented by the non-deductibility of VAT, which amplified the level of frauds by 19%, to which 16% is added for non-deductible VAT-related expenses. ANAF followed closely the issue of the leasing frauds and the fiscal laws changes rapidly in order to prevent the VAT deduction for goods that have not been in fact delivered.

The NFI bankruptcy spectre is more and more menacing and it's not entirely due to the loan risk (exponential increase of the number of bad debts), but to the operational one as well. Although the market is affected mostly by the dramatic decrease in car sales and the issues related to leasing contracts reimbursement by the clients affected by the financial crisis, the operational risk is an important element in the management of the risks undergone by the activity of a NFI.

IMPLEMENTING THE CORPORATE GOVERNANCE IN THE NFIS, METHOD FOR OPERATIONAL RISK MANAGEMENT

In this context we believe that the financial losses registered by the Romanian non-banking institutions raise with maximum urgency the issue of assimilating and implementing the principles of the Corporate Governance in their activity.

First, the NIF Managers and the shareholders or other interest holders must have a common vision on the objectives and skills of the Corporate Governance. For a good Corporate Governance the management departments must direct and control the organisations in the owners' interest. They must also be liable in front of the company owners and act in accordance with their mandate. They will also be held liable in front of the company owners and they must act according to their mandate. Good Cooperative Governance means therefore more than observing codes and regulations; it implies the adoption of a wider range of rules. Recent events prove that many non-banking financial institutions lacked these good governance rules. It is high time that the management boards concentrated on implementing these rules, not only on acknowledging them. Rumours have spread about shareholders who allegedly try pursuing the former executives in court for the frauds caused to the respective NFI (see the latest management changes on the level of some large NFI's).

Secondly, the Management boards of the NFI's must set an example. They must set the correct tone and act accordingly; following with extreme care the application of some healthy ethic to the organisations' activity. We must not forget the impact that the organisations have on employees and on the society in general. There are many NFI's that lack a Business Ethics Code that mentions special limitations especially in terms of conflict of interests. The management boards must set clear objectives, responsibilities, adequate structures and committees, policies and delegated authorities. They must put at the executive managers' disposal the necessary resources in order to reach the objectives of the organization through daily monitoring of the operations and progress made in reaching them. A fundamental role of the management Boards is to direct and control. Control means monitoring. Changes, such as the "Sarbanes-Oxley Act" in the USA (refereed to in the present study) meant to guarantee the fact that the non-executive managers will create the necessary challenges and will monitor at the same time.

Thirdly, the executive managers' rewards promote performance and transparency in an organization. Rewards must be in line with the individual performance, so as to lead to the results increase and the prestige of the organization. The management boards must understand the risks faced by the organization, ensure that the risk level is acceptable and request for answers from the executive management whenever necessary. Many of the frauds committed inside the NFI's are due to the fact that performance was analysed through the "market share". There was fierce competition in creating exceedingly "competitive" financing products for the unspoken purpose of attracting as much financing as possible. As a result, financing was granted to anyone, in any amount and in any way. Ridiculous financing products such as "zero down-payment" or "loan just on ID card" did nothing but create the illusion of some increase of diversified portfolios, which were in fact very risky and sub-guaranteed and this became obvious. The performance schemes must be based on healthy principles and be applied accordingly. The incentives and promotion packages inside the NFI's brought significant rewards, but also contributed to the creation of a short-term thinking. The lack of long-term thinking discouraged a prudent risk management and affected the other interest holders. Risk and reward management must be tightly connected with the incentive system. Profits accompanied by a high level of risk for an organisation must bring a smaller bonus than the similar profits which imply a lower risk level. Gold (2009) considers that reward offering should be avoided or deferred until the profit is effectively reached.

Fourthly, organisation risk management and control are different objectives that must be treated independently from the rest of the management fields. Moxley (2008) demonstrates that this is not an easy task: the Management Boards and their audit committees receive a large volume of risk-related information from the internal and external auditors, the management and from other sources. Not all of them can be found in a useful form, since managers tend to make sure that the information sent to the non-executive managers does not lead to raising too difficult questions.

Management boards do not always understand the organisation risks because the information is adjusted before reaching them. Internal auditors play a very important part here. Shareholders must play a much more important role in holding the management boards liable so as to eliminate the need for additional regulations. The risk management manner is an essential element in determining the capital value. The executive managements of the NFI's should stop humiliating themselves in order to ask for additional contributions from the shareholders in order to adjust capitals.

Many of the risk management means, such as the risk-related value, are based on the assumption that the efficient market theory is working, when in fact this doesn't always happen. The efficient market theory implies the existence of a normal evolution of a resource and does not take into account a risk evolution that might not be linear. The risk-related financial reports should draw attention on the numbers uncertainty in a more explicit way and should be relevant for a field professional. The scenario analysis may lead to highlighting some imperfections of the risk management procedures.

For Greenspan (2007), the solution is to self-discipline the companies through appropriate corporate governance policies and internal controls; if deemed necessary, the inefficient staff may be replaced and the shareholders must exert their influence through the management board. Should management fail to coordinate their activities and catastrophic loss occur, the salvation can come, according to Greenspan, from the market, under the form of a change of control over the corporation (change of ownership) through the take-over mechanism. In this scenario, the company control is transferred to some new owners who can capitalize the company resources more efficiently. This may lead to the corporation dissolution (if its separate components are more valuable than the whole), a process that reflects the "creative destruction" brought in foreground by Joseph Alois Schumpeter, an Austrian liberal economist and Harvard professor. This "destructive creation" means that if the shareholders in their turn are not dedicated and attentive to the way their company is managed, more skilled shareholders will come up to replace them.

INTERNAL CONTROL AND AUDIT CONSOLIDATION – AN IMPORTANT TOOL FOR OPERATIONAL RISK MANAGEMENT

The experience inside some multinational companies, especially the ones listed in the New York Stock Exchange (NYSE), represents a support to the best practices promotion with respect to internal control and audit related to the so-called SOX (the Sarbanes Oxley Act). The regulations can be used not only in the companies with mandatory SOX requirements, but may also serve as model for any company that wishes to relate to an internal control best practices framework (Mihaileanu 2008). An important aspect is represented by the fact that a company ensuring an efficient internal control system eliminates or diminishes substantially risks such as unauthorised, inexact, incomplete accounting records or even fraud, thus increasing their market competitiveness.

As a response to the public pressures following the famous bankruptcy cases of Enron and WorldCom in the year 2002, the United States Congress took measures that would prevent the re-issuance of the corporate scandals by formulating the Sarbanes-Oxley Act whose object is the enactment of the corporate governance. The purpose of this regulation was to create high quality norms for the NYSE listed companies (both for shares and bonds). This act also applies to the foreign companies listed in this

exchange and is mandatory for their management, as well as for the law, audit and accounting firms. The SOX regulation has 11 chapters treating on the institutions, rules and procedures that the companies must observe and it was deemed having a positive effect (in spite of the implementation costs) in re-establishing public trust in the capital market, consolidating the financial activity control on a corporation level and, generally speaking, consolidating the internal control and audit system inside the companies. Frauds have been and still are an expensive business. The common ground of these frauds refers to the fact that the management made wrong, illegal or immoral decisions to conceal mistakes or take personal benefit from the companies. The internal control system imposed by SOX must be audited on the one hand by the internal auditor and on the other hand it must pass the “sufficient control” test of the external auditor.

Regulations may be used not only in the companies where SOX requirements are mandatory, but may also serve as model to any company, including NFI's, that wishes to relate to an internal control best practices framework. A significant aspect is represented by the fact that a company that ensures an efficient internal control system eliminates or diminishes substantially risks such as unauthorised, inexact, incomplete accounting records or even fraud. In our opinion, two of the best practices procedures offered by the Sarbanes Oxley Act may be applied to the Romanian non-banking financial institutions, namely: whistle blowing and the Risk Control Matrix – RCM.

Whistle Blowing

The procedure is applied mainly when the shareholders are away from the management act (multiple offices, branches, etc.). It was enacted by SOX and resides essentially in the announcement of a fraud or abuse by the employee of a company. The issue of the announcement made by an employee has first of all an ethical nature, as sometimes the legal and financial control systems implemented by the companies are not able to seize the moral impact of the decisions and behaviour that the managers/employees make/show in relation to the social-corporative responsibility. Thus, any NFI worker may report to an e-mail address provided by the Audit Committee any illegal civil and/or penal activities, deontological and/or disciplinary deviations, the violation of the labour health and safety norms, any vicious management, internal and external frauds and immoral deeds. In this way, the NFI shareholders, through the reports of the Audit Committee, can also have at their disposal other type of information, different from the one coming from the executive management, which is generally adjusted; thus, they can make much better decisions for the management structures of the business in which they invested. However, the Audit Committee must filter and investigate very carefully such information prior to submitting it to the shareholders.

Risk Control Matrix

Essentially, such a matrix splits the activity per processes and assigns “process owners” to each of them, who are usually the heads of departments. These processes are divided into sub-processes. For instance, in a leasing company a process can be named: contract progress, whose process owner must be the head of the operations department. A sub-process of the aforementioned is the invoicing operation of the capital and interest instalments, as well as of some other amounts according to the leasing contract, establishing the risks appeared in its progress (example: amounts are not correctly invoiced according to the leasing contract. It is a risk type defined by the internal auditor together with the process owner. The risk mitigation controls are defined as in the Table 2.

Table 2 : Model for risks and controls evaluations on the operation process - fulfill the contract – sub process : invoicing

O.3 LEASING SERVICES INVOICING The process from issuing the invoice till the customer gets it									
			Risk Grade High						
No	Risks Descriptions	Controls	Note	Control Check	Level of Control	Freq.	1 st Control	2 nd Control	Owner
1	Not all the invoices at deadline are issued to the debtor	Report for invoices that have to be released	To be generated from ERP a report with all due amounts that to be correlated with invoices to be released	Existence, Completeness, Presentation & Disclosure	Manual Prevent Control	periodically	Oper. Officer	Oper. Manager	Oper. Manager

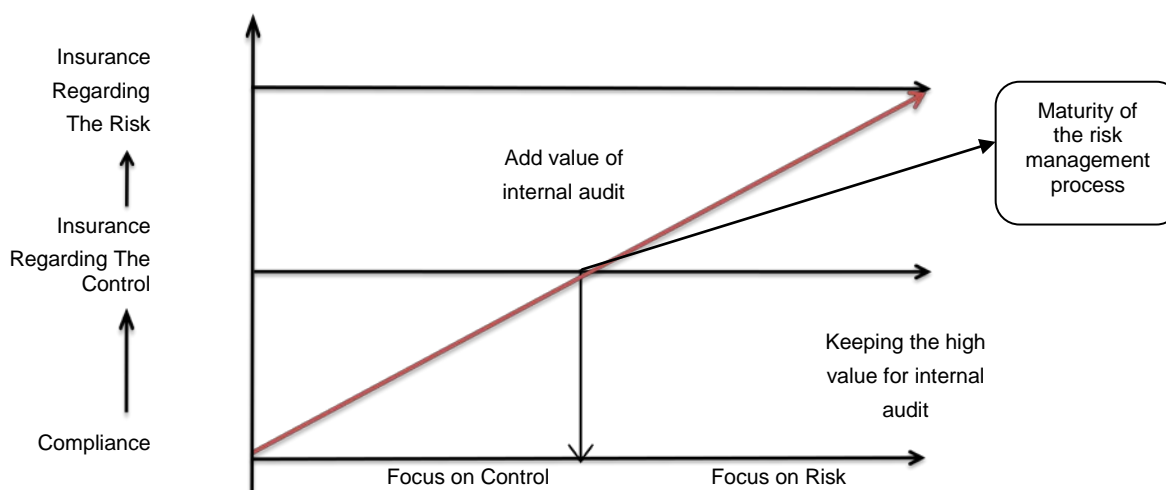
The table above shows an example of risk that can be identified in the process of invoicing. The final risk is to diminish the company's cash inflows and profitability. In order to mitigate the risk the owner of the process- Operational Manager- along with the internal auditor establishes 2 steps of controls. The controls are either automatically - the ERP generates invoices not released or manually 1st and 2nd made by the officer and periodically by the Operational Manager.

Little before the break-out and spread of the financial crisis, PricewaterhouseCoopers (2007) drew up a study concerning the design of an internal audit model, whose objectives are the identification of the main future trends of this activity.

The main conclusions of this study are, in our opinion, the following:

- the internal audit departments will have to adopt an internal audit approach through a risk-centred professional reasoning if they want the internal auditors to still be key elements in the risk management and in management consultancy;
- The results of the study indicate five identifiable trends – *globalisation, risk management changes, technological progress, organisational abilities and talent, as well as the change of the internal auditor role*. All this will have a strong impact on the internal audit in the following years. It's essential to understand these trends, as well as their implications, so that the internal audit is able to provide the necessary help to the general management in the risk identification and management and in the end the internal audit function really contributes to adding extra value to the organisation;
- The results of this study also indicated the fact that the potential value of the internal audit function depends on two major factors: the nature of the internal audit primary activity and the relative maturity of the risk management processes inside the organisation. These correlations are captured in the below graph.

Figure 2 The Model of Internal Audit by 2012



Source: PricewaterhouseCoopers, "Internal Audit 2012- A study examining the future of internal auditing and the potential decline of controls centric approach" 2007. This shows that the evolution of the internal audit, its performance depends on the focusing on risk correlated with ability of the organization to manage the risks

Starting from the premises of an active involvement of the internal auditor in the risk management processes inside the companies, we believe that the level of these risks should have been maintained within reasonable limits, which might be translated into the fact that the internal audit might have contributed to the early identification of the risks that subsequently generated the stream of negative phenomena starting with the summer of 2007. Thus many question marks appear: why did this not happen and what prevented it from happening? How should internal audit react in fighting the negative effects of the crisis?

Risk management is a complex process which starts with the implementation of an assigned infrastructure for this process and continues with the risk identification, analysis and evaluation, the establishment of some concrete fight and reduction measures for potential losses as a result of the occurrence of these risks (Dedu, Stanciu 2008)

In this context, we might say that the premises for an efficient management of the potential risks that may threaten corporate life are ensured. Still, the events occurred since the summer of 2007 showed that the level of control over the key risks that are likely to become real menace was far from being kept at acceptable levels, the result of this being the stream of negative events that cascaded with much worse consequences that the different categories of specialists could have estimated.

Also, one of the causes that led to the break-out of the global financial crisis was the exaggerated level of bonuses accompanied by the assumption of some huge risks by the financial institutions. This is why the issue of incentives in the financial and banking sector became the subject of law projects in several countries (Great Britain, Sweden, France, etc.) to implement both fiscal measures for the additional taxation of such bonuses or even the right of the surveillance authorities to ask the financial institutions to renegotiate the excessive salary packages and the power to set fines in case of non-observance of these requirements.

The connection between the manager's incentives and risk management is not always obvious. During the past few years the financial innovations, inappropriately regulated and monitored products, made possible the accumulation of short-term large profits at the same time with taking very high risks. There were no incentives meant to connect remuneration and prizes to the obtaining of medium and long term profits.

This encouraged the managers to take risks that either they didn't understand or they neglected in order to increase the prize-related profitability.

The remuneration and internal risk management policies may be de-correlated. The *de Larosière* report considers that the remuneration incentives must be better aligned to the shareholders interests and the long-term profitability in the organisation level. Especially the first ones must be established in a multi-annual framework and their payment must be done along the cycle. As per Isarescu (2009) the *de Larosière* report suggests that the surveyors have the obligation to check the compliance of the remuneration policies of the financial institutions and the power to impose changes or additional capital requirements inside Basel II Pillar 2 if no corrective actions are taken. It is expected that such a measure is in line with the principle of competition and dynamism stimulation and is really welcome.

CONCLUSIONS

The present study brought under debate the need for the Romanian non-banking financial institutions to implement the corporative governance principles as an important risk management measure, especially related to the operational risk. Corporative governance must be assumed and promoted by the NFI management. This will create solid ethical values, as well as a process control climate through the adoption of the best internal audit and control practices. This is why we believe that part of the Sarbanes Oxley practices and procedures, as it has been mentioned, may bring superior advantages to the organisations that adopt them, thus creating a efficient management of the potential risks that may threaten the corporative life of the NFI's.

Also for the purpose of adopting such governance, a correlation between the management bonuses and the effective due profit obtaining must exist. Moreover, the performances to which these bonuses are correlated must be medium and long term in order to prove their solidity. At the same time, the surveillance authority, namely the National Bank of Romania, may intervene and decide on the modification of some manager bonus packages that could lead to major distortions in the NFI management.

A weak corporative governance and an environment in which the internal control and audit are rather just needs imposed by the NBR requirements, where the companies' fundamental objectives are the ones for which management bonuses are paid, exposed the Romanian NFI's to operational risks with hardly quantifiable consequences. We will not be very surprised if important names on the leasing market go bankrupt or, more elegantly, are sold as pieces of the portfolio or even as the NFI itself in a desperate attempt to limit the shareholders' losses, especially those of the large banking players on the Romanian market. The year 2010 appears to be even more difficult ...

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RISK AND RETURN FOR STUDENTS AN APPLIED TEST OF THEORY RELATED TO A CORPORATE FINANCE CLASS

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ABSTRACT

The purpose of this research is to test the notion of risk and return as it relates to undergraduate college students in a traditional corporate finance course. Market theory suggests that in order to entice investors to invest in riskier projects, firms need to provide such investors with greater returns. Naturally, the corollary to this holds as well, where lower risk projects, securities and so forth will provide lower returns for investors. Various methods of applying the risk and return model to the actual classroom setting are described. Such methods include both assessment and in-class discussion/participation options. For example, students have the option of earning additional points for completing more difficult problems, yet risk earning no points for such assignments if the problem is not completed accurately. Likewise, students have an option of choosing to use a note card for formulas during exams or to simply take a bonus added to an exam score for not using a note card. Further examples are provided and discussed. This work provides an initial step into the establishment of a link between an applied experiment of the risk and return relationship with student learning, as measurements of assessment results are compared to prior corporate finance classes which did not incorporate such applications.

KEYWORDS: Risk and Reward, student engagement, teaching and learning

IAS AND BASEL II: COMPLIANCE COSTS OF ITALIAN BANKING SYSTEM

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ABSTRACT

The paper examines the impact of cost of complying with Ias and Basel II regulation on the net interest margin and operating costs of Italian banks for the period 2001-2007. Controlling for labor productivity, size, credit quality, loans, net fee income margin and equity we find that compliance costs of Ias and Basel II regulation affected the operating costs and partly they are passed on to net interest margin. Moreover, mutual banks relative to other banks have a cost disadvantage in complying with Ias and Basel II regulation.

JEL: D18; G21; G28; G33; G38

KEYWORDS: net interest margin; compliance costs, Italian mutual banks, business processes

INTRODUCTION

Financial regulation can generate both benefits and compliance costs (Goodhart et al., 1998; Elliehausen, 1998). Compliance costs are difficult to estimate because they do not have a direct evidence in the profit and loss account of bank; moreover, they can introduce a perverse effect on market structure and behavior, such as less competition, entry barriers and moral hazard (Briault, 2002; Alfon and Andrews, 1999). Lastly, compliance costs can affect significantly the prices of financial products and services.

This paper contributes to the discussion on regulation costs with a particular stress on International Accounting Standards, hereinafter Ias and the new Capital Accord (Basel Committee on Banking Supervision, 2006), hereinafter Basel II. In fact, Ias and Basel II have been the most important innovations of the last decade. Ias have caused a dramatical change in the bank balance sheets and Basel II has introduced new ways to measure overall bank risks and capital absorption. In this paper, I tackle a series of questions: 1) have Ias and Basel II compliance costs caused operating expenses to increase and above all have compliance costs been translated into larger spreads? 2) has this impact been different on banks of different size and in particular for mutual banks? To answer these questions I used regressions on balanced panel data including 431 Italian banks, of which 344 are mutual banks, for the period 2001-2007.

This research follows in the footsteps of Franks et al. (1998), Elliehausen and Lowrey (2000); Demirgüç-Kunt and Huizinga (1999) and Demirgüç-Kunt et al. (2004). In particular, this paper intends to apply to the objective of the first two papers the methodological approach of the second ones. It extends the existing literature in several ways. First: the data, I used, include Italian mutual banks which are characterized by a lower integration and a greater autonomous than other cooperative banks operating abroad (Gutiérrez, 2008). Moreover, mutual banks differ from the other ones not only for their very small size but also for their business model in which proximity to the customers and mutual control performed by member clients play a crucial role. Second: the determinants of interest margins and operating costs have been chosen by taking into considerations specific business processes (Masini, 1988; Frankel et al., 2002; Munari, 1995; Di Antonio, 2004) on which regulation has significant impact. In particular, I considered the following business processes: 1) human resources management process; 2) administration and accounting process; 3) credit process; 4) activity mix process; 5) financial management process.

The paper is organized as follows. Section 2 considers a literature review. Section 3 explains the data and empirical strategy. Section 4 presents the empirical findings and section 5 summarizes the main conclusions.

LITERATURE REVIEW

The impact of Ias and Basel II regulation on net interest margin and operating costs must refer to the broader role of bank regulation whose influence can be analyzed both on macro and micro-economic point of view. This paper examines the second issue, focusing on impact of Ias and Basel II regulation on the net interest margin and costs of the banks.

From a micro-economic point of view, literature usually classifies regulatory costs into three types: direct external, direct internal and indirect regulatory costs. Direct external regulatory costs are all the costs of running regulatory agencies (Elliehausen, 1998). Direct internal regulatory costs are costs which the firms sustain in compliance with regulation. These internal costs affect bank operating expenses even if accounting systems, used by banks, do not normally separate regulatory costs from other ones. Internal costs, also called compliance cost, include start-up and ongoing costs (Schroeder, 1985; Elliehausen and Kurts, 1985; Elliehausen and Lowery, 1997). Indirect regulatory costs include costs which may have a negative impact on the market efficiency by reducing the competition or favoring the moral hazard.

The impact of regulation is analyzed, in the literature, by two different research strand which differentiate themselves both for the objective and methodologies of analysis. A first strand explores how the banking industry regulation affects the market structure, the cost of credit, the access to credit, the competition degree, the economic growth. Generally, this body of literature deals with cross-section analysis among different countries with their different institutional and regulation characteristics. In the first strand, numerous research has been carried out to point out, in the macroeconomic perspective, the influence of financial regulations on the bank stability and their risk-taking behaviour (Jayaratne and Strahan, 1996; Dehejia and Lleras-Muney, 2005; Barth et al., 2003; Barth et al., 2004; Guiso et al., 2004; Demirgüç-Kunt et al., 2004; Guiso et al., 2007; Demirgüç-Kunt et al., 2006; Pasiouras et al., 2006 and Pasiouras et al., 2007).

In addition to this first strand of literature, concerned with assessing regulation cost in macroeconomic key, there is a second strand whose aim is to evaluate the internal regulatory cost. This second strand does not study the systemic impact of the regulation, as a whole, but explores the influence of each regulation on operating expenses of the bank. In this second strand, besides econometric methods (Benston, 1975; Mitchell et al., 2008; Elliehausen and Lowery, 2000), surveys and case studies are carried out. Most pieces of research which adopt surveys and case studies are undertaken in U.S context (see Elliehausen, 1998). In Europe, considering the Anglo-Saxon context, one needs to mention the surveys required by Financial Services Authority and conducted by Europe Economics (2003), Deloitte (2006) and Oxera (2006), Franks et al. (1998).

METHODOLOGY AND DATA

Following Demirgüç-Kunt et al. (2004) I examined two dependent variables to asses the compliance cost for Ias and Basel II: the net interest margin and operating costs. As net interest margin I consider the ex-post net interest margin over the bank output which is equal to the sum between loan and customers deposits. I used ex-post measure of net interest margin because it does not reflect differences in perceived risks (Demirkug-Kunt, Huizinga, 1999). As operating costs I used the ratio between operating costs associated with all bank activity and bank output. I preferred considering bank output as denominator rather than total assets because the evaluation criteria stated by Ias could have affected the total asset value.

Net interest margin and operating costs are affected by Ias and Basel regulation II and by several internal and external factors as it is shown in the following equation:

$$y_{i,t} = f(\text{Reg}_{i,t} + \text{Bank}_{i,t} + \text{DV}_t)$$

where $y_{i,t}$ represents either net interest margin or operating costs for the bank i at time t ; $\text{Reg}_{i,t}$ is a proxy of Ias and Basel II regulation variable; $\text{Bank}_{i,t}$ is a vector of firm specific characteristics for bank i at time t ; DV_t are temporal dummy variables which synthesize external factors. Reg is the ratio between ICT cash-out (i.e. ICT expenses plus ICT net investments) and bank output. Reg variable refers to three functional areas: 1) administration and accounting 2) credit 3) risk and control management. These three areas have been selected because it is likely that Ias and Basel II have directly affected the ICT endowment involved in these areas. The inclusion of bank characteristics is intended to control for factors that can influence net interest margin and operating costs. These bank characteristics have been selected by taking into account banking business processes such as: a) human resources management process; 2) administration and accounting process; 3) credit process; 4) bank activity mix process and lastly 5) financial management process. For each business process I chose as a proxy some factors which can affect net interest margin and operating costs (Tsy and Saunders, 1981; Hanson et al.

1986; Molyneux et al.1992; Demirküç-Kunt et al., 1999). In particular, I associated to business processes, respectively, the following factors: 1) labor productivity proxy by the ratio between bank output and the number of employees (productivity); 2) size proxy by the logarithm of total assets (lnsize); 3) credit quality and loans represented respectively by loans to bank output (loans) and the ratio between non performing exposures to loan (credit risk); 4) net fee income margin represented by net fee and commission income (fee and commission income – fee and commission expenses) to bank output (net fee income); 5) equity represented by the ratio of equity to bank output (equity). I also included some two extraordinary factors that can affect the net interest margin and the costs: merger and quotation represented by dummy variables. Table 1 sums up the above control variables together with expected sign.

Table 1: Explicative variables definition and expected sign

Explicative variables	Expected sign with respect to net interest margin to bank output	Expected sign with respect to operating costs to bank output
Ias and Basel II Regulation (reg) = ICT Cash-out referring administration, credit, risk & management control to bank output	> 0	> 0
Size (lnsize) = logarithm of total assets	< 0	< 0
Labor productivity (productivity) = bank output to number of employees	< 0	< 0
Loans (loan) = loans to bank output	> 0	> 0
Credit quality (credit risk) = non performing exposure to bank output	> 0	> 0
Bank activity mix process (net fee income) = net fee and commission income to bank output	< 0	> 0
Equity (equity) = equity to bank output	> 0	> 0
Merger & Acquisition (m&a) = dummy variable with the value of 1 in case of bank which went mergers from the year of merger	> 0	> 0
Quotation (quot) = dummy variable with the value of 1 for banks quoted	> 0	> 0

In order to isolate the effect of banks characteristics on net interest margin and operating costs, it is important to control also for external factors such as indicators linking to the macroeconomic and financial sector environment, taxation and regulatory variables (Levine, 1996; Demirküç-Kunt, et al. 2004). These external factors change over time and do not depend on the bank. As the research focus on the impact of compliance cost for Ias and Basel II on to net interest margin and operating costs only for

Italian banks, all the above factors are common to all banks. So in order to capture their impact, I introduced only temporal dummies (Dv_t) for 2001 to 2007 with year 2001 used as basic year.

After defining all the variables, I estimated regressions of the following form:

$$y_{i,t} = \alpha_i + \beta_1 \text{Reg}_{i,t} + \beta_2 \eta_t + \varepsilon_{i,t} \quad (1)$$

where: $y_{i,t}$ represents either net interest margin or operating costs ratio of the bank i at time t (2001-2007); $\text{reg}_{i,t}$ is a proxy of Ias and Basel II regulation variable; η_t represents dummy variables (one dummy variables as many as years minus one) and $\varepsilon_{i,t}$ is the residual.

Dummy variables account for an important source of unobserved heterogeneity due to time-specific effects which includes the impact of external variables affecting net interest margin and operating cost ratio, as we said above. In order to control for bank characteristic factors I can recast model 1 by adding a vector of internal factors, related to business processes (productivity, size, credit risk, loan, fee income and equity). I can then estimate the following model:

$$y_{i,t} = \alpha_i + \beta_1 \text{Reg}_{i,t} + \beta_2 \eta_t + \beta_3 \text{Bank}_{i,t} + \varepsilon_{i,t} \quad (2)$$

where: $\text{Bank}_{i,t}$ is a vector of firm specific characteristics for bank i at time t .

To take into account for extraordinary factors such as M&A and quotation, model 2) can be rebuilt into the following:

$$y_{i,t} = \alpha_i + \beta_1 \text{Reg}_{i,t} + \beta_2 \eta_t + \beta_3 \text{Bank}_{i,t} + \beta_4 M \& A + \beta_5 M \& A * \text{Reg}_{i,t} + \beta_6 \text{quot} + \beta_7 \text{quot} * \text{Reg}_{i,t} + \varepsilon_{i,t} \quad (3)$$

where: M&A is a dummy variable which assumes the value of 1 in presence of merger; $M\&A * \text{Reg}_{i,t}$ is the interaction term with Ias and Basel II regulation; quot is a dummy variable which assume the value of 1 for quoted bank; $\text{quot} * \text{Reg}_{i,t}$ is the interaction term between quot variable and the Ias and Basel II regulation.

To consider the specific impact of Ias and Basel II on the mutual banks (MB) I considered also this model:

$$y_{i,t} = \alpha_i + \beta_1 \text{Reg}_{i,t} + \beta_2 \eta_t + \beta_3 \text{Bank}_{i,t} + \beta_4 MB + \beta_5 MB * \text{Reg}_{i,t} + \varepsilon_{i,t} \quad (4)$$

where: MB is a dummy variable which assumes value 1 for mutual banks and 0 for other banks; $MB * \text{Reg}_{i,t}$ is an interaction term between regulation and mutual banks.

The estimation technique is the balanced panel data regressions. For each regression, I used two different estimation techniques: fixed effect model and random effect model. Breush and Pagan Lagrange multiplier test allows us to reject the null hypothesis that there is no individual heterogeneity within banks and Hausman's test supports fixed effect model (within estimator) with respect to random effect. Consequently, estimates of the random effect are not reported and the discussion will be focused only on the most robust empirical findings.

The data needed in the empirical work were extracted from two different data sources. To measure the control variables, I extracted the data from dataset Abibank, provided by Italian Banking Association (ABI), containing accounting information relating to all the bank in the Italian credit system. Table 2 shows the number of observations split by year and by asset size.

Table 2: Number of observations used in the analysis

Asset size classes (classification Bank of Italy)	2001	2002	2003	2004	2005	2006	2007	Total
Greater size banks	4	4	4	4	4	4	4	28
Large size banks	7	7	7	7	7	7	7	49
Medium size banks	21	21	21	21	21	21	21	147
Small size banks	55	55	55	55	55	55	55	385
Sub total	87	87	87	87	87	87	87	609
Mutual banks	344	344	344	344	344	344	344	2408
Total	431	431	431	431	431	431	431	3017
% total assets with respect to the whole Italian banking system	72.31%	79.00%	75.73%	74.15%	73.64%	75.00%	72.94%	

The sample includes 431 banks representing about 72.94% of the total assets of the banking system to the end of 2007. The sample includes banks belonging to different size categories, defined by the Bank of Italy, of which 344 mutual banks. I used data over the 2001-2007 period. Only the banks with available balance sheets for the whole period have been selected to have a balanced panel.

To measure the Ias and Basel II regulation variable (Reg) I collected data from the “Annual survey on Automation in Italian credit system” carried out by the Interbank Convention Automation (CIPA). In this survey annual ICT cash-out is available for the whole Italian banking system. It also includes the breakdown of ICT cash-out by functional area.

EMPIRICAL RESULTS

Table 3 and 4 report the results of the regressions of net interest margin and operating costs, respectively.

The tables show two specifications of the models 2 and three specification of the model 4 with a basic specification including regulation variable and year effects. In the first specification of the model 2 I added size and productivity variables and in the second one I considered also the others bank characteristic variables. In the first specification of the model 4 the regulation variable is interacted with a dummy variable representing Italian mutual banks. In the second specification of the model 4, I added another interaction term between regulation variable and a dummy variable representing small banks not belonging to mutual banks and lastly, in the third specification the regulation variable is interacted with mutual banks located in the north-west, north-east, middle and south of Italy.

In the first column of the table 3 and 4 (model 1) the coefficients of the regulation variables, that is the variable I am interested in, are positive and significant, whatever be the dependent variable (net interest margin or operating costs). This suggests that compliance cost, coming from Ias and Basel II, not only contributed to increase costs, in line with the intuition, but also passed on to the depositors and lenders, by increasing the net interest margin.

Table 3: Regression results: dependent variable is the net interest margin to bank output.

Regressions	Model 1	Model 2	Model 3	Model 4
	a)	b)	a)	b)
Reg	0.250*** (0.07490)	0.232*** (0.07990)	0.0943* (0.05450)	0.102* (0.05570)
Year 2002	-0.00227*** (0.00009)	-0.00162*** (0.00015)	-0.00163*** (0.00016)	-0.00162*** (0.00016)
Year 2003	-0.00533*** (0.00055)	-0.00395*** (0.00067)	-0.00311*** (0.00050)	-0.00312*** (0.00048)
Year 2004	-0.00745*** (0.00086)	-0.00542*** (0.00101)	-0.00411*** (0.00073)	-0.00412*** (0.00070)
Year 2005	-0.00805*** (0.00083)	-0.00552*** (0.00102)	-0.00433*** (0.00077)	-0.00434*** (0.00074)
Year 2006	-0.00552*** (0.00059)	-0.00260*** (0.00086)	-0.00250*** (0.00077)	-0.00251*** (0.00075)
Year 2007	-0.00203*** (0.00026)	0.00120* (0.00065)	-0.000206 (0.00071)	-0.000154 (0.00072)
Productivity		-0.00272** (0.00111)	-0.00202** (0.00094)	-0.00200** (0.00093)
Lnsize		-0.00443*** (0.00096)	-0.00374*** (0.00080)	-0.00363*** (0.00077)
Credit risk			0.000312 (0.00190)	0.000247 (0.00189)
Loan			0.0150*** (0.00357)	0.0148*** (0.00343)
Net fee income			0.158 (0.16300)	0.171 (0.15900)
Equity			0.0375*** (0.00753)	0.0376*** (0.00748)
M&A			-0.00750** (0.00310)	
Reg*M&A			0.129** (0.06080)	
Reg*quot			-0.0957 (0.06800)	
Reg*MB				0.0305 (0.03630)
Reg*small size banks				0.00204 (0.04880)
Reg*MB north-west				-0.0503 (0.04480)
Reg*MB north-east				0.0221 (0.02810)
Reg*MB middle				0.014 (0.03290)
Reg*MB south				0.0510* (0.03000)
_cons	0.0117*** (0.00370)	0.0910*** (0.01510)	0.0726*** (0.01300)	0.0713*** (0.01270)
Number of observations	3017	3017	3017	3017
adj. R-sq	0.518	0.575	0.635	0.639
Within R ²	0.5195	0.5762	0.6364	0.6405

Regulation stands for Ias and Basel II Regulation which is equal: ICT Cash-out referring administration, credit, risk & management control to bank output; Year 2002 to 2007 are temporal dummy variables; Productivity is the ration between bank output and the number of employees; Lnsize is the logarithm of total assets; credit risk is the ratio between non performing exposure and bank output; Loans is the ratio between loans and bank output; net fee income is the Bank activity mix process proxy by net fee and commission income to bank output; Equity is the ratio equity to bank output; M&A is a dummy variable with the value of 1 in case of bank which went mergers from the year of merger; Reg*M&A is the interaction variable between regulation and M&A; Reg*quot is the interaction variable between regulation and quotation (quotation is a dummy variable with the value of 1 for banks quoted); Reg*MB is the interaction variable between regulation and mutual banks; Reg*small size banks is the interaction variable between regulation and small size banks; Reg*MB north-west is the dummy variable between regulation and mutual banks located in north-west Italy; Reg*MB north-east is the dummy variable between regulation and mutual banks located in north-east Italy; Reg*MB middle is the dummy variable between regulation and mutual banks located in middle Italy; Reg*MB south-west is the dummy variable between regulation and mutual banks located in south-west Italy; cons is the constant.

All t-statistics are corrected for heteroskedasticity and autocorrelation in the residual. Standard errors are between brackets. *, **, ***, indicate significance levels of 10%, 5% and 1%, respectively.

Table 4: Regression Results: Dependent Variable Is The Operating Costs To Bank Output

Regressions	Model 1	Model 2	Model 3	Model 4
	a)	b)	a)	b)
Reg	0.250*** (0.03640)	0.176*** (0.03670)	0.130*** (0.03980)	0.138*** (0.02900)
Year 2002	-0.00113*** (0.00011)	-0.000232 (0.00021)	-0.000153 (0.00018)	-0.000153 (0.00018)
Year2003	-0.00408*** (0.00027)	-0.00174*** (0.00049)	-0.00162*** (0.00046)	-0.00170*** (0.00044)
Year 2004	-0.00618*** (0.00041)	-0.00267*** (0.00071)	-0.00251*** (0.00067)	-0.00264*** (0.00065)
Year 2005	-0.00635*** (0.00043)	-0.00212** (0.00082)	-0.00210*** (0.00077)	-0.00223*** (0.00074)
Year 2006	-0.00615*** (0.00036)	-0.00163* (0.00087)	-0.00185** (0.00085)	-0.00194** (0.00083)
Year 2007	-0.00403*** (0.00020)	0.000443 (0.00094)	-0.000275 (0.00093)	-0.000265 (0.00093)
Productivity		-0.00826*** (0.00225)	-0.00643*** (0.00189)	-0.00646*** (0.00190)
Lnsiz		-0.00313** (0.00126)	-0.00238** (0.00114)	-0.00221* (0.00115)
Credit risk			0.00669** (0.00307)	0.00668** (0.00306)
Loan			0.00102 (0.00319)	0.00101 (0.00315)
Net fee			0.692*** (0.13500)	0.693*** (0.13900)
Equity			0.00402 (0.01150)	0.00404 (0.01130)
M&A			0.00698** (0.00274)	
Reg*M&A			-0.142*** (0.05410)	
Reg*quot			0.126* (0.06660)	
Reg*MB				0.00366 (0.03300)
Reg*small				0.00121 (0.02870)
Reg*MB				-0.0086 (0.04650)
Reg*MB				0.018 (0.03330)
Reg*MB				0.0165 (0.02900)
Reg*MB				0.0000324 (0.02770)
Reg*MB				0.00209 (0.04270)
_cons	0.0106*** (0.00180)	0.124*** (0.02190)	0.0936*** (0.02120)	0.0935*** (0.02100)
Number of	3017	3017	3017	3017
adj. R-sq	0.456	0.59	0.647	0.647
Within R ²	0.457	0.5915	0.6486	0.6487

For all specifications see previous table. All t-statistics are corrected for heteroskedasticity and autocorrelation in the residual. Standard errors are between brackets. *, **, ***, indicate significance levels of 10%, 5% and 1%, respectively..

The robustness of the above results has been checked in a number of ways, as described in the remainder of this section.

Additional control for productivity and size (model 2a)

The coefficient of productivity are negative and significant. The result indicates that, other things being equal, banks with higher labor productivity tend to apply lower net interest margin. The same for size, the negative coefficient suggests that larger banks tend to lower net interest margin and operating costs thanks to scale economies. This is consistent with empirical works (Shaffer, 1985) and the models emphasizing the positive role of size arising from scale efficiencies.

Credit process, activity mix and leverage (model 2b)

The results do not indicate important differences regarding both net interest margin and operating costs. The sign of coefficient for net interest margin is not expected and signals that the higher fee-income activities the higher net interest margin. This could be justified if one thinks of systematically underpricing of this activities by Italian bank which have to compensate it by increasing the net interest margin. This, indirectly, suggests the presence of certain cross-subsidization of bank activities. It is worth noting that abroad fee-income activity subsidize traditional lending and deposit activity (Demirküç-kunt et al., 2004). The inverse mechanism is true for Italian banks. Finally, there is a positive and significant coefficient on the equity variable in the net interest margin, but there is a not significant relationship for the operating costs. On the other hand, equity is much more expensive than debt and banks with relatively high capital ratio could attempt to cover this cost by introducing an extra spread (Saunders, Schumacher, 2000).

Mergers and public quotation (model 3)

The coefficient of interaction variable with mergers is positive and significant both in the net interest margin and operating costs variables. This suggests that compliance costs for Ias and Basel II are higher for the firms, in case of merger. The merged bank tend to translate the higher costs into the net interest margin. By contrast the coefficient of interaction variable with quotation is negative and not significant for the net interest margin variable but it is positive and significant for the operating costs variable. This suggests that for quoted bank Ias and Basel II regulations have determined higher costs with respect to the unquoted ones, but this greater cost have not been translated into the net interest margin. This is consistent with the fact that quoted bank have to meet a more severe transparencies regulation.

The regulation and the mutual banks (model 4)

The least three columns of the table 3 and 4 are designed for testing whether there is a difference on the impact of Ias and Basel II compliance cost between mutual banks and the other ones. In more detail, the coefficient sign of variable regulations interacted with mutual banks (MB) is positive even if not significant (model 4a) both for net interest margin and operating costs variables. For mutual banks the impact of regulation on net interest margin is 0,1028 (0,0723 + 0,0305), that is 0.0305 higher than the other banks. For operating costs variable, in the mutual banks there is an effect of almost 0,0037 higher than the other bank. This suggests that very small banks like mutual banks are more sensitive to costs of complying with Ias and Basel II regulation than other banks. This is not true for small size banks not set up in a cooperative form. In fact, as we can observe (model 4b), the sign of coefficient of interaction variable (Reg*small size banks) is negative, even if not significant. This seems to suggest that greater sensitivity of mutual banks to the impact of Ias and basel II regulation is due to a their specific business model focusing on the development of traditional lending process and on very small size. The same results seem to emerge if we consider mutual banks with regard to their location. The coefficient sign on the interaction term between Ias and Basel II regulation and mutual banks is always positive whatever be their different geographical location (model 4b), even if one needs to highlight that, the coefficient is significant only for mutual banks located in the middle of Italy. Overall in comparison with other banks, the impact of compliance costs on net interest margin is almost respectively higher of 0.02 for mutual banks located in north-west, 0.014 for mutual located in north-east, 0.051 for mutual banks located in the middle and 0.037 for mutual banks located in the south. The mutual bank located in the middle and south of Italy tend to have a greater compliance impact on net interest margin compared with the mutual banks located in the north of Italy.

The existence of this cost disadvantage appears very surprising if we consider that mutual banks have generally opted for standard approach of the new capital accord. However, this paradox is only apparent if one think of the existence of indivisibilities in regulatory compliance. Software, human skills, organization process generate large fixed costs and are not divisible; so to comply with Ias and Basel II regulation, for example, banks have to acquire the entire package. This sheds a light on the fact that larger banks could sustain much more investment (in absolute value) than mutual banks to comply with Ias and Basel II regulation but, unlike mutual banks, larger banks have taken advantage from scale economies in regulation costs as previous research studies have shown (Elliehaussen, 1998). On the other hand, for larger banks the impact of regulation cost, even if significant, has not been “dramatic” and the investments, taken for Ias and Basel II, have met an internal need to change rather than an obligation to comply with regulation.

CONCLUSION

The main results of the paper are the following. First, the compliance costs of Ias and Basel II regulation affect the operating costs and partly they are passed on to net interest margin. Second, mutual banks relative to other banks have a cost disadvantage in complying with Ias and Basel II regulation even if the regulations for them are simpler or they can opt for easier approach. In addition, among mutual banks those located in the middle and south of Italy seem to have had a greater compliance impact on net interest margin compared with the mutual banks located in the north of Italy. Third, merger among banks can increase the impact of regulatory cost on net interest margin due to diseconomies whereas in quoted banks the contrary is true. Fourth, the above findings remain unchanged even if controlled for individual bank characteristics. High net interest margin and operating costs tend to be associated to bank with small productivity, concentrated on the traditional credit business, with a high equity and with relatively high credit risk.

As a matter of policy implications, the empirical findings suggest:

- a) to regulator authority to apply regulation considering small banks which run a traditional business and do not present a systemic risk.
- b) to mutual banks to diversify the traditional business and give more emphasis to resolve problems of efficiency and rationalization of the services offered by their networks institutions (such as Federations and Federcasse). These latter, providing services and products for distribution through their members, play a crucial role in order to help Italian mutual banks exploit economies of scale.

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THE EFFECTIVENESS OF BUSINESS RESEARCH AND DEVELOPMENT IN EMERGING ECONOMIES, THE REGIONAL ANALYSIS

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ABSTRACT

Business R&D effectiveness is a very complicated and multidimensional issue. Results of research and development effort are in many cases and aspects indirect and difficult to measure. According to World Economic Forum GCR Poland is still in the transition between effectiveness and innovation driven stage witch at least in the theory should hinder and limit the general effectiveness of business research and development effort. The explanation of this is a rather complex issue. One can argue that there are other investment opportunities for business units that are in essence less risky and at least as productive (due to potentially high returns) as opportunities offered in the field of risky and relatively unpredictable field of business R&D. Which in turn may result in higher investment in effectiveness oriented options, rather than accepting the higher risk in the field of innovation and R&D. This study is aiming to identify on the basis of the available data derived from national statistics, the overall effectiveness of business research and development and various aspects of innovation effort. The analysis and considerations presented in this article are based on estimation of transformations of Cobb-Douglas production function of companies located in Central Poland (the Lodz Region).

KEYWORDS: Emerging markets, business R&D, effectiveness, innovation

INTRODUCTION

The effectiveness of innovation and research and development at the macroeconomic level is to the large extent unquestionable in the contemporary economy. The vital role of innovation in the process of determining and strengthening economic and social development has been stressed by various scholars for a period of time. It has been estimated in the process of classical, from the today's point of view, research that innovation and especially commercial applications of science and technology developments account for up to 75% of economic growth. According to Denison (1962) the social wealth is up to 90 % determined by the technical progress. These findings are consistent with more recent studies and economic theory developed by R.M. Sollow (1957) and P.M. Romer (1990) who indicate the technical change as the major sources of productivity growth in the long term. According to L. Sveikauskas (2007) the overall rate of return to R&D is quite impressive, it is estimated 25% as for private return and total 65 % for overall social returns.

In the today world the potential for creating innovations and taking commercial advantage of the new technological developments and breakthroughs is critical for the long term economic well being of national economies and individual business units. The ability to generate innovations is to the large extent based on research and development potential and effort as well as the skills and potential to transform results of R&D activities into new improved production processes and new or better products. Various studies regarding the issue of innovativeness performance and effectiveness of research and development effort at the firm level deliver rather comprehensive picture and sometimes mixed results. Scholars often underline other than research and development expenditure itself, factors that determine the effectiveness of innovative and research and development efforts at the business level. H. Li and K. Atuahene-Gima (2001) found out in the studies on the product innovation and the performance of new high-tech firms in China that the effectiveness of the innovative activities of Chinese firms is to the large extent determined by environmental factors and institutional support. On the other hand A. Leiponen

(2000) in the study related to the finish economy highlights the fact that profiting from innovation requires strong complimentary capabilities between R&D and i.e. marketing and manufacturing. The issue of R&D and innovation effectiveness in general might be approached from two angles. The first, traditional one, focuses on the aspect of novelty creation as such (exemplified by the number of new or improved products or patents, etc). The second emphasizes the issue of value creation via R&D and innovation. Research in this area is aiming to find out to what extent and in what circumstances novelty and R&D leads to economic value creation and business unit performance. Nevertheless business R&D activities result in the increased number of new or improved products and as R.J. Calantone, S.K. Vickery, C. Dröge (1995) proved, innovative activities of business units are positively correlated with company's financial standing. R&D is in most cases a high risk activity, only a fraction of executed projects end up with a successful innovation. D.J. Teece, G. Pisano, A. Shuen (1997) proved that firm's competitive advantage to large extent depends on pool of knowledge available within a company, technological capabilities and experience in the field of new product development.

In essence research and development activities, especially at the business level, are to large extent about bearing expenses which sooner or later should be justified by economically measurable effects of market success. Market success of business units and value creation should account for the effectiveness of resources allocated for research and development activities. This rather complicated and as it looks like far from being finally sorted out picture leads to the necessity of measuring the actual results of various activities aiming at the development of innovations at the business level. As M.M. Montoya-Weiss, R.J. Calantone (1994) pointed out, the need arises, both for practitioners and researchers, to develop and implement adequate techniques and tools to challenge this task.

X. Sala-I-Martin, et al. (2008) distinguish three stages of national economy development. In the first stage of development economy depends primarily on basic factors of production (factor driven economy). Companies build their competitive advantage mainly on the basis of unskilled labor and natural resources. In the second stage of development (efficiency driven economy) companies, mainly due to rising wages, must develop more efficient production processes and increase quality of products. In order to reach the third, innovation driven, stage of development of national economy companies must compete through innovation and productivity, must produce new and different goods using the most sophisticated production processes.

According to the World Economic Forum's Global Competitiveness Report 2008-2009 Poland is still in transition between the efficiency driven and innovation driven stage of economy. The main reasons for that situation according to GCR 2008-2009 include relatively weak innovation potential and infrastructure, together with the fact that Polish economy is still to the large extent driven by basic factors of production (a factor driven economy). The level of the development of Polish economy might at least in the theory hinder the effectiveness of innovation and R&D undertakings of business units because at this stage of development the more effective paths to increase productivity and competitiveness are concerned with rising efficiency of production processes and better quality of products. In fact in many cases these goals might be reached for instance by less risky (in comparison with R&D and in house innovation in general) investment in machines and technologies supported by training and more efficient and sophisticated marketing strategies.

This assumption at least to some extent corresponds with the argument presented by D. Guellec et al. (2001) who conclude that companies in order to take a full advantage of international spillovers of R&D and enhance its adaptive and imitative potential should bear own expenses on R&D. Higher R&D intensity leads to better utilization of foreign R&D and increases the overall effectiveness of R&D effort. Since, according to OECD (see: table 1) the level of business R&D spending in relation to GDP in Poland is rather moderate by international standards, the overall effectiveness of business R&D might be limited at least for the reasons specified above..

The business R&D in general might be divided into two broad categories:

- Internal business research and development - activities carried out by a particular business unit regardless of the sources of funds utilized to finance them. Internal R&D expenditure includes both running costs and capital expenditure,
- External business research and development - includes R&D activities performed outside of the particular business unit by both domestic and foreign contractors.

BUSIENES RESEARCH AND DEVELOPMENT IN POLAND AND OTHER OECD COUNTRIES

Business expenditure on research and development in Poland as the percentage of GDP is roughly 8 times lower than the OECD average. Polish relative to GDP business expenditure on research and development is very similar to the level in Greece and Turkey, although it is worth mentioning that Poland, as opposite to Greece is enjoying the growing trend over the last years. Business expenditure on research and development relative to GDP in Hungary is over twice as high and in Czech Republic over four times higher than in Poland. Both Czech Republic and Hungary are enjoying healthy growth rates in this respect over the recent period of time.

Table 1. BERD (business expenditure on R&D) in OECD countries as the percentage of GDP

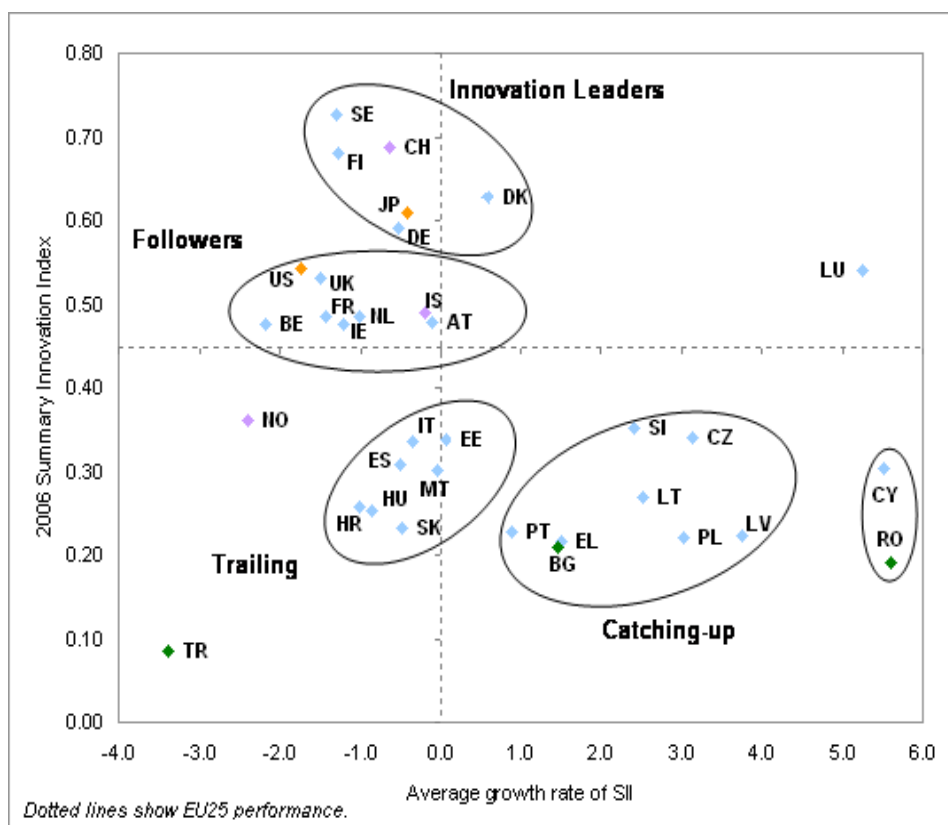
Country	2003	2004	2005	Country	2003	2004	2005
Israel	3,21	3,25	3,58	Slovenia	0,84	0,97	0,87
Sweden	2,93	n/a	2,92	Australia	0,91	0,95	n/a
Finland	2,42	2,42	2,46	Norway	0,99	0,89	0,82
Japan	2,4	2,39	n/a	China	0,71	0,82	0,91
Korea	2,0	2,18	2,3	Czech Republic	0,76	0,8	0,92
Switzerland	n/a	2,16	n/a	Russian Federation	0,88	0,8	0,73
United States	1,87	1,88	n/a	Ireland	0,77	0,78	0,82
Germany	1,76	1,75	1,76	Spain	0,57	0,58	0,61
Denmark	1,77	1,69	1,67	Italy	0,52	0,53	0,55
Chinese Taipei	1,46	1,56	n/a	South Africa	0,44	0,49	n/a
Total OECD	1,52	1,53	n/a	Hungary	0,34	0,36	0,41
Austria	n/a	1,51	1,6	Portugal	0,25	0,27	0,29
Luxembourg	1,48	1,46	1,34	Slovak Republic	0,32	0,25	0,25
Singapore	1,29	1,43	1,56	Romania	0,22	0,21	n/a
France	1,36	1,34	1,32	Greece	0,2	0,19	0,18
Belgium	1,31	1,29	1,24	Poland	0,15	0,16	0,18
EU15	1,2	1,19	1,19	Turkey	0,14	0,16	n/a
Canada	1,13	1,12	1,07	Argentina	0,12	0,14	0,15
EU25	1,12	1,12	1,12	Iceland	1,48	n/a	n/a
United Kingdom	1,14	1,09	n/a	Mexico	0,15	n/a	n/a
Netherlands	1,01	1,03	1,02	New Zealand	0,49	n/a	n/a

Source: OECD Main Science and Technology Indicators.

According to the OECD figures the structure of the polish R&D spending is also similar to those in less developed countries. About one third of gross expenditure on research and development in Poland is funded by business enterprises. Among OECD countries it is hard to find a country that has worse structure of national R&D expenditure, perhaps except of Turkey. In Hungary almost a half (43,6%) of GERD is financed by business enterprises. In Czech Republic this parameter has exceeded EU average and almost reached two thirds of GERD. Business expenditure on research and development in Romania is constantly over 50% of GERD.

Despite the generally discouraging conclusions drawn from the data presented above one has to notice that the picture of innovativeness of the polish economy is not that pessimistic all together. According to the European Innovation Scoreboard 2006 Poland is classified as the catching up country. That means that despite polish relatively low SII (Summary Innovation Index) the average growth rate of polish SII is quite high with is hopefully a good prognostic for the future. It is worth mentioning that two countries: Romania and Cyprus with similar SII are in fact catching up much faster than Poland, in the relative scale almost twice as fast as Poland does.

Figure 1. The Summary Innovation Index (SII) and its rate of growth



Source: European Innovation Scoreboard 2006, European Commission, Luxembourg 2006

THE MODEL DESCRIPTION AND DATA CHARACTERIATIC

The survey of research and development effectiveness at the business level presented in this paper is based on the estimation of regression function which is the transformation of Cobb-Douglas production function. The data utilized in the estimation of the regression function are obtained from the public statistics and represent innovation and R&D expenditure followed by the basic output measures (relative

sales growth) of medium and large (according to EU standards) manufacturing companies located in Central Poland (Lodz Region). Companies that employ less than 50 employees are excluded from the research sample because they are not covered by yearly survey of innovative activities carried out by Central Statistical Office (GUS). The initial version of the regression function is specified underneath.

$$\begin{aligned} \frac{y_t^* - y_{t-1}^*}{y_{t-1}^*} = & \beta_0 + \beta_1 \frac{EMP_t - EMP_{t-1}}{EMP_{t-1}} + \beta_2 \frac{R \& DInt_t}{y_t} + \beta_3 \frac{R \& DExt_t}{y_t} + \beta_4 \frac{NIE_t}{y_t} \\ & + \beta_5 \frac{IETech_t}{y_t} + \beta_6 \frac{ICESoft_t}{y_t} + \beta_7 \frac{IEBuild_t}{y_t} + \beta_8 \frac{IEMDom_t}{y_t} + \beta_9 \frac{IEMImp_t}{y_t} \\ & + \beta_{10} \frac{IETrai_t}{y_t} + \beta_{11} \frac{IEMark_t}{y_t} + \beta_{12} \frac{IERem_t}{y_t} \\ & + \beta_{13} \frac{R \& DInt_t}{TIE_t} + \beta_{14} \left(\frac{R \& DInt_t}{TIE_t} \right)^2 + \beta_{15} \frac{R \& DExt_t}{TIE_t} + \beta_{16} \left(\frac{R \& DExt_t}{TIE_t} \right)^2 \end{aligned}$$

Data description:

EMP – total employment

R&DInt – internal research and development expenditure,

R&DExt – external research and development expenditure,

NIE – non innovative capital expenditure,

IETech – innovative expenditure on new technologies

IESoft – innovative expenditure on software,

IEBuild – innovative expenditure on buildings (associated with innovative investment and activities),

IEMDom – innovative expenditure on domestically made machines,

IEMImp – innovative expenditure in imported machines,

IETrai – innovative expenditure on training (training associated with innovative activities or investment),

IEMark – innovative expenditure on marketing,

IERem – remaining innovative expenditure.

TIE – total innovative expenditure

The time series of the research sample cover the period between the year 1999 and 2006, which is in practice the longest time series data available for the individual companies. The total sample of data comprises data of 257 companies covered by the questionnaire survey (PNT-02) carried out by Central Statistical Office in Poland between 1999 and 2006 year. PNT-02 survey is directed to medium and large (according to EU mythology employing 50 or more persons) manufacturing firms. The number of firms covered by PNT-02 survey in single consecutive years between 1999 and 2006 varied a bit more than 300 and a little bit less than 400 but 257 firms were covered by the survey in each year of the time series. This total sample of 257 firms is further referred to as “257 sample”. For the purpose of more detailed analysis certain subsamples were identified subject to increasing innovation and R&D regularity:

- The first subsample, “177 subsample” represents companies that at least once in the 1999-2006 time series reported innovation expenditure regardless the size of expenses - 177 out of 257 meet that criteria.
- The second subsample, “75 subsample” represents companies that least once in the 1999-2006 time series reported R&D (internal or external) expenditure regardless the size of expenses - 75 out of 257 meet that criteria.

- The third subsample, “24 subsample” represents companies that each year in the 1999-2006 time series reported R&D (internal or external) expenditure regardless the size of expenses - 24 out of 257 meet that criteria.

Data in table 2 present the relative to sales innovation expenditure in the specified categories for the “257 sample” of firms. The actual innovation and R&D expenditure for companies included in the “257 sample” show the declining trend over the specified period of time. One can notice that in recent years the external R&D expenditure is from around 3 to around 10 times (5,5 on average) lower than the internal R&D expenditure.

Table 2: Innovative expenditures as the percentage of sales of the companies in “257 sample” (in percentage points).

Expenditure	1999	2000	2001	2002	2003	2004	2005	2006
Total innovation expenditure as the percentage of sales	4,27	3,98	1,62	2,71	2,48	1,92	1,50	1,22
Total R&D expenditure as the percentage of sales	0,82	0,31	0,28	0,22	0,28	0,27	0,25	0,20
Internal R&D expenditure as the percentage of sales	0,48	0,28	0,24	0,19	0,2	0,23	0,21	0,16
External R&D expenditure as the percentage of sales	0,34	0,03	0,04	0,03	0,08	0,03	0,04	0,04
Total innovative capital expenditure as the percentage of sales	1,84	3,35	1,11	2,34	1,65	1,45	1,08	0,81
New technology expenditure as the percentage of sales	0,12	0,02	0,07	0,01	0,43	0,07	0,01	0,02
Software expenditure as the percentage of sales	na	0,03	0,02	0,02	0,01	0,05	0,05	0,06
Buildings associated with innovation expenditure as the percentage of sales	0,25	0,67	0,09	0,15	0,17	0,19	0,12	0,10
Domestic machines expenditure as the percentage of sales	1,58	2,68	1,03	2,19	1,48	1,26	0,97	0,70
Foreign machines expenditure as the percentage of sales	0,79	1,05	0,52	0,42	0,87	0,64	0,37	0,25
Training expenditure as the percentage of sales	0,07	0,01	0,01	0,01	0,01	0,01	0,01	0,01
Marketing expenditure as the percentage of sales	1,14	0,22	0,1	0,05	0,08	0,06	0,07	0,09
Remaining innovative expenditure as the percentage of sales	na	0,04	0,02	0,06	0,02	0,02	0,03	0,04

Source: public statistics

The model estimations were started on the basis of the „257 sample” and pointed out no statistical significance of both internal and external R&D expenditure followed by no significance of other innovative expenditures. Various estimations without and with one year delay of independent variables proved high statistical significance of employment relative growth and non innovative capital expenditure, which is quite surprising, but on the other hand supports the idea that polish economy in general is still to large extent driven by efficiency, instead of innovation. The more detailed and comprehensive presentation of these results exceeds the limitations of the preset paper. Estimations based on the basis of “177 subsample” also pointed out no statistical significance of internal and external R&D expenditure. The first acceptable model that revealed statistical significance of business R&D expenditure was estimated on the basis of “75 sample” (samples of firms that at least in the time series reported R&D expenditure – see table 2).

Table 3: Classical least square estimation method on the basis of “75 sub sample”. Dependent variable: total sales relative growth. Innovation and R&D expenditures delayed 1 year

Independent variables	Estimated coefficients	Standard error	T statistics	p level	
const	0,0436024	0,0130666	3,3369	0,00093	***
beta1	0,736434	0,07865	9,3634	<0,00001	***
beta3_1	6,35582	1,74419	3,6440	0,00031	***
beta8_1	0,576071	0,296531	1,9427	0,05281	*

, and * indicate significance at the 1, 5 and 10 percent levels respectively.

Dependent variable average = 0,0427771

Standard deviation of dependent variable = 0,269881

Sum of squares of residual = 19,2805

Standard error of residual = 0,227967

Determination coefficient R^2 = 0,292214

Adjusted R^2 = 0,286491

F (Fisher-Snedecor) statistic (3,371) = 51,0567 (P < 0,00001)

Log likelihood ratio = 24,3661

Akaike information criterion = -40,7323

Schwarz-Bayesian information criterion = -25,0245

Hannan-Quinn information criterion = -34,4962

The final version of the model is specified underneath:

$$\frac{y_t^* - y_{t-1}^*}{y_{t-1}^*} = \beta_0 + \beta_1 \frac{EMP_t - EMP_{t-1}}{EMP_{t-1}} + \beta_3 \frac{R \& DExt_{t-1}}{y_{t-1}} + \beta_8 \frac{IEMDom_{t-1}}{y_{t-1}}$$

The model proves strong statistical significance of external R&D expenditure and certain significance of innovative experience on domestic machines delayed 1 year. No other innovative expenditure was found statistically significant on the basis of this model.

IN SEARCH FOR INTERNAL BUSINESS R&D SIGNIFICANCE

The series of model estimations proved no statistical significance of internal research and development expenditure, which seems to be a rather surprising and unexpected conclusion especially in the light of the data presented in table 1. According to these data internal research and development expenditure of analyzed firms is noticeably higher than external R&D expenditure. Various attempts have been undertaken in order to trace statistical significance of internal research and development expenditure. Only in the case of “24 subsample” (firms that reported int. R&D expenditure in every year in the time series) certain statistical significance of internal R&D expenditure has been identified.

Table 4: Classical least square estimation method on the basis of “24 sub sample”. Dependent variable: total sales relative growth. Independent variables belayed by 1, 2 and 3 years

Independent variables	Estimated coefficients	Standard error	T statistics	p level	
const	-0,00282612	0,0379463	-0,0745	0,94080	
Beta1	0,375094	0,141037	2,6595	0,00926	***
beta13_1	0,344396	0,182701	1,8850	0,06265	*
beta14_1	-0,325053	0,171817	-1,8919	0,06173	*
beta3_2	8,08195	2,65602	3,0429	0,00307	***
beta2_3	-1,01501	0,446498	-2,2733	0,02539	**

and * indicate significance at the 1, 5 and 10 percent levels respectively.

Dependent variable average = 0,0301375

Standard deviation of dependent variable = 0,165096

Sum of squares of residual = 1,92456

Standard error of residual = 0,146233

Determination coefficient $R^2 = 0,256749$

Adjusted $R^2 = 0,215458$

F (Fisher-Snedecor) statistic (5,90) = 6,21794 (p = 5,37e-005)

Log likelihood ratio = 51,4451

Akaika information criterion = -90,8902

Schwarz-Bayesian information criterion = -75,5041

Hannan-Quinn information criterion = -84,6709

After removing all insignificant variables the results look as follows.

Table 5: Classical least square estimation method on the basis of “24 sub sample”. Dependent variable: total sales relative growth. Independent variables belayed by 1, 2 and 3 years, internal R&D expenditure delayed 3 years, alternative version.

Independent variables	Estimated coefficients	Standard error	T statistics	p level	
const	0,0460316	0,0195101	2,3594	0,02042	**
beta1	0,389969	0,1408	2,7697	0,00679	***
beta3_2	8,88698	2,63253	3,3758	0,00108	***
beta2_3	-0,867452	0,431012	-2,0126	0,04708	**

***, **, and * indicate significance at the 1, 5 and 10 percent levels respectively.

Dependent variable average = 0,0301375

Standard deviation of dependent variable = 0,165096

Sum of squares of residual = 2,00209

Standard error of residual = 0,147519

Determination coefficient $R^2 = 0,22681$

Adjusted $R^2 = 0,201597$

F (Fisher-Snedecor) statistic (3,92) = 8,99585 (p = 2,76e-005)

Log likelihood ratio = 49,5495

Akaika information criterion = -91,099

Schwarz-Bayesian information criterion = -80,8416

Hannan-Quinn information criterion = -86,9528

The above specified model for the first time showed the statistical significance of internal research and development expenditure. Although it is far from being ideal for prognostic purposes. The estimated negative coefficient (beta 2_3) indicates the negative effectiveness of internal business R&D expenditure. One should remember that this finding should be treated provisionally and needs to confirmed on the larger sample of data in order to be more credible. After replacing internal R&D expenditure belayed 3 years with internal R&D expenditure delayed 1 year the model looks as follows (see: table 6)

Table 6: Classical least square estimation method on the basis of “24 sub sample”. Dependent variable: total sales relative growth. Independent variables belayed by 1, 2 years, internal R&D expenditure delayed 1 year.

Independent variables	Estimated coefficients	Standard error	T statistics	p level	
const	-0,00678658	0,0379135	-0,1790	0,85834	
beta1	0,356208	0,141059	2,5252	0,01331	**
beta2_1	-1,20203	0,504363	-2,3833	0,01926	**
beta3_2	8,74679	2,70598	3,2324	0,00172	***
beta13_1	0,339846	0,181521	1,8722	0,06442	*
beta14_1	-0,308984	0,170388	-1,8134	0,07310	*

and * indicate significance at the 1, 5 and 10 percent levels respectively.

Dependent variable average = 0,0301375
 Standard deviation of dependent variable = 0,165096
 Sum of squares of residual = 1,91426
 Standard error of residual = 0,145841
 Determination coefficient $R^2 = 0,260729$
 Adjusted $R^2 = 0,219658$
 F (Fisher-Snedecor) statistic (5,90) = 6,3483 (p = 4,3e-005)
 Log likelihood ratio = 51,7028
 Akaika information criterion = -91,4055
 Schwarz-Bayesian information criterion = -76,0194
 Hannan-Quinn information criterion = -85,1862

After extensive testing of series of alternative combinations no other variable including internal R&D expenditure delayed 2 years turned out significant. A similar analysis for “24 subsample” for independent variables belayed 1 and 2 years (not 3), which actually resulted in one year longer time series of data was carried out. After a series of estimation of various model versions the final version of the model showed statistical significance of the following independent variables:

Table 7: Classical least square estimation method on the basis of “24 sub sample”. Dependent variable: total sales relative growth. Independent variables belayed by 1, 2 years

Independent variables	Estimated coefficients	Standard error	T statistics	p level	
const	0,00458344	0,0206684	0,2218	0,82490	
beta1	0,497308	0,142254	3,4959	0,00067	***
beta3_1	5,22599	2,24614	2,3267	0,02175	**
beta12_2	2,43128	0,840008	2,8944	0,00455	***
beta15_2	0,462517	0,234672	1,9709	0,05116	*

and * indicate significance at the 1, 5 and 10 percent levels respectively.

Dependent variable average = 0,033685
 Standard deviation of dependent variable = 0,18697
 Sum of squares of residual = 3,05493
 Standard error of residual = 0,1637
 Determination coefficient $R^2 = 0,265636$
 Adjusted $R^2 = 0,233427$
 F (Fisher-Snedecor) statistic (5,114) = 8,24727 (p < 0,00001)
 Log likelihood ratio = 49,9714
 Akaika information criterion = -87,9428
 Schwarz-Bayesian information criterion = -71,2178
 Hannan-Quinn information criterion = -81,1507

This model once again proved statistical significance of external business R&D, in this case delayed 1 year and strong significance of remaining innovative expenditures. The lack of significance of internal

R&D might suggest that its significance may change over time (in this case 1 year longer time series was estimated), but this conclusion is by all means tentative. A similar series of estimations has been carried out for a “75 sub sample” of firms that at least once in the seven year’s time series reported R expenditure, 75 firm out of 257 met that criteria. The analysis proved complete insignificance or internal R&D.

The model estimation on the basis of “75 sub sample” shows no statistical significance of internal business R&D expenditure, although confirms consistent statistical significance of external R&D expenditure delayed 1 year (beta3_1). This model also indicates strong statistical significance of innovative expenditure on buildings delayed 2 years (beta 7_2) and some statistical significance of innovative expenditure on imported machines belayed 2 years (beta9_2) and remaining innovative expenditure delayed 1 year (beta12_1).

Table 8: Classical least square model estimation method on the basis of “75 sub sample”. Dependent variable: total sales relative growth. Independent variables belayed by 1 and 2 years.

Independent variables	Estimated coefficients	Standard error	T statistics	p level	
const	0,0324532	0,0163083	1,9900	0,04734	**
beta1	0,717071	0,0771559	9,2938	<0,00001	***
beta3_1	4,13802	1,78203	2,3221	0,02078	**
beta12_1	15,441	7,45549	2,0711	0,03905	**
beta7_2	2,40494	0,63571	3,7831	0,00018	***
beta9_2	0,754523	0,354566	2,1280	0,03401	**
beta13_2	-0,393836	0,163062	-2,4153	0,01621	**
beta14_2	0,42192	0,175785	2,4002	0,01689	**
beta15_2	0,652289	0,259787	2,5109	0,01248	**
beta16_2	-0,644839	0,320854	-2,0098	0,04519	**

, and * indicate significance at the 1, 5 and 10 percent levels respectively.

The model presented in table 8 due to statistical significance of beta15_2 and beta_16_2 allows to calculate theoretically optimal, on the basis of the provisions and target function (sales relative growth) of the initial model, ratio of external R&R expenditure to total innovation expenditure (R&DExt/TIE). After calculating the first derivative of the remaining parts of the initial model including beta 15 and beta 16 and equalizing them to zero one can calculate theoretically optimal R&DExt/TIE ratio which in this case equals around 0,5. That means that on the basis of the provisions of the initially specified model the ratio of R&DExt/TIE should equal roughly 1/2. The actual data gathered in table 2 indicate the ratio of R&DExt/TIE close to 1/40, which suggest room for substantial increase of the external R&D spending. This conclusion by all means should not be taken for granted due to initial model limitations. Initial model does not take under consideration cost. The revised, taking under consideration costs and profits as the more adequate target function, initial model should be taken under consideration in order to identify more realistic optimal ratio between R&DExt/TIE.

CONCLUSIONS

Various objective problems hinder the opportunities to make an objective and methodologically coherent assessment of the effectiveness of the research and development at the firm level. On top of the problems concerned with the limited access to data representing the appropriate level of disaggregation (associated with the issue of confidentiality of public statistic), the availability of longer time series constitute another important obstacle especially in the case of Poland, due to both subjectively unfavorable formal regulations that oblige public statistic to store data for the period up to 7 years and objectively quite high level of business creation and cancelation associated by the various forms of capital transformations

resulting with limited availability of longer data time series for individual companies. Research and development in most cases consists of a complex and interdependent set of activities. The significance of various aspects of R&D activities in the value creation is objectively complicated and hard to assess. The value creation potential of a given branch of industry is to certain extent indirectly based on the general science achievements and developments. According to Gibbons and Johnston (1974) science is creating a certain stock of knowledge together with the tools and techniques that are taken advantage of and utilized by business units that undertake R&D efforts. The level of business R&D expenditure in Poland is consistently low by international standards. The level of spending is typical, or in some cases perhaps even lower, as for countries that are at the effectiveness based stage of development.

This rises a question for reasons and factors that determine that situation, is it because companies for some peculiar reason deliberately abandon that potentially rewarding opportunity to expand, depending on other, more “traditional” sources of growth, or is it because some other factors that actually limit R&D effectiveness and discourage firms from R&D effort play its role. The potential explanations for low or even negative effectiveness of internal business R&D undertakings might be: poor organization of R&D process, lack of expertise or experience in comparison with apparently more efficient external R&D performers. One might argue that low business R&D expenditure might hinder the overall effectiveness of the R&D process due to not exceeding the “critical mass” of R&D expenditure to reach sufficient levels of effectiveness. The comprehensive and exhaustive answer to these questions beyond any doubts exceeds the limitations of the present paper and available data and is far from being finally sorted out. Nevertheless some questions formulated above might be at least partly answered on the basis of analysis and considerations carried out in this paper.

The issue of objectively low level of business R&D effectiveness due to not exceeding the “critical mass” of spending which in turn might discourage companies from increasing R&D spending inflicting some sort of vicious cycle of low R&D activity seems to be at least partly sorted out. The lack of significance or even perhaps negative effectiveness of internal business R&D seems to be determined by other than low level of spending reasons. The actual level of internal R&D spending is on average about 5,5 times lower than the level of the external R&D spending. The extensive model testing proved positive and statistically significant effectiveness of external business R&D.

That might lead to the tentative conclusion that the level of internal R&D spending itself is not the reason of poor internal R&D effectiveness. It looks like some other factors in fact hinder the effectiveness of internal business R&D of analyzed companies. It might be the case that the “critical mass” for internal business R&D is much higher than for external business R&D due to the fact that the external performers of R&D enjoy the economy of scale, but it is only a speculation. One should remember that the difference in the size of the “critical mass” between internal and external business R&D should be at least greater than say 6 times, which does not seem to be realistic. The statistically significant and consistently positive effectiveness of external business R&D seem to answer the question, if or to what extent business R&D might be potentially effective for the country that has not quite reached the stage of innovation driven economy. On the basis of considerations above one can conclude that business R&D might be potentially effective in such macroeconomic circumstances provided that it is well managed and targeted. The identification of the actual factors that determine the lack of positive statistical significance of internal business R&D seems to be important challenge for the future research.

The statistical significance of external R&D undertakings was confirmed on the basis of both 75 and 24 subsamples, the evidence in that respect is quite firm and convincing. Which seems to justify the conclusion that external R&D effort is the optimal form of engagement into business R&D process for companies in Poland, a country that is in transition between efficiency and innovation driven stage of development.

All, except one subsample the estimations did not allow to identify statistical significance of internal R&D expenditure. Only for the subsample of especially innovative firms that in each year of the seven year time series reported R&D expenditure and after a series of extensive investigation certain negative significance of internal R&D was found out. This finding is particularly important when taking under consideration significant differences in internal and external R&D levels of expenditure in the research sample. This is despite the fact that on average internal research and development expenditure is 5,5 times higher than external research and development expenditure. Which might suggest serious misallocation problems in the field of the business internal R&D activities due to the lack of expertise or other synergic effects, i.e. weak and ineffective cooperation with environment and problems with commercialization of the results of R&D effort.

The overall important conclusion seems to be a rather consistent strong statistical significance of external R&D expenditure. This finding looks to be quite interesting for a couple of reasons:

- The statistical significance of external R&D expenditure is in fact noticeably more consistent than the statistical significance of any other “traditional” kind of innovative expenditure i.e. machines (domestic or imported), buildings, etc.,
- Consistent significance of external R&D expenditure was proved despite the fact that the level of external R&D spending was noticeably lower than the level of expenditure reflecting other independent variables,
- The rather consistent significance of external R&D expenditure contrasts quite strongly with insignificance of internal R&D expenditure. This issue seems to be particularly interesting and is supposed to be a subject of further scientific undertakings.

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WHERE ECONOMICS MEETS MARKETING: ETHICS IN THE MARKETPLACE

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ABSTRACT

The influence of ethical conduct on the relationship between marketing strategies and consumers' perceived value in two imperfect competitive economic markets is examined – where economics meets marketing. Based on prior research, three propositions are established. The determination is that firms in oligopoly markets experience greater impact from perceived ethical situations as compared to firms in monopolistic competition markets. The implications and conclusion are discussed.

INTRODUCTION

Many marketing activities are efforts to reduce competition, in turn, reducing the likelihood of ethical conduct. Perhaps there is an inevitable tension between ethics and economics – ethical conduct and marketing practice. At least it can be said that competition is necessary for customer orientation. Paradoxically, competition creates a customer orientation, yet, if competitors were defeated, would permit its elimination. Clearly, a monopoly supplier would have less incentive to ensure product safety or set fair prices and would be subject primarily to legal constraints. (Smith, 1995, p. 90)

While in certain imperfect competitive markets a logical argument can be made for business practices having greater customer orientation, and with this an effort to improve perceived value, it nevertheless may be a firm's primary, and conflicting motivation as a marketing strategy to maximize profits. As Goldman observes, "for many businesses the goal of profit maximization requires the creation of demand as much as its satisfaction (of consumers' wants)" (1980, p. 271), e.g., the relationship between product quality and pricing strategies, and the consumers' perceived value of the market offering (Zeithaml, 1988). Furthermore, Milton Friedman states, "There is one and only one social responsibility of business – to use its resources and engage in activities designed to increase its profits so long as it stays within the rules of the game, which is to say, engages in open and free competition, without deception or fraud" (1962/1982, p. 133).

On the other hand, Peter Drucker states that "for the problem of any business is not the maximization of profit but the achievement of sufficient profit to cover the risks of economic activity and thus to avoid loss" (1954/1993, p. 36). Drucker was first to advance the marketing concept, or customer orientation as the foundation of marketing by which "there is only one valid definition of business purpose: *to create a customer*" (1954/1993, p. 37). This time-honored marketing concept means, "The key to achieving organizational goals consists of the company being more effective than competitors in creating, delivering, and communicating superior customer value to its chosen target markets" (Kotler and Keller, 2006, p. 16). Research studies have consistently found firms that support the marketing concept with customer orientation achieve superior performance (Kotler and Keller, 2006).

These high performing firms must abide by certain ethical standards, e.g., the government's legal requirements (Friedman, 1962/1982) and the public's moral expectations (Smith, 1995). As the former is rather straightforward and clear, the latter is not. For example, individuals, e.g., marketers, consumers, have varying backgrounds, e.g., family values, and experiences, e.g., educational learning. In judging ethical situations, these people use two different methods of evaluations. First, deontological norms and deontological evaluations are used for ethical judgments. Deontological ethics is idealism, or the

acceptance of universal moral principles, e.g., “golden rule” or principle of justice. Second, desirability of consequences and importance of stakeholders are used for teleological evaluations, or relativism, e.g., the affect on others or the rejection of universal moral principles. Therefore, the two evaluations would likely result in different ethical judgments, e.g., rule versus situation based. From the judgments, individuals establish certain intentions (e.g., plan to purchase or not) that leads to a particular behavior (e.g., action to purchase or not) (Hunt and Vitell, 1986). The perceived ethical judgments are of varying importance to marketers in that this influences purchase decisions in certain economic markets (Smith, 1993), e.g., perfect or imperfect (monopolistic competition, oligopoly) competition (Samuelson and Nordhaus, 2005).

Therefore, the “inevitable tension between ethics and economics” in the marketplace provides the basis for this study. The purpose is to determine by examining the literature the relationships between marketing activities, e.g., product, price, place (distribution), promotion strategies, (Kotler and Keller, 2006; Smith, 1995) and the perceived value (Zeithaml, 1988) with the influence that consumers’ perceived ethics (Hunt and Vitell, 1986; Smith, 1995) have in the various economic markets (Samuelson and Nordhaus, 2005; Smith, 1995).

LITERATURE REVIEW

The focus of this study is on two imperfect competitive economic markets – monopolistic completion and oligopoly. Perfect competition and monopoly economic markets are not included for two reasons. First, due to business and more specifically marketing’s successful attempt to differentiate products, there are rare examples of perfectly competitive markets. Second, a monopoly with no competition as granted by government, e.g., for a franchise (electrical service), by a patent (pharmaceutical medicine) has complete control of an industry. Therefore, the consumer has no alternative product (good or service) provider. On the other hand, in monopolistic and oligopoly economic markets, substitute products and rivalry are present, but with varying degrees of competition; a monopolistic industry offers a higher number of firms and substitutes than an oligopoly industry.

Economic Markets

Few, if any, industries have characteristics of perfectly competitive or monopoly markets. Characteristics of a perfectly competitive industry include existence of many small firms producing an identical product with a given price to firms within the industry with low, or no, barriers to entry (Baumol and Blinder, 2010; Mansfield, 1997; Parkin, 2010; Schiller, 2010). On the other extreme, monopoly is a market with only one firm producing a product for which there is no substitute (Baumol and Blinder, 2010; Mansfield, 1997; Parkin, 2010; Schiller, 2010). Between the two extremes are imperfectly competitive markets of monopolistic competition and oligopoly.

Monopolistic competition characterized by an industry with many firms producing similar but differentiated products and with low entry barriers. Firms in a monopolistic competitive industry do not have perfect control of the industry, but they have some market power for pricing and independent production decisions (Baumol and Blinder, 2010; Mansfield, 1997; Parkin, 2010; Schiller, 2010). The large number of firms and easy entry leads to low concentration ratios (the proportion of total industry output produced by a few largest firms) in the industry. However, brand image and brand loyalty make marketing an essential element of success of a firm in a monopolistic competition industry. For a monopolistically competitive firm, product differentiation and consumer loyalty impacts its market share in an industry with oversupply and excess capacity problems (Baumol and Blinder, 2010; Mansfield, 1997; Parkin, 2010; Schiller, 2010). Therefore, the marketing activities, product promotion strategies, and perceived value and ethics are all vital to a firm in a monopolistic competitive industry (Baumol and Blinder, 2010; Mansfield, 1997; Parkin, 2010; Schiller, 2010).

Oligopoly is a market structure dominated by a few firms with a high concentration ratio and market power. There is a battle for market share among a few giant firms with stiff rivalry, price strategy, wars and fixing, and non-price competitions including advertising and brand loyalty. Therefore, the marketing activities, promotion strategies and perceived value and ethics are also significantly important for an oligopolistic firm (Baumol and Blinder, 2010; Mansfield, 1997; Parkin, 2010; Schiller, 2010).

Marketing And Ethics

Marketing activities center on a firm's marketing mix – product, price, place (distribution) and promotion (marketing communications) strategies. In competitive markets, marketers differentiate the offering in an effort to increase consumers' perceived value and to avoid direct competition. This unique value proposition (market offering) is implemented by targeting specific market segments, e.g., older or young consumers, with the appropriate marketing strategies (Kotler and Keller, 2006). Consumers in these competitive markets (monopolistic and oligopoly) have the alternative to purchase another brand if the perceived value (Kotler and Keller, 2006) or other expectations, e.g., fairness, honesty, trustfulness (ethical factors) (Koop, 1993), are not met.

With new market entrants, e.g., globalization, diversification, that has created greater competition in these economic markets businesses are increasingly concerned with retaining existing customers, increasing sales to current customers and attracting new customers (profit maximization goals). Increasing perceived value, e.g., improving product quality while maintaining the current price (Zeithami, 1988) or "every day low price" used by Wal-Mart provides a competitive advantage in the marketplace. However, if misrepresentation of a product or misleading advertisement occurs, the perceived value is negatively affected (Paine, 1993; Kotler and Keller, 2006). For example, a cereal manufacturer may target children with its product's taste appeal. However, the "taste appeal" may be from heavily sugared cereal that could harm children's health, which is not communicated in advertisements (Paine, 1993). The lack of disclosure, particularly to a vulnerable target market (children) negatively influences the ethics and value as perceived by the "purchasing agents" (parents).

In addition to the intensity of monopolistic competitive markets having greater competition (more alternatives for consumers) than oligopoly markets, consumers' perception of ethics increases with the moral intensity of a situation, such as the magnitude of consequences (Ingram, Skinner and Taylor, 2005; Vitell, Ramos and Nishihara, 2010). As the consumers' "magnitude of harm increases, the perceived fairness of the situation decreases" (Ingram, Skinner and Taylor, 2005, p. 241). Hence, the negative impact of an unethical conduct on consumers' perceived value in an oligopoly market (with lesser degree of competition) is greater than in a monopolistic competition market.

Smith observes, "Competition creates a customer orientation" (1995, p. 90), and customer orientation increases perceived value (Kotler and Keller, 2006). Marketing strategy and ethics influences perceived value (Paine, 1993). Therefore, we propose,

P₁ Marketing ethics are directly related to perceived value in monopolistic competition markets.

P₂ Marketing ethics are directly related to perceived value in oligopoly markets.

P₃ Marketing ethics are directly related to perceived value but significantly greater in oligopoly than monopolistic competition markets.

The General Theory of Marketing Ethics recognizes "situational constraints" (Hunt and Vitell, 1986) or revised as "action control" (Hunt and Vitell, 1993). Action control "is the extent to which an individual

actually exerts control in the enactment of an intention in a particular situation” (Hunt and Vitell, 1993, p. 780). The action control includes professional environment, industry environment and organizational environment in which each environment is measured by informal norms, formal codes and code enforcement. These are specific to marketing and are antecedents to evaluation, ethical judgments, intentions and behavior. Hunt and Vitell state, “all industries, professional associations, and organizations have complex sets of norms, some of which are often formalized in codes, but most of which are informal norms communicated in the processes whereby individuals are ‘socialized’ into their respective organizations, professions, and industries” (1993, p. 782). Therefore, specific industry characteristics can be categorized as monopolistic competition in which there is “a large number of sellers produce differentiated products in that there are many sellers, none of whom have a large share of the market” (Samuelson and Nordhaus, 2005, p. 168), or as oligopoly competition in which there are few sellers (competitors), e.g., 2 to 15, in that “each firm can affect the market price” (Samuelson and Nordhaus, 2005, p. 168).

DISCUSSION AND CONCLUSION

Hunt and Vitell determine, “Much work needs to be done in identifying the extant informal norms across different industries and professional associations. For example, to what extent do the norms related to personal selling in the steel industry differ from those in the chemical industry, or in advertising?” (1993, p. 782). Such ethical norms as perceived by consumers could be examined for marketing strategies other than personal selling and advertising (Hunt and Vitell, 1993). For instance, additional promotional strategies such as “bait-and-switch” tactics (sales promotion) and misrepresentation of products via direct mail (direct marketing) might be evaluated. As well, product safety (product), high-low pricing (price) and restrictive product availability (place) would provide other opportunities (Smith, 1995).

Contextual aspects of marketing strategies offer further needed ethical study areas. First, another imperfect economic market could be included. As Smith states, “a monopoly supplier would have less incentive to ensure product safety or set fair prices and would be subject primarily to legal constraints” (1995, p. 90). While the scope of this study is limited to the two competitive economic markets, monopolies offer a noncompetitive comparison to monopolistic competition and oligopoly markets. Second, “for many businesses the goal of profit maximization requires the creation of demand” (Goldman, 1980, p. 271) needs further analysis as applicable to perceived market ethics. For such a study, a comparison between for-profit competitive market firms and not-for-profit organizations to determine the degree of profit maximization influence ethics. Furthermore, governmental service providers, as a not-for-profit monopoly, would offer another dimension to the for- and not-for-profit comparison.

Third, the “inevitable tension between ethics and economics” (Smith, 1995, p. 90) indicates another contextual ethical area. The moral intensity allows for an examination for this tension. For example, Jones (1991) and others (e.g., Weber and Wasieleski, 2001; Tsalikis, Seaton and Shepherd, 2008) have identified and measured this by six characteristics, e.g., magnitude of consequences, social consensus, probability of effect. As well, the tension might be between various targeted segments of consumers, e.g., age groups with greater vulnerability (children, elderly) and better informed, lesser vulnerability (young adults, middle-aged). Fourth, consumers’ perceived value is critical to a firm’s success and to achieve superior performance (Kotler and Keller, 2006). Marketers and consumers’ ethical behavior is based on their evaluations, judgments and intentions (Hunt and Vitell, 1986, 1993). The marketers’ behavior may create the ethical dilemma while the consumers’ behavior is the perception of the marketer’s decision that results in their purchase decision (to buy or not to buy). Trust and commitment related behaviors are vital to the buyer-seller relationship (Morgan and Hunt, 1994) which influences perceived value, e.g., the truthfulness the consumer experiences, and may vary in different economic markets, e.g., competitive and monopoly (Smith, 1995). Measurements such as “I can count on (the sales representative) to be sincere”

(Al-Khatib, Stanton and Rawwas, 2005, p. 235) would positively (negatively) influence a firm's marketing strategy in offering a unique value proposition, e.g., high quality at the "right" price (Zeithaml, 1988).

Free perfectly competitive markets operate with an "invisible hand" (Smith, 1776/1937), or forces of demand and supply. However, in imperfectly competitive markets, such as monopolistic competition and oligopoly with product differentiation and limited market shares, consumer orientation and perceived value play important roles. With more competitors, monopolistic competition generates greater consumer perceived value than oligopoly markets. An additional intervention is present when unethical conduct influences the perceived value and consumer choice. Therefore, consumers express their preferences by switching to a competitive brand if the perceived value does not meet their expectation. We have posit that switching behavior based on perceived value and ethical considerations will more likely occur in oligopoly than monopolistic competitive markets. Furthermore, marketing strategies provide the firm's unique value proposition, or the consumer's perceived value of the market offering. As a result, firms in more competitive economic markets are marketing to more value and ethical sensitive consumers. These firms have a greater challenge in the attempt to maximize profits via retaining current customers, increasing sales to current customers (share of wallet) and attracting new customers (share of market). Hence, it is not only imperative in competitive markets to formulate and implement the "right" marketing strategies but also have the "right" employee hiring, training, monitoring and evaluation programs. These firms, therefore, will be more likely able to maximize profits in the long-term with increasing perceived value through ethical marketing and gain a competitive advantage.

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ENVIRONMENTAL IMPACTS OF A REGIONAL ECONOMY: AN APPLICATION TO THE ARAGONESE ECONOMY (SPAIN)

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ABSTRACT

The objective of this paper is to analyse the environmental impacts of a regional economy (Aragon, Spain) by way of its atmospheric emissions. Our starting point is the construction of a Social Accounting Matrix with Environmental Accounts for this region. The households and foreign sector accounts are taken as exogenous accounts, while government, labour, capital and other accounts were treated as endogenous. The impacts obtained and their per capita distributions are the bases of our approximation to the environmental impacts. The pollution measures are estimated for seven categories of pollution (CO_2 , CH_4 , N_2O , HFC, PFC, SF_6 y CO_2 eq). The analysis reveals that pollution in Aragon is closely linked to food production, energy, and transportation material. We show that services, taken as a whole, are major polluters, though this is due to the volume of household expenditure they represent rather than their pollution potential as such. We also show that the Aragonese economy avoids a great deal of pollution by importing inputs, which pollute where they are produced.

JEL: C67; D57; Q00; Q51; Q53; R10; R15

KEYWORDS: CO_2 emissions, Social Accounting Matrix, regional economy

INTRODUCTION

Since Wackernagel and Rees popularised the concept of the “Ecological Footprint” in 1996 as “*the total land and water area required to support a population with a specific lifestyle and given technology with all necessary natural resources and to absorb all wastes and emissions for an indefinite length of time*” (Wackernagel and Rees, 1996), abundant literature has emerged to develop calculation techniques applied to analyse the environmental impact in specific populations (see Wackernagel and Rees, 1996; Bicknell et al., 1998; Loh, 2000; and Ferng 2001 and 2002). Agenda 21 (UN, 1993) also states, in the part dedicated to local agendas the need of computing for the environmental impact at the local levels.

Despite of the specificities in the computation of the Ecological Footprint and the controversial aspects of the measurement (see Ayres (2000), Herendeen (1998) for a review of these aspects), the concept of Ecological Footprint has opened the way in the search to provide methodologies, in words of Bicknell et al. (1998) the ‘snapshot’ of the resources required to support consumption given available technology and processes. In some way, as Turner et al. (2007) recognize, “the focus of the Ecological Footprint is to capture the total (direct plus indirect) resource use embodied in final consumption in an economy”. In this context, input-output analysis, apart from showing the direct and indirect relationship between the economic sectors, has been revealed too as a suitable instrument to capture the total impacts (direct plus indirect) on environment as consequence of productive and consumption activity. The works of Bicknell et al. (1998), Ferng (2001, 2002) or Sánchez-Chóliz et al. (2007) are examples of how to use the input-output analysis to evaluate the impact on the natural resources associated with economic functioning. Moreover, Turner et al. (2007) provided a significant review of recent works regarding the relationship between production, consumption and environmental impacts using the input-output methodology in a

national and international context. However, few papers appear in this literature dealing with the environmental impacts of production and consumption paths in a regional context with, Bussolo et al. (2002), Sánchez Chóliz and Duarte (2003), Manresa and Sancho (2004) or Velázquez (2006) being some of the exceptions. This lack of studies is mainly due to the absence of input-output tables and, specially environmental sectorially classified data at the regional or local level. Nevertheless, the regional perspective has, in our opinion, an special interest at least for two reasons: First, because the measures in the fighting against environmental degradation are mainly introduced and monitored at the regional level (the local-focus of the European Water Framework or the development of Regional Agencies for Climate Change Strategies are good examples of this regional interest), and secondly because the regional economic behaviour can be so different to the national average that the diagnosis obtained at the national level cannot be representative of significant local environmental pressures, which can produce biases in the policy making decisions.

In this context, our objective is to assess the environmental impact associated to the economic activity of a Spanish region, Aragón. More specifically, we will focus on the air pollution attributable to the production of goods in the region, for domestic consumption and exports taking account the six greenhouse gases considered by Kioto Protocol (CO_2 , CH_4 , N_2O , HFC, PFC, SF_6). The Aragonese region is located in the North-East of Spain, close to the Pyrenees and in the main roads to Barcelona and Madrid, the two most populated cities in Spain.

Consumption patterns involve the demand of goods and services that can be either produced locally or imported (from the other regions in Spain or from abroad). The required production implies a direct and indirect use of resources in the different steps of the production process that could be captured in an input-output framework. However, given that final demand is closely linked to available income, in which other institutional activities play a significant role (through labour and capital payments, taxes, transferences, and so on) the Leontief model has been expanded to include other activities not directly related with production. Therefore, we work within the Social Accounting Matrix (SAM) framework.

DATA AND METHODOLOGY

Our framework is the Social Accounting Matrix expanded with Environmental Accounts, (SAMEA), for a regional economy. Given that the SAM offers a description of the relationship between productive and institutional agents in the economy (productive activities, productive factors, households, societies, public sector and foreign sector) is a suitable instrument for the study of the economic functioning in an area. Moreover, the relationship between the economic behaviour (trade policy, consumption patterns, and so on) and the environment is clearly captured in the SAMEA context. As we will see, on the basis of the underlying SAM model, it is possible to evaluate the environmental impact associated with the different economic activities within the region. More concretely, the typical structure of a SAM has a common core with the Input-Output table with additional disaggregated structures of income and expenditure.

Table 1: Structure of the SAM for Aragon

	1	2	3	4	5	6	7	Total income
1. Productive activities	X_{11}	0	X_{13}	0	X_{15}	X_{16}	X_{17}	X_{1j}
2. Productive factors	X_{21}	0	0	0	0	0	0	X_{2j}
3. Households	0	X_{32}	X_{33}	X_{34}	X_{35}	0	X_{37}	X_{3j}
4. Societies	0	X_{42}	X_{43}	X_{44}	X_{45}	0	X_{47}	X_{4j}
5. Public Sector	X_{51}	X_{52}	X_{53}	X_{54}	0	X_{56}	X_{57}	X_{5j}
6. Saving-Investment	0	0	X_{63}	X_{64}	X_{65}	0	0	X_{6j}
7. Foreign sector	X_{71}	0	X_{73}	X_{74}	X_{75}	X_{76}	0	X_{7j}
Total expenditures	X_{j1}	X_{j2}	X_{j3}	X_{j4}	X_{j5}	X_{j6}	X_{j7}	

A schematic SAM consists of seven groups of accounts, representing the different economic agents. In this representation, each X_{ij} is a matrix showing the payments made by the “j” accounts to the “i” accounts. The inclusion of environmental accounts allows us to obtain a SAMEA structure.

In our case, given that we want to focus on the atmospheric pollution embodied in economic activities, we have included as Environmental Accounts those regarding atmospheric pollution. More concretely, six columns regarding the greenhouse gases considered in the Kyoto Protocol have been included (CO_2 , CH_4 , N_2O , HFCs, PFCs and SF_6). Additionally, the emissions of these gases have been converted to CO_2 equivalent units. Each element of these columns shows the direct emission corresponding to the different economic agents.

In order to develop the model underlying to the SAM structure, the selection of endogenous and exogenous accounts can be shaped. In our case, given that our objective is to measure the total (direct plus indirect) pollution associated with the activity of households and foreign sector, only these accounts have been considered as exogenous. With this assumption, we are considering that all the other sectors in the economy operate to satisfy the final demand of households and foreign sector: in other words, all the economic and institutional activities interact in order to obtain the goods and services demanded by households and foreign sector. Thus, if y represents the household and foreign sector income, and x is the vector of total income flows in the economy, the equilibrium equation can be expressed as follows:

$$\begin{bmatrix} x_1 \\ x_2 \\ x_3 \\ x_4 \\ x_5 \end{bmatrix} = \begin{bmatrix} A_{11} & 0 & 0 & A_{14} & A_{15} \\ A_{21} & 0 & 0 & 0 & 0 \\ 0 & A_{32} & A_{33} & A_{34} & 0 \\ A_{41} & A_{42} & A_{43} & 0 & A_{45} \\ A_{51} & 0 & A_{53} & A_{54} & 0 \end{bmatrix} \begin{bmatrix} x_1 \\ x_2 \\ x_3 \\ x_4 \\ x_5 \end{bmatrix} + \begin{bmatrix} y_1 \\ y_2 \\ y_3 \\ y_4 \\ y_5 \end{bmatrix} \Leftrightarrow \mathbf{x} = \mathbf{Ax} + \mathbf{y} \quad (1)$$

where \mathbf{A} is the matrix of average expenditure propensities. Solving this equation for \mathbf{x} , the income for the endogenous accounts can be obtained as a function of \mathbf{y} .

$$\mathbf{x} = (\mathbf{I} - \mathbf{A})^{-1} \mathbf{y} = \mathbf{M} \mathbf{y} \quad (2)$$

where $\mathbf{M}=(m_{ij})$ is the matrix of Generalized Multipliers (equivalent to the Leontief inverse in the input-output framework). The generic element of this matrix (m_{ij}) shows the impact on the endogenous account i of an exogenous unitary shock of income in the j -account.

On the basis of this economic model, we can obtain the atmospheric emissions embodied in the households and foreign sector expenditures. To do this, let us consider $\mathbf{c}_k=(c_{ik})=(C_{ik}/x_i)$ the vector of direct pollution intensity for the pollutant k , whose elements compute the direct pollution per unit of production of the different goods and services (for the productive sectors) and the unitary pollution per unit of expenditure for the institutional accounts.

The direct and indirect economic relationships can be evaluated in terms of the embodied pollution. Thus, if we denote by $\hat{\mathbf{c}}_k$ the diagonal matrix formed by the elements of vector \mathbf{c}_k , and by \mathbf{e} a unitary vector of the appropriate dimension, the vector of pollution values for pollutant k (λ_k) can be obtained

$$\lambda_k' = \mathbf{e}' \hat{\mathbf{c}}_k \mathbf{M} \quad (3)$$

The generic element, λ_{jk} shows the quantity of a k pollutant, emitted directly and indirectly by the economy in the process of generation of required inputs to satisfy one unit of exogenous household and foreign sector expenditure in the i -account. In other words, the pollution increases in the economy when the household and foreign sector expenditure in the endogenous j -account raises one unit. By construction, this vector is a valuation of the backward linkage of the different accounts in terms of pollution of the k -type.

Similarly, we can obtain the vector $\mu_k = \hat{\mathbf{c}}_k \mathbf{M} \mathbf{e}$ whose generic element μ_{ik} shows the increase in the pollution generated by the account i as consequence of a unitary increase in the household and foreign sector expenditure in all the endogenous economic accounts. This index can be considered as a valuation, in terms of pollution, of the additional output required from account i to supply inputs required to fulfil the increased exogenous demand, that is, a valuation of the forward linkage. In spite of the simplicity of these measures for explaining the origin and distribution of pollution (mainly related with the absence of weighting and the use of a quantity model to compute distributional impacts instead of a price model in the computation of μ_k) the information provided by these indexes can be useful for taking a first snapshot of the potential pollution linked to the household and foreign sector expenditure. With the aim of synthesizing this information, and more significantly, of comparing the potential behaviour of an economic structure for different pollutants, the following methodology can be used, inspired in the *Multiplier Product Matrix* (MPM) and the associated landscape proposed by Sonis and Hewings (1999). The idea of the MPM is to capture the effect of both backward and forward linkages providing the relationship between an account and all the other accounts or activities in the economy. Let us denote by

T_k the sum of elements in matrix ($\hat{\mathbf{c}}_k \mathbf{M}$), $T_k = \sum_{i=1}^n \sum_{j=1}^n c_{ik} M_{ij}$, the MPM for pollutant k is:

$$\mathbf{MPM}_k = \frac{1}{T_k} \mu_k' \lambda_k = \frac{1}{T_k} (\mu_{1k} \quad \dots \quad \mu_{nk}) \begin{pmatrix} \lambda_{1k} \\ \vdots \\ \lambda_{nk} \end{pmatrix} \quad (4)$$

Given that this matrix captures the relationship between all the economic activities in terms of pollution, its rows and columns can be organized following a rank-size hierarchy. The transformed matrix coefficients can be illustrated graphically in order to show the “pollution landscape of the region”. Comparison of these landscapes for the different pollutants considered gives us some first insights on the sectors more sensitive to generate pollution when household and foreign expenditure changes. However, a significant deficiency of all these unitary indicators is that they offer information on the impact intensity (for example when the household consumption increases in one unit) rather than on the real global pollution impact associated with the household and foreign expenditure of the economy. Bearing in mind that a sector can be highly pollutant per unit of expenditure in its produced goods, the environmental impact associated with the activity of this sector could not result significant if these goods represent a small fraction of the total expenditure. In order to capture this “scale effect”, we can weight the pollution values by the household and foreign expenditure vector. Thus, we obtain the embodied pollution in the household and foreign expenditure in the different accounts, represented by vector $\Lambda_k = \mathbf{e}' \hat{\mathbf{c}}_k \mathbf{M} \hat{\mathbf{x}}$. Similarly, the forward coefficients can be weighted by their corresponding exogenous final demand, $\Gamma_k = \hat{\mathbf{c}}_k \mathbf{M} \mathbf{x}$. Obviously, both approaches have to be coincident so, the economy has to satisfy that $\Lambda_k \mathbf{e} = \mathbf{e}' \Gamma_k = C_k$ with C_k being the total direct pollution in the economy linked with the foreign and

household activity. Finally, these indicators will be related to the population in the region to give some idea about the per capita environmental pressures in the territory.

A first step for the analysis is to elaborate the Social Accounting Matrix with Environmental Accounts (SAMEA) for the region studied, Aragón. To do this, we have to deal with two types of information (economic and environmental information). With respect to the economic information, a SAM has been constructed on the basis of the Input-Output Framework for Aragon (Ibercaja, 2003). Other statistical sources used are Household budget survey (INE, 2002a), Regional Accounts (INE, 2002b), and National Accounts (INE, 2005). The Aragonese SAM has been elaborated with 37 accounts: 28 productive accounts and 9 institutional accounts (two for productive factors, one for households, societies, public sector and saving-investment, and three for foreign sector). On the process and economic results derived from the SAM regional analysis for Aragon see Flores and Mainar (2009). With respect to the environmental information, the NAMEA methodology is followed to construct an environmental dataset compatible with the economic accounts. As it has been said, the *Atmospheric Pollution Accounts* include the most relevant greenhouse gases considered in the Kyoto Protocol, Carbon Dioxide, CO₂, Nitrous Oxide, N₂O, Methane, CH₄, Hydrofluorocarbrides, HFC, Perfluorocarbide, PFC, Sulfur Hexafluoruro, SF₆, and an account that summarizes all these emissions measured in equivalent unities of CO₂, according to the warming potential of IPCC 1995 (MMA, 2009).

EMPIRICAL RESULTS

The objective of this paper is to show how input-output methodology can be useful in the analysis of environmental impacts in a regional context. More concretely, our main aim has been to analyse the impact that the Aragonese economy has on the close environment when it obtains the necessary products to satisfy the final demand of domestic households and foreign sector.

Thus, from the SAMEA, that lets us to know straight which economic agents produce directly major atmosphere emissions, we have identified economic agents that are significant because of their direct and indirect pollution, that is to say, not polluting in their direct activity but forcing other sectors to pollute. Moreover, we have obtained which sectors generate directly and indirectly, the greatest quantity of pollution, in intensive terms and in global terms. According to the unitary pollution values, we have proved that the unitary pollution is concentrated in very few economic agents, and each one of them is significant in different kind of emissions.

We have also proved that the production sectors that generate more atmospheric pollution to produce goods and services associated to the households and foreign demand are Energy products and agro food industry. Therefore, it would be interested to consider the development of solar and wind energy, because of adequate Aragonese features for these energy kinds. Food industry, Catering and restaurants, and Commercial services, generate directly and indirectly important atmospheric emissions as a consequence of the amount of the household demand on these activities.

For this reason, there is a link between the environmental impact and the households' consumption behaviors. It would be an interesting approach to discuss environmental policies willing to change consumption behaviors.

Finally, we have seen that the household expenditure on goods and services is not the only one that generates pollution, but that household expenditure destined to Public sector and saving generates pollution, too.

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MARKET ORIENTATION IN SMEs

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ABSTRACT

Market orientation means a superior ability to grasp and meet customer needs. Market-oriented companies invest in gathering, interpreting and using market information. These companies are more organized in their search, interpretation and application of customer information than other companies. Their goal is to generate added value for the customer by bringing together various resources (such as marketing, design and technology), and sharing information between these resources.

For large companies market-oriented activity is achievable, even extensive. However, in small- and medium-sized companies (SMEs), market information is often sought on a small scale. In this paper, research findings based on four Finnish company cases will be discussed. One of the findings was that a major challenge was getting SMEs to understand the nature and contexts of customer information. It is quite easy to obtain customer information by various methods, but interpreting the results demands an in-depth understanding of the context. The research results also showed that small companies often have not widely or in any depth established what customers know. The next challenge is to develop new methods for SMEs to better exploit the mass of customer information.

INTRODUCTION

Knowledge about the markets is a strategic resource for companies, as stated by several key business management books. Companies are advised to invest in understanding their markets, competitors and customers. In marketing literature, this emphasis on market knowledge is termed market orientation. It is also often claimed that if companies fail to develop their market orientation, they are likely to experience a failure in their business performance. However, several companies have limited resources to study, disseminate and apply market knowledge, especially the small and medium-sized enterprises (SMEs). This explorative study aims at describing how market knowledge is interpreted by some managers from Finnish SMEs.

LITERATURE REVIEW

There is a large body of research literature on the concept of market orientation. The majority of definitions have distinguished three core components of market orientation, namely customer focus, sharing of market knowledge across departments and profitability (Kohli and Jaworski, 1990, see also Desphandé, Farley and Webster, 1993, Lafferty and Hult, 2001). In addition, some researchers state that competitor information should also be included as a component of market orientation (Day, 1994), while other researchers claim that focusing on competitor knowledge may be “almost antithetical to a customer focus” (Desphandé et al., 1993). Another concept closely related with market orientation is market knowledge, which Li & Calantone (1998) define as market information which is structured and organized in a systematic and relevant manner in a company.

We can also clearly see that there are different research perspectives behind the market orientation definitions. Lafferty and Hult (2001) made a synthesis of the main research perspectives into market orientation and concluded that there are five different perspectives: decision-making, strategic, customer orientation, market intelligence and culturally based behavioral perspectives. According to the decision-making perspective, the role of the top management is vital, because managers guide the decision-making and sharing of information across departments. The strategic perspective emphasizes the role of market knowledge as a tool to develop and implement company strategy. Customer orientation perspective

means that customer interests are put first and company culture is built around customer orientation. Market intelligence perspective seems to be a dominating definition in marketing literature. This perspective defines market orientation as the way to generate, disseminate and respond to present and future market needs. Also, the culturally based behavioral perspective is widely used in the marketing literature. It defines market orientation as an organizational culture which produces superior value for customers as well as superior performance for the company (Narver and Slater, 1990).

Customer orientation, market intelligence and culturally based behavioral perspectives seem to emphasize the actions and processes of sharing market knowledge within a company. In order to study these things, we should analyze organizational learning (see Mavondo, Chimhanzi and Stewart, 2005) which is out of the scope of this study. Dissemination of market knowledge may not even be the most important issue in the context of SMEs where the owner-entrepreneur plays a central role in decision-making and strategic development (Verhees and Meulenbergh, 2004).

We are mainly interested in what type of market knowledge would be most important for small- and medium-sized companies. For instance, Dougherty (1990) found that market, customer (related to product usage) and competitor information were essential in the successful product development projects. Verhees and Meulenbergh (2004) also discovered that customer knowledge is related positively to small company performance.

In this study, the aim is to find out how SME managers discuss market knowledge, which refers to the decision-making perspective described earlier. Also, we would emphasize the strategic perspective because it is closely related to the decision-making perspective: market orientation is based on market knowledge about customers and competitors, and this knowledge is used to make decisions about the company's strategy (Hunt and Morgan, 1995).

EXPLORATIVE EMPIRICAL RESULTS

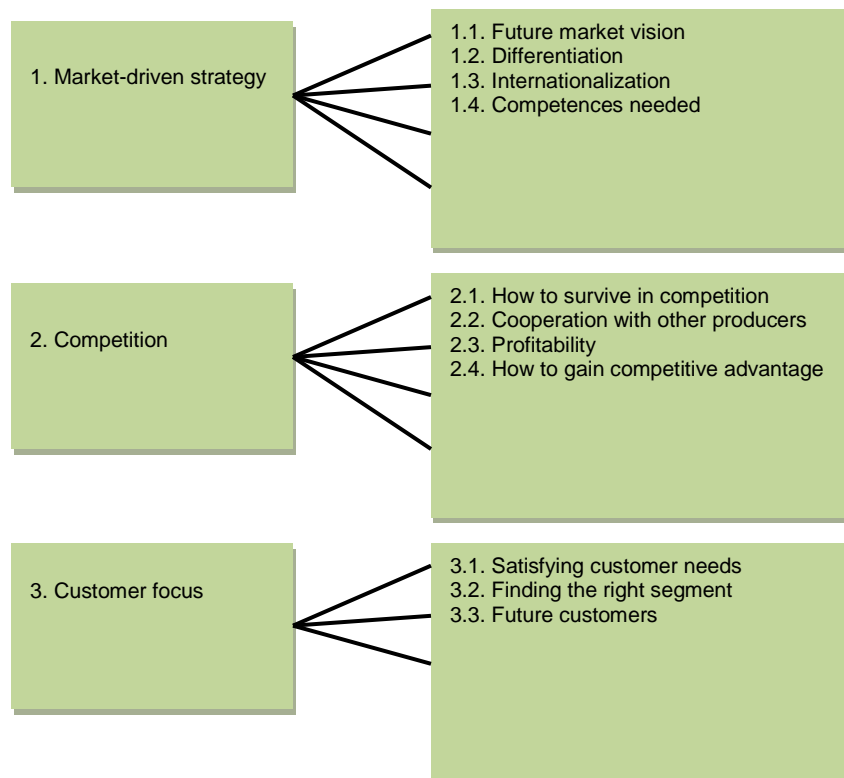
Four Finnish SMEs participated in a research and development project, in which new ideas for their future products were developed. All of these companies were business-to-business companies. Two of these companies manufacture products for end-users or consumers, but they sell their products to other companies. During this project, which lasted for one year, the company managers were interviewed in different phases (altogether ten managers). The method applied in this study is phenomenography, which is a qualitative research approach focusing at description, analysis and understanding of experiences. More specifically, it aims to study the experiences that the respondents have for a particular phenomenon. The researcher attempts not to study his or her own reflection but the respondents' reflections on the phenomenon. From this perspective, it is irrelevant to consider the experiences as correct or incorrect, but simply to represent the various possible meanings that respondents attach to the phenomenon studied. The main results are often presented as categories of conceptions. However, this does not simply mean to list or report the different categories, but to find out the underlying reasons behind the meanings. (Marton 1986)

Personal, open interviews were conducted by a group of researchers in order to invite the participants to reflect on their experiences of the phenomenon of understanding future markets and user needs. All interviews were tape-recorded and transcripts of the interviews were made. This study is based on a qualitative content analysis of the interview transcripts.

The managers' insights about markets were worked through and tentative categories of meanings were deduced and revised within the analytical process. Finally, three main categories of market knowledge were coded and defined: 1. market-driven strategy, 2. competition and 3. customer focus (in order of importance). Within each of these categories, some sub-categories were defined (see Figure 1). Some

additional meanings were expressed by the respondents. These did not form clear new categories which would have been shared by the managers. So, these three main categories aim at presenting the most common views on market knowledge among the respondents.

Figure 1: Market Knowledge Categories



This figure shows the main categories of market knowledge expressed and shared by the interviewed managers. Altogether ten managers from four Finnish SMEs were interviewed, and based on these interviews a qualitative content analysis was conducted.

Mostly, the company managers discussed their own strategy based on market-driven factors: “We have to know where the business will be in ten years in order to develop our own strategy”. Managers also pointed out that both differentiation and internationalization have become basic strategies set by the external market forces. They also stated that they have to develop their own competences based on market-driven factors. Although market-driven strategy has not been explicitly defined as a component of market orientation in earlier studies, this category was strongest in the managers’ perceptions when they discussed market-related factors. This finding could suggest that market orientation in SMEs means especially gathering general market information which is then used to develop their own business strategies.

The second category of perceptions was related to competitive factors: “Competitors are so fast that you cannot catch them with traditional methods. You really have to find your position in order to survive”. As a second theme of competition, managers talked about how competition can turn into cooperation with other producers, which is an intriguing insight. As a third subcategory of competitive environment, there were discussions about competitive advantage: “We have developed many unique product characteristics which no other company has, and we have to believe that these will provide us a competitive advantage.” Profitability which in theoretical definitions has been seen as part of market orientation was also elicited as an essential concept. However, managers talked about it in relation to competition, not as a separate

theme: “Competitors are moving their production to cheaper countries, competitors are bigger and bigger companies, things like these make you really think about profitability.”

The third main category was labelled customer focus, which refers first of all to the insights about customer satisfaction: “We know that customers want to have easy-to-use products and this is where we have been successful in satisfying their needs.” Another subcategory of customer focus was labelled segmentation, which was widely discussed by managers: “It is very important to find the right niche segment, because competitors are growing and we should specialize in a particular customer segment.” It was also very interesting to hear how these company managers talked about their future customers: “We already have knowledge about the future customer needs, and we continuously develop new product features to fit these needs but the challenge is to know when the customers are ready to adapt new, innovative features.”

In all, the interviews showed that the customer focus, competitor focus and profitability are not only theoretical dimensions of market orientation, but they were concretized by the managers as well. However, a theme labelled market-driven strategy appeared as the strongest one in the interviews, while customer focus was not as essential as it has been stated in the theoretical definitions of market orientation. Next, some conclusions will be made based on these explorative findings.

CONCLUSIONS

If the company really knows what the consumer knows, it has a great potential in building a long-term relationship with consumers. However, these company case studies show that customer knowledge was not the main mindset of managers. Instead, they talked mostly about their own, market-driven strategy as well as what their competitors are doing. Why so? Perhaps managers think that strategy and competitive analysis are more important to be discussed and decided by the management and the board than customer needs, which are seen as the responsibility of marketing people. In addition, people from other departments often criticize that market knowledge offered by marketing people may not be understandable or specific enough (see Lautamäki 2000). Another reason can be that managers see customer needs as uncontrollable by the company, while strategy is something you can control as well as some parts of the competitive environment.

Company managers also stated that they had quite much information about the markets, but the challenge is how to systematically analyze it. The next challenge would be to develop new methods with which SMEs would be able to analyze market knowledge at their disposal. Often small companies claim that all people are potential customers, which clearly shows a lack of in-depth customer knowledge. Companies know the rational needs of present customers, and use customer feedback to improve their products. However, the emotional or symbolic needs of customers are not widely known or discussed in SMEs.

Another challenge is that companies are moving from being market-driven to market-driving (Jaworski, Kohli and Sahay 2000). Thus, it is no longer sufficient to seek market information on consumer requirements and to react with better products. Companies must modify and change markets by taking advantage of customer information, especially by interpreting future customer needs, or even developing such needs. In addition, companies should focus on developing and using customer databases, which can become a tool for sharing customer knowledge. Still, the main challenge is that in order to drive markets companies must create an internal culture as their driving force, and to apply this culture at the customer interface.

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WHICH SOCIAL CLASSES ARE MORE EXCLUDED FROM FINANCIAL SERVICES IN ITALY?

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ABSTRACT

Previous researches have found that large numbers of households lack basic financial products. Particularly, the financial exclusion phenomenon has been the subject of increasing interest. The literature shows that in the world there are many families that do not have a current bank or building society account, a home contents insurance, savings and access to consumer credit facilities. The aim of this study is to outline the financial exclusion of the Italian households, highlighting which social classes could be more excluded from social and financial services. The analysis has been carried out by collecting and re-elaborating data published by the Bank of Italy concerning a survey on Italian household income and wealth in 2008. The study uses a multi-disciplinary approach and it is realized through a Multivariate Statistical Analysis. Firstly a Multiple Correspondence Analysis is used to define the determinants of the financial exclusion, secondly the Cluster Analysis puts in evidence some particular groups of individuals characterized by similar aspects as regards the financial, economic and social variables analyzed.

JEL: E21, G20, G21, J10, J11

KEYWORDS: financial exclusion, multivariate analysis, financial data.

INTRODUCTION

The debate surrounding the social classes that are more excluded from financial services has been the subject of increasing attention (Lee, 2002). The concept of financial exclusion has also been the focus of increased discussions. Particular, the financial exclusion is currently the subject of widespread debate and interest, as those who lack access to even basic financial services are also often excluded in other areas, thus re-enforcing wider social exclusion (FSA, 2000).

The financial exclusion has been identified as a multidimensional construct and as a result providing a simplistic definition is somewhat problematic. However the financial exclusion can be defined as a situation where a proportion of potential consumers do not have access to, and consequently do not use, mainstream financial services in an appropriate form (Panigyrakis, Theodoridis and Veloutsou, 2002; Claessens, 2005).

The provision of banking and financial services, which are considered socially necessary to customer segments characterized by income, culture, economic and other conditions that qualify them as marginal, is defined in the literature “social banking” (Anderloni, 2003; IFF, 2000).

The financial exclusion of individuals economically and socially weak is the subject of significant and growing interest in many countries. It is discussed in North America and Europe, particularly in United Kingdom, France, Sweden, Belgium and Germany. Numerous efforts have been made, including through appropriate legislative measures, to spread financial services to traditionally excluded individuals (Kempson, Atkinson and Pilley, 2004; IFF, 2000; Pesaresi and Pilley, 2003).

The aim of this research is to analyze some financial, economic and social characteristics of the Italian households to outline if there are some social classes that could have difficulties to access to the financial services. The research uses a multi-disciplinary approach and is developed through the collection and re-elaboration data published by the Bank of Italy on the income and wealth of Italian households in 2008. Particularly, the study is realized through a Multivariate Statistical Analysis. Firstly a Multiple Correspondence Analysis is used to define the determinants of the financial exclusion; secondly the Cluster Analysis puts in evidence some particular groups of individuals characterized by similar aspects as regards the financial, economic and social variables analyzed. The remainder of the paper is organized as follows. Section 2 discusses the relevant literature on the financial exclusion, section 3 describes the data analyzed and the methodology applied, and section 4 analyzes the results, while section 5 concludes the paper.

LITERATURE REVIEW

The inaccessibility to financial services is a phenomenon that has different intensity: in developing countries involves almost the entire population, while in the industrialized countries involves a reduced percentage of subjects. Peachey and Roe (2004, p. 4) argued that “the percentage rate of access in poorer developing economies is about equal to the percentage rate of exclusion in richer advanced industrial economies”.

The analysis of the financial exclusion phenomenon has been the subject of numerous empirical studies. Honohan (2005) provides a critical analysis of datasets available to access to financial services by individuals poor or with low incomes. Devlin (2005) provides a detailed understanding of financial exclusion in United Kingdom employing a statistic model to test influences on financial exclusion of a range of financial services. These are generally considered as beneficial in helping to meet basic consumer needs of money management, protection against unforeseen events, and income and wealth smoothing. While Corr (2006) identifies relevant indicators of financial exclusion, summarizes the available data from secondary sources, and presents an overview of the main financial products available to low-income consumers in Ireland.

However, the financial exclusion comprises a number of aspects. Access exclusion is, as the name suggests, a restriction of access to financial services which may be due to such factors as branch closures or unfavorable risk assessments. Condition exclusion is where individuals are excluded from financial services due to conditions attached to the product offering. Price exclusion is where certain individuals cannot afford financial offerings at the current price. Marketing exclusion refers to the overlooking of certain groups by the marketing activities of financial services firms.

It should also be noted that there is a subtle but important difference between financial exclusion and the broader concept of non-use of financial services. Non-use may be due to the various types of exclusion noted above, but it may also be due to:

- a. voluntary non-use. It has been termed self-exclusion (Kempson and Whyley, 1999) and happens when certain individuals choose do not use a financial service, despite a need, perhaps due to past refusal, negative word of mouth, confusion, or lack of trust;
- b. lack of resources. The people may have an inherent need to save for the future to provide for themselves and their family but may not have the necessary income to do so. Such a situation does not represent a lack of need or desire to save per se, but it could characterize a exclusion from resources;

- c. lack of need for a particular type of product. Simply some people could do not have need a personal loan and if they not use this product type this it cannot be considered how a condition of exclusion from the market

It is perhaps no surprise that the literature tried some economic, socio-cultural, and demographic trends which may have helped foster financial exclusion. These include the group of individuals left behind in the recent era of economic growth, increasingly referred to as “the underclass”. In addition, the resultant income growth has been distributed unevenly and there is low income mobility amongst the lowest income groups. There have also been significant demographic changes including more lone parents and older people living alone, as well as a rise in homelessness, all of which may have further fuelled financial exclusion. More specifically, factors which have been found to impact upon the level of ownership of various financial services products include: income, employment status, region, race and ethnicity and marital status (Harrison, 1994; Hogarth and O'Donnell, 1999).

Particularly, the profile of the financially excluded people, based on the numerous empirical studies conducted mainly in UK (FSA, 2000) and America (Caskey, 2002), is characterized by some socio-economic aspects that affect the non-access to financial services, variously understood, in industrialized countries. These are:

1. for individuals: low levels of income or high vulnerability levels normally associated with situations of unemployment or employment instability, serious health problems, advanced age, poor education and/or training, status of immigrant, women;
2. for families: low income levels, presence of vulnerable individuals, children and elderly, single-parent structure (especially female), geographic residence marginal or depressed areas, social assistance, not owned the main house.

Thus, there are different factors influencing the level of financial exclusion in various financial services markets in international contexts. In the following sections we have tried to identify which social classes are more excluded from financial services in Italy. In fact, the financial exclusion phenomenon is quite relevant also in Italy, where new typologies of poverty are developing as the credit access exclusion of some families that can have a lot of difficulties to start a business or to live.

DATA AND METHODOLOGY

The study uses a dataset concerning a survey on the income and wealth of Italian households in 2008 published by the Bank of Italy (Bank of Italy, 2010). The data are collected through a questionnaire that is divided in six sections relating to the structural population indicators, the job activity, the payment instruments and the savings forms, the real estates and the debts, the consumptions, and the assurances.

The sample is composed by 7,977 households, 19,907 individuals of which 13,266 income earners. Particularly, 4,934 are men while 3,043 are women, and 7,687 people have Italian citizenship, while the remainders (290 people) are immigrants. As regards the geographic residence distribution area, the sample is equally divided in North West (24%), North East (22%), Centre (21%) and South (22%), the remaining 11% of the sample lives in the Islands. The variables used by the empirical analysis concern: gender, age, nationality, health, education, job activity, geographic living area, house property, possession of bonds, shares, mutual funds, debts for the house purchase, or debts towards family and friends, loan request, possession of a current account, overdraft possibility, income.

The methodology applied is a Multiple Correspondence Analysis (MCA) which puts in evidence if some Italian households could have difficulties to access to the financial services, showing, at the same time,

like the Italian households are linked to the financial exclusion phenomenon. So, the additional value of this research to financial studies consists in the possibility to identify the characteristics of types of people which are considered included or not from the financial point of view. It is possible to explain the determinants of the financial exclusion by this application. The MCA is an extension of Correspondence Analysis (CA) (Bolasco, 2004) which allows analyzing the pattern of relationships of several categorical dependent variables. As such, it can also be seen as a generalization of principal component analysis (PCA) when the variables to be analyzed are categorical instead of quantitative (De Leeuw, 2007).

Technically MCA is obtained by using a standard CA on an indicator matrix (i.e., a matrix whose entries are 0 or 1). The percentages of explained variance need to be corrected and the CA interpretation of inter point distances needs to be adapted. MCA is used to analyze a set of observations described by a set of nominal variables. Each nominal variable includes several levels, and each of these levels is coded as a binary variable. For example gender (female vs. male) is one nominal variable with two levels. The pattern for a male respondent will be 0 1 and 1 0 for a female. The complete data table is composed of binary columns with only one column taking the value “1” per nominal variable.

MCA can also accommodate quantitative variables by recoding them as “bins”. For example, a score with a range of -5 to +5 could be recoded as a nominal variable with three levels: less than 0, equal to 0, or more than 0. With this schema, a value of 3 will be expressed by the pattern 0 or 1. The coding schema of MCA implies that each row has the same total, which for CA implies that each row has the same mass.

By resulting of the MCA it is possible to apply a Cluster Analysis. It deals with the classification of objects into different groups, or more precisely, the partitioning of a data set into subsets (clusters), so that the data in each subset (ideally) share some common trait. The goal of this application is to obtain the groups of unities characterized by their internal homogeneity and external heterogeneity in relation to the specific characteristics considered. The Cluster Analysis comprises a range of methods for classifying multivariate data into subgroups. By organizing multivariate data into such subgroups, clustering can help reveal the characteristics of any structure or patterns present (Brian, Sabine, Morven, 2001).

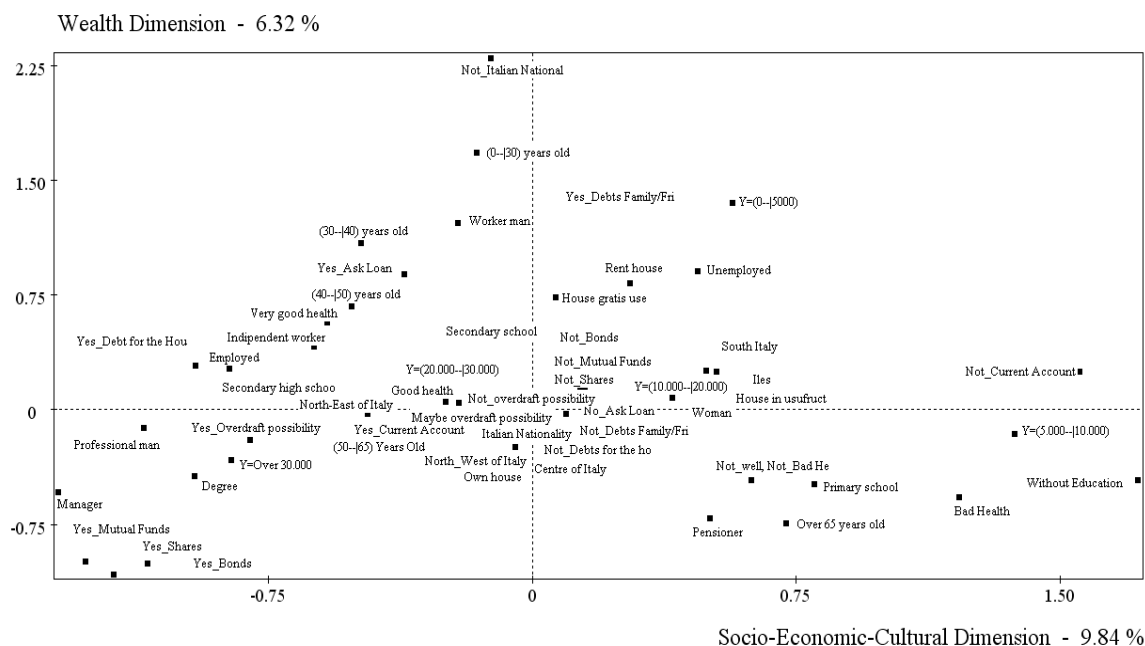
The clustering strategy applied in our study is a mixed strategy which creates firstly a non hierarchical aggregation of partitions using the method of mobile centers and determining so, only one partition, with a very high number of provisory clusters. Secondly to this set it is applied a hierarchical strategy. Applying this type of methodology it is possible to limit the effects of the primary choices or bonds that both hierarchical and non hierarchical strategies impose to the result of an automatic classification. In this way it observes an increase of the ratio inertia-inter / total-inertia (Bolasco, 2004).

EMPIRICAL RESULTS

The MCA puts in evidence two factors that explain the 16.2% of the inertia. Evaluating these values we can observe that there is a fable percentage of explained inertia. However, in the study of social phenomena it is validated the presence of low value of inertia (Bolasco, 2004). In Figure 1 we can note the contribution of the individual modalities of the variables as regards the two factors. About the first factor that we define as “Socio-Economic-Cultural Dimension” the modalities that contribute to its construction are linked in the principal way to education, health, income, job activity and financial condition. In effect, the education can be considered a relevant variable by which it is possible to explain the others variables. Particularly, on the positive side of the first factor there are people with low education, elderly, pensioners, with a bad health, and without current accounts.

In the middle area of the two factors, there are people with normal characteristics and with a higher education than the previously people. Besides, it is possible to highlight a third group, in which a good condition as regards the relationship financial opportunities is evident. In effect, they are some simply or

Figure 1: Multiple Correspondence Analysis



At the end of this first factor, in the negative side, opposite to the first situation, there is the group of the upper middle class. They are professional men or managers, with high income and high level of education; they have an easy access to the credit, and live in the North East of Italy.

By the results of the MCA applying the Cluster Analysis, moreover, it has been possible to put in evidence four different groups of individuals that have particular characteristics as regards the variables analyzed. In this case, the gain of inertia (or variance) inter on the total variance obtained increased from 0,56% to 0,62%. The following group features are:

Among the pensioners included in the total sample analyzed (7,977), 90% falls in this first cluster, from which we can deduce an exclusivity. The group identified represents 31.7% of the sample of households surveyed; in fact it consists of 2,530 individuals. They are considered self excluded because they do not show the necessity to have a current account, or to ask a personal loan or a loan to purchase a house, and

they do not have financial investments, as shares, bonds or mutual funds. 42% of these pensioners live in the North West of Italy, 62.5% are over 65 and about 60% has only primary school.

Cluster 2: Immigrants – unbanked

This cluster is composed by 94.5% of non-Italian citizens, rather young in fact 85% are between 15 and 40 years old. Only 45.9% of them have a secondary school degree, it deals with of the laborer (82%) or individuals that work in an independent form status (64%). Only 37.3% of them have a current account, and do not have the possibility to invest in financial instruments or to have an overdraft possibility.

Cluster 3: Females – poor

This group is connected to the women because the entire sample interviewed (57%) falls into this cluster. Specifically, they do not are in a good financial condition, in fact 89.5% do not have a current account or investments in shares, bonds and mutual funds. They have an income that ranges between zero and 10,000 Euro, and they do not are in good health (50%), too.

Cluster 4: Males – Included and affluent

This cluster is composed prevalently by men that present a good financial condition. 78.3% of all men interviewed are included in this cluster. Specifically, 71.4% of all respondents with an income of over 30,000 Euro belong to this group of households. 83.6% of them own mutual funds, 75% bonds, and about 81% have investments in shares. They work as managers (85.6%) or professionals (67%) and have a high educational qualification such as a university degree in 61% of the cases.

CONCLUSIONS

From the study conducted it is highlight that in Italy some people could have a lot of difficulties to access to the financial system. Particularly, the research analyzed data relating to financial, economic and social characteristics of a sample of Italian households. By the application of MCA methodology, it has been possible to explain the factors that can determine the financial exclusion. Particularly we can observe two specific situations in correspondence of the two factors of the MCA. On the first axe, we can note an “active” position; it deals with people who have the possibility to decide about the financial service or not. On the contrary, on the second axe we can put in evidence a “passive” position, i.e. the condition of the people that cannot act freely, but they are forced to undergo the decisions of the other individuals and/or Institutions. They are dependent people. The clustering allowed observing four different groups of individuals with particular characteristics.

The people with low income, in retirement, less educational qualification, separated persons, a part of an ethnic minority or with migrant background are more likely to be financially excluded than others. Female have more probability to be excluded from financial services than male. By household type, people who are financially excluded are more likely present within the households without wage earner.

This study put in evidence that the wealthy life allows to people to have some financial possibility highest than the middle people and that financial exclusion is largely influenced by the social exclusion.

So it would be interesting to study the financial instruments that may allow these classes to overcome the problem of financial exclusion and to how these instruments have already been used. Specifically it would be interesting to analyze the microfinance market.

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AN EMPIRICAL ANALYSIS OF SOUTH AFRICA'S APARTHEID AND POST-APARTHEID IMPORT DEMAND FUNCTION

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ABSTRACT

In this paper we ascertain South Africa's aggregate import demand function over the period 1950 to 2008 utilizing two econometrics techniques, namely, the bounds testing approach to cointegration, and the unrestricted error-correction model. Our study empirically investigates the impact of apartheid (1950-1994), in particular the period of international sanctions (1981-1994) against the apartheid government, on South Africa's imports. Further, we utilize the autoregressive distributed lag model to estimate short-run and long-run import elasticities. Our results reveal that imports depend positively on the levels of domestic economic activity and foreign exchange reserves but negatively on relative prices. Our study further reveals that apartheid had a significant short-run negative impact on import demand. International sanctions affected import demand positively in the short-run, but negatively in the long-run. We argue that appropriate public policy is necessary to reduce its reliance on imports of capital and intermediate goods, especially oil, while simultaneously diversifying its exports base. Strengthening trade relations with other developing countries will give it a exchange rate advantage, thereby increasing its balance of payments. These changes will contribute to greater macroeconomic stability, growth, and with that, an improvement in the unemployment and poverty problems that characterize post-apartheid South Africa.

JEL: F14, F31

KEYWORDS: South Africa, aggregate import demand, real exchange rates, elasticity

INTRODUCTION

Empirical investigation of the import demand function has been one of the most active research areas in international economics. Over the past three decades numerous researchers have estimated aggregate import demand functions predominantly for developed countries essentially because of data constraints on developing economies. The traditional import demand function generally relates the aggregate quantity of imports to real income, the relative price of imports, and the lagged quantity of imports to capture any partial adjustment of desired to actual imports. Because of the empirical success of this specification, it has dominated the empirical literature for more than a quarter century. However, this specification has some drawbacks, among them, the negligence of non-stationarity, which is found present in most macroeconomic variables. This failure to take into account the non-stationarity behavior of variables that enter the import demand function causes serious statistical inference problems.

With the development of cointegration techniques for modeling nonstationary variables, the estimation of import demand functions has gained renewed attention. Since the majority of studies have concentrated on the experience of industrialized countries, it is difficult to draw general conclusions from the findings of these studies to developing countries.

The objective of this paper is to investigate the long-run import demand function and the short-run dynamics associated with the long-run import demand function for South Africa during the 1950-2008

period. The import demand function is estimated using recent time-series techniques, bounds testing approach to cointegration and error-correction. The present paper adds to the relatively small number of studies on import demand functions in developing countries, in particular, in Africa. We proceed in the next section with a brief history of South Africa and the nature of its imports.

BRIEF HISTORY OF SOUTH AFRICA WITH SPECIAL REFERENCE TO IMPORTS

South Africa is at one and the same time an African economic giant and a middle-income dualistic developing country. Until the financial crisis of 2008 it was deemed one of the fastest growing economies on the globe and was characterized as an emerging market ripe for foreign and domestic investment. Unfortunately, while South Africa boasts such dominance and growth, it also suffers serious economic problems associated with low exchange rate reserves, declining exports, increased imports, abnormally high unemployment rates, falling foreign reserves, and balance of payments constrictions (Saayman, 2010, Ngandu, 2008, 2009). However, unlike other developing countries that suffered these problems because of their emergence from colonialism and therefore their reliance on foreign investment and intermediate and capital goods imports (Razafimahefa and Hamori, 2005, Gumede, 2000), South Africa suffered these problems because of the rigidities imposed by the apartheid state (Liu and Saal, 2001, Thompson, 2003).

Many of South Africa's economic problems emanate from the apartheid era, which officially spanned the period 1948-1994, but was in effect for almost 100 years (Liu and Saal, 2001; Thompson, 2003). The apartheid economy at first thrived, but began to seriously stagnate by the 1970's until its demise in the 1990's. This was due to the distorted allocation of resources, and the resultant inefficiencies created by racializing the economic structures of accumulation to serve the minority white race (Edwards, 2001). This stagnation was further reinforced by international sanctions, first in the form of an arms and oil embargo, and then disinvestments from the South African regime (Thompson, 2001). The apartheid government responded defensively to these sanctions by creating further rigidities such as creating and encouraging import substitution industries, creating high tariffs for imports, and providing enormous subsidies for export promoting industries (Ngandu, 2009; Truett and Truett, 2003; Liu and Saal, 2001). During this late stage apartheid era, private investment contributed negatively to growth (-12.5%) and import substitution industries (ISI) accounted for 9.7% of growth, while consumption expenditures comprised 95% of GDP. GDP itself recorded average growth rates of only 1% in the 1980-90 period, and inflation was in the double-digits (World Bank, 2010). These macroeconomic indices were higher than the average by international standards, and it was clear that the economy was in survival mode, constantly solving short-term problems rather than focusing on long-term policies. However, in hindsight, scant attention was paid to how these policies manifested themselves in the apartheid era's aggregate import demand function, which is part of the objective of this study.

The end of the apartheid era brought with it a change in South Africa's economic structure as the new post-apartheid government began to recreate a more open economy with the help of international governments and agencies and the elimination of international sanctions and disinvestments from South Africa (Department of Trade and Industry, 2010; World Bank, 2010; Edwards, 2001). To correct for the apartheid distortions and to transform its survival approach to a dynamic growth and prosperity mode, the government implemented a series of strategic policies, among them: privatize parastatals, promote private investment, reduce tariffs and export subsidies, loosen exchange controls, cut taxes on corporate dividends, and enforce intellectual property rights, creating a more competitive international environment (Saayman, 2010; Kabundi, 2009; Edwards, 2001). As such, GDP increased steadily so that by 2007 real GDP growth reached 5%, inflation decreased to 3.9% (2005), private investment dramatically increased from negative rates to 15.1%, and exports increased exponentially from 11.5% in 1990 to 29.1% of GDP in 2001 (World Bank, 2010). South Africa recorded its first ever budget surplus in history, helping it contain its external debt to 26% of GDP, which was lower than other similar developing countries.

Today South Africa's major trading partners are with industrialized countries, but since 1996 it began to also focus on south-south trade with other developing countries in Africa and elsewhere (see Table 1). It is a member of the World Trade Organization, is allowed to benefit from the US African Growth and Opportunity Act (AGOA), and most of its products can enter the United States market duty free (US State, 2010, Kabundi, 2009). The country has already reduced its import permits to 85% and all tariffs on imports have decreased from 22% to 11% contributing to more diversified exports and imports. In fact, South Africa's fiscal structure, debt management, and trade policies, have been considered international best practices by the international organizations (World Bank, 2010).

Table 1. Major Sources of South African Imports, 2009

Region/Country	Value of Imports (Millions of US\$)	Share of Total Imports (%)
Asia	27,526.1	42.9
Europe	22,164.7	34.5
Americas	8,296.4	12.9
Africa	4,800.2	7.5
Pacific	1,259.2	2.0
Germany	7,520.0	11.7
United States	4,943.6	7.7
Saudi Arabia	3,168.3	4.9
Japan	3,129.2	4.9
Iran	2,628.4	4.1
United Kingdom	2,567.5	4.0
France	2,023.6	3.2
Nigeria	1,854.5	2.9
India	1,832.8	2.9

Source: Department of Trade and Industry, Republic of South Africa (2010).

Table 2. Major Imports to South Africa, 2009

HS	Product	Value of Imports (Millions of US\$)	Share of Total Imports (%)
27	Mineral fuels, mineral oils and related products	13,694.48	21.3
84	Nuclear reactors, boilers, machinery and mechanical appliances	9,871.64	15.4
85	Electrical machinery and equipment and parts thereof	6,906.53	10.8
87	Passenger Vehicles	4,603.83	7.2
98	Special classification provisions	3,564.09	5.6
90	Optical photographic, cinematographic, measuring, checking,	1,842.85	2.9
30	Pharmaceutical products	1,602.52	2.5
39	Plastics and articles thereof	1,561.79	2.4
29	Organic chemicals	1,111.49	1.7
38	Miscellaneous chemical products	1,023.69	1.6
88	Aircraft, spacecraft and parts thereof	904.55	1.4
73	Articles of iron or steel	886.73	1.4
48	Paper and paperboard; articles of paper pulp	839.33	1.3
40	Rubber and articles thereof	824.77	1.3
28	Inorganic chemicals; organic or inorganic compound	791.55	1.2
10	Cereals	762.53	1.2
72	Iron and steel	740.03	1.2
64	Footwear, gaiters and the like; parts of such articles	571.90	0.9
15	Animal or vegetable fats and oils	553.20	0.9
62	Articles of apparel and clothing accessories, not knitted	514.80	0.8

Source: Department of Trade and Industry, Republic of South Africa (2010).

There has been a remarkable growth in South Africa's imports between 1950 and 2008. For example, total imports grew from \$879 million to \$90.6 billion in 2008, an annual average growth of 13.8%. However, there was a significant difference in the rate of growth during the apartheid and post-apartheid periods; real imports grew at an annual average rate of 4.3% between 1950 and 1994 while the growth rate doubled to 8.6% between 1995 and 2008. Table 1 shows the main sources of imports while Table 2 shows the composition of imports. Asia is the largest source of imports accounting for nearly 42.9% of

imports in 2009 (Table 1), while Asia and Europe together account for more than 75% of imports. As the largest supplier of imports, China provides machinery and mechanical appliances, textiles and textile articles, base metals and articles of base metal, and products of the chemical or allied industries. Imports from Germany and the US consist mainly of machinery and mechanical appliances. Manufacturing goods account for the largest share of South Africa's imports and mining accounts for the second-largest share (Saayman, 2010). However, the share of manufacturing imports has decreased from 86.2% in 1992 to 74.9% in 2008 while the share of mining imports increased from 7.7% to 22.1% during the same period. (South African Ministry of Trade and Industry, 2010)

Post-apartheid South Africa seems braced for sustained growth and economic upward mobility. Indigenous Africans comprising 78% of the population are projected to rise exponentially to the ranks of middle-class from just over 23% to 70% by 2026 (Statistics, South Africa), bringing with it increases in demand for all goods, including imports. However, although South Africa seems to be developing favorably, it faces grave challenges, among them, increasing dependence on energy imports, intermediate and capital goods imports (see Table 2), an export economy that is dependent on natural resources rather than diversified products, decreasing foreign exchange, and exchange rate unpredictability (Saayman, 2010; Wabiri and Amusa, 2010; Kabundi, 2009; Edwards, 2001). Its currency, the Rand, has been more unstable than most of the world's currencies, and this in turn has created macroeconomic instability. The current account deficit and balance of payments shortcomings have become palpable (The Guardian 2010). Politically, officials are beginning to debate the return of protectionist policies that were so prevalent in the apartheid era. However, to effectively inform policy, one has to study the aggregate import demand function for South Africa during the apartheid era, and thereafter, to shed light into the dangers or lack thereof, of protectionism. This is the objective of our current study.

LITERATURE REVIEW

Although considerable research has been done on import demand functions, we only present the findings of recent studies that analyze the determinants of aggregate imports using the refined econometrics techniques that test for non-stationarity. Our literature also focuses primarily on developing countries.

Akinlo (2008) employs a translog cost function to examine the substitution relations among capital, labor, and imports in Nigeria. Results indicate that domestic capital is a substitute for both labor and imports, although their elasticity values decrease over time, so that a current reduction in import prices is less significant on capital demand than before. These results suggest that the relaxation of restrictions on foreign trade would lead to lower import prices and hence higher economic growth in Nigeria, which in turn would lead to increased exchange reserves, and a better exchange rate. This in turn would lower import prices further and reinforce GDP growth in a virtuous economic cycle.

Razafimahefa and Hamori (2005) analyze the long-run aggregate import demand functions of two very similar countries, Madagascar and Mauritius, for the period 1960-2000. Their results reveal that Madagascar's long-run income elasticity (0.855) is higher than for Mauritius (0.671), indicating a greater amount of income increases are used in imports in Madagascar than in Mauritius. The long-run relative price elasticities are almost equal for both countries (approximately -20), and demonstrate a huge sensitivity of relative prices to import demand. Their results show that the stabilization and devaluation policies under structural adjustment policies imposed in the 1980's have been effective in reducing import demand and therefore the external deficit. However, after the structural adjustment policies (SAP) era, imports remained low in Madagascar, constricting economic growth. In Mauritius imports increased again, and economic growth soared. The authors conclude that the most decisive objective of policy must not to rely solely on reducing imports, but to simultaneously encourage economic growth and exports.

Narayan and Narayan (2005) approximate a disaggregated import demand model for Fiji using relative prices, consumption, investment, and export variables using a small sample size for the period 1970 to 2000. They find that in both the long- and short-run, consumption, investment and exports have an inelastic and positive impact on import demand. However, while an increase in relative prices reduces imports, the relationship is inelastic (0.6) reflecting a dependence on imports. Since Fiji is a price-taker, it has no control over import prices, leading the authors to favor monetary policies that affect relative prices, and export policies to enhance exports for more stable balance of payments and exchange rates.

Dutta and Ahmed (2004) determine the long-run aggregate import demand function for Bangladesh from 1974 to 1994. Drawing on two different error correction models, they find a unique long-run relationship among quantities of imports, import prices, GDP, and foreign reserves. However, while both models convey statistically significant results, the second model reveals a slower rate of adjustment and hence a prolonged period of disequilibrium in the markets before attaining long-run equilibrium. Moreover, they reveal that the coefficient estimate of the dummy variable is insignificant, indicating that liberalization policies have not, and cannot, be fully effective until macroeconomic bottlenecks responsible for low import demand are addressed.

Using annual data over the period 1973–1997, Tang (2002a) establishes the long-run relationship of the Japanese aggregate import demand function. The author confirms that the long-run equilibrium relationship between imports and real income is positive and elastic (0.99), and between imports and relative prices is negative and inelastic (-0.82), implying that economic growth increases imports, and an increase in relative prices decreases the demand for imports less than proportionally. Both these conditions reduce Japan's trade balance, which is an objective of policies amidst a trade balance surplus.

Gumede (2000), studies the import demand function for South Africa from 1972-1997. His results show a long-run significant income elasticity (1.06) of import demand, but that short-run elasticities are less significant. This makes sense because it generally takes a while before any change in income and/or prices translates into consumer behavior. However, in terms of relative price elasticity, labor-intensive industries are more sensitive (-3.0) than capital-intensive industries (-0.71). These findings highlight the dependency of the South African economy on imports. Because export demand has not grown significantly over the period, he argues that this has contributed to the foreign exchange problem, and therefore exacerbates the sustainable economic growth and job creation dilemma faced by the economy.

MODEL SPECIFICATION

South Africa is assumed to be a small developing open-economy, rendering it a price-taker with respect to imports, and therefore supports the use of single-equation techniques for estimating the aggregate import demand function. We further assume that only normal goods are imported, and that as a developing country, real foreign exchange reserves comprises an important variable in the function. Further, the apartheid structure and international sanctions have both had a significant impact on aggregate import demand and are therefore included in the model.

The long-run aggregate import demand function for South Africa (in natural logs) is thus specified as

$$\ln M_t = \beta_0 + \beta_1 \ln Y_t + \beta_2 \ln RP_t + \beta_3 \ln FR_t + \beta_4 D_{1t} + \beta_5 D_{2t} + \varepsilon_t \quad (1)$$

where M_t is the real import volume in period t , Y_t is the real GDP in period t , RP_t is the relative price of imports in period t , FR_t is the real foreign exchange reserves in period t , D_{1t} is a dummy variable

representing the apartheid era (1950-1994) in South Africa, D_{2t} is a dummy variable representing the period of economic sanctions (1981-1994) against South Africa, and ε_t is the error term.

The first explanatory variable, Y_t , in the specified model measures real domestic economic activity, or the real GDP of South Africa. Economic theory suggests that income in the importing country is a major determinant of a country's imports and has a positive impact. Thus, *a priori*, it is expected that $\beta_1 > 0$. The second explanatory variable, the relative price of imports, is calculated as the ratio of import price to domestic price. Economic theory posits that an increase in the relative price of imports discourages imports and therefore β_2 is expected to be negative. The third explanatory variable is a measure of availability of foreign exchange, which can be used to represent the ability to import. Following Hoque and Yusop (2010), we have included the real foreign exchange reserve variable to capture the impact of export earnings on import demand, as export earning is one of the major sources of foreign reserves. This variable does not appear in the traditional import demand function. However, it is an important determinant of imports for developing countries. Since higher real foreign reserves tend to encourage imports, we would expect that $\beta_3 > 0$. The expected signs of β_1 , β_2 , and β_3 are borne out in empirical results by Hoque and Yusop (2010), Akinlo (2008), Agbola and Damoense (2005), Narayan and Narayan (2005), Razafimahefa and Hamori (2005), Dutta and Ahmed (2004), Tsionas and Christopoulos (2004), Tang (2004, 2002a), Matsubayashi and Hamori (2003), Gumede (2000), and Mwega (1993), among others.

The last two explanatory variables are dummy variables. The first dummy variable, D_1 , represents the era of apartheid in South Africa and is defined to take the value 1 for years between 1950 and 1994 and 0 for years between 1995 and 2008. The second dummy variable, D_2 , represents the period of economic sanctions against South Africa and takes the value 1 for years between 1981 and 1994 and 0 otherwise. These two variables are expected to capture the impact of the apartheid and economic sanctions on South Africa's imports. The signs of β_4 and β_5 can either be negative or positive.

Equation (1) shows the long-run relationships among the variables of interest. Given the recent advances in time-series analysis, in estimating the long-run model outlined by Equation (1), it is now a common practice to distinguish the short-run effects from the long-run effects. For this purpose, equation (1) must be specified in an error-correction model (ECM) format following Pesaran, Shin, and Smith (2001), which has been used in many recent studies, including Hoque and Yusop (2010), Hye (2008), Narayan and Narayan (2005), Razafimahefa and Hamori (2005), Tang (2002a,b,c, 2003a,b, and 2004), and Tang and Nair (2002). Using this method of bounds testing or the Autoregressive Distributed Lag (ARDL) approach to cointegration analysis, we rewrite Equation (1) in an ECM format in Equation (2) below.

$$\Delta \ln M_t = \alpha_0 + \sum_{i=1}^n \beta_i \Delta \ln M_{t-i} + \sum_{i=0}^n \gamma_i \Delta \ln Y_{t-i} + \sum_{i=0}^n \delta_i \Delta \ln RP_{t-i} + \sum_{i=0}^n \eta_i \Delta \ln FR_{t-i} + \alpha_1 D_{1t} + \alpha_2 D_{2t} + \lambda_1 \ln M_{t-1} + \lambda_2 \ln Y_{t-1} + \lambda_3 \ln RP_{t-1} + \lambda_4 \ln FR_{t-1} + \omega_t \quad (2)$$

with all variables defined previously, except and the first difference operator, which is Δ . Pesaran et al's (2001) bounds testing approach is based on two procedural steps. The first step involves using an F-test or Wald test to test for joint significance of the no cointegration hypothesis $H_0: \lambda_1 = \lambda_2 = \lambda_3 = \lambda_4 = 0$ against an alternative hypothesis of cointegration, $H_1: \lambda_0 \neq 0, \lambda_1 \neq 0, \lambda_2 \neq 0, \lambda_3 \neq 0, \lambda_4 \neq 0$. This test is performed using Equation (2). The advantage of this approach is that there is no need to test for unit roots, as is commonly done in cointegration analysis. Pesaran, et al. (2001) provide two sets of critical values for a given significance level with and without a time trend. One assumes that the variables are $I(0)$, and the other assumes that the variables are $I(1)$. If the computed F-values exceed the upper critical bounds value,

then H_0 is rejected signaling cointegration among the independent variables. If the computed F -value is below the critical bounds values, we fail to reject H_0 . Finally, if the computed F -statistic falls within the bounds, the result is inconclusive. After establishing cointegration, the second step involves estimating the short-run and long-run coefficients of the cointegrated model. The mathematical derivation of the long-run and short-run parameters can be found in Pesaran et al. (2001).

DATA SOURCES AND VARIABLES

Annual data for the period 1950-2008 are used in estimating our models. The data on nominal imports, the import price index, real GDP, foreign exchange reserves series, and domestic price index are taken from the International Monetary Fund's *International Financial Statistics Yearbook*(2009). Nominal imports in local currency are deflated by the import price index (2005 = 100) to obtain the real import variable for South Africa. The real GDP variable is computed in millions of 2005 constant *Rand*. The relative price of imports series is constructed as the ratio of the import price index (2005=100) to domestic price index, as measured by the consumer price index (CPI) (2005=100). To obtain the real foreign reserves series, we deflated the nominal foreign exchange reserves series by the CPI .

EMPIRICAL RESULTS

Cointegration Among Variables

Table 3 presents the results of the bounds test for cointegration for aggregate imports of South Africa. Comparing the computed F -statistics against the critical values, which are extracted from Pesaran et al. (2001), we can establish the bounds test for cointegration. Using equation (2), each variable in our specified equation (1) is defined as a dependent variable in the calculation of the F -statistic and the estimated F -statistics are reported in Table 3.

Table 3. F - test Results for Cointegration

Critical value bounds of the F-statistic: intercept and no trend						
k	10 percent level		5 percent level		1 percent level	
	I(0)	I(1)	I(0)	I(1)	I(0)	I(1)
3	2.72	3.77	3.23	4.35	3.69	4.89
Calculated F-statistic:						
	$F_M(M Y, RP, FR)$		7.042			
	$F_Y(Y M, RP, FR)$		1.736			
	$F_{RP}(RP M, Y, FR)$		3.139			
	$F_{FR}(FR M, Y, RP)$		2.952			

Critical values are from Pesaran, Shin, and Smith (2001, Table CI(iii) Case III, p. 300). k is the number of regressors.

When the dependent variable is taken to be import demand, the calculated F -statistic, 7.042, is higher than the upper bound critical value of 4.89 at the 1 per cent level of significance, as can be seen in Table 3. This result implies that the null hypothesis of no cointegration cannot be accepted for South Africa and a unique cointegration relationship between imports and its determinants is observable. However, when Y , RP , and FR are each taken as dependent variables, the calculated F -statistic, 3.69, is lower than the lower bound critical value at the 1 per cent level. Therefore we fail to reject the null hypothesis in each case and there is no cointegration among the independent variables.

Long-Run and Short-Run Elasticities

Having established a long-run cointegrated relationship between import demand and its determinants, the second step is to estimate the long- and short-run elasticities. The estimates of long-run elasticities are presented in Table 4 revealing that all the estimated elasticities have the correct expected signs. Adjusted \bar{R}^2 is also very high, indicating that these variables strongly explain the long-run elasticities in the import demand function for South Africa. Income is statistically significant at the 1% level, and has an elastic effect on import demand. More specifically, a 1% increase in GDP or income (an indicator of real economic activity) will increase imports by 1.07%, which is equivalent to Gumede's (2000) elasticity value of 1.06. Foreign reserves is also statistically significant at the 1% level, but has a highly inelastic (0.1485) impact on import demand, lending credence to scholars' concerns that this factor contributes to volatility in the exchange rate. However, import demand, while it is inversely related to relative prices and highly inelastic (-0.0878), is not statistically significant. Because South Africa is so reliant on imports of intermediate and capital goods, this finding makes sense, and reinforces the concern of its impact on the balance of payments deficit. This result, however, contradicts most of the results by other studies, among them, Hoque and Yusup (2010), Akinlo (2008), Agbola and Damoense (2005), Narayan and Narayan (2005), Razafimahefa and Hamori (2005), Dutta and Ahmed (2004), Tsionas and Christopoulos (2004), Tang (2004, 2002a), Matsubayashi and Hamori (2003), Gumede (2000), Senhadji (1998), and Mwega (1993).

Table 4. Long-run Elasticities for South Africa's Import Demand Function (1950-2008)

Dependent variable: $\ln M_t$		
Explanatory Variables	Coefficient	t-statistic
Constant	-2.2081*	-2.737
$\ln Y_t$	1.0743**	18.479
$\ln RP_t$	-0.0878	-0.718
$\ln FR_t$	0.1485**	4.828
D_{1t}	-0.0221	-0.278
D_{2t}	-0.1302*	-2.413
Adjusted R-squared (\bar{R}^2)	0.9641	

** and * indicate statistical significance at the 1% and 5% level, respectively.

Table 4 also reveals that the coefficient for apartheid-era dummy variable, D_1 , is negative but insignificant, meaning that the apartheid era has had an adverse but statistically insignificant impact on the import demand function. These results contradict standard theory of the apartheid era adopting strong import substitution industries (ISI), or it indicates that ISI policies did not work so that import demand was relatively unaffected in the apartheid era. The coefficient for the economics sanctions period dummy variable, D_2 , is negative and significant indicating that international sanctions did indeed negatively affect import demand. To our knowledge, no other study has been able to establish this result before.

The estimated short-run elasticities are presented in Table 5 showing that all the expected coefficient signs are met, and they are statistically significant at either the 1% or the 5% level. Upon comparing Table 5 with Table 4 it is clear that income is about three times more elastic in the short-run than in the long-run. Similarly, relative prices and foreign reserves are less inelastic in the short-run than in the long-run. Interestingly, while relative prices are insignificant in the long-run, they are significant in the short-run. These results show that change takes place much faster in the short-run than in the long-run.

In Table 5, unlike Table 4, the coefficient for D1 is negative and significant at the 1% level, meaning that in the short-run, unlike the long-run, apartheid has had an impact on the import demand function. So in the short-run, the government adopting strong ISI policies worked to effectively reduce import demand. The relationship, although 3 times less inelastic than in the long-run, is still relatively very small at only (-0.0699). The coefficient for D2 is positive and significant at the 5% level indicating that international sanctions positively affected import demand in the short-run, which is opposite from the long-run process, and contrary to expectations. The error correction term, ECMt-1, gauges the rate at which import demand adapts to changes in the regressors before returning to its equilibrium level. More importantly, the error-correction term of the short-run model is statistically significant at the 1% level of significance with the expected negative sign. The coefficient for ECMt-1 is 0.3636 and indicates that once the model in Equation (2) is shocked, convergence to equilibrium is relatively slow with only 36% of adjustment occurring in the first year.

Table 5. Error-Correction Representation for the Selected ARDL Model

Dependent variable: $\Delta \ln M_t$		
Explanatory Variables	Coefficient	t-statistic
Constant	-0.0053	-0.221
$\Delta \ln M_{t-2}$	-0.2332**	-2.989
$\Delta \ln Y_t$	2.8632**	6.510
$\Delta \ln RP_t$	-0.3210*	-2.061
$\Delta \ln FR_{t-1}$	0.0411*	2.183
D_{1t}	-0.0699**	-3.523
D_{2t}	0.0537*	2.117
ECM_{t-1}	-0.3636**	-4.496
Diagnostics		
R^2	0.711	
\bar{R}^2	0.669	
$\chi^2_{Auto}(2)$	1.893	p-value: 0.162
$\chi^2_{Norm}(2)$	0.236	p-value: 0.681
$\chi^2_{White}(2)$	1.129	p-value: 0.386
$\chi^2_{RESET}(2)$	2.408	P-value: 0.127

** and * indicate statistical significance at the 1% and 5% level, respectively.

Table 5 also presents the results of the diagnostic tests. None of the test statistics are statistically significant. There is no evidence of autocorrelation in the disturbance of the error term. The model passes the Jarque-Bera normality tests suggesting that the errors are normally distributed. The RESET test indicates that the model is correctly specified while the F-forecast tests indicate the predictive power/accuracy of the model. Finally, the adjusted R^2 of 0.67 indicates that 67 per cent of the variation in import demand is explained by the variables in the model. Hence, on the basis of these statistical properties, it is reasonable to say that the model is well behaved.

CONCLUDING REMARKS

In this paper we have estimated an aggregate import demand function for South Africa during 1950-2008. Estimates of long-run and short-run import demand elasticities were obtained by employing the bounds

testing approach to cointegration. Our results suggest that a unique cointegration relationship between imports and its regressors, namely, relative prices, exchange reserves, and income, exists. This unique relationship enabled us to study the short-run and long-run elasticities of South Africa's import demand function. Our results indicate that income and real foreign reserves are positive and significant in the short and long-run and are consistent with other findings. However, clear differences exist in the relative prices coefficient between the short-run and the long-run: in the long-run, the coefficient (-0.0878) is highly inelastic and not statistically significant, which contradicts other studies; however, in the short-run, the coefficient is less inelastic and significant, confirming other studies. In all cases our results show that change takes place much faster in the short-run than in the long-run.

In terms of our dummy variables, apartheid and international sanctions, our results are contradictory from results of other studies: The coefficient for D_1 is negative and significant in the short-run, but insignificant in the long-run, meaning that apartheid has only had a short-run impact South Africa's import demand function. In the long-run, import substitution policies did not work, perhaps because it focused on industries that did not have a long-run impact on import demand. The coefficient for D_2 is positive and significant at the 5% in the short-run, but opposite from the long-run when the coefficient is negative. Therefore, in the short-run, international sanctions positively influenced import demand, but in the long-run, it negatively affected South Africa's import demand function.

In terms of policies, South Africa clearly must focus on monetary and fiscal policies that would reduce its imports of capital and intermediate goods, especially oil, while simultaneously focusing on diversifying its export base. Within this context, South Africa ought to take advantage of the US African Growth and Opportunity Act, and increase its supply of duty-free goods to the US. Strengthening trade relations with other developing countries will also give it a foreign exchange rate advantage, thereby increasing its foreign reserves, and in turn, its balance of payments. Further, domestic private investment must be targeted in labor-intensive industries. All these changes will ultimately contribute to a more stable exchange rate, greater macroeconomic stability, growth, and with that, an improvement of unemployment and poverty problems that characterize South Africa's economy.

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STOCK REPURCHASE ANNOUNCEMENTS AND STOCK PRICES EVIDENCE FROM TAIWAN

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ABSTRACT

This paper uses an event study methodology to examine the stock price behavior surrounding announcements of stock repurchases made by Taiwan firms from 2000 to 2008. Our analysis shows that stock prices go up in response to stock repurchase announcements. We also find the announcement effects between various industries to be significantly different; the announcement effect is largest in the financing industry and smallest in the electronic industry. Finally, firms which fully executed the stock repurchase were confirmed to have experienced a relatively large stock price decline in the pre-announcement period relative to those which executed less than 10% stock repurchase; however, there is no significant difference in their announcement effects.

KEYWORD: Stock Repurchase, Event Study, Abnormal Return, Cumulative Abnormal Return

INTRODUCTION

In June 30, 2000, the Taiwan Legislative Yuan promulgated amendments in the provisions of the Securities Exchange Act. Following the formal implementation of these amendments in August 9 of the same year, the treasury stock system officially allowed firms to legally repurchase their shares in the open market. Nevertheless, the companies were limited to the following objectives: (1) the transfer of shares to staff; (2) the repurchase of converted shares issued from stock options and convertible bonds; (3) maintain the credit standing and shareholder's equity of the firm (Securities Exchange Law, Article 28 Section 2).

The Taiwan stock market was shaken on many occasions. After the year 2000, Taiwan went through two political administrations and several global economic downturns, not to mention the subprime crisis in the US and global financial storm since July 2008 up to the present time. Every time stock prices plummet, many companies announce to buy back their own shares. In view of these considerations, this article aims to examine the ability of stock repurchase announcements to provoke immediate response in the stock market, and to identify whether these responses are positive or negative.

Stock repurchase announcements in foreign stock exchange markets (e.g., U.S.) usually bring forth a positive effect on the stock price (Xu, 2000, 508) due to the following reasons (ibid, 509):

1. Signal Effect – Buying back its own shares at a time when stock prices are low signify the strength of the firm.
2. Concentration of Ownership – In order to ease conflicts and consolidate business rights, firms buy back their own shares and reduce dispersion of ownership as well as increase their business efficiency in the process.

Profitability per Share – The firm has excess cash to repurchase its stocks. As a result, the number of outstanding shares is reduced and the profitability per share is increased.

The empirical study of Hatakeda and Isagawa (2004) confirm that stock repurchase announcements yield a positive effect on stock prices in Japan (significant results are detected on the announcement date and on the succeeding days). Furthermore, the result of Lie's (2005) study on stock repurchases in the US stock exchange for the period 1981-2000 likewise show that such announcements yield a positive response from the market.

The study made by Lee et. al. (2005) on Korea for the period 1994-2000 show that stock repurchase produces extraordinary returns on the stock price within a short amount of time (90 days). Hatakeda and Isagawa (2004), in their empirical study on Japan, confirm the positive effect brought about by repurchase announcement on the firm's stock price (particularly on the day of the announcement and on the following day). In the U.S. markets, Comment and Jarrell (1991), Ikenberry et.al. and Liu and Ziebart (1997) reported that stock price generally soars in response to open-market repurchase announcement. This result is echoed by the research conducted by Lie (2005) on stock repurchase announcements in the U.S. open market for the period 1981-2000 which showed positive reactions in the stock market as a result of repurchase announcement.

Previous studies done in Taiwan produced similar results. For instance, Chen (2003) discovers that stock repurchase announcement is quite useful in stabilizing the company's share price. Not only that, staggering abnormal returns can also take place 3 trading days after the announcement is made.

Furthermore, announcement effects may vary according to the industry. Chen (2003) observed that the impact is stronger on the financial industry than conventional industries, while the impact is weakest on the electronic industry. Qi et.al. (2007) also discovered that the average CAR of non-electronic firms in response to stock repurchase announcement is far greater than that of electronic firms. In addition, the effects may also vary depending on the number of times by which the repurchase announcement is made. In fact, Chan (2003) reported that the first repurchase announcement yielded positive results in Taiwan but eventually declined during the succeeding announcements. The effect became less remarkable beginning on the fifth repurchase announcement.

On the other hand, the actual execution after the announcement may also influence the repurchase effect on stock prices. Hatakeda and Isagawa (2004) notice that full execution of repurchase after the announcement produce equally positive results. This indicates that the market does not immediately reflect the message given by possible executors. The stock price of the firm, however, may substantially shoot up as soon as the company fully executes the repurchase after the announcement. Companies that experienced a huge drop in stock price prior to the announcement are more willing to repurchase their stocks. In fact, the result is in favor of the undervaluation hypothesis and investment hypothesis. Since the market price is temporarily undervalued, the company will consider the moment as an opportunity for a profitable investment (a positive present net value) if it is optimistic about its future performance. If the firm is willing to repurchase, then the undervaluation in the market becomes much more serious and reinforces the intention of the company to buy back its shares. Lie (2005) compared companies who merely declared repurchase but did not do so during the quarter, and companies who repurchased stocks worth more than 1% of their total assets. The result shows that only the latter had improved business performance. When the repurchase was done a quarter after the announcement, the business performance improved at the same time.

The following hypotheses are drawn based on the statements above:

Hypotheses I – Stock repurchase announcements cause a significantly positive response from the market.

Hypothesis II – The actual act of repurchasing and the magnitude of stocks repurchased can affect the stock price. The announcement produces more significant results when the percentage of actual repurchase is higher.

Hypothesis III – The effects of repurchase announcement vary according to industries. The effect on financial industry is expected to be the largest, while the effect on electronics industry is expected to be least.

Related studies done in Taiwan made use of shorter time periods (i.e., from half a year to 5 years). This article uses a total of 8 years worth of data from August 2000 to October 2008, hoping that a longer time period will help validate further the hypotheses presented.

Section 1 consists of the introduction. Section 2 explains the use of data and research methods. Section 3 presents the analysis and results. Section 4 provides the conclusion and recommendation.

DATA AND RESEARCH METHOD

This study aims to examine the effects of stock repurchase announcements by listed companies on their respective stock prices, and to ascertain whether there really is an “announcement effect”. If so, it will be established whether the announcement effect varies according to industries or in the actual execution of repurchase. Data were obtained from the Market Observation Post System of the Taiwan Stock Exchange. The information gathered consists of listed companies who issued repurchase announcements from August 9, 2000 (the effective date of the formal implementation by the Treasury Stock System) to October 31, 2008. As stated in the previous Section, the effect of the repurchase announcement may differ according to the number of times the announcement was made. In this case, only those who issued a repurchase announcement for the first time were considered for this research, all the rest were eliminated from the sample. Thus, the data was initially composed of 458 firms. The OLS of the event study method is applied to the data collected from the Taiwan Daily News in order to select an approximate market model. After eliminating firms with insufficient data, the sample was down to 413. Table 1 shows the proportion of industry variations and actual repurchase implementation.

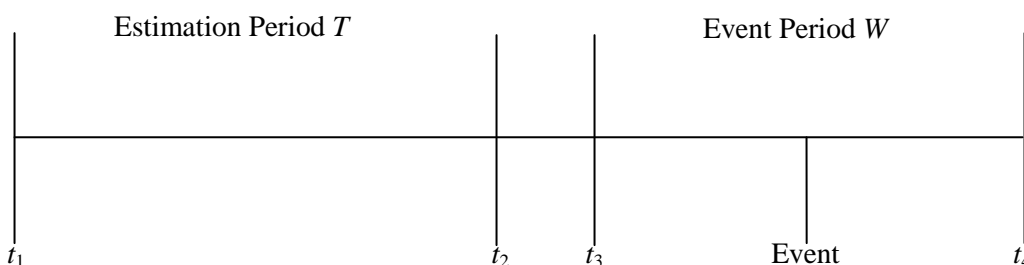
The main objective of the event study methodology is to examine the effect of each and every event (e.g., stock repurchase announcement, etc.) on the stock prices, which may result in abnormal returns or AR. The data may be used to understand the market prices of securities and whether there are any correlations with a specific event.

Generally speaking, when using the daily rate of return to establish an approximate model, the estimation period (See t1-t2 in Figure 1) falls between 100 to 300 days. Too short of an estimation period may undermine the predictive powers of the forecasting model, while too long of an estimation period may produce an unstable model due to structural variations occurring within the time frame. There are no objective criteria for the length of the time period (See t3-t4 in Figure 1). The daily rate of return ranges from 2 to 121 days (Chen and Li, 2000, 23). Previous studies set the event date on the day when the repurchase announcement is made by the director. The estimated period prior to the declaration is between 121 – 21 days. On the other hand, the event period starts from 20 days before the announcement and 20 days after the announcement, for a total of 41 days.

Since prices of financial properties are often characterized by having a fat tail and high peaks (otherwise known as ARCH phenomenon), Yang (2007, 146-147) assumes that too many fluctuations crowd together in this scenario. Failure to consider this trend may likely result in the following: overestimation of β coefficient in the estimation period of the market model, β variance of the event period may vary over time and the increase in paid-up shares for 3 consecutive days during the event. These are possible

outcomes of the “crowding together” in the ARCH. GARCH (1,1) is generally used to correct this problem (Chen and Lee, 2000, 119). However, the event period in this research extends over 8 years. There is an enormous difference among the event dates of the companies. The observed values of the stock prices are not likely to be simultaneously affected by the same external factors, and the abnormal return of the stock prices of each company is more independent. Furthermore, the OLS method is used to calculate the residual of the samples. The result undergoes a D-W auto-correlation and ARCH tests and reveals that most results are not at all significant. In other words, the autocorrelation issue in the data is not particularly serious and does not warrant an ARCH model. If the abnormal return and cumulative return of the samples are standardized and averaged out, it may on one hand reduce the effects of interference by excluded events on stock returns. The distribution of abnormal rate of return is then converted to standard normal distribution, and conforms to the conditions of identical distribution. Furthermore, this article uses the GARCH (1,1) approach to estimate the sample. Out of 413 firms in the sample, 114 firms (27.6%) resulted in an extremely large AR (actual rate of return on the event date minus the projected rate of return) and CAR values, and produced serious damage on the average abnormal return. Considering the aforementioned, this study adopts the OLS method of event study to estimate the standard abnormal return (SAR) of the sample and standard cumulative abnormal return (SCAR).

Figure 1: Length of Event and Estimation Period



EMPIRICAL ANALYSIS

The empirical results showed that the entire sample yielded a significantly negative SAR (standardized cross-sectional t-test and non-parametric symbols showed a significant level of 5%) on the following periods: 1 -13 days, 17 days, and 20 days before the repurchase announcement date. This means that the stock price is clearly undervalued. On the other hand, a significantly positive SAR was noted 1-2 days after the event date. This indicates an apparent announcement effect and supports Hypothesis I: *Stock repurchase announcements cause a significantly positive response from the market*. Although SAR was positive on the event date, the t-test was not remarkable. SAR was largest on the first date (+1 day) but the announcement effect clearly dropped. The non-parametric symbols up to the 3rd and 4th day were not significant either. Generally speaking, SAR was consistently negative before the announcement and consistently positive after the announcement. This reflects the SCAR presented in Table 2. Since the stock price was evidently low before the event date, SCAR became positive only on the 14th day (+14) after the repurchase announcement (a significant negative value was detected only until -20 to +7 days)

With regard to the actual implementation rate of the stock repurchase, the sample was divided into 3 groups: 10% and below, 100% and above, and the percentage in-between. In verifying Hypothesis II, only the first and second groups were compared. Table 3 shows that the SAR of less than 10% implementation rate showed a 5% significant level in the two tests on the following days: -20 day, -12 day, announcement date, and +1 day. The SAR of 100% implementation rate showed a 5% significant level in the two tests on the following days: -10 day, -6 day, -4 day, -2 day, +1 day, +2 day, +7 day, +13 day. The apparent

difference in the announcement effects of the 2 types of firms implies that the effect of large investments on the firm making the repurchase announcement and actual implementation outcome is not perfectly clear. The stock price of the former is not as low as that of the second type of firm (i.e., SAR were at times positive). In this case, SCAR can easily become positive (3 days after the announcement for the first type; 10 days after the announcement for the second type; the daily average of the 2nd type will not reach a significant level). This study agrees with the point of view of Hatakeda and Isagawa, that is, the firm which performs actual repurchase experienced a lower stock price before the repurchase announcement, and were more willing to buy back its shares. This failed to support Hypothesis II: *The announcement produces more significant results when the percentage of actual repurchase is higher*. In conducting the t-Test on the SAR of the two types of firms on the following periods: 3 days after the repurchase announcement (+0 to +3) and 20 days after the repurchase announcement (+0 to +20), the results were not significant in the 5% level. This result is similar to that obtained by Lin (2002). Perhaps this is due to the failure in filtering some other factors which warrants further studies in the future.

When the industries were classified into 3 categories, Table 4 and Table 5 show significant differences in the announcement results among them. For the financial industry, the first day of the event showed the strongest announcement effect (with 1.47 SAR, as opposed to 0.84 in the electronic industry and 1.18 for traditional industries). However, the declining rate of the outcome was also fastest in the financial industry. Since the stock price prior to the event was not seriously low (with occasional positive SARs), SCAR was easily converted to a positive value (i.e., 2 days after the repurchase announcement and (+14 day) to (+20 day) showed equally significant results in the two tests). The repurchase effect was weakest in the electronic industry. SCAR was negative until the day 20 of the event. The traditional industries fell between the two industries discussed above. Based on the two tests, values became significantly positive on the 8th day after the announcement and from (+16 day) to (+20 day). The One-Way ANOVA test results in this study showed that the industry itself and SAR have a definite correlation (p value is 0.054). The t-Test confirmed a significant difference between the SAR of financial industry and that of electronic industry (p value is 0.017). Other industries did not yield any remarkable discrepancies. This result supports Hypothesis III - *The effects of repurchase announcement vary according to industries. The effect on financial industry is expected to be the largest, while the effect on electronics industry is expected to be the least*. The outcome mirrors those of Lin (2002), Chen (2003), Lin (2005), and Qi (2007), etc.

CONCLUSION

This study utilized collected data from the Market Observation Post System of the Taiwan Stock Exchange. Listed companies who issued a repurchase announcement for the first time from August 9, 2000 to October 31, 2008 were included in the sample, with a final count of 413 firms. The OLS method of event study was applied to the database of Taiwan Daily News in order to select market model that can estimate the effects of stock repurchase on stock price. The result of the study supports the following hypothesis: *Stock repurchase announcements cause a significantly positive response from the market; The effects of repurchase announcement vary according to industries. The effect on financial industry is expected to be the largest, while the effect on electronics industry is expected to be the least; Firms who experienced a larger decline in stock price prior to repurchase announcement are more willing to buy back their stocks*. However, the result failed to support Hypothesis II – *The announcement produces more significant results when the percentage of actual repurchase is higher*. It is possible that some other factors were not filtered and ultimately affected the results. This warrants further studies in the future.

Table 1. Basic Qualities of the Sample Unit: Number

Total	Type of Industry			Repurchase Implementation Rate		
	Financial	Electronic	Conventional Industries	Below 10%	10% - below 100%	100%
413	25	228	160	43	243	127

Table 2. Average and Cumulative Abnormal Return (Entire Sample)

Event Date	sar	Scar	t-Test	Symbol Test	Event Date	sar	Scar	T-Test	Symbol Test
-20					+1				
	-0.1273	-0.1273	-2.71 ***	3.40 ***		1.0078	-2.1295	13.00 ***	9.79 ***
-19					+2				
	-0.043	-0.1761	-0.85	1.78		0.5695	-1.56	8.20 ***	5.07 ***
-18					+3				
	-0.0627	-0.2388	-1.17	1.48		0.2627	-1.2973	3.98 ***	1.43
-17					+4				
	-0.1255	-0.3583	-2.44 ***	3.00 ***		0.1719	-1.1254	3.11 ***	1.03
-16					+5				
	-0.0331	-0.3914	-0.63	0.64		0.0947	-1.0307	1.60	0.25
-15					+6				
	-0.0523	-0.4436	-0.92	1.53		0.1225	-0.9082	2.32 **	0.93
-14					+7				
	-0.0843	-0.5279	-1.47	2.51 **		0.1055	-0.8027	1.96	0.74
-13					+8				
	-0.1496	-0.6775	-2.83 ***	3.69 ***		0.1006	-0.702	1.84	1.82
-12					+9				
	-0.2323	-0.9098	-4.41 ***	4.87 ***		0.1691	-0.5329	2.93 ***	1.43
-11					+10				
	-0.1725	-1.0823	-3.39 ***	3.99 ***		0.0964	-0.4364	1.84	1.33
-10					+11				
	-0.2007	-1.2762	-3.34 ***	5.13 ***		0.1087	-0.3278	1.98 **	0.54
-9					+12				
	-0.1336	-1.4098	-2.26 **	1.97 **		0.146	-0.1818	2.79 ***	1.43
-8					+13				
	-0.2349	-1.6508	-4.20 ***	3.40 ***		0.1286	-0.0532	2.22 **	0.44
-7					+14				
	-0.1673	-1.8181	-2.87 ***	3.59 ***		0.0787	0.0255	1.47	0.25
-6					+15				
	-0.2027	-2.0208	-3.49 ***	4.38 ***		0.04	0.0655	0.73	0.34
-5					+16				
	-0.2015	-2.2223	-3.50 ***	3.00 ***		0.0587	0.1242	1.06	1.13
-4					+17				
	-0.3308	-2.5531	-5.32 ***	5.56 ***		0.0927	0.2169	1.60	0.05
-3					+18				
	-0.1947	-2.7478	-3.27 ***	3.99 ***		0.0859	0.3028	1.66	1.13
-2					+19				
	-0.2528	-3.0005	-3.80 ***	2.80 ***		0.0634	0.3662	1.21	0.54
-1					+20				
	-0.2546	-3.2551	-3.58 ***	3.10 ***		0.035	0.4011	0.67	0.84
0									
	0.1178	-3.1373	1.60	2.02 **					

Note: 1. SAR is the standard abnormal return; SCAR is the standard cumulative abnormal return. 2. T-Test refers to the t-value of the standardized-residual cross-section. Symbol test refers to the non-parametric test. These tests examined the significant levels of SAR.

3. *** represents 1% significant level. ** represents 5% significant level. * indicates 10% significant level.

Table 3. Average and Cumulative Abnormal Return (Based on the Implementation Rate of the Stock Repurchase)

Samples with Less Than 10% Stock Repurchase Implementation Rate					Samples with 100% Stock Repurchase Implementation Rate				
Date of Event	sar	Scar	T-Test	Symbol Test	Date of Event	sar	scar	t-Test	Symbol Test
-20	-0.2902	-0.2902	-2.32**	2.90***	-20	-0.1194	-0.1194	-1.43	2.40**
-19	-0.1244	-0.4146	-0.82	0.76	-19	-0.1284	-0.2669	-1.51	1.43
-18	0.0702	-0.3444	0.38	0.76	-18	-0.055	-0.3219	-0.61	0
-17	0.0915	-0.2529	0.61	0.46	-17	-0.0312	-0.3327	-0.36	0.80
-16	-0.1983	-0.4512	-1.41	0.76	-16	0.0186	-0.3141	0.22	1.33
-15	-0.0089	-0.46	-0.04	0.76	-15	0.0339	-0.2801	0.35	0.62
-14	0.1678	-0.2922	0.86	0.15	-14	0.0765	-0.2036	0.82	0.80
-13	-0.2327	-0.5249	-1.60	1.37	-13	-0.0595	-0.2631	-0.61	1.51
-12	-0.3794	-0.9043	-2.73***	2.29**	-12	-0.0639	-0.327	-0.77	1.86*
-11	-0.2660	-1.1703	-1.86*	1.98*	-11	-0.1252	-0.4522	-1.35	1.51
-10	-0.1254	-1.2957	-0.94	1.07	-10	-0.208	-0.6602	-2.25***	3.28***
-9	-0.2834	-1.5792	-2.17**	1.37	-9	-0.0299	-0.6901	-0.29	0.09
-8	-0.1661	-1.7453	-0.96	0.76	-8	-0.2213	-0.9114	-2.69***	1.86*
-7	-0.1101	-1.8553	-0.62	1.37	-7	-0.1472	-1.0586	-1.65	2.22*
-6	-0.0538	-1.9092	-0.37	0.46	-6	-0.2568	-1.3154	-2.71***	2.75***
-5	0.0012	-1.908	0.01	0.46	-5	-0.2346	-1.5499	-2.29***	1.86*
-4	-0.1822	-2.0902	-1.28	3.20***	-4	-0.3785	-1.9285	-3.31***	2.93***
-3	0.0539	-2.0363	0.33	0.15	-3	-0.2352	-2.1636	-2.11***	1.69*
-2	0.0486	-1.9877	0.30	0.46	-2	-0.3076	-2.4712	-2.80***	3.40**
-1	-0.1852	-2.1729	-0.82	0.76	-1	-0.292	-2.7632	-2.40**	1.86*
0	0.5736	-1.5993	2.46**	2.29***	0	0.1177	-2.6455	-0.90	1.86*
+1	0.9439	-0.6554	3.80***	2.29**	+1	1.0787	-1.5667	7.72***	6.66***
+2	0.5127	-0.1427	2.73***	0.76	+2	0.497	-1.0697	4.38***	2.04**
+3	0.2517	0.109	1.26	0.76	+3	0.2113	-0.8584	1.75***	0.27
+4	0.4058	0.5148	2.10**	1.37	+4	0.2049	-0.6535	2.00**	0.80
+5	0.0349	0.5497	0.17	1.07	+5	0.1273	-0.5262	1.36	0.80
+6	-0.0022	0.5474	-0.01	0.15	+6	0.0975	-0.4287	1.14	1.33
+7	-0.2121	0.3354	-1.51	2.29**	+7	0.2708	-0.1579	2.86***	2.04**
+8	0.0827	0.418	0.45	0.46	+8	0.0502	-0.1078	0.48	1.15
+9	0.0328	0.4508	0.20	0.46	+9	0.0639	-0.0438	0.63	1.15
+10	0.2620	0.7129	1.64	0.76	+10	0.1199	0.0761	1.26	1.69*
+11	0.1004	0.8133	0.74	0.46	+11	0.09	0.1661	1.02	0.62
+12	-0.0791	0.7341	-0.52	0.15	+12	0.1089	0.275	1.06	0.09
+13	0.1544	0.8886	0.75	0.15	+13	0.3269	0.6019	3.32***	2.04**
+14	0.2800	1.1686	1.73	0.76	+14	0.081	0.6829	0.83	0.44
+15	0.4581	1.6267	2.40**	0.76	+15	0.0245	0.7074	0.23	1.33
+16	0.2498	1.8765	1.53	1.07	+16	-0.0209	0.6865	-0.22	0.97
+17	0.3965	2.273	1.85*	0.46	+17	-0.0458	0.6408	-0.44	0.26
+18	0.2056	2.4786	1.24	0.15	+18	-0.0466	0.5941	-0.51	1.15
+19	-0.0700	2.4087	-0.43	0.76	+19	0.0235	0.6176	0.27	0.09
+20	0.0949	2.5036	0.57	0.76	+20	0.1476	0.7651	1.53	1.15

Note: Same as Table 2.

Table 4. Average and Cumulative Abnormal Return (Based on Industry Type)

Date of Event	sar	Financial Industry			Date of Event	sar	Electronic Industry		
		Scar	t-Test	Symbol Test			scar	T-Test	Symbol Test
-20	0.1515	0.1515	0.65	0.2	-20	-0.1309	-0.1309	-2.13**	2.38**
-19	0.0394	0.1909	0.18	0.6	-19	-0.0717	-0.2025	-1.09	1.99**
-18	0.127	0.3179	0.64	0.2	-18	-0.0433	-0.2458	-0.60	1.46
-17	-0.0811	0.2368	-0.54	1	-17	-0.1141	-0.36	-1.65	1.59
-16	0.1535	0.3903	0.66	0.6	-16	-0.0073	-0.3672	-0.11	0.13
-15	0.0698	0.46	0.26	0.2	-15	-0.0717	-0.4389	-1.02	2.25**
-14	-0.1207	0.3394	-0.56	0.2	-14	-0.0944	-0.5333	-1.31	2.65***
-13	-0.0404	0.2989	-0.16	0.6	-13	-0.2273	-0.7606	-3.29***	3.31***
-12	-0.2128	0.0861	-1.05	0.2	-12	-0.2012	-0.9618	-3.07***	4.11***
-11	-0.427	-0.3409	-1.98	2.6**	-11	-0.1734	-1.1353	-2.53***	3.71***
-10	-0.5251	-0.866	-1.99	2.2**	-10	-0.2277	-1.3629	-3.20***	4.11***
-9	0.2416	-0.6244	1.29	2.2**	-9	-0.256	-1.6189	-3.16***	2.25**
-8	-0.0063	-0.6307	-0.02	0.2	-8	-0.3138	-1.9327	-4.46***	3.31***
-7	-0.0682	-0.6989	-0.24	1	-7	-0.1641	-2.0968	-2.13**	2.65***
-6	-0.4197	-1.1186	-1.50	1	-6	-0.1921	-2.2889	-2.55**	3.05***
-5	-0.0559	-1.1744	-0.25	2.2	-5	-0.1891	-2.478	-2.50**	1.59
-4	0.2119	-0.9626	0.77	1	-4	-0.3775	-2.8555	-4.97***	4.77***
-3	-0.4164	-1.379	-1.77	0.6	-3	-0.2567	-3.1122	-3.45***	4.11***
-2	0.1611	-1.2179	0.69	1.4	-2	-0.2137	-3.3259	-2.30**	1.59
-1	0.0525	-1.1655	0.20	0.6	-1	-0.2859	-3.6118	-3.14***	2.25**
0	0.5627	-0.6028	1.70	1.4	0	0.0772	-3.5346	0.78	2.12**
+1	1.469	0.8662	5.66***	3.4***	+1	0.8396	-2.695	8.33***	6.09***
+2	0.5167	1.3829	2.12**	1.4	+2	0.4678	-2.2272	5.70***	3.71***
+3	0.1564	1.5393	0.64	0.2	+3	0.2495	-1.9776	3.36***	1.46
+4	0.3145	1.8538	1.25	0.2	+4	0.1335	-1.8441	1.93	0.13
+5	0.1796	2.0334	0.72	0.2	+5	0.0569	-1.7872	0.77	0.40
+6	0.042	2.0753	0.18	0.6	+6	0.0706	-1.7166	1.04	0.26
+7	0.2687	2.3441	1.40	1.4	+7	0.0421	-1.6745	0.58	0.13
+8	-0.1245	2.2195	-0.51	0.2	+8	0.0244	-1.6501	0.34	0.93
+9	0.1318	2.3514	0.95	0.2	+9	0.1152	-1.5349	1.51	0.13
+10	0.2589	2.6103	1.30	1.4	+10	0.0721	-1.4628	1.07	0.53
+11	0.2258	2.836	1.20	1.4	+11	0.1003	-1.3625	1.34	0.66
+12	0.3316	3.1676	1.52	0.2	+12	0.0875	-1.275	1.28	1.19
+13	0.022	3.1896	0.08	1	+13	0.0913	-1.1836	1.20	0.79
+14	0.6208	3.8105	2.33**	1.4	+14	-0.0302	-1.2138	-0.45	1.06
+15	0.3264	4.1369	1.31	1.4	+15	-0.0075	-1.2213	-0.11	0.40
+16	0.2307	4.3676	0.88	0.6	+16	0.017	-1.2043	0.25	1.85
+17	0.0759	4.4434	0.26	0.6	+17	0.0632	-1.1411	0.80	0.66
+18	0.2838	4.7272	1.06	1	+18	0.0595	-1.0815	0.90	1.06
+19	0.1661	4.8933	0.58	0.6	+19	0.0004	-1.0811	0.01	0.93
+20	0.1502	5.0435	0.80	0.2	+20	-0.0288	-1.1099	-0.42	0.66

Note: Same as Table 2.

Table 5. Average and Cumulative Abnormal Return (Conventional Industries)

Event Date	Sar	Scar	T-Test	Symbol Test	Event Date	sar	scar	t-Test	Symbol Test
-20	-0.1657	-0.1657	-2.19***	2.53	+1	1.1753	-1.7918	8.94***	7.12***
-19	-0.0149	-0.1959	-0.18	0.72	+2	0.7226	-1.0692	5.55***	3.16***
-18	-0.1204	-0.3163	-1.38	0.72	+3	0.2981	-0.7711	2.32**	0.63
-17	-0.1487	-0.4488	-1.72	2.53**	+4	0.2043	-0.5668	2.13**	1.58
-16	-0.0991	-0.548	-1.08	1.11	+5	0.1354	-0.4314	1.29	0.00
-15	-0.0436	-0.5916	-0.44	0.16	+6	0.209	-0.2224	2.37**	1.42
-14	-0.0642	-0.6558	-0.63	0.79	+7	0.1704	-0.052	1.92	0.79
-13	-0.0558	-0.7116	-0.65	1.74	+8	0.2444	0.1925	2.74***	1.74
-12	-0.2797	-0.9913	-2.98***	2.85***	+9	0.2518	0.4443	2.52***	2.06**
-11	-0.1315	-1.1228	-1.62	0.95	+10	0.1058	0.55	1.17	0.95
-10	-0.1109	-1.2163	-1.01	2.47**	+11	0.1023	0.6524	1.15	0.63
-9	-0.0172	-1.2335	-0.18	1.35	+12	0.2002	0.8526	2.31	0.79
-8	-0.1584	-1.4085	-1.75	1.58	+13	0.1983	1.0509	2.11**	1.26
-7	-0.1873	-1.5958	-1.99**	2.21**	+14	0.1493	1.2001	1.67	1.11
-6	-0.1839	-1.7797	-1.92	3.00***	+15	0.0628	1.2629	0.63	0.63
-5	-0.2419	-2.0216	-2.51**	2.06**	+16	0.0912	1.3542	0.95	0.16
-4	-0.349	-2.3706	-3.18***	3.64***	+17	0.1374	1.4916	1.55	0.63
-3	-0.0717	-2.4423	-0.68	1.26	+18	0.0926	1.5842	1.09	0.95
-2	-0.3732	-2.8155	-3.64	3.16***	+19	0.137	1.7212	1.79	0.00
-1	-0.2579	-3.0734	-2.09	2.06**	+20	0.1078	1.829	1.25	0.63
0	0.1062	-2.9671	0.91	0.16					

Note: Same as Table 2.

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MANAGING INNOVATION IN A PUBLICLY-FUNDED ORGANIZATION: THE INNOVATOR'S PERSPECTIVE

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ABSTRACT

Being a key driver of sustainable competitive advantage, innovation is also a key challenge. Developing and managing innovation is a complex and formidable task. Researchers have long sought to explain why some organizations innovate more than others and have identified strategic orientation and social capital, investment in R&D, development of knowledge and competencies and organizational size among the main determinants of innovation. Previous research has also suggested that high-performing innovative organizations are characterized by strong culture and leadership. This empirical paper investigates the management of innovation in an intermediary publicly-funded organization established as a key part of delivering UK Government objectives. The organization has been established to deploy science in a novel way and develop solutions to specific problems for other publicly-funded organizations and institutions. Hence it provided an interesting setting for examining the organizational dimensions of innovation management. The study employed structured interviews with section managers and research staff to gain understanding not only of the perspective of managers but also of the perspective of the actual innovators – engineers and scientists. The research findings identified a set of management deficiencies pertaining to the implementation of strategy for innovation, including inappropriate organizational structure, control systems and compensation policies. The findings were used to develop practical recommendations for improving the organization's performance and directions for future research.

KEYWORDS: innovation, management, strategy implementation

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DIVIDEND INFORMATION CONTENT AND FUTURE PROFITABILITY

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ABSTRACT

Recent research has employed model re-specification or the expected dividend model and found evidence in support of dividend-signaling hypothesis. In contrast, to raise the predictive power of dividend signal, this study proposes a “double signal adjustment model” and examines the association between dividend change and future profitability. The main thrusts of the model are adopting an “expected dividend change model” to find out a sample in which the “expected dividend changes” conform to the financial status quo, and further using a proxy variable of future profitability to strengthen the predictive power of dividend signals. The empirical results show that the positive association between dividend changes and future profitability not only appears in pooled cross section data, but also in cross-sectional data. The robustness tests also obtain similar results on the issues of share repurchase, investment growth opportunities, business cycle, and industry effect.

JEL: G35

KEYWORDS: dividend, dividend change, dividend signal, double signal, double signal adjustment model.

INTRODUCTION

Litner (1956) proposes the Model of Dividend Behaviors, upon which researchers have built a large number of theories and hypotheses regarding the issues of why firms need to issue dividends and how investors interpret dividend information. Among these questions, the one on whether the dividend-signaling hypothesis holds or not is so far still under debate. The basic assumption of the hypothesis is that insiders have more information regarding future earnings than investors, and thereby corporate managers may convey future earnings prospects through dividend changes to maintain the level of firms' share prices. However, a prerequisite is that the signal should be trustworthy; otherwise, a false signal is bound to be very costly (Spence, 1973).

In fact, cash dividend itself is a high-cost signal, that is, the release immediately reduce the company's retained earnings, and sometimes external borrowing is necessary if firms lack of fund. Therefore, even if the company's current earnings are higher than prior earnings, managers are reluctant to increase dividends when facing an uncertain prospect. On the other hand, managers may also resist reducing dividends despite the firm's poor financial conditions, since the decrease in dividends may cause a downside fluctuation in the firm's stock prices. The tendency of managers to keep the firm's dividends at the existing level has caused the well-known “rigidity of dividends” (Brav, Graham, Harvey and Michaely, 2005). This characteristic of the changes in dividends provide a reason for investors to believe the information content of dividend signal, when an increase or a decrease in the dividends occurs.

However, in fact a firm does not fully predict the future condition of earnings when declaring a dividend. Therefore, one has better regard dividend changes as only a reflection of past and present situation of earnings, rather than that of a manager's expectation of earnings prospects. In addition, if managers expect to see a decreased future profit, then managers, to mitigate the recession of future profits, may take some earnings management, and these factors indeed have affected the expected direction of future

earnings based on dividend signals. As a result, additional signals may be required if one wish to have more confidence in using dividend changes to predict the direction of future earnings.

On the other hand, DeAngelo et al. (1992; 1996) and Leftwich and Zmijewski's (1994) study suggest that the changes in the company's dividend have different levels of information content, in which the dominant motive depends on each special circumstance. In other words, profit-making companies may not increase cash dividends, whereas loss-making companies also may not reduce the dividends. This may help explain why a lot of literature does not find evidence that supports the dividend-signaling hypothesis. The underlying reason may well be that the researchers only take into account the actual dividend changes, and ignore the financial conditions under which dividend changes occur. Therefore, how to select a sample with the information content of dividend will be one of the important topics to verify whether the dividend-signaling hypothesis holds or not.

The remainder of this paper is organized as follows. Section 2 describes the related theory and hypotheses on dividend payment and recalling the related dividend signaling literature. Section 3 shows the study design, including data, variables and study approach. Section 4 describes the results and related analyses, and concludes the paper in Section 5.

LITERATURE REVIEW

In the classic study of dividends, Miller and Modigliani (1961) assert that under the assumption of a perfect capital market, the true value of firms does not relate to their dividend policies. However, in practice firms' dividend declarations do affect their stock prices, which may be due to the information asymmetry in the market. That is, managers generally have more information about the prospects of profits than outside investors. As a result, a manager may convey the company's real value via dividend changes. Bhattacharya (1979), Miller and Rock (1985) and John and Williams (1985) further build models of market information asymmetry, and elucidated that managers, on behalf of existing shareholders, send out a high-cost dividend signal, so that the stock price may reflect the company's true value. On the other hand, the empirical results of studies such as Laub (1972), Aharony and Dotan (1994), and Yoon and Starks (1995) support that dividend changes do convey information on future profits.

However, a large number of studies show that the relationship between dividend changes and future profitability is negative rather than positive. For example, Benartzi, Michaely, and Thaler (1997) find that dividend changes associate positively with changes in the prior earnings, but find no evidence supporting a relation with future earnings. In the Japanese market, Fukuda (2000) also obtains the same conclusion, and suggests that the evidence against the hypothesis may be due to managers' overreactions to the earnings prospects when adjusting dividends.

The above-mentioned arguments regarding dividend information content are still under debate in the 21st Century. Some researchers lend support to the signaling hypothesis by documenting a significant increase in future profitability following a dividend increase, expected dividend earnings, or double signals. First, Nissim and Ziv (2001) assert that some issues that cause non-positive results between dividend changes and future profitability may be due to measurement error or model misspecification. One is the use of "the common stock market value in the beginning of a period" as a base to deflate the future earnings changes. Instead, "the book value of ordinary shares in the beginning of a period" would be a better alternative. The underlying assumption is that the market value may reflect expectations about future earnings in advance, and be therefore not appropriate to serve as the deflator. The other is the omission of correlated variables. Given that the ratio of earnings to the book value of equity (ROE), an important predictor for the earnings change, is mean reverting, high current ROE implies an expected decrease in future earnings, and vice versa. Nissim and Ziv (2001) therefore control for the current ROE to avoid the possible bias and find a significant and positive relationship between dividend increases and future earnings. Their results

are robust to alternative measures of future profitability, including future earnings change, future earnings and future abnormal earnings.

Then, Lee and Yan (2003) suggest that only the forward-looking samples of dividend changes convey dividend information. For example, the current dividend increase, only if combined with an additional future profitability signal, that is, a current positive ROE and a previous negative ROE, has an effect of dividend signal. The underlying rationale is that managers are always reluctant to increase dividends unless having confirmed the sustainability of future earnings. Accordingly, Lee and Yan (2003) use a sample excluding the “back-looking” observations, that is, observations with previous positive ROE. Researchers such as Koch and Sun’s (2004) report also use a similar approach, and the so-called double signal method has gained strong empirical supports.

Finally, Harada and Nguyen (2005) suggest that since managers adjust dividends for mixed motives, the use of the actual dividend change samples may lead to a result not supporting the hypothesis. Investors may have a reason to expect a dividend increase for the firms having a persistent earnings increase and optimistic financial ratios. In contrast, unexpected dividend increases may be just a noise conveyed by over-optimistic managers. Harada and Nguyen (2005) therefore use a logit model to select firms whose dividends are in line with their earnings prospects as the observations and build an expected dividend change model. Their findings provide evidence that support the dividend-signaling hypothesis. In other word, the expected dividend change would effectively convey future profitability.

STUDY DESIGN

Data

Taiwan is a market with pluralistic ways of paying dividends. Before 1998, the listed companies often adopt the stock dividend as a way of dividend payment, and choose almost non-payment of cash dividends. The company's future earnings were generally a result of rapid growth during that period, so that stock dividends did not cause the issue of earnings dilution. However, after 1998, Taiwan authorities began to implement the new tax system, and one of the regulations is to levy taxes of 10% for the earnings that firms retain in the current period. Therefore, the listed companies may first consider the proportion of after-tax earnings to set aside for investments, and then choose cash dividends or stock dividends, or a mixture of cash dividends and stock dividends. In general, the typical traditional industries, most being in mature stage of industry life cycle, usually choose cash dividends, or a mixture of large cash dividends and small stock dividends; in contrast, the electronic industry, with a lot of investment opportunities, usually choose paying stock dividends, or a mixture of large stock dividends and small cash dividends. The fact that Taiwan's economic growth have slowed down since 2000 also made external investors gradually disfavor the firms paying large stock dividends, and hence many firms start to pay cash dividends, or increases the proportion of cash dividends and reduce the proportion of stock dividends. As a result, the number of firms paying cash dividends in the sample of this study is monotonically increasing from year 2000; in contrast, the number of firms paying stock dividends is in a rapid decline from the same year.

Because of the scarce data of firms paying cash dividends, this article chooses a sample period from year 1997 to 2006, for a total of 10 years. In addition, due to the use of future earnings, lag variables, and the needs of calculating portfolio performances, it is necessary to extend the period to 1995-2008, for a total of 14 years. In this paper, the research data come from the Taiwan Economic Journal (TEJ), which covers Taiwan companies' financial data including dividends, stock price, and treasury stock, etc. Apart from the yearly dividend data for examining the association between dividend changes and future profitability, this study also adopts quarterly earnings and daily stock prices to calculate the quarterly earnings changes and investment portfolio performances.

Table 1: The Summary Statistics of Dividend Changes

year	Dividend increase		Dividend decrease		dividend no-change		Total number
1997	2	66.67%	0	0%	1	33.33%	3
1998	0	0%	1	50.00%	1	50.00%	2
1999	4	40.00%	5	50.00%	1	10.00%	10
2000	4	25.00%	5	56.25%	3	18.75%	16
2001	9	28.13%	16	50.00%	7	21.87%	32
2002	29	50.88%	15	26.32%	13	22.81%	57
2003	29	52.73%	11	20.00%	15	27.27%	55
2004	40	61.54%	19	29.23%	6	9.23%	65
2005	43	47.78%	30	33.33%	17	18.89%	90
2006	62	56.36%	28	25.45%	20	18.19%	110
Total	222	50.45%	134	30.45%	84	19.10%	440

This table shows the numbers and percentages of dividend changes in each year.

In the part of data selection, since this study adopts some financial variables in the model of expected dividend change, and since the financial structure of the Finance and Insurance Industry is quite different from other industries, the first step is including only the non-financial firms in the sample. The second step is excluding firms with preferred shares, TDR, and incomplete financial information. The third step is ruling out firms which omit dividends for two consecutive years, and which initiate or suspend paying dividends. Next, this study also rules out firms with stock dividend payouts. The first procedure makes a 10-year non-financial-firms sample, which includes 6,640 observations with dividend changes. After the second procedure, common-share firms with complete financial data totals for 5,165. In the third step, only 2,603 observations remain in the sample. Finally, removing stock-dividend and dual-dividend observations leaves only 440 observations of purely cash dividends. After the above procedures, the paper breaks the sample down into three types of firms with increased dividends, decreased dividends, and no-change dividends. As Table 1 shows, the number of dividend increases, dividend decreases and dividend-no-change observations are 222, 134 and 84, respectively.

The above data shows that with respect to the rigidity in the dividend policy, the firms in the United States show the most obvious rigidity in their dividend behavior, followed by Japan, and finally by Taiwan. From 1963 to 1997, the United States, although after several economic cycles, has more observations with un-changed dividends as high as 27.27 times those with decreased dividends. On the other hand, the multiplier in Japan or Taiwan is obviously lower. In this regard, this article posits a few possible reasons. First, in the U.S., the frequency of dividend payments is by quarter, and quarter-to-quarter earnings difference is relatively smaller between companies; therefore, unless trustworthy information is present for earnings prospects, the company's dividend policy will remain unchanged. Second, the U.S. companies with global operations have relatively more solid foundation, and hence this condition may mitigate the impact of regional economic cycles. As a result, the profits of these enterprises is more stable than those in Japan and Taiwan, which leads to a favorable condition for the stable payments of dividends. Third, according to Zeff's (1982) report that the new accounting principles in the U.S. after 1953 is not conducive to the issuance of stock dividends, so the absence of the buffer of stock dividends may reduce the frequency of changes in cash dividends. On the other hand, stock dividends

were prevalent in post-war Japan (Kato and Tsay, 2002) until the long slump of economy in the 1990s. As for in Taiwan, firms began to substantially reduce their stock dividends from the 2000s.

The above description reveals that the United States Data may be more conducive to long-term research regarding the impact of changes in cash dividends upon the future earnings. However, the US Data have also some problems to deal with. Because of the quarterly data of dividends in the U.S, the researchers have to combine the dividend data of four quarters to tie in with the annual financial information. To this end, the biggest problem may be the un-consistent timing of dividend events, so that dividend changes may result in different subsequent impacts on future earnings. In this regard, the yearly data of dividends in Taiwan will avoid this problem, and be more appropriate for examining whether changes in dividends connect to subsequent future profitability.

Study design: In the literature, two methods are common for the study of the dividend-signaling hypothesis. One is using event study to assess the short-term reaction of stock price to a dividend declaration. The examples include Pettit (1972), Charest (1978), Aharony and Swary (1980), Michaely, Thaler, and Womack . (1995), Fukuda (2000), and Lee and Yan's (2003) study. The other is by way of multiple regression to examine the association between the changes in dividends and future earnings, such as in Nissim and Ziv (2001), Harada and Nguyen (2005), and Grullon, Michaely, Benartzi and Thaler's (2005) study. Many researchers have consensus upon the empirical results of event study, and suggest that the direction of dividend changes is in line with that of the market reaction. The empirical results of multiple regressions, however, have not yet been reconciled. In view of this, this article set out to re-examine the dividend-signaling hypothesis based on the following four-stage study design.

A. Dividend Change Model: The most concise way for examining the association of dividend changes and future profitability is to use dividend changes as the sole explanatory variable. However, if investors want to understand the impact of dividend increase, dividend decrease, and dividend no-change upon future profits, researchers may need to use other research methods. Accordingly, Harada and Nguyen (2005) include the dividend increase and dividend decrease dummy variables respectively in two estimation equations. In contrast, Nissim and Ziv (2001) adopt an estimation equation using two variables at the same time. To streamline the equation, this study chooses the latter approach and presents the model of the changes in dividend as follows:

$$ROACHG_{t+1} = \beta_0 + \beta_1 DIVUP_t + \beta_2 DIVDN_t + \beta_3 ROA_t + \beta_4 ROA_{t-1} + \varepsilon_{t+1} \quad (1)$$

where $ROACHG_{t+1}$ is the subsequent ROA change; $DIVUP_t$ ($DIVDN_t$) is a dummy variable, if dividend increase (decrease), then $DIVUP_t$ ($DIVDN_t$) =1, otherwise=0; ROA_t and ROA_{t-1} are respectively the current and previous return on assets, this is, pretax earnings before interest divided by total assets; ε_{t+1} is the error term; as for the signs of the main variables, dividend increase variable is expected to be positive, while dividend decrease variable is expected to be negative. Since the omitted factors represented by the control variables are indeterminate, no prediction is for the signs of control variables.

On estimation of Equation (1), in theory, researchers need to consider the ROA change in the next period. Since the ROA data is a series of first-order auto-correlation as the ROE in Nissim and Ziv (2001), apart from considering complete dynamic model for the time series, in theory, it is necessary to add the changes in ROA as a proxy in order to mitigate the potential bias that arises from the earnings management and other possible omitted variables.

For the measure of future profitability, in addition to return on total assets (ROA) in Equation (1), the return on equity (ROE), earnings per share (EPS) and other variables are also common indicators. Among these measures, ROE is the pre-tax earnings before interest divided by total equity. However, the final phase of this study is to choose the ROA changes in the next period ($ROACHG_{t+1}$) as the measure of

future earnings, and the main reasons are as follows. First, ROE and EPS are very sensitive to the change in capital structure, whereas ROA is not. Second, ROA is not so subject to pretax non-continued and non-cyclical items as is EPS. Third, managers are used to window-dressing firms' operating performances through earnings management; fourth, according to Barber and Lyon (1996), ROA measure is the most effective to assess the anomaly of performance in a general business environment.

B. Double signal model: Investors may posit that the most relevant variable for future profits could be the recent changes in earnings. However, this study focuses on the information content of dividends and the link between dividends and future earnings, rather than the issues of whether the changes in dividends or recent earnings have more influences on future earnings. Therefore, the construction of double signal model in the study mainly builds upon the changes in dividends, with a support of recent earnings changes to enhance the effect of dividend signals. This design concept is that the combination of an increase in dividends and a recent first quarter ROA will help investors confirm the sustainability of future profits; on the contrary, the reductions of both ROA and dividends imply that future earnings may decline. Equation (2) shows the model as follows:

$$ROACHG_{t+1} = \beta_0 + \beta_1 D_DIVUP_t + \beta_2 D_DIVDN_t + \beta_3 ROA_t + \beta_4 ROA_{t-1} + \varepsilon_{t+1} \quad (2)$$

where $D_DIVUP(D_DIVDN)$ is a dummy variable, if dividend increases (decreases), and subsequent first quarter ROA increases (decreases), $D_DIVUP(D_DIVDN)=1$, otherwise=0; the definitions and expected signs of the coefficients are the same as Equation (1).

C. Expected dividend change sample: A blind spot exists in the above double dividend signal model, that is, the decision of a change in dividends itself is not very objective. Since managers of listed companies is likely to ignore firms' financial status, future earnings prospects and other factors, and directly choose dividend levels that are in line with the dividend policy that the authority expects. To examine the appropriate dividend changes, Harada and Nguyen (2005) propose a logit model that can reflect firms' financial status. Instead of a two-dimensional logit model, this study chooses a three-dimensional ordered probit model, and the reason is that the use of two-dimensional logit model will miss the largest number of no-dividend-change firms. The managers of these firms may pay no heed to the company's earnings status and other factors, and still keep the dividends unchanged; similarly, the same situation may also occur for the dividend-increase and dividend-decrease observations. In the following is the ordered probit model of cash dividend changes:

$$DIVCHG_t = \beta_0 + \beta_1 DIVEQTY_{t-1} + \beta_2 ROACHG_t + \beta_3 ROA_t^e + \beta_4 Ln(RE_t) + \beta_5 SalesGR_t + \beta_6 M/A_t + \beta_7 Ln(MV_t) + \varepsilon_t \quad (3)$$

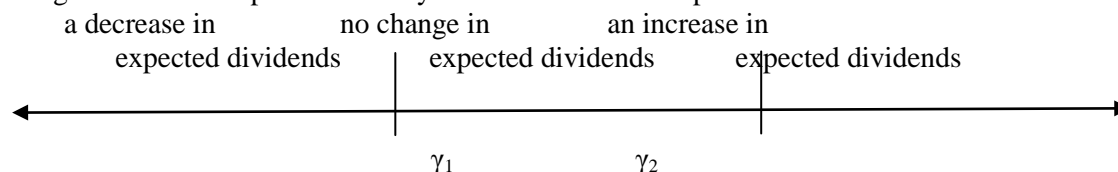
where $DIVCHG_t$ is the cash dividend changes in period t, and this article uses 0, 1, 2 to respectively represent dividend decrease, dividend no-change, and dividend increase; $DIVEQTY_{t-1}$ is the dividend payout ratio in period t-1 (dividend/total equity); $ROACHG_t$ is the change in return on total asset; ROA_t^e is the expected ROA for period t+1, and the first quarter ROA (first quarter pretax profit before interest divided by the total asset at the end of the quarter) in period t+1 serve as the proxy variable; $Ln(RE_t)$ is the natural logarithm of the retained earnings in period t; $SalesGR_t$ is the sales revenue growth rate; M/A_t stands for the investment growth opportunities, that is, the sum of the book value of total debt and the market value of total equity divided by the book value of total asset (see Fama and French, 2002; Zhou and Ruland, 2006); $Ln(MV_t)$ is the natural logarithm of a firm's market value; ε_t is the error term.

After the regression of Equation (3), we then plug the threshold value of forecasting the changes in the dividends into Equation (4) to obtain a firm's probability of dividend decrease, no-change, and increase, respectively, and finally use this probability to determine the attribution of observations.

$$\begin{aligned} \Pr(y_t = 0 | x_t, \beta, \gamma) &= F(\gamma_1 - x'_t \beta) \\ \Pr(y_t = 1 | x_t, \beta, \gamma) &= F(\gamma_2 - x'_t \beta) - F(\gamma_1 - x'_t \beta) \\ \Pr(y_t = 2 | x_t, \beta, \gamma) &= 1 - F(\gamma_2 - x'_t \beta) \end{aligned} \quad (4)$$

where γ_1 and γ_2 is the threshold value of expected changes in dividends, and $F(\cdot)$ is the accumulated distribution function of the error term.

Finally, one needs to note that the model of expected dividend changes in the study ignores the fact that the dividend payout behaviors may have the issue of rigidity. A fine-tuning procedure is therefore necessary after obtaining the above-mentioned probability of an individual firm to change its dividend. That is, it is necessary to raise the required probability and thus scale down the scope that pertains to cash dividend increase and cash dividend decrease. As a result, this article divides the sample of dividend changes in the three spaces below by the above-mentioned procedures:



D. Double signal adjustment model: Based on the above study design, this article modify Equation (2) to amend the double signal model in the following: using expected changes in dividends, as an alternative of actual dividend changes, and the ROA changes in the first quarter of the next period to select firms with the effect of dividend signals. Accordingly, in theory, for the interpretation of future earnings, this paper expects that “double signal adjustment model” will be better than the “double signal model.” The following Equation (5) is the Double Signal Adjustment Model:

$$ROACHG_{t+1} = \beta_0 + \beta_1 D_EXPDIVUP_t + \beta_2 D_EXPDIVDN_t + \beta_3 ROA_t + \beta_4 ROA_{t-1} + \varepsilon_{t+1} \quad (5)$$

where $D_EXPDIVUP(D_EXPDIVDN)$ is a dummy variable, if the expected dividend increase (decrease), and the subsequent first quarter ROA increase(decrease), then $D_EXPDIVUP(D_EXPDIVDN)=1$, otherwise=0; the definitions and expected signs of the coefficients is the same as Equation (1).

EMPIRICAL ANALYSIS

Dividend Change Model

This subsection presents the most fundamental dividend change models in Table 2. The baseline Model (1) employs only one independent variable--dividend changes, whereas Model (3) adopts two, including dividend increases and dividend decreases. Then, Model (2) and (4) add two control variables, the current ROA and previous ROA, to mitigate the possible biases that may arise from earnings management or other omitted variables.

Table 2 indicates that the coefficient of dividend change variables appeared insignificant in Model (1), which does not include the control variables ROA_t and ROA_{t-1} , compared to Model (2). On the other hand, Model (2), which includes these two control variables demonstrate a notable result; that is, the coefficient of dividend change variables appeared significantly positive while the goodness of fit of the model (F-value) was likewise significant at 1% level. These results mean that dividend changes are positively related to changes in subsequent earnings, and prove consistent with the claims of Nissim and Ziv, (2001, p.2119, Table III, Panel A) namely, dividend change variables are significantly positive at 1% level. Nevertheless, the uniqueness of this paper lies in the use of dividend changes as opposed to the rate of change in dividend per share used by Nissim and Ziv.

To illustrate how the direction of dividend change associate to future profitability, this article further deemed appropriate to replace the foregoing dividend changes with dummy variables of both dividend increase and dividend decrease. In this regard, Model (3) in Table 2 shows that in the absence of control variables, only the coefficient upon the dividend increase variable (*DIVUP*) meets the expectation, although the result is still insignificant. Similar to Model (2), Model (4) includes control variables. In this particular model, the coefficient of dividend increase is significant at 5%. These results exhibit the positive relationship between cash dividend increase and future profitability. However, evidence is wanting in the case of dividend decrease to support the hypothesis. Again, this finding is consistent with the preliminary study of Nissim and Ziv (2001, p.2119, Table III, Panel B) where evidence supporting the hypothesis appeared only in cash dividend increase.

Table 2: The Association between Dividend Changes and Subsequent ROA changes

	Model (1)	Model (2)	Model (3)	Model (4)
Intercept	0.004**	0.012***	-0.002	0.004
	-0.042	0	-0.722	-0.396
CASHDIVCHG _t	0.001	0.010***		
	-0.866	0		
DIVUP			0.005	0.012**
			-0.317	-0.034
DIVDN			0.010*	0.005
			-0.096	-0.418
ROA _t		-0.388***		-0.332***
		0		0
ROA _{t-1}		0.263***		0.226**
		-0.001		-0.012
Sample Size	440	440	440	440
Adjusted R2	0	0.064	0.003	0.051
F-Value	0.03	7.63***	1.41	3.66***

Note: (1) Model (4) is the dividend change model of Equation (1), and the figures in parentheses are P-values. (2) The dependent variable is the subsequent ROA change. (3) Independent variables: CASHDIVCHG_t is the value of dividend changes; DIVUP(DIVDN) is a dummy variable, if a firm's dividend increases (decreases), DIVUP(DIVDN)=1, otherwise=0; ROA_t and ROA_{t-1} are current and prior return on assets respectively. (4) This paper uses a robust correction value to run OLS regression. (5) *, **, *** indicate the significance of the coefficients and F-value at 10%, 5% and 1%, respectively.

In pinning down the general evidence that will support their hypothesis, Nissim and Ziv (2001) employed future profitability level and abnormal future profitability rather than future profitability changes to serve as the dependent variable. Furthermore, the use of explanatory variable in their article was the dividend changes that the literature frequently adopted, while their control variables include the lagged items of future profitability and stock price, etc. Thus, the coefficient of dividend decrease meets the expectation set for the profitability level in 5 years, except for that in the 5th year. Again, this result remains statistically insignificant. In contrast, the coefficient of dividend increase not only meets the target profitability in 5 years but also proved significant at 1% in the first 2 years. The result produced in abnormal profitability resembles that of future profitability. In terms of profitability beyond 2 years, dividend change in the current period is merely one of many influential factors. Therefore, the fact that Nissim and Ziv (2001) did not find solid evidence supporting the hypothesis is quite reasonable.

Double Signal Model

With regard to the possible link between dividend changes and future profitability, many scholars have expressed dissenting views such as Benartzi et al. (1997) and Fukuda (2000). Their studies prove that if firms have a dividend increase in the current year, then most firms also have an increase in earnings in the current and previous year, but thereafter the trend starts to reverse in the subsequent year. In this regard, Lee and Yan (2003) state that one can obtain a forward-looking sample with accurate dividend signals by restricting samples under previous negative profitability and current positive profitability conditions. Lee and Yan (2003) also made use of dividend change data to segregate forward-looking from non-forward-looking samples prior to testing and verifying the hypothesis. The results show that trend in dividend changes reflected market behavior, more particularly in samples with larger dividend increase. In view of this, this article accepts and abides by the views presented by Lee and Yan (2003) but adopts multiple regression methods in the conduct of this research. Nevertheless, the result (not in this report) failed to support the hypothesis. The evidence indicates that the integration of dividend changes with previous and current profitability may positively affect short-term market behavior, but may not be helpful to predict the future profitability.

At this point, a review of previous literature reveals that Lintner (1956) had earlier presupposed that managers would not randomly modify fixed dividend payout ratios when the prospect of future profitability remains unchanged. Additionally, the study of Koch and Sun (2004) revealed that the only instance when investors willingly believe that previous profit fluctuations are capable of signaling future profitability level is when profit fluctuations and subsequent changes in dividends are the same. Therefore, this article adopts dividend changes and a proxy variable of 'expected future profitability', that is, the subsequent year's first quarter ROA changes as the second signal, to identify issues affecting information content of future profitability.

Aside from presenting the respective relationships between dividend changes and future profitability, the main objective of Table 3 is to show the actual comparison between double signal model and dividend change model. Say for instance, Model (2) in Table 3 illustrates that the coefficient of double signal dividend increase conforms to the anticipated results and is significant at 1%. Model (3) yields similar results as Model (2). The said outcome implies that if the firm's current dividend and the subsequent year's first quarter return on total assets increase, then this phenomenon may likely associate to a profitable future growth; while the reverse may indicate a recession. Furthermore, Equation (2) combines dividend increase and dividend decrease in one formula. The result of Model (4) shows that the coefficient of double signal dividend increase and decrease likewise confirms to the anticipated results and is significant at 1%. In contrast to Model (1), this result show that both adjusted R^2 and goodness of fit (F-value) of the model substantially increased, but most importantly, it proves that dividend decreases also positively link to negative future earnings.

Inasmuch as the explanatory power of the double signal model is deemed greater than the dividend change model, the general causes may be as follows: First, the second indicator of double signal conforms to the original purpose of Lintner (1956), that is, actual dividend announcements of firms fall in the second quarter of the subsequent year. Therefore, when managers make dividend decisions, the first quarter earnings may affect the direction and the magnitude of changes in dividends. Second, the accumulated retained earnings of Taiwan firms are relatively insufficient compared to those of the firms in the US and Europe. Since the fluctuations in the global trading market can also affect the firm's profitability, firms, in their attempt to draw up dividend strategies, may likely depend on future profitability information. Such is the role played by the subsequent first quarter profits.

Lastly as an additional remark, the double signal model in this article may have adopted the methods of Koch and Sun (2004), but the research method and objectives herein are categorically different. To

illustrate, the former sought to determine whether a double signal change was in line with market behaviors, while this article uses regression methods to verify whether double signal changes are in any way related to future profitability. In addition, the former was mainly engaged in determining whether the dividend changes that follow an earnings announcement facilitate the investors' task of verifying the expected outcome of quarterly earning changes. In other words, the use of quarterly earning changes was more predominant than dividend changes in their paper. In contrast, this article mainly uses dividend changes, with the support of quarterly earning changes, and focuses on samples with dividend signaling effect.

Table 3: The Comparison between Dividend Change Model and Double Signal Model

	Model (1)	Model (2)	Model (3)	Model (4)
Intercept	0.004 (0.396)	0.004 (0.335)	0.016*** (0.000)	0.008** (0.048)
<i>DIVUP</i>	0.012** (0.034)			
<i>DIVDN</i>	0.005 (0.418)			
<i>D_DIVUP</i>		0.026*** (0.000)		0.024*** (0.000)
<i>D_DIVDN</i>			-0.024*** (0.000)	-0.018*** (0.001)
<i>ROA_t</i>	-0.332*** (0.000)	-0.375*** (0.000)	-0.360*** (0.000)	-0.440*** (0.000)
<i>ROA_{t-1}</i>	0.226** (0.012)	0.280*** (0.000)	0.254*** (0.001)	0.341*** (0.000)
Sample size	440	440	440	440
R ² Adjustment	0.051	0.119	0.081	0.140
F-Value	3.66***	15.52***	9.91***	13.80***

Note: (1) Model (1) and (4) represent the dividend change model of Equation (1) and double dividend model of Equation (2), respectively. The figures in parenthesis are P-Values. (2) The dependent variable is the subsequent ROA change. (3) Explanatory Variables: *DIVUP* (*DIVDN*) is a dummy variable, and if the firm's dividend increases (decreases), *DIVUP* (*DIVDN*)=1, otherwise=0; *D_DIVUP* (*D_DIVDN*) is a dummy variable, if dividend increases (decreases) and the firm's subsequent first quarter ROA increases (decreases), then *D_DIVUP* (*D_DIVDN*)=1, otherwise=0; *ROA_t* and *ROA_{t-1}* are current and prior return on assets respectively. (4) This paper uses robust correction values to run OLS regression. (5) *, **, and *** respectively denote coefficients or F-values at 10%, 5%, and 1% levels of significance.

Expected dividend change sample

In the foregoing subsection, the double signal model has obtained observations with the effect of dividend signals; however, the changes in the dividends may be just a subjective decision of managers. Therefore, in order to measure the expected dividend changes that are in line with the company's earnings outlook, this study uses Equation (3), an ordered probit model, to have estimation. To illustrate the effects of the various explanatory variables upon the current dividend changes, Table 4 divides the explanatory variables into four groups including prior dividends, the past and present changes in profitability, future

earnings, and other financial variables, and Model (1) to (4) corresponds to the above variables respectively.

Table 4: The Ordered Probit Model of Expected Dividend Changes

	Model(1)	Model(2)	Model(3)	Model(4)
$Diveq_{t-1}$	-4.280*** (0.000)	-1.233 (0.318)	-6.503*** (0.000)	-18.656*** (0.000)
$ROAchg_t$		27.661*** (0.000)	24.392*** (0.000)	21.790*** (0.000)
ROA_t^e			24.135*** (0.000)	21.791*** (0.000)
$Ln(RE_t)$				0.322*** (0.001)
$SalesGR_t$				0.735** (0.017)
M/A_t				1.344*** (0.000)
$Ln(MV_t)$				-0.235** (0.022)
The threshold of expected dividend changes				
Between dividend decrease and dividend no-change	-0.801	-0.740	-0.632	0.647
Between dividend no-change and dividend increase	-0.289	-0.054	0.087	1.427
Sample Size	440	440	440	440
Pseudo R^2	0.017	0.199	0.229	0.282

Note: (1) Model (4) is Equation (3) in this article. The figures in parenthesis are P-Values. (2) The dependent variables are annual changes in cash dividends, and this article uses 0, 1, 2 to correspond to dividend decrease, dividend no-change, and dividend increase, respectively. As for the explanatory variables, $Diveq_{t-1}$ is prior dividend payout ratios (dividend/total equity); $ROAchg_t$ is annual ROA change; ROA_t^e is the expected ROA for the subsequent period, and the first quarter ROA in the subsequent period serves as a proxy for ROA_t^e ; $Ln(RE_t)$ is the natural logarithm of current retained earnings; $SalesGR_t$ is current sales revenue growth rate; M/A_t stands for the investment growth rate, that is, the ratio of the sum of the book value of debt and the market value of stockholder's equity to the book value of total asset; $Ln(MV_t)$ is the natural logarithm of the company's market value.

The results of Model (1) shows that the coefficient upon the prior dividend payout ratio is significant at the 1 percent level, and the coefficient signs are in line with expectations, but the Pseudo R^2 is only 0.017. On the other hand, the results of Model (2) show that the changes in the company's earnings have considerable impact upon the direction of the changes in dividends, as the Pseudo R^2 turns out to be 0.199. As for the results of Model (3), the future profitability is also of help to explain the current changes

in dividends. Finally, in Model (4), in addition to the current growth rate of sales revenue ($SalesGR_t$) and the company's market value ($Ln(MV_t)$) being significant at the 5% level, the remaining variables are significant at the 1 percent level, and the signs of the coefficient are in line with expectations. This result means that in Model (4), except for prior dividend payout ratios and market value variables, the higher the other variables, the higher tendency of the company to declare a dividend increase; on the contrary, the lower the other variables, the higher tendency to reduce the dividends.

How can one identify the expected dividend change observations? Before the estimation, the data set includes 222, 134 and 84 observations for dividend increases, decreases, and no-changes. After executing the above estimation, we first introduce two threshold values 0.647 and 1.427 into Equation (4), to generate the probability of three types of dividend changes and lead to a sample including 154, 224 and 62 observations for dividend increases, decreases, and no changes. Second, since many studies indicate that rigidity occurs both for an increase and a decrease in cash dividends, this study uses a trial and error approach to stepwise increase the probability of dividend increases and decreases, and uses the updated probability to verify whether the dividend changes are helpful for predicting future profits. Iterating the procedures of Equation (3) to (5) leads to a final sample including 85 and 35 observations for dividend increases and decreases.

Double signal adjustment model

Table 5 presents the comparison of double signal adjustment model and double signal model. Results of Model (2) show that expected dividend increases has a significantly positive relation with future earnings. As for Model (3), the coefficient signs upon the expected dividend decrease are in line with expectations, yet not significant. Nevertheless, the results of Model (4), using expected changes in dividends to replace dividend changes, show that the absolute values of the coefficients are greater than those of Model (1), regardless of dividend increase or decrease. In addition, the R^2 and F-value of Model (4) are larger than those of Model (1). In sum, the above analysis confirms that the double signal adjustment model is indeed better than the double signal model. Meanwhile, we have also conducted several robustness tests, such as the issues of share repurchase, investment growth opportunities, business cycle, and industry effect, cross-sectional data, and the results are similar to our main finding.

CONCLUSION

Many of the studies confirm that the past and current earnings deeply affect the company's dividend changes. Although managers making dividend decisions also takes future profitability into account, as far as the authors know, previous studies have not yet used a proxy for future earnings as a selection criterion for dividend signaling sample. In view of this, this article first takes dividend changes as a base, and then uses the changes in the subsequent first quarter ROA to serve as a proxy for potential future earnings, thereby creating a double signal model. The empirical result corroborates that the dividend-signaling hypothesis also holds in Taiwan market. In order to enhance the explanatory power, this article uses the ordered probit model to build an alternative sample of expected dividend changes that corresponds to future earnings prospects, and uses a proxy of potential future earnings to produce a double signal adjustment model. Comparatively, the double signal adjustment model yields a higher explanatory power, and even a retest upon the cross-sectional data provides evidence supporting the dividend-signaling hypothesis. Finally, a point worth mentioning is that such findings are robust to the alternative proxies of future earnings, different estimation methods, abnormal dividend payout ratios, stock repurchases, investment growth opportunities, economic cycle, year effect, and industry variations.

Table 5: The Comparison Between Double Signal Model And Double Adjustment Model

	Model(1)	Model(2)	Model(3)	Model(4)
Intercept	0.008** (0.048)	0.006 (0.104)	0.013*** (0.000)	0.008** (0.035)
<i>D_DIVUP</i>	0.024*** (0.000)			
<i>D_DIVDN</i>	-0.018*** (0.001)			
<i>EXPDIVUP</i>		0.023*** (0.000)		
<i>EXPDIVDN</i>			-0.007 (0.316)	
<i>D_EXPDIVUP</i>				0.035*** (0.000)
<i>D_EXPDIVDN</i>				-0.029*** (0.001)
<i>ROA_t</i>	-0.440*** (0.000)	-0.462*** (0.000)	-0.306*** (0.000)	-0.522*** (0.000)
<i>ROA_{t-1}</i>	0.341*** (0.000)	0.331*** (0.000)	0.206** (0.015)	0.418*** (0.000)
Sample size	440	440	440	440
Adjusted R ²	0.140	0.087	0.043	0.167
F-value	13.80***	10.58***	4.54***	13.93***

Note: (1) Model (1) and (4) represent the double signal model of Equations (2) and double adjustment model of Equation (5), respectively. The figures in parenthesis are P-Values. (2) The dependent variable is the subsequent ROA changes. (3) Explanatory Variables: *D_DIVUP* (*D_DIVDN*) is a dummy variable, if dividend increase(decrease), and subsequent first quarter ROA increase (decrease), then *D_DIVUP* (*D_DIVDN*)=1, otherwise=0; *EXPDIVUP* (*EXPDIVDN*) is a dummy variable, and if the firm's expected dividend increases (decreases), *EXPDIVUP*(*DIVDN*)=1, otherwise=0; *D_EXPDIVUP*(*D_EXPDIVDN*) is a dummy variable, if expected dividend increase (decrease) and subsequent first quarter ROA increase (decrease), *D_EXPDIVUP* (*D_EXPDIVDN*)=1, otherwise=0; *ROA_t* and *ROA_{t-1}* are current and prior return on assets respectively. (4) This paper uses robust correction values to run OLS regression. (5) *, ** and *** respectively denote coefficients or F-values at 10%, 5% and 1% levels of significance.

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BRAND EFFECT INFLUENCE IN THE EVALUATION AND CHOICE OF SPANISH QUALITY WINES

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ABSTRACT

The purpose of this paper is evaluate if wine brand influence –from the Signaling Theory perspective- the evaluation of sensory characteristics in Spanish quality red wines, comparing the opposite perspectives of oenologists (executives that manage the production process in the wineries) and frequent consumers (if they drink at least a monthly average of three bottles of quality red wine).The methodology had been structured in four parts. First, a double different sample of frequent consumers and production managers of Spanish wineries. Second, the collected information is the result of a sequential process: (A) the answers to a questionnaire; (B) a blinded tasting of three different and well-known quality red wines from three different production areas; (C) a sighted tasting of the same wines. Third, all the selected wines must comply with two important conditions: same market segment (market homogeneity) and same barrel for every wine (sensory product homogeneity). Four, statistical causal models has been used in order to evaluate the influence of wine brand. Results suggest that wine brand stimulus changes the evaluation of frequent consumers (as expected) but also the judgements of professional experts (opposite to the hypothesis).Also, the influence is stronger between consumers (+ 23,0%) that oenologists (12,6%).

EFFECTS OF ICT ON ALBANIAN ENTREPRENEURSHIPS' FOR GLOBALIZATION VALUE ADDING IN AN ONLINE SETTING

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Klodiana Gorica, University of Tirana

ABSTRACT

This paper is an active discussion and interaction between a detailed literature review, on the importance of adapting the information technology by entrepreneurship in a given country, and a specific application by some entrepreneurships. Those entrepreneurships considered as small and medium size enterprises are chosen due to: First, the increasing number in an economy; second, their importance in developing country, as Albania is considered such; third, being considered as the vital motor of the economy.

This paper aims to show the reader the level of IT usage from the companies that operate in the Albanian IT sector, focusing in the main reasons for using IT. This is an important issue considering the growth trend of the domestic market and also the close relationships with other companies established outside Albania, that have already applied IT solutions to their activities. We might also observe the level of efficiency and effectiveness of the Albanian companies and also the impact of the customers' demands over the quality of the services offered. This case does not consider the large companies, so they are not object of this study and they are not included in the process. The case analysis for the Albanian companies has been developed using the questionnaires.

INTRODUCTION

Every click by an internet user presents an opportunity for personalization, a chance for companies to provide prospects and customers with specially selected information. A web site that is highly usable keeps the user at the site. What really companies understand is that with all the other users out there, these companies that include internet for marketing purposes are in competition for customers, times, value for money, customer driven oriented products.

Web site success requires companies to understand the importance not only of promotion and of following up with the target audience but also of regularly evaluating the content and of maintaining the quality of the web site. Therefore, it is important not only to adapt an internet web page for each company, but also to design their proper web sites to be informative and engaging and to make visitors wants to return or tell their friends to visit. In this way, the site's content must provide adequate navigational tools. A well designed web site is essential in increasing the number of new visitors, maintaining existing customers, and guiding them to decision taking or having the products and services.

THEORETICAL BACKGROUND

The internet has unleashed creativity, business opportunities, and phenomenal growth in software, hardware, and services to support its expansion. Studies has shown that the contribution of the Internet in some economies, including infrastructure and advertising, exceeded USD 700 billion by the end of 2005. That statistics helps explain many trends in our economy: the deeply necessities deliver process of computer industry and telecommunications, the merger and acquisition of the internet users (companies and businesses).

A web is not a venue for selling. Although some find it a great way to generate revenue, many more businesses use it to:

1. Increase brand or product awareness
2. Enhance corporate image
3. Provide information or display samples of goods and services
4. Generate lists of prospects
5. Build relationships with customers
6. Improve customer service
7. Gather information about customer needs and preferences for future product development
8. Better understand customer demographics
9. Test consumer response to discounts or special offers, etc.

What this article focuses on is related to the fact whether the internet and the web can make the business more successful and more profitable. But not all the businesses in an economy know the success of having a simple web. Also, it must be underlined that staying customer-focused is just as important online as it is offline. The SME sector plays a main role in the development of an economy, especially in the transition countries. IT is estimated to be one of the main barriers for growth by SMEs. Economic stability, as well as creation of a friendly and stimulating environment for small businesses, is crucial for improving SMEs access to IT.

SME in Albania. In Albania, the size of enterprises is defined by the law no. 8957, dt.17.10.2002, through three criteria:

- number of employees
- annual turnover
- size of the capital owners
-

Table 1 - SME definition in Albania

Enterprise category	Number of employees	Annual Turnover	Ownership
medium-sized	21-80	≤ 80 million Lek (approx. € 0.65 mil)	Less than 25% of the capital is owned by enterprises that as per this law are not considered small and medium enterprises
Small	6-20	≤ 40 million Lek (approx. € 0.325 mil)	100% of the capital is owned by enterprises that as per this law are considered small enterprises
Micro	≤5	Not specified	Not specified

Source: www.qpz.gov.al

SME IN EUROPE

On 6 May 2003, the Commission adopted a new recommendation in order to take account of economic developments since 1996. It entered into force on 1 January 2005 and applies to all the policies, programs and measures that the Commission operates for SMEs. For the Member States, use of this definition is

voluntary, but the Commission is inviting them, together with the EIB and EIF, to apply it as widely as possible. The new criteria for defining the micro, small and medium enterprises, are three:

- staff headcount
- annual turnover
- annual balance sheet
-

Table 2 - SME definition by the EU

Enterprise category	Headcount: Work Unit	Annual	Annual Turnover	or	Annual Balance sheet total
medium-sized	< 250		≤ € 50 million (In 1996 €40 million)		≤ € 43 million (In 1996 €27 million)
Small	< 50		≤ € 10 million (In 1996 €7 million)		≤ € 10 million (In 1996 €5 million)
Micro	< 10		≤ € 2 million (previously not defined)		≤ € 2 million (previously not defined)

Source: European Commission – The new SME definition (2003)

GLOBALIZATION AND SMEs

Globalization represents an unavoidable phenomenon in the humanity history, which is making the world increasingly smaller through the enhancement of exchange of goods, services, information, knowledge, culture between countries. SMEs are increasingly faced with the opportunities and challenges presented by global industrial restructuring. Market liberalization and deregulation, which contributed to the global restructuring trend, is exposing many SMEs to fierce international competition and imposes substantial adjustment costs on them. Many SMEs are becoming increasingly globalized, although some continue to focus on local markets. About one-fifth of manufacturing SMEs in OECD countries draw between 10% and 40% of their turnover from cross-border activities. SMEs contribute between 25% and 35% of world manufactured exports and account for a smaller share of foreign direct investment (FDI) (OECD, 2000).

Global industrial restructuring in the current era is characterized by an increase in cross-border strategic alliances, mergers and acquisitions (M&As) and other types of business networking, accelerating concentration and consolidation of products and services suppliers at a global level. This presents new international opportunities for small and medium-sized enterprises. Cross-border business networking allows SMEs to expand their markets and distribution channels, to realize economies of scale, to extent in products and processes, and to profit from the sale and licensing of technology-based assets. To face this global challenge, SMEs need to improve their competitiveness i.e. their ability to compete effectively with other economic subjects from beyond the borders of countries. Some of them are better placed because of their lower labour costs, some – in turn- because they have new products or services better responding to newly-born needs of their consumers. To survive and win in such a competitive fight, to grow in such an environment, they must also develop their comparative advantages. And this requires: *knowledge, financial resources and economic flexibility*.

Internationalisation and Strategic Priorities of the SME Sector Development in Albania and EU

As per EU (October 2006), Albania has slightly progressed in the policies regarding the implementation of the European Charter for Small Enterprises. As per OECD (cited by METE, 2008) index evaluation (which takes into account 10 dimensions), it results that the index regarding the incentive policies in Albania is 2 out of 5 (5 is the maximum). This is the lowest evaluation in the Western Balkan Region. The lowest evaluation belongs to the dimension of education & training for entrepreneurship. Weak are considered even the dimensions of innovation and use of new technologies.

Since the SME sector is an active force for the economic development, the Albanian government has a range of strategic priorities regarding the SME development, as follows:

- SME sector development will be harmonized with the sector strategies which have an impact in SME sector
- Assurance of the transparency regarding the decisions, actions and the undertaken measures which influence the business environment
- Assurance of fair competition and support of SME integrity in the international market
- Information technology development

The SME development strategic program for the medium-term period 2007-2009, is an integral part of the government program and is reflected to the business development and investment strategy of the medium- and long-term period 2007-2013. The SME development policies for the ongoing period have been designed complying with the Stability & Association Agreement and with the European Charter for Small Enterprises. (METE, 2007). Even though the economic growth of Albania has been significant in the past few years, it has not narrowed the gap between the economic indicators of Albania and EU member states.

As a result of market liberalization reforms, privatization processes and institutional building, a number of adoption processes in the economic structure, labor market and social welfare resulted in a certain cost of this transition. This liberalization process, which had a positive impact on the increased investment efficiency through the economy of scale, which leads to more increased investment, adoption of new technologies and establishment of new companies and industries, was not followed by a considerable level of investment, education and labor market. Small and medium-sized enterprises have been the entities on which the business and investment environment had most of its impact. As per the METE (2007), the specific objectives that will help achieving the overall goal are:

Internationalisation Promote entrepreneurial culture

This is one of the priorities of long-term development for SME sector. The measures undertaken to reach this objective are two:

Establishment and improvement of management and training skills. Lack of management talent which dominates most of the countries in the region, has a huge impact on SMEs. As a result, a different entrepreneur behavior must be built starting from the first steps of educating the young generation. Such actions are very important to creating the right environment for entrepreneurs within the education system, making sure that young people are well informed about entrepreneurship culture and consider it part of their education as well as future employment opportunity. A new behavior must take roots among women and young people.

Increase the labor force skills through:

Periodical analysis of training needs

Design of training programs and respective modules on entrepreneurship

Develop Growing Businesses with Internationalization Potential

Following the regional and European integrity, Albanian SMEs have to get ready to cope with the competition from other companies in the region. In order to achieve this, an increased competitiveness of

Albanian SMEs through the promotion of innovative SMEs and transfer of the latest technologies, is needed. The actions undertaken to reach this objective are two:

Improve the business climate for SME development

Increase the competitiveness through innovation and technology transfer

Behavior of Entrepreneurships in Online Settings

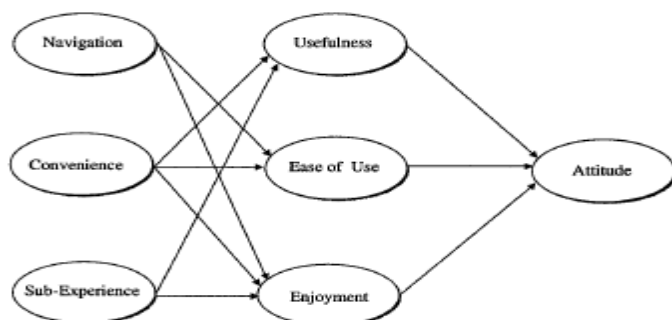
One of the most important areas of research in marketing is the online changing environment, in particular in consumer behavior in online and offline environments. The importance of the online setting as a distinct consumer environment is justified by Dholakia and Bagozzi (2001) who express: “digital environment are different enough from the existing arena of consumption to warrant this effort of research”. In the following paragraphs we will consider three moments:

1. adoption of technology by entrepreneurships,
2. consumption process,
3. And benefits/consequences of using technology.

Adoption process: One of the initial areas of interest for all entrepreneurships in a given digital environments is why and when they need to adopt technology and services available online. Two attitude-based theoretical frameworks have been developed to analyze consumer attitudes in technology adoption:

- a. *the theory of reasoned action (TRA, Alzen and Fishbein's, 1980),*
- b. *Technology acceptance model (TAM, Davis, 1989).* The TRA posits that adoption of new technology is a function of a entrepreneurship's intention to adopt it, and in turn these intention are hypothesized to depend on the firm's attitude and its subjective norm associated with adopting the technology. TAM model is a modification of the TRA to describe specific user acceptance of computers and IT services within the entrepreneurial firms. The TAM proposes as attitudinal determinants easy of use and perceived usefulness. Once the adoption decision has been made, the entrepreneur focuses on issues of goal striving, where the emphasis is on determining the best means to accomplish the goal of entrepreneurships. Entrepreneurs will adopt technology only when the benefits, both functional and hedonic, outweigh the perceived costs (e.g., inconvenience, difficulty to learn how to use the technology, etc).

Figure 3: Model of Attitude of Entrepreneurships in Adopting IT



Consumption process. After an entrepreneur has decided based on the above factors to adopt the ITC services, the firms, small and medium size, focus on the process of consuming digital environments.

Sometimes, SMS become so involved in the digital environment that they often “lose” on the internet services.

Benefits/Consequences of Using ICT Services. Of course the main goal for this is being more internationalization. Childers. et al (2001) define the antecedents of the technology's benefits as navigation (the process of exploring” the interactive environment in alternative ways to seek out product-related information), convenience to be more internationalization,

In fact there are a lot of studies a lot of articles, and a lot of authors that describe and analyze the models and reasons why entrepreneurship develop ICT services. Keeney (1999), is one of the main author which develop a quantitative model of entrepreneurship values in internet commerce. He defines that value proposition associated with IT as the net value of the benefits and costs of both a product and the process of finding, ordering, and receiving it. From hundred of interviews, Keeney define two lists of objective:

- *Means objective* (help to achieve one or more of other objectives), and
- *Fundamental objectives* (reasons for purchasing on the internet or not, or making marketing via internet or not). Some of the fundamental objectives are: maximized satisfaction for the clients, product quality, costs, privacy, safety, etc. We note that the aim of this paper is *how entrepreneurship are using the internet services for achieving the objectives of internationalization as a means objective.*

Two conclusions seem to be arrived:

- a. The behavior of entrepreneurs in digital environments is different from that in online environments, and then the efforts developed to measure perceived value in online services cannot be directly applied to digital environments.
- b. The second conclusion of entrepreneurship that seek to be involved in online settings is that there are some attributes that are relevant in these environment that must be taken into account in the initial definition of the perceived value if online internet services. Some of these attributes are usefulness, easy to use, convenience, site design, privacy, safety, etc.

METHODOLOGY

The design for this research is based on case study methodology, the preferred methodology for dealing with “how” and “why” questions such as those used in this study. The aim of the paper is supported by the questionnaires, including quantitative analysis and a detailed and very qualitative theoretical approach. Data analysis consisted of examining, categorizing, and recombining the evidence to respond to the research questions. The critical part of data analyses was to evaluate data for their informational adequacy, credibility, usefulness, and centrality.

The primary resources, used to collect the necessary information, were very important to develop this study. As primary resources served the questionnaire compiled for the Albanian Entrepreneurships.

The study itself shows in details some basic statistics, since the level of adoption of this service from the Albanian firms is still at its beginning stages. The number of companies analyzed is 40, 23 of whom don't have a website. In this way, except for the first question, all other results from the questionnaire have been estimated based on the 17 companies that owned a website.

Case Analyse

The case analysis for the Albanian companies has been developed using the questionnaires. In order to fulfill the purpose of the paper, the questionnaire itself consists of 5 sections, as following:

Section I – gives a general overview of the company;

Section II – gives the way companies perceive a website;

Section III – gives quantitative informations about the structure of the website;

Section IV – shows how a website might influence over the marketing of the relationship with the customers;

Section V – shows what the company plans to change in the future regarding IT issues.

DISCUSSION AND CONCLUSIONS

Following you will find a detailed analysis over the case studied. Regarding the first and second question, might be noticed that the companies in the IT sector apply for and have their own website or have access in the Internet mostly after the first years of their business activity and after dealing with the various difficulties in this phase. Moreover, only a few companies or none of them plan of using IT in the marketing of the respective services they offer.

The figures regarding the internet access for the companies in the sector show that, at least in the sample we got, representing all the Albanian companies, most of companies don't have internet access. On the other hand, lately it is shown that:

- there is a growing trend of the number of companies in this sector that pay attention to the internet and, generally, to the IT benefits
- the internet is being used for marketing purposes

Regarding the third and fourth question, there were noticed the following results:

These days, still most of companies of the sample analyzed here don't have a specific staff for the maintenance of their website, which not only causes problems to the estimation of the service quality, but also implies the existence of a standard and qualitative service, which would make it very difficult to use it for marketing purposes. Maintenance is usually managed by a single person, or it is assigned to the IT staff members as a second-hand task. Still, a considerable number of companies have a special staff that are assigned this task and this is something positive certainly. Something negative noticed is that some of the big companies of the sector unfortunately don't have a particular staff to handle the proper website.

Following, it results that most of the albanian companies analyzed spend a considerable ammount of money for their expenses on internet services. This directly depends on the importance that Albanian companies give to the internet or, generally speaking, to the IT.

In this moment, the results are very significant on the importance these companies give to the expenses related to the internet. Only in this way, we could go towards the establishment of an IT department. These companies do spend a considerable amount of their budget for the internet but, from another point of view, if we sum up the number of companies that spend too little and the ones who spend a small percentage of their budget for the internet, one might notice that this is the majority of the companies analyzed.

Anyway, in almost all the Albanian companies analyzed the internet is considered as very important and necessary, where the latter is the opinion expressed mostly. This shows that the companies in the Albanian IT sector have a positive perception over the internet importance. In most of the companies their website is seen as a system helping them to know better their customers. Also, in all these companies it was admitted that the website influenced positively in the company's performance by actually improving it. Therefore, the interviewed people are much objective in this point, when they could answer negatively considering the extra costs. This shows that, in these companies, there are people

aware that expenses on internet are something usual nowadays. Most of the Albanian companies in the IT sector, part of our sample, advertise their activities in other websites.

This is one of the marketing strategies that internet offers. Among the services that a company offers in its own website, is the multilanguage opportunity, where the common language used together with the national one is English. Here, we can distinguish SMEG branch of Tirana with a website available in 16 different languages and also BTC Albania, a totally Albanian company with a website available in 3 different languages. Going ahead with the questions 15 till the last one, results that: Knowing that internet is very necessary for everyone, internet access has become very easy for anyone, adults, whose everyday tasks depend on it, and also youngsters.

One of the best findings, either related to the future impacts of marketing, or related to several aspects of pricing, promotion, effectiveness of the channel of distribution, product packaging through IT etc., is the segmentation for marketing purposes. There is a small percentage of companies that use online segmentation. This is due to the limited usage of internet in Albania and also because a proper segmentation according to demographics, life style and the customer's behaviour is very difficult to be done.

There might be noticed a low usage of online applications for the marketing of consumer relationships. A reason for that is that Albanian companies are not yet aware of the effectiveness of this process. Actually, this goes along with the fact that the companies in the IT sector should have some of their employers trained in order to have an effective process for the customer training. This will shift the Albanian commercial society faster towards the so-called *Consumer Society*, which in nothing less than dealing with the consumer one to one (face to face through IT), otherwise, taking the order from the customer through the internet and preparing the product according to this individual order. Though the modern societies are towards or have already achieved this stage, the latter would be the perfect aim for those Albanian companies that operate successfully in the IT sector.

Nowadays, the world is moving towards the *customer services*, and is using the proper technology to support that in order to raise the service effectiveness and also the net earnings. On the other hand, we can't assume anymore that the Albanian companies aim to or simply use the (old) principle "The customer is the king". In this way, pricing methods don't follow the market trends. Meanwhile, regarding *brand equity*, an equal percentage of the interviewed people see internet as, first, a way of building a good image in the long-run or, second, rather as strengthening the traditional methods of marketing. This shows appreciation to the service mentioned and it also means that, knowing that both of the goals mentioned in the sentence above are crucial for a company, the internet usage is taken very seriously.

This article demonstrate an effort which was undertaken as a proof to demonstrate the necessity of IT must have on the following marketing path that albanian business are on. The internet revolution has dramatically changed the way albanian businesses complete with each other and clients too, the way customers shop, and the way companies collect, store, and process data on consumer behaviours. Internet and other electronic services from the Albanian companies might still be considered a luxury service. Using up-to-date appliances enables companies to cut costs and time in any business activity, but it still remains limited in here. This is true for most of companies, while recently something has changed in a good way for the companies in the IT sector, being the reason why we focused on them. This change is shown also from the results above.

Regarding the first two sections of the questionnaire, the number of the companies that use the internet service is increasing rapidly, but the majority of them does not have access on the internet. This may be seen as occurring due to several facts. One of the most important facts is that the industry of IT appliances was seriously damaged by the economic crisis. Meanwhile, the rapid increase can be argued with the local

political developments, with the growing number of those companies which are using internet for marketing purposes.

During the communist regime, Albania was not connected with the Western countries and, therefore, could not follow the developments there. After political changes took place as the communist regime fell, the private sector began to strengthen under the conditions of a new and fragile market economy, but the word “internet” was unknown. Maybe the location was a disadvantage, increasing the costs of having this service. Anyway, the local companies do consider the internet technology as necessary and very important. This is true considering the fact that the companies are increasing their part of expenses for the internet and other IT-related issues. The Albanian IT companies are relatively new in the market and they try to make profits from the internet only some years after their foundation. So, after facing the difficulties of the first years, they create their own website to be up-to-date with the latest technological developments, to be competitive in the market or to gather relevant information.

Being still in the first phases, most of the companies analyzed above don't have a proper staff to deal with IT issues. Yet, their existing staff seems well-informed when they consider a website as a system that recognizes the customer needs and reacts in order to fulfill them in time. The reality is different though. Until now, everyone is happy with the internet impact over their company's performance. They think it has influenced positively. Based on this, most of companies advertise themselves in other websites.

Regarding the third section, the services offered in the websites are not good enough, despite the obvious improvements seen. Companies have made their website available in more than one language, adding an English version mostly, update their websites and also have created easier ways of distribution. Yet, it's still early to talk about online sales in the small companies. Maybe the environment and infrastructure, or the financial situation is not the best possible to consider that. Online sales can be seen mainly in the big companies, like: Infrosoft, CCS etc. that usually don't have problems with the payments. Another important thing to be mentioned is that the company usually notifies its customers through newsletters or personal e-mails for every new product available or other relevant news.

Regarding the fourth section, we have been focused in the customer relationship issues. Not judging about the objectivity of their opinions, there might be noticed that in 88% of the companies people think that their websites create unity in the relationships with the customers. The users of these websites are of different ages, but that's not the case of a real online segmentation, which remains a strong challenge even for the biggest companies worldwide in an excellent situation financially. Online questionnaires are rare, and most of them are made from the big companies. This is not good, considering the fact that questionnaires give relevant information about the way customers' needs and desires change and about what they want more from existing products.

Customer training is a common way to differentiate services, but here it is not properly used. A small percentage of the Albanian companies in the IT sector use this method, only the bigger ones. In the pricing strategy, the companies are somewhat influenced by the customers reaction, i.e. the product that has fewer clicks in the website has a low demand, therefore its price will decrease. In this industry, there is low standardization, or a considerable variety, where each customer can find the product that fits him better. In most of the companies, people think that IT is able to create a long-run image and it strengthens the brand name more than the traditional method of marketing.

Regarding the last section about the future, companies are willing to change the quality and supply according to the customers' reaction, expand their sales through creating new branches and increase the part of budget they use for IT expenses. So, there is a clear trend about something changing and the internet access increasing more and more. Still, a research from last year showed that the increasing

number of the companies that have a website is not related with IT usage. Let us hope that this does not work for the companies in the IT sector.

Considering the gap which exists in the internet and IT market, a recommendation for establishment of a new institution, managed by the government, providing different assistant and managing or even monitoring the IT services to SMEs, especially to support them in development and start-up-phase, is the most appreciated. The role of Government is considered very important in supporting the IT services in the proces of internationalisation for the albanian SMEs but the SMEs are not aware of any initiative undertaken in this field.

APPENDIX

Survey Questionnaire

QUESTIONNAIRE

COMPANY:

SECTION I: GENERAL OVERVIEW

1. Does your company have a website where you can promote your own products?
 - a) Yes
 - b) No
2. For how many years until now has your company been operating?

3. For how many years until now has the internet service been used in your company?

4. Does your company have a specific staff whose task would be the company's website maintenance?
 - a) Yes, an entire staff
 - b) No, just a person
 - c) No, that is a second-hand task for IT staff members
5. What part of the budget does your company spend for the expenses related to the internet?
 - a) Too little
 - b) A small percentage
 - c) A considerable percentage

SECTION II: WEBSITE, GENERAL PERCEPTION

6. How does your company consider the importance of IT?
 - a) Necessary
 - b) Important
 - c) Not that important
 - d) Unnecessary
7. What would be your definition for a website's function in a company?
 - a) Just advertising
 - b) A system that helps us recognize the customer needs and react to fulfill them in time
 - c) Our company is very strong, but nowadays internet is necessary
8. How did the website influence over your company's performance?
 - a) Positively
 - b) Negatively
 - c) No influence at all
 - d) Unknown, we didn't analyze that
9. Does your company advertise its activities and products/services in other websites?
 - a) Yes
 - b) No

SECTION III: WEBSITE'S SERVICES AND STRUCTURE

10. Is your company's website available in more than one language?
 - a) Yes (How many languages? _____)
 - b) No

11. How often does your company's website get updated?

- a) Every time we create a new product
- b) When there are several new products available
- c) Very often – we want to be very active on the net
- d) Not that often – we mostly use not-online promotion

12. Does your company offer online sales ?

- a) Yes
- b) No

If yes:

- a) Yes
- b) No

- *Has your company had problems with credit card payments?*

- *Does it create time advantage regarding distribution and ordering, both for customers and the company?*

- a) Yes
- b) No

13. Does your company offer the news-letter service (informing the clients through sending them e-mails for the latest news from the company's activity)?

- a) Yes
- b) No
- c) Maybe soon

SECTION IV: CUSTOMERS' RELATIONSHIPS**14. Does the company's website create unity in the relationships?**

- a) Yes
- b) No
- c) No influence at all

15. The users of your company's website are mainly:

- a) Adults
- b) Youngsters
- c) Distributed among different ages
- d) No information about that

16. Does your company apply the process of online segmentation?

- a) Yes
- b) No

17. Does your company make online questionnaires for its customers in order to analyze the customers' needs?

- a) Yes
- b) No

18. Is your company involved with online training of its customers about its own products?

- a) Yes
- b) No

19. In the pricing strategy, does your company get influenced from the customer reaction over the specific product?

- a) A little
- b) Not always
- c) Very much

20. How does IT influence your company's brand equity?

- a) It strengthens it more than the traditional marketing method
- b) It creates a long-run image
- c) It creates a short-run image
- d) No influence at all

SECTION: THE FUTURE**21. Will your company use the feedback from the questionnaires to improve the quality of products and the offers made to the customers for the future?**

- a) Yes, of course
- b) No, the products of our company are standard

22. Does your company plan to expand its market outside national boundaries, since the internet can offer worldwide popularity?

- a) Yes
- b) No

23. Considering the vast opportunities that internet gives, does your company plan to raise the budget expenses for this service?

- a) Yes
- b) No

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CREATING VALUE THROUGH CORPORATE DEBT CONTRACTS RESTRUCTURING

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ABSTRACT

The purpose of this article is to analyze the possibility of the financial restructuring, featuring the changing of the structure of the debt contracts. The theoretical findings are compared with results of empirical studies of the companies, where restructuring of debt contracts of the companies has been provided. The restructuring firms are unprofitable or overleveraged. The special attention is given on definition of the situations when it is proper to implement the particular debt instruments of financing. The empirical study covers companies mainly operating in Central Eastern Europe (CEE) region, especially the Czech Republic. The analysis concentrates on legal environment of the particular country - tax factors, bankruptcy law, etc. - and specifies the offer of the financial instruments available on the capital market. The empirical study detects how much the value of the company was increased after optimizing the debt contracts of the company.

JEL: G34.

KEYWORDS: financial restructuring, debts, company's value.

INTRODUCTION

Restructuring is a process provided in purpose to increase the company's value. In the article, the emphasis is given on shareholders value. The company implements the restructuring steps usually when financial or operational problems have occurred, what results in poor profitability or even financial distress of the company. Kocenda and Lizal (2003) define three reasons of company's fall:

- The first one is based on neoclassic approach, which explains the fall as the result of wrong and ineffective capital (source) allocation. Bankruptcy is the proper tool of restructuring in this case.
- The second reason of company's fall is short term problem with company's cash position (liquidity). This might results in bankruptcy, although it might not be the best tool of the restructuring in this case.
- The third reason of company's fall is a bad management of the company. A change in the company's management is understood to be better tool of restructuring than the bankruptcy would be in this case.

With respect to characteristics of essence of company's problems, different approach of restructuring should be applied. Giddy (2004) propose three approaches of corporate restructuring:

- Improve capitalization
- Improve debt composition/contract
- Change ownership and control

It is understood that there is the possibility to provide either operating or financial restructuring (see Figure 1). The operating restructuring concentrates on fixing the operating process of the company and this action is provided in purpose to increase its operating cash flow. The aim of the financial restructuring is to improve the financing of the company and thus optimize the capital structure. This

action should either improve the cash flow of the company or decrease the cost of the capital. Financial restructuring covers the restructuring of the equity contracts (e.g. the corporate spin-offs or offer of securities with equity character) or the debt contracts.

Figure 1: Restructuring possibilities

Assets	Liabilities and Owners' Equity
Fix the business - improve operating cash flows	Fix the financing - debt contracts change - equity contracts change

This figure illustrate, which side of statement of financial position is affected by different type of restructuring according to Giddy (2004).

The concrete steps in particular restructuring are always influenced by the present financial, legal and social background, but it is understood that the aim of all approaches is to increase the company's value.

The purpose of this article is to analyze the possibilities of financial restructuring of the companies in case they are in financial distress as a result of their over-leverage. The article is focused on the change of the structure of the company's debt contracts. The theoretical findings, especially from the US literature, are compared with results of the empirical study (case study of the particular Czech company).

LITERATURE REVIEW

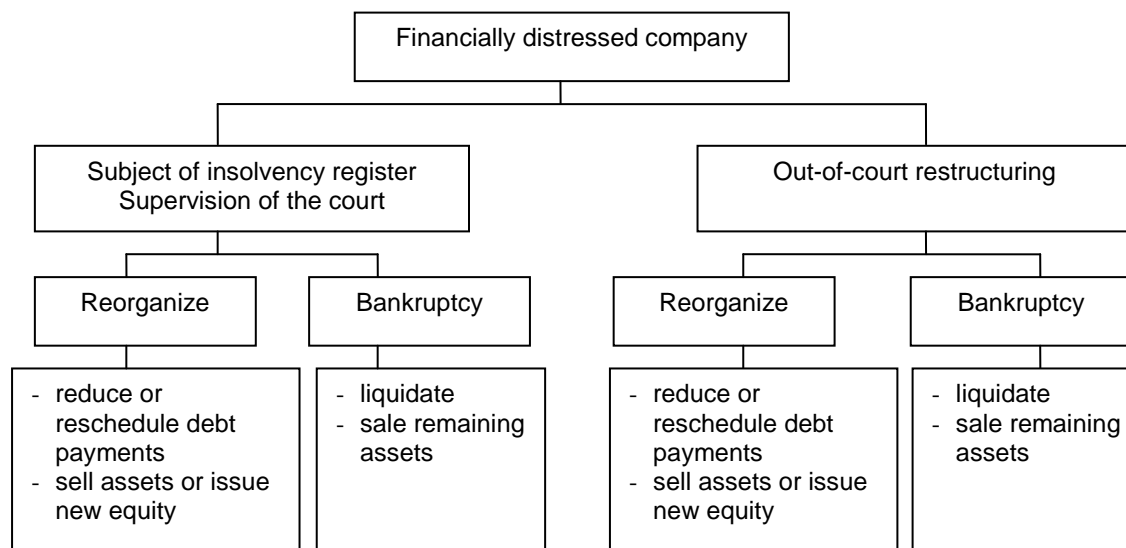
The most comprehensive issues about the restructuring possibilities can be found in Gilson (2001). The author presents number of case studies of provided restructurings of the companies operating in the US. The cases are divided in the three modules. The first module feature financial distress firms that restructure their debt contracts, the second module introduce the cases, where the equity contracts were restructured and the third module includes firms, which restructured their employee contracts to control labor cost. The knowledge from the first module is used in this article.

A wide range of studies, covering the topics of financial restructuring, has been realized (e.g. Leland (1994), Kocenda and Lizal (2003)). Findings from some of them are used also in this paper.

RESTRUCTURING THE COMPANY'S DEBT CONTRACTS

When a company become financially distressed and it is unable to service the claims of its creditors, it has several options, how to solve the situation (see Figure 2). The legal, accounting and the tax issues have to be taken in account. Especially the existence of possible court protection against creditors plays significant role if the financially distressed company should be restructured also by different way than the bankruptcy.

Figure 2: Debt contracts restructuring



This figure shows that the companies can either be restructured under the supervision of the court or out of the court. In the US the restructuring of insolvent company is the subject of the Chapter 11, bankruptcy is solved by the Chapter 7 (Gilson, 2001).

DEBT CONTRACT RESTRUCTURING IN THE CZECH REPUBLIC

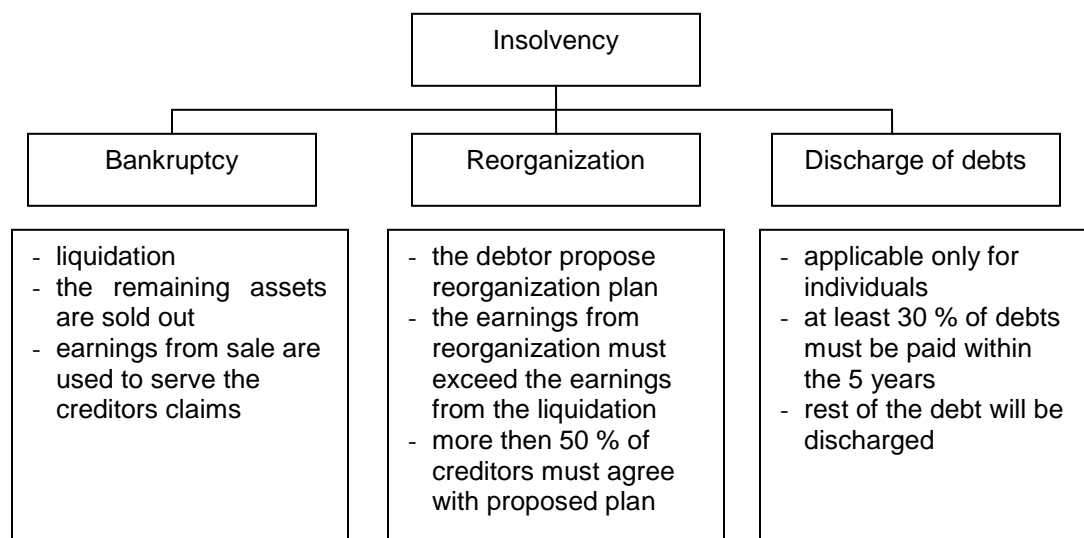
Economic and social development in region of Central Eastern Europe (CEE) has led to the implementation of the law, which would enable the company to solve the insolvency by another alternative than to go bankrupt. The first legislation support for restructuring the company, to be provided in case of its insolvency, has been in order in the Czech Republic since January 1st, 2008. The law 182/2006 - insolvency law, replaced the former law 382/1991, which solved only the bankruptcy cases. The new insolvency law can be in some way compared to the US Chapter 11 and the Chapter 7. The law defines what the insolvency is; who register the proposals for insolvency, and it offers the possibilities for insolvency solutions (see Figure 3). The individuals as well as business subjects are the subjects of the insolvency law. This article deals mainly the cases of business subjects.

In comparison to the former law 382/1991, the insolvency law enables also the restructuring of the debtors' insolvency. The restructuring is defined as reorganization and thus, this term is used also in the following text. The topics of the further analysis are the reorganization possibilities as specified in insolvency law 182/2006 including their applicability in the Czech Republic. The law is in order for more than two years, hence the study of its effectiveness is presented as well.

REORGANIZATION POSSIBILITIES

- The basic solution of reorganization is to run the business under present conditions. The creditors would agree with payment calendar of their debts repayments, while the part of the debts will be excused. In such a case, the law enables to take advantages of tax benefits during the reorganization. The part of the excused debts is not the subject of income tax on the debtor's side and the creditors is allowed to include this amount among the tax cost. Moreover, no income of the debtor will be the subject of the income tax during the reorganization process.

Figure 3: Insolvency solution possibilities



The figure displays the feasible solution of company's insolvency under the Czech insolvency law 182/2006.

This solution would probably be acceptable only for the creditors with unsecured claims and even if the amount gained from the repayments would exceed the gains from the sale of the assets in the case of the liquidation.

- Another possibility of reorganization is to sell the part of the company's assets or transfer the profitable activities and necessary assets to the new entity. The creditors might be offered to possess the part of the shares of the new entity or they will gain some financial means from the sale of the shares to the new investor(s).

This solution would be the most acceptable for companies operating in the Czech Republic due to the fact that the biggest creditors are usually banks, whose claims are secured by part of the company's assets and thus the banks prefer to sale these assets.

- Investor changes the debts for the shares of the debtor.

Investor will be willing to buy the shares of the company, which is in insolvency process, probably only if he is able to take advantage of possible synergy effects (e.g. when the investor is from the same or conformable industry segment).

- Emission of high-yield debt securities (e.g. junk bonds).

However, this possibility is applicable especially in the countries with highly developed capital market, in which the investors might be disposed to buy these securities (this kind of investors is sometimes called the *financial vultures*). No evidence about the case, where the reorganization of the company's debt has been solved by issue of new debt securities, exists in the Czech Republic.

One of the effects expected from the application of the new law is to increase the ratio of claims, which is paid back in case of companies' insolvency in the Czech Republic. The country's ranking has been quite poor in the world's comparison (see Table 1).

Table 1: Average percentage of claims paid back in case of debtors' insolvency

	year 2005	year 2006	year 2008
Great Britain	85.2	84.6	84.2
Denmark	70.5	87.0	86.3
Spain	77.6	76.9	73.2
USA	77.0	75.9	76.7
Portugal	75.0	74.0	69.4
Italy	39.7	61.8	56.6
Germany	53.1	53.4	52.2
France	48.0	47.4	44.7
Switzerland	47.2	47.1	46.8
Slovakia	48.1	45.2	45.9
Poland	27.9	27.8	29.8
Czech Republic	18.5	21.3	20.9

The table shows that the economically more developed countries, where possibility of solving the insolvency by the company's reorganization and thus enabling its future existence, are more effective in satisfying the creditors claims. The position of Czech Republic is poor also among the other countries from the CEE region. The data are taken from IFC / World Bank as stated in Martak (2009).

Economically more developed countries, where possibility of solving the insolvency by the company's reorganization and thus enabling its future existence, are more effective in satisfying the creditors claims.

As was already stated, in the Czech Republic, the possibility to provide the reorganization with legislation support exists since the January 2008 and so far the results are stated in Table 2.

Table 2: Number of insolvency proposals in yeas 2008 - 2009 and the first quarter of 2010

	2008	2009	Q1 2010
# of insolvency proposals	5,354	9,492	33,339
# of enabled reorganizations	6	16	6

Less than 0.2 % of insolvency proposals are allowed by court decision to provide reorganization. Data come from Creditreform.cz (2010a).

Although the insolvency law was implemented more then two years ago, the number of reorganization provided (total 28) is quite small (less than 0.2 % of insolvency proposals). The reasons why the results are so poor are:

- Late registration in insolvency; the restructuring is almost impossible to implement.

The companies are avoiding to become the subject of insolvency proposal, because they would be found as insolvent by most of the creditors and banks would stop any loan possibility, what would be killing for the company.

- Reorganization is expensive and very difficult to implement, the condition which needs to be fulfilled are very difficult or impossible to meet.

The company (debtor) must propose restructuring plan approved by more than 50 % of the debtors, no later than within 15 days, after court decision about its insolvency is valid.

- Reorganization is based on agreement between the debtor and the creditors and can be implemented only if more than 50 % of the creditors agree with the suggested plan of reorganization.

This is difficult, especially in time of financial crisis, when the creditors try to reduce the risk and prefer rather cash from the sold assets of the company than bearing the cost of company's reorganization. The most relevant creditors are usually banks, whose claims are secured by assets of the company and it is very difficult to persuade the banks to agree with the agreement (Stand still agreement) about the

reorganization of the company. Because of the secured claim, the banks prefer liquidation of the company.

- Creditors are reluctant to agree with proposed restructuring plan due to the lack of experiences with reorganizations in companies in the Czech Republic.

The creditors are wary of information gap, which can arise among them and the company's activity during the reorganization. There are no or very little historical precedents of successful reorganizations so investors do not understand what the company can provide.

- The present definition of the insolvency law does not enable sufficient protection against the creditors during the reorganization process.

All the liabilities incurred during this time must be paid in time.

- The lack of the capital instruments on the market, e.g. the emission of high-yield (junk) bonds, is still implausible on the capital market of the Czech Republic.

If the company is in insolvency register, the possibilities to gain the new capital with the debt character and pay back the old debts, are closed.

So far, the only big and thus the most successful case of the reorganization provided according to law 182/2006, is the case of the company Kordarna, details in Sfinance.cz (2010).

In present time, it is being provided e-government in the Czech Republic in a quite extensive volume. Due to this, it is possible to gain a lot of information (e.g. register of companies, including their financial statements and founding contracts, codes of law, insolvency register including all related documents and court decisions, etc.) from e-government web portals (e.g. Justice.cz (2010)).

EMPIRICAL STUDY - THE KORDARNA COMPANY

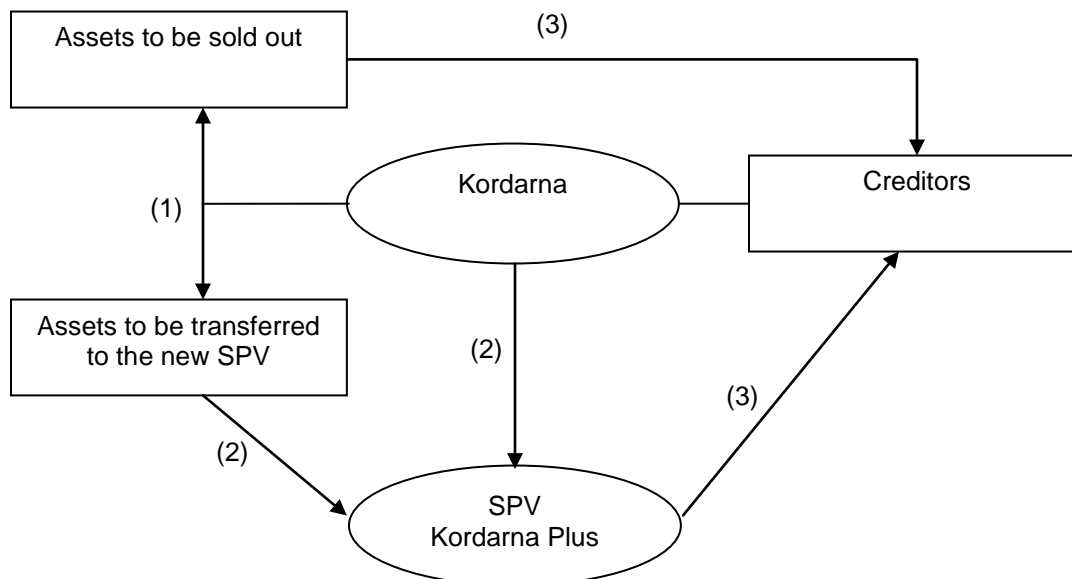
Company Kordarna, a. s. (here a. s. means the joint stock company (Czech transl. *akciová společnost*) is a producer of technical fabrics for the rubber industry. It is the member of the KORD group, which operates within the region of CEE.

On May 14th, 2009, the company was found by the judge act as insolvent. After the proposal of reorganization plan and the agreement of the most creditors, the court enabled to solve the insolvency of the company by its reorganization. The principle of reorganization was based on founding the new Special Purpose Vehicle (SPV) - Kordarna Plus, a. s. where the main assets and activities of the former company will be transferred and the claims of the creditors will be paid from the sale of 100 % shares of the SPV and the sale of remaining assets, which are not transferred to the new subject. No debts of the former Kordarna were transferred to new Kordarna Plus. The process is illustrated Figure 4.

Liquidation value of the company before the reorganization was estimated by experts opinion at 519 mil. CZK. Liquidation value of assets delegated to Kordarna Plus, a. s. was 484 mil. CZK. The value of remaining assets to be sold out was 35 mil. CZK. Values are taken from Kordarna (2010). (The average exchange rates in 2009 by the Czech National Bank: 1 USD = 19.057 CZK, 1 EUR = 26.445 CZK.)

The value earned during the reorganization process, which will be used to serve old debts, was estimated to exceed 820 mil. CZK, as stated in Regiony24.cz (2010). The amount gained from the sale of 100 % of shares Kordarna Plus, a. s. was 795 mil. CZK.

Figure 4: Reorganization of the company Kordarna



- (1) The assets of the company are divided in two parts - the first will be sold out and the second one will be transferred to the new SPV.
 (2) The new SPV Kordarna Plus is founded. Main parts of activities and the assets of the former company are transferred to the new SPV.
 (3) The claims of creditors are served from the earnings gained from the sale of 100 % of shares of SPV and the remaining assets.

The higher percentage of repayment of the creditors' claims in comparison with bankruptcy (see Table 3) is condition under which they agree with the reorganization plan of the company.

Table 3: Comparison of percentage of repayments of creditors' claims - bankruptcy vs. reorganization

	bankruptcy	reorganization
Group 1 - secured creditors	10.98 - 11 %	15.2 %
Group 2 - unsecured creditors	1.98 - 2 %	8.17 %
Group 3 - contingent claims	0 %	0 %
Group 4 - other claims	0 %	0 %

The higher percentage of repayment of the creditors' claims in comparison with bankruptcy is condition under which they agree with the reorganization plan of the company. Calculations are based on information from Kordarna (2010).

The total cost of reorganization was estimated to be 40 mil. CZK (the amount of wages paid to the insolvency administrator, that are the substantial part of total costs of reorganization, is the subject of § 38 of the insolvency law 182/2006 and 313/2007; Kordarna (2010), p. 22), it represents 5 % of the value earned from the reorganization process.

The case of the Kordarna company is a unique example (see Table 4) of successful reorganization of the company performed under the new insolvent law valid in the Czech republic from the January 2008. It is the "pioneer" of the insolvency solutions, when reorganization enabled to carry on the existence of the activities of the company; most of the employee contracts were kept and the level of creditor's claims to be served was higher than in case of company's bankruptcy. As a result of the reorganization, the value of the company was increased by more than 300 mil. CZK. (The estimated value after reorganization exceeds 820 mil. CZK (795 mil. CZK for sale of Kordarna Plus' shares, estimated 35 mil. CZK for sale of remaining assets); 519 mil. CZK was estimated liquidation value of Kordarna before reorganization.)

Table 4: Insolvency proposals in 2009, firms with the highest turnover

Company	Last known turnover (mil. CZK)	Turnover year	Number of employees	Subject activity	Month of the court decision	Insolvency solution
Moravia energo	3,250	2007	25	energetic	March	bankruptcy
Bohemia crystalex trading	3,000	2008	160	wholesale of glass and white pottery	March	bankruptcy
Kordarna	2,745	2008	538	textile industry deliveries of	August	reorganization
PA export	2,711	2008	180	investment complexes	September	bankruptcy
Karimpex	2,704	2007	60	wholesale of combustibles	August	bankruptcy
Olsanske papirny	1,571	2007	660	paper industry	February	bankruptcy
PK oil	1,500	2007	17	running fuelling stations	September	bankruptcy
Slezan Frydek Mistek	1,432	2007	1,869	textile industry	February	bankruptcy
GSMobile Group	1,427	2007	34	sale of mobile phones	March	bankruptcy

The only one important case of reorganization proposed by the court decision in Czech Republic is the case of the Kordarna company; based on Creditreform.cz (2010b) and Justice.cz (2010).

CONCLUSION

Financially distressed companies may restructure their debts contracts either with court supervision or out of the court. In more economically developed countries, the insolvency/bankruptcy legislation/regulation framework exists and is used for tens of years (e.g. Chapter 7 in the US since 1978), whereas in Czech Republic this legislation is still quite new. So far the only one important case of the Kordarna company exists, where the insolvency process led to reorganization. Even in more developed economies only small fraction of cases used to lead to reorganization court decision, which is expectable due to the fact that insolvent companies are unattractive for potential investors by nature and the reorganization process is expected to be difficult and complexly complicated in the sense of accounting, taxes, process management and legal requirements. On the other hand the case of the Kordarna company seems to be an example, where the insolvency regulations may be useful and meaningful in order of avoiding the company's liquidation.

TOPICS FOR FURTHER RESEARCH INSPIRED BY GILSON (2001)

The particular case studies of restructuring are implicating the questions, which have character of public policy, but can significantly influence the process of the company restructuring. Should the managers, when making the restructuring decisions, focus more on the increase of the shareholders' or the stakeholders' value? Isn't it such that the implementation of insolvency law, which guarantees the court protection for the restructured company, creates the competitive disadvantage for the companies with no insolvency problems? Are managers ethically responsible for restructuring of the company? Should the interest of the company's community be taken into account?

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EQUITY MARKET TIMING AND SUBSEQUENT DELISTING LIKELIHOOD

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ABSTRACT

Timing the market for equity is an accepted practice by managers who in theory have the best interests of current shareholders in mind. It is clear that by using their superior information, managers can indeed successfully issue overvalued equity to the new shareholders. Recent research has determined that some firms do well after a market timed issue, while others underperform. The post-issue performance is linked to the investment opportunity set of the issuing firms as well as their choice of investments. In general, firms without good investment options will perform poorly. We extend this line of research by studying the post-issue delisting pattern of market timing firms and the two subsets. Specifically, we research whether firms that mistakenly time the market for equity are more likely to compromise their future and get delisted (through acquisitions, bankruptcies etc.) in the immediate future than those firms that have a use for the funds. Using logistic regression models, we show that firms that are market timing firms and that lack good investment opportunities are indeed more likely to get delisted; strengthening the growing argument that equity market timing does not always result in shareholder benefit.

INTRODUCTION

Seasoned equity offerings (SEOs) have received considerable research attention in recent years and one of the most researched areas has been the post-issue underperformance by issuing firms. Baker and Wurgler (2002) summarize the research conclusions concerning SEOs and offer these conclusions as evidence that managers are able to time the market for equity. By timing the market, these managers are presumed to be taking advantage of the new, entering shareholders and adding benefit to the current shareholders at the new shareholders' expense.

Equity market timing is also an area that has been studied extensively and there is strong support for the premise that managers are able to use their superior information to take advantage of new shareholders by issuing overvalued stock. The window of time that managers find themselves faced with this decision to issue relatively higher priced stock is called a window of opportunity. This phrase *window of opportunity* is used by Bayless and Chaplinsky (1996) to indicate a period where the information costs are reduced for all firms – typically during hot markets (high volume of equity issues). In this paper, a *window of opportunity* would also refer to a time when managers of firms that are overvalued by the market are able to issue overvalued stock.

The post-issue underperformance literature has typically been seen as supporting successful market timing. Fama (1998), the one of the few researchers who challenged the findings in this area, did so by questioning the validity of the research methodology. Fama (1998) posits that seasoned equity offerings (SEOs) may appear to perform poorly only because they are not evaluated against the correct benchmark. However, Jegadeesh (2000) addresses Fama's criticism by considering various benchmarks. Jegadeesh's findings indicate that the SEO firms underperform all of them. Thus, he concludes that the observed underperformance is indeed related to market over-optimism about their future prospects.

Also, Eckbo, Masulis and Norli (2000) proposed a risk-based explanation. They offer an explanation that issuing equity would result in a lower default risk and lower liquidity risk. A lower post-issue return

would thus be expected. They claimed that the underperformance observed in matched-firm studies results from a failure of the methodology of the matched-firm technique to provide a proper control for risk. They showed that once appropriate control is applied, post-SEO underperformance is insignificant. However, Jegadeesh (2000) refuted their claim by showing that Eckbo, Masulis and Norli (2000) include IPOs in their benchmark, causing the level of underperformance to be significantly understated.

In the recent past, this body of research is once again being reexamined in order to understand why post-issue underperformance occurs. Carlson, Fisher and Gimmarino (2006) offer a real-investment explanation of post-issue underperformance. They theorize that when firms with growth opportunities (options), finance and exercise those options (by investing in the opportunities), it causes a decline in returns. The reason for this being that the new assets (assets in place) are less risky than the growth options that they replace. This view is supported by Li, Livdan, and Zhang (2008). Hertznel and Li (2009) dispute this view. They segregate firms by decomposing the market-to-book value ratio (MB) into growth and misvaluation components. They find that firms with better growth opportunities invest more in capital expenditures and R&D than firms with greater mispricing. However, the firms that invest more heavily do not underperform, while the firms that invest less do significantly underperform. D'Souza and Rao (2009) also find that all issuing firms do not underperform. They use a behavioral methodology to segregate firms into *window of opportunity* and *window of temptation* subsets. They go on to show that the *window of temptation* firms (ones without good investment opportunities) are the ones that underperform and cause the overall sample of issuers to significantly underperform.

In this paper, we extend the current body of research. The current literature focuses on the post-issue performance by either studying the return or the earnings of issuing firms. We ask a related, but different question - Does the act of equity market timing compromise the future of firms that mistakenly issue equity (without having a use for the funds)? We follow the methodology of D'Souza and Rao (2009) to obtain our sample set and the subsets of Growth firms (firms with investment options to use the new capital) and Overvalued firms (firms that issue equity without having a use for the funds).

HYPOTHESES

There is increasing evidence showing that all firms do not underperform post-SEO and as such it casts serious doubt on the assertion that post-issue underperformance is good for the issuing firms. If a firm's managers put the firm's future in jeopardy by unnecessarily taking on additional equity capital, then we would expect that to manifest itself at the most basic level; the continued survival of the firm.

Palepu (1985) uses a logit model to test the likelihood of a firm being a takeover target. He tested six hypotheses that are frequently suggested in the academic and/or popular finance literature regarding firms that are likely to become acquisition targets. The two hypotheses that he found supported were: 1) The inefficient management hypothesis and 2) The growth-resource mismatch hypothesis.

Both the above are linked when it comes to equity market timing. If the firm's managers are inefficient in evaluating the need for additional capital and take on additional capital without having a use for those funds, it would lead to a growth-resource mismatch. The firm would have no avenues to use the new funds and would end up hoarding the funds. This would in turn make the firm an attractive takeover target since it is now cash (resource) rich. If on the other hand, the firm's managers decide to use the funds anyway, they would end up wasting the funds and leave the firm in a weakened state, making it increasingly likely that the firm might face bankruptcy or other financial problems that would cause it to be delisted.

We hypothesize that from the set of equity market timing firms, the firms without viable investment opportunities (Overvalued firms) are more likely to get delisted in the near future (we study the firms for eight years post-issue) than firms that had a viable use for the funds (Growth firms).

DATA AND METHODOLOGY

The data for the market-to-book value ratio (MB) is obtained from the Compustat database. Market equity is defined as common shares outstanding (item 25) times price (item 199). Book equity is defined as total assets less total liabilities (item 181) less preferred stock (item 10) plus deferred taxes (item 35) plus convertible debt (item 79). When preferred stock is missing, it is replaced with the redemption value of preferred stock (item 56). MB is computed as the end of quarter MB_{t-1} where t = the quarter of the equity issue announcement. To select the sample of firms for this study, we use the method of D'Souza and Rao (2009), detailed below.

- Firms that undertake a seasoned equity issue between the years 1981 - 2000
- Financial firms and regulated utilities are dropped from the sample
- For firms with more than one issue in a five year span, the second issue is not included
- Firms with a debt-to-equity ratio above the industry median for a given year are removed from the sample.
- Firms with a market-to-book ratio below the industry median for a given year are removed from the sample.
- The firms that are left are the ones that timed the market for equity
- These are now further broken down into two subsets based on the direction of insider trades.
- For the firms where insiders were net buyers (or had a low level of net sales), the firm is considered a growth firm (with viable investment opportunities).
- For the firms where insiders had a higher level of net sales, the firm is considered an overvalued firm (with no viable investment opportunities).
- The firms are studied for a period of eight years post-SEO. Delisting data is obtained from the CRSP database
- Reasons for Delisting
 1. Acquisitions / Mergers : (CRSP) delisting codes 200 - 300
 2. Liquidations : delisting codes 400 - 490
 3. Dropped from Exchange : delisting codes 500 - 591

The reasons for “Dropped from Exchange” include, but are not limited to: insufficient number of shareholders, bankruptcy, declared insolvent, delinquent in filing, price fell to below acceptable level, etc.

To test the hypothesis, the following logit model is used (a probit model is also used for robustness). We use it to ascertain if there is a significant difference in the likelihood of one of the two subsets of firms (Growth firms vs. Overvalued firms) getting delisted by either being acquired, going out of business, or being dropped from an exchange due to subsequent problems.

$$\text{Delisting} = \beta_0 + \beta_1(\text{Firm Type}_{t-1}) + \beta_2(\text{Debt}_{t-1}) + \beta_3(\text{Proceeds}_{t-1}) + \beta_4(M/B_{t-1}) + \beta_5(\text{Size}_{t-1}) + \beta_6(\text{ROA}_{t-1}) + \beta_7(\text{Cash}_{t-1}) + \beta_8(\text{Z Score}_{t-1})$$

Where:

Delisting : A binary variable that takes on the value 1 if the firm is delisted within eight years of the market timed SEO, 0 if the firm is still a going concern

Firm Type : A binary variable that takes on the value 1, if the firm is a Growth firm and 0 if the firm is an Overvalued firm.

Debt	: This comprises the long term debt of the firm and it is scaled by the value of Total Assets.
Proceeds	: The dollar value of capital raised through the market-timed SEO. This variable is also scaled by Total Assets (TA).
M/B	: The market-to-book ratio prior to the market timed SEO. Higher levels of MB would indicate either overvaluation or strong growth opportunities.
Size	: The natural log of the market capitalization of the firm prior to the market timed SEO.
ROA	: The return on assets ratio prior to the market timed SEO.
Cash	: The cash & marketable securities holding of the firm prior to the SEO.
Z Score	: Z score (Altman, 1968) to control for the bankruptcy risk of the issuing firms. A Z-Score value of less than 1.81 indicates a high probability of bankruptcy. A value greater than 2.99 indicates a low probability of bankruptcy.

FINDINGS AND CONCLUSION

We begin by reviewing the full sample of market timing firms and the two subsets. From Table 1, we observe that although on average the firms are small cap firms, the overvalued firm's subset is comprised of slightly smaller firms than the growth firm's subset. The MB ratio is also, on average, higher for the overvalued firms than the growth firms. The two other observations that we highlight are the Z Score and the ratio of Proceeds/Total Assets. The overvalued firms, pre-issue, have a higher Z Score than the growth firms, which would indicate a lower default/bankruptcy risk. The overvalued firms also issue a greater proportion of new equity in relation to their current level of total assets than the opportunity firms. At first glance, this supports our hypothesis, since these firms mistakenly believe that issuing overvalued equity without a use for the funds is good for the shareholders. Thus, we would expect these firms to issue as much equity as they can.

Table 1 and 2 present the univariate statistics and the covariance matrix for the full sample of 448 market timing firms, and the two subsets. We observe that on average, these firms are micro-cap firms with an average market capitalization of 155.4 (ln 5.046) million. The growth firms are on average slightly larger than the overvalued firms. The overvalued subset has a slightly higher market-to-book ratio, on average. It is also interesting to note that the overvalued firms raised more capital as a percentage of total assets than the growth firms did. This could indicate that the managers of these firms were simply looking to issue as much new stock as they could. From the covariance matrix we see that for the two subsets, there is a strong positive correlation between the cash on hand, the creditworthiness of a firm (Z Score) and the amount of new capital raised. We also see a strong positive correlation between the market-to-book ratio for overvalued firms and the amount of new capital raised, indicating that these firms capitalized on the *window of opportunity* to raise new funds.

Table 1: Univariate Statistics of the Full Sample and Subsets

Panel A						
Full Sample of Equity Market Timing Firms						
Variable	N	Mean	Std. Dev	Sum	Minimum	Maximum
Debt/TA	448	0.004	0.008	1.586	0.000	0.061
Proceeds/TA	448	0.767	0.908	343.798	0.004	10.268
MB ratio	448	10.639	15.007	4809.000	0.670	76.450
Ln Size	448	5.046	1.589	2281.000	1.151	11.216
ROA	448	0.095	0.228	42.270	-1.162	0.554
Cash/TA	448	0.007	0.014	3.085	0.000	0.119
Z-Score	448	5.855	6.458	2647.000	0.070	25.280

Panel B						
Growth Firms Subset						
Variable	N	Mean	Std. Dev	Sum	Minimum	Maximum
Debt/TA	225	0.004	0.007	0.785	0.000	0.053
Proceeds/TA	225	0.670	0.824	150.759	0.004	4.963
MB ratio	225	9.365	13.631	2145.000	0.670	72.310
Ln Size	225	5.251	1.791	1202.000	1.151	11.216
ROA	225	0.096	0.239	21.577	-1.162	0.554
Cash/TA	225	0.006	0.014	1.257	0.000	0.119
Z-Score	225	5.150	5.934	1179.000	0.070	24.380

Panel C:						
Overvalued Firms Subset						
Variable	N	Mean	Std. Dev	Sum	Minimum	Maximum
Debt/TA	223	0.004	0.008	0.802	0.000	0.061
Proceeds/TA	223	0.866	0.978	193.039	0.005	10.268
MB Ratio	223	11.948	16.226	2664.000	0.770	76.450
Ln Size	223	4.836	1.323	1079.000	1.577	9.269
ROA	223	0.093	0.217	20.693	-0.875	0.432
Cash/TA	223	0.008	0.013	1.828	0.000	0.094
Z-Score	223	6.579	6.893	1467.000	0.074	25.280

This table shows the univariate statistics of the full sample and subsets

To evaluate the post-issue performance, we first look at the data in Figures 1 and 2. Figure 1 graphs the number of delistings by year. Our sample consists of 448 firms with 223 firms in the Overvalued subset and 225 in the Growth subset. From Figure 1, we note that over the eight years, post-issue, more Overvalued firms are delisted than Growth firms. The two subsets display very little difference over the first three years, but from year 4 onwards more of the Overvalued firms face problems than Growth firms.

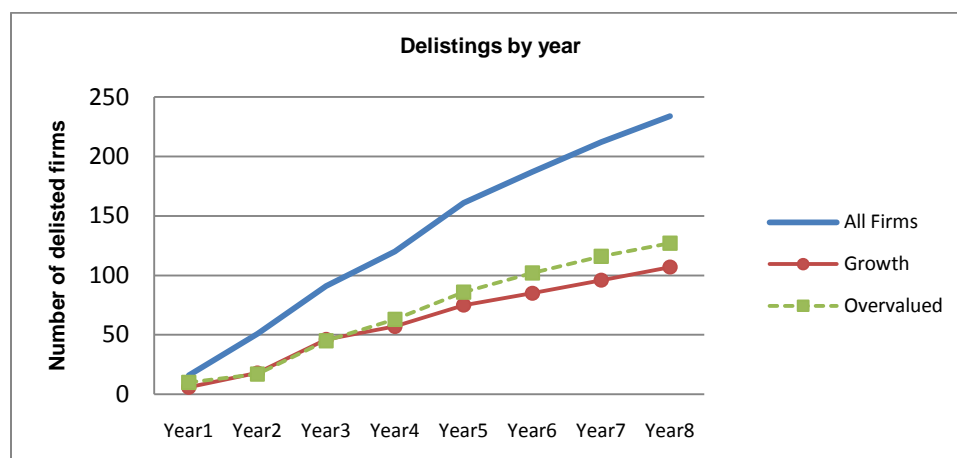
The graph on Figure 2 takes into account the percentage of firms that end up getting delisted and we again see the clean break from the fourth year onwards. It seems that from these graphs that it takes about 3 years for the mistake (of raising additional capital without having a use for it) to catch up with the overvalued firms.

Table 2: Covariance matrix for the Full Sample and the 2 Subsets

Panel A: Full Sample = 448 Firms							
	Debt	Size	Proceeds	MB	ROA	Cash	Z Score
Debt	1						
Size	-0.1365	1					
Proceeds	-0.1973	-0.0204	1				
MB	-0.0487	0.1971	0.5161	1			
ROA	0.037	0.0377	-0.4167	-0.0091	1		
Cash	-0.1465	-0.2751	0.3744	0.032	-0.5493	1	
Z Score	-0.154	0.2478	0.5977	0.8005	-0.1245	0.0435	1
Panel B: Overvalued Firms Subset = 223 Firms							
	Debt	Size	Proceeds	MB	ROA	Cash	Z Score
Debt	1						
Size	-0.2057	1					
Proceeds	-0.1207	0.1243	1				
MB	-0.0628	0.2694	0.6973	1			
ROA	0	-0.0586	-0.386	-0.0735	1		
Cash	-0.1093	-0.2667	0.3257	0.0468	-0.5467	1	
Z Score	-0.1492	0.3432	0.6878	0.9298	-0.0965	0.0317	1
Panel C: Growth Firms Subset = 225 Firms							
	Debt	Size	Proceeds	MB	ROA	Cash	Z Score
Debt	1						
Size	-0.1166	1					
Proceeds	-0.2653	-0.1236	1				
MB	-0.0436	0.1373	0.1981	1			
ROA	0.0695	0.1026	-0.4615	0.0888	1		
Cash	-0.1627	-0.2709	0.4201	0.0216	-0.5561	1	
Z Score	-0.2383	0.2795	0.5066	0.2532	-0.3034	0.0808	1

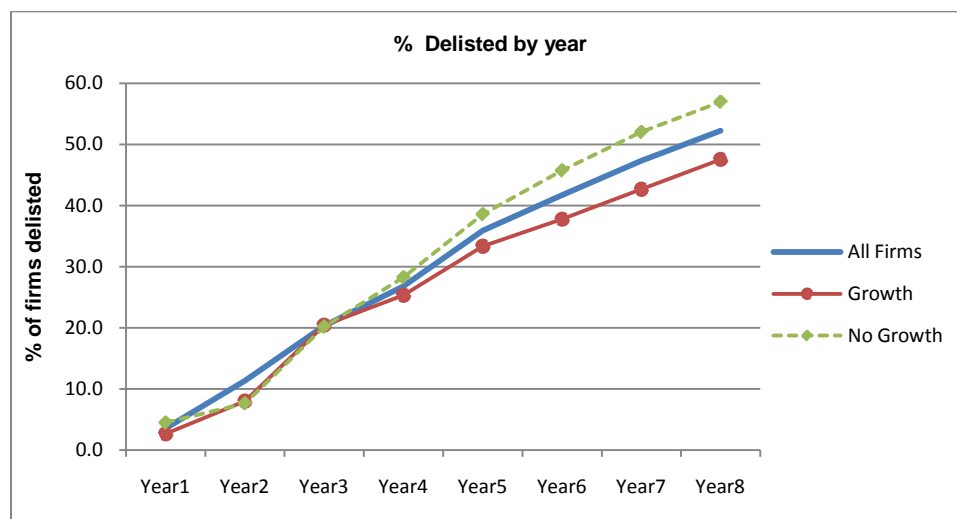
This table shows the covariance matrix for the full sample and the 2 subsets

Figure 1: Number of Firm Delisting by Year



This table shows the number of firm delisted by year.

Figure 2: The Percentage of Firms Delisted by Year



This figure shows the percentage of firms delisted by year.

Table 3: Comparisons of Delistings by Number and Percentage

Panel A: Comparison of delistings by year - number of firms delisted								
Delisted in	Year1	Year2	Year3	Year4	Year5	Year6	Year7	Year8
All Firms	16	51	91	120	161	187	212	234
Opportunity	6	18	46	57	75	85	96	107
Temptation	10	17	45	63	86	102	116	127
Panel B: Comparison of delistings by year - % of firms delisted								
Delisted in	Year1	Year2	Year3	Year4	Year5	Year6	Year7	Year8
All Firms	3.6	11.4	20.3	26.8	35.9	41.7	47.3	52.2
Opportunity	2.7	8.0	20.4	25.3	33.3	37.8	42.7	47.6
Temptation	4.5	7.6	20.2	28.3	38.6	45.7	52.0	57.0

This table shows the comparisons of delistings by number and percentage of firms.

Table 3 presents the comparisons of delistings by number and percentage and these are graphed in Figures 1 and 2. We formally test our hypothesis by using a logistic regression as detailed previously. The results of the logistic regression are presented in Table 4. We check to see if there is a significantly higher likelihood of the Overvalued firms failing (post-SEO) than the Growth firms. The probability modeled is that delisting = 1. From the results in Table 4, we see that sign on the coefficient for Growth firms is negative and significant (at the 5% level) indicating that Growth firms are significantly less likely to get delisted post-SEO than the Overvalued firms which are significantly more likely to get delisted; thereby confirming our hypothesis. Another interesting observation is the fact that the variable for the size of the new equity offering (Proceeds/TA) is also significantly positive. This indicates that managers of firms which take on more capital than they possibly need also put their firms' future at risk.

This confirms previous research that not all equity market timing is good for the current shareholders. This research adds on to the new body of literature which shows that post-issue underperformance is not a phenomenon that affects all firms that issue stock through a market-timed SEO, just the ones that do not have a viable use for the funds. Our results further those results and show that not only do the Overvalued firms underperform post-SEO, but that the managers of the Overvalued firms also jeopardize the future of their firms by making them more susceptible to a takeover and/or financial problems.

Table 4: Logistic Regression Results

Parameter	Estimate	Std. Error	Wald	P-Value
Growth Firms	-0.409 **	0.198	4.261	0.039
Debt/TA	19.868	16.507	1.449	0.229
Proceeds/TA	0.319 *	0.174	3.341	0.068
MB	0.008	0.020	0.164	0.686
LnSize	-0.002	0.076	0.001	0.980
ROA	-1.256 **	0.579	4.701	0.030
Cash/TA	-10.810	9.601	1.268	0.260
Z-Score	-0.019	0.034	0.325	0.568
Intercept	0.250	0.463	0.290	0.590
N	445			
Pseudo R-Square	0.0609			
Likelihood Ratio	20.7892 ***			

This table presents the results of the logistic regression. The binary dependent variable is the delisting event. It takes on the value of 1 if delisted and 0 otherwise. The probability modeled is $\text{Delisting} = 1$. The exogenous variables are listed below. The "Growth Firms" variable is a binary variable which takes on value of 1 if the firm is a growth firm and 0 if it is a no growth / overvalued firm.

*** Indicates statistical significance at the 0.01 level

** Indicates statistical significance at the 0.05 level

* Indicates statistical significance at the 0.10 level

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GLOBAL COST OF CAPITAL: THE CASE OF GCS

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ABSTRACT

GCS is a hypothetical multinational company in the IT industry. It is a major player in the IT arena catering to clients from a variety of industries. The case provides an opportunity to examine various issues that need to be considered in making capital budgeting decisions. One of the significant issues is that of determining the cost of capital which forms the basis for the hurdle rate used to decide the acceptance or otherwise of a capital investment project. The case is built around this central issue. The other related issues addressed include book-value versus market-value weights, risk-premiums for different types of projects and capital rationing.

KEY WORDS: Global Cost of Capital, Required Rate of Return and Risk Premiums

INTRODUCTION

Global Computer Systems (GCS) is an IT company that develops and manufactures IT products and services worldwide. Its major operating segments include Global Technology Services, Global Business Services, Software, Systems and Technology, and Global Financing. The majority of the company's enterprise business, which excludes the company's original equipment manufacturer (OEM) technology business, occurs in industries that are broadly grouped into six sectors – financial services, public, industrial, distribution and communications as well as small and medium sized businesses. In spite of the current global financial crisis, GCS appears to be doing very well. In January of 2009, it announced better than expected fourth quarter earnings with net income of US\$4.4 billion, up from US\$4 billion the previous year. According to its CEO, GCS “performed well in an extremely difficult economic environment” in year N+4 and that the company will “enter the year in a very strong position”.

Table 1: Gcs's Summary Financial Data (N+2–N+4)

Consolidated results (US\$, in millions)	Year N+4	Year N+3	Year N+2
Net Sales	\$103,630.0	\$ 98,786.0	\$ 91,423.0
Net Sales Growth	4.91%	8.1%	0.31%
Operating Profit	\$15,938.0	\$13,516.0	\$11,928.0
Operating Profit Growth	17.91%	13.31%	27.21%
Diluted EPS Excluding Extraordinary Items	8.93	7.18	6.06
Growth Rate	24.37%	18.48%	23.42%

Table 2: Gcs Income Statement (N–N+3) Values In Millions (Except For Per Share Items)

	Year N+3	Year N+2	Year N+1	Year N
Period End Date	12/31/N+3	12/31/N+2	12/31/N+1	12/31/N
Period Length	12 Months	12 Months	12 Months	12 Months
Stmt Source	10-K	10-K	10-K	10-K
Stmt Source Date	02/26/N+4	02/26/N+4	02/26/N+4	02/27/N+3
Stmt Update Type	Updated	Reclassified	Reclassified	Reclassified
Revenue	98,785.0	91,423.0	91,134.0	96,293.0
Other Revenue, Total	1.0	0.0	0.0	0.0
Total Revenue	98,786.0	91,423.0	91,134.0	96,293.0
Cost of Revenue, Total	57,057.0	53,129.0	54,602.0	60,724.0
Gross Profit	41,728.0	38,294.0	36,532.0	35,569.0
Selling/General/Administrative Expenses, Total	22,060.0	20,259.0	21,314.0	20,079.0
Research & Development	6,153.0	6,107.0	5,842.0	5,874.0
Depreciation/Amortisation	0.0	0.0	0.0	0.0
Interest Expense (Income), Net Operating	0.0	0.0	0.0	0.0
Unusual Expense (Income)	0.0	0.0	0.0	0.0
Other Operating Expenses, Total	0.0	0.0	0.0	0.0
Operating Income	13,516.0	11,928.0	9,376.0	9,616.0
Interest Income (Expense), Net Non-Operating	-217.0	293.0	-220.0	-139.0
Gain (Loss) on Sale of Assets	18.0	41.0	0.0	0.0
Other, Net	1,172.0	1,054.0	3,070.0	1,192.0
Income Before Tax	14,489.0	13,316.0	12,226.0	10,669.0
Income Tax - Total	4,071.0	3,901.0	4,232.0	3,172.0
Income After Tax	10,418.0	9,415.0	7,994.0	7,497.0
Tax rate	28.10%			
Minority Interest	0.0	0.0	0.0	0.0
Equity In Affiliates	0.0	0.0	0.0	0.0
U.S. GAAP Adjustment	0.0	0.0	0.0	0.0
Net Income Before Extra. Items	10,418.0	9,415.0	7,994.0	7,497.0
▶ Total Extraordinary Items	0.0	76.0	-60.0	-18.0
Net Income	10,418.0	9,491.0	7,934.0	7,479.0
▶ Total Adjustments to Net Income	0.0	0.0	0.0	0.0
Basic Weighted Average Shares	1,423.04	1,530.81	1,600.59	1,674.96
Basic EPS Excluding Extraordinary Items	7.32	6.15	4.99	4.48
Basic EPS Including Extraordinary Items	7.32	6.2	4.96	4.47
Diluted Weighted Average Shares	1,450.57	1,553.54	1,627.63	1,707.23
Diluted EPS Excluding Extraordinary Items	7.18	6.06	4.91	4.39
Diluted EPS Including Extraordinary Items	7.18	6.11	4.87	4.38
Dividends per Share - Common Stock Primary Issue	1.5	1.1	0.78	0.7
Gross Dividends - Common Stock	2,147.0	1,683.0	1,250.0	1,174.0
Interest Expense, Supplemental	611.0	278.0	220.0	139.0
Depreciation, Supplemental	4,038.0	3,907.0	4,147.0	3,959.0
Normalised EBITDA	18,717.0	16,911.0	14,564.0	14,531.0
Normalised EBIT	13,516.0	11,928.0	9,376.0	9,616.0
Normalised Income Before Tax	14,471.0	13,275.0	12,226.0	10,669.0
Normalised Income After Taxes	10,405.0	9,386.0	7,994.0	7,497.0
Normalised Income Available to Common	10,405.0	9,386.0	7,994.0	7,497.0
Basic Normalised EPS	7.31	6.13	4.99	4.48
Diluted Normalised EPS	7.17	6.04	4.91	4.39
Amortisation of Intangibles	1,163.0	1,076.0	1,041.0	956.0

Table 3: GCS Consolidated Balance Sheet (In Millions) (N–N+3) Financial Data In US\$ Values In Millions (Except For Per Share Items)

Period End Date	N+3 12/31/N+3	N+2 12/31/N+2	N+1 12/31/N+1	N 12/31/N
Stmnt Source	10-K	10-K	10-K	10-K
Stmnt Source Date	02/26/N+4	02/27/N+3	02/28/N+2	02/28/N+2
Stmnt Update Type	Updated	Updated	Updated	Restated
Assets				
▶ Cash and Short Term Investments	16,146.0	10,656.0	13,686.0	10,570.0
▶ Total Receivables, Net	28,789.0	26,848.0	24,428.0	28,136.0
Total Inventory	2,664.0	2,810.0	2,841.0	3,316.0
Prepaid Expenses	3,891.0	2,539.0	2,941.0	2,708.0
Other Current Assets, Total	1,687.0	1,806.0	1,765.0	2,413.0
Total Current Assets	53,177.0	44,659.0	45,661.0	47,143.0
Property/Plant/Equipment, Total - Net	15,082.0	14,439.0	13,756.0	15,175.0
Goodwill, Net	14,285.0	12,854.0	9,441.0	8,437.0
Intangibles, Net	2,107.0	2,203.0	1,663.0	1,789.0
Long Term Investments	5,248.0	4,501.0	3,142.0	2,444.0
Note Receivable - Long Term	11,603.0	10,068.0	9,628.0	10,950.0
Other Long Term Assets, Total	18,930.0	14,509.0	22,457.0	25,065.0
Other Assets, Total	0.0	0.0	0.0	0.0
Total Assets	120,432.0	103,233.0	105,748.0	111,003.0
Liabilities and Shareholders' Equity				
Accounts Payable	8,054.0	7,964.0	7,349.0	9,444.0
Payable/Accrued	0.0	0.0	0.0	0.0
Accrued Expenses	10,546.0	9,967.0	8,558.0	10,340.0
Notes Payable/Short Term Debt	8,545.0	6,134.0	4,228.0	4,491.0
Current Port. of LT Debt/Capital Leases	3,690.0	2,768.0	2,988.0	3,608.0
Other Current Liabilities, Total	13,475.0	13,257.0	12,029.0	11,903.0
Total Current Liabilities	44,310.0	40,090.0	35,152.0	39,786.0
▶ Total Long Term Debt	23,039.0	13,780.0	15,425.0	14,828.0
Deferred Income Tax	1,064.0	665.0	1,616.0	1,770.0
Minority Interest	0.0	0.0	0.0	0.0
Other Liabilities, Total	23,549.0	20,192.0	20,457.0	22,931.0
Total Liabilities	91,962.0	74,727.0	72,650.0	79,315.0
Redeemable Preferred Stock	0.0	0.0	0.0	0.0
Preferred Stock - Non Redeemable, Net	0.0	0.0	0.0	0.0
Common Stock	35,188.0	31,271.0	28,926.0	26,673.0
Retained Earnings (Accumulated Deficit)	60,640.0	52,432.0	44,734.0	38,148.0
Treasury Stock - Common	-63,945.0	-46,296.0	-38,546.0	-31,072.0
Other Equity, Total	-3,414.0	-8,901.0	-2,016.0	-2,061.0
Total Equity	28,469.0	28,506.0	33,098.0	31,688.0
Total Liabilities & Shareholders' Equity	120,431.0	103,233.0	105,748.0	111,003.0
Total Common Shares Outstanding	1,385.23	1,506.48	1,573.98	1,645.59
Total Preferred Shares Outstanding	0.0	0.0	0.0	0.0

Table 4: Details Of Long-Term Debt (US\$, In Millions)

Coupon Interest Rate	Maturities	Balance on N+3	Annual Interest Expense
4.48%	N+4–N+7	\$12,295***	\$551
5.34%	N+8–N+9	3,545	189
5.69%	N+10–N+14	3,026	172
8.375%	N+15	750	63
7.00%	N+21	600	42
6.22%	N+23	469	29
6.50%	N+24	313	20
5.875%	N+28	600	35
7.00%	N+41	150	11
7.125%	N+92	850	61
Other currencies (average interest rate at December 31, N+3, in parentheses)			
Euros (3.4%)	N+4–N+9	2,466	84
Yen (2.2%)	N+6–N+10	767	17
Swiss francs (1.5%)	N+4	442	7
Other (2.7%)	N+4–N+9	89	2
Weighted average interest rate = \$1,283/\$26,362 = 4.87%		26,362	1,283
Less: Net unamortized discount		65	
Add: SFAS No. 133 fair value adjustment ++		432	
		26,729	
Less: Current maturities		3,690	
Total		23,039	

All GCS bonds are rated Aaa by Moody's and AAA by Standard & Poor's. Bond ratings categories are as follows:

	Moody's	Standard & Poor's	
Highest Quality	Aaa	AAA	Investment Grade
High Quality	Aa	AA	
Upper Medium	A-1, A	A	
Medium	Baa-1, Baa	BBB	
Speculative	Ba	BB	Not Investment Grade
Highly Speculative	B, Caa	B, CCC, CC	
Default	Ca, C	D	

Currently, in the capital budgeting arena, each GCS division has its own method of calculating the cost of capital resulting in different hurdle rates; thus, it leads to non-uniformity with regard to accept/reject decisions on capital investments. GCS feels that in order to maximise shareholder value, it has to come up with company-wide guidelines for calculating its cost of capital and standardise the hurdle rates and

accept/reject decisions throughout the company. For the year N+6, GCS is considering the following capital budgeting projects with these projects spread around the globe:

Table 5: Gcs's N+6 New Projects Under Consideration

Project	Net Investment Cost (US\$, in millions)	Proposed Location	Estimated IRR	Type of Project
1	\$500	Europe	26.3%	Existing product, new market
2	\$400	USA	13.5%	New product, new market
3	\$650	Asia	8.6%	Expand existing product in existing market
4	\$1,500	Asia	23.4%	New product, existing market
5	\$350	USA	24.6%	Replace Equipment
6	\$750	Europe	10.2%	Expand existing product in existing market
7	\$250	Asia	26.7%	Existing product, new market
8	\$325	Asia	18.8%	New product, existing market

Further, GCS has a total budget allocation (capital constraint) of US\$4.2 billion for the N+6 capital investment budget.

Project risk tends to vary with project type, as described in the following table.

Table 6: Type Of Project And Degree Of Risk₂

Type of Project	Degree of Risk
Routine replacement of equipment	Minimal
Cost reduction	Low
Expand existing products in existing markets	Moderate
Add new products in existing markets	Moderate-High
Expand existing products in new markets	Moderate-High
Add new products in new markets	High

THE TASK

Gordon Crown, Chief Financial Officer of GCS, would like you to help him develop a company-wide cost of capital policy that is consistent with modern finance theoretical constructs. He would also like you to provide your recommendation on the acceptability of the projects for N+6 listed in Table 5 above. He also feels that since stock prices often fluctuate, it would be advisable to use book value weights in computing the component capital costs and the cost of capital.

However, his young deputy, Helen Chang who is a recent MBA graduate, feels that market prices are very important indicators of the health of the company and they provide very good signals to the corporation in terms of the future directions. As such, she feels that the market value weights approach would be the best approach.

She is also of the opinion that the Required Rate of Return on any given project, in addition to the WACC should also include various risk premiums like stand-alone or project specific risk which can be further broken down into political risk, repatriation risk, exchange rate risk etc. Further, she believes that the required rate of return should be increased by about 1% to allow for capital investment projects that have

no cash inflows, such as pollution control equipment and safety equipment. These capital expenditure projects are required by law, but earn no cash inflows although they have a cost of capital. So their cost of capital must be earned by capital expenditure projects that do have cash inflows.

Guide To The Task

Having recently completed MBA Finance at Ball State University, you feel that you are up to the task. At the minimum, you have decided that you have to do the following:

- 1. For component costs:
 - i. Compute the before- and after-tax cost of GCS debt.
 - ii. Compute the cost of equity (assuming all funds come from internal sources):
 - a. Using the constant growth Gordon Dividend Valuation Model
 - b. Using the Security Market Line Equation (SML) from the Capital Asset Pricing Model (CAPM)
- 2. Compute the Weighted Average Cost of Capital (WACC)
 - i. Using book value weights for debt and equity
 - ii. Using market value weights for debt and equity
- 3. Be sure to calculate the WACC for two different debt and equity costs in step 2 above.
- 4. Address the pros and cons of using market value weights versus book value weights and reconcile the divergent views of Crown and Chang.
- 5. Compute the Required Rate of Return for the project(s), adding appropriate risk premiums subjectively. These risk premiums can differ depending on the nature and continental location of the projects.
- 6. Make a recommendation as to which, if any, of the investments identified in Table 5 should be accepted taking into account the capital constraint.

NOTE:

i. GCS is part of several stock market indices such as the Dow Jones Composite Average, S&P 100, S&P 500 and S&P Composite 1500.

ii. The long-run average return on the S&P 500 Index is 12.4%.

iii. T-bills and T-bill rates can be found Bonds Online.

iv. The beta of GCS is 0.91. Use 5.0 for the equity premium (sometimes called the market risk premium) which is the market-wide premium demanded by investors for investing in stocks rather than in virtually risk-free U.S. Treasury securities. GCS common stock is presently trading at \$95 per share.

v. You can find daily interest rates for Moody's Aaa bonds at the following website <http://www.federalreserve.gov/releases/h15/Update/>. Essentially, you can find the current market value for the bonds listed in Table 4 by using these daily interest rates. For the foreign currency bonds listed in Table 4, you have to use the book values for the market values. You may want to recall that corporate

bonds have a face value of \$1,000 unless otherwise stated. Bond interest is normally paid twice yearly on June 30 and December 31. Assume that all bonds mature on December 31.

vi. Include charts and tables, where appropriate. Clearly state your assumptions and provide detailed calculations, where necessary.

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MOBILE ADVERTISING ENGINE FOR CENTRALIZED MOBILE COUPON DELIVERY

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ABSTRACT

During the past decade, the preferred medium for advertising has seen a dramatic shift away from print media and other traditional means of distribution. In 2009 alone, it is estimated that advertising spending dropped by between 10 and 20 percent for newspapers, consumer magazines, radio, and television while increasing an estimated 9.2 and 18.1 percent in Internet and mobile advertising respectively. Driven by the high cost of print media, lower redemption rates on print coupons, and correspondingly higher redemption rates for mobile and Internet coupons, companies are beginning to adopt and develop mobile campaign management strategies to adapt to the changing market. However, presently the majority of mobile and Internet campaign management platforms are developed on a merchant-by-merchant basis. Customers must either download a separate mobile phone app or visit and register at a different web site for each merchant to obtain their coupons. In this paper, we present a more centralized coupon distribution approach using a Mobile Advertising Engine (MAE) which aggregates coupons from multiple corporations, tracks point of sale (POS) redemption, and reports campaign effectiveness using a mobile marketing and reporting platform.

JEL: M3; O3

KEYWORDS: Marketing, technologies

INTRODUCTION

We are living in an increasingly “smarter” mobile world. In its annual report on mobile phone and smartphone market shares, the Gartner Group estimated that last year 172 million smartphones were sold worldwide, up 24 percent over 2008, while total mobile phone sales were flat at 1.2 billion (Schonfeld, 2010). They also reported that in the U.S, Apple and Android phones dominated all mobile web traffic at 81 percent. According to a study conducted by the market research firm Data Innovation Inc., from a survey of 246 smartphone users, nearly 70 percent of those respondents used mobile banking and/or payment service in the previous three months (Butcher, 2010). Presenting the results of its quarterly Smartphone Intelligence survey, Compete, a Kantar Media company, found that customers are relatively comfortable with m-commerce, with 37 percent purchasing non-mobile items, 19 percent purchasing music, and 41 percent of iPhone and 43 percent of Android phone users checking sale prices at alternative locations from their handset during the previous six months. Also, CTIA, the International Association for the Wireless Telecommunications, released the results of its semi-annual survey on the wireless industry (CTIA, 2010). Some results from this survey included: more than 1.5 trillion SMS text messages were sent in 2009 compared to 363 billion in 2007, a four-fold increase; more than 24.2 billion MMS messages were reported in the last half of 2009, more than double the 9.3 billion sent in the last half of 2008.

At the same time, our access to some traditional media, such as newspapers and radio, is sharply declining (Perez-Pena, 2008; Fisher, 2008). Likewise, advertising spending as a whole is on the decline, down an estimated 7.6 percent in 2009 and anticipated to be another 1 percent drop in 2010 (Clifford, 2009), and those budgets are shifting away from traditional channels. As shown in Table 1, in 2009 the sharpest decreases in advertising budgets were in the traditional advertising segments: newspapers, consumer

magazines, radio, and broadcast television. During the same period, however, correspondingly sharp increases in advertising budgets were found in the mobile and Internet segments. In 2006, the Mobile Marketing Association (MMA) published statistics indicating that 89% of major brands were planning to market their goods via mobile phones by 2008 (MMA, 2006). In 2008, Juniper Research estimated that almost 3 billion mobile coupons will be issued to mobile phone users by 2011 with almost \$7 billion of discounts redeemed (JR, 2008), and by 2014, the mobile retail market will exceed \$12 billion (JR, 2010). While clearly total advertising budgets in the traditional segments are still considerably larger than for mobile and the Internet, the trend towards more advertising in these latter segments is apparent. Also, while the intention of this paper is not to address where on the simplified S-curve mobile SMS or application adoption rests (Rogers, 1962), nor to predict future trends of such a diffusion model, it does assume that the present trend is more likely than not to continue, with greater adoption of mobile applications and mobile web applications inevitable.

Table 1: Advertising Budgets 2009

Segment	Percent Change '08 to '09	Total Budget 2009 (in billions)
Newspapers	-18.7	\$35.5
Consumer Magazines	-14.8	11
Radio	-11.7	15.8
Broadcast Television	-10.1	43.0
Mobile	+18.1	1.3
Internet	+9.2	23.8

Predictions in the Communications Industry Forecast from private equity firm Veronis Suhler Stevenson (Clifford, 2009)

This dramatic change in advertising and mobile and smartphone usage provides merchants with new opportunities to reach out to new and existing customers in innovative ways, via SMS messaging, mobile applications, and mobile web sites. For example, mobile coupon redemption rates, which can reach levels as high as 20 percent, are also considerably higher than corresponding redemption rates for traditional paper coupons, which typically are between 1 and 2 percent, and even for those obtained via the Internet (Holmen, 2009; Lavalley, 2009). However, in the Data Innovation Inc. survey, it was also found that poor mobile site functionality often led mobile users to abandon a mobile purchase, with 45 percent abandoning the process due to the site not loading and 38 percent doing so because the site was not developed for smartphone users (Butcher, 2010). Also, issues of privacy and consumer interest in receiving mobile advertisement, both solicited and non-solicited, must be addressed. Some of these concerns have been extensively examined, and the Mobile Marketing Association (2008) has published its "Code of Conduct" that mobile marketers are expected to adhere to. However, well-designed and easy to use mobile web applications are still not pervasive. Businesses expecting to attract mobile users will need to cater to their expectations for application layout and design and ease of use if they intend to retain them as long-term clients.

Also of importance for mobile marketers is the relevancy and timeliness of their advertisements (Gray, 2009). In particular, if customers opt-in to receive coupons, the likelihood of those coupons being relevant increases, and they are timely in that they are available when the customer needs them. This is especially true as more and more mobile phones become GPS-enabled and therefore location aware, allowing the consumer to find offers where they are when ready to use them. In such a dynamic environment, a major challenge for mobile marketers is to provide the most appropriate advertisements, coupons, or offers that their clients would find useful. Chiou-Wei and Inman (2008) investigated the drivers for electronic coupon redemption for five product categories during the period 2003-2005 and found that an increased distance between the customer and redemption location had a strong negative effect on redemption while expiration date did not. They also found that education and employment significantly influenced redemption rates for electronic coupons. These findings are consistent with those previously found by Steenkamp and Baumgartner (1992), namely that individuals who are highly

educated and have higher income levels tend to engage in more exploratory information search behavior. Examining an extensive amount of consumer data over an extended period, Meyers and Litt (2008) found what they called the “sweet spot” in coupon redemption, namely when the coupon value and expiration length criteria sync, that drives higher coupon redemption rates. Also, from one of its studies, ABI Research found that 70 percent of mobile coupon redemptions came from the tech savvy 18 – 34 age demographic (Gray, 2009).

As more businesses move toward mobile marketing and couponing on a per-brand basis, another major issue arises; for consumers to take advantage of each brand’s coupons and offers, they must access each via a separate mobile web site or mobile application (or app). The users’ experiences are tarnished as they log on and register for each different site or download yet another app onto their phones, completing yet another registration in doing so. Likewise, each time they wish to search for coupons, compare offers, or redeem a coupon, they must access separate sites or apps to do so for different brands or merchants. Instead, should many brands and merchant coupons be accessible via a single app or mobile site at times when the users need them, consumer satisfaction should increase. Also, marketing programs must be able to target individualized preferences and behaviors and be able to measure the return on investment (ROI). With traditional marketing, companies target their advertising to broad geographic areas with a wide variety of demographics. There is no way of determining the effectiveness of the specific advertisement on a specific demographic.

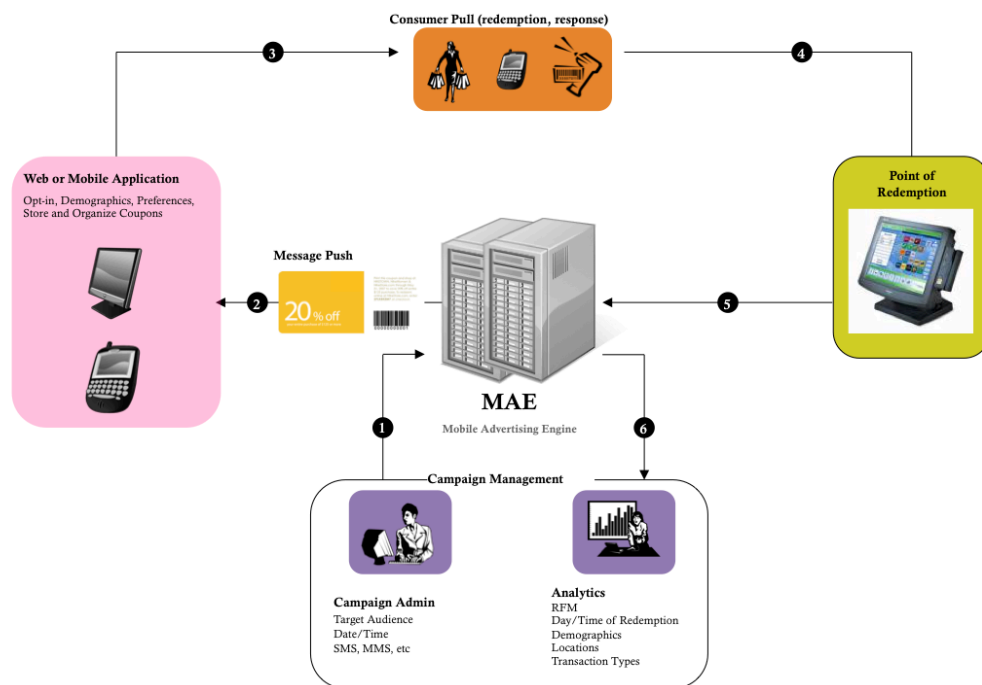
In the next section, we present a framework that provides an effective solution for both the consumer and businesses. The Mobile Advertising Engine (MAE) integrates real-time campaign management, location intelligence, redemption and reporting into a web service that businesses can use to acquire new customers and increase overall customer loyalty. One of the primary qualities that separates this mobile advertising engine from other advertising methods is the MAE’s collective nature, namely that it aggregates all participating businesses and their coupons in one system. This attribute provides not only businesses the ability to obtain an accurate understanding of their customers’ purchasing patterns and the ability to target different audiences based upon their location and redemption history, it implicitly provides a new channel for helping customers find merchants when they are most in need of their products and services.

MAE FRAMEWORK

The MAE framework is comprised of five separate components: a web and mobile application for the consumer to access coupons from the content delivery system both from a web page and from a mobile phone; a web application for merchants to administer the campaign management system (CMS); a point-of-sales (POS) component to allow redemption of coupons at the merchants’ physical locations; a central administration web application used to control all aspects of the MAE, including adding, removing, and managing merchant and consumer accounts; and a back-end analytics and reporting engine to learn user patterns and provide coupon recommendations to consumers on a personalized basis. The server framework was developed using a middleware paradigm, with the fundamental middleware service of the MAE being the Core Services (CS). While other add-ons may be incorporated into the MAE, the fundamental services for the MAE system are: Location Based Services (LBS), Real-Time Redemption Services (RTRS), and Reporting Services (RS). The MAE prototype we developed was implemented using Ruby On Rails for the server and consumer’s web interface, MySQL for the database, and the W3C Geolocation API specification (Popescu, 2008) for the mobile solution. While in general, the MAE framework can support various forms of content, for example Voting, Calls to Action, and Surveys, our prototype presently only supports coupons. As such, we will focus on coupon offers for the remainder of this paper.

The MAE workflow is provided in Figure 1. The process begins (Step 1) with a merchant developing a campaign for providing coupons to a targeted audience. All members of that audience have opted-in for the particular merchant developing the campaign, as merchants do not have access to accounts for consumers who have not opted in with them. The campaign is bounded by a start and stop date and time, and all coupons entered into the system for the campaign are stamped with expiration dates corresponding to the stop time for the campaign. The merchant also selects a means of delivery for the campaign, namely SMS, MMS, or simply as coupons available to users via their web and mobile interfaces. The MAE launches the campaign (Step 2) at the start time provided by the merchant, at which time the coupons become available to users of the system; if SMS or MMS are chosen as the means of delivery, those messages are sent to the opted-in audience. In Step 3, the customers administer their own accounts. They may register on the MAE system, opt-in for merchants of their choice, set their account preferences such as categories of interest or password changes, or simply browse through available coupons from merchants they both have and have not opted-in for. They may save coupons of interest so that they are readily available when they need them, or they may search specifically for coupons that are available within a given distance (e.g. 5 miles) from their present location should they have GPS-enabled smartphones.

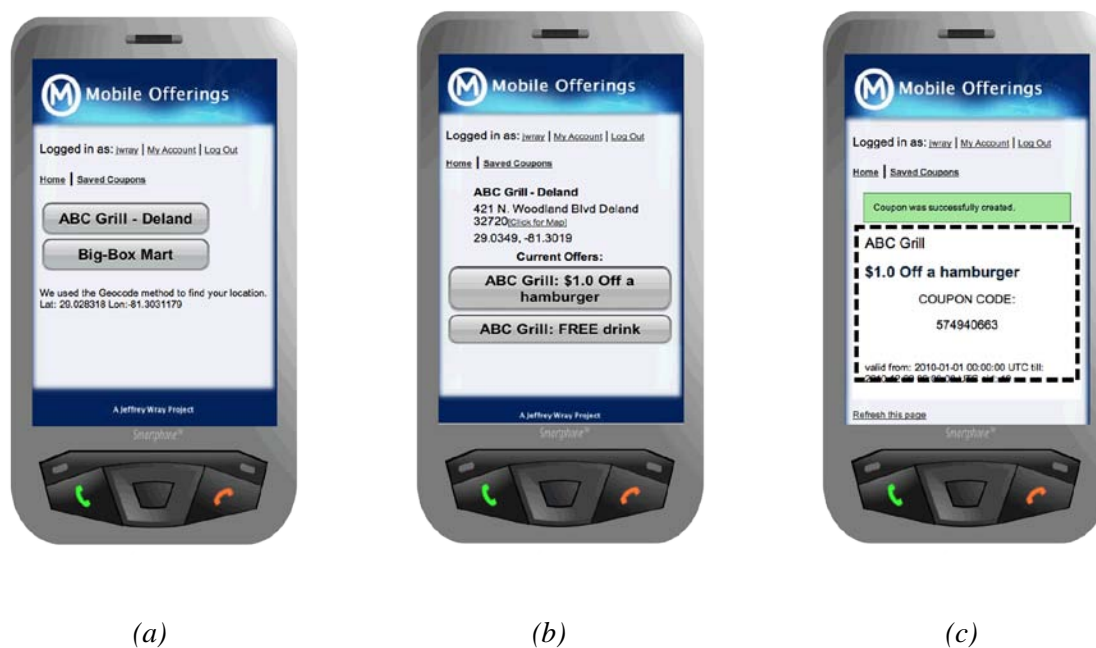
Figure 1: Mobile Advertising Engine (MAE) Workflow



Steps 4 and 5 only take place for those users who redeem coupons. In Step 4, users have an option for redeeming their coupon(s). One option is that the users may present their SMS or MMS messages and their corresponding coupon activation codes or barcodes to the merchant for redemption. For an activation code, the merchant must key it into the POS system, while for a barcode, the merchant may either scan or key it in. Another option for the users is for them to print the coupons, for example from a home computer, from the web interface available to them. The printed coupons may be presented directly to the merchants. This latter option exists primarily for those customers who do not own mobile phones.

An example of the search and activate process for a mobile user is illustrated in Figure 2. In Figure 2(a), the mobile user is presented with all merchants within a given distance of the location determined by the MAE Location Based Services (LBS). The latitude and longitude of the user's location is displayed by the prototype, though this data would not be displayed for a production application. Here, the user is presented with two merchants with offerings, namely *ABC Grill – Deland* and *Big-Box Mart*. Upon selecting *ABC Grill – Deland*, in Figure 2(b), the user is provided the address and an option to view the merchant's location on a map, as well as all of the offers available from that merchant. Other information could be provided here, such as phone number, hours of operation, or other merchant-specified details. Selecting one of the coupon choices in Figure 2(b) guides the user to a coupon detail screen as shown in Figure 2(c). By selecting the coupon, the user has “activated” the coupon, generating a unique coupon activation number specific to that user for the particular coupon.

Figure 2: Sample Mobile User Search and Activate Process.



An example of a mobile user searching for and activating a coupon to be redeemed at a POS: (a) user is provided with all merchants in area; (b) all coupons for a merchant are displayed; (c) a coupon detail view of a particular coupon with activation code is presented to the user.

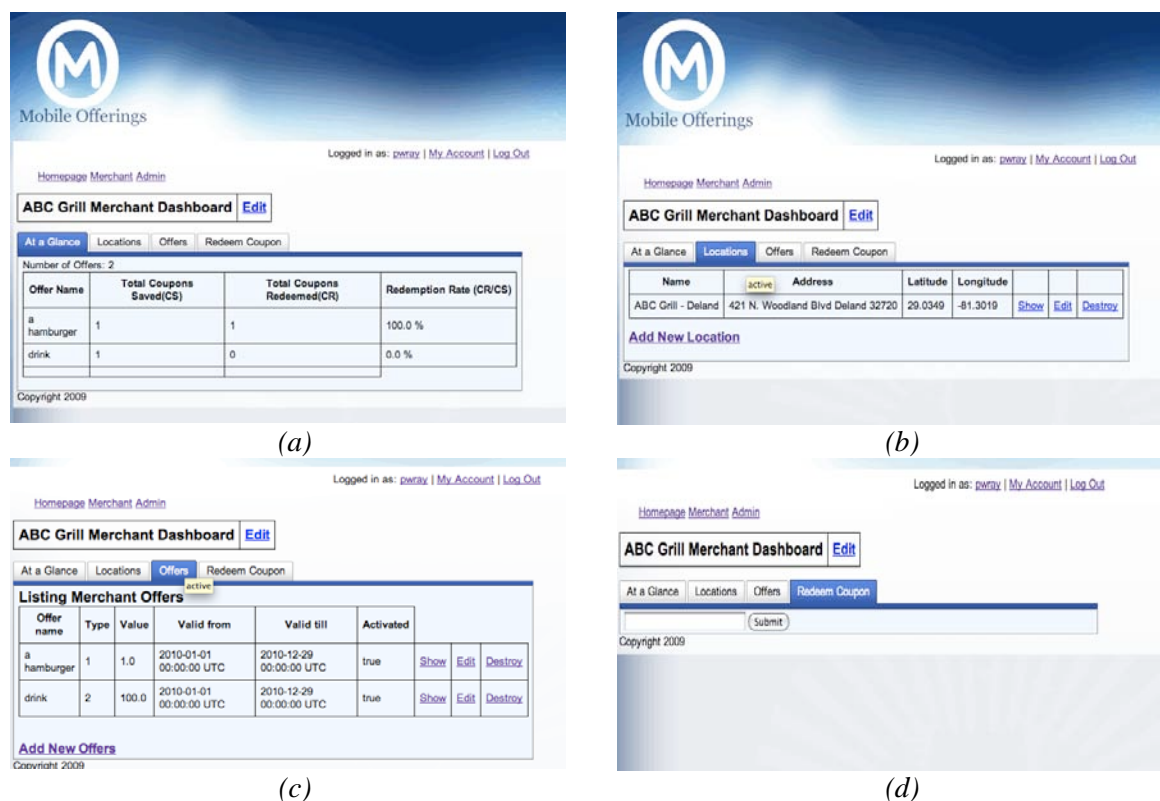
Step 5 illustrates the communication between the POS and the MAE system. Complications due to hardware and infrastructure compatibility at the point of redemption presently make this a difficult problem to solve. While countries like Japan and Korea have more readily installed specialized mobile device readers at the POS, the U.S. and European countries have been much slower in doing so (Holmen, 2009). While image scanners that work at the pixel level are capable of scanning 1-D and 2-D bar codes off of phone screens, infrared scanners do not because the screens absorb too much light to effectively allow the black-white contrast to be picked up (Reedy, 2009). Also, even if image scanners exist at the POS, many POS systems, especially for larger brands, have software that is custom written. Therefore, integration with the particular software installed on the POS system must presently be done on a case-by-case basis.

For POS systems capable of interfacing with the MAE system, the redemption process provides tracking of which customers redeem which coupons. When a campaign is created, each coupon loaded into the system is provided with a unique coupon ID. As each customer also has a unique customer ID, and each merchant has a unique merchant ID, the MAE system records which coupons each customer at a given

merchant redeems at a given time. When an activation code is keyed or scanned in, the POS system communicates with the MAE to validate the coupon. If the coupon is valid, the MAE sends a response code indicating so, along with the information needed for the POS to issue the discount. Therefore, not only is the discount provided to the customer, the MAE system stores that information as well. By recording consumer redemption patterns and utilizing the MAE server's Reporting Services (RS), targeted recommendations for other coupons that the user may be interested in are possible, as is campaign reporting and customization that will lead to more tailored campaign creation (Step 6).

In Figure 3, sample web pages for an existing campaign are illustrated. In Figure 3(a), a quick view of a campaign that is either in progress or completed is displayed. As campaigns progress the merchant is able to monitor its redemption rate of specific offers and change or end them if interested in doing so (in Figure 3(c).) A merchant is also able to view, add, or remove different locations under its purview. While not the most ideal means of redeeming coupons at the POS, Figure 3(d) provides a quick and easy prototype approach to redeeming coupons. The merchant at the POS only need enter the activation code and submit the request to allow a coupon to be redeemed. Other more effective approaches include either installing a redemption terminal or an image scanner. For the latter case, activation codes would have a corresponding bar code displayed in the mobile user's handset display or for printing on the web interface.

Figure 3: Sample Merchant Web Interface for Monitoring Campaigns



Sample pages for a merchant campaign: (a) a quick view of a campaign either in progress or after complete; (b) a listing of all locations a merchant manages campaigns for; (c) a listing of all offers and whether they are active; (d) prototype redemption page for merchant to key in coupons being redeemed at POS.

Keying in activation codes at the POS slows the redemption process down and leads to a less than optimal experience for both customers and clerks. Even scanning bar codes may be improved upon, particularly

when a single customer is redeeming multiple coupons during one transaction. Near-field communication (NFC), a short-range communications technology with a maximum range of only 10 cm, provides a better solution not only for coupon redemption but also for mobile payments (NFC-Forum, 2010). While presently not widely used in the U.S., by waving a NFC-enabled mobile handset in front of a NFC receiving POS device, secure mobile banking and mobile payments to and from customer accounts is already possible (Talbot, 2009). Most mobile handsets, including iPhones and Blackberry phones, may be retrofitted with NFC hardware (Clark, 2010). However, as is the case with the lack of pervasively installed image scanners capable of reading bar codes, most POS systems presently are not capable of communicating with NFC-enabled mobile devices.

A major advantage of the MAE framework is that once a campaign is launched, while only opt-in customers are sent SMS or MMS messages, every consumer in the system can access the coupons via the web and mobile interfaces. When a consumer finds a coupon of interest, upon redeeming that coupon, the customer now is opted-in to that merchant. That new customer's information (e.g. email address, home zip code, interest category preferences) is now available to the merchant. Individual companies developing their own campaign management and mobile coupon delivery systems only have their own customers accessing their mobile coupons. To drive more consumers to their sites, merchants must either use more tradition media to do so, for example television, radio, or newspaper advertisements, or less traditional channels such as the Internet (including social networking). They also may receive new mobile or email customers by having them sign up when making a purchase on-line or in their stores. However, having many users conveniently accessing their coupons, for example, when those users are driving in the vicinity of the merchants' stores, provides merchants with a new channel for targeting consumers when they are closer to the point of sale at a time when they may need goods or services that are available by the merchant.

CONCLUSIONS

In this paper, we presented a centralized coupon distribution approach using a Mobile Advertising Engine (MAE) which aggregates coupons from multiple corporations, tracks point of sale (POS) redemption, and reports campaign effectiveness using a mobile marketing and reporting platform. As advertising budgets continue to shrink, and as advertising effectiveness through traditional media continues to wane, advertising and customer loyalty building via the Internet and mobile handsets is becoming increasingly attractive to merchants. Mobile advertising is particularly interesting given that so many mobile devices are now location-aware (using GPS) and Internet connected (using wireless or 3G). These relevancy and timeliness factors provide a means of driving both repeat and new customers, for example with mobile coupon offers, to merchant locations when customers are most likely to purchase. Merchants also are less likely to lose sales due to forgotten paper coupons or offers, as the pervasiveness of mobile handsets that consumers carry at all times provides a convenient storage mechanism for all offers of interest. Also, with mobile marketing, companies can develop targeted personalized campaigns that are more cost effective than traditional marketing campaigns. The Mobile Advertising Engine provides a simple, easy-to-use platform for marketers to develop and analyze their marketing campaigns.

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INNOVATION AND VALUE CREATION IN SMALL AND MEDIUM ENTERPRISES: THE CONTRIBUTION OF EXPORT CONSORTIA

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INTRODUCTION

Modern literature stresses that the key challenge facing companies today is how to identify and maximize all sources of value. In this paper we analyze three sources of value creation and illustrate how they fit into export consortia, especially when the companies involved are SMEs with limited capabilities for internationalization. Worked sources are reconfiguring the value chain, related diversification, and more generally, the modification of the business model. The final article aim is to demonstrate that export consortia are an important source of innovation and value creation and that it must be seen as more than a "school of export."

RESETTING THE VALUE CHAIN

One of the most important decisions in management is the decision to make or buy, i.e. the decision of whether to perform an activity or a portion of it (purchases, sales, R&D, production, quality control, delivery ...) within the company or buying the product or service on the market. The most recent empirical research has demonstrated that maintaining a proper balance between what is inside (internalization decisions or vertical integration) and what is taken away from the company (outsourcing) produces better results than industry average (Rothaermel et al., 2006), if the firm avoids the problems inherent in this strategy. Researchers have developed many decision models to help companies in the resolution of that dilemma, one of the most used the Walker (2004). According to Walker, the control that a company must carry on an activity depends on the strategic value of that activity for that company, so the higher the value, the greater should be the control exercised. This author explains that it is normal that one capacity or competence of a company compared to other external suppliers is different depending on the activity in question, and even normal, within the same sector, different companies have different competing degrees of competition on the different activities they develop. On this basis, Walker proposes to outsource of the company everything that is not strategic or has a third more efficient. In the second case, if it is strategic for the firm and the firm is not efficient, the best option is to cooperate stably trying to learn as quickly as possible with the aim of to make it in the future.

The make or buy decisions can completely transform the value chain of a company. For example, Lam Research Company (www.lamrc.com) has outsourced most of its activities to strategic partners, becoming a virtual company within the semiconductor industry (see Pohle y Chapman, 2006). . In 2001, the company began to transform its cost structure due to outsourcing to strategic partners. Today, as reported Pohle and Chapman (2006), remains outside the enterprise management activities such as human resources, information technology, finance and accounting, customer service, production, and part of purchases and engineering. Result of this strategy, in December 2005, was elected by Forbes as one of the best-run companies in the world from the point of view of value creation.

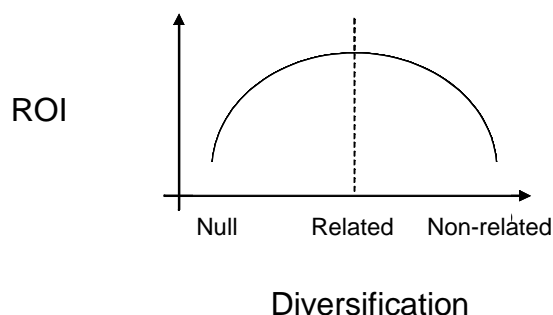
When an activity is strategic and the firm has no availability of sufficient resources or an adequate level of competence to develop the activity, the model of Walker recommends cooperation with an efficient partner. It is possible that "this" partner does not want the cooperation that the company offers, which places it in a serious problem. One possible solution is to look for in a consortium the alternative to an alliance with one supplier. Individually, no company may allow the consortium to assist in developing

other activity, but seen together, as seen by forming the consortium, the option may be viable. The case of Tirupur Exporters' Association, TEA, the export consortium operating in the Indian conglomerate Tirupur cotton is a good example of how one can "control" key and efficient development activities through cooperation with various partners without great individual skills. As the report of UNIDO (2004: 17 and 43), TEA "encouraged the creation of an inner tank containers to reduce the backlog of transportation and treatment charges for its members, [...] pushed for the establishment a local customs office in Tirupur itself, built a pavilion to celebrate the annual meeting, created a telecommunications network for the conglomerate in order to overcome the chronic problems in telecommunications and promoted the establishment of a supply company and water treatment was needed to stain and discolor "

DIVERSIFICATION STRATEGY

The second way to generate value that discusses this work is related diversification. There is talk of strategic diversification when a company "enters" into a new business. Empirical research has shown that companies with a moderate degree of diversification, especially if this is related, obtain an economic return higher than the non-diversified and they are too diversified (Markides, 1996; Palich et al., 2000). Figure 1 shows the relationship between profitability and the degree of diversification. ROI is maximal with related diversification. For example, Porcelanosa has moved from selling tiles to sell complete habitats, which is really what they want their clients. With this strategy, has managed to add more value to the whole system of industry, to design, produce and market the concept that you really want to buy your client.

Figure 1. Relationship between profitability and the degree of diversification.



Source: Palich et al. (2000: 157)

It should be noted also that horizontal diversification is becoming a necessity for some companies who see the boundaries of their sector are blurring, as a result of the convergence of technologies (think of mobile, fixed and Internet) or demand characteristics (take the case of companies such as Prada, LVMH and Gucci, which have diversified their activities shaping a new sector, the luxury fashion, which exploit a large number of synergies, see Rabellotti, 2001).

"Entering" a new business can be carried out in alternative ways. Thus, a company that saw the opportunity for horizontal diversification could "enter" in the new business via internal development, M&A, and also via cooperation. This is where the export consortia as a way to related diversification, with the advantage of not requiring that the company is expert or competent in all the businesses involved. For example, a consortium could offer a full range of hotel supplies, namely, elevators, furniture, decoration, lighting and cooking equipment, which could add much value to the customer by reducing transaction costs (search, negotiation and security) without requiring any company not associated with large financial investment in knowledge. HTA Indústria, Comércio, Importação e Exportação Ltda is a real example very illustrative (Botelho, 2005). HTA is an export consortium created in 2002 by 11 SMEs Brazilian aviation sector in order to reduce the high dependence of aircraft

manufacturer Embraer. Companies of the consortium have accumulated a wealth of complementary skills in the joint (which is de facto, a related diversification for each of them), creating an excellent platform for generating value in developing their international strategy. The consortium has allowed them to focus on its nuclear activities, while the international market have come with an integrated offering, not be achieved with small business sizes (most HTA members are between 30 and 100 employees), and that really has been a change in its business model. Another example of related diversification whose mode has been cooperation is COFME export consortium (Consorcio de Fabricantes de Materiales Eléctricos), consisting of seven Spanish companies in the sector of electrical equipment. This consortium, explain Rialp et al. (2005) has served to strengthen the domestic position of its members and develop their international business in a very interesting way.

NEW BUSINESS MODELS

The above two strategies (reconfiguration of the value chain and value creation from a horizontal diversification) are particular aspects of the third way of creating value which is discussed in this article: improving the business model. In a recent study conducted by IBM Global Business Services (Pohle and Chapman, 2006) on a sample of 765 managers from around the world, concluded that innovations are having the greatest impact on the results of companies are the innovations in the business model.

A business model is a representation of the way in which a company develops its activities in order to create and capture value within the system consisting of customers, suppliers, competitors ... (Shafera et al., 2005). Several companies have changed their business model to create and capture value differently (the Spanish Inditex or Mercadona are good examples) or were born with a business model radically different from the competition, showing they were capable of generate value and make profits (highly cited examples are the dot.com Amazon and eBay). Others have created a new business model while maintaining the traditional, as has happened in several cases within the air transport sector (see for example, in Iberia and Clickair), taking into holding different business models or ways to make money.

Companies with a successful business model is characterized by doing the same things that competition differently or doing different things (Porter, 1996). Most of the new business models are variations on the generic value chain underlying all businesses (Magretta, 2002). This chain has two parts. The first includes the activities associated with the production of the product or service (design, procurement of raw materials, production ...). The second part includes activities associated with the sale (search for customers, close sales transactions associated with the sale, delivery of goods or provision of the service ...). The new models can alter a party or two. For example, the bookstore Amazon.com, generates value in the first part of the chain by removing, among other costs, stores, while generating value in the second part to offer the broadest catalog of the market, fast delivery and a system of highly sophisticated customer information (status of order, shopping advice, opinions on the product ordered ...). Another example is Mercadona, which has substantially changed the first part of the chain with the famous figure of interproveedor and open book policy with them, otherwise, the policy of recommended products-produced by interproveedores for Mercadona-altered also the second part of the chain (Maté, 2006).

The new business models developed in the last two decades are based on the breakdown of the strategic frontiers in terms of control and ownership of strategic assets. These models are characterized by a strong appeal to the strategy of specialization and a focus on a few key resources, while displaying a great ability to identify and participate in cooperative networks, being conceived themselves as a engranje profitable within a system value creation, where each member is asked how cogenerate value within the system sufficiently to give back to the capital invested (Walters, 2004).

Very few export consortia that have been used to modify the business model of participating companies. An interesting example is the export consortium created by 10 small shoe molds manufacturers in Brazil, under the auspices of the Agency for Export Promotion in Brazil (APEX). These manufacturers, aware that a key success factor in the international development of his business was to speed the creation, production and marketing of its products (the time to market), and that each one on its own could not endogenously develop that ability, seize the opportunities of cooperation of the consortium to overcome the weaknesses presented from the point of view of technology, quality and time of delivery. The project was a success and allowed the parties to relocate in the supply chain for the footwear sector, bringing them to the final customer.

CONCLUSION

We began this article noting that the biggest challenge facing companies today is how to identify and maximize all sources of value. Throughout this paper we have presented three ways to create value and benefits to business and have given examples of consortia that have contributed to its development. As has been illustrated as above and the export consortium operating in the Indian conglomerate Tirupur cotton, export consortia are a powerful weapon in the innovation of business models and the reconfiguration of value chains.

The synergies from related diversification are another important source of value discussed in this work. Also we have shown that the consortium can be an interesting avenue for its realization. Over 80% of export consortia were created in Spain between 1985 and 2001 were of products (ICEX, 2005), although the potential for consortia in terms of diversification beyond adding complementary products, possibly used to add complementary capabilities to form a unique and new, similar to that achieved in the HTA consortium quoted above.

As a final comment, we want to write a reflection on the permanence and uniqueness of export consortia. As is known, the survival rate of export consortia in Spain is modest. In 2001, only 90 of the 330 surviving consortium since 1985, according to the ICEX (2005). This fact highlights the difficulty of this form of cooperation, but also that it is used with a short-term, or as the same ICEX stated, as a "school of export", which was abandoned when the partners learn to export, which occurs between three and five years following the signing of cooperation agreement (ICEX, 2005: 13).

In our view, export consortia are tools that can create value beyond the purpose of learning to export. There are many examples of consortium in which the business project has gone beyond this target. Besides those mentioned, the case is paradigmatic Texma Prato, with more than 25 years of existence and success internationally recognized. Companies with more far-reaching projects that the promotion and the immediate sale, must act accordingly and try to translate these objectives in the contract, as did the creators of Angeli della Moda Italian consortium, which signed a contract for 15 years, five more than usual in Italy, giving a clear signal to all partners that the project was sound and long term. However, remember that many consortia with an indefinite term that have shed a few years. Therefore, there is sufficient statement of intent contained in the contract if not accompanied by a sincere will and determined to maintain and develop this form of cooperation.

Finally, the strategy of a company should not be limited to the creation or development of a single consortium. We believe they are many and great opportunities that the company faces today, as large as their limitations and individual challenges. So much so that it is unlikely that a single consortium in the form of cooperation is sufficient, so we suggest that consideration be given to participate in more of a consortium, each with different objectives. However, the ultimate goal is not only adding new partnerships with international markets, but to get the company reshape its new business model in the

global value chain in its sector, ensuring the sustainability of their competitive advantage and profitability of their shareholders

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WORK AND FAMILY CONFLICT: A COMPARISON BETWEEN AMERICAN AND MEXICAN WOMEN

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ABSTRACT

Although many believe that work and family conflict (WFC) is a social issue, its scope is ample due its causes and consequences. In the organizational ground, WFC has been found to affect important outcomes such as job satisfaction, commitment and turnover. Additionally, there is a need to validate the structures that have been proposed and assess their validity in other settings. This study proposed a model where both dimensions of work and family conflict--work interfering with family and family interfering with work--mediated the effect of four life roles (i.e. career, parent, marital, and homecare) in three organizational outcomes (satisfaction, turnover intention, and commitment). The findings in this study give support to the relationship between the parental role and family interfering with work for the Mexican sample. In addition, homecare role was found to be related with family interfering with work (FIW) conflict in the U.S. sample. I also found support in the relationship between work interfering with family (WIF) and both turnover intention and commitment. On the other hand, the relationship between FIW and job satisfaction as well as turnover intention was supported in the Mexican sample.

STRATEGY IN THE PUBLIC SECTOR: BEST-KEPT SECRETS OF EMERGING ECONOMIES

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Ratee Apana, University of Cincinnati

ABSTRACT

In his monograph “Good to Great and the Social Sector”, Jim Collins (1) makes the case that strategy in the public sector is characterized by an emphasis on non-financial metrics, the challenge of recruiting and motivating passionate employees in spite of poor or inadequate compensation, and the need to transcend systemic, industry-wide problems. This suggests that strategy in the public sector poses unique challenges to leaders, however, in most of the developed world the public sector is relatively small compared to the private sector. The emerging economies of India and China have their top 100 government-owned companies contributing 18% and 25% of the economy’s GDP respectively (2). In both economies, close to 50% of these companies are in the power supply, petroleum, and financial services sectors. This raises the possibility that in large portions of emerging economies the traditional models of strategic analysis must be modified to suit the context of the public sector. A case study of one of the largest government owned companies in India explores strategy in the public sector along the dimensions of time horizon, strategic direction, focus of intuitive content, and the culture of accountability. We develop some propositions that are designed to guide strategy research in the public sector.

INTRODUCTION

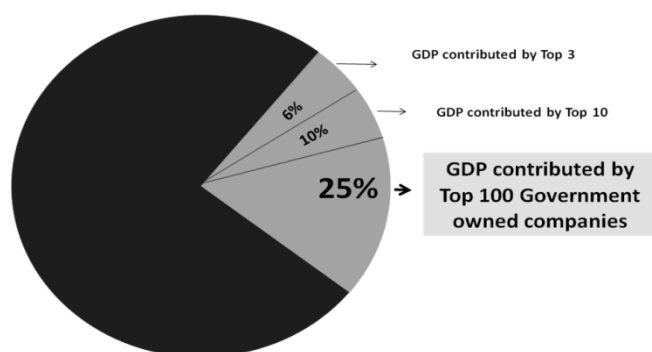
Researchers have asserted (Collins 2005) that strategic imperatives in the public sector (also referred to as the social sector) are distinctly different from those in the for-profit, private sector along 3 dimensions: an emphasis on non-financial metrics, the challenge of recruiting and motivating passionate employees in spite of poor or inadequate compensation, and the need to transcend systemic, industry-wide problems.

Whereas these distinctions are widely recognized by practitioners and researchers alike, their relevance is limited in the developed economies of United States and Western Europe because the public sector in these economies has shrunk in the past two decades until it is now an insignificant portion of the economies. However, empirical evidence suggests that the public sector still plays a significant in emerging economies like India and China.

PUBLIC SECTOR: SIGNIFICANT ROLE IN EMERGING ECONOMIES

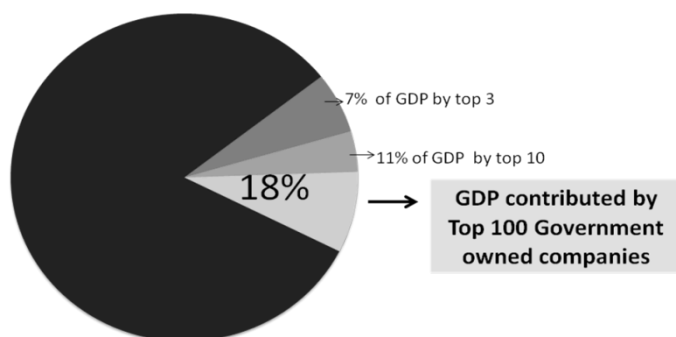
Empirical evidence from China and India (Million Dollar Database, 2008) indicates that as much 25 % of China’s GDP is contributed by companies in which the Chinese government holds a stake of 50% or more and as much as 18 % of India’s GDP is contributed by companies in which the Indian government holds a stake of 50% or more.

Figure1: China2008, share of GDP contributed by public sector



This figure shows the income contributions made by Government-Owned companies in China. Assumptions: GDP at Current Price for the year 2007(source-EIU & national bureau of statistics, China -2008), Government Owned Companies–More than 50% stake by Government

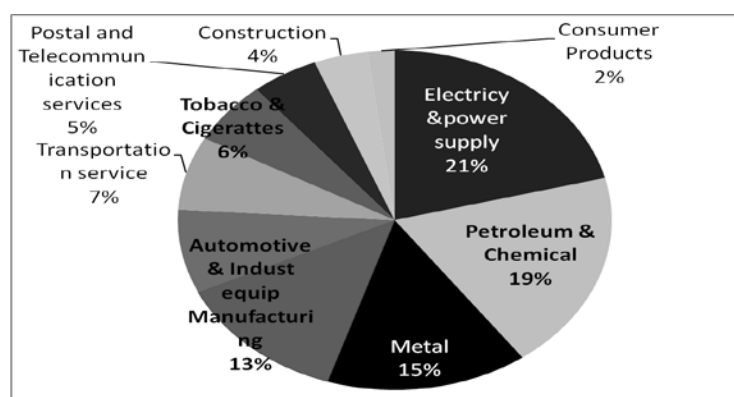
Figure 2: India 2008, share of GDP contributed by public sector



This figure shows the income contributions made by Government-Owned companies in India. Assumptions- GDP at Current Price for the year 2007(source-EIU 2008; RBI Annual report 2008), Government Owned Companies–More than 50% stake by Government

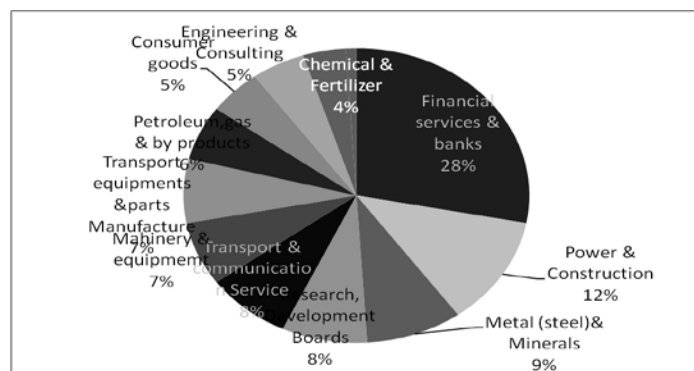
This government participation is focused on important sectors of the economy. For example in China, 48% of the Government –owned firms are in Electricity and Power Supply, Petroleum, and Financial Services. Similarly 46% of the Indian Government-owned firms are in Power Supply & Construction, Financial Services and Petroleum.

Figure 3: China 2008, top 100 public sector companies, break-up by sectors



This figure shows the top 100 Chinese public sector companies and their percentage distribution across the different sectors of the Chinese economies

Figure 4: India 2008, top 100 public sector companies, break-up by sectors



This figure shows the top 100 Indian public sector companies and their percentage distribution across the different sectors of the Indian economy

CASE STUDY AND HYPOTHESES

A detailed case study based on extensive interviews with the top management of one of the largest petroleum refining and distribution companies in India yielded the following hypotheses:

Hypothesis 1: The top management of government-owned firms is constrained to pursue social objectives at the cost of the financial and strategic objectives of the firm

Hypothesis 2: The top management of government-owned firms develops unique “coping” capabilities in order to compensate for the under-performing on traditional financial and strategic performance dimensions:

Hypothesis 2a: “Coping” capabilities are dedicated to business objectives that are completely unrelated to the original mission and vision of the government-owned firm

Hypothesis 2b: “Coping” capabilities require investments in alliances and partnerships that are completely unrelated to the original mission and vision of the government-owned firm.

CONCLUSION

In spite of the widespread initiatives to privatize or outright liquidate government-owned companies in emerging economies like India and China, the public sector still plays an important role in these economies. We start with an empirical evaluation of the role of the public sector and demonstrate that 20 to 25% of the GDP in these fast-growing economies can be attributed to the public sector. Finally we use a case study of an Indian public sector giant in the petroleum refining and distribution business to develop testable hypotheses about the development of new capabilities in the public sector.

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BIOGRAPHY

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DEVELOPMENT OF MARKETING ORIENTATION IN SMALL AND MEDIUM-SIZED ENTERPRISES – EASTERN EUROPE EXAMPLE

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ABSTRACT

One of the most important aspects that determine an organization's market position is the entrepreneurs' approach to market orientation and marketing actions. The aim of this study was to investigate the process of marketing orientation development in SMEs in the country of Eastern Europe, where the economy changed from one of central planning system to a "free" market economy. Authors investigated to what extent small firms that have survived long enough on the market are competitive enough because of their adoption of a marketing orientation. For research purpose authors used theoretical concepts that characterize marketing orientation using five attributes: customer orientation, integrated marketing functions, marketing information, strategic marketing planning and operational effectiveness. The empirical evidence presented in this article suggests that customer orientation is critical for SMEs. However, investigated SMEs often focus on the sales level, which is characteristic for organizations with sales instead of marketing orientation. The study indicates also that investigated small and medium-sized enterprises are more likely to present an entrepreneurial and reactive approach to marketing.

LIMIT ORDER STRUCTURES AND TRACES OF ALGORITHMIC TRADING

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Hans-Peter Burghof, Universität Hohenheim

ABSTRACT

The large stock exchanges around the world have either changed or are in the process to change into order-driven markets. Prices are found by the submission of limit orders, which are put into the order book. If enough bids and offers are available, no market maker is needed. This opens the door for trade algorithms, which already account for a large part of trading on the major stock exchanges. The activity of algorithms leaves footprints in the data, which we analyze in three ways: Using order book data with a precision to a millisecond from NASDAQ, we look for patterns in the order lifetime, the inter-order-placement times, and the order revision time. We find that the order lifetime and inter-order-placement time can be modeled with the Weibull distribution. All three proxies show peaks at „special“ times in the sub-second range, which can be interpreted as traces of algorithmic trading. Further, we show that the more order placement activity there is for a stock, the larger becomes the share of fleeting orders.

MULTIMODALITY IN BUSINESS DISCOURSE

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ABSTRACT

Advances in technology and the ongoing process of globalization have a significant impact over social discourses, including those which are at play within the entrepreneurial context. More than ever, in order to ensure survival challenges and reach economic growth, companies must be aware of the importance of discursive practices in their representation of themselves, both internally and in the context of external communication. This is usually achieved by a thorough exploration of the new information technologies, while continuing to make use of more traditional modes of communication, such as printed brochures. Based on this contextual framework, this paper aims to describe, interpret and explain how a Portuguese company group builds its representations in multimodal brochures, where written and visual texts are used to convey meanings which stand for representations of the company's internal and external identity. The corpus under analysis is a collection of four brochures designed for customers as well as the general public. In these texts, both the grammatical and the visual components will be examined as semiotic resources. This analysis will try to answer the following questions: Which grammatical realizations are present? Which visual representation structures are used? What sort of relations can we identify between these two semiotic systems? The analytical work is based on the principles of Systemic Functional Linguistics, through the exploration of the system of Transitivity (Halliday, 2004), and on Kress and van Leeuwen's studies (2006) on visual representation.

KEYWORDS: Multimodality; Systemic Functional Linguistics; Social Semiotics.

INTRODUCTION

In the recent technological development, new contexts in language use and forms of communication have arisen, which have changed our understanding of the mode of discourse (Butt, Spinks and Yallop, 2000, p. 251). From a time where written language was strongly regulated in our society and prescriptively taught, we moved to a time in which the image has expanded its space. In this new communication paradigm, the visual has a central role in contemporary Western life that is consistent with the increased interaction with visual experiences built (Rose, 2007, p. 4). In fact, the multimodal text has been proliferating as a result of widespread use of many possible combinations of semiotic resources, promoted by new technologies. In economic terms, the companies, aware of the existence of a market increasingly competitive and global, invest on their image / products / services through numerous multimodal means as brochures. The company brochure is often used in the divulgation of products and services of companies whose speech constructs the identity of companies, combining different semiotic systems.

Within this framework, our aim is to describe, interpret and explain how a Portuguese company group builds its representations in multimodal brochures. To accomplish this objective, we will consider the principles of Systemic Functional Linguistics (Halliday 1994, 2004) and Social Semiotics (Kress e van Leeuwen, 1996, 2006) applied to business discourse. In the initial approach of this work, we will describe the theoretical framework, the analytical instruments used in the *corpus* analysis as well as the *corpus* and methodology used. Afterwards, we will present our analysis and results in order to answer to these questions: Which grammatical realizations are present? ii) Which visual representation structures are used? iii) What sort of relations can we identify between these two semiotic systems?

THEORETICAL FRAMEWORK

The language in professional contexts has been studied in different areas. The increasing development of research contributed to the profiling of a field of study (Bargiela-Chiappini and Harris, 1997, p. vii). We assume, in this study, the speech as a social practice in the business world through which value systems, attitudes, relationships and the symbolic image of the institutional business are transmitted, both internally and externally, creating identities and ways of thinking (Silvestre, 2003). In this context, we consider that a company brochure is part of the company, it is built by company and, in turn, it keeps it alive. In fact, this genre is one of the most used in products/services divulgation whose speech constructs the identity of companies, combining different semiotic systems. Askehave (1998), Askehave and Swales (2001) and Bhatia (2002, 2004) develop their studies on the company brochure as a genre. Bhatia (2002, p. 11) states that, despite being informative, the brochure becomes promotional in character and tone. Later, this author (2004, p. 62) inserts the company brochure in the colony of promotional genres and sees it as a mixed genre to be promotional, giving information or opinion-giving (Bhatia, 2004: 62).

In many cases, the brochure contains a general structure characterized by the presentation of the company, its history, vision, mission, objectives and other information that relate to its activities, partnerships, sponsors and contacts (Oketch, 2006, p. 232). This type of brochure can help in building relationships, particularly as a qualified partner (Askehave, 1998, p. 137). Obviously, brochure itself does not establish relations, whereas a business partner is not chosen solely on the basis of an information brochure. However, it can inform a potential client that the company has credibility. Thus, brochure can be used to demonstrate company qualities required to establish relationships or partnerships using verbal and visual language. These two semiotic systems (verbal and visual) are our focus therefore we will develop the theoretical framework that underlies our analysis. The concept of language developed by Systemic Functional Linguistics (SFL) is crucial to study different semiotic systems. Halliday defines language as "a network of systems, or interrelated sets of options for making meaning" (Halliday, 1994, p. 15). Actually, SFL is concerned to understand how language is structured in its use by lexicogrammatical choices (vocabulary and structures) of speakers, which convey meaning.

Language is used to build experience, to negotiate relationships and organize messages successfully. The simultaneous realization of these three kinds of meanings refers respectively to the three metafunctions proposed by Halliday: ideational, interpersonal and textual metafunctions which allow an understanding of the message as a whole. However, the realization of meaning is not exclusive of verbal language. As Halliday and Hasan (1985, p. 4) point out, it is just one of the semiotic systems which creates meaning and interrelates itself with other semiotic systems. This socio-semiotic approach to language with a focus on meaning has been expanded and adapted to other semiotic systems. It was, in fact, a key impetus in the development of Social Semiotics that advocates that one meaning can be communicated by different resources of representation, from different semiotic systems. These involve all types of objects and actions that have a theoretical or semiotic potential to articulate as meanings as social semiotic.

Thus, Social Semiotics perceives semiotic resources in use and their actions in specific contexts. The socio-semiotic theoretical framework of SFL is a basis to the studies of Kress and van Leeuwen (2006) in Social Semiotics. These authors consider SFL as a source of inspiration to think about social semiotic processes to the description of images (Kress and van Leeuwen, 2006, p. 20). In their studies on the analysis of visual semiotics and the grammar of Visual design (1996, 2006), Kress and van Leeuwen adapt the metafunctions to the visual world. Clarifying this idea, the image is then seen not only as abstract or concrete representation of the world (representational meaning), but it interacts with the participants involved (interactional meaning) and with its own elements (compositional meaning). This relation to the three metafunctions does not mean that these authors are seeking to make a correspondence between linguistic and visual structures moreover they state that not everything that is realized by image is realized by language or vice versa. The systems are therefore used and exploited for purposes that best

serve the producer of text, that is, its communicative mission. Indeed, they convey meanings that are owned and structured by cultures in society, realized in a specific and independent way. In consequence, each meaning has its possibilities and limitations of meaning (Kress and van Leeuwen, 2006, p. 19). Finally, it is important to emphasize the contribution of SFL for the development of multimodal and inter-semiotic theory, considering that the shapes of all semiotic systems relate to the meaning functions they serve in social contexts (Unsworth, 2008, p. 2).

TRANSITIVITY SYSTEM AND VISUAL REPRESENTATION STRUCTURES

Based on the theoretical framework presented, our focus will be on the analysis of the representation through the use of two analytical tools: (i) transitivity system and (ii) visual representation structures that we will briefly describe.

Language has the power of representation. Halliday explains that “language enables human beings to build a mental picture of reality, to make sense of what goes on around and inside them” (1994, p. 106). The construction of reality can be analyzed in the ideational metafunction through experiential meaning which is expressed by the transitivity system that builds the world of experience in different types of processes (Halliday, 2004, p. 170). With the analysis of the transitivity it is possible to realize how the semantic categories are interrelated through the analysis of processes, participants in the process and circumstances associated to the process, in order to understand that different choices in transitivity allow different representations of the same event. Halliday divides the semantic categories into three main processes represented in a circle: (i) mental processes represent the experience of the inner world, of the consciousness, feeling and knowledge, (ii) material processes represent the “doing”, the outside world and (iii) relational processes that relate fragments of experience, classify and identify.

The latter are divided into identifying and attributive relational processes. Within the boundaries of the main processes, Halliday presents further processes that share some of their characteristics: (iv) behavioural processes represent the external manifestation of processes of consciousness and physiological states, on the borderline between material and mental processes; (v) verbal processes which represent symbolic relationships constructed in human consciousness and enacted in language, like saying, in the borderline between mental and relational processes; (vi) existential processes (in phenomena that are recognized for being, exist or happen), in the borderline between relational processes and materials. Each process type provides its own model or schema for construing a particular domain of experience as a figure of a particular kind (Halliday, 2006, p. 170), to which participants and circumstances are associated. Therefore, these semantic categories represent linguistically what is happening in the world. In the world of doing, the Actor realizes an action and the Goal is the participant to which action is directed to (optional). In the world of mental processes, the Sayer is “‘endowed with consciousness’” (Halliday, 2006, p. 201) and what it is felt, wanted, felt or thought is the Phenomenon.

The world of being is realized by three main types of relation: intensive (x is a), circumstantial (x is at a) and possessive (x has a) which can be classified into attribute (a is an attribute of x) and identifying (a is the identity of x). In attributive processes the Carrier has an Attribute (a quality, possession or circumstance) while in identifying processes the Identifier identifies the Identified. The processes of physiological and psychological behavior, behavioural processes, are usually realized only by a Behaver, a conscious being, yet the Behaviour can be dressed up as if it was a participant. Verbal processes can be associated to a Sayer, a Receiver (the participant to whom the message is directed), a Verbiage (what it is said) or to a Target (participant targeted by the process). Existential processes represent a reality that exists or happens and the participant that is being said to exist is an Existent. Halliday also defines further participants in several processes types that are not directly involved in the processes and that will not be mentioned here considering the nature of this analysis and the corpus in question.

Kress and van Leeuwen (1996, 2006) develop two visual representation structures in multimodal texts: narrative and conceptual representation that, as these authors emphasize, are not necessarily always independent. Moreover, they argue that, as language, an image can be simple or complex, so an image can form a multidimensional structure. Narrative representation describes participants in action, in a transformation process while conceptual representation is static, it describes participants as they are, in terms of essence, class, structure or meaning.

In narrative representation there is always the presence of a vector - which indicates a direction - and that, according to its type and number of participants, involve different processes. Action processes are based on the fact that (i) the Actor can always start from the vector or to be the vector itself, being single participant (non-transactional processes); (ii) there may exist two participants: Actor and Goal to which the vector is directed (one-way transactional processes) or a bidirectionality between the two participants (two-way transactional processes) called Interactors; (iii) only vector and Goal are present, the Actor is made anonymous or is deleted. In reactional processes, the participant Reactor, human or human-like animal, does the looking. The vector is formed by the direction of the glance of the participant, by the eyeline, and can be directed to a Phenomenon (transactional processes) or not (non-transactional processes). Verbal and mental processes are often used in balloons or dialogue balloons that connect drawings of participants, Sayer or Sensor to their speech or thought. The conversion processes are commonly used to represent natural events (e.g. representation of hydrological cycle in a diagram), through a chain of transactional processes: a participant x acts as a Goal with respect to a participant y and as an Actor with respect to a participant z. In this sequence, the participant is a Relay because he modifies the message. Finally, the representation in geometric symbolism does not include participants, only vectors that indicate directionality, for example, vectors in the form of helix or arrows.

The conceptual representation is divided in three types of processes: classificational, analytical and symbolic processes. Classificational processes represent participants related to each other in a taxonomy. Analytical processes relate participants in a Part-Whole structure in which the Possessive Attributes are represented as parts of a Carrier (represented as the whole). Finally, symbolic processes represent what a participant is or means. The classificational and symbolic processes will not be developed in this article. The analytical processes involve a structure of Part-Whole, the Possessive Attributes are represented as parts of a Carrier (represented as the whole). The analytical processes are subdivided into unstructured and structured structures. Unstructured analytical processes show the Possessive Attributes of a Carrier, but not the Carrier itself, just the parts without the way they fit together to make up a whole.

Structured processes are related to time and space. Temporal analytical processes differ from other processes focused on spatiality because they involve a temporal dimension that suggests narrative. Its main feature is to be performed by timelines in which participants are linearly ordered in a real or imaginary line and interpreted as a set of successive stages of a temporal process in progress. The spatial structured structures can be exhaustive or inclusive. An exhaustive process represents exhaustively the Possessive Attributes of Carrier, thus, the Carrier is taken into account. An inclusive process only shows some of the Attributes of the Carrier that is not fully considered. Processes may also be topographical or topological and they can both coexist. The former represent spatial relationships and the relative location of the Possessive Attributes, presented in relation to a scale, as all the processes we have presented. Topological structures represent participants without being integrated into a scale. In this case, the structures show the logical relationships among the participants, how they are connected, regardless of size or distance from each other, even in relation to distance from the Carrier (in the case of an inclusive structure). Kress and van Leeuwen develop spatio-temporal analytical structures when there is a combination of a spatial analytical structure and a timeline (e.g. a two dimensional graph).

CORPUS AND METHODOLOGY

The analyzed *corpus* consists of four company brochures from a Portuguese company group (at the Center of Portugal) - Electrofer Group - specialized in project, construction, assembly of metallic structures and surface treatment. The four brochures collected consist of all the brochures in the group. Of the four brochures, three are directed to (potential) clients/ general public and one is an in-company brochure. The latest includes a Christmas message 2007 from the group management, logos, a brief group history and the presentation of the companies within the group. The second brochure, produced in 2006, is from the company Electrofer II – Metallic Contructions and presents in twelve pages the company history, its production as well as photos of its jobs. The third brochure is produced by the same company and it describes, in two pages, the production of absorbing acoustic barriers. The fourth brochure, from the company Electrofer 3 – Surface treatment, provides an explanation of the process of hot galvanization, the stages of production and the advantages of this process.

The qualitative analysis of the corpus through the transitivity system for verbal representation and the visual structures representation will be complemented with the quantification of data in order to understand the most used participants, processes and representation structures.

ANALYSIS

The main verbal participant in the in company brochure is the first person plural present in the verb ending. In the Portuguese language the personal pronoun may be omitted when conjugating verbs. This first person, “we”, represents essentially two participants: (i) management as a Sayer that wishes Happy Hollidays and counts on the active collaboration of workers. Example: “We wish to greet all our workers (...)” [*‘Desejamos saudar todos os nossos colaboradores (...)’*]; (ii) management associated with workers where we observe the transposition of familiar and professional dimensions. Example: “We form a whole, a family (...)” [*‘Formamos um todo, uma família (...)’*]. It is a “we inclusive” (Fairclough, 1989, p. 27) what suggests a more informal relationship, crossing a family dimension into a commercial one, and the establishment of a connection between different values (Jorge and Heberle, 2002, p. 189). The second main verbal participant is the company group, associated to material processes (world of doing) and relational processes (world of being). The company group is the workers and its growth is connected to their effort. Example: “And the future of this company, connected with the future of each worker, is linked with the work, commitment and dedication of each one (...)” [*‘E o futuro desta empresa, ligado ao futuro de cada um dos trabalhadores, está entrelaçado com o trabalho, empenho e dedicação de cada um (...)’*].

The visual representation in this brochure is a way of presenting the entire group that constitutes a “family” in conceptual terms: the company group’s logo represents the Carrier (the whole) and the individual companies’ logos represent all its Attributes (parts), through an exhaustive analytical process (figure 1).

The company is never presented as a direct participant in the first text of the second brochure. We observe repeated nominalizations as Carriers of relational processes in a function of an attributive classification. It is the transformation of the dynamics of the action in static relationships. Example: “Deadlines are shorter and shorter.” [*‘Os prazos de execução são cada vez mais curtos.’*]. The most used processes are material processes associated to Actors and we find a mental process. There is, then, an ability to perform in the physical world, complemented by the allocation of consciousness to the entity that instantiates the Senser. Examples: “Today large constructions demand a faster performance (...)” [*‘Atualmente, as grandes construções exigem uma execução mais rápida (...)’*]; “Architectural interpretations bring new shapes (...)” [*‘As interpretações arquitectónicas trazem novas formas (...)’*].

Figure 1. Group and Companies Logos



In the second text of this brochure, there is only one reference to the name of the company: “Electrofer started its activity in 1984 (...)” [‘A Electrofer iniciou a sua actividade em 1984 (...)’]. Material processes are the only process type present. The company is represented as Actor in the beginning of the text, followed by nominalizations related to it indirectly: “The gradual expansion (...) the equipment capacity” [‘A gradual expansão (...) A capacidade do equipamento’]. The temporal notion is developed by time circumstances: there is a path taken since 1984 (beginning of company), through its expansion growth (group) to the present (today: capacity of resolution). Beside this second text there are two images: (i) on the left page, a photo is associated with the path taken by the company.

The photo below (figure 2) shows the beginning of the group’s construction in a conceptual representation with a temporal analytical process that seems to occupy an intermediate position between the narrative and the analytical (Kress e van Leeuwen, 2006, p. 94). The photo allows a temporal reading when company was being built.

Figure 2. The urbanization of the company group



The other photo (Figure 3), on the right side of the text, represents an unidirectional transactional action of a narrative representation. We observe a material process with two participants: Actor (man) and Goal (machine), connected by a vector (the worker is looking at the machine).

In the third text there is an explanation of how production work is done. The company does not directly appear as participant, it is “hidden” in the passive voice use with Actor ellipsis in material processes. The second participant of the clauses is the “preparation” of the job, the Goal of material processes (make and do). Example: “After the reception of the project, the preparation of job is made” [‘Após a recepção do projecto, é realizada uma preparação de obra’]. The equipments appear as Carrier of relational processes

whose second participant relates to the computer world. The participant “equipments” appears as a Carrier of an attributive relational process: “The main production equipment is directly connected to the computer system (...)” [*‘Os principais equipamentos de produção estão directamente ligados ao sistema informático (...)’*] and as a Possessor of a possessive relational process. The second participant of these relational processes are related to the computer world (Attribute: computer system; Possessed: technological level).

Figure 3. Worker at work and a text about the company



Under the text, there are five photos framed in two lines of the colors of the company, resembling a film sequence:

Figure 4. Photos and a text about the production



Figure 4 provides a dual analysis, individually and generally, supported by the frame that represents the color of the company. Based on the individual observation, the representation is narrative with different material processes: machines at work with deleted Actor or made anonymous and actions realized by Actors and directed to Goals. A general analysis provides narrative elements to a reading from the left to the right in the sense that a reader will seek a common thread between the images. Throughout the brochure there are photos occupying a whole page that represent both narrative and conceptual representation. There are workers at work, Actors, realizing performing an action (material processes) directed to a Goal but, in general, conceptual representation dominates. Photos of specific jobs are associated with a title and sub-titles that change in every page, in a relation that indicates an analytical

representation. In figure 5, Carrier is present through the sequence: Construction - Acoustic Barriers. The construction is an Attribute of the company (Carrier), which is not directly represented on this page.

Figure 5. A job of the company



The conceptual representation is also present in analytical terms (figure 6). In the company localization map there is an analytical topographical process which includes physical spatial relations, representing the relative location of the Attribute. We observe an inclusive analytical process: the front view building showing the name of the company is part of an Attribute of the Carrier that is present in the flags and in the building. It is also important to notice that the logo of a quality certificate on the back cover (figure 7) shows that the company can apply to public constructions. With the inclusion of this logo, the company shows its credibility established by a certified entity.

Figure 6. Localization map and front view building

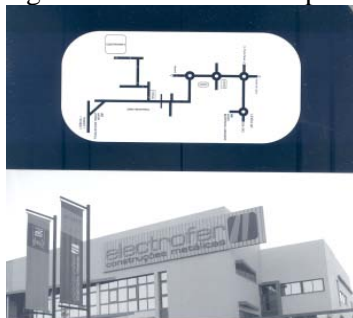
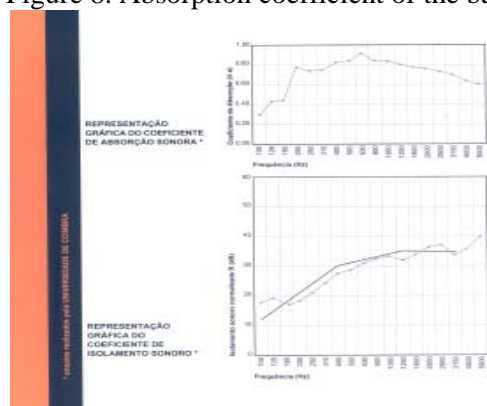


Figure 7. Logo of the IPQ



In the third brochure, the company as a participant is in the 1st person plural present in the verb ending: “The coefficient in lab tested acoustic absorption varies (...) which we attach. “ [*‘O coeficiente de absorção sonora testado laboratorialmente varia (...) que anexamos.’*]. We observe the repeated use of the passive voice with the material process “make” [*‘executar’*]: Example: “One of the sides is made (...)” [*‘Um dos lados é executado (...)’*]. The most used processes are material processes and relational processes to explain the way barriers are built. Visually, the representation is conceptual with inclusive analytical processes (barriers as part of an Attribute that belongs to the company - the Carrier - which is present though the company logo) and with scientific charts. These charts present tests made by the University of Coimbra (one of the most prestigious universities in Portugal), where Carrier and Possessive Attributes are reflected.

Figure 8. Absorption coefficient of the barriers

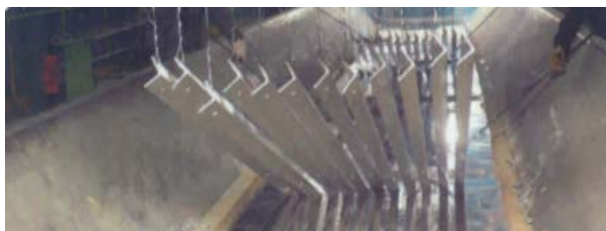


The most important participant in the fourth brochure is the galvanization and its methods in nominalizations. Once again, the company is present in the 1st person plural in the verb ending: “We can stress (...)” [*Podemos destacar (...)*]. There is also a personalized presence of the company by the use of a nominal group where the company is present in the possessive: “Our productive line (...)” [*A nossa linha produtiva (...)*]. The most used processes are material and relational processes related to the nominalizations. In visual representation, the action (narrative representation) is represented in two ways: (i) action unidirectional transactional where there is a material process with the Actor and the Goal, connected by a vector (figure 9); (ii) action focused on the task with hidden Actor (figure 10).

Figure 9. Process of hot galvanization



Figure 10. Process of hot galvanization



CONCLUSION

From the analysis, we conclude that the group represents itself verbally by: (i) reference to the quality of materials and processes used and (ii) scientific tests. Visually, the representation is realized by: photos of production equipment and the front view of the building group, (ii) graphs, (iii) product, i.e., the size of the jobs and (iv) institutional recognition (Quality Certificate).

The main differences between the brochures are related to their nature and specifically to the dominance of the semiotic systems (verbal system in the in company and visual system in the external brochures) and the choice of the first participants in verbal representation. In the in company brochure there is a strong direct representation of the group and its workers where a proximity between them is established. The external brochures have as main participant the construction (phases and processes); the companies are rarely direct participants therefore the group did not verbalize itself directly: (i) the Actors do not appear explicitly in the clause due to the use of passive voice (ii) the nominalizations allow for the masking of agency, in that nothing really happens, there is only an event, without specifying the perpetrator of the

event. The main processes are repeated in all brochures: material and relational processes converge in two dimensions that interact in the universe of this *corpus*. The material/relational duality is consistent in the world of the narrative and conceptual representation. In fact, Kress and van Leeuwen associate the visual narrative processes to material processes and visual analytical conceptual processes to relational processes. Both semiotic systems interact intersemiotically in ideational terms and complement each other in meaning creation: the representation choices of the company group converge towards a common purpose: to show results, i.e., the jobs already concluded. In short, the main value represented is the credibility of the company group through its constructions.

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OUTSOURCING AND PORTUGUESE COLLECTIVE BARGAINING

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ABSTRACT

The globalization, the technological innovations, the pressures of the market means that enterprises have to face new challenges that to surmount them, has to adopt new business processes, increase the productivity and innovation at all the levels, namely organizational. The new forms of business organization are based on network cooperation, and often achieved by outsourcing. The outsourcing and network programs have important effects on the rates of Union affiliation, on the collective bargaining structure, and effects on the effectiveness of Union collective bargaining as an instrument to regulate labour relations. The effects of outsourcing and network cooperation in working relationships can and should be regulated in collective bargaining. Thus, we will examine how Portuguese collective bargaining considers the complex nature of corporate employers, analyze if collective agreements consider the new working forms and the diversification of employees status, analyze the dispositions that aim to protect the employees of the outsourcer and analyze the dispositions that aim to protect the employees of contracted enterprises. So, this work aims to study, in a critical perspective, the response of Portuguese collective bargaining to the effects of outsourcing and business networks in industrial relations.

KEYWORDS: collective bargaining; outsourcing; Portugal.

INTRODUCTION

Outsourcing has important effects in the individual and collective employment relationships. We aim, in this presentation, to appoint the effects of that organizational form in collective employment relationships and figure how Portuguese collective bargaining regulates it. However, attempting on the differences between Portuguese and English or Spanish collective relations and collective bargaining system, we thought it appropriate to outline the Portuguese framework.

BRIEF NOTES ON THE SYSTEM OF COLLECTIVE BARGAINING IN PORTUGAL

The study about the consequences of the *outsourcing in Portuguese collective bargaining* presumes the knowledge of the Portuguese collective bargaining system, so we will first outline the framework of the Portuguese collective bargaining.

The Consecration Of The Constitutional Right To Collective Bargaining

Collective bargaining is an employee's fundamental right, consecrated in article 56., n 3, of the Portuguese Constitution. According to this article, the collective bargaining is a right that can only be exercised by trade unions, a right of the trade union, which has to be assured by law.

The 2009 Labour Code innovated the collective bargaining capacity: now the trade union can delegate its power to sign collective agreements to the enterprise's representative structures, such as workers' councils (article 404., al. b) e c), *Código do Trabalho*), if the enterprise has, at least, 500 employees (article 491., n. 3, *Código do Trabalho*). Legally, it is a delegation of powers and not a recognition of an autonomous capacity of the structures of collective representation, at the enterprise level, to negotiate.

The Scope Of Personal Effectiveness Of The Collective Bargaining

In Portugal, the collective bargaining framework establishes a limited personal effectiveness of the collective agreements. By the affiliation principle (article 496. *Código do Trabalho*), the collective agreements are applied to employees who are affiliated in a union that signed the convention and work in the company that signed the convention, or also work in companies, which are members of the association of employers that signed it. Since we need two conditions for the collective agreement to be applied to an employee, there are authors that call this principle “principal of dual affiliation”.

EFFECTS OF OUTSOURCING IN COLLECTIVE BARGAINING

Effects on The Rates Of Union Affiliation.

In Portugal, the rate of unionization has fallen from 52% in the period 1974/78 to about 18.4%, in 2007. Outsourcing break the bonds of solidarity between the workers and, consequently, the ability to take industrial action. We can point historical (in 1974, as a result of revolutionary fervor, Portugal had a union membership rate above average; with the stabilization of democracy there was a decrease in the natural impulse of union membership) and economic factors (such as the decrease in the importance of the secondary sector and the growth of the tertiary reduced the field where the unions traditionally operated; the enterprises in the tertiary sector are often smaller or the activities are done by independent workers; reducing the size of the enterprises contributed to the spread of false feelings of familiarity between employer and employees; **the fixed term contracts and other atypical contracts increase job insecurity**; the multiplicity of legal ties under which people work, reduces the quantity of workers in the same situation, and that complicates trade union actions because employees do not identify themselves with other workers; the outsourcing implicates the geographical dispersion of the workers when they work in a place that belongs to another entrepreneur and it makes more difficult to create a common identity and objectives for all employees of a company and between them and a union; the increase of independent work also contributes to the decreasing of union affiliation; the pluralism of unions and of employers' associations, together with the absence of a system of trade union and employer representativeness, contribute to the dispersion of the collective strength, which penalizes the unions mostly).

Effects of Outsourcing in the Structure of Collective Bargaining

In Portugal, the highest number of collective agreements is celebrated between trade unions and employer associations regarding an activity sector.

We can notice a significant increase of collective agreements between one enterprise and one or more Unions. However, this kind of collective bargaining is not the one which can regulate outsourcing in an efficient way. To do that, collective bargaining needs to be applied to all the involved enterprises, and that can only be achieved if the union negotiates with all the involved enterprises at the same time.

The formation of business networks can be done by groups of companies. Hence, it would be expectable that these groups would be an operational area for collective bargaining negotiation. However, we cannot find many group collective agreements. This may be due to the fact that it is not in the interest of the group to have this kind of collective bargaining, preferring to take advantage of all the benefits of the juridical independence among enterprises, namely the possibility to treat employees with the same functions, differently, without breaching the principle of equality.

The absence, in Portuguese Labour Law, of a legal definition of “group of enterprises”, in order to define the field of its application effects, and the inexistence of employee-representative structures at this level are two factors that, we believe, contribute to the poverty of collective bargaining at this level.

But the networking organization can also be constituted by other types of relations between enterprises, besides company groups. In that case, the diversity of sectors and professions covered by the network brings more difficulties to collective bargaining regulation.

Outsourcing also has effects in the employees’ collective representation in each enterprise that composes the network, and brings the necessity of a collective representation of the employees network.

Effects of Outsourcing and Business Networking Organization on the Effectiveness of Collective Bargaining as a Means to Regulate Labour Relations

We can find multiple factors that, in our days, are able to contribute to the impoverishment of the content of collective bargaining and, consequently, of its possible failure as a normative instrument:

- The small size of enterprises hinders the promotion of collective bargaining.
- The dependent position of the network enterprises from a bigger enterprise.
- When the outsourcing determine that the work is done in the outsourcer enterprise, the integration of such workers in a specific field of negotiation becomes more difficult.
- Outsourcing cause a weakening of unions and, in general, of the structures of employee representation.
- Outsourcing contributes to the increase of the number of economically dependent workers and autonomous workers. A large number of activities which took place under juridical subordination are now done in an autonomous way. The independent work, in Portugal, is not regulated by Labour Law. So the collective bargaining does not apply to this group of workers. Outsourcing and business networking organization contribute to the “escape” of a large number of workers from Labour Law.
- Through the legal transference of undertaking it is also possible to escape from the application of a collective agreement.

It is inevitable to conclude that outsourcing and business networking organization undermine the efficiency of the instruments, traditionally used, to neutralize employers’ abuses, especially union action and the collective bargaining.

OUTSOURCING AND ANSWERS FROM THE PORTUGUESE COLLECTIVE BARGAINING: BETWEEN DISREGARD AND SHY REGULATION

We focused our study on the following aspects: *i)* how collective agreements considers the complex nature of corporate employers; *ii)* analyze how collective agreements consider the new working forms and the diversification of employees status; *iii)* analyze the dispositions that aim to protect the employees of outsourcer; *iv)* analyze the dispositions that aim to protect the employees of contracted enterprises.

The Complex Nature of Corporate Employers

Besides the fact that the Portuguese structure of collective bargaining does not reflect the effect of outsourcing and of business networking organization, its content is not very full of solutions in order to solve the problems caused by this kind of business organization.

Some collective agreements consider the relations of cooperation established between enterprises through the recognition of employee seniority, especially when employees are transferred from one enterprise to another.

The collective bargaining also considers enterprise cooperation relations in terms of holidays. In the considered sample we found one collective agreement that establishes that employees of the same household working in enterprises to which the collective agreement is applied, the right to have holidays in the same period.

Portuguese collective bargaining also considers cooperation relations between enterprises, allowing that, between two enterprises with common organizational structures, one enterprise lends to another employees. It is what we call occasional lending of employees.

About this issue, we can find collective agreements that: *i)* only remit to the Labour Code; *ii)* forbid the lend of employees between enterprises; *iii)* establish more permissive rules for the lending employee, especially concerning the term of the lending.

The Consideration of The New Working Forms

Despite the fact that the Portuguese doctrine does not discuss the problem of the rights of independent workers to celebrate collective agreements and the lack of jurisprudence about it, the truth is that the collective agreements, in the construction sector, mention those who work in an independent way. The mentioned collective agreements establish a hiring preference (under a labour contract) when the worker already works for the enterprise under a service contract. These kind of clauses brings us to the problem of their juridical nature, applicability and legality.

The Protective Clauses of The Outsourcers' Employees

Some clauses about contract transmission in case of closure of the undertaking protects the outsourcer's employees through the promotion of contract stability. If, as an outsourcing consequence, the undertaking must close we have a group of employees that have to be dismissed, if another solution is not established. Thus, the collective bargaining can regulate the integration of the outsourcers' employees in another undertaking belonging to the same enterprise or to another that is obliged by the collective agreement.

One problem caused by the legal rule of automatic contract transference in case of undertaking transference, and which is increased by outsourcing and business network organization, is the fact that Portuguese Labour Law does not have an article conferring the transferred employee the right to oppose that employer transference. The collective bargaining can fulfill the lack of regulation and establish not only that right, but specially the consequences of its exercise.

In our research we found clauses that stipulate the maintenance of employees in case of succession of companies in the provision of the same activity. The Spanish doctrine calls them "clauses of subrogation." In those clauses, the enterprise that will develop the activity assumes the obligation of keeping the employees of the enterprise that, to that date, was developing the activity. In the described cases, we can have two different realities: *i)* a real transference of undertakings – if we can prove that the transmitted employees, in that specific context, consubstantiate the economic unit; *ii)* a simple sequence of enterprises in the same activity. In that second case, the maintenance of the employees is only due to that established in the collective agreement and cannot be confused with an undertaking transference.

These clauses bring juridical problems. The Court of Justice of the European Union has already pronounced that the maintenance, by the enterprise that won the concession to develop an activity, of some employees of the former enterprise, could determinate a transference of undertakings in the Council Directive sense. Consequently, the new enterprise has to keep all the employees and cannot keep only a few. This interpretation will, certainly, inhibit the social partners to negotiate such clauses.

In terms of collective redundancies, the collective bargaining could establish a more detailed procedure or measures that employer should provide, despite the fact the system of termination of employment contract in Portugal has, in principle, an absolute mandatory requirement. Although the collective agreements could provide/foresee other kinds of protective clauses, such as: *i)* active employer contribution in the search for a new job, such as the payment of an amount to help the public employment services support the higher costs resulting from a larger number of users or the hiring of new human resources professional to help the workers find new jobs; *ii)* in the case of groups of enterprises, the collective agreements could institute a preferential right in the employees' access to employment in other companies of the group.

We only found clauses that limit outsourcing in one collective agreement, although they are permitted by our legal and constitutional system. We think that the collective bargaining should establish rules to protect employees from the consequences of outsourcing, rather than forbidding it.

The Protective Clauses of The Employees of The Hired Enterprise

One of the biggest problems of the outsourcing and business networking organization is the increase of the number of fixed term contract, which contributes to labour instability. We studied several collective agreements in order to find how social partners solve this problem. In the sample of collective bargaining, we found the following kinds of clauses related to fixed-term contracts: *i)* clauses about the link between the term and its cause (we found collective agreements, which do not require the employer to establish the causal link between the reason for the hiring and term relied; these clauses are illegal and unconstitutional; we did not find any conventional clause about the employers' possibility to hire through a fixed-term contract based on a cooperation contract he had firmed with another enterprise, however, this possibility seems to be allowed in those clauses that dispensed the employer to invoke the cause of the contract); *ii)* the majority of the conventional clauses allow the celebration of fixed-term contracts in more prejudicial conditions for the employees (for instance, extending the statutory number of years for the contract); *iii)* only a few collective agreements stipulate advantages for employees concerning this item, generally to give them a better compensation in case of contract termination.

One of the motives to outsource an activity is cost reduction. When this motive is only related to labour costs, it becomes an issue to be regulated by collective bargaining. However, we did not find any collective agreement that, for instance, linked payment conditions of the outsourcer' employees and the employees of the hired enterprise, at least, when they work in the same place.

The coexistence of workers, belonging to different employers in the same physical space, is recognized as a key enabler of accidents. However, we only found one collective agreement with clauses about labour health and security in a business networking context. Thus, this is also an issue to be explored in Portuguese collective bargaining.

One of the negative consequences of outsourcing and business networking organization is the general prejudice of collective rights, namely because of the increasing of employees representation of the network. In the sample, we only found one collective agreement that regulates reunion right and right to installations of the employees' representatives when the employees work in the enterprise owned by the person who celebrated the cooperation contract with the employer.

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A FURTHER EXAMINATION OF THE EVIDENCE ON THE MARKETING APPROACHES TARGETING GAY AND LESBIAN CONSUMERS

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ABSTRACT

This study is a further examination of marketing approaches targeting gay and lesbian consumers. It examines print advertisements from the United States and United Kingdom that target gays and lesbians. A major focus of the study is a comparison of the diversity found in each country's advertisements. A content analysis demonstrated that magazines targeting gay men and magazines targeting lesbians had some common advertising themes: the majority of models used in the advertisements are Caucasians and 20-35 years of age.

JEL: M1, M30 M31, M37

KEYWORDS: Content analysis, diversity, LGBT, gay, lesbian, print media, niche market, international

MEASURES AGAINST LEGALIZATION OF PROCEEDS OF CRIME AND OF FINANCING TERRORISM

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ABSTRACT

The purpose of this paper is to analyze the current state of affairs related to the measures against legalization of proceeds of crime and of financing terrorism not only in the Czech Republic but also in global and European contexts. After a brief introduction and historical excursion the authors will focus on the explanation of crucial concepts of the paper, which are “legalization of proceeds of crime (also money laundering)” and “financing terrorism”. These socially undesirable activities are traditionally associated with organized crime and are outlawed in many countries around the world. The other parts of the paper will be primarily territory-oriented. Considering the global nature of the issue, the authors will first focus on international environment, particularly on international cooperation that could manifest itself as signatures of international treaties or as participation in international organizations and institutions. Authors will also be interested in measures against legalization of proceeds of crime and financing terrorism regulated by European Community law and will try to highlight the fundamental rights and obligations of various financial service providers and their clients in connection with absorbing the proceeds of crime and prevention of committing crimes. The last part of the paper tries to describe the evolution and current status of measures against legalization of proceeds of crime and financing terrorism in the Czech Republic and to evaluate recent changes in Czech law, especially in terms of their economic impact and overall effectiveness.

JEL: K 14; K 33; K 42

KEY WORDS: Combat against Financing of Terrorism, Anti Money Laundering, Financial Action Task Force, Financing of Terrorism, Legalization, Money Laundering, Proceeds of Crime

INTRODUCTION

The issue of legalization of proceeds of crime and financing terrorism can be characterized as a rather young branch of law in the Czech legal environment. Therefore, it comes as no surprise that the amount of published professional literature dealing with this area is small compared to foreign literature. This paper discusses the current situation and measures against legalization of proceeds of crime and financing terrorism, mostly summarizing and evaluating the current state of affairs. Taking into account the scope of this paper and the wide range of different activities concerned, it is not the purpose of this paper to provide an exhaustive interpretation of this branch of law. The main problem in carrying out a comprehensive analysis is mostly the fact that gray economy figures are difficult to identify and analyse in today's complex globalized world.

CHARACTERISTICS OF THE GIVEN SUBSYSTEM

The legalization of proceeds of crime (also *money laundering*) is, according to Madinger (2006), historically associated with organized crime – with the mafia operating in the 1930s in the United States and with drug dealers. Nowadays, the term usually denotes attempts to conceal the illegal origin of funds obtained by committing various crimes related to the sale of drugs, doing illegal business, violating foreign exchange regulations, prostitution, etc., in such a way so as to create the impression that this revenue has been acquired in a lawful manner. In many countries in the world anti-money laundering

(abbreviated as "AML") laws prohibits the legalization of proceeds of crime. In other countries prevails the tendency towards the criminalization of such conduct.

The importance of *Combating the Financing of Terrorism* (abbreviated as "CFT") has noticeably increased after many countries recognized its growing threat. Particularly in connection with the terrorist attack in September 2001 in the U.S. it has become clear that terrorism is not a problem of only a chosen few states, but that it has become a matter to be addressed on a global scale (for example the Council Framework Decision of the European Union dated June 13, 2002 on combating terrorism). It is apparent that it is not sufficient to only penalize terrorist attacks in the catalogue of crimes, but it is also necessary to take preventive measures to stop its financing or at least make it more difficult.

Given the very similar practices designed to preserve traces of transfers of assets and monitoring of its origin, whose aim is to drain the yields of the proceeds of crime, the measures against money laundering and financing terrorism are often regulated uniformly and are commonly abbreviated as "AML / CFT".

TERMS RELATING TO MEASURES AGAINST LEGALIZATION OF PROCEEDS OF CRIME AND FINANCING TERRORISM

To make the orientation in the following text easier, it is necessary to define key terms relating to measures against legalization of proceeds of crime and financing terrorism. These terms are: legalization of proceeds of crime, proceeds of crime and financing terrorism.

Legalization of proceeds of crime is defined in the Czech system of law in Act No. 253/2008 Coll., on some measures against legalization of proceeds of crime and financing terrorism, as subsequently amended (hereinafter referred to as the "AML Act"), as actions concealing the illegal origin of any economic benefit derived from criminal activities in order to give the impression that these are benefits acquired in accordance with the law. It is thus obvious that no matter what the particular offense is, it is important that this crime results in an economic advantage. This advantage constitutes the proceeds of this crime. Legalization of proceeds of crime is defined under Act No. 40/2009 Coll. of the criminal code, as amended (hereinafter referred to as "CC"), as a crime against property, whose state of facts is to conceal the origin of the matter or other assets obtained by a criminal offense or as a reward for a criminal offence with the purpose to give the impression that such a matter, or any other asset, was acquired in accordance with the law. *Proceeds of crime* is therefore the economic advantage gained as defined by the AML Act or a matter or other asset as defined by the CC.

The term *financing terrorism* is defined in the AML Act as gathering or providing funding (i.e. money in cash or noncash form) or other asset with the knowledge that it will, even if only partially, be used to commit a crime of terror, a terrorist attack or a criminal offense, which would enable or facilitate the commission of such a criminal offense, or negotiations leading to the provision of a reward or compensation of the perpetrator of such crimes.

The AML Act addresses also the issue of territoriality of legalization of proceeds of crime and financing terrorism, as it determines that for the purposes of the AML Act it is insignificant where a given crime was committed - whether on the territory of the Czech Republic or in another country.

THE STAGES OF LEGALIZATION OF PROCEEDS OF CRIME

The implementation of proceeds of crime is carried out in several ways: by 'money laundering' in casinos or by cross-border movement of cash. The most common form, however, is the use (abuse) of the banking system. The stages of legalization of proceeds of crime can be, according to Hinterseer (2002), generally divided into three phases: placement, layering and integration.

The first phase, the placement, lies in separating cash from its source and its subsequent placement into circulation in order to convert, with the help of the banking system, large and therefore suspicious amounts of cash into noncash form. This allows for quick and easy handling. Cash and deposits are distributed through a variety of transactions onto various bank accounts, each at such a level so as to avoid the legal obligation to report these transactions. Then, by means of noncash transactions, the funds are merged onto a few accounts in various countries, particularly in those, whose banks provide discreet services and, as a part of bank secrecy preservation, allow their clients to remain in complete anonymity (e.g. Switzerland, Liechtenstein, Luxembourg, Andorra, the Bermudas, the Bahamas, the Cayman Islands, Panama, Monaco, Mauritius, Malta, etc.).

The aim of the second phase, the *layering*, is the concealment of the illegal origin of proceeds of crime and capital cleaning, which occurs through a large number of deliberately untransparent noncash or cash transactions, particularly through the purchase of property (real estates, securities, antiques, works of art, jewelry, precious metals, etc.) or exchanging the money for another currency. These transactions are carried out by companies which attach illegal activities to their lawful activities, or whose legal activities are entirely fictitious using the complex international environment and compliance with the institute of confidentiality and banking secrecy in some countries.

In the third phase, the *integration* of legitimate proceeds and illegal ones is carried out, thus combining the classic proceeds and proceeds whose true origin is already unclear and which on the whole give the impression that they are proceeds from legal economic activity. Such "laundried" funds are usually used to purchase property to simplify the process of money laundering of, for example, construction companies, casinos, exchange offices or banks, as is expressed in the Report on the activities of the Financial Analytical Unit 1996 – 2006.

THE INITIAL AML / CFT MEASURES IN THE CZECH REPUBLIC

The first law to address the fight against money laundering in the Czech Republic, as also stated by Kolesár (2002), is Act No. 61/1996 Coll., on some measures against legalization of proceeds of crime and on amending related laws, as amended (hereinafter "Former AML Act"), whose aim was to eliminate the growth of organized crime through the introduction of appropriate legislation and the achievement of a significant reduction in money laundering.

Czech legislators were aware that the issue of legalization of proceeds of crime is undeniably an international problem, which the states with developed economic relations must face together (Explanatory memorandum to Former AML Act). Former AML Act is thus based on the International Convention on Laundering, Search, Seizure and Confiscation of the Proceeds from Crime, adopted by the states belonging to the Council of Europe on November 8, 1990 in Strasbourg. The Strasbourg Convention defined the basic concepts, confirmed the principles of international cooperation and committed the signatory states to establish an effective mechanism against money laundering. The Strasbourg Convention became effective in the Czech Republic on March 1, 1997. Another source was the Council Directive of the European Communities 91/308/EEC of 10 June 1991 on prevention of use of the financial system for the purpose of money laundering, which included the requirement for compulsory identification of customers of credit and financial institutions, the obligation to keep the ascertained data for a specified period of time, to not carry out the transaction if any connection to money laundering is suspected, to maintain confidentiality about undertaken measures and to build effective systems, particularly in the credit and financial institutions, aimed at detecting the cases of money laundering. The directive was in force from June 13, 1991 to December 14, 2005, when it was repealed by Directive 2005/60/EC of the European Parliament and of the Council of 26 October 2005 on the prevention of the use financial system for the purpose of money laundering and terrorist financing.

As stated by Taranda (2004), the Former AML Act ultimately instituted a system of basic measures against money laundering, which was based on two main pillars. The first pillar made it mandatory to identify a person designated by law and to keep the records of such an identification for the period of at least ten years. The second pillar imposed the rule that banks, other financial institutions and other persons stipulated by law must notify the designated public authority of the occurrence of suspicious transaction. In the Czech Republic, the public authority to which the presence of a suspected transaction is announced is the Financial Analytical Unit (hereinafter "FAU"), established on July 1, 1996 as a separate branch of the Ministry of Finance of the Czech Republic, called the Financial Information Unit. Its main task is to receive and analyze notices from the statutory bodies concerning suspicious transactions and, if there is suspicion of committing a crime, to lodge a complaint to the law enforcement authorities.

CURRENT STATE OF AFFAIRS

Given the requirements which were imposed on the national treatment of the subject as a part of the approximation to the Community law by the *Directive 2005/60/EC of the European Parliament and of the Council of 26 October 2005 on the prevention of the use of the financial system for the purpose of money laundering and terrorist financing*, and by the *Commission Directive 2006/70/EC of 1 August 2006, laying down implementing measures for Directive 2005/60/EC of the European Parliament and of the Council as regards the definition of 'politically exposed person' and the technical criteria for simplified customer due diligence procedures and for exemption on grounds of a financial activity conducted on an occasional or very limited basis*, it was necessary to carry out many major changes. Czech legislators chose, for the sake of clarity, not the path of further amendments, but the cancellation of the Former AML Act and the issue of the AML Act, which came into force on September 1, 2008. Also, the current legislation was clearly influenced by directly applicable regulations of the European Community, in particular the *Regulation (EC) No 1781/2006 of the European Parliament and of the Council of 15 November 2006 on information on the payer accompanying transfers of funds* and *Regulation (EC) No 1889/2005 of the European Parliament and of the Council of 26 October 2005 on controls of cash entering or leaving the Community*.

The AML Act in its current form defines both the concepts of legalization of the proceeds of crime and financing terrorism, and suspicious transactions, and includes an illustrative list of facts that suggest these crimes. The AML Act contains a detailed and greatly expanded list of corporate and physical entities (both in business and not in business) who are required to identify their clients. The liable persons are thus required to identify their clients when they participate in a transaction worth more than EUR 1,000 (1,338 USD) or an equivalent amount in any currency. The exchange rate announced on that day by the Czech National Bank will be applied during the conversion. Furthermore, the AML Act describes in detail the process of identifying the client (both direct and mediated), the conditions of its application and acceptance, the process of reviewing the client and the setting of a deadline for the retention of the information by the liable person (10 years). The basic duties of the liable persons include:

- not to pursue the transaction if a client refuses to undergo identification, does not provide necessary cooperation, or if there are doubts about information provided,
- report a suspicious transaction to the FAU without undue delay, no later than 5 calendar days after its detection, all this including delivery and provision of information concerning the essential circumstances of the transaction,
- postpone the completion of client's order if there is a danger that the immediate completion of the client's order could thwart the apprehension of the proceeds of crime or funds designated for financing terrorism or make the apprehension of such funds substantially more difficult. The liable person may then complete the client's order only after 24 hours from the receipt of the notification of a suspected transaction by the FAU. This deadline may, in some cases provided by law, be extended up to 72 hours.

Furthermore, the liable persons are required to develop, implement and enforce a system of internal policies, procedures and control measures to fulfill obligations set in the AML Act, to appoint a specific employee to carry out the report obligation, to provide continuous contact with the FAU staff and to carry out training of employees.

The AML Act also regulates the activity of the FAU, particularly in obtaining and processing of information, use of investigation results, international cooperation and authorization of exceptions during the consideration of a person to be a liable person. At this point it should be noted that administrative supervision is exercised not only by the FAU, but with some persons also by the Czech National Bank, the Czech Trade Inspection and the administrative bodies, which also have jurisdiction over the compliance of lotteries and similar games with the law. The AML Act also contains a catalogue of administrative offenses for which the FAU or the supervisory authority can impose a fine, whose upper limit is set by the AML Act according to the nature and severity of the administrative offense, its consequences and circumstances. Administrative offenses according to the AML Act include: the breach of confidentiality, failure at identifying and controlling the client, failure at the filling requirement, failure to postpone the client's order, failure to carry out prevention, breach of duties concerning the transfer of funds and failure at the filling requirement during cross-border transportation. Fines and compensation of costs of the proceedings is collected by the administrative body that imposed them. They are exacted by the customs office and are considered state budget revenue. The fine limits are CZK 1,000,000 (approx. USD 53,050), CZK 5,000,000 (approx. USD 265,250) CZK 10,000,000 (approx. USD 530,500) and in particularly serious cases, in which the proceeds of crime were difficult or impossible to secure or drain or in which the financing of terrorism was enabled, the fine can amount up to CZK 50,000,000 (approx. USD 2,652,500). In addition to fines, forfeiture can be imposed under certain conditions.

INTERNATIONAL TREATIES

The Czech Republic is currently a signatory of two international treaties related to this issue. In particular the above mentioned Strasbourg Convention on Laundering, Search, Seizure and Confiscation of the Proceeds from Crime, adopted as the initiative of the Council of Europe on November 8, 1990. The other multilateral international treaty is the International Convention for the Suppression of the Financing of Terrorism, adopted as the initiative of the United Nations in New York on December 9, 1999. The Czech Republic ratified this treaty on December 27, 2005. This treaty commits the contracting parties to the prosecution or extradition of persons accused of financing terrorist activities and calls for the prohibition of illegal activities of individuals and organizations of the signatory states, which intentionally support, abet, organize or participate in the commission of crimes. Furthermore, it imposes an obligation on financial institutions and other professions involved in financial transactions to use the most effective measures available for the identification of their usual or occasional clients and of clients, who are interested in opening of accounts, and to pay special attention to unusual or suspicious transactions.

Most recently, the *Convention on Laundering, Search, Seizure and Confiscation of the Proceeds from Crime and on the Financing of Terrorism* was adopted under the auspices of the Council of Europe on May 16, 2005 in Warsaw. This Convention updates the Strasbourg Convention and adds the possibility of its application to the funding of terrorism and provides measures to be taken at national level. The Convention entered into force on May 1, 2008, and to date has not been signed by the Czech Republic nor has it been ratified. However, it has been ratified by Albania, Armenia, Bosnia and Herzegovina, Croatia, Cyprus, Hungary, Malta, Moldova, Montenegro, the Netherlands, Poland, Romania, Serbia and Slovakia.

INTERNATIONAL ORGANIZATIONS

The most important international organization focused on setting global standards and developing and promoting the principles of anti money laundering and financing terrorism policies is the *Financial Action Task Force on Money Laundering* (hereinafter "FATF"), operating since 1989 under the auspices of the intergovernmental organization OECD. As stated for example by Lilley (2006), in 1990 the FATF created a set of recommendations eliminating the abuse of financial systems for money laundering purposes. These recommendations are known as the "40 recommendations", specifying the essential requirements on the legislation of the member states, such as determining the facts of money laundering, the conditions of customer identification and data archiving, assumptions of international cooperation, etc. In 1996 the recommendations were updated with regard to the development of money laundering methods, and in 2001 it was extended by 9 special recommendations, which take into account the intolerable increase of terrorist attacks and which adopt the measures of the United Nations concerning this area. The nature of these recommendations is not legally binding, however, the states have taken them into account as key elements in the development of national measures against legalization of proceeds of crime and financing terrorism. The FATF thus becomes a coordination-regulatory entity. The Czech Republic has not yet become a member of the FATF.

Another important organization is the intergovernmental organization called Moneyval, established in 1997 under the Council of Europe. It publishes evaluation reports on the implementation and enforcement of obligations included in anti money laundering and the financing of terrorism directives by states which are members of the Council of Europe, but are not members of FATF. The Czech Republic is also a member of the Moneyval organization.

The importance of international organizations in fighting against money laundering and financing terrorism lies in particular in the ability to impose informal pressure on member and non-member states through evaluation controls in order to maintain at least minimum levels of legal regulation of national legislation in such a way so as to avoid transfers of the proceeds of crime to states with weak or no regulation in this area.

CONCLUSION

The above mentioned analysis makes it more than obvious that legalization of proceeds of crime ranges across borders of states not only because of economic globalization, but mostly because it is targeted. The representatives of organized crime consider the heterogeneity of the international environment an advantage – they are able to cleanse the proceeds of crime with much less effort (and cost).

Given that financial resources are an effective tool of organized crime, which represents a risk to society particularly since the massive flow of dirty money can harm the stability and reputation of the financial sector as a whole, it is necessary to take measures against legalization of proceeds of crime and financing terrorism not only on a national and European level, but also on the international level.

For the Czech Republic, as a member of the European Union, it is necessary to achieve conformity of domestic law with the requirements of the European Communities within specified implementation periods. By adopting the AML Act the Czech Republic met the specified requirements and fulfilled (albeit with a slight delay) its obligations. Currently, the law of the Czech Republic fully conforms to the EU/EC law. The legislative framework has reached the level of the advanced European countries. What remains, however, is the question of its execution. According to the explanatory report to the AML Act, the main control authority, namely the FAU, does not have a sufficient number of staff, which would focus on the liable persons (in 2009 FAU received 2224 notifications of suspicious transactions and on

the basis of these notifications 191 criminal complaints were filed). There is, therefore, some skepticism regarding the efficiency of these measures in their final result.

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Vláda ČR *Důvodová zpráva k návrhu zákona o některých opatřeních proti legalizaci výnosů z trestné činnosti*

Vláda ČR *Důvodová zpráva k návrhu zákona o některých opatřeních proti legalizaci výnosů z trestné činnosti a financování terorismu*

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REGIONAL FOREIGN DIRECT INVESTMENT (FDI) AND ITS DETERMINANTS IN THE SUB – SAHARAN AFRICA: EMPIRICAL REVIEW

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ABSTRACT

South Africa is the economic and industrial hub in the Sub-Saharan Africa. With its complex and diverse economic activities, it has emerged as a source of FDI for the region. It is also one of the major ultimate destinations of the African citizenry looking for job and business opportunities. The role of FDI on economic growth, economic development and improving the impoverished populace in developing countries is indubitable. However, there are key determinants of FDI and among them are: country governance and political risk; economic environment/macroeconomic; trade incentives and agreements; level of infrastructure; local currency volatility; labor considerations; market size and demand conditions; economic agglomeration; cultural considerations; and geographical proximity from the country of origin. “OLI paradigm” postulates that ownership (O) advantages, internalization incentive (I) advantages and location-specific (L) variables must be in existence simultaneously for FDI to take place. Nevertheless, in some studies, some factors are more important than others are when we look at FDI by industrial sector. This paper reviews the empirical work on the general direction of and factors that influence the FDI in the region.

KEYWORDS: Regional Foreign Direct Investment, Sub-Saharan Africa,

INTRODUCTION

The focus of this paper is on the regional flow of the Foreign Direct Investments (FDIs). FDIs are private capital flows from a parent firm to a location outside of the parent firm's home nation. According to Jensen (2003), these investments consist of equity capital, intercompany debt and reinvestment earnings. An investment is FDI, as opposed to portfolio investment, if it is large enough to give the parent firm some amount of control over the management of the enterprise – usually more than 10 percent of the firm (Jensen, 2003). FDI has long-term horizons. Mwiliama (2003) identified the two distinct forms that the FDI can take i.e. either as “greenfield” investment (also called “mortar and brick” investment) or merger and acquisition (M&A), depending on whether the investment involves mainly newly created assets or just a transfer from a local to foreign firms respectively.

FDIs serve domestic markets, exploit natural resources or provide platforms to serve world markets through exports. Thus, investors go international mainly for more profits while the attracting nations hope to benefit widely in the process. The host country holds a number of reasons for attracting the FDIs. The main reasons are that FDI is an important source of capital formation; it transfers technology; leads to employment creation; transfer management skills to local managers and there is anticipated increase in export competitiveness (Kosack and Tobin, 2006). Compared to foreign aid, FDI is a preferred form of foreign capital flows as is thought to be more effective given its inherent link to the invisible hand of the market and its freedom from the disruptive interference of government (UNCTAD, 1999).

Literature identifies a wide array of determinants of FDI in general. Some of the common factors that appear in many studies include natural resource endowment, macroeconomic instability, FDI regulatory framework, corruption, the effectiveness of the legal system, political instability (Mwiliama, 2003; Asiedu, 2005). Luiz and Charalambous (2009) explored a number of factors and these are Country Governance and Political Risk; Economic Environment; Exchange Rate Considerations; Trade Incentives, Barriers

and Agreements; Infrastructure Considerations; Market Size and Demand Conditions; Labor Considerations; Geographic Proximity; Cultural Considerations and Economic Agglomeration.

This paper seeks to review the determinants of regional FDI in the Sub-Saharan Africa. The fact that inspires the paper is that, despite Africa's enormous potential, low labor costs and vast natural resources, investors remain unconvinced. In the paper, I made efforts to show the expectations of the firm that choose to go international, expectations of the receiving nation on FDI contributions and the extent to which regional firms capitalize on the untapped market of the Sub-Saharan Africa. A question on the views held by host countries on foreign investors is as well considered. Some African governments view FDI as a form of economic colonization.

The structure of the paper is as follows: Section 2 gives the generic OLI tripod as a theoretical explanation of FDI flows; Section 3 gives a country specific focus on drivers of FDI focusing on perceptions of the investors from South Africa, as it is the economic and industrial hub in the Sub-Saharan Africa. Existing literature indicates that it holds an unfairly bigger position as the source of regional FDI for the region (Ford, 2008). Section 4 presents empirical literature that applied fixed factor estimation in analyzing the impact of a number of factors. Section 5 describes the data and variables used in this study. Section 6 gives the empirical analysis of the given data and last section is the conclusion.

THE OLI PARADIGM

The OLI tripod first proposed in 1977 by John Dunning and severally modified with the latest modification of 2000, underscored three sets of advantages as factors that influence decisions of multinational enterprises to expand abroad (Dippenaar, 2009). In literature, this Eclectic Theory is simply stated as $FDI = O + L + I$. The "O" – Ownership Advantages (also called the Firm Specific Advantages – FSAs) suggest that going international is associated with additional costs paralleled to a local competitor. Such costs include failure of knowledge about local market conditions; legal, institutional, cultural and language diversities; and the increased costs of communicating and operating at a distance. Firms which intend to invest abroad must therefore possess firm specific advantages such as unique technology, brand name, and benefits of economies of scale which can be transferred to new place of operation at low costs (Dunning, 2000).

Foreign firms usually pay "costs of foreignness" and such firms must be in a position to earn profits for them to stay in business and justify the move. Firms have monopoly over their core competencies (FSAs). The common FSAs for multinational enterprises are monopolistic advantages over access to output and input markets through say ownership of scarce resources, patent rights etc; technology; and economies of scale such as economies of learning, broader access to financial capital and advantages from international diversification of assets and risks.

The "L"- Location Advantages (or Country Specific Advantages- CSAs) is the second set of advantages in the Eclectic Theory. This harnesses use of foreign factors by Multinational enterprises in connection with its native Firm Specific Advantages in order to earn full rents on these FSAs. The CSAs include economic advantages such as quantities and qualities of the factors of production, transport and telecommunications costs and scope and size of the market. CSAs also include political advantages such as the common and specific government policies that influence inward FDI flows; intrafirm trade and international production; social and cultural advantages, which include psychic distance between the home and host country; language and cultural diversities; and general attitude towards foreigners.

The third variable of the OLI tripod is internalization advantages. The multinational enterprises have several choices of entry mode, ranking from the market (arm's length transactions) to the hierarchy (wholly owned subsidiary). The Multinational enterprises choose internalization where the market does

not exist or functions poorly so that the expenses of the external route are high. According to Dippenaar (2009), most of South African firms in the financial services highlighted the relative ease of entering Africa and the confidence that they could compete successfully, and dominate the scene in very short period. The competitive advantage that the South Africa corporations have is that the African markets are still underdeveloped. The location advantage enjoyed by investing firms in Africa is that firms in receiving countries could not compete successfully thereby significantly reducing the relative risk of entering African markets. The firms which go international, but within Africa, take with them skills and products that could add value relative to other markets where it is far more difficult to add further value.

COUNTRY SPECIFIC FOCUS ON DRIVERS OF FDI: INVESTORS' PERCEPTIONS

The sample survey of South African corporations by Dippenaar that comprises of 15 firms, expressed the notion of expanding into Africa in various words. Some firms talk of credibility; others talk of weaker competition and not necessarily less competition (Dippenaar, 2009). The sample consisted of firms in the financial service provision, mobile communication, engineering and construction, retailers in food and general merchandise, manufacturing industry, media industry, and brand management industry. Dippenaar indicated that although the sample was too small, the sample contained 70% of the 20 firms in Johannesburg Stock Exchange top 40 that have subsidiaries in the rest of Africa.

From the strategic decision makers of these firms, the drivers (pull and push factors) were inconsistent from one industry to another and from one firm to another within an industry. Such perceptions present a challenge especially to host countries, as there are no simple policy formulations adoptable to attract FDI. However, employing the likert scale ranging from 1 = not important to 5 = extremely important, Dippenaar ranked a number of market-related factors influencing the firm's decision to go international. Some authors in the related studies (e.g. Ngowi, 2001; Ankinkugbe, 2005; Asiedu, 2005) considered the same factors and Dippenaar's approach is plausible.

About 19 pull factors obtained an average score of greater than or equal to 2 and 9 of the push factors achieved an average score of greater than or equal to 2. Table 1 below gives a full detail of these factors and their rankings and scores.

The results indicate the less importance of policy related factors. Such issues as regulatory environment, economic/fiscal incentives and regional economic agreements obtained very low ranks and have very low average scores. This is the same observation with push factors as capital account liberalization and domestic regulatory constraints have average score of less than 2.30 and have low ranks. Nevertheless, analysis should be on industry by industry and firm by firm as the sample include firms which are understandably different in terms of what they consider to be vital factors or constraints for their businesses. A case in hand is that of a sugar producer who is likely to consider labor costs as important while the retailer will be much more concerned about similarity in preferences as with country of origin.

Other important factors that determine flow of FDI into a country or region revolve around the risks and obstacles that may give an extreme challenging environment. In the US-Africa Business Summit of 26 June 2003, Taylor stated that risk - both real and perceived – is the primary reason more capital is not flowing to Africa. According to Taylor, despite the fact that Africa represents incredible potential, low cost of labor and vast natural resources, investors remain wary. Investors are afraid of putting their money in a place that all too often is perceived to be wracked by war, famine, AIDS and corruption.

Table 1: Sample Mean – Pull And Push Factors Ranked By Their Importance In Influencing Decisions To Carry Out FDI

Pull Factors ranked by their importance	Ranking	Score
High returns on investment	1	4.47
High Margins	2	4.12
Market growth/ GDP growth	3	3.94
Size of the market	4	3.76
Liberalization and Privatization	5	3.59
Low host country competition	6	3.53
English as a key language	7	3.18
Low taxes and tariffs	8	2.94
Similar market environment/ consumer preferences as SA	9	2.76
Acquisition opportunity	9	2.76
Similar institutional/regulatory environment as SA	11	2.59
Level of GDP per capita	12	2.53
Presence of key clients	12	2.53
Geographical proximity	12	2.53
Low labor/factor costs	15	2.47
Economic/fiscal incentives	16	2.29
Low cost entry	17	2.24
Similar culture as SA	17	2.24
Regional economic agreements	19	2.00
Presence of domestic competitor operating in market	19	2.00

Push factors ranked by their importance	Ranking	Score
Geographical diversification	1	4.18
Earnings diversification	2	4.12
Saturated domestic market/Small domestic market	3	4.59
Global industry trends	4	3.41
Increased domestic competition	5	2.47
Capital Account liberalization	6	2.29
Necessity to invest excess capital	6	2.29
Domestic regulatory constraints	8	2.06
Rising domestic costs	9	2.00

Adriaan Dippenaar compiled this table. The table summarizes the average scores and rankings of the pull and push factors of Foreign Direct Investment. A score close to 1 shows that the pull or push factor is less important in determining the level of FDI. However, a value close to 5 shows that a greater number of the respondents rated the factor highly (Dippenaar, 2009).

The other obstacles include inefficient or nonexistent infrastructure, bureaucracy, lack of respect of human rights and lack of rule of law, no respect of property rights, currency fluctuations and political instability. Dippenaar (2009) considered a number of these factors and used the likert scale to rank them. The scale ranged from 1 = no risk to 5 = very severe risk. Table 2 gives a summary of the findings.

In Table 2, corruption, political instability and lack of skilled labor have ranks. It is difficult to dispute the effects of political instability given the common experiences of uprisings, riots, and in some cases of coups in Africa. Of late, African countries are associated with elections, which are inconclusive, and marred with violence. With the new formula of forming government of national unity (three cases of Kenya, Zimbabwe and Madagascar), mistrust continues to impede flow of investments in most Sub-Saharan countries.

Corruption ranks the highest risk indicating that it is sand in the engine of development in most Sub-Saharan Africa. It is believed that it magnifies the cost of doing business and has a potential of influencing negatively on the reputation of the firm. Corruption is contagious such that it is difficult for the firm to control the risk and making sure that its people do not get involved in corruptive tendencies (Kwok and Tadesse, 2006). In countries where corruption is perceived to be high, investors are hesitant to take risk and do business there.

Table 2: Risk Factors Ranked By Their Severity

Risk Factor	Ranking	Score
Corruption	1	3.89
Political Instability	2	3.83
Lack of skilled labor	3	3.78
Economic instability	4	3.72
Regulatory environment	4	3.72
Contract enforcement	4	3.72
Quality of infrastructure	7	3.59
Respect of property	8	3.56
Threat of economic policy reversal	9	3.28
Market growth/GDP growth	10	3.22
Ability to remit dividend earnings	11	3.18
Taxes and tariffs	12	3.17
Threat of nationalization	13	3.06
Level of bureaucracy	13	3.06
Quality of life	13	3.06
Crime/Physical insecurity	14	3.00
Underdeveloped capital markets	15	2.83
Availability of joint venture partners	16	2.82
Anticompetitive behavior	17	2.76
Labor/Factor costs	18	2.61
Lack of local suppliers	19	2.56
Lack of raw materials	20	2.25

Adriaan Dippenaar compiled the table. The score reflects the mean value of the 5-point scale (1 = no risk, 2= minor risk, 3= moderate risk, 4 = major risk, 5= very severe risk). From the table, the figures show that the higher the average score, then the riskier the factor (Dippenaar, 2009).

EMPIRICAL RELATIONSHIP BETWEEN FDI AND THE KEY DETERMINANTS IN AFRICA

Asiedu (2005) used a panel data for 22 countries in Sub – Saharan Africa for the period 1984 – 2000. The main aim was to analyze the impact of government policy and country characteristics such as economic, institutional and political factors. The model also included such variables as natural resource endowment, macroeconomic stability, FDI regulatory framework, corruption, effectiveness of legal system and political instability. Unlike the study by Dippenaar, Asiedu examines the impact of a wide range of variables on FDI including the natural resource availability. The arguments of both authors are plausible. For Dippenaar, availability of natural resources is an uncontrollable factor such that if it is the main determinant of FDI, that would mean that the poor resourced countries will attract very little or no FDI regardless of the policies the country pursues. However, Asiedu showed that even in the Eclectic Theory, natural resources play a vital role and its inclusion in the model has support from theory and in the practical sense.

The choice of variables in the model by Asiedu was also informed by the work of World Business Environment Survey (WBES) in 1999/2000, World Development Report Survey (WDRS) in 1996/1997, World Investment Report (WIR) Survey in 1999/2000 and the Center for Research into Economics and Finance in Southern Africa (CREFSA) survey in 2002. Asiedu summarized the results of these four surveys and table 3 below illustrates this summary.

Similar to results in Table 2, corruption stands out to be an important factor that constrains FDI. It has a rank of number 1 in WBES, number 2 in WDRS, number 1 in WIR survey and number 3 in CREFSA survey. This corresponds very well with the findings by Dippenaar (2009) on the survey of 15 South African firms investing in Sub-Saharan Africa. The other factor that came out to be important constraint in WBES and WDRS is Weak Infrastructure. However, in the WIR survey and CREFSA survey, 27% and 30% of firms respectively identified it as a constraint.

Table 3: Average Rating for each Constraint and Percentage of Firms Identifying a Factor as a Constraint: Constraints on FDI to Sub-Saharan Africa

Constraints on FDI to Sub-Saharan Africa: Average Rating for each constraining Factor			
WBES (1= no constraint, 4 = severe constraint)		WDRS (1= no constraint, 6 = severe constraint)	
Corruption	2.80	Taxes and regulations	4.50
Weak Infrastructure	2.75	Corruption	4.47
Street Crime	2.70	Weak Infrastructure	4.28
Inflation	2.67	Crime	4.25
Financing	2.64	Inflation	4.11
Organized crime	2.57	Lack of access to finance	3.95
Political instability	2.43	Policy Uncertainty	3.88
Taxes and Regulation	2.24	Cost Uncertainty	3.75
Exchange Rate	2.15	Regulations on Foreign Trade	3.64

Constraints on FDI to Sub-Saharan Africa: Percentage of Firms Identifying a Factor as a constraint			
WIR Survey		CREFSA Survey	
Corruption	49	Policy Uncertainty	47
Lack of access to global market	38	Macroeconomic Instability	42
Political and Economic Outlook	28	Crime	35
Cost of doing business	28	Corruption	35
Lack of Access to Finance	28	Policy Uncertainty	34
Weak infrastructure	27	Weak Infrastructure	30
Tax regulation	24	FDI Regulations	24
Unskilled labor	23	War	19
FDI Regulatory Framework	21	Labor Unrest	17

The table was extracted from Asiedu (2005). It shows a summary of four surveys. WBES and WDRS use likert scale to measure the influence of each constraint. WIR survey and CREFSA survey calculates the percentage of respondents who identified a factor as a constraint. For WBES, the likert ranges from 1 to 4 and that of WDRS ranges from 1 to 6.

Asiedu (2005) considered the factors summarized in tables above as seven independent variables. The first variable was natural resource intensity and the share of minerals and oil in total exports is the proxy. The second variable was attractiveness of the host country's market and the host country's GDP is used to measure attractiveness in this model. However, in the study by Dippenaar (2009), host country's attractiveness is represented by a myriad of factors and not just its GDP. Infrastructure development is the third variable and number of telephones per 1000 population is the proxy of this variable. Admittedly, this proxy of infrastructure has a number of limitations. However, data relating to telephones per 1000 population is readily available. The fourth variable is the macroeconomic stability as measured by the inflation rate. The fifth variable in Asiedu's model is the openness to Foreign Direct Investment. Unlike other studies that use share of trade in GDP as measure of openness, in Asiedu's model, an index that captures risk to operations, taxation, repatriation of profits and labor costs was used. This index ranges from 0 to 12 where a high score represent more openness.

Host country's institutions as represented by corruption and the extent to which the rule of law is enforced represent the sixth factor. Both corruption and rule of law are measured as ratings from 0 to 6. For corruption, high rating implies more corruption but for rule of law, high rating implies a more efficient legal system. The last factor is the political instability and for this, Asiedu employed four measures that are coups, number of assassinations, number of revolutions and riots.

The fixed-effects panel estimation was used for its merits of allowing the analyst to focus on changes within different units over time and that of keeping the estimates unbiased even when data is missing for some periods for some cross sectional units. All the variables showed the predicted signs and were highly significant at conventional levels.

Table 4: Asiedu's Fixed Effects Estimations

Variable	Model 1	Model 2	Model 3	Model 4
Intercept	-56.874*** (.007)	-52.676** (.018)	-68.160*** (.002)	-57.586* (.013)
Market Size = Log (GDP)	2.386** (.018)	2.196** (.033)	2.910*** (.004)	2.426** (.018)
Natural Resource = share of fuel and minerals in total exports (%)	.0038*** (.007)	.035** (.013)	.038*** (.007)	.035** (.014)
Infrastructure = Log (Phones per 1000 population)	1.223*** (.006)	1.287*** (.004)	1.102** (.013)	1.220*** (.007)
Macroeconomic Stability = Lag (Inflation)	-0.011** (.049)	-0.011** (.036)	-0.012** (.027)	-0.011** (.042)
Lag (Openness to FDI)	.177** (.038)	.195** (.024)	.179** (.036)	.185** (.033)
Institutional quality = Lag (Corruption)	-0.380** (.045)	-0.398** (.037)	-0.430** (.024)	0.456*** (.035)
Institutional quality = Effectiveness of the Rule of law	0.472*** (.001)	0.453*** (.001)	0.468*** (.001)	0.456*** (.001)
Country Risk = Number of Assassinations	-0.633** (.016)			
Country risk = lag (number of Coups)		-1.080** (.031)		
Country risk = number of Riots			-0.221** (.016)	
Country Risk = number of Revolutions				-0.490* (.063)
Number of countries				
Number of observations	22	22	22	22
Notes:	144	144	144	144

The table summarizes Asiedu (2005) empirical results. The p-values are in parenthesis and ***, * and, * denote significance at 0.01, 0.05, and 0.10 levels respectively. The dependent variable is FDI/GDP.

DESCRIPTION OF DATA AND THE VARIABLES

The study uses data from 40 randomly selected Sub-Saharan African countries for the period 1990-2008. For each variable, the data source is stated. The dataset is a typical panel dataset calls for the use of panel data models.

Net FDI from within region: This is divided by the country's GDP for that particular year and is the dependent variable in this model (e.g. in Jordaan, 2005). Some of the data is obtained from the Global Insight and country profiles under the World Bank website.

Market Size: In literature, for instance, Hejazi and Pauly (2003), market size is an important factor that investors consider when deciding on where to invest. Jenkins and Thomas (Econews) interviewed 81 UK, Swiss and German firms to find out why these firms invest in the SADC region and found out that 84% of firms indicated the importance of the market size (Khadaroo and Seetanah, 2007). The level of GDP per capita is the close proxy of market size. The results of Dippenaar (2009) research supports that most of Africa's market is untapped.

Export concentration ratio: Some empirical studies of the determinants of FDI consider natural resources as one of the independent variables to explain FDI inflows. The share of fuel and minerals in total exports (Asiedu, 2002) for example, measures this. In this study, the export concentration ratio is the measure of natural resources. The argument is that countries exports are determined by their comparative advantages. When the concentration ratio in a country is low, then the country does not depend on few products as its exports and that country is relatively rich. It is therefore, expected that countries with low export concentration ratio do attract more FDI. Data for export concentration ratio is obtained from UNCTAD datasets.

Macroeconomic stability: As in other studies, e.g. Ahmed, Arezki and Funke (2005), inflation is the measure of economic stability. With reasonably low inflation, FDI inflows are encouraged. In this case, it is expected that investors consider the behavior of inflation levels and the previous period's inflation levels would determine the current FDI inflows. Thus, I used the inflation with lag of one. Data for inflation is from Global Insight datasets.

Institutional quality: Corruption index and rule of law index frequently measure this. Very few Sub-Saharan Countries have readily available information for the rule of law index for long periods. In my study, one measure of institutional quality, corruption perception index (CPI), is included as one of the independent variables. It is also included in lag form as current levels of corruption would influence next period's investment decisions. A maximum value of 10 indicates that the country is highly clean and a value of zero shows that the business people consider the country to be highly corrupt. Thus with low values of CPI, FDI inflow is predicted to be weakened.

Landlockedness: This is measured as a dummy. A country that is not landlocked is given a value of one and zero otherwise. Literature and some studies for example, Naude and Krugell (2005) suggest the importance of geography in determining the levels of FDI.

EMPIRICAL ANALYSIS

The study employs fixed effect estimation model. It is applicable to panel data analysis. This estimation technique is commonly used for time-series cross-sectional data analyses. The other important virtue of this approach is that there is little justification for treating the individual countries effects as uncorrelated with the other regressors as is assumed in the random effects model. Given that countries are the units in our study, the random effects treatment may suffer from inconsistency due to correlation between included variables and the random effect. The dataset also suffers a serious challenge of missing data. It is a highly unbalanced panel given the fact that not all countries included have up to date information concerning the variables in the model. Our sample size also point to the same effect that it is from a very small population and supports the use of fixed effect estimation model.

In the study, I expect high level of heterogeneity across countries. Looking closely at the determinants included in the model, there is a balance between factors that the government can influence and those that it has little influence over. For instance, the government can influence economic policies to control high levels of inflation and its harmful effects. The government can also establish institutions to deal with corruption and rule of law. However, very little can be done to influence resource endowments as we see that some countries are oil rich and others are not. At the same time, a country cannot change its location. It can only improve its accessibility by improving infrastructure and becoming an active member in the integration. On the other hand, with skills development, some countries may improve on their comparative advantage and positively influence their export concentration.

For each of the 40 countries considered, data for each variable and for the period 1990-2008 is captured. As highlighted earlier on, there are some missing values in the dataset as it was difficult to fill all the information for the period considered. The table below summarizes the results for the three models.

In model 1, lag inflation emerged as insignificant. All the other variables are found to be significant at all conventional levels and have the predicted signs. In model 2, the location variable is introduced in the model. With the exception of lag inflation, all the other variables came out to be significant. The model also shows that the level of FDI varies with the location of the country. Countries with seaports enjoy more regional FDI compared to their counter parts. Model 3 includes the lag of FDI as one of the regressors. Results show that it is also a significant variable in explaining FDI flows. This is expected assuming that foreign investors bring with them a number of advantages such as skills. It is expected that

more and more foreign investors would follow as skills base, infrastructure and information availability improve.

Table 5: Empirical Results for the Fixed effect estimation

Variable	Model 1	Model 2	Model 3
Intercept	-11.269*** (0.001)	-13.171*** (0.000)	-14.002** (0.063)
Market Size = Log (GDP per Capita)	5.474*** (0.000)	6.2767*** (0.000)	4.4331*** (0.007)
Natural Resource = Export Concentration Ratio	10.4262*** (0.000)	10.342*** (0.000)	9.786*** (0.000)
Institutional Quality = lagCorruption	1.457*** (0.007)	1.728*** (0.001)	0.934*** (0.003)
Macroeconomic Stability = Lag (Inflation)	-0.00338 (0.516)	-0.0068 (0.161)	-0.0704 (0.641)
Landlockedness	-	5.6631** (0.0393)	4.456** (0.012)
Lag FDI	-	-	13.342*** (0.000)

This table illustrates the fixed effect estimation results. The p-values are in parentheses. In the table, *** denotes that the variables are significant at the lowest conventional level which is 0.01.

CONCLUSION

The study analyzed the determinants of net FDI inflow within Sub-Saharan Africa. The study entailed to fill the information gap about the determinants of regional FDI empirically. The results show that less corruption, large market size, high resource endowments and low inflation positively influences FDI inflows. It also established that landlocked countries receive less regional FDI compared to their counter parts. This study is important as it ascertains that Sub-Saharan African countries can promote growth in the region through promoting regional investments. Government policies may attract FDIs from countries within region. Depending on the geographical distance, some countries within the region share same cultural norms and this may facilitate investment and economic growth. A positive move by the regional investors may also be a good sign to the overseas investors that Africa is an equally good destiny for their investments.

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RATES OF RETURN OF EDUCATION IN PAKISTAN: AN UPDATE FROM THE PIHS, 2001-02

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ABSTRACT

This study has updated earlier work on the rates of return to education in Pakistan. Our findings broadly mirror the findings of earlier researchers. We find that even relatively low levels of education (Middle level) leads to a significant enhancement in earnings. We also find that women tend to have higher returns to education than do men. This of and by itself suggests a reallocation of resources towards females in the educational sphere.

INTRODUCTION

After a flurry of studies in the 1970s and 1980s, there appears to have been a barren period in which little attention was directed towards computing rates of return to education in Pakistan. Recently however, some studies, both published and unpublished have investigated this important area. This article updates, and provides comparisons with the results of some of these studies. Most of these studies, including this one, determine that the returns to females are higher than they are for males. This is a finding with considerable policy significance.

METHODOLOGY AND DATA

The data used for this study were drawn from the 2001-02 *Pakistan Integrated Household Survey (PIHS)*, and were collected by the Government of Pakistan's Federal Bureau of Statistics. The objective of the *PIHS*, a national sample survey, is to provide household and community level data which can be used to monitor, evaluate and assess the impact of the Social Action Program. The *PIHS 2001-02* is the fourth round of the project. Previous rounds were conducted in 1995-96, 1996-97, and 1998-99. The *PIHS* is a large sample survey covering 16,182 households. The occupation variables were determined using the *Pakistan Standard Classification of Occupations (PSCO)*, 1994 as revised by the *International Standard Classification of Occupations (ISCO)*, 1988. A detailed listing of the occupational categories is available in Sadiq and Akhtar (2006).

The model used for this study was standard and straightforward. The wage equation used for the estimates in this study is:

$$\text{Log Monthly Salary} = \alpha + \sum_{i=1}^{11} \beta_i X_i + \sum_{i=1}^8 \delta_i OC_i + \sum_{i=1}^9 \mu_i IC_i \quad \text{equation (1)}$$

where the X_i represent eleven characteristics of working individuals that impact earnings, OC_i are eight occupational categories, and IC_i represent nine industrial categories.

Compactly stated the joint determination of participation and earnings is given by:

$$\ln W_{mi} = \beta_{m0} + \beta_{m1} X_{mi} + \beta_{m2} [-f(\text{EMP}_i / F(\text{EMP}_i)] + u_{mi} \quad (2)$$

$$\text{Emp}_{mi} = Z' \delta_{mi} + \varepsilon_{mi} \dots \dots \dots (3)$$

for males, and:

$$\ln W_{mi} = \beta_{m0} + \beta_{m1}X_{mi} + \beta_{m2}[-f(EMP_i/F(EMP_i)) + u_{mi} \dots\dots\dots(4)$$

$$Emp_{mi} = Z'\delta_{mi} + \varepsilon_{mi} \dots\dots\dots(5)$$

for females. X_{mi} and X_{fi} represent characteristics of males and females respectively, as represented in equation (1), and Z is a subset of X , and represents those worker characteristics that are instrumental in determining whether an individual will be in the workforce. In equations (2) and (4), the selectivity variables proxy for the probability of male and female participation in the workforce. The use of these variables leads to consistent estimation of the coefficients of the equation.

EMPIRICAL RESULTS

Table 1 lists the coefficient estimates from three different regressions: the first for the entire sample, and the other two for males and for females separately.

AGE: We used AGE as a proxy for experience. As expected, we found AGE to be positively correlated to earnings. However, both the size of the coefficient estimate as well as the statistical significance of the variable was considerably higher for men than they were for women. The negative coefficient for AGE-SQUARED confirmed the concavity of the age-earnings profile, although it was statistically insignificant for females. The coefficient estimates indicate that earnings rises by 2.3% for every year that a male advances in age. The percentage increase for women, was lower, at 1.2%.

MARITAL-STATUS: It has been suggested in the literature that married individuals tend to have higher earnings than those unmarried. Our finding of a positive and statistically significant coefficient for MALE reinforces the findings of other researchers. Our coefficient estimates indicate that married men earn approximately 8% more than their unmarried counterparts, while the gain for married women is 6%.

OCCUPATION: Nine different occupations were identified in the data. Our regressions included eight of these, with Elementary Occupations as the missing base variable. The coefficient estimates associated with each of these occupations (listed in Table 3) indicate the earnings premium relative to respondents employed in the elementary occupations ranged from 5 percent to 70 percent. Given the broad definitions of the occupational categories, it is difficult to provide much meaning to these estimates.

INDUSTRIAL CATEGORY: Ten industrial categories were identified in the data. Nine of them were included in the regressions, with Agriculture, Forestry, Hunting and Fishing being the missing base variable. As with the occupational categories, the industrial categories were very broadly defined. The only industry with a considerable premium relative to the omitted base was Finance and Real Estate, where the earnings premium was 39% above those from the omitted base industry.

MALE: Our coefficient estimate suggests that males earn 15% more than females. The gender earnings gap is well documented, and we will therefore refer the interested reader to these other studies. They include Ashraf and Ashraf (1993a, 1993b).

RETURNS TO EDUCATION

The principal objective of this study was to determine the rates of return to different levels of education in Pakistan. Five levels of education were identified in the earnings equation: Middle (eight years of schooling), Matric (ten years of schooling), Intermediate (twelve years of schooling), Bachelors (fourteen years of schooling), and Masters and Other Advanced (sixteen or more years of schooling). Less than

Middle level of education was the missing base variable in the regression equation. Consistent with *a priori* expectations, coefficient estimates rose monotonically with the level of education. The percentage gain to men and women from different levels of education (relative to the base of “less than middle level of education”) is shown below in Table 3. These results show the considerable enhancement in earnings from receiving progressively higher levels of education. The differences across gender are relatively minor, underlining the benefits that accrue to both men and women with formal academic instruction. As a clear recommended policy measure, it reinforces the need to provide education as a means to combat poverty in the country. Even the attainment of Middle level of education would, in the case of females, enhance earnings by 13%. Given distressing levels of economic well-being, such an enhancement of income would be welcome.

CONCLUSIONS

This study has updated earlier work on the rates of return to education in Pakistan. Our findings broadly mirror the findings of earlier researchers. We find that even relatively low levels of education (Middle level) leads to a significant enhancement in earnings. We also find that women tend to have higher returns to education than do men. This of and by itself suggests a reallocation of resources towards females in the educational sphere.

Table 1: Coefficient Estimates for Entire Sample, Males and Females, PIHS 2001-02

Coefficient	Entire Sample		Males		Females	
Intercept	7.11	(152.88)	7.26	(166.29)	7.34	(39.64)
Age	2.29	(10.24)	2.31	(10.04)	1.22	(1.19)
Age-Squared	1.76	(-6.52)	1.79	(-6.45)	0.58	(-4.43)
Married	0.08	(6.74)	0.08	(6.57)	0.06	(1.70)
Male	0.15	(7.86)				
English Language Instruction	0.33	(13.60)	0.33	(12.79)	0.32	(4.47)
Urdu Language instruction	0.12	(11.97)	0.12	(11.88)	0.09	(1.83)
Middle Education	0.05	(3.69)	0.05	(3.82)	0.13	(-1.33)
Matric Education	0.14	(10.95)	0.14	(10.69)	0.13	(1.95)
Intermediate Education	0.26	(15.15)	0.27	(15.29)	0.25	(1.28)
BA/BS Education	0.41	(22.46)	0.42	(21.64)	0.33	(4.86)
Masters and Other Advanced Degrees	0.59	(25.30)	0.58	(23.32)	0.60	(8.14)
Legislators, Senior Officials and Managers	0.53	(20.83)	0.52	(20.12)	0.89	(6.79)
Professionals	0.23	(11.26)	0.24	(10.77)	0.17	(2.40)
Technicians and Associate Professionals	0.19	(9.95)	0.20	(9.70)	0.12	(1.65)
Clerks	0.05	(2.55)	0.05	(2.35)	0.19	(1.58)
Service Workers, Shop & Market Sales Workers	0.16	(11.54)	0.16	(11.30)	0.12	(1.60)
Skilled Agricultural and Fishery Workers	0.23	(11.55)	0.23	(11.17)	0.30	(3.47)
Craft and Related Trades Workers	0.14	(9.04)	0.14	(8.91)	0.12	(1.45)
Plant and Machine Operators and Assemblers	0.12	(7.19)	0.13	(7.23)	0.08	(-4.42)
Industry: Other Activities Not Defined	0.14	(-2.39)	0.15	(-2.42)	0.17	(4.47)
Industry: Mining and Quarrying	0.08	(1.57)	0.09	(1.64)	0.03	(-1.12)
Industry: Manufacturing	0.05	(2.21)	0.05	(2.22)	0.03	(-2.26)
Industry: Electricity Gas and Water	0.03	(1.01)	0.03	(.91)		
Industry: Construction	0.02	(-1.06)	0.02	(-1.07)	0.02	(.08)
Industry: Trade, Hotels and Restaurants	0.13	(6.16)	0.13	(5.99)	0.02	(-1.14)
Industry: Transport and Storage	0.09	(3.74)	0.08	(3.52)	0.66	(2.45)
Industry: Finance and Real Estate	0.33	(9.42)	0.33	(9.29)	0.04	(.17)
Industry: Community Services	0.10	(-5.11)	0.11	(-5.19)	0.03	(.31)
Selectivity Variable			0.52	(5.11)	-	(-0.62)
					0.19	

Note: Figures in parentheses are t-statistics

Table 2: Percentage Earnings Gains from Different Levels of Education

	All	Males	Females
Middle	5%	5%	13%
Matric	15%	15%	14%
Intermediate	30%	31%	28%
Bachelors	51%	52%	39%
Master/Adv.	80%	79%	82%

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BIOGRAPHY

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ESTABLISHING A WHOLLY FOREIGN OWNED ENTERPRISES IN PEOPLE'S REPUBLIC OF CHINA

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ABSTRACT

The purpose of the following article is present research outcomes of registering a wholly foreign owned company in China, and to compare it with the establishment of a limited liability company in the European setting. On the basis of the research, we established a uniform model that should serve as guidance to future foreign entrepreneurs who intend to establish a wholly foreign owned company in China. With the help of an interview method, we obtained information from the selected respondents, and this information served us to verify and to compare the European and Chinese ways of company registration. The information obtained in this manner was analyzed, and served as a basis to draw up a model of registering a wholly foreign owned enterprise in China. We used comparative theoretical study of company registration models in the selected European countries, on the basis of which we observed that registering a limited liability company in the European setting does not differ significantly from country to country. All national and local legislation as well as the procedures in the EU countries are relatively similar, the only difference in the European setting can be observed in the amount of the start-up capital required and the time for establishment that can take from 1 - 30 days. The research enabled us to set up a uniform theoretical model of establishing a limited liability company in the European setting. The research contributed towards the clarification of some important issues faced by European as well as other international investors who plan to establish a wholly foreign owned company in China, or a company resembling those they establish in their own countries, in their full ownership. The mentioned research and the model of establishing a wholly foreign owned enterprise can serve as guidance or instruction to foreign investors planning to establish their own company in China.

JEL: F23; H71; K22; L26; M13

KEYWORDS: WFOE, China, entrepreneurship, management, establishing of the company.

INTRODUCTION

Globalization can be defined as a process in which the role of geographical distances in international and regional economic, political, socio-cultural relationships is becoming less significant, which influences the potential borderlessness and internationality of relationship networks and co-dependence (Lubbers and Koorevaar, 1999). In the past decades, the role of geographical distances diminished also in China, which is a result of the globalization process, which left its mark in China in the field of economy, politics, culture, society and security. From the economic perspective, globalization often means a rapid growth in international trade and exchange of goods, currencies, technology, and capital, in an increasingly open, integrated and borderless international world of economy (Intriligator, 2001).

China remains a great, though multi-layered, opportunity for the world. On the one hand, the developing Chinese market with 1.3 billion inhabitants offers infinite business opportunities, while on the other hand, the country as a whole remains gravely undeveloped, and consequently, the price of its workforce low. Numerous Slovenian companies should seriously consider both alternatives if they wish to survive and win in the global competitive game. Companies operating in global industries that are multiplying are being forced to internationalize their activities from the strategic point of view (Kotler, 1997).

Through the process of economic reforms, China has succeeded in achieving something that the western world required more than hundred years. Economic reforms modeled on the capitalist states have transformed China into an important power in the world economy. From the beginning of the reforms in 1979, which aimed at opening up the market, and until today, China has become one of the fastest developing economies. From 1979 to 2004, China's GDP grew at an average rate of 9.3%, and China has the second largest economy in the world, following the USA, measured in purchasing power parity; nevertheless, per capita GDP is still relatively low (Fishman, 2005).

Small and medium-sized companies are increasingly included into international exchange. This is particularly evident in small countries such as Slovenia, where it is very difficult to attain any visible advantages brought about by the economy of scale and maintain efficiency and competitiveness without expanding beyond the national boundaries (Trtnik, 1999). Studies of Slovenian companies have revealed different levels of internationalization of companies from various regions and branches (Glas, et. al., 1999). As opposed to small enterprises in large countries, new dynamic companies in small countries cannot develop for long within their own countries, as they soon become limited by small national markets. Therefore, they should focus on international markets, where modern technologies, fast and available communications and changes on the international market enable them to have a more active role in global operations. Even in large developed countries, such as the USA, the report on small exporters (SBA, 2008) reveals that their export share tripled between 1987 and 1997, and in 1999 already amounted to 31% of the total export, with a tendency of further growth.

Internationalization can be described as a process of increasing involvement in international operations (Welch and Luostarinen, 1988).

Fletcher (2001) notes that companies wishing to internationalize have certain characteristics in common, of which, the most important are: readiness to develop a product for other markets, technological advantages, readiness to enter foreign markets, focusing on research and development and the nature of products.

China has developed special principles of foreign trade that are a base for commercial cooperation with foreign countries. Nevertheless, new circumstances and an increasingly liberal legislation, particularly after China has joined the WTO, have forced China to operate in a totally different direction, and its foreign trade is based on special principles (Dezan & Associates, 2006).

According to the Asian Development Bank, by 2020 China will become the largest commercial partner in the eastern Asia and will replace the USA as the most important foreign trading partner of Japan. In the trade balance with Asia, China will show deficit, while it will show trade surplus with the rest of the world (Asian Development Bank, 2007).

The EU is the second largest partner of China (immediately after the USA) in the exchange of goods; however, according to the National Bureau of Statistics of China, the EU should soon become number one Chinese partner (Bilateral Trade Relations, 2006). At the beginning of 1980, the EU enjoyed trade surplus with China, however, according to Eurostat, the EU is now facing trade deficit with China, and in 2006, the deficit amounted to EUR 131 billion (Eurostat, 2003). This is the largest bilateral trade deficit of the EU.

Considering all of the above mentioned facts and an increasing internationalization of companies and globalization of markets, all large companies are striving to penetrate this enormous market. However, the market is full of traps we should be aware of, and, at the same time, we should familiarize ourselves with the Chinese business environment, local rules, regulations and customs, if we wish to successfully enter and perform on the market.

In our research paper we wanted to define a process of establishing a new company in the PRC. When investigating the process, we identified all basic elements that influence establishing a company in China, as well as specific features that are a result of political and social environment, and compared this to Europe. We then set up a model that can serve as a basic tool for other enterprises wishing to establish their own company in China.

Business process can be defined as a set of logically related implementing and supervisory procedures and activities, which result in a planned product or service (, or, in our case, a model for establishing a company in China. It can be defined as an integrated set of activities and tasks, the purpose of which is add value to input elements in the process at the output part of the process for the client or buyer (Harrington, 1997; Smith and Fingar, 2006). Project Management Institute (1996) defines a project as a target-oriented, unique activity, consisting of a number of inter-related activities; a project has a defined beginning and an end, and is limited by time, business elements and costs.

The purpose of our research was to compare the establishment of a company in the European setting and in China, and thus set up a uniform model that could serve to future foreign investors as a framework or a guide for registering a limited liability company in China. A project objective is precisely defined, financially limited and has a deadline; the project objective is specific (Keeling, 2000).

With the help of interviews we collected information from the selected respondents, and this information served us to examine and compare the European and Chinese ways of company registration. The data obtained in this manner was analyzed and served us to set up a model of registration procedure in China. A wholly foreign owned enterprise is a type of a company most commonly used by foreign investors in China. This form enables foreign investors to perform independently on the Chinese market, and gives them a complete control over all company operations (Invest in China, 2006).

METHODOLOGY

We have researched a possibility of establishing a company in the People's Republic of China, as recently, an increasing number of companies have been deciding to establish production companies in this business and economic environment. For this purpose, we conducted a qualitative research – a case study. Data and information were obtained with the help of an interview. We decided to use semi-structured interview for the purpose of our research. This method was chosen mainly because of the nature of the selected topic and the realistic state in the Slovene economy. From this perspective, the use of a semi-structured interview seemed the optimum choice, as on the one hand, it helped us to learn about the experience of Slovenian companies and managers, and a manager from the European setting, who decided to register a wholly foreign owned enterprise in China, and, on the other hand, it enabled us to check the stated facts with specialized consultants who are employed by the Chinese government and work for its benefit. We then compared the diversity of answers given by officials working in specialized institutions for registering foreign companies from three different provinces, and two entrepreneurs who have registered a company in the PRC. Information obtained in this manner was analyzed with the help of the content analysis method as defined by Esterbay-Smith, Thrope and Lowe (2002); from the information obtained, we identified key characteristics and, at the same time, managed to retain the richness of the material, which was used to prove our final conclusions and to set up a model of establishing a company in China.

Our semi-structured interview contained 12 research questions. The questions were set in a manner which enabled us to obtain as much information as possible about the registration procedure of WFOE in the PRC. Interviews were conducted with European managers and Chinese consultants for registration of foreign companies in the PRC, as well as in specialized institutions which offer assistance to foreign investors when opening a company or representative office in China. Our research was carried out in

Guangdong, Shanghai, Zhejiang and Jiangsu provinces, where the majority of foreign investment is made and the majority of companies are registered. We decided to research different provinces in order to establish whether a uniform system of establishing a wholly foreign owned production company exists in China.

In the course of our empirical research we mainly had to overcome the limitations in the sense of contents, methodology, space, time, and language. By triangulation, i.e. examining the selected topic from different perspectives, which were represented by different respondents, we raised the credibility of our research. A Chinese consultant found himself in a double role - in the role of an official of the PRC, who has to act for the benefit of his people and their social interest, and in the role of a consultant advising foreigners in his own country. This can bring about ethical dilemmas.

RESULTS

Analysis and the interpretation of information was divided into two sets: analysis and interpretation of information collected from theoretical sources, such as, various sources and literature studied in the theoretical part, and information obtained with the help of our interviews. Theoretical information was compared to the information obtained with the interview; on the basis of this information, we then tried to set up a uniform model of establishing a wholly foreign owned enterprise in China.

From the analysis of the documents and sources, it can be concluded that a more or less uniform system of registering a limited liability company exists in Europe, which has enabled us to set up a uniform registration model, as evident from Figure 2. Furthermore, relatively similar statutory regulations and secondary acts for establishing a LLC exist in different EU countries, the main differences can be observed in the amount of the initial capital required, tax on revenue from capital, and publication of a company in various public documents. A limited liability company in the European economic setting can be registered within 2 to 30 working days.

On the basis of information gathered from literature and sources, a more or less uniform model of registering a limited liability company can be established, containing certain specific features that were identified in individual countries.

When examining Chinese literature and sources on establishing a company in China, we have concluded that uniform rules and regulations concerning the establishment of a company or WFOE in China exist, however, these can differ from province to province. Other secondary acts and regulations exist in certain provinces, which must strictly be observed when establishing a company.

On the basis of our research, we have discerned that local customs and rules must be observed, as these enable a smoother registration of a wholly foreign owned enterprise. If we wish to register a company, we must be well-informed about local rules and regulations; while at the same time, it is highly recommendable to hire a specialized local organization that is not owned by the state, but working independently as a consulting firm, with experience in the field of registration of such companies; we particularly recommend an international company that has references in the field of company registration in the PRC. We can conclude that local consulting firms operating under the auspices of the state are not neutral, but operate for the benefit of the state and local authorities. At the same time, it can be concluded that the registration of a WFOE is much simpler in the economic and tax-free zones rather than outside. These zones already contain all infrastructure; we can hire already constructed premises or land and build a facility that will suit our needs, in compliance with the rules of the zone and local spatial planning regulations.

Types of foreign owned companies are universal throughout China, however, foreign investors most frequently decide to register wholly foreign owned enterprises, as this type enables them a certain level independence, as well as the protection of their interests and know-how. It is well-known that Chinese authorities want to acquire as much foreign knowledge and technology as possible, and want to utilize these for their own benefit and the development of their own capacities, as well as launch them on their national and foreign markets. There is still a great threat of technology leakage and plagiarism in China.

REGISTRATION PROCEDURE MODEL FOR ESTABLISHING AN ENTERPRISE IN THE PRC

On the basis of the carried out research, analysis of relevant literature and sources about establishing a wholly foreign owned enterprise in the PRC, we have drawn up a registration procedure model for establishing a wholly foreign owned enterprise – WFOE, which could serve as a basic framework during registration procedure of a WFOE in the PRC. The model contains all essential elements that appear during the registration of WFOE and all particularities that foreign investors should pay attention to prior to and when registering a company. The elements in the model were obtained from theoretical findings and conclusions made on the basis of the research (interview) that was carried out in China.

The set up model contains all elements that offer investors a quick and up-to-date insight into the registration procedure of a wholly foreign owned enterprise, the course of registration and foreseen costs related to company registration. The model also enables us to see the time course of the registration and its duration.

The registration procedure model of a wholly foreign owned enterprise (WFOE) is demonstrated in Figure 1, and has been divided into five main steps that lead to an official establishment of a WFOE; however, official establishment does not necessarily mean that the company may begin its operations. In order to complete the registration, several other procedures have to be carried out, some of which overlap or can be carried out simultaneously, while others cannot be carried out prior to the step ahead.

REGISTRATION PROCEDURE MODEL OF A WFOE

We set up a model of registration procedure of a wholly foreign owned enterprise (WFOE), which takes into account all the important steps that are indispensable during registration. Our model is based on theory, practical experience and research results.

The model reveals that six to eight weeks are required for registration or obtaining a business license, however, a company cannot start operating immediately, as other registration procedures before other state authorities, for instance, tax, customs and inspection authorities have to be carried out. In order to obtain all licenses and to open an RMB and foreign currency account, we need 16 to 20 weeks. Nevertheless, any procedure can get prolonged, since much depends on correct documentation submitted to individual state authority. Length of the procedure also depends on a province and local legislation.

Registration of a company in the PRC must be approached in the same manner as project work. The project of establishing a company in the PRC begins with an idea and continues with team approach that leads to company registration. As authors (Devetak, 2003; Potočan et. al., 2008; Meško et. al., 2009; Fatur and Likar, 2009) pointed out, an idea is only a step on the way towards innovation, which, in our case, men as registration of a company in the PRC.

The registration procedure model of a wholly foreign owned enterprise (WFOE) is presented in Figure 1, however, there might be some deviations regarding the time component and the procedures, as these may vary depending on the location and requirements of local authorities, as well as the nature of the activity

the company will perform. Certain specific activities will require some additional documents, consents and certificates, which are not presented in this model.

The model was set up on the basis of findings from literature, sources and research work in the PRC, and can be applied to the most common type of production companies that register a WFOE in the PRC.

Findings Based on Comparing the European and Chinese Models of Establishing a Company

The European model and procedure for establishing a limited liability company in the European setting have revealed that similar procedures and documents for the registration of a limited liability company are required in all the European Union Member Countries.

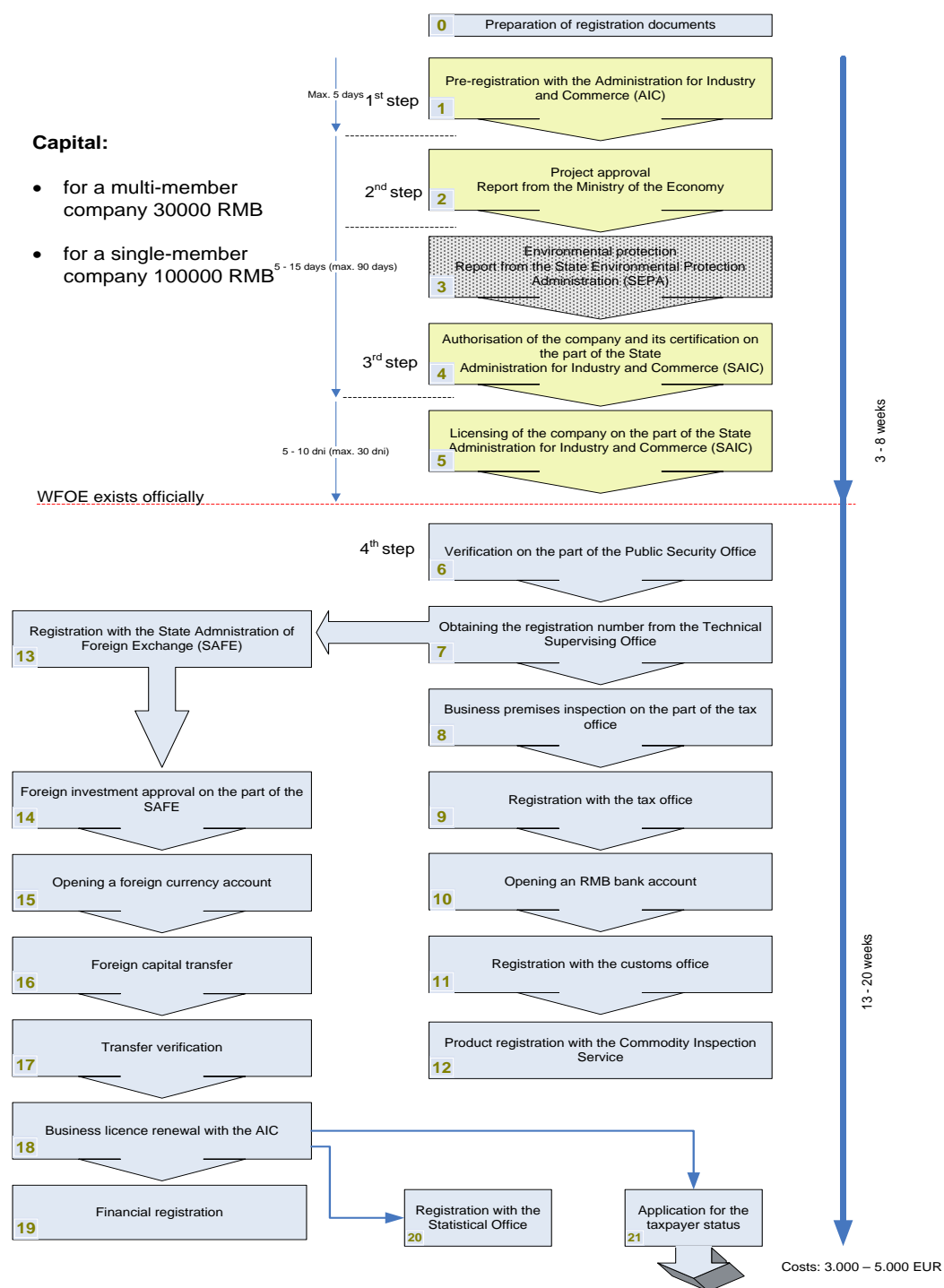
The European model of establishing a limited liability company and the Chinese model of establishing a wholly foreign owned enterprise cannot be compared, since the two companies do not perform the same functions, and the registration procedures also differ significantly. The comparison of registration procedures of the two companies, regardless of their object of the operations, reveals significant differences regarding contents and duration. Establishing a limited liability company in Europe is notably different and simpler, while registering a WFOE is rather complex, particularly from the point of view of the national and local legislation, regulations and other significant elements that must be considered when registering a company in a certain region in the PRC.

We have also noted that when registering a wholly foreign owned enterprise in the PRC, foreign investors should hire a local consulting firm dealing with company registration, as these offer assistance during the procedures of obtaining various licenses and permits. The comparison reveals that registering a wholly foreign owned enterprise is much costlier than registering a limited liability company in the European setting. In addition, no special consulting agencies are required when registering a limited liability company in Europe, as one can carry out the entire registration procedure on their own; in China, however, such consulting agencies are a must.

When comparing the initial capital, we noted that a minimum initial capital required to establish a wholly foreign owned enterprise in China equals RMB 30,000 or EUR 2,918.57, while the initial capital required in Europe varies between EUR 7,000 to 18,000. Therefore, it can be seen that a significantly lower amount of initial capital is required in China, however, registration itself is more expensive and the registration procedure more complex.

On the basis of relevant literature and our research (the interview) in China, we have concluded that no unique or similar procedures exist when registering a limited liability company in the European setting and a wholly foreign owned enterprise in China; these two establishment models therefore cannot be compared. Furthermore, registration procedure of a wholly foreign owned enterprise is much more complex and lengthy than registration of a limited liability company in the European setting.

Figure 1: The Model of Establishing a WFOE in The PRC



CONCLUSION

We have presented a registration of a WFOE to everyone intending to register a company in China in the future. With this research, we wished to contribute to a better understanding of Chinese registration

procedures. The establishment process was presented from the perspective of a project approach, since establishing a company is a project that begins with an idea and ends with obtaining a business license. Characteristics of registering a WFOE were presented through the analysis and synthesis of numerous, mainly foreign, literature and sources dealing with the registration of a WFOE, and through examining relevant legislation and local rules and regulations, which was later verified by the empirical research based on interview.

The research helped us to shed more light on some key problems and dilemmas faced by European and foreign investors that have or will establish a Wholly Foreign Owned Enterprise (WFOE) in China. We believe that our research can offer additional help to companies deciding to enter China through their own WFOE companies, or can serve as a good reference material. Initially, we carried out a theoretical research of company registration in the European setting and noted that the procedures for registering a limited liability company in the European environment do not differ significantly, apart from certain specific features.

In China we investigated the establishment of a wholly foreign owned enterprise, which bears the greatest similarity to a limited liability company in the European setting. The research revealed that a unified umbrella law governing the establishment of a WFOE in China exists, however, local rules and customs have to be observed in various provinces. Most importantly, we noted that China has a uniform national legislation governing a WFOE registration, nevertheless, local legislation that deviates from the national legislation also has to be observed, particularly in special administrative regions, where special legislation is in force. The umbrella legislation has been adapted to the national interests, and protects the Chinese economy.

The research enabled us a deeper insight and understanding into registrations processes, which had previously been analyzed theoretically. The initial analysis of legislation, rules and regulations, literature and sources, enabled us to carry out a high quality research. The research questions confirmed certain theoretical findings and gave us a better understanding of the registration concept. Findings from literature, sources and our research enabled us to set up a model of establishing a WFOE in China. The model demonstrates the entire registration procedure of such a company in the PRC.

The model can serve to foreign investors who have decided to register a WFOE in the PRC as a basic framework for registering such company, as it clearly demonstrates and describes the procedure that must be followed if we want to successfully register a company in China. The registration of a WFOE is very complex, and we have concluded that it cannot be compared or equaled to registering a limited liability company in the European setting. Certain similarities in some procedures do exist; nevertheless, the entire registration procedure differs greatly from the European one and is much more time consuming.

The case study gave us a deeper insight into the registration of a wholly foreign owned enterprise in China, and is one of the first ones of this kind in Slovenia. The research itself makes a great contribution to economy and science. For the economy, the research offers a quick insight into the registration procedure of WFOE in China. For science, the research presents a base which can be further expanded through the research of registration procedures for other types of companies in China, or to compare registration procedures between local and foreign investors.

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LONG-RUN OPERATING PERFORMANCE OF PREFERRED STOCK ISSUERS

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ABSTRACT

In this paper, we study the long-run operating performance of preferred stock issuers. We use three different measures of operating performance; pre-tax cash flows, profit margin and return on assets. We study the performance of industrial firms, financial firms, and utilities separately, as well as the performance of the whole sample. Our results indicate that the operating performance of preferred stock issuers as a whole declines in the three-years before the issue. We find that profitability continues to decline after the issue. This finding is consistent with earlier findings on bond and common stock issuers. We also find that the decline in profitability is more pronounced for financial firms, although the cash flows of financial firms increase after the offering. The results show that the operating performance after the issue is worse for firms that raise large amounts of capital through the issue. There is also some evidence that preferred stock issuers with information asymmetry have lower operating performance following the issue.

INTRODUCTION

Preferred stock is an essential and popular method of raising capital by firms. During the period 1985-1999, firms raised \$324.63 billion in U.S. markets by engaging in 2,636 preferred stock offerings. Over the same period, firms made 7,017 seasoned equity offerings raising \$606.03 billion (Bajaj, Mazumdar, and Sarin, 2002). Since 1990 the size of the public market for preferred stock quadrupled, reaching \$193 billion in 2005 (Dash, 2009). Despite the importance of preferred stock, there are only a handful of studies on this security. Prior studies focus on the announcement returns, characteristics and the motivations of issuing firms. Recently, Howe and Lee (2006) and Abhyankar and Ho (2006) study the long-run stock performance of preferred stock issuers.

In this paper, we study the long-run operating performance of preferred stock issuers. The only other study that examines this issue is Lee and Johnson (2009). We extend previous research by studying the change in operating performance of our sample firms from the period right before the offering, besides raw operating performance. We also contribute to the literature by analyzing the factors that may affect the operating performance of preferred stock issuers. We use recent data and our sample period is long, covering a period of 13 years.

Our sample consists of 1,334 publicly issued non-convertible preferred stock issues offered in US markets between 1992 and 2004. We measure operating performance using three proxies; the cash flows of the firm, the profit margin, and the return on assets. We study the performance of industrial firms, financial firms, and utilities separately, as well as the performance of the whole sample. We find that the operating performance of firms in all industry types deteriorate gradually until the issuance. Profitability is also lower after the issue compared to the year before the issue. This decrease in performance is more pronounced for financial firms, although there is an increase in the cash flows of these firms. We find that the performance of firms that issue large amounts of preferred stock is better than the performance of firms that issue small amounts. There is also some evidence that firms with low book-to-market ratios and large firms have better post-issue performance.

The rest of this paper is organized as follows: In section 2, we summarize the findings of previous studies on the long-run stock and operating performance of bonds and stocks. In section 3, we develop our

hypotheses and in section 4, we present the results of the tests of these hypotheses. In section 5, we conclude the paper.

HYPOTHESES ON THE LONG-RUN OPERATING PERFORMANCE OF PREFERRED STOCKS

Preferred stock is a hybrid security that has both debt-like and equity-like characteristics. Just like debt, preferred stockholders get a stated amount of dividend. In case of liquidation they also receive a stated value. However, just like common stock dividends, when determining the taxable income of a corporation, preferred dividends cannot be deducted as interest expense. Also, as with common stockholders, preferred stockholders cannot force the firm into bankruptcy if the firm cannot pay the dividends (Ross et al. 2008). The hybrid nature of this security implies that the long-run operating performance will be similar to the performance of bonds and stocks.

Spiess and Affleck-Graves (1995, 1999) show that the long-term stock performance of both bonds and common stock are negative. This finding is consistent with the argument that firms take advantage of “windows of opportunity” and issue securities when they are overvalued. Similarly, Hansen and Crutchley (1990), McLaughlin et al. (1998a), and Cheng (1998) show that the long-run operating performance of bond and common stock issuers is also negative. Since preferred stock has both debt and equity characteristics, we expect preferred stock issuers to have negative long-run operating performance.

McLaughlin et al. (1998a) indicate that two years before the issue there is a decrease in the operating performance of common stock issuers compared to the previous year, although the performance increases a year before the issue. In the case of bond issuers, the operating performance declines gradually beginning three years before the issue. The hybrid characteristic of preferred stocks suggests that the operating performance of preferred stock should also decrease in the years leading to the issue year. However, the window of opportunity hypothesis suggests the opposite effect of an increase in operating performance in the years before the issue. In this hypothesis, firms issue securities when the firm is in good financial position and therefore there should be an improvement in operating performance prior to the issue.

In Myers and Majluf (1984), overvaluation of securities is higher for firms with high information asymmetry. Therefore, Myers and Majluf predict a more negative operating performance following preferred stock issues when firms have high information asymmetry. Miller and Rock (1985) argue that unanticipated financing implies that managers expect a shortfall in future cash flows. Hence, Miller and Rock predict a negative relation between the size of the issue and the operating performance after the offering. Consistent with these arguments McLaughlin et al. (1998a) show that bond and common stock issuing firms with the largest information asymmetry (measured with the size and market value of the firm) have the largest declines in operating performance following the issue while McLaughlin et al. (1998b) show companies that make relatively larger offers have larger declines in operating performance following the issue. Similarly, Loughran and Ritter (1995) and Spiess and Affleck-Graves (1995) show that the poor long-run stock performance following common stock issues is more severe for smaller firms while Spiess and Affleck-Graves (1999) show that for bond issuers the long-run stock performance is worse for smaller firms, and firms with large issues. In this study, we test whether similar relations exist for preferred stock issuers and measure whether smaller firms, firms with high market-to-book ratios, and firms that issue large offerings obtain lower long-run operating performance following preferred stock issuance.

METHODOLOGY AND RESULTS

Data and Sample Characteristics

Our sample consists of non-convertible preferred stock issues offered in US public markets between 1992 and 2004. All issues are completed and traditionally registered. We obtain issue-related data from Thomson Financial's Securities Data Corporation (SDC) Database and firm-related data from Compustat. As in D'Mello et al. (2003), we classify firms with two-digit SIC codes of 49 as utilities, firms with one-digit SIC codes of 6 as financial institutions and all other firms with valid SIC codes as industrial firms. Our final sample consists of 1,334 preferred stock issues offered by 876 firms. 96 of these issues were made by industrial firms, 989 issues were made by financial firms, and 249 issues were made by utilities.

Table 1: Frequency Distribution of Offerings and Firms

Year	All Firms		Industrial Firms		Financial Firms		Utilities	
	# of issues	# of firms	# of issues	# of firms	# of issues	# of firms	# of issues	# of firms
1992	229	143	15	11	141	85	73	47
1993	288	198	18	15	182	131	88	53
1994	69	57	8	7	42	35	19	16
1995	38	32	1	1	35	29	2	2
1996	85	80	17	17	54	49	14	14
1997	109	106	11	11	79	77	19	18
1998	66	64	7	7	54	52	5	5
1999	64	59	11	10	46	42	7	7
2000	15	12	0	0	13	10	2	2
2001	37	35	0	0	32	30	5	5
2002	17	17	0	0	15	15	2	2
2003	195	130	3	3	187	122	5	5
2004	122	87	5	5	109	76	8	8
Total	1,334	876	96	80	989	655	249	147

This table presents the frequency distribution of publicly placed preferred stock offerings in US markets during the period 1992-2004 and the firms that made these offerings. Preferred stock offering data is obtained from Thomson Financial's Securities Data Corporation Database.

Table 1 presents the frequency distribution of preferred stock offerings and firms that make the offerings over the sample period. The number of issues varies throughout the sample period and most of the offerings were made during the first half of the sample period for the whole sample and the three subsamples. In the first six years there were a total of 818 issues made compared to 516 issues made in the last seven years. The number of offerings for the first six years is 70 for industrial firms, 533 for financial firms, and 215 for utilities. For the whole sample, the lowest number of offerings was in the year 2000 while the highest number of offerings was in 1993. There were 15 preferred stock issues made by 12 firms in 2000 and 288 offerings made by 198 firms in 1993. The highest number of issues was also in 1993 for industrial firms and utilities with 18 and 88 offerings in each group respectively. There were no preferred stock offerings in years 2000, 2001, and 2002 for industrial firms while utilities had only 2

offerings in years 1995, 2000, and 2002. For financial firms, the lowest number of offerings was in 2000 (13 offerings) and the highest number of offerings was in 2003 (187 offerings).

Table 2: Firm and Issue Characteristic

Variable		All Firms	Industrial Firms	Financial Firms	Utilities
Total Assets		40,690.22 (2,923.79)	25,550.08 (3,549.36)	44,499.07 (2,952.98)	3,813.64 (1,672.76)
Market Value of Equity		4,065.08 (1,109.00)	6,824.88 (3,290.00)	3,969.15 (1,056.00)	1,762.00 (649.00)
Issue Size		135.26 (72.05)	222.19 (150.00)	140.41 (70.00)	81.29 (50.00)
Standardized Issue Size		0.0506 (0.0283)	0.1214 (0.0432)	0.0441 (0.0252)	0.0318 (0.0342)
Market-to-book Ratio		0.2832 (0.1600)	0.3715 (0.2750)	0.2768 (0.1200)	0.3100 (0.1600)
Exchange (%)	NYSE/AMEX	89.62	63.64	91.94	89.31
	NASDAQ	5.25	10.91	5.53	1.53
	Other	5.13	25.45	2.53	9.16

This table presents the firm and issue characteristics of the sample. Total Assets is the book value of total assets. Market Value of Equity is the price multiplied by the number of common shares outstanding. Issue Size is the total proceeds from the issue. Standardized Issue Size is the total proceeds divided by the book value of total assets. Market-to-Book Ratio is the price multiplied by the number of common shares outstanding, divided by common equity. Exchange (%) shows the percentage of firms in the sample listed in NYSE/AMEX, NASDAQ, and other exchanges. All firm-specific variables are measured at the end of the fiscal year before the offering. In each row (except for the exchange), the first figure is the mean value while the figure in parentheses is the median value.

In Table 2, we present the characteristics of the firms and issues in our sample. The average book value of assets in our sample is \$ 40,690 million while the median is \$ 2,924 million. Financial firms have the highest average asset size with \$ 44,499 million. The average asset size is \$ 25,550 million for industrial firms and \$ 3,814 million for utilities. We define market value of equity as the price of common stock multiplied by the number of common shares outstanding. The average market value of equity in the sample is \$ 4,065 million while the median is \$ 1,109 million. Industrial firms have the largest market value of equity with a mean of \$ 6,825 million and a median of \$ 3,290 million. The average market value of equity is \$ 3,969 million for financial firms and \$ 1,762 million for utilities.

We use two measures for the size of the issue; raw issue size and standardized issue size. Raw issue size is the total proceeds raised from the issue and standardized issue size is the total proceeds adjusted by the book value of the assets of the firm. The average raw issue size is \$ 135 million for the whole sample while the median is \$ 72 million. On average, the issues were about 5.06% of the total assets of the sample firms. Industrial firms issued the largest offerings with an average size of \$ 222 million, representing 12.14% of their assets. The average issue size was \$ 140 million and \$ 81 million for financial firms and utilities, representing 4.41% and 3.18% of their assets, respectively.

In this paper, we measure the growth opportunities of the firm with the market-to-book ratio. Market-to-book ratio is the stock price of the firm multiplied by the number of outstanding common shares of the company, divided by common equity. The average market-to-book ratio is 0.28 for the sample firms while the median of this ratio is 0.16. Industrial firms have the highest market-to-book ratio with a mean of 0.37 and a median of 0.28. The average market-to-book ratio is 0.28 for financial firms and 0.31 for

utilities. 89.62% of the sample firms were listed on the New York Stock Exchange (NYSE) or the American Stock Exchange (AMEX) while 5.25% of were listed on NASDAQ. 63.64 % of industrial firms were listed on NYSE or AMEX while 10.91 % were listed on NASDAQ. 91.94% of financial firms and 89.31% of utilities were listed on NYSE or AMEX.

Measures Of Operating Performance

Following Lee and Loughran (1998), Lewis et al. (2001), and Hertz et al. (2002) we use the profit margin and the return on total assets as our measures of operating performance. We measure profit margin as income before extraordinary items divided by net sales and return on total assets as income before extraordinary items divided by total assets. As in McLaughlin et al. (1996, 1998a, 1998b), Alderson and Berker (2000), and Lewis et al. (2001) we also use the pre-tax cash flows as an additional measure. A benefit of the pre-tax cash flow measure is that it is not impacted by the changes in interest expense, the level of assets in place, and the level of taxes that may affect the other measures. Hence, pre-tax cash flows will not be affected by the capital structure policies, investment levels, and the tax status of the sample firms. We measure pre-tax cash flows with the operating income before depreciation and amortization (Compustat item 13). We standardize pre-tax cash flows with the book value of assets (Compustat item 6) because the cash flows depend on the value of the firm's assets and with standardized cash flows we can compare the performance of firms with each other and across time.

As in McLaughlin et al. (1998b), we analyze the long-run operating performance of preferred stock issuers over a seven-year period, beginning three years before the issue and ending three years after the issue. We also study the change in operating performance of the sample firms after the offering compared to their performance before the offering. Change in operating performance is the difference in the operating performance measures in one, two, and three years after the offering from the performance in the year before the offering.

Long-Run Operating Performance

In Table 3, we present the mean and median operating performance results for the years -3 to +3 relative to the issue year. Panel A shows the results for the whole sample. The average pre-tax cash flows decrease from 7.35% of total assets in year -3 to 6.07% in year -1. There is some increase in the pre-tax cash flows in years +1 and +3, and a decrease in year +2. The average profit margin decreases from 18.24% in year -2 to 17.65% in year -1. The profit margin increases to 18.66% in year +1 but decreases to 13.52% in year 3. The average return on assets is 2.37% in year -3 and decreases to 1.61% in year 0. The return on assets increases to 2.2 % in year +1 but decreases again in year +3. The median values follow the same pattern for most periods.

Panel B of Table 3 presents the annual operating results for industrial firms. There is a dramatic decrease in operating performance before the offering until the issue year using all three measures. The average pre-tax cash flows drop from 14.74% in year -3 to 7.29% in year 0. The profit margin drops from 5.32% to -4.58% and the return on assets drops from 2.27% to -4.09% during the same period. After the issue, pre-tax cash flows increase to 15.02% in year +1 but decreases to 12.10% the next year. The profit margin and return on assets follow the same pattern. The profit margin increases to 6.17% in year +1 and decreases back to 4.02% in year 2 while the return on assets increases to 3.37% and decreases to 1.75% during the same period.

The operating performance results for financial firms are presented in Panel C of Table 3. We observe a pattern of a decrease in operating performance before the issue in financial firms as well. The average pre-tax cash flows decrease from 4.96% to 3.79% and return on assets decreases from 2.28% to 2.06% from year -3 to year -1. The average profit margin increases from 19.94% in year -3 to 20.18% in year -2

but decreases back to 20.13% in year -1. After the offering, the average pre-tax cash flow decreases from 4.03% in year +1 to 3.86% in year +2, although it increases to 4.11% in year 3. The average profit margin and return on assets decrease gradually to 14.61% and 1.41% respectively in year +3.

Table 3: Annual Operating Performance

Variable	Year -3	Year -2	Year -1	Year 0	Year +1	Year +2	Year +3
Panel A: All Firms							
Cash Flows	7.3536 (6.5513)	6.5816 (5.6575)	6.0696 (4.7565)	5.1665 (4.3510)	6.575461 (4.731298)	5.987353 (5.052596)	6.945141 (5.171019)
Profit Margin	18.1308 (12.7200)	18.2390 (14.7400)	17.6541 (14.0700)	18.2992 (13.7200)	18.6592 (14.0100)	16.3591 (13.1900)	13.5225 (12.3000)
Return on Assets	2.3659 (2.4200)	2.1441 (1.9500)	1.9973 (1.9250)	1.6052 (1.6750)	2.2080 (1.6400)	1.7296 (1.3300)	1.6502 (1.4100)
Panel B: Industrial Firms							
Cash Flows	14.7431 (12.7837)	13.7466 (13.3050)	12.3092 (11.0507)	7.2885 (11.4676)	15.0202 (12.5078)	12.1041 (11.0269)	13.7169 (12.5660)
Profit Margin	5.3178 (3.3800)	3.0189 (4.5300)	-2.1432 (3.0700)	-4.5820 (6.0950)	6.1705 (4.8400)	4.0206 (4.2100)	5.1678 (6.8800)
Return on Assets	2.2722 (2.4200)	1.1272 (1.5300)	0.7768 (1.5800)	-4.0870 (1.7350)	3.3668 (2.8700)	1.7461 (2.6900)	2.7994 (3.7050)
Panel C: Financial Firms							
Cash Flows	4.9567 (4.2475)	4.1101 (3.3695)	3.7872 (2.7215)	3.9193 (2.8401)	4.0295 (3.3419)	3.8604 (2.9126)	4.1071 (3.1340)
Profit Margin	19.9354 (15.7150)	20.1845 (17.2500)	20.13011 (15.8600)	21.3340 (16.0800)	20.4568 (16.0650)	17.9460 (14.3600)	14.6091 (14.0550)
Return on Assets	2.2835 (2.0250)	2.1592 (1.8600)	2.0613 (1.7850)	2.1610 (1.3600)	2.0262 (1.3500)	1.6414 (1.2300)	1.4109 (1.1700)
Panel D: Utilities							
Cash Flows	11.6226 (12.5536)	11.4608 (12.6520)	10.3836 (10.3228)	10.1182 (9.6433)	10.5782 (11.0401)	11.2125 (11.9108)	11.4978 (12.0442)
Profit Margin	11.2082 (11.7700)	11.3091 (11.2500)	10.2082 (9.4600)	8.8610 (6.3400)	10.8155 (10.5000)	10.5322 (9.9000)	11.1578 (10.6800)
Return on Assets	3.7927 (4.1900)	3.5609 (3.6600)	3.0227 (2.9800)	2.6082 (2.3300)	3.1827 (3.2100)	3.3900 (3.6200)	3.5511 (3.4100)

This table presents the mean and median annual operating performance of the sample firms. Cash flows is the operating income before depreciation and amortization standardized with the book value of assets. Profit Margin is the income before extraordinary items divided by net sales and Return on Assets is the income before extraordinary items divided by total assets. We classify firms with two-digit SIC codes of 49 as utilities, firms with one-digit SIC code of 6 as financial institutions and all other firms with valid SIC codes as industrial firms. In each row, the first figure is the mean value while the figure in parentheses is the median value.

In Panel D of Table 3, we present the operating performance results for utilities. There is a gradual decrease in the operating performance of utilities before the offering. The average pre-tax cash flow decreases from 11.62% to 10.12% from year -3 to year 0, while the profit margin and return assets decrease from 11.21% to 8.86% and 3.79% to 2.61% respectively. The average profit margin decreases

from year +1 to year +2 while the pre-tax cash flow and the return on assets increase gradually after the offering. Overall, the results in Table 3 show that there is a decrease in the operating performance of preferred stock issuers before the offering. This result is consistent with the findings of McLaughlin et al. (1998a) for the case of stock and bond issues. We find that the decrease in performance exists in all industry types. Our results also indicate that the decrease in performance continues after the offering, except for utilities.

Table 4: Changes in Operating Performance

Variable	Year +1	Year +2	Year +3
Panel A: All Firms			
Cash Flows	0.7442 (0.1222)	0.3777 (0.2665)	0.7677 (0.1864)
Profit Margin	0.9334 (0.5200)	-1.1632 (-0.1800)	-4.6356 ^a (-1.600) ^c
Return on Assets	0.1876 (-0.1600) ^b	-0.2770 (-0.2100) ^a	-0.3917 (-0.3350) ^a
Panel B: Industrial Firms			
Cash Flows	3.1002 (1.0437)	0.3669 (-0.0080)	1.8364 (0.9440)
Profit Margin	7.8122 ^c (1.7700)	5.8547 (0.9800)	7.9024 ^c (1.7300)
Return on Assets	2.6911 (0.8800)	0.9065 (0.1000)	2.2100 (1.5900)
Panel C: Financial Firms			
Cash Flows	0.2128 ^c (0.1225)	0.3646 ^b (0.2685)	0.4179 ^b (0.1345)
Profit Margin	0.2580 (0.3300)	-1.9440 ^c (-0.2900)	-6.3186 ^a (-2.7200) ^a
Return on Assets	-0.0625 (-0.1600) ^b	-0.4240 ^a (-0.3150) ^a	-0.7200 ^a (-0.4750) ^a
Panel D: Utilities			
Cash Flows	0.1947 (-0.4627)	0.4866 (0.0073)	0.7720 (0.6234)
Profit Margin	0.6073 (-0.0200)	0.4156 (1.2400)	1.0411 (2.1900)
Return on Assets	0.1600 (-0.2900)	0.2956 (-0.0100)	0.4567 (0.0600)

This table presents mean and median changes in operating performance of sample firms after the offering. Change in operating performance is defined as the operating performance in years +1, +2, and +3 minus the operating performance in year -1, where year 0 is the issue year. We measure operating performance with cash flows, profit margin, and return on assets. Cash Flows is the operating income before depreciation and amortization standardized with the book value of assets. Profit Margin is the income before extraordinary items divided by net sales and Return on Assets is the income before extraordinary items divided by total assets. We classify firms with two-digit SIC codes of 49 as utilities, firms with one-digit SIC code of 6 as financial institutions and all other firms with valid SIC codes as industrial firms. In each row, the first figure is the mean value while the figure in parentheses is the median value. ^a, ^b, and ^c denote significance at 1, 5 and 10 percent levels respectively.

Table 4 shows the change in operating performance of preferred stock issuers following the issue compared to their performance before the issue. The change in operating performance is defined as the difference in operating performance of the firm in years +1, +2, and +3 minus their performance in year -1. Panel A presents the change in performance of all firms in our sample. There was no significant change in the pre-tax cash flows in the three years after the issue. The profit margin, however, decreased significantly three years after the issue. The average decrease in profit margin is 4.64% while the median decrease is 1.6%. The median decrease in return on assets was also significant in all three years following the offering. For example three years after the offering the operating performance decreased by 0.34%.

In Panel B of Table 4, we present the change in performance for industrial firms while in panels C and D we present the change in performance for financial firms and utilities, respectively. For industrial firms although there is no significant change in the pre-tax cash flows and return on assets in the three years after the offering, there is a marginal increase (significant only at 10% level) in the average profit margin of industrial firms in years +1 and +3. The average pre-tax cash flow increases for financial firms after the offering while the profit margin and return on assets decrease. For example, in year +3 the average pre-tax cash flows increase by 0.42% while the median cash flow does not change significantly. During the same period the average decrease in profit margin is 6.32% while the median decrease is 2.72%. The return on assets decreases significantly in all three years. The average decrease in return on assets is 0.42% in year 2 and 0.72% in year 3. There is no significant change in the operating performance of utilities in our sample.

Overall, the results in Table 4 show that profitability, measured with the profit margin and return on assets, decreases after the offering. This result is consistent with Howe and Lee (2006) and Abhyankar and Ho (2006) who find negative stock performance for preferred stock issuers following the issue. The results is also consistent with Hansen and Crutchley (1990), McLaughlin et al. (1998a), and Cheng (1998) who find negative operating performance after the issuers of common stocks and bonds and with Spiess and Affleck-Graves (1995, 1999) who find negative long-run stock returns for common stock and bond issuers. Our results indicate that the decrease in profitability is most pronounced for financial firms. There is some increase in the pre-tax cash flows of financial firms although there is no significant change for the whole sample.

Factors That Affect Long-Run Operating Performance

We study the factors that affect the operating performance of preferred stock issuers in Table 5. We specifically test whether information asymmetry and amount of financing affect the long-run operating performance of preferred stock issuers. We measure information asymmetry with the growth opportunities and the size of the firm. Smith and Watts (1992) argue that managers of firms with better growth opportunities will have better knowledge of the firm's future prospects compared to outsiders. Hence, there is higher information asymmetry between managers and outside investors for firms with better growth opportunities. Similarly, information asymmetry will be higher for smaller firms since fewer analysts follow them (McLaughlin et al., 1998a). The amount of financing is measured with the total proceeds from the issue standardized with the book value of assets. In this table, we test the differences in the changes in operating performance after the offering for different subsamples. We define the change in operating performance as the operating performance in year +3 minus the operating performance in year -1, where year 0 is the issue year.

Table 5: Determinants of Operating Performance

Variable	All Firms	Industrial Firms	Financial Firms	Utilities
Panel A: Market-to-Book Subsamples				
Cash Flows	1.3441 (-0.1988)	7.4355 (5.1015)	-1.2934 (-0.7904) ^b	1.6047 (1.9818)
Profit Margin	2.9065 (-4.4600) ^b	7.8674 (1.5500)	3.6494 (-5.365) ^b	-0.2135 (1.2150)
Return on Assets	0.0455 (-0.2500)	3.0033 (2.7200)	-0.1584 (-0.4250)	0.1815 (0.5250)
Panel B: Asset Size Subsamples				
Cash Flows	-1.2095 (-0.0311)	3.6547 (3.0535)	0.1473 (0.3916)	-1.9774 (-2.9372)
Profit Margin	-1.8027 (0.9850)	1.4718 (4.1850)	3.2179 (-0.0800)	4.7275 (2.0400) ^c
Return on Assets	0.5831 (0.4100) ^b	1.1462 (4.3600)	0.4234 (0.4400)	-0.057 (-0.0150)
Panel C: Standardized Issue Size Subsamples				
Cash Flows	3.1908 ^c (1.6333) ^b	8.0772 (6.0706)	1.1870 (1.4129) ^b	1.6455 (2.9372)
Profit Margin	5.9691 ^c (3.6250) ^b	4.6014 (-1.6100)	5.3651 (4.7550) ^c	1.5770 (-0.2400)
Return on Assets	0.2213 (-0.1450)	1.1411 (1.5750)	-0.1337 (-0.2000)	1.0965 ^c (1.4400)

This table presents the differences in mean and median changes in operating performance of sample firms after the offering. Change in operating performance is defined as the operating performance in year +3 minus the operating performance in year -1, where year 0 is the issue year. In Panel A, the difference in the change in operating performance is the change in operating performance for firms with market-to-book ratios above sample median minus the change in operating performance for firms with market-to-book ratios below sample median. In Panel B, the difference in the change in operating performance is the change in operating performance for firms with total assets above sample median minus the change in operating performance for firms with total assets below sample median. In Panel C, the difference in the change in operating performance is the change in operating performance for firms with standardized issue size above sample median minus the change in operating performance for firms with standardized issue size below sample median. In each row, the first figure is the mean value while the figure in parentheses is the median value. ^a, ^b, and ^c denote significance at 1, 5 and 10 percent levels respectively.

In Panel A, we test the influence of the growth opportunities. We measure growth opportunities with the market-to-book ratio of the firm. In this panel, we define the difference in the change in operating performance with the change in operating performance for firms with market-to-book ratios above sample median minus the change in operating performance for firms with market-to-book ratios below sample median. We find that the median difference in the change in profit margin is significantly negative for the whole sample. This result indicates that the profit margin is lower for firms that have high market-to-book ratios. We also find that the median cash flows and profit margin are lower for financial firms with high market-to-book ratios, although growth opportunities do not affect the long-run performance of industrial firms and utilities. In Panel B, we measure information asymmetry with the size of the firm proxied by the total assets. Total assets is the total book value of assets. In Panel B, the difference in the change in operating performance is defined as the change in operating performance for firms with total assets above sample median minus the change in operating performance for firms with total assets below sample median. We find that for the whole sample the median return on assets is higher for large firms

while for utilities the profit margin is higher. The size of the firm does not have an influence on the performance of industrial and financial firms.

We measure the influence of the size of the issue in Panel C. In this panel, the difference in the change in operating performance is defined as the change in operating performance for firms with standardized issue size above sample median minus the change in operating performance for firms with standardized issue size below sample median. For the whole sample, we find that both the mean and median differences in the change in cash flows and profit margin are significantly positive. This results shows that cash flows and profit margin are higher for firms that make larger offerings. We also find that the median cash flow and profit margin are higher for financial firms that issue larger offerings while the average return on assets is higher for utilities that issue large offerings.

The findings in Table 5 indicate that overall the long-run operating performance is better for firms that make larger offerings. There is also some evidence that preferred stock issuers with low information asymmetry have better operating performance. The latter result is consistent with McLaughlin et al. (1998a, 1998b) who find similar results for the cases of bond and common stock offerings.

CONCLUSIONS

In this paper, we study the long-run operating performance of the issuers of preferred stock. We hypothesize that the operating performance of preferred stock issuers will decrease before the issue and this decrease will continue after the issue. We also expect the decrease in operating performance to be more pronounced for firms with high information asymmetry and larger offerings.

Our sample consists of non-convertible completed preferred stock issues offered in US public markets. There are 1,334 issues in our sample offered by 876 firms during the 1992-2004 period. Consistent with our hypothesis, we find that there is a decrease in operating performance of preferred stock issuers before the offering. The decrease is evident in industrial firms, financial firms, and utilities. After the offering, overall there is a decrease in the profitability of preferred stock issuers. The decrease in profitability is more pronounced for financial firms, although these firms have higher cash flows after the offering. We also find that issuers of large offerings have better long-run operating performance after the offering. There is also some evidence that preferred stock issuers with low information asymmetry have better operating performance.

Our study shows that preferred stock issuers in different types of industries can have different long-run operating performances. Future studies should analyze whether these differences in operating performance persists for stock and bond offerings. Future research should also study the industry effect in long-run stock performance.

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ANALYTICS: FOUNDATION OF EFFECTIVE PORTAL SERVICE MANAGEMENT

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ABSTRACT

Organizational portals are vital parts of knowledge-intensive organizations. They play several critical roles: a) provide a platform for deployment of web-based services; b) envelop distributed internal resources; and c) present a centralized access to resources and services. Portal services often incorporate digitalized organizational business processes. Digitalization enables automation of business processes and facilitates improved management and operating efficiency of organizations. Despite advancements in technology and significant investments, it is commonly observed that web services implementing business processes have low usability. Generally, low usability results from misalignment between natural characteristics of human interactions with services in digital environments and their design and implementation. Human-service interaction analytics expose hidden difficulties and enable effective innovation and management of portal services. We present pertinent managerial implications of analytic findings from a case study of a large-scale organizational portal with a significant number of services. The findings provide actionable knowledge for effective evidence-based management, reengineering, and innovation of portal services.

KEYWORDS: analytics, portals, web services, management, knowledge-intensive organizations, actionable knowledge discovery.

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ISLAMIC FINANCE VS. CONVENTIONAL FINANCE: AN ACADEMIC DISCUSSION

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ABSTRACT

A struggle has occurred where complacency once existed. No longer is the consumer confident that the U.S. Federal Reserve can orchestrate a stable economy with Adjustments to the money supply and messages from the bully pulpit. Nor, are investors confident that the SEC can ensure transparency and financial responsibility of large corporations. A worldwide recession has decimated economies. In the search and struggle to find a way out of the recession and then to maintain a healthy growth rate the U.S. Federal Government has broken new ground in many areas through new regulation,

It is extremely difficult to accept ideas that are not within our normal perceptual experience. For decades there has been a struggle between asset based economies and interest based economies. Islamic countries favor an asset based economy and the capitalistic countries and interest based economy. Islamic financial institutions must participate with the other contracting party on a profit sharing basis. Interest, per se, cannot be charged or received according to Islamic finance. In capitalistic countries, ownership of the asset and the debt secured by that asset do not share proportionately in the gain or loss from the asset as they do under the Islamic concept.

Even money is perceived from a different perspective in both economic systems. In interest-based economy, money is traded like an asset. In an Islamic economy money is only a medium of exchange. Derivatives have proliferated in interest based economies over the past decade and subsequently the market for these derivatives dried up creating a world-wide recession. Dislocations will occur in markets and the choice is whether an asset based system can handle those disruptions better than an interest based system.

This paper discusses the pros and cons of the two systems and as well as their common ground that could provide for a more stable world economy.

JEL Classification: G14, G15, G35

KEYWORDS: Islamic Finance, Financial Economics

IMPACT OF WOMEN HEADS-OF-STATE ON HUMAN DEVELOPMENT

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ABSTRACT

This study explores the relationship between women heads-of-state and their impact on Human Development in their country. Mainly, the intent of this paper is to determine whether women heads-of-state do a better job as compared to their male counterparts in improving health, education and economic status of their citizenry. A thorough review of Human Development Index (HDI) data shows that although women heads-of-state have a higher and positive impact on HDI as compared to their male counterparts, this difference in their performance is not statistically significant. The source of the data used in this study is Human Development Reports available at <http://hdr.undp.org/statistics/>. The HDI data used in this study is from Human Development Reports 1998, 2002, and 2008

BIOGRAPHY

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CONTINUOUS IMPROVEMENT IN THE U.S.A.: A SURVEY

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ABSTRACT

Continuous improvement is an endless journey to achieve excellence and organizations have to take different strategic options in order to drive the companies to accomplish their objectives: stay in business and increase their market share. The paper describes the theoretical background, the methodology with a survey conducted in the United States of America to find out about techniques and tools applications. The respondents were from service and manufacturing companies. The respondents were directors and managers. The results show where American companies have decided to put their resources in order to achieve improvements. In the end, some ideas will be formulated for future applications, such as comparison with other countries, and updating the same survey to the period after the current recession.

KEYWORDS: Continuous improvement, operations strategy, technique applications

INTRODUCTION

“Continuous improvement, in regard to organizational quality and performance, focuses on improving customer satisfaction through continuous and incremental improvements to processes, including by removing unnecessary activities and variations.

” (http://managementhelp.org/quality/cont_imp/cont_imp.htm). It is an endless journey, and will depend on the organizations’ strategic options to drive them to their objectives. There are several techniques and tools available to use, which are described in the theoretical background with twofold objectives: to stay in business, and to increase the market share. A survey was conducted in the United States before the recession of 2008/2009. The details of the survey are described in the methodology. Then, it will be presented the analysis of data and conclusions will be presented.

THEORETICAL BACKGROUND

Continuous improvement techniques and tools used in the survey are described below. They are total quality management, statistical quality control, quality control tools, design of experiments, kaizen, lean manufacturing, six-sigma approach, and empowerment. Some of the Malcolm Baldrige National Quality Award criteria such as customer focus, strategic planning, information & analysis, and process analysis were also used in the questionnaire, since they are relevant as a path to excellence.

Total Quality Management – TQM: “In a TQM effort, all members of an organization participate in improving processes, products, services and the culture in which they work.” (<http://www.asq.org/learn-about-quality/total-quality-management/overview/overview.html>). “The quality philosophies of Deming (1982, 1986); Juran (1964, 1988, 1989); Ishikawa (1986, 1990); Feigenbaum (1951); Crosby (1979) are based on customer focus. According to Stephanou and Spiegel (1992), the total quality management process was based on Deming’s principle, Juran’s approach to quality improvement, and Feigenbaum’s company-wide approach to quality control. Ishikawa (1986, 1990) added some contributions in Japan such as the Cause-and-Effect diagram and quality control circles. Crosby (1979) introduced the “zero defects” concept. Howe et al (1995) state that, despite some successes, TQM has shown that 60-70% of the programs fails to achieve their stated objectives” (Borges & Contreras, 2005)

Seven Quality Control Tools: Ishikawa (1986, 1990) stated the Seven Quality Control tools as Check sheets, Pareto Diagram, Cause-and-Effect Diagram, Histogram, Scatter Diagram, Run Charts, and Flow charts. These tools are very well known and were used even before the quality movement and, some of them such as Pareto Diagram were introduced by Juran (1989). Statistical process control (SPC): This tool is based on control charts, originally developed by Walter Shewhart in the early 1920s. A control chart helps you record data and lets you see when an unusual event (<http://www.asq.org/learn-about-quality/statistical-process-control/overview/overview.html>). Periodic samples of the process are taken, and then compared with the control limits previously calculated to see whether the process is in control or out of control.

Design of experiments: It consists of the efforts to use analysis of variation, in many cases applying experimental designs. According to Montgomery (1997), the application of experimental design techniques early in process development can result in (a) improved process yields, (b) reduced variability and closer conformance to nominal or target requirements, (c) reduced development time, and in (d) reduced overall costs. Moreover, it can be used to evaluate and compare basic design configurations and material alternatives.

The Malcolm Baldrige National Quality Award (MBNQA) criteria: The MBNQA was created in 1998 to encourage American companies to reach excellence. The author chose the following criteria items for the survey Customer Focus - Market and customer requirements, expectations and preferences. Human Resources - Training and Motivation to reach the worker's maximum potential. Strategic Planning - Objectives and Action plans development and deployment. Information and Analysis - Systems management for performance measurement. Processes - Process development management for operation units. Kaizen: It means "improvement". Kaizen strategy calls for never-ending efforts for improvement involving everyone in the organization – managers and workers like

(http://www.1000ventures.com/business_guide/mgmt_kaizen_main.html). "It is a problem solving process approach used to obtain gradual improvements. Immediate actions are carried out and some follow-up meetings are scheduled for the more time-consuming suggestions." (Borges & Contreras, 2005). Lean Concepts: Jones (1992) proposes that lean production emphasizes five elements of plant organization in the lean system: (i) the delegation of responsibilities to front-line workers; (ii) their organization into work teams; (iii) employee involvement in continuous improvement; (iv) the use of visual factory controls; and (v) the use of just-in-time approach to eliminate in-process buffers and eliminate waste.

Six-sigma Approach: Pande et al (2000) states that based on the statistical theory, the six-sigma approach was launched by Motorola and popularized by Jack Welch, GE's C.E.O. It consists of the application of DMAIC – Design, Measure, Analyze, Implement, and Control – projects supported by a consistent training basis and applications aimed at reducing defects and improving process productivity.

Empowerment: It consists in giving responsibility to the employees to participate in the decision-making process. Rayner (1994) states that many U.S. corporations are trying to increase the level of workforce participation and involvement in the decision-making process. Employee empowerment aims at the development of the capability of the workforce. In doing so, the organization can be more flexible and ready to adapt to change.

METHODOLOGY

The methodology consisted of the analysis of data collected from an anonymous and blind survey in the USA. The surveys involved some general questions about the companies' location, age, products, size, and market (whether they are regional or international). The respondents were directors, managers.

The questionnaire (Appendix A) asked about techniques and tool applications in a scale from 1 to 5, with 1 meaning successful application, 2 meaning applying waiting for results, 3 meaning to implement in the future, 4 meaning not successful, and 5 meaning no interest in applying. The techniques and tools were: total quality management, statistical quality control, quality tools, design of experiments, kaizen, lean manufacturing, six-sigma approach, ISO 9000, and empowerment. The Award criteria were customer focus, human resources, strategic planning, information and analysis, and process. The data was collected in the year before the 2008/2009 recession. From 600 questionnaires, 32 answers were compiled after rejecting 5 because they were not attending the researchers' requirements.

Besides, the survey presented a short definition for each and every one of the techniques and tools, in order to facilitate the understanding of each construct, as there are some gray areas between or among some of the techniques and tools. Therefore, the author could identify whenever there were some inconsistencies in application of those techniques above mentioned.

RESULTS

The majority of the respondents were from the state of New York (60%), and the remained were from California, Minnesota, Pennsylvania, Illinois, and Connecticut. 80% of the respondents were from the manufacturing area in diversified line of products, and the remained from services. Owing to the nature of the survey, it seems that organizations in the service industries were not particularly interested in answering the questionnaires. This can justify the poor return. The results will show were the companies decided to put their resources in order to achieve improvements in the processes.

The respondents belonged to different organization sizes: 10% were from micro-companies (1-10 employees), 40% from small businesses (10-100 employees), 20% from medium organizations (100-250 employees), and 30% from large organizations. The majority of the organizations (70%) were old (more than 25 years old). The organizations do business internationally in most of the respondents' companies (70%).

Table 1: Results of the survey

Techniques/Tools (%)	1	2	3	4	5	Total Response
TQM	46.9	40.6	3.1	6.3	3.1	100
SPC	48.4	22.6	9.6	0	19.4	97
Seven QC Tools	50.0	20.0	13.3	3.4	13.3	94
DOE	24.1	17.2	17.2	3.5	38.0	91
Customer Focus	46.7	40.0	13.3	0	0	94
HR	31.0	34.5	27.6	0	6.9	91
Strategic Planning	33.3	30.0	10.0	16.7	10.0	94
Information & Analysis	23.3	43.3	16.7	3.3	13.4	94
Process	44.8	31.0	6.9	3.5	13.8	91
Kaizen	22.2	29.6	7.1	0	40.8	84
Lean concepts	42.9	17.9	7.1	7.1	25.0	88
Six-Sigma	18.5	11.1	33.3	3.7	3.3	84
Empowerment	28.6	10.7	21.4	14.3	25.0	88
ISO-9000-94	33.3	0	0	0	66.7	38
ISO-9000-2000	63.6	9.1	0	0	27.3	69

The scale translates as 1. Successful; 2. Implemented, waiting results; 3. To implement in the future; 4. Unsuccessful; 5. Not interest. See in bold the highest values for each technique.

As one can see from Table 1, there are significant successful implementations and implementation waiting for results in the following techniques: TQM, SPC, Seven Quality Control Tools, Lean Concepts, and ISO-9000-2000. One can assume that the respondents who did not check ISO-9000-94 (low response) have chosen not do it because they were already in the most recent ISO-9000 certification.

Moreover, the Malcolm Baldrige National Quality Award criteria items were successfully implemented/implemented waiting results in the majority of organizations also.

The other tools and techniques that were not highly successfully in use, such as Design of Experiments, Kaizen, and Six-Sigma seems to require much more technical expertise than the others, or are not applicable in all organizations. It is noticeable that Empowerment is not that successfully implemented (28.6%) and implemented waiting for results (10.7%). One can justify that by the majority of the respondents were from the manufacturing organizations were empowerment might not be that representative as in service organizations.

The answers for the questions on percentage of improvement and in which period the improvement occurred was not considered in the results by the author due to either the answer inconsistencies, or lack of appropriate answers by the respondents.

CONCLUSIONS

Continuous improvement efforts are endless. The survey pointed out that 73% of the subjects believe that the competition is very strong in their sectors, although only 24% think that it will become worse in the future, and 65% agree that there will be more cooperation in the future. However, as one can see from the survey results, there is still much room for improvement. From Table 1, one can infer the areas that need improvement. Individually the respondents can tackle their weaknesses in order to improve their overall performance. The survey also shows that 52% of the subjects believe that self-organization is possible in their companies. However, the survey was not designed to reflect any choice of sequence to reach self-organization.

The use of internet has changed how organizations show themselves. 90% of the respondents answered that their organizations have website. From the ones that use the website, 79% use for advertisement, 46% for selling purposes, 13% for ordering to suppliers, 8% for suppliers auctioning, and only 4% for information. Some work can be developed in the future emphasizing individually manufacturing sectors, and/or services. Moreover, the same survey should be applied after the recession of 2008/2009 in order to compare the results to this survey. International comparisons should be done either.

APPENDIX

Appendix A: Questionnaire regarding the use of Improvement Techniques

Please note that the responses to these questionnaires are confidential and no persons or organizations will be named as a result of this research. If you would like more information on the results of this study please contact: Luis Borges, Ph.D. lborges@medaille.edu

Company Background

Organization Size (employees) (please check): 1-10 ____ 10-100 ____ 100-250 ____ above 250 ____
 Facility Location (city): _____ Facility Age (years): _____
 Company Location (please check): National ____ International ____
 Manufactured Product(s): _____ Main Product SIC Code _____
 Name of Service product(s): _____

Please score the following concepts according to the following scoring system (1-5) and Percentage of Improvement reached in what period wherever applicable:

- 1.
2. Successfully applied
3. Implemented, waiting results
4. To implement in the future
5. Not successful
6. Not interested in implementing at this time

Concept	Score	% Improv	Period
Total Quality Management (company wide continuous improvement for customer satisfaction)			
Statistical Quality Control (use of process control charts)			
Use of 7 quality control tools (check sheets, Pareto diagram, cause and effect diagram, histograms, scatter diagrams, run charts, flow charts)			
Design of Experiments (use of DOE for process optimization)			
Customer Focus (market and customers requirements, expectations and preferences)			
Human Resources (training and motivation to reach the worker's maximum potential)			
Strategic Planning (mission, objectives and action plans - development and deployment)			
Information and Analysis (systems management for performance measurement)			
Processes (process development management for operation units)			
Kaizen Workshops (use of kaizen workshops for continuous improvement)			
Lean Manufacturing (use of Just-In-Time, Lean concepts, cell manufacturing etc.)			
Six-Sigma Tools (use of 6-sigma methodology to improve process or products)			
Empowerment (Operational autonomy for different teams to make a decision)			
ISO-9000:1994 Certification			
ISO-9000:2000 Certification			
Other? Please, specify - Use the verse of the page if you need.			
Total	N/A		

Please check the appropriate answer.

1. Does your company have a website? Yes ___ No ___
2. If yes, How do you use your website? Advertise only ___; Sell to customers ___;
Order to your suppliers ___; Auction for your suppliers ___; Other, please, specify

3. Is the competition very tough in your market segment? Yes ___ No ___ Don't know ___
4. Is the trend for competition to intensify in the near future? Yes ___ No ___ Don't know ___
5. Do you think that self-organization is possible within your company? Yes ___ No ___ Don't know ___
6. Will cooperation increase in the market in the near future? Agree ___ Disagree ___ Why?
_____ Many thanks for your time.

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OCCUPATIONAL STRESS IMPACT WITHIN THE MODERN MARKET ECONOMY ORGANIZATIONS

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ABSTRACT

Considering the challenges revealed by the evolution of modern market economy and in response to appellant permanent and re-crystallization under various forms of long seen organizational stress, in reality, the individual state interest in work and professional relationship with his performances have generated a series of concerns within sizing the human factor quality of life. Working environments are significantly changing with the introduction of new technologies, materials and work processes. Changes in work design, organization and management can produce new risk areas that may lead to increased stress levels and, eventually, to a serious deterioration of mental and physical health. Repositioning the center of gravity, in the effective use of human capital, stands out the necessity for diminution or even elimination of occupational stress that is par excellence the substance of economic efficiency and a measure of fertility vitally important work, which is why saving time will reasonably be regarded as a last court of labor-saving and labor productivity growth as a fundamental form through which the economy of time ensures the organizational growth within the modern market economy.

JEL: J24; J81; O15; O33

KEYWORDS: Occupational Stress, Human Capital, Small And Medium Enterprises, Psycho-Economic Effects, Modern Market Economy.

INTRODUCTION

On the light of technical progress, economically and socially in the last five to six decades we see that comfort and wellbeing, learning content enrichment generates the premises for easing the work and their living conditions, something that can reflect positively on bio-psycho-social development of individuals and human communities. Continuing on the same line, one can say that modern civilization has created conditions for the emergence of new challenges to the health of humans and many risk factors for their lives.

Considering the challenges posed by the evolution of modern market economy and in response to appellant permanent and re-crystallization under various forms of organizational problems long seen in reality, the individual state interest in work and professional relationship with his performances have generated a series of concerns about quality of life for sizing the human factor.

Worldwide, prevention Stress at Work is one of the main aspects of the basic objective of the ILO to promote as many opportunities for women and men to obtain employment and decent production in conditions of freedom, equity, security and human dignity. Therefore, only the European Union at Work Stress affects 40 million people and produces yearly losses of about 20 billion.

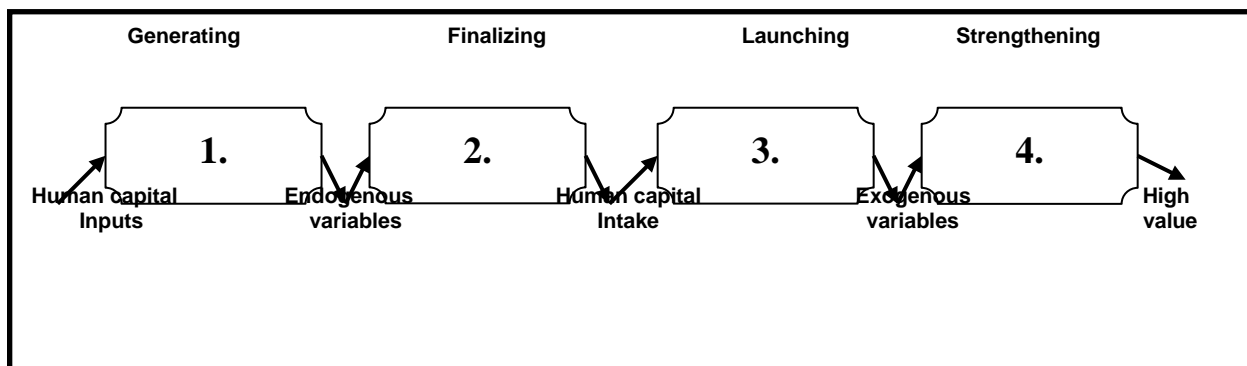
Australia Stress at Work was the main cause of 26 percent of occupational diseases and accidents at work in the average for all occupations, but the financial system - Banking it reaches 47 percent and 44 percent for education. In the U.S. a day on average over one million employees have sick leave due to ill health caused by occupational stress, which is thus responsible for half of the 550 million days absence from work per year. A study three years at a large corporation indicates that 60% of employee absences from work were due to occupational stress.

In Romania, the collective labor contract at the national level for 2007-2010, published in the Official Gazette, Part V, No. 5cc of January 29, 2007, embraces, for the first time, the need of Stress Management at Work: Art 37. underlines: “In order to prevent and reduce stress levels at work, the employer together with the signatories of the collective labor contract will be made necessary in order to translate the standards management unit for managing stress at work”.

But at the same time, a survey by Neogen, reveals that over half of Romanian employees prefer jobs with high stress and well paid. 54% of respondents say that rather demanding job, but better paid, while 26% of employees would agree to drop their salary by 15%, for a quieter life. Depending on occupations, employees in the legal field would accept 10% less stressful job even for a much lower salary. On the opposite side are employees of Commerce / Retail (62%) and those in marketing (59%), who say they prefer to be stressed and well-paid.

Therefore human capital faced not only with mental stress which is reflected in the combined action of several types of stress agents. A typical state of the mental stress test is to be found in the combined action of stress following: fear of failure, evaluation of the impact on schools, families, micro-groups, state run home exam, extensive application during the examination. But also with:

Figure 1: Strengthening economic results by optimizing endogenous and exogenous variables that modify human capital influx



Professional stress is determined by the concomitant action or not stresorilor physical (noise vibration, temperature variations, light), chemical (volatile chemicals, an irritable).

Stress under load character is determined by changes to certain professional activities. Increasing the share of surveillance and control activities, dialogue with the control panel or computer over peer cooperation resulting in reduced communication, excessive monotony, isolation. Also required to perform certain repetitive tasks, which dull subject not find any justification or inactivity can become sources of stress.

Stress overload. It is characteristic of people with longer working hours and loads of great diversity. Frequently occurs among managers, especially those of medium level. Studies have shown that this usually give managers a high proportion of professional and progressively reduce problems for time for family and relaxation. Although the stress of overload occurs on different intensities, as well as all types

of stress based on individual characteristics, survey data indicate that exceeded the average 65 hours per week affects most managers.

Table 1. The Relationship between Working Hours and Stress Level

Number of hours worked weekly	Stress level (%)	
	High (assessed by 63% of subjects)	Low (assessed by 63% of subjects)
under 40 de hours	39,8	60,2.
41-60 hours	68,0	32,0
61-65 hours	83,3	16,7
66 hours and over	94,4	5,6

European Agency for Safety and Health at Work (EU-OSHA) warns, a new report published by the European Risk Observatory, the fact that work related stress is one of the biggest challenges in safety and health work facing Europe and the number of people suffering from stress-related illnesses caused or made worse by work is likely to grow.

Stress was ranked second in most reported work-related health problems, affecting 22% of EU workers (2005). Studies suggest that between 50% and 60% of all lost working days are related. In 2002, the annual economic cost of work-related stress in the EU15 was estimated at 20,000 million.

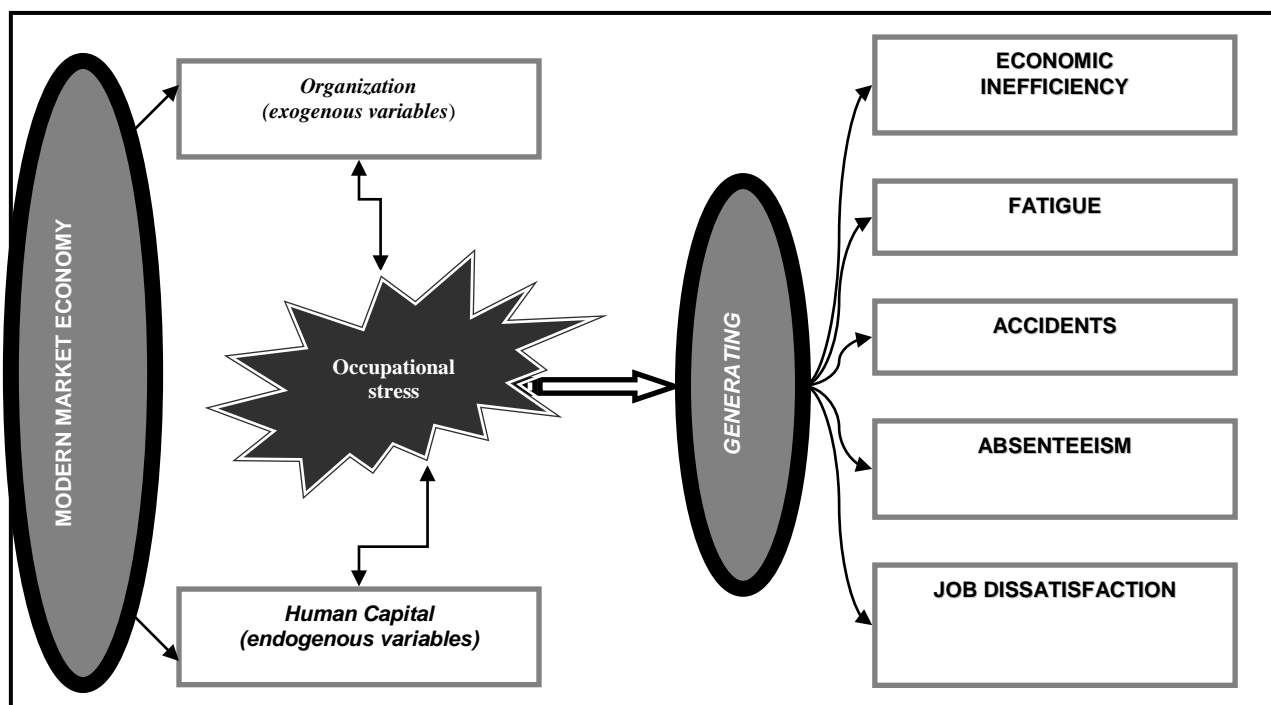
Working environments are significantly changing with the introduction of new technologies, materials and work processes. Changes in work design, organization and management can produce new risk areas that may lead to increased stress levels and, eventually, to a serious deterioration of mental and physical health. A new report by the European Agency for Safety and Health at Work shows that the main psychosocial risks are related to new forms of contracts of employment, job insecurity, the work intensification, high emotional demands, workplace violence and an imbalance between private and professional life.

Manifestation of contradictory trends and complexity of the human condition, created by the shift from modern civilization to the postmodern civilization. Health places a leading social scale values that define the standard of living and quality of life. Health has become a very valuable not only for individual welfare but also human communities and their health protection and promotion of individual interest depășii and turned into a leading problem for any human community. Interest in the individual state job and his professional relationship with performance generated a number of industrial plant research in social psychology.

Long-term, stress can seriously affect an already vulnerable to illness and time disease.

There are people for whom stress is a powerful energizer. These people have native or developed through training and resistance to stress and can be observed the following features: self-assurance in different situations, change is viewed not as a threat but a challenge to competition, the ability to assume risk, deep involvement in work life and personal views and flexibility in actions, the realization that I can change stressful situations, but may accept and overcome so.

Figure 2. Psycho-Economic Affects of Occupational Stress within Modern Market Economy



Potential effects of stress can be grouped into five broad categories, namely:

- subjective effects: anxiety, aggression, apathy, boredom, fatigue, malaise, low self-esteem, anxiety, feelings of loneliness;
- behavioral effects: prone to accidents, alcoholism, abuse of coffee tend to eat and / or excessive smoking, impulsive behavior;
- cognitive effects: decreased ability to take rational decisions, poor concentration, decreased attention, hypersensitivity to criticism, mental blocks;
- physiological effects: increased blood glucose, pulse, blood pressure, dry mouth, cold sweating, dilated pupils;
- organizational effects: absenteeism, low productivity, isolation, job dissatisfaction, reduced liability, reduced loyalty to the organization, resignation.

CONCLUSIONS

The impact of stress on a person can manifest in a variety of forms. As previously mentioned, stress can affect how individuals respond to address disease and discomfort. Also, stress causes a person to become irritable, withdrawn, cautious, energetic, optimistic, it depends on the nature of stress, whether negative or positive. While stress can have beneficial effects, distress can lead to behaviors such as drug abuse and address behavior that may lead to injury. These behaviors and the like are ways to address negative stress.

Repositioning the center of gravity in the effective use of human capital that stands out the diminution or even eliminate occupational stress is par excellence the substance of economic efficiency and a measure

of fertility vitally important work, which is why saving time reasonably be regarded as a last court as labor-saving and labor productivity growth as a fundamental form through which the economy of time.

Consequently, the economy is mirror-work time in work or cost effectiveness in labor productivity levels and labor productivity dynamics essentially characterizes the dynamic economy of time and labor. Achievement in the same time a greater quantity of material means for practical economy. Also, the effect obtained as a social work unit is greater or, conversely, the more is less expense of social work in order to obtain a certain effect due to both economic efficiency is higher. So while increasing employment economy ultimately tantamount to raising labor productivity and economic efficiency.

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TQM ADOPTION IN PUBLIC HOSPITAL: MANAGEMENT AND EMPLOYEES PERCEPTIONS

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Vedmani Munhurrin, Industrial Engineer and Researcher

Arkrasunsingh Panchoo, University of Technology, Mauritius

ABSTRACT

Total Quality Management (TQM) has emerged as a potential solution to improve the efficiency and effectiveness of health care provision and is becoming increasingly important for the successful operation of public hospitals. The aim of the study is to determine the extent to which TQM can be adopted in public hospitals in Mauritius. The objective of the study is to assess management and employees perceptions on the critical factors influencing effective TQM adoption in public hospitals. A questionnaire comprising of items on a 5-point Likert scale was used to capture the perceptions and the data was analyzed using descriptive statistics and t-tests. The findings showed that the TQM dimensions have a significant impact on the perception of management and employees. Analysis of variance (ANOVA) was further employed to examine if the critical factors were perceived differently by management and employees. The results also revealed that management perceives TQM adoption as being relevant and effective, in the case of public hospitals.

JEL: M31

KEYWORDS: TQM adoption, Management, Employees, Public hospitals, ANOVA

INTRODUCTION

One of the fastest growing industries in the service sector is the health-care industry (Andaleeb, 1998). The health care industry has restructured its service delivery system in order to survive in an unforgiving environment resulting from maturation of the industry, reduced funding, and increased competition (Williams, 1994; Cho *et al.*, 2004). Total Quality Management (TQM) is a philosophy with the aim of achieving an overall performance. TQM has become a globally strategic force, which may lead to several benefits: improved customer satisfaction, greater employee focus and motivation, reduced waste and improved overall performance (Juran, 1988). TQM has thus emerged as a potential solution to improve the efficiency and effectiveness of health care provision and is becoming increasingly important for the successful operation of public hospitals. Many hospitals are turning towards TQM adoption for cutting costs and overall improvement in the quality of the services provided. It is argued that the measurement of quality is not yet well established in the health care industry although there are some measurement mechanisms in place (Huq, 1996; Yang, 2003; Huq, 2005). There is also the growing consensus that customer satisfaction is an important indicator of health care quality and many hospitals are searching for ways to change the delivery of patient care through TQM (Schalk and Dijk, 2005). However, most of the studies on TQM were in the manufacturing sector with limited studies within the service sector. Therefore, it is imperative that a proper study is carried out to ensure that the adoption of TQM is a worthwhile initiative in public hospitals. Public hospitals have always been criticized for their poor service quality and to implement a quality improvement program management in public hospitals may not be aware of the benefits of adopting and implementing a quality improvement program. Thus this study aims to investigate the extent to which public hospitals in Mauritius are willing to adopt TQM as their main driver towards quality improvement. This study assesses the perceptions of management and employees on the adoption of TQM in public hospitals.

The present study examines TQM adoption in a public hospital from the management and employees perspectives. The paper is organized as follows: first, the paper reviews the literature on TQM and its application in the health care as well the key factors of TQM. Finally, the findings are presented

LITERATURE REVIEW

TOTAL QUALITY MANAGEMENT

TQM has become one of the competitive strategies of choice during the 1990s and has been widely implemented throughout the world (Rad, 2006). However, TQM in the service industry is still in the early stages of theory development (Vouzas and Psychogios, 2007). TQM has been defined and represented in a variety of ways, for example, a search for excellence, creating a “right first time” attitude, zero defects and delighting the customer (Moore and Brown, 2006). TQM is an organization-wide process, where employees are motivated and empowered to do the right things, right first time and every time, to reflect on what they do and to improve what they do (Mohanty and Behera, 1996). As opposed to manufacturing organizations, where TQM is applied widely, service in organizations is more difficult to measure due to the intangibility, inseparability, variability and perishability of the service characteristics. A mere claim of TQM adoption is not sufficient, rather, clear understanding and training of personnel in the TQM philosophy is necessary to prevent it becoming a management fad (Ehigie and McAndrew, 2005).

TOTAL QUALITY MANAGEMENT AND HEALTH CARE

Quality improvement in health care organizations is considered as a means to better meet the needs and expectations of patients. According to Yang (2003) adopting TQM in the health care industry is not as smooth or successful as in the manufacturing or service industries. As put forward by Huq (1996) today hospitals are being challenged to look at their operations and find more efficient ways to do business. Many hospitals are turning towards TQM for cutting costs and overall improvement in the quality of the services provided. The concept started becoming popular in the health care industry during the late 1980s (Garvin, 1988; Westphal, Gulati and Shortell, 1997). Patient satisfaction is becoming increasingly important for the successful operation of private and public hospitals (Andaleeb, 1998; Yang, 2003; Cho *et al.*, 2004). Yang (2003) further argues that the use of TQM has provided a partial cure to service quality problems in healthcare organizations. In US healthcare, TQM is associated with the Baldrige model and has been viewed recently by some as too ambitious for healthcare, while in Japan, healthcare services have not introduced TQM, but some hospitals have set up quality control circles which have been running successfully for some time (Øvretveit, 2001). Past studies found that there was a growing consensus that patient satisfaction is an important indicator of health care quality. Huq (1996, 2005) argued that determining the factors associated with patient satisfaction is a significant issue for health care providers. TQM further aims to provide organizations with a model for success through customer satisfaction (Vouzas, and Psychogios, 2007). However, that there are some barriers encountered during the implementation of TQM in public and non-profit organizations due to the bureaucratic culture and the passive behaviors. Consequently TQM initiatives must include an in-built culture of continuous improvement, which can help an organization satisfy the needs of its customers on an ongoing basis (Walsh, Hughes and Maddox, 2002). Even the health care industry is bonded with the cultural background and the traditional professional style of leadership among physicians and other top management. It is good to note that government health sector has less flexibility in its resource allocation and human resources management

CRITICAL FACTORS INFLUENCING TQM

TQM adoption and implementation requires changes in structure, system, and process as a necessary precondition to achieve improved business performance and changes in employee behaviour (Yang,

2003). It is therefore important to identify the critical factors that influence the success of TQM adoption and implementation in service organizations (Taylor and Wright, 2003). Some of these critical factors are briefly discussed.

Factor 1: Top management commitment: Management acts as the driver for TQM implementation, creating values, goals and systems to satisfy customer expectations and to improve an organization's performance (Juran, 1988; Dale and Plunkett, 1990; Ahire, Golhar and Waller, 1996; Huq, 2005; Rad, 2006) and responsible for providing direction and encouragement to the organization [20]. Management commitment is crucial for a company's quality development since, with their support and contributions, adequate resources will be allocated to enhance the training activities resulting in better quality measurement, improved customer satisfaction and benchmarking. Hospital directors are exposed to normative pressures to adopt innovative management practices such as TQM (Taylor and Wright, 2003; Huq, 2005).

Factor 2: Employee involvement: Employee involvement is a critical component of TQM. TQM requires total management commitment to ensure employees indulge in quality work culture and hence create healthy corporate image by rendering quality services to the customers (Huq, 2005; Schalk and Dijk, 2005). Increased employee's participation in the overall quality strategy brings an increased flow of information and knowledge and contributes to the wellness of the organization for resolving problems [8]. For employees, a significant aim of TQM is the broadening of work responsibilities.

Factor 3: Customer satisfaction: TQM makes customer satisfaction the number one organization priority, where an emphasis is placed on meeting or exceeding external customer expectations in every transaction (Kangi, 1998). A close relationship with the customers is necessary to fully determine their requirements, thus customer involvement is necessary in the product design and development process (Das, Paul, and Swierczek, 2008). TQM is one such philosophy which aims to provide organizations with a template for success through customer satisfaction (Arasli and Ahmadeva, 2004). Customer focus is the emphasis placed by hospitals in meeting the unlimited expectations of its customers (Das, Paul, and Swierczek, 2008).

Factor 4: Teamwork: Teamwork is a critical factor in TQM as teamwork is essential in having a fully functioning process management and improvement, especially in medical treatment; it requires cooperation among all related departments (Westphal, Gulati and Shortell; 1997; Huq, 2005; Vouzas, and Psychogios, 2007). According to Yang (2003), teamwork is important to overcome sectionalism and to strengthen cooperation for improving quality (Huq, 2005). The most difficult aspect of TQM is to create an environment of "all one team" (Rad, 2005). The author further adds that everyone throughout the organization must work together to improve processes and to execute them with energy and efficiency.

Factor 5: Processes: TQM is centered for an effective management of processes and continuous customer satisfaction (Kanji, 1998). The process is improved by reducing the source of variation that exists within it and everyone, in the TQM environment, is required to gain additional capabilities to improve the process (Eng Eng and Yusof, 2003; Huq, 2005). Schalk and Dijk are of the opinion that hospitals will have to focus on integrating their various processes in different levels that include quality management, human resource management etc. to meet and exceed customers' expectations and to achieve organizational excellence (Schalk and Dijk, 2005).

Factor 6: Continuous improvement: Continuous improvement is a powerful concept related to the pursuit of never-ending improvement in meeting external and internal customer needs (Huq, 1996; Taylor and Wright, 2003; Schalk and Dijk, 2005). Kanji points out that continuous improvement require management by facts and commitment of all employees with an emphasis on teamwork to promote a bottom-up thrust for quality improvement (Kanji, 1998). Continuous improvement is the philosophy of improvement

initiatives that increases success and reduces failure and must be integrated into the management of all systems and processes (Huq, 1996; Walsh, Hughes and Maddox, 2002; Vouzas and Psychogios, 2007).

Factor 7: Training: Training is a very important tool for promoting and developing skills related to an organization's beliefs and values to change to a culture that places high value on quality. Once management has the skills to lead the TQM process, the rest of the organization should be trained to ensure a systematic, integrated, consistent organization-wide effort (Rad, 2005). The author further asserts that an emphasis on continuous learning and improvement, induces a positive culture where there is sufficient behavioral modification to warrant a sustainable TQM climate. Providing training to employees in problem solving skills is one of the most important activities for organizational climate change (Taylor and Wright, 2003).

Factor 8: Culture change: Instilling quality-oriented culture requires change of attitudes, value systems, and beliefs. TQM is an educational process aiming at changing the behavior and attitudes of organizational members and then developing quality sensitive organizational culture (Huq, 2005; Rad, 2006). Organizational culture has a significant effect on the successful TQM implementation (Rad, 2005). Culture is something collective in an organization and therefore not a characteristic of individuals within it. It is necessary for the management to cultivate concern for employee participation and continuous improvement, and encourage organizational changes.

Senior management commitment is the most essential antecedent of TQM success (Taylor and Wright, 2003). Customer focus, participation and teamwork and continuous improvement are the principles on which TQM is grounded (Yang, 2003; Huq, 2005; Rad, 2005). Huq (2005) found that organizational culture has a significant effect on the successful implementation of TQM. Many healthcare administrators did not believe that TQM adoption leads to a better organizational performance, in financial terms, and as a strategic advantage (Øvretveit, 2001; Schalk and Dijk, 2005). Vouzas and Psychogios (2007) assessed managers' awareness of TQM and they found three items: continuous improvement and training, total employee empowerment and involvement and quality driven culture, representing the whole concept of TQM approach. Unlike several previous studies, this study did not attempt to assess the implementation of TQM or its actual impact on quality improvement (Westphal, Gulati and Shortell, 1997; Yang, 2003), it rather focuses on TQM adoption as the critical event of interest.

RESEARCH METHODOLOGY

This study was initiated to explore the adoption TQM in a public hospital in Mauritius. The objective of the research was to measure management and employees' perceptions of quality management practices in public hospital. Based on the literature review, a questionnaire comprising of 28 attributes was developed, focusing on the TQM principles: teamwork, customer satisfaction, continuous quality improvement, and an emphasis on empowering employees to identify opportunities to improve quality and top management commitment, organizational culture and service process. The questions were measured on a 5-point Likert scale, ranging from '1 = strongly disagree' to '5 = strongly agree'. A pre-test was performed before the final data collection to determine if the questionnaire was well understood. The survey was conducted in one of the five major public hospitals in Mauritius and 40 and 200 questionnaires were respectively distributed to managers and employees across the hospital departments. The managers were top management in-charge of the different departments in the hospital, while employees were the medical staff, other health care professionals and administrative staff. Out of the 200 questionnaires, 155 questionnaires were retained for analysis while all the 40 questionnaires from the managers were used for analysis. Data was collected over a period of two weeks.

RESULTS and DISCUSSIONS

Table 1 revealed management and employees perceptions of TQM adoptions across the 8 dimensions. The results of study indicated that all the 28 attributes were statistically significant at $p < 0.05$ and $p < 0.1$ (Table 1). Management has the highest perception for “Employee training is provided in quality principles” (mean = 4.35), followed by “Employees are actively involved in quality-related activities” (mean = 4.30), “Our organization conducts a customer satisfaction survey on a regular basis” (mean = 4.20), and “Employees are very committed to the success of our organization” (mean = 4.20). These results show that management highly wishes to bring quality to every department of the hospital. The results further revealed that management had low perceptions for “Management is in routine contact with customers and employees” and “Feedback received from patients is used continuously to improve the work that we do” both attributes scored a mean of 1.75.

From the employees’ perspectives, the attributes that were highly rated are “Employees are actively involved in quality-related activities” (mean = 4.30), followed by “Our organization conducts a customer satisfaction survey on a regular basis” (mean = 4.16) and “We carry out performance assessment to measure excellence in service delivery” (mean = 4.15). Table 1 also revealed that employees had poorly rated “Management is in routine contact with customers and employees” and “Feedback received from patients is used continuously to improve the work that we do” both scoring a mean of 1.75. It is observed that both management and employees have the same perceptions regarding employees’ involvement in quality-related activities, conducting customer satisfactions survey on a regular basis, management contact with employee and customers as well as feedbacks from customers being used for continual improvements.

The overall mean for the eight TQM critical factors are statistically significant and the perceptions of both management and employees vary across the eight factors. It seems that management is not fully satisfied with the extent of ‘teamwork’ (mean = 2.13) as compared to employees’ perceptions (mean = 3.12). Previous studies concluded that teamwork is a key factor in the successful implementation of TQM (Huq, 2005; Rad, 2005). Moreover, the most important aspect of teamwork among employees and management in public hospitals seems to be the need for teams to work closely and to coordinate work with a view to quality improvement (Huq, 1996). The results of this study clearly indicate that much need to done by the hospital, in terms of teamwork. It is further observed that the overall perceptions among management and employees seem be quite low as regard to ‘continuous improvement’. However, management view continuous improvement as a factor which already exists in the hospital. The perceptions among management reveal that the hospital should have procedures and processes established to ensure that incremental and ongoing improvements are made to products and services. The results on ‘management commitment’ dimension are mixed. The overall mean scores for management and employees to the 5 attributes associated with ‘management commitment’ are 3.75 and 3.39 respectively.

Table 1: Descriptive Results For The 8 Dimensions

Attributes	Management				Employees			
	Mean 2.13	S.D 1.01	t-value 3.749	Sig. 0.002	Mean 3.12	S.D 1.19	t-value 3.366	Sig. 0.001
Teamwork								
Employees work closely together as a team in order to coordinate work and improve quality	2.10	0.79	4.319	0.000	3.12	1.29	3.350	0.001
Management is more in favor of team recognition rather than individual recognition	2.15	1.23	3.179	0.004	3.12	1.09	3.382	0.001
Continuous Improvement	3.65	0.85	6.055	0.012	2.29	0.66	6.83	0.011
We carry out performance assessment to measure excellence in service delivery	4.07	0.70	-0.425	0.052	4.15	0.67	-0.436	0.006
Change initiatives are driven by patients' needs and expectations	4.13	0.67	12.245	0.000	1.90	0.85	10.768	0.000
Management is in routine contact with customers and employees	3.43	0.96	7.599	0.000	1.75	0.44	10.969	0.000
Feedback received from patients is used continuously to improve the work	3.43	0.96	5.274	0.000	1.75	0.44	6.041	0.000
Management is actively involved in communicating the organization's vision for quality	3.52	0.80	5.490	0.000	2.30	1.08	4.685	0.000
Management routinely removes barriers to performance, innovation, and quality	3.30	0.99	6.144	0.000	1.90	0.45	8.938	0.000
Management Commitment	3.75	0.73	1.131	0.036	3.39	1.09	1.133	0.051
The hospital has an effective quality improvement plan	3.84	0.66	-1.850	0.028	4.15	0.671	-1.842	0.025
Management views quality as being more important than cost	4.16	0.69	3.047	0.003	3.50	1.28	2.231	0.036
Management promotes a quality culture within the organization	3.84	0.59	2.492	0.015	3.35	1.18	1.773	0.000
There are clear quality goals identified by management	2.85	1.02	2.092	0.039	2.30	1.08	2.026	0.052
Management is committed to quality improvement at all levels	4.07	0.70	1.964	0.053	3.65	1.25	1.478	0.053
Training	4.18	0.53	-1.543	0.008	3.96	0.65	-1.359	0.012
Employee training is provided in quality principles.	4.35	0.49	-1.842	0.002	4.09	0.73	-1.490	0.040
Resources are available for employee quality training	4.00	0.56	-1.244	0.023	3.82	0.58	-1.228	0.023
Customer Focus	2.71	0.73	-0.048	0.020	2.71	0.81	-0.059	0.025
A summary of customer complaints is given to the Ward Manager/Charge Nurses	1.95	0.83	1.070	0.002	2.18	0.89	1.030	0.006
The Ward Manager/ Charge Nurses are aware of the level of customer satisfaction	2.05	0.76	0.119	0.006	2.07	0.96	0.105	0.016
The hospital uses customer feedback to improve service quality	2.05	0.76	0.121	0.004	2.07	0.91	0.110	0.013
Quality-related customer complaints are treated with top priority	1.95	0.83	0.025	0.000	1.96	0.82	0.025	0.030
Customers' requirement is used as the basis for measuring quality.	4.05	0.61	-1.396	0.003	3.84	0.59	-1.411	0.052
The hospital conducts a customer satisfaction survey on a regular basis	4.20	0.62	-0.224	0.024	4.16	0.67	-0.215	0.030
Employee Involvement	3.00	0.94	-2.228	0.000	3.50	0.56	-3.098	0.047
We often work in teams, with members from a variety of departments	2.07	1.04	0.059	0.053	2.00	0.80	0.068	0.026
Employees are very committed to the success of our organization	2.85	1.08	-5.468	0.000	4.20	0.41	-8.413	0.000
Employees are actively involved in quality-related activities	4.09	0.69	-1.275	0.006	4.30	0.47	-1.561	0.025
Organizational Culture	2.40	0.81	1.999	0.013	1.99	0.93	1.790	0.005
There are few 'status' distinctions between managers and employees	1.95	0.83	0.094	0.026	1.97	0.89	0.091	0.028
Employees are empowered to take direct action whenever it is likely to affect quality	2.84	0.98	3.488	0.001	2.00	0.80	3.903	0.000
Processes	3.60	0.56	-0.911	0.017	3.30	0.68	-0.738	0.000
We have a program to find wasted time and costs in all internal processes	3.90	0.64	-0.064	0.049	3.40	0.65	-0.064	0.049
All our processes have been designed to meet quality standards.	3.30	0.47	-1.758	0.045	3.20	0.72	-1.411	0.012

Table 1 shows management and employees perceptions across the eight TQM critical factors.

Management and employees tend to agree to most of the attributes with the exception of “There are clear quality goals identified by management”. It appears that both management and employees are not happy with the level of management commitment in the organization. Management commitment is an essential antecedent of TQM success (Huq, 1996; Zairi, 2000; Taylor and Wright, 2003; Rad, 2006). However, in the present study, this factor still needs to be improved. The results reflect the findings of Rad (2005) who concluded that, for health care organizations in which managers were committed to TQM, its success was greater than in other organizations with a lower management commitment. Both management and employees agree (mean = 4.18 and 3.96 respectively) that without proper and continuous ‘training’, TQM cannot be adopted. Based on the above, it is found that the opinion of the respondents is justified. For a service provider ‘customer focus’ is the most important factor and the results show that ‘Customer focus’ has been poorly perceived by management and employees as both scored a mean of 2.71. It is observed that, health care managers do have a problem in determining indicators and tools for receiving patients’ ideas and suggestions, assessing their satisfaction level about the health care services and trying to improve their satisfaction. Questions on this factor focused on whether the needs and opinions of customers are monitored by the hospital. Customer feedback process is an integral part of the TQM approach. The results concur with the work of Rad (2005) who found that giving no attention to patients and their needs and wants is another reason for TQM failure in health care organizations.

The overall mean (3.00) indicates that there is a tendency for management to disagree with the statements pertaining to ‘employee involvement’ as compared to employees (mean = 3.50), as a factor of TQM adoption. Both management and employees share the view that TQM involves everyone in an organization. This study revealed that the level of employee involvement is quite low and therefore does not reflect the view of Zairi (2000) who reported that the issue of employee commitment and involvement, as a critical quality factor for successful TQM adoption. Management and employees have poorly perceived the attributes under the dimension ‘organizational culture’ and the overall mean for this dimension as perceived by management is 2.40 and that of employee is 1.99. Thus, the culture and attitudes within organizations needs to be changed if TQM is to be adopted but it is argued that changing mindsets is the hardest of management jobs. This finding indicates there must be changes in attitudes, communications, employee involvement and commitment if the hospital intends to adopt TQM. The dimension ‘processes’ was poorly perceived by both management (mean = 3.60) and employees (mean = 3.30). Process management is seen as a major obstacle toward TQM adoption both by management and employees. According to the respondents, benchmarking is almost inexistent and moreover resources are not allocated based on processes. The development of procedure and documentation are vital for control and improvement for TQM adoption.

Hospitals have a unique situation in which variation is almost inherent to the environment. Although in some cases management is justified in putting the blame on the employees, in many cases variations in quality is caused by common causes that management is not ready to acknowledge. The results of this study show that there has not been as much visible involvement and support by management as is probably needed to effect the cultural change that is necessary to move forward at a steady pace. Therefore, determination of causes of quality variation is extremely important for TQM to be successful in a hospital. Significant efforts have not been made at this point in time to reduce these common causes of variation and the common causes observed from this study include inadequate collaboration among employees, failure to put the customer at the centre of the process, and lack of empowerment.

ANOVA ON TQM CRITICAL FACTORS

In order to determine whether any significant differences exist between management and employees perceptions regarding TQM adoption on the eight critical factors, One-Way ANOVA test was performed for each of the eight TQM critical factors. This analysis can help illuminate the direction and magnitude of change that both respondents experience with regard to their position in relation to each TQM critical

factor. Therefore, it is important for hospital administrators to understand the effect of key critical factors on management and employees perceptions on TQM adoption. From the ANOVA results of Table 2, it is seen that six of the eight constructs namely, teamwork, management commitment, training and employee involvement results show statistically significant different means between management and employees perceptions at $p = 0.01$ level while continuous improvement and customer focus show significant differences at $p = 0.05$ level. The two critical factors that were not significantly different across all critical factors were: organizational culture and processes.

Table 2: Results Of ANOVA

TQM critical factor		Mean	F-value
Teamwork	Management	3.23	22.24**
	Employees	3.78	
Continuous improvement	Management	3.89	14.52*
	Employees	2.45	
Management commitment	Management	3.71	17.56**
	Employees	2.21	
Training	Management	3.40	9.27**
	Employees	2.90	
Customer focus	Management	3.73	22.16*
	Employees	3.57	
Employee involvement	Management	2.58	4.20**
	Employees	3.21	
Organizational culture	Management	2.78	11.12
	Employees	2.90	
Processes	Management	3.01	1.25
	Employees	2.89	

Significance: * $p < 0.05$; ** $p < 0.01$; Table 2 shows management and employees perceptions mean differences on TQM critical factors. The results revealed six significant differences for the TQM critical factors.

CONCLUSION

In general, both management and employees have displayed some positive attitudes towards the adoption of TQM. Sustained improvements can come only through the commitment and participation of everyone involved. Commitment for continual improvement from management is high, however, involvement of employees in the initiation of a corporate culture consistent with the TQM goals is lacking in the hospital. The adoption of TQM requires employees to reconceptualize the boundaries of their jobs, reshape their attitudes toward quality, and engage in new behaviors. Another key to the successful TQM adoption is the determination of the organization's customers and the customer's needs. Increase in TQM participation by management and employees will also help them in identifying their customers, that is, internal and external customers. Employee awareness of the customer will help to move the hospital towards a customer-focused orientation. Another key aspect of successful TQM adoption is developing a TQM culture. In this context it is worth mentioning that the organizational culture in the hospital has not undergone sufficient change at the current time. The results of the study also indicate that hospital is not investing their time and effort to develop foolproof methods and procedures. It is important that management demonstrate their commitment to the hospital processes and to provide the necessary resources to permit employee to participate in quality improvement activities.

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ENSURING STUDENT ENGAGEMENT THROUGH INSTANT FEEDBACK

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ABSTRACT

Research has revealed that the effective use of instructional technology can engage students more actively, enhance the learning process and facilitate higher-level learning. Clickers are being used with increased frequency in higher education. Clickers are very effective in providing instant feedback to both the students and the instructor. The purpose of this paper is to discuss the process used to integrate Classroom Response System (CRS) technology in small classes. Emphasis is placed on the implementation. Student feedback about the classroom strategy is also discussed.

INTRODUCTION

If you've ever watched *Who Wants to Be a Millionaire?*, you've seen this technology in action. The technology behind the "Ask the Audience" feature (in which audience members use a clicker to punch in their answers to a multiple choice question, and the results are displayed in a bar graph) is now being used in the classroom. Clickers refer to an electronic application where a receiver attached to the instructor's computer captures information from student keypads in response to questions posed by the instructor. The system may be referred to as a Classroom Response System (CRS), Student Response System (SRS), personal response system, Classroom communication system, audience voting system or electronic voting system. Responses are instantly recorded and statistically analyzed for potential immediate feedback for the instructor and students. The question and student responses can then become the basis of classroom discussion and learning.

BACKGROUND

Texas Wesleyan University, founded in 1890 in Fort Worth, Texas, is a United Methodist institution with an enrollment of about 3000 students. I teach economics, finance and statistics in the School of Business. Class sizes are small, ranging from 10 to 40 students. Clickers have been used successfully in large classrooms at various universities. However, I currently use them in small classes, with less than 40 students. I have been using the clickers since Fall 2007.

In recent years, post secondary institutions are increasingly adopting CRS in their teaching (Duncan 2006). With the introduction of newer technology, you can now take these Clickers from class to class. There has also been a considerable reduction in the monetary cost of these systems. There are various companies offering these systems. Most have a radio frequency reader that costs about \$100 to \$200, but will offer one free with the purchase of about 100 clickers. On average, the clickers cost about \$30 apiece. There are also clickers that include a display screen and a numeric pad allowing students to compute answers. The clickers can also be bundled with textbooks as a package for students to purchase from a bookstore. Instructors can choose to have students purchase the clickers or buy a set for themselves. I chose to buy a set of clickers that can be used in multiple classes during the same semester.

LEARNING OBJECTIVES/GOALS

I had three learning objectives: (1) Increased student engagement, (2) Immediate feedback to students, and (3) Feedback on learning to the instructor.

DESCRIPTION OF INNOVATION

Moving from a lecture based classroom to one where students were more engaged and involved was my goal. After attending the Teaching Innovations Program (TIP) organized by the American Economic Association in the summer of 2007, I decided to use clickers in my classroom. The TIP workshop was the first time I saw clickers in action. It was the application of technology to increase student engagement and feedback to both students and instructors – goals

I wanted to achieve.

I am still the only instructor on my campus to use this technology. However, other departments have ordered sets of clickers after observing my classrooms or demonstrations I have given at my campus. More clickers will be used at our campus next year.

DETAILS OF IMPLEMENTATION

At the end of each chapter, I pose five multiple choice questions to the students. The students key in their answers and the results are displayed on a projected computer screen at the front of the classroom. The instructor then shows the correct answers by making that bar on the graph turn green. The instant feedback the technology provides is helpful for both the instructor and the students. Rather than relying on evaluating the one or two students who volunteer to answer instructor questions, to see if the entire class has understood a concept, I can now get an accurate estimate of the classroom learning. If 90 percent of the class gets a question wrong, that tells the instructor, “The students haven’t understood the concept and he/she needs to spend more time on it.” On the other hand, a student may think, “If everybody else seems to be getting the correct answer and I’m the only one who got it wrong, perhaps I should start spending some more time on this or look for some extra help.”

Another advantage of the clickers is the anonymity they provide. While I keep track through the computer program of a student’s answers to incorporate into the final grade, the answers are anonymous in the classroom setting. If a student is shy, they don’t have to be embarrassed to answer the question. The person next to them doesn’t have to know what answer they picked, so they’re a little more open in terms of trying to answer.

Questions used can be planned ahead or designed on the go in the classroom. Any medium can be used to ask the questions, e.g. MS Word, PowerPoint, etc. The software takes a screen shot of the question asked and the instructor can always go back to review questions asked previously. If students are linked to clickers, grades can be assigned. The process of assigning grades to questions is very simple and a grading scheme can be set for each class or for the entire semester at one time. Once the grading scheme is set, the software calculates the grades. If the scheme is set prior to the session, grades are available immediately. The instructor can also go back after a session and change the grading scheme if desired. Grades can be imported into classroom management systems such as Blackboard. Student performance can be tracked as well.

LESSONS LEARNED

Upon reflection, I am very happy with my decision to use clickers in the classroom. The students in my classes are definitely more engaged. They enjoy using the clickers. They like the immediate feedback they receive. They tell me it helps them know where they stand in terms of understanding the materials covered.

The benefits of using clickers include: (1) Feedback to the instructors to modify pedagogy to reinforce topics that students may not have understood, (2) Feedback to the student to identify topics not

understood well and to seek help with, and (3) More engaged students. The costs involved besides the monetary cost are: (1) Time required to design or select questions for use in the classroom, (2) Time to implement a session in the class, which might take away from time assigned for coverage of required topics. However, given the benefits, I think most instructors would be happy to put in a little bit of extra time to have more engaged students.

At the end of Spring 2008, I gave a clicker perception survey to the students in two Principles of economics classes that had used the clickers. The results indicated that a majority of the students enjoyed using the clickers in the class. Most students agreed that they felt comfortable answering questions in the class since they knew the responses were anonymous and that they thought the clickers helped improve their understanding of the subject matter. About 50% of the students agreed that using the clickers helped improve their grade in the class. More than 80% recommended using clickers again in that course. About 60% of students said they would like to see clickers used in other classes as well.

Until Fall 2009, I used the clickers at the end of each chapter. In Spring 2010, I used a two-step evaluation process, allowing students to answer the question once without consulting other students and a second time when they can discuss the answer with their neighbors prior to clicking their responses. The hope is that students will finally move towards the correct answer. However, this does involve use of more time in the classroom. In the future, I would like to use a few clicker questions during each class session, perhaps every 15-20 minutes or so, about 3 questions in a 50-minute class session. Keeping in mind students' attention spans, this might be a better method to use. My advice to other instructors is to give this technology a try. Some companies allow a risk-free trial for 30 days before a purchase decision needs to be made. Given the numerous benefits of clickers, they are definitely worth a try.

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BIOGRAPHY

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MARKETING THE HOTEL SECTOR IN THE ECONOMIC CRISIS

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ABSTRACT

The rapid spread of the economic crisis has affected the number of international tourist arrivals and the hotel industry in many regions of the world with dwindling occupancy rates. Tourists were more price sensitive and more likely to change their buying patterns during periods of economic hardship. The economic crisis affected different regions of the world including the small developing island destination of Mauritius where uncertainty and doubts in the markets caused a decrease in tourist arrivals which resulted in a reduction in occupancy rates for its hotels. This study attempts to investigate the marketing mix strategies of product, price, place and promotion used by the hotel industry in these turbulent times to reduce decreasing occupancy rates. A survey was undertaken among 75 Marketing Managers of the hotel industry in Mauritius. As this is an exploratory study, the survey enabled the researcher to probe into the marketing mix strategies used by hotels during the financial crisis. The information gathered was analyzed using descriptive statistics and recommendations were suggested.

JEL: M31

KEYWORDS: Economic Crisis, Hotel Industry, Marketing Mix, Mauritius, Strategy, Tourism

INTRODUCTION

Research investigating the impacts of the global economic crisis on the tourism industry indicated that it would have only regional and sectoral repercussions (Smeral, 2009). However, the economic crisis which started in the second half of 2007 has had a profound impact on the economies and industries of several developed and developing countries. Tourism demand has been most affected by adverse economic conditions (Song and Lin, 2010). A period of economic slowdown can be particularly harmful to the tourism industry and previous studies have shown that an economic crisis negatively affects the number of international tourist arrivals in countries affected by the crisis or causes a decrease when the generating markets are affected by the crisis. An economic downturn brings changes in consumer behaviour, increased unemployment and loss of income (Smeral, 2009). A study conducted by Okumus, Altiney and Arasli (2005:102) demonstrated that the economic crisis in Turkey reduced the tourist demand from Turkey which forced hotels in Northern Cyprus to work with fewer people and to postpone their future investment because of higher costs and lower revenue. Consumers are likely to change their buying patterns during economic hardship and stress (Ang, 2001). Tourists as consumers restrict their financial spendings as they become more insecure about their jobs and reduced purchasing power. A study carried out by Shama (1981) has shown that consumers bought less and searched for cheaper products. In such situations, it has also been argued that consumers engage in more price substitution, more deferment of purchase of expensive products, increase in do-it-yourself activities, and greater emphasis on products which offer greater value for money (Ang, 2001). Prideaux (2000) explains that uncertainty regarding job security and apprehensions to meet future financial obligations may be the primary reasons for reduced tourism activity. Smeral (2009) argues that during the period of economic slowdown, tourists tend to reduce their holiday expenditure in terms of cheaper accommodation, fewer visits to restaurants, shorter stays and nearer destinations. Therefore, consumers are more likely to become price sensitive and purchase items which offer more value for money.

Mauritius is a small island developing state where tourism is one of the main pillars of its economy. While the history of tourism in Mauritius dates back to some four decades, it is only recently that the Government has put tourism in the forefront to become one of the main industry of the economy to replace the fading textile and sugar sector. Mauritius has achieved a remarkable success in its tourism sector for the last two decades. This achievement can be seen through the increase in tourist arrivals and since then the number of tourist arrivals has been increasing to 930,456 in 2008 as opposed to 718,861 in 2004. The year 2008 started well for the Mauritian tourism sector during the first 3 months, however, by the end of the year, the country experienced a decrease in the number of international tourist arrivals and tourism receipts for the month of November and December (Ministry of Tourism, 2009). According to the Central Statistical Office (CSO, 2009), the number of tourist arrivals fell by 2.4% and 6% for the month of November and December 2008 as compared to the previous year. Moreover, the first 6 months of 2009 encountered an average fall of 9.3% in international tourist arrivals leading to a decrease of 14% in tourism receipts (CSO, 2009) for the same period in 2008.

The behaviour of international tourists has impacted on the hotel sector which has witnessed a fall in its occupancy rates. In its monthly survey, the Association of Hoteliers and Restaurateurs Mauritius (AHRIM, 2008) stated that among its hotels, there has been a decrease in the occupancy rate of an average of 10% in the middle of 2008 and about 15% by the end of the same year. The decline was also evident in for the first 6 months of 2009 (AHRIM, 2009) where the hotels experienced a fall in room bookings of 11 %. It was observed that tourists from France and Reunion Island preferred to rent self-catering bungalows which were cheaper than hotels. This shift in purchase behaviour has been associated with the economic crisis which has compelled tourists to alter their spending patterns as they preferred to substitute large hotels for smaller self-catering accommodation. Therefore, ways must be examined to increase the hotel occupancy rate as it is a major contributor to the economy of Mauritius. Cizmar and Weber (2000: 238) noted that marketing practices are positively contributing to the business performance especially during the crisis situation and the authors have linked some factors of marketing effectiveness to business performance. However, no studies examined the importance of the marketing mix strategies used by hotels in periods of economic crisis. Hence, it is important to examine the marketing strategies that can be adopted by hotels in order to fend the economic crisis and increase their occupancy rates. Additionally, research investigating the impacts of economic crises on the tourism industry is scant (De Sausmarez, 2000) and such studies have not been conducted in a small island developing economy. Therefore the purpose of the study is to examine the marketing mix strategies used by hoteliers during the period of economic crisis in the small island of Mauritius. The marketing mix variables that would be examined in the study are that product, price, place and promotion.

The paper is organised as follows: the introductory section identifies the context and presents the purpose of the study. The next section reviews the relevant literature on the marketing mix variables. The research methodology is then presented followed by the results and discussion. The last part of the study concludes the paper.

LITERATURE REVIEW

Establishing effective marketing mix strategies is critical for Marketing Managers. McCarthy's (1960) 4Ps – product, price, promotion, and place can be regarded as the traditional elements of the marketing. The marketing mix is the set of marketing tools a firm uses to pursue its marketing objectives in the target market (Borden, 1984:3). It should be designed to influence consumer decision-making and lead to profitable exchanges. When an organization markets its products, it needs to create a successful mix of the right product, sold at the right price, in the right place and using the most suitable promotion tools.

Product is explained as anything that is being offered to a market such as physical goods, services, events, organizations, people, and ideas (Kotler and Armstrong, 2004). As such, tourism products offer a combination of services and goods. In the tourism industry, the fundamental concern is to provide the appropriate bundle of benefits [products and services] to consumers which meet the changing needs and demands of the consumer (Kotler and Armstrong, 2004). According to Ferrell (2005), the product is the core variable of the marketing mix strategy in which organisations can offer consumers symbolic and experiential attributes to differentiate products from competitors. Product is also associated quality, design, features, brand name and size (Borden, 1984; Zeithaml and Bitner, 2003). A product has also been viewed as having three levels: the core product, the actual product and the augmented product (Zou and Cavusgil, 2002). The core product consists of main benefits that the consumer is looking for such as accommodation and meals in the case of a hotel. The actual product has the characteristics of quality level, features design and packaging. According to Kotler (2004), the quality of the product refers to the ability of the product to perform its functions. The augmented product enables the organization to differentiate its service offering by deliver more than the expectations of customers.

Price is the only variable of the marketing mix that generates revenues for a firm, whereas all other elements of the mix are associated with costs (Kotler, Bowen, and Makens, 2006; O'Connor, 2003; Shoemaker, Lewis, and Yesawich, 2006). It is the amount of money charged by the organization in exchange of a product or service or sum of values provided to consumers. Docters, Reopel, Sun and Tanny (2003) state that price is a way of communicating and sending the right message to its customers. Organisations have several market segments with multiple price sensitivities and concerns. Kotler and Armstrong (2004) state that by setting a price, it is important to look at its competitors' pricing strategies. Hospitality firms use various methods to set prices for their offerings. Hospitality managers often select different pricing approaches based on a combination of several factors: a firm's cost structure, competitors' prices, and customer value perceptions of hospitality products (Raab, Mayer, Kim and Shoemaker, 2009). For example, Zeithaml, Bitner, and Gremler (2006) argue that, because price serves reflect quality for customers, it must be determined very carefully and thus marketers should price their products or services based on customer's perceptions of the value of the offered product or service. They also use several price adjustment strategies, such as volume-based, time of purchase discounting or discriminatory pricing (Kotler, Bowen, and Makens, 2006). Shoemaker *et al.* (2006) suggested that pricing is a powerful force in attracting attention and increasing sales and that it can also have major influence on customer loyalty.

Place also referred to as distribution channels serves mainly to make services accessible and available to consumers (Woodruffe, 1995). Buhalis (2001) explains that the functions of distribution channels are to provide tourists with information and travel arrangement services. He adds that distribution channels should therefore bundle tourism products together; and also establish mechanisms that enable consumers to make, confirm and pay for reservations. Distribution channels also facilitate the search process for consumers (Wynne *et al.*, 2001). The hospitality industry used a range of distribution channels to distribute their products and services such as travel agents, tour operators, visitor information centers, sales representatives and the Internet. Several channels may be used in conjunction, catering for differences in consumer needs or product requirements (Reinders and Baker, 1998). The internet is known as the modern distribution channel and Martin (2004) believes that it is expected to bring new opportunities for business development and competitive advantage. According to Richer and Carter (1999) the internet provides hotel organizations with a cost-effective channel without the high distribution costs of conventional media. Additionally, consumers are aware that the cost of web distribution is lower than any other channels, and expect cheapest rates via electronic routes (O'Connor, 2003).

Promotion in the marketing mix is also referred to as communications and is aimed at target groups who need to receive information about the products and services in order to purchase (Woodruffe, 1995). According to Kotler *et al.* (2006) the promotion mix of the hospitality industry consists of several

elements such as personal selling, sales promotion, public relations, direct mail, trade fairs and exhibitions, advertising and sponsorship. Advertising is one of the most commonly used types of promotion. It is a paid, non-personal presentation of offerings (ideas, goods, or services) by an identified sponsor (Herrera, Lopez and Rodriguez, 2002). Advertisements are designed inform, convince and trigger purchase regarding products and services. Sales promotion is another major aspect of promotional mix. According to Herrera *et al.* (2002), sales promotion involves a number of techniques designed to stimulate purchase of the product over the short-term. Examples include contests, special offers and rebates. Public relations are the practice of managing the flow of information between an organization and its publics (Grunig, 1984). Common activities include speaking at conferences, winning industry awards, working with the press, and employee communication. PR can be used to build rapport with employees, customers, investors, voters, or the general public (PRSA, 2009). Direct marketing uses direct mail, electronic mail, and telemarketing to stimulate purchase. The product, price, place and promotion strategies should be used together as a combination of strategies to counter the effect of the financial crisis and survive during this period of uncertainty.

METHODOLOGY

A quantitative approach was chosen for the study. A questionnaire was distributed through electronic mail to the Marketing Manager of 75 hotels in Mauritius. The questionnaire consisted of 6 sections. The first section included questions on characteristics of the hotel establishment. Section 2 to Section 5 consisted of statements regarding the Marketing Mix variables of Product, Price, Place and Promotion used by the hotels during the period of economic crisis. The respondents provided ratings to these statements based on a Likert scale ranging from (1) strongly disagree, (2) disagree, (3) neither disagree nor agree, (4) agree to (5) strongly agree. Section 6 gave an opportunity to the respondents to provide general comments through open-ended questions.

A pilot study was conducted to identify if the electronic mail was a suitable method to distribute the survey instrument and to determine areas of ambiguity in the questionnaire. The questionnaires were emailed to 3 Marketing Managers, a Destination Promotion Officer and the Chief Executive Officer of the Association of Hoteliers and Restaurateurs Mauritius where the purpose of the study was explained in the email. Following the pilot study, the questionnaire was slightly modified. Two product-related statements: gastronomy and business statements were added as possible features of product strategy. Participants in the pilot study stated that Marketing Managers may be unwilling to disclose information easily and therefore it was important for the researcher to clearly explain through follow-up phone calls that the information will remain confidential.

Convenience sampling was used to identify the 75 Marketing Managers of the hotel sector in Mauritius. All the 75 hotels of the Association of Hoteliers and Restaurateurs of Mauritius were selected to participate in the survey. It was deemed that the sampling size was highly representative of the total number of 100 hotels in Mauritius. Additionally, the up-to-date email addresses of all sampled Marketing Managers were readily available from the contact list of the Association of Hoteliers and Restaurateurs Mauritius. The revised questionnaire was attached to an explanatory mail and sent to the 75 Marketing Managers. They were informed to return the completed questionnaire by email to the researcher and to contact the latter by the same mode of communication or by phone if they needed further information or clarifications. To ensure higher response rate, follow up telephone calls were made after sending the email and in several cases meetings were also arranged with the Marketing Managers.

RESULTS AND DISCUSSION

The results show that only 57 Marketing Managers responded to the survey resulting in a response rate of 76%. Out of the hotels surveyed, 9% was categorized as 2 stars, 26% as 3 stars and the same amount of

as 5 stars (Table 1). The majority of the hotels (39%) were categorized as 4 stars. Additionally, 19.4% of the hotels own between 51 and 100 rooms, 24.5% between 101 and 150 rooms and 22.8% each for the categories between 151 and 200 and above 200. Out of the respondents 56% of the hotels were owned by local groups, 27% of the hotels were managed individually and 17% were owned by an international group.

Table 1: Characteristics of Hotels

Category	Items	Percentage (%)
Classification	1 Star	0
	2 Stars	9
	3 Stars	26
	4 Stars	39
	5 Stars	26
Number of Rooms	<50	10.5
	51-100	19.4
	101-150	24.5
	151- 200	22.8
	>200	22.8
Ownership of Hotels	Local group	56
	International Group	27
	Managed Individually	27
Main markets for hotels	France	100
	United Kingdom	62
	Reunion Island	51
	South Africa	42
	Italy	41
	Germany	37
	India	27
	Australia	22
	Switzerland	12
	Local	39

The table reflects the characteristics of hotel establishments based on classification, size, ownership and markets targeted.

The results also reveal that France is the main market targeted by all hotels, followed by the United Kingdom, Reunion Island, South Africa, Italy and Germany. Thus, the main markets targeted by hotels are Europeans and the latter have been affected by the economic. As stated by Chen (2009), the occupancy rate of hotels depends on the development and economic conditions in its own location and in the foreign tourist markets. Hence, economic hardship faced by European customers has resulted in lower occupancy rates of these hotels since it is the main tourist generating market.

The following sections measure the perceptions of hotel managers regarding the marketing mix strategies used during the 2008- 2009 economic crisis period. Descriptive statistics were used to find the mean, standard deviations and t-value for each strategy. Cronbach alpha was also calculated for the 4P's and the results revealed that the internal consistencies of the scales are all quite high. All the four marketing mix strategies have a coefficient of above 0.60, that is, 0.723, 0.635, 0.768 and 0.782 were obtained for product, pricing, place and promotion. The alpha coefficient for the total scale was 0.625. According to Nunnally and Bernstein (1994) reliability coefficients greater than or equal to 0.50 are considered sufficient for further exploration.

Table 2 shows that during the crisis, 56% of hotels surveyed did not alter their product strategy. They maintained that out of the 44% who changed their product strategies, it was seen that the hotels used augmented products in order to differentiate from international and local competitors during the economic crisis. 97% of respondents have included free nautical activities or a wider choice of such activities for tourists. The findings also reveal that 70% of respondents have either developed or improved their spa and wellness product. 60% of hotels offered gastronomy cuisine as one of their distinctive product offers.. 19% of hotels developed or improved their golf facilities. Ecotourism is also offered as a main augmented

product for 5% of hotels located on the hillside which is appropriate for the consumption of such activities. 5% of the respondents improved their business activities due to their location in the city centers. The rest of the hotels (15%) developed value for money accommodation, wedding facilities and experiencing local culture as part of their augmented product.

Table 2: Marketing Mix of Hotels

Strategies	Items	Percentage (%)
Augmented Product	Golf	19
	Spa and Wellness	70
	Nautical activities	97
	Ecotourism	5
	Gastronomy	60
	Business	5
	Others	15
Price of Rooms	Half Board	60
	Full Board	16
	All Inclusive	12
	Bed and breakfast	12
Distribution Channels	Tour operators (TO)	63
	Travel agents (TA)	5
	Hotel Website	15
	Sales representatives	5
	Selling directly to walk-in-clients	12
Promotion	Advertising	27
	Sales promotion	21
	Direct marketing	2
	Public relations	17
	Exhibitions and trade fairs	29
	Sponsorship	4

The table identifies the product, price, distribution channels and promotion strategies used by hotels during the economic crisis

The findings also revealed that 60% of hotel rooms in Mauritius were sold on half-board basis, that is, breakfast and dinner are included in the costs. It has to be noted that regardless of the crisis, most large hotels in Mauritius sell their rooms on half-board basis. 16% of hotels prices were on full-board basis (breakfast, lunch and dinner included). 12% of hotels offered rates on an all-inclusive basis only. This practice has been increasing as hoteliers believed that it brought competitive advantage. Consumers during periods of economic crisis tend to purchase services which they perceive as having greater value for money (Ang, 2001) and are less willing to increase their expenses by dining in restaurants (Smeral, 2009). Therefore, all-inclusive packages enable the customer to purchase the whole bundle of food and beverage services at a special price. The findings also reveal that 12% of hotels which reflected hotels with less than 100 rooms applied the bed and breakfast pricing concept. The results regarding distribution channels reveal that 63% of hotels distribute their products via tour operators. 15% of sales are carried out through the hotel website. 12% of tourists are walk in clients. Sales representatives and travel agents represent about 5% of hotel sales respectively.

Table 3 presents the results of effective product strategies adopted by the hotels in Mauritius during the economic crisis. The most effective measure during the crisis period for all types of hotels was to carry out intensive marketing (mean of 4.6), followed by increasing the visibility of the establishment internationally (mean of 4.2). Increasing the visibility of the hotel locally was considered less effective than internationally as it scored a mean of 3.2. Training of the staff to increase the level of service received a mean of 3.9 and the respondents considered this strategy as effective during the period of crisis. The literature has shown that periods of low demand such as a financial crisis provided a good opportunity to carry out internal structural reforms and apply new concepts where resistance to technological and organizational innovations is easier to overcome (Smeral, 2009). Although this has not completely been the case for the hotel industry in Mauritius, it is seen that nevertheless, management used the opportunity of low demand to improve the level of service by training staff. The upgrading of

product packages (mean of 3.2), offering of free nights stays (mean of 3.7) and free leisure activities (mean of 3.3) were considered effective for targeting international tourists. Conversely the less effective product strategy was “complimentary/promotional gifts” (mean of 2.9) as these gifts were given when the client were already in the hotels and thus they were not effective to motivate the client to select the hotel but were rather used to satisfy clients at the hotel and reinforce that they had made the right decision. This could in subsequently motivate customers to select the hotel in future purchase intentions and thus encourage repeat patronage.

Table 3: Effectiveness of Product Strategies used by the Hotel Sector

Items	Mean	SD	t-value
Training of staff to improve service delivery	3.9	1.05	27.89
Complimentary/Promotional gifts to clients	2.9	1.08	19.93
Upgrading of packages, i.e. half board to Full board or higher room standard	3.2	1.16	20.03
Free nights for long stay	3.7	0.97	28.49
More leisure activities for free	3.3	0.65	37.67
Intensive marketing of the hotel and its products	4.6	0.48	71.86
Increase product visibility locally	3.2	1.26	19.08
Increase visibility internationally	4.2	0.86	36.54
Improve image of the organisation	4.1	0.83	36.64
Improve the quality and variety of the F&B offered	3.6	1.13	23.74

Table 3 shows the mean scores of the product-related strategies developed by hotels to reduce falling occupancy rates.

Price was another marketing strategy considered during the economic crisis by hotels. The results reveal that 69% of the respondents adopted price cuts during the crisis. This concurs with Smeral (2009) who argues that tourist prices for foreign stays are expected to get cheaper in 2009 and 2010. However, it is also noticed that for the case of Mauritius, prices for the local market has also been reduced to attract local customers and increase occupancy rates. Times of hardship have urged people to spend less and to opt for more necessary items as opposed to vacations to a long haul destination. Hotels adopted price reduction so as to appeal more attractive to its markets. Massive discounts were given to tour operators by 15% of the hotels whereas added value such as upgrading from half-board to full-board was given by 21% of the respondents. The tour operators requested 7% to reduce their prices. Promotion and last minute offers were undertaken by 28% of the hoteliers so as to reach targeted level of occupancy expected.

As shown in Table 4, the two most effective strategies for the hoteliers were the selling of rooms in a bundle (mean of 3.8) i.e. the rooms were sold with the air tickets and excursions to tour operators and the charging of different prices for different markets (mean of 3.7). Price bundling may be profitable if consumers differ in their willingness to pay for the separate components of the bundle (Venkatesh and Mahajan, 1993). The sales of product in bundles enable the consumer to benefit from several products at a lower price rather than having all the products separately but at a higher price for each of the products. Selling of rooms in a bundle at lower prices helps the hotel to increase the room occupancy and thus benefiting from the extras that are being consumed by the guests. Shama (1981: 13) pointed out that in such period consumers are more price sensitive and there is a need either to reduce the price of the product or to offer more value for the same price. The strategy of charging various prices to various markets was adopted by hotels as the markets less affected by the crisis was charged higher prices than those affected by the crisis. Special prices were also offered to the local markets. Thus, the differential pricing strategies are based on the financial capabilities of each market to purchase the product. No new hotels responded to the survey, thus there was no strategy for new entrants adopted such as price skimming and price signaling. Some respondents found effective and adopted strategies which involves

price cuts during certain points in time (mean of 3.2). For example, during holiday periods in the French market, prices were reduced. The variation of the price during the low and the high season was another important strategy for the hoteliers (mean of 3.1). However, strategies involving high priced items such as offering high price to non-knowledgeable customers (mean of 1.4), low priced product with high priced complementary goods (mean of 1.9) were considered not effective by the hotels.

Table 4: Effectiveness of Pricing Strategies used by Hotels

Items	Mean	SD	t-value
Temporary price cut offered at different points in time, i.e. during holidays in markets	3.2	1.17	20.06
Price systematically change during certain period (e.g. peak season)	3.1	1.44	16.16
Different price for different market segment	3.7	1.38	18.78
Low quality product offered at high price to non knowledgeable customers	1.4	0.60	17.71
New product introduced at low price to attract customers	3.3	1.31	19.09
Irregular discounts announced through advertisement	3.2	0.96	24.89
Price related to client's perception of the product	3.3	1.19	20.84
Product sold in a bundle or package	3.8	1.01	28.61
Product introduced at high price and then price goes down gradually	2.1	0.86	18.49
High quality product sold at high price	2.5	1.20	15.50
Product sold at low price but complementary at very high price.	1.9	0.88	16.26

Table 4 shows the pricing strategies used by hotels to reduce falling occupancy rates

Table 5 shows that emphasis was placed on the distribution channels during the crisis. All of the statements listed in the questionnaire received a minimum mean of 3.2. The most effective as considered by the respondents was providing information through the hotel website. This information includes the features and services offered by the hotels as well as any discounts or promotion undertaken by the establishment. Given its low costs and its potential as a boundless platform for marketing and advertising, the respondents were agreeable that more emphasis should be placed on the internet promoting all the features of the establishment. The hoteliers were agreeable that maximum information should be given to the tourist online for online booking (mean of 3.9). However, the use of social website (mean of 3.2) was not considered as effective as using the internet. Selling their product in packages, to tour operators (mean of 4.2) and travel agents (mean of 4.3), together with attractions and air tickets at lower price enabled many hoteliers to maintain and strengthen their long-term relationship with these organizations. The findings concur with Imrie and Fyall (2001:63) who state that alliances can assist hotels in developing in appropriate strategies and be more competitive. This alliance with the tour operators and travel agents and has proven to be fruitful in the period of crisis. Incentives such as discounts given to travel agents (mean of 3.8) and tour operators (mean of 3.7) were considered effective as these incentives motivates the tour operators and travel agents to sell the hotels. Incentives were also given to Sales Representative to increase sales and this strategy was successful as it scored a mean of 3.4. Discounts were given to walk-in clients (mean of 3.4), especially the local clients, by the hoteliers (22%) so as to motivate them to either extend their stay or come back to hotels for short week end breaks.

Table 6 shows that results of the promotional strategies adopted by the hotels. During the period of crisis, most of the hoteliers were agreeable to the fact that sales promotion was the most effective tool of the promotion mix as it scored a mean of 4.2. As Ang (2001) argues, during such periods, there is more price substitution, and greater emphasis on products which offer greater value for money. Public relations including exhibitions and fairs scored a mean of 3.8 and was considered as second most effective as it gives the hotelier a possibility to show the product in international fairs where all the tourism stakeholders are present including the international tour operators and travel agents. However, it is a costly strategy to be present in the international fairs or for eductours to come to visit the hotels in Mauritius which also include the cost of airfares, accommodation and entertainment. Nevertheless, the hoteliers did not reduce

their promotion budget drastically and recognized the importance of such promotional techniques in international markets.

Table 5: Effectiveness of Place strategies used by the Hotel Sector

Items	Mean	SD	t-value
Tour operators			
o Sell in volume at low price	3.2	1.29	18.37
o Discounts offered to TO	3.7	0.93	30.19
o Sell in attractive packages	4.2	0.50	62.81
Travel agents			
o Incentives offered to Travel Agents	3.8	0.58	46.76
o Price at discounted rate	3.8	0.64	44.23
o Product sold in packages	4.3	0.60	52.37
Internet			
o Hotel website (giving information)	4.5	0.63	52.48
o Possibilities to book online	3.9	1.00	28.69
o Email facilities	3.6	1.13	23.58
o Use of social network (facebook)	3.2	0.99	23.58
Sales representatives			
o More resources made available	3.5	1.17	21.71
o Incentives to Sales rep	3.4	0.91	26.41
Selling directly to walk-in-clients			
o Discounts	3.4	1.37	18.24

Table 5 reveals the place related strategies categorized as tour operators, travel agents, internet, sales representative and walk-in clients

Advertising (mean of 3.6) was considered as effective by the hoteliers as there was a need to target new markets and to informing them about the offerings of the hotel. The internet has been mostly used for advertisements and increasing the visibility of the hotel and its services. Moreover the sales promotion undertaken had to be advertised both locally for the local market and internationally. Direct marketing (mean of 2.6), and sponsorship (mean of 2.1) were not considered to be very effective to boost up sales in a short term period.

Table 6: Promotion Strategies

Items	Mean	SD	t-value
Advertising	3.61	0.93	29.09
Sales promotion	4.20	0.64	48.73
Direct mail	2.62	0.91	21.27
Public relations	2.90	1.11	18.91
Direct selling	3.36	0.85	27.91
Exhibitions and trade fairs	3.81	1.02	27.20
Sponsorship	2.12	0.93	16.02

CONCLUSIONS

The aim of this study was to determine the marketing mix strategies used by the hotel industry in the economic crisis to increase the hotel occupancy rates. The study has shown that several marketing mix strategies were developed by the hotel industry to fend off the impact of the financial and economic crisis. In terms of product strategies, it has been seen that hotels carry out intensive marketing strategies,

especially in international markets to strengthen the image and positioning of the organization. The least effective strategy was to provide complimentary gifts to clients as it did not directly influence their purchase behavior and did not help to reduce the falling occupancy rate. The pricing strategies that were most successful for hoteliers were product sold in bundles such as packages sold to travel agents and tour operators. Additionally, discriminatory pricing was also useful since it enabled the hoteliers to offer tailor-made prices to specific markets. The strategy of offering low quality product at high prices was not successful with customers. The internet and tour operators were found to be the most effective distribution channels in times of economic crisis. It was also seen that the other distribution channels such as travel agents, walk-in sales and sales representative all had an important role to play in effectively distributing the product to consumers. The most effective promotion strategies were sales promotion, exhibitions and fairs as well as advertising. It is important to note though that although sales promotion was greatly used, hoteliers did not massively reduce the prices of luxury hotels but, on the other hand, offered additional free nights or more leisure activities to maintain the high-end positioning of such establishments. As Smeral (2009) notes, major discounts should be avoided because it will be difficult to restore the original price level in the economic recovery period.

Hoteliers must be cautious in developing tourism marketing strategies in times of economic crisis as its impact can be particularly harmful to a small remote island such as Mauritius which is situated around 12 hours from its major and most affected market which is Europe. As Smeral (2009) notes, in economically difficult times, consumers are more likely to select domestic or closer destinations which are easy to reach and less costly. Traveling to these destinations also offers the possibility of day trip which is not possible when travelling to a small destination like Mauritius. In such period, it is recommended that hoteliers use the marketing mix variables judiciously. It is also recommended that the hotels focus on repeat visitors who are confident about the product that they have already experienced.

The limitations of the study must be noted. The findings reveal mostly the opinions of Marketing Managers from large hotels as there was a low response rate from smaller hotels. Future studies should investigate the marketing mix strategies of small hotels. Other studies can also determine whether the classification, size and ownership of hotels influence the strategies adopted by the hoteliers.

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PERFORMANCE APPRAISAL OF KNOWLEDGE BASED COMPANIES – A CONSTRUCTIVIST APPROACH

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ABSTRACT

Nowadays, we may observe that most important asset in many knowledge-based organizations is the internally generated intangible assets. However, the traditional financial statements do not register an important part of the intangible capital, because it is almost impossible to identify and evaluate it. Therefore, we started for our research from Ohlson evaluation model and we add as an independent variable the value of internally generated intangible assets of an IT organization. After we tested the model, we observe a close connection between the used variable, which can lead us to the conclusion that companies should also provide additional intangible assets information in their financial statements or in their explanatory notes, because they generate future benefit which must be taken into account by the organization' stakeholders.

INTRODUCTION

New challenges brought by knowledge-based economy led to awareness regarding the necessity and importance of information when about survival, performance and continuity of knowledge based companies.

The appearance of knowledge-based companies determined a growth in the importance of intangible assets, assets considered as competitive advantage by most companies, which led to a situation where the market value of such a company became larger than its accountant value. This tendency will grow in the future and remains a present reality.

Currently, at both national and international level, internally generated intangible assets are not generally recognized in annual financial statements, because they are not the result of a previous transaction with a third party, their future benefits are uncertain and there is no cost which can be considered as trustworthy. Table no. 1 shows the level of recognition of intangible assets in annual financial statements in different countries.

The main argument for the necessity of an appraisal model for intangible assets would be the difficulty of evaluating them as well as the high costs involved in measuring this kind of assets, but also the incertitude of results. The main problem of measurement systems is the impossibility to measure social phenomena with precision. All measurement systems, including traditional accounting ones, must relay on monetary units such as dollars, euro etc, as well as on measurement units that do not represent the real value of an event or an action that caused a certain phenomenon.

This leads to discrepancies between managers' expectations, promises made by the developers of the method and the reality of the systems; all this leading to the creation of very fragile, manipulation subject systems.

Indicators used to evaluate intangible assets become useful only if they can provide significant, relevant information to companies. Pitifully most of previous research is based on identifying elements that are easy to measure, collect and report. In most of cases, the result of the evaluation is irrelevant and the data is useless for its end users.

Table no. 1 – The Level of Recognition of Intangible Assets in Annual Financial Statements in Different Countries

Countries/Standards which do not recognize internally generated intangible assets in their financial statements	Countries/Standards which recognize internally generated intangible assets with short amortization period in their financial statements	Countries/Standards which recognize optional internally generated intangible assets in their financial statements
Canada China Denmark Germany IASB India Israel Japan Norway Spain UK USA	Holland Saudi Arabia	Australia Belgium Brasil Bulgaria Czech Republic Finland France Italy Luxemburg Malaysia New Zealand E.U. Directives

Source - Anne Wyatt, Margaret A Abernethy, (2003) Framework for Measurement and Reporting on Intangible Assets, Intellectual Property Research Institute of Australia, Working Paper No. 12/03, <http://www.ipria.org>

MODEL OF PERFORMANCE APPRAISAL FOR KNOWLEDGE BASED COMPANIES

We consider that a knowledge-based organization is an innovative company that generates future benefit using mainly its intangible assets and intellectual capital, which is investing in training, in employment and in long life learning, which is developing an open culture and an internal knowledge base and expanding links with customers, suppliers and external human resources.

A present problem for knowledge-based companies is the recognition of internally generated intangible assets in financial situations. This is the reason why we will use the value of internally generated intangible assets as an independent variable in our appraisal model.

We will use the Ohlson evaluation model (1995) as a starting point. In this model, the value of a company is determined from its market value and accounting value:

$$P_{it} = bv_{it} + \alpha_1 x_{it} + \alpha_2 v_{it}$$

Where:

P_{it} = the market value of company “i” in a “t” period of time

bv_{it} = the accounting value of company “i” in a “t” period of time

x_{it} = the economic profit of company “i” in a “t” period of time

v_{it} = other information

If we include internally generated intangible assets in Ohlson evaluation model, we will obtain the following assessment:

$$P_{it} = bv_{it} + \alpha_1 x_{it} + \alpha_2 IGIA_{it}$$

Where:

P_{it} = the market value of company “i” in a “t” period of time

bv_{it} = the accounting value of company “i” in a “t” period of time

x_{it} = the economic profit of company “i” in a “t” period of time

$IGIA_t$ = internally generated assets in a “t” period of time

THE MODEL ECONOMETRICAL TESTING, THE RESULTS ANALYZE AND THEIR INTERPRETATION

In order to test the model I used annual values from 2001-2008 for the Romanian company TransNet Ltd. TransNet Ltd is one of the top web editors, and the 25 websites in its portfolio covers the most diverse categories, related to the demand of the market and internet consumer needs.

TransNet Ltd earned its market leader reputation on the youth segment age 17 – 19. Its main sites sum over 100 million pages open on a monthly basis by over 14 million unique visitors. We chose this company because we consider IT companies are representative to the characteristics of knowledge-based companies.

We used the data in the financial statements of the company, and the company's evaluation report - report made by The National Association of Romanian Appraisers member - for the data regarding internally generated intangible assets.

The linear regression for the proposed model is:

$$P_{it} = C(1) * x_{it} + C(2) * bv_{it} + C(3) * IGIA + C(4) + \varepsilon$$

Where:

ε = the scholastic or random (error) component

C(1), C(2), C(3), C(4) = regression coefficients

In order to test the model we used EViews program. In table no. 2, we enclose the values for the dependent and independent variables for 2001-2008, data we will use in testing the proposed model. The intensity between variables is measured with the help of the R-squared method. Thus table no. 3 shows us that R-squared = 98,6545%, and Adjusted R-squared = 97,6454%, which means that approximately 98% of the variation in market value can be explained by means of variables used in our model. Only 2% represent hidden factors that cannot be explained taking into consideration the presupposed independent variables.

Table no. 2. The Variable Used the Proposed Model

Variables	Year 2001	Year 2002	Year 2003	Year 2004	Year 2005	Year 2006	Year 2007	Year 2008
Pt	592.601	959.168	1.534.192	1.571.605	1.870.392	2.445.005	2.604.827	2.875.967
xt	112.064	340.581	202.806	231.783	297.601	31.441	357.012	433.963
bvt	250.412	449.292	857.569	981.353	1.134.767	1.419.515	1.521.476	1.552.990
IGIA	116.724	13.897	317.496	325.497	427.887	545.507	594.074	753.968

As for the auto correlation of errors the Durbin Watson measurement calculated in Eviews leads us accept the hypothesis that errors are self correlated because DW=1,8648, errors are considered to be independent if DW is approximately 2.

Table no. 3. Ordinary Least Squares Method

Dependent Variable: PT
 Method: Least Squares
 Date: 03/30/10 Time: 21:55
 Sample: 2001 2008
 Included observations: 8

Variable	Coefficient	Std. Error	t-Statistic	Prob.
BVT	1.235139	0.328868	3.755729	0.0198
IGIA	0.771477	0.646539	1.193242	0.2987
XT	0.316231	0.364205	0.868277	0.4342
C	167924.8	142164.8	1.181198	0.3030
R-squared	0.986545	Mean dependent var		1806720.
Adjusted R-squared	0.976454	S.D. dependent var		803003.8
S.E. of regression	123218.7	Akaike info criterion		26.58816
Sum squared resid	6.07E+10	Schwarz criterion		26.62788
Log likelihood	-102.3526	F-statistic		97.76329
Durbin-Watson stat	1.864885	Prob(F-statistic)		0.000338

The coefficients of the linear multifactor regression are significantly different from zero, which can be seen from the analysis of probability values “Prob” for coefficients in the regression model. As the latter takes values smaller than 5% for all of the model’s coefficients, the conclusion we draw is that the latter are significantly different from zero. If we want to test the validity of the model we analyze „prob F” whose value is $0.000338 < 0.005$, so the model is considered valid.

CONCLUSION

This study analyses the influence of the accounting value, residual profit and internally generated intangible assets on market value. After testing the model one can see a close connection between the used variable, which can lead us to the conclusion that companies should also provide additional intangible assets information in their financial statements or in their explanatory notes, because they generate future benefit which must be taken into account by the organization’ stakeholders.

We consider that in order to reduce the 2% representing hidden factors in the model – factors that cannot be explained taken into consideration independent presupposed variables - we can add a new independent variable such as business recipe, customer loyalty, alliances, etc.

We must mention that the model we developed in order to appraise the performance of knowledge based companies has its limits and benefits determined by finding a value for internally generated intangible assets.

We can mention the following limits of the model:

- the model was tested on a company in Romania in the IT field
- the IT industry was the only one analyzed, other industries not being included in the study
- data regarding intangible assets are only estimates, because companies do not use specific evaluation methods
- the inexistence of an appraisal method for internally generated assets that would allow comparisons

Beyond the limits of the model, we can conclude that the present study offers a real and a fundamented diagnosis regarding internally generated assets when evaluating the performance of a company.

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AUTHOR'S NOTES

To keep confidentiality was renamed the company and data taken from the company's financial statements have been multiplied by a coefficient in order to maintain progress and actual trends of indicators

URBAN LOCATION AND THE SUCCESS OF CASINOS IN FIVE STATES

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ABSTRACT

Over the last 30 years or so, many states in the US have legalized casino gambling/gaming in an effort to boost tax revenues. Four mid-western (Illinois, Indiana, Iowa, and Missouri) and two southern (Louisiana and Mississippi) states adopted legalized gaming in the form of riverboat casinos due to legal restrictions originally against land-based casinos. Following changes in state laws, land-based casinos and racinos (a combination of a casino and a race track) have since appeared in these states, although riverboat casinos still compose the majority of the establishments in most of these states. Although the scholarly literature is replete with articles on whether casinos make a difference in state tax revenues or cause an increase in crime, bankruptcies or other negative externalities, few if any have been written about the efficiency and effectiveness of casino operations and what external factors (location, size of market, etc.) are important to casino success. With so many states relying on casino revenues and others recently enacting or trying to permit casino gaming, it would be desirable to know those factors which influence casino success. This paper finds that urban location, urban size, income, and climate variables appear to influence casino efficiency and effectiveness. Tax dollars often hinge on the type of casino permitted and related location decisions. Hence, such decisions have public policy implications, and this article is perhaps the first to pinpoint factors that determine casino success.

KEY WORDS: Casino, data envelopment analysis, gaming and gambling, urban economics

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DEPOSITOR SENSITIVITY TO RISK OF ISLAMIC AND CONVENTIONAL BANKS: EVIDENCE FROM INDONESIA

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Islamic banks operate without involving interest, and therefore are believed to be less risky during the financial crisis than are conventional banks. This advantage may not be significant if government either partially or fully guarantees any bank deposit at certain level. In other words, public can be indifferent to risk of both Islamic banks and conventional banks in the existence of deposit insurance. However, there have been insufficient studies that cover issue on the impact of deposit insurance on depositors' behavior that operates market discipline. This research conducts empirical tests on whether risk of Islamic banks and conventional banks have influenced depositors in Indonesia, during the period of blanket scheme application (January 2002 – August 2005), and during the period of explicit deposit insurance implementation (September 2005 – December 2009), using cross-section analysis. This research also investigates behavior of Indonesian depositors towards risk of both types of bank during the US crisis through panel data analysis. We employ data of all insured domestic banks in Indonesia, from January 2002 to December 2009.

ENTREPRENEURSHIP AND MARKET ORIENTATION AS DETERMINANTS OF INNOVATION: THE ROLE OF BUSINESS SIZE

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ABSTRACT

In the important effort to understand what enhances innovation, the extent to which innovative actions rest on organizational values, beliefs and interests is particularly crucial. This study analyses the impact of organizational culture—specifically, the firm's entrepreneurial and market orientation—on different innovation dimensions. It also considers the role of business size in the relationship between organizational culture and innovation. An empirical study with a sample of 440 variously sized enterprises from five industrial sectors in Spain demonstrates the relationship between market orientation and entrepreneurship and innovation. Business size does not cause the relationship, though it moderates the relationship regarding management and marketing innovations.

Keywords: Market orientation; Entrepreneurship; Innovation; Size

JEL: Business Administration. General M10.

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ASSESSMENT OF INTEGRATION OF DEVELOPING COUNTRIES ON THE INTERNATIONAL CREDIT MARKET

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INTRODUCTION

The main share of the international market of issued bank loans is occupied by developed countries whereas developing countries are inferior in the volume of both issued and obtained from abroad loans. The following chart presents the volume of issued loans of developed and developing countries. The indices of developed countries exceed manyfold those of developing countries, and this trend occupies many years already. As the chart shows in the year 2008 the volume of issued bank loans of developed countries is just below the level of 20 billion dollars whereas the result of developing countries barely exceeds 2.5 billion dollars. These are the factors explaining the situation:

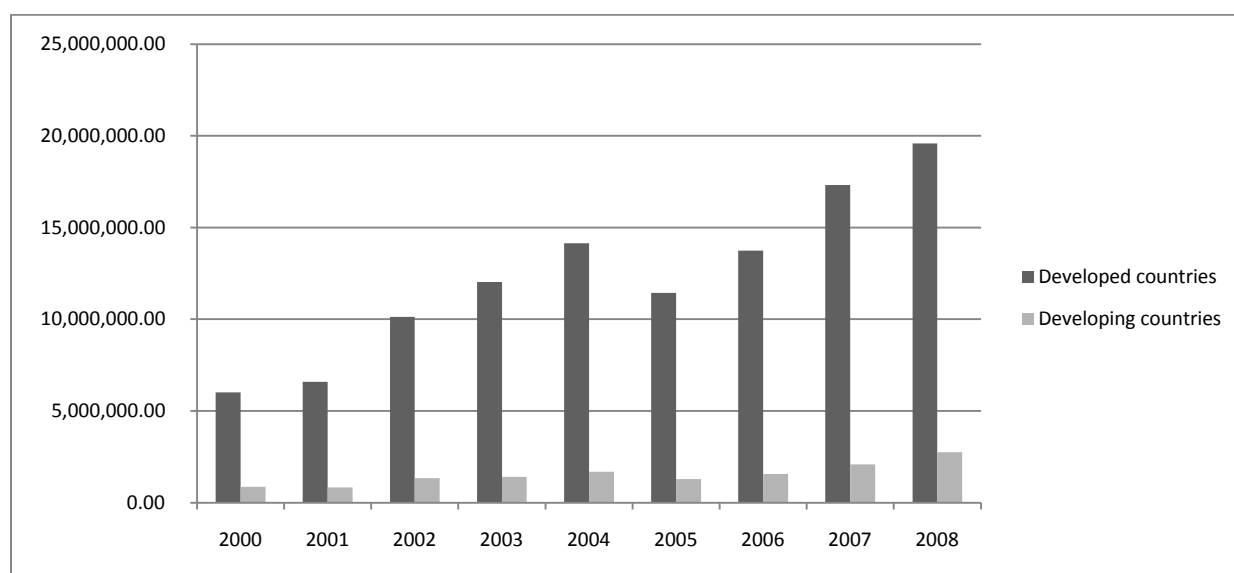
- thanks to the dynamically circulating economy of developed countries, they possess huge amounts of spare funds ready to be involved into lending process;
- credit institutions of developed countries are highly sound and quite stable (at least before the global financial crisis made us doubt it) and banking operations are standardized. Besides people have confidence in banking sector (again, before the financial crisis almost ruined it);
- the banking system of developed countries easily overcomes the state borders becoming wider-spread and penetrating the economy of developing countries.

Chart 1. Correlation of volumes of issued bank loans in developed and developing countries (in thousands of dollars)

Moreover, developed countries demonstrate the high positive dynamic of volumes of issued bank loans. According to the chart banks of developed countries issued loans for the sum of 12 billion dollars in 2003 and almost 20 billion dollars in 2008. So the growth rate during 5 years makes up 67%. Nevertheless, despite the moderate indices of volume, developing countries show even a more considerable positive dynamic of volumes of issued bank loans: in 2003 the volume approximated to 1.5 billion dollars, but in 2008 this index totaled 2.7 billion dollars, so the growth rate made up more than 80%. As a result of globalization, the relations between participants of world credit market are becoming more and more complex. So do the forms of their cooperation. This led to the development of syndicated loans on the international level.

In view of this point let us have an insight into the structure and dynamic of the market of syndicated loans. The graph below demonstrates the participation of developed and developing countries on this market. It shows that developed countries' performance is once again much better than that of developing countries, given volumes of issued loans of developed countries exceed those of developing countries. In details the portion of developed countries in 2007, when the market faced its peak, occupied about 84% of the total volume of issued syndicated loans. Nevertheless, growth rate of loans issued by developing countries during the period of 2000-2007 rose dramatically by 346%. This fact demonstrates rapid upsurge of lending activity of developing countries. Still this growth may lead to the growth of credit risks. In the year 2008 both developed and developing countries faced the sharp fall in volumes of syndicated loans due to the global financial crisis when credit risk exposure and the reduction of spare funds led to the cut in lending.

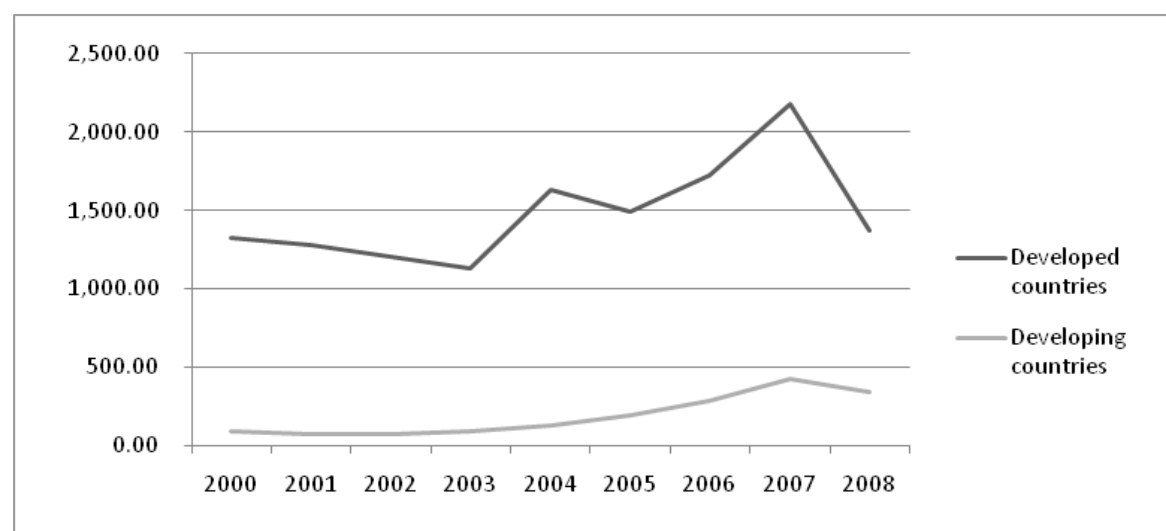
Graph 1. Dynamic of issued syndicated loans (in millions of dollars).



ASSESSMENT OF INTEGRATION OF DEVELOPING COUNTRIES ON THE INTERNATIONAL FINANCIAL MARKET (BONDS)

The present situation on the international financial debt market which is presented by bonds mainly is also characterized by predominance of developed countries. This can be explained by the high development of the institution of stock markets in these countries. Besides potential investors possess huge spare funds, while the borrowers are able to repay their liabilities for obligations in due time. The chart below presents the correlation between the share of issuers of bonds in developing and developed countries on the market of international debt instruments. The percentage of each remained quite stable over the last years: the share of issuers of international debt securities in developed and developing countries fluctuated between 92 and 95 %, and 5 and 8 % respectively.

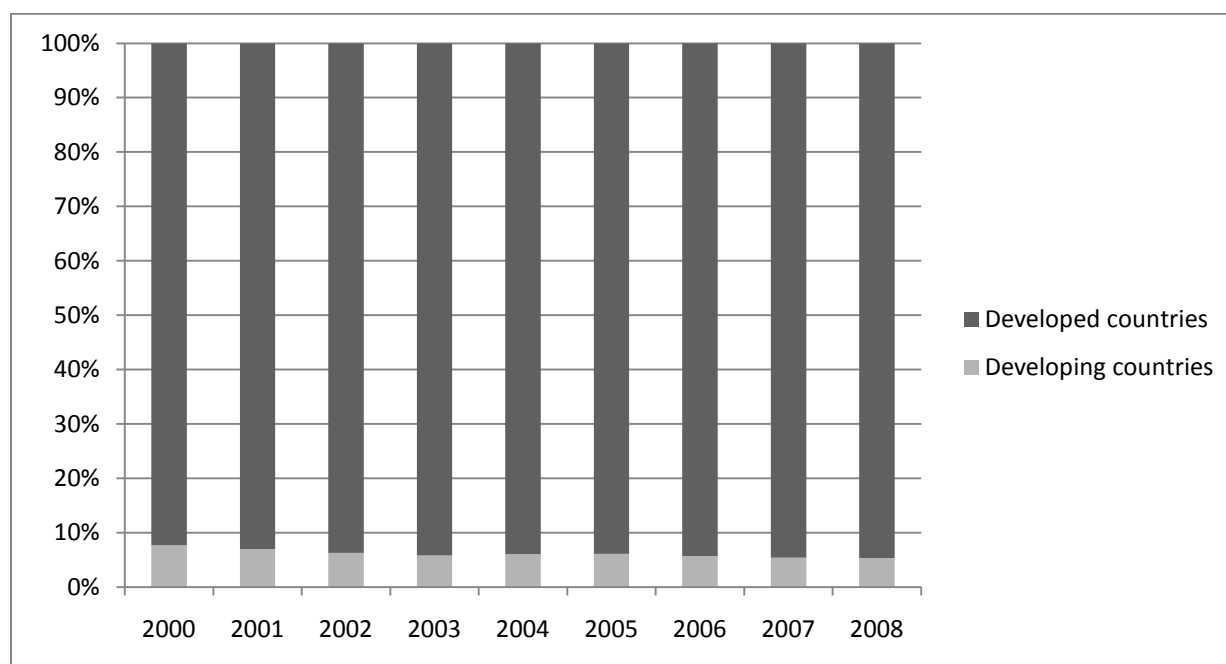
Chart 2. The percentage of issuers of debt securities



Still the percentage of developing countries was going down over the period of 2000-2008. This is not particularly connected with the fall of volume of issued international debt securities by developing countries.

This point is obviously supported by the following graph which demonstrates the reverse trend: over the years of 2000 to 2008 the volume of issued international debt securities by developing countries was rising slightly from just under 500 billion dollars to nearly 1250 billion dollars. This may testify that developing countries are gradually integrating on the international debt securities market, having its indices growing.

Graph 2. Dynamic of volume of issued debt securities by developing countries (in billions of dollars)



GLOBAL COST OF CAPITAL: THE CASE OF GCS

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ABSTRACT

GCS is a hypothetical multinational company in the IT industry. It is a major player in the IT arena catering to clients from a variety of industries. The case provides an opportunity to examine various issues that need to be considered in making capital budgeting decisions. One of the significant issues is that of determining the cost of capital which forms the basis for the hurdle rate used to decide the acceptance or otherwise of a capital investment project. The case is built around this central issue. The other related issues addressed include book-value versus market-value weights, risk-premiums for different types of projects and capital rationing.

KEY WORDS: Global Cost of Capital, Required Rate of Return and Risk Premiums

INTRODUCTION

Global Computer Systems (GCS) is an IT company that develops and manufactures IT products and services worldwide. Its major operating segments include Global Technology Services, Global Business Services, Software, Systems and Technology, and Global Financing. The majority of the company's enterprise business, which excludes the company's original equipment manufacturer (OEM) technology business, occurs in industries that are broadly grouped into six sectors – financial services, public, industrial, distribution and communications as well as small and medium sized businesses.

In spite of the current global financial crisis, GCS appears to be doing very well. In January of 2009, it announced better than expected fourth quarter earnings with net income of US\$4.4 billion, up from US\$4 billion the previous year. According to its CEO, GCS “performed well in an extremely difficult economic environment” in year N+4 and that the company will “enter the year in a very strong position”.

Table 1: GCS's Summary Financial Data (N+2–N+4)

Consolidated results (US\$, in millions)	Year N+4	Year N+3	Year N+2
Net Sales	\$103,630.0	\$ 98,786.0	\$ 91,423.0
Net Sales Growth	4.91%	8.1%	0.31%
Operating Profit	\$15,938.0	\$13,516.0	\$11,928.0
Operating Profit Growth	17.91%	13.31%	27.21%
Diluted EPS Excluding Extraordinary Items	8.93	7.18	6.06
Growth Rate	24.37%	18.48%	23.42%

Table 2: GCS Income Statement (N–N+3)

Values in Millions (Except for per share items)				
	Year N+3	Year N+2	Year N+1	Year N
Period End Date	12/31/N+3	12/31/N+2	12/31/N+1	12/31/N
Period Length	12 Months	12 Months	12 Months	12 Months
Stmt Source	10-K	10-K	10-K	10-K
Stmt Source Date	02/26/N+4	02/26/N+4	02/26/N+4	02/27/N+3
Stmt Update Type	Updated	Reclassified	Reclassified	Reclassified
Revenue	98,785.0	91,423.0	91,134.0	96,293.0
Other Revenue, Total	1.0	0.0	0.0	0.0
Total Revenue	98,786.0	91,423.0	91,134.0	96,293.0
Cost of Revenue, Total	57,057.0	53,129.0	54,602.0	60,724.0
Gross Profit	41,728.0	38,294.0	36,532.0	35,569.0
Selling/General/Administrative Expenses, Total	22,060.0	20,259.0	21,314.0	20,079.0
Research & Development	6,153.0	6,107.0	5,842.0	5,874.0
Depreciation/Amortisation	0.0	0.0	0.0	0.0
Interest Expense (Income), Net Operating	0.0	0.0	0.0	0.0
Unusual Expense (Income)	0.0	0.0	0.0	0.0
Other Operating Expenses, Total	0.0	0.0	0.0	0.0
Operating Income	13,516.0	11,928.0	9,376.0	9,616.0
Interest Income (Expense), Net Non-Operating	-217.0	293.0	-220.0	-139.0
Gain (Loss) on Sale of Assets	18.0	41.0	0.0	0.0
Other, Net	1,172.0	1,054.0	3,070.0	1,192.0
Income Before Tax	14,489.0	13,316.0	12,226.0	10,669.0
Income Tax - Total	4,071.0	3,901.0	4,232.0	3,172.0
Income After Tax	10,418.0	9,415.0	7,994.0	7,497.0
Tax rate	28.10%			
Minority Interest	0.0	0.0	0.0	0.0
Equity In Affiliates	0.0	0.0	0.0	0.0
U.S. GAAP Adjustment	0.0	0.0	0.0	0.0
Net Income Before Extra. Items	10,418.0	9,415.0	7,994.0	7,497.0
▶ Total Extraordinary Items	0.0	76.0	-60.0	-18.0
Net Income	10,418.0	9,491.0	7,934.0	7,479.0
▶ Total Adjustments to Net Income	0.0	0.0	0.0	0.0
Basic Weighted Average Shares	1,423.04	1,530.81	1,600.59	1,674.96
Basic EPS Excluding Extraordinary Items	7.32	6.15	4.99	4.48
Basic EPS Including Extraordinary Items	7.32	6.2	4.96	4.47

Items				
Diluted Weighted Average Shares	1,450.57	1,553.54	1,627.63	1,707.23
Diluted EPS Excluding Extraordinary	7.18	6.06	4.91	4.39
Items				
Diluted EPS Including Extraordinary	7.18	6.11	4.87	4.38
Items				
Dividends per Share - Common Stock	1.5	1.1	0.78	0.7
Primary Issue				
Gross Dividends - Common Stock	2,147.0	1,683.0	1,250.0	1,174.0
Interest Expense, Supplemental	611.0	278.0	220.0	139.0
Depreciation, Supplemental	4,038.0	3,907.0	4,147.0	3,959.0
Normalised EBITDA	18,717.0	16,911.0	14,564.0	14,531.0
Normalised EBIT	13,516.0	11,928.0	9,376.0	9,616.0
Normalised Income Before Tax	14,471.0	13,275.0	12,226.0	10,669.0
Normalised Income After Taxes	10,405.0	9,386.0	7,994.0	7,497.0
Normalised Income Available to Common	10,405.0	9,386.0	7,994.0	7,497.0
Basic Normalised EPS	7.31	6.13	4.99	4.48
Diluted Normalised EPS	7.17	6.04	4.91	4.39
Amortisation of Intangibles	1,163.0	1,076.0	1,041.0	956.0

Table 3: GCS Consolidated Balance Sheet (in millions) (N–N+3)

Financial data in US\$				
Values in Millions (Except for per share items)				
	N+3	N+2	N+1	N
Period End Date	12/31/N+3	12/31/N+2	12/31/N+1	12/31/N
Stmnt Source	10-K	10-K	10-K	10-K
Stmnt Source Date	02/26/N+4	02/27/N+3	02/28/N+2	02/28/N+2
Stmnt Update Type	Updated	Updated	Updated	Restated
Assets				
► Cash and Short Term Investments	16,146.0	10,656.0	13,686.0	10,570.0
► Total Receivables, Net	28,789.0	26,848.0	24,428.0	28,136.0
Total Inventory	2,664.0	2,810.0	2,841.0	3,316.0
Prepaid Expenses	3,891.0	2,539.0	2,941.0	2,708.0
Other Current Assets, Total	1,687.0	1,806.0	1,765.0	2,413.0
Total Current Assets	53,177.0	44,659.0	45,661.0	47,143.0

Property/Plant/Equipment, Total - Net	15,082.0	14,439.0	13,756.0	15,175.0
Goodwill, Net	14,285.0	12,854.0	9,441.0	8,437.0
Intangibles, Net	2,107.0	2,203.0	1,663.0	1,789.0
Long Term Investments	5,248.0	4,501.0	3,142.0	2,444.0
Note Receivable - Long Term	11,603.0	10,068.0	9,628.0	10,950.0
Other Long Term Assets, Total	18,930.0	14,509.0	22,457.0	25,065.0
Other Assets, Total	0.0	0.0	0.0	0.0
Total Assets	120,432.0	103,233.0	105,748.0	111,003.0
Liabilities and Shareholders' Equity				
Accounts Payable	8,054.0	7,964.0	7,349.0	9,444.0
Payable/Accrued	0.0	0.0	0.0	0.0
Accrued Expenses	10,546.0	9,967.0	8,558.0	10,340.0
Notes Payable/Short Term Debt	8,545.0	6,134.0	4,228.0	4,491.0
Current Port. of LT Debt/Capital Leases	3,690.0	2,768.0	2,988.0	3,608.0
Other Current Liabilities, Total	13,475.0	13,257.0	12,029.0	11,903.0
Total Current Liabilities	44,310.0	40,090.0	35,152.0	39,786.0
▶ Total Long Term Debt				
Deferred Income Tax	1,064.0	665.0	1,616.0	1,770.0
Minority Interest	0.0	0.0	0.0	0.0
Other Liabilities, Total	23,549.0	20,192.0	20,457.0	22,931.0
Total Liabilities	91,962.0	74,727.0	72,650.0	79,315.0
Redeemable Preferred Stock	0.0	0.0	0.0	0.0
Preferred Stock - Non Redeemable, Net	0.0	0.0	0.0	0.0
Common Stock	35,188.0	31,271.0	28,926.0	26,673.0
Retained Earnings (Accumulated Deficit)	60,640.0	52,432.0	44,734.0	38,148.0
Treasury Stock - Common	-63,945.0	-46,296.0	-38,546.0	-31,072.0
Other Equity, Total	-3,414.0	-8,901.0	-2,016.0	-2,061.0
Total Equity	28,469.0	28,506.0	33,098.0	31,688.0
Total Liabilities & Shareholders' Equity	120,431.0	103,233.0	105,748.0	111,003.0
Total Common Shares Outstanding				
1,385.23	1,506.48	1,573.98	1,645.59	
Total Preferred Shares Outstanding				
0.0	0.0	0.0	0.0	

Table 4: Details of Long-Term Debt (US\$, in millions)

US Dollar Notes and Debentures

Coupon Interest Rate	Maturities	Balance on N+3	Annual Interest Expense
4.48%	N+4–N+7	\$12,295***	\$551
5.34%	N+8–N+9	3,545	189
5.69%	N+10–N+14	3,026	172
8.375%	N+15	750	63
7.00%	N+21	600	42
6.22%	N+23	469	29
6.50%	N+24	313	20
5.875%	N+28	600	35
7.00%	N+41	150	11
7.125%	N+92	850	61
Other currencies (average interest rate at December 31, N+3, in parentheses)			
Euros (3.4%)	N+4–N+9	2,466	84
Yen (2.2%)	N+6–N+10	767	17
Swiss francs (1.5%)	N+4	442	7
Other (2.7%)	N+4–N+9	89	2
Weighted average interest rate = \$1,283/\$26,362 = 4.87%		26,362	1,283
Less: Net unamortized discount		65	
Add: SFAS No. 133 fair value adjustment ++		432	
		26,729	
Less: Current maturities		3,690	
Total		23,039	

All GCS bonds are rated Aaa by Moody's and AAA by Standard & Poor's. Bond ratings categories are as follows:

	Moody's	Standard & Poor's	
Highest Quality	Aaa	AAA	Investment Grade
High Quality	Aa	AA	
Upper Medium	A-1, A	A	
Medium	Baa-1, Baa	BBB	
Speculative	Ba	BB	Not Investment Grade
Highly Speculative	B, Caa	B, CCC, CC	
Default	Ca, C	D	

Currently, in the capital budgeting arena, each GCS division has its own method of calculating the cost of capital resulting in different hurdle rates; thus, it leads to non-uniformity with regard to accept/reject

decisions on capital investments. GCS feels that in order to maximise shareholder value, it has to come up with company-wide guidelines for calculating its cost of capital and standardise the hurdle rates and accept/reject decisions throughout the company.

For the year N+6, GCS is considering the following capital budgeting projects with these projects spread around the globe:

Table 5: GCS's N+6 New Projects Under Consideration

Project	Net Investment Cost (US\$, in millions)	Proposed Location	Estimated IRR	Type of Project
1	\$500	Europe	26.3%	Existing product, new market
2	\$400	USA	13.5%	New product, new market
3	\$650	Asia	8.6%	Expand existing product in existing market
4	\$1,500	Asia	23.4%	New product, existing market
5	\$350	USA	24.6%	Replace Equipment
6	\$750	Europe	10.2%	Expand existing product in existing market
7	\$250	Asia	26.7%	Existing product, new market
8	\$325	Asia	18.8%	New product, existing market

Further, GCS has a total budget allocation (capital constraint) of US\$4.2 billion for the N+6 capital investment budget.

Project risk tends to vary with project type, as described in the following table.

Table 6: Type of project and degree of risk.

Type of Project	Degree of Risk
Routine replacement of equipment	Minimal
Cost reduction	Low
Expand existing products in existing markets	Moderate
Add new products in existing markets	Moderate-High
Expand existing products in new markets	Moderate-High
Add new products in new markets	High

THE TASK

Gordon Crown, Chief Financial Officer of GCS, would like you to help him develop a company-wide cost of capital policy that is consistent with modern finance theoretical constructs. He would also like you to provide your recommendation on the acceptability of the projects for N+6 listed in Table 5 above. He also feels that since stock prices often fluctuate, it would be advisable to use book value weights in computing the component capital costs and the cost of capital.

However, his young deputy, Helen Chang who is a recent MBA graduate, feels that market prices are very important indicators of the health of the company and they provide very good signals to the corporation in terms of the future directions. As such, she feels that the market value weights approach would be the best approach.

She is also of the opinion that the Required Rate of Return on any given project, in addition to the WACC should also include various risk premiums like stand-alone or project specific risk which can be further broken down into political risk, repatriation risk, exchange rate risk etc. Further, she believes that the required rate of return should be increased by about 1% to allow for capital investment projects that have no cash inflows, such as pollution control equipment and safety equipment. These capital expenditure projects are required by law, but earn no cash inflows although they have a cost of capital. So their cost of capital must be earned by capital expenditure projects that do have cash inflows.

GUIDE TO THE TASK

Having recently completed MBA Finance at Ball State University, you feel that you are up to the task. At the minimum, you have decided that you have to do the following:

- 1. For component costs:
 - i. Compute the before- and after-tax cost of GCS debt.
 - ii. Compute the cost of equity (assuming all funds come from internal sources):
 - a. Using the constant growth Gordon Dividend Valuation Model
 - b. Using the Security Market Line Equation (SML) from the Capital Asset Pricing Model (CAPM)
- 2. Compute the Weighted Average Cost of Capital (WACC)
 - i. Using book value weights for debt and equity
 - ii. Using market value weights for debt and equity
- 3. Be sure to calculate the WACC for two different debt and equity costs in step 2 above.
- 4. Address the pros and cons of using market value weights versus book value weights and reconcile the divergent views of Crown and Chang.
- 5. Compute the Required Rate of Return for the project(s), adding appropriate risk premiums subjectively. These risk premiums can differ depending on the nature and continental location of the projects.
- 6. Make a recommendation as to which, if any, of the investments identified in Table 5 should be accepted taking into account the capital constraint.

Note:

i. GCS is part of several stock market indices such as the Dow Jones Composite Average, S&P 100, S&P 500 and S&P Composite 1500.

ii. The long-run average return on the S&P 500 Index is 12.4%.

iii. T-bills and T-bill rates can be found [Bonds Online](#).

iv. The beta of GCS is 0.91. Use 5.0 for the equity premium (sometimes called the market risk premium) which is the market-wide premium demanded by investors for investing in stocks rather than in virtually risk-free U.S. Treasury securities. GCS common stock is presently trading at \$95 per share.

v. You can find daily interest rates for Moody's Aaa bonds at the following website <http://www.federalreserve.gov/releases/h15/Update/>. Essentially, you can find the current market value for the bonds listed in Table 4 by using these daily interest rates. For the foreign currency bonds listed in Table 4, you have to use the book values for the market values. You may want to recall that corporate bonds have a face value of \$1,000 unless otherwise stated. Bond interest is normally paid twice yearly on June 30 and December 31. Assume that all bonds mature on December 31.

vi. Include charts and tables, where appropriate. Clearly state your assumptions and provide detailed calculations, where necessary.

BIOGRAPHY

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VALUATING INTERNET FIRMS: LIMITS OF REAL OPTIONS METHOD

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ABSTRACT

This research aims to explain how adjusted DCF model (Rappaport & Mauboussin, 1999), and precisely the Real option model, is unable to explain the spread usually found between fundamental value and market price for Internet Firms. Real options methods are used to enhance the valuation process, to capture the value of future opportunities, and to explain the important spread that is often found between fundamental value (calculated by DCF) and market price (Kester, 1984). In order to value Internet Firms, Rappaport & Mauboussin (1999) proposed an adjusted DCF process combining DCF method and Real option theory using the option pricing model of Black & Scholes (1973). In this research, through three study cases (Amazon, Dell & Google), we found that Real option pricing model is able to attribute only less than 10% of the spread to real options identified and potentially exercised.

Key words: Valuation, DCF, Real options, Strategy, Internet Firms.

BIOGRAPHY

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THE ISSUE OF THE BUDGETARY BALANCE UNDER THE CURRENT CRISIS

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Diana Marieta Mihaiu, Lucian Blaga University of Sibiu
Alin Opreana, Lucian Blaga University of Sibiu

ABSTRACT

A budgetary deficit is the amount by which the government's income falls short of the expectations set forth in its budget over a given time period. In most cases, those who experience a budget deficit must borrow funds to make up the difference between projected and actual income and expenses. The borrower must pay interest on this amount, also known as debt, which further increases expenses for the following time period. In this way, budgetary deficits tend to grow over time with the accumulation of loans and interest payments. The current economical situation in Romania is looking to fund its budgetary deficit through effective methods that would have positive effects on medium and long term over the main economic imbalances (unemployment and inflation), having as final purpose the economical recovery and sustainable growth of it.

INTRODUCTION

The budgetary deficit represents a negative situation with which the public budget can face itself with. Although the budgetary deficit was not accepted by the classic finance theory, nowadays the possibility of elaborating the state budget with deficit and accepted practice and often met at the level of most states, accentuated also by the effects of the worldwide economical crisis. (Opreana A, Bunescu L, Cindea D. M, 2009).

Under the economical and socio-political context of the last century one of the major dilemmas that gave rise to many economists' studies was born: the budgetary policy versus the monetary policy. This dilemma is even more to the fore in this period characterized by major economic crisis and imbalance.

The economical policy was different, depending on the political orientation of each government party. Thus, the periods in which the monetary policies targeted the control and the price stability that were fiercely supported by the people that represented the monetary domain namely the Chicago School have alternated with periods in which the governments have adopted economical policies based on encouraging employment by increasing the public expenditure, these policies have their roots in the economical thinking of the followers of Keynes and the Cambridge School.

For the monetary people the budgetary or fiscal impulses can affect revenues but only on short term. The government's spendings financed through public loans or taxes will lead to the suppression of an approximately equal volume of expenditure both on the consumption part and on the investments one, so that eventually the production, the employment and the global income will not suffer major changes. It is considered that the fiscal, budgetary policy should settle itself with following up a balanced budget, facilitating the redistribution of the incomes and the resources reallocation and dealing with the production and the efficient management of the public goods that cannot be given to the private initiative. In this context the Government's efforts should be aimed towards the improvement of the structure of various markets, towards ensuring free competition that would lead to broadening these markets and making them more liquid and more efficient and thereby favoring the economic growth.

THE RESULTS OF THE MEASURES FOR FINANCING THE BUDGETARY DEFICIT IN ROMANIA

Financing the budgetary deficit is a fundamental problem of the current budgetary policy at international level. The money for financing the budgetary deficit is increasingly harder to find, while the state risks losing control over the expenditures. The financing needs of a state are amplified because of the economic crisis. The crisis has left its mark over the Romanian state revenue to the treasury, which doesn't rise up to the level estimated in the budget. This is the term most used to characterize the existent imbalance between the resources and the needs of the public sector.

The situation of the budgetary deficit and of the public debt in Romania is presented in the table below:

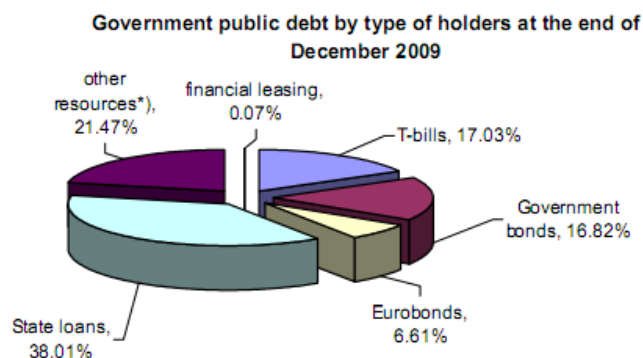
Table 1: The budgetary deficit and the public debt in Romania in the period 2000 - 2009

The indicator	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
The public debt as % from GDP	22.5	25.7	24.9	21.5	18.7	15.8	12.4	12.6	21.78	29.29
The budgetary deficit as % from GDP	-4.7	-3.5	-2.0	-1.5	-1.2	-1.2	-2.2	-2.5	-5.5	-7.2
The budgetary deficit (mln euros)	-1897.3	-1582.7	-973	-786.2	-744.3	-923.6	-2119.9	-3140.2	-7597.7	-8318.7

The source: The Ministry of Finance of Romania and Eurostat

The last two years are noted through a significant increase of the budget deficit of Romania as a consequence of the current economical crisis. Under these circumstances the budgetary deficit of Romania in 2009 reached a share of 7.2% of GDP that is 8318.73 million euros (35173.3 million lei). Romania since the year 2008 no longer meets the Maastricht criteria on the budget deficit. The agreements with the international financial institutions provide a target to decrease to a value below 3% until 2011. Romania's public debt increased in 2009 with almost 40 billion lei, reaching 29.29% of GDP, rising by nearly eight percentage points from the level recorded in late 2008, 21.78% of GDP according to the Public Finance Ministry, but it has an acceptable level if we would compare it with the level from Hungary which is over 70%, or with the Maastricht Treaty requirements for 60% of GDP.

Figure 1: The structure of the public debt in Romania at 31.12.2009

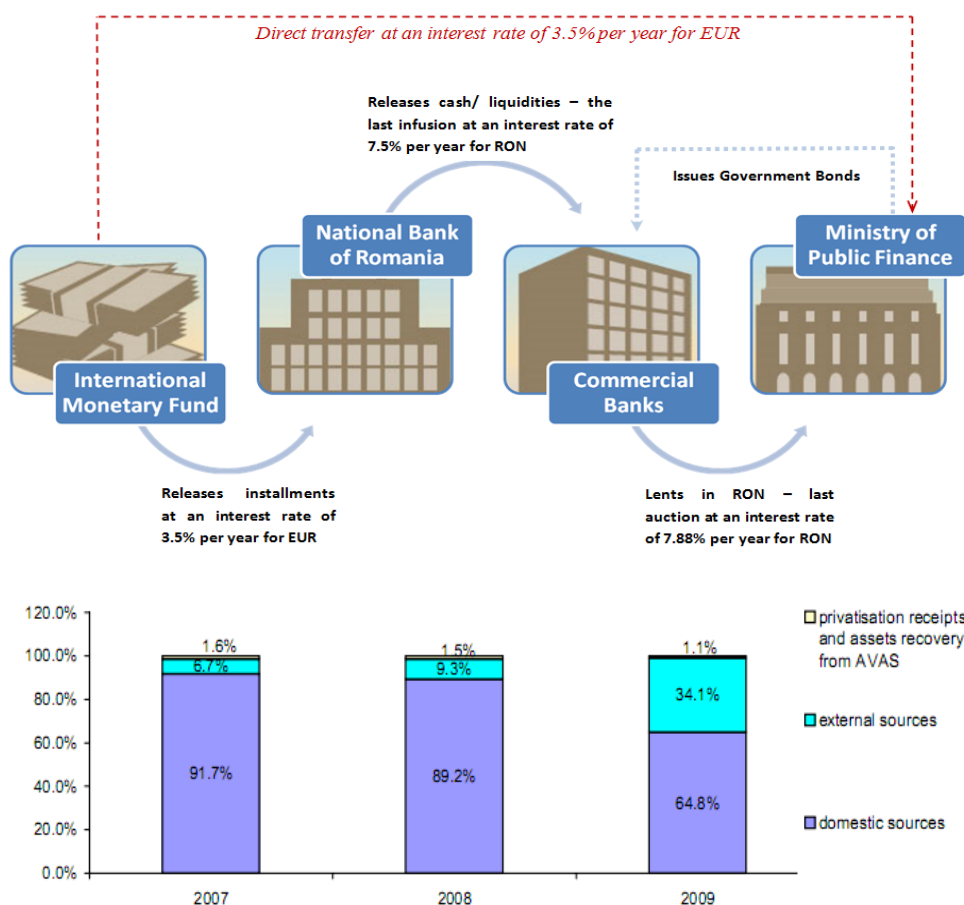


The source: The Public Finance Ministry of Romania

Divided on the type of instruments, the largest share from the public debt belongs to the state loans (38%), followed by the T-bills, with a share of 17%, and the state bonds (16.8%). The eurobonds represent 6.61% from the total loans, while funding from other sources accounts for 21.47%.

For the year 2009, the funding of the budgetary deficit was realized in a more balanced proportion from domestic and foreign sources. The financial terms of the external loans from the international institutions are more favorable than those applicable to the loans from the domestic capital market and the use of these instruments for financing the budgetary deficit leads to decreasing the interest costs thus reducing the debt service, as it can be seen in the figure below:

Figure 2: Financing the budget deficit in Romania 2009



Loans from international financial institutions

The need of a loan from the international financial institutions has become a priority in Romania immediately after the preparation and adoption of the budget for the year 2009. Romania joined the long list of countries from Eastern Europe (Hungary, Serbia, Latvia, etc..) that need an emergency loan from the IMF to cover the deficiency of the public financial resources.

The *International Monetary Fund* (IMF) approved a 24-month SDR 11.4 billion (about €12.9 billion or U.S. \$ 17.1 billion) Stand-by arrangement for Romania to support an economic program designed by the Romanian authorities and intended to cushion the effects of the sharp drop in capital inflows while addressing the country's external and fiscal imbalances and strengthening the financial sector (IMF,

2009). The annual interest to the IMF loan is a reasonable interest rate (3.5%), a relatively modest cost compared to the one which Romania can borrow from on the foreign markets. The IMF loan was and will be obtained in installments by the end of 2010, and its reimbursement will be made gradually by 2015.

By fulfilling the performance criteria and the structural objectives agreed through the Stand-by agreement, the Romanian authorities and the representatives of the International Monetary Fund (IMF) have decided that half of the amount of installments of the IMF, agreed by the end of 2009 (amounting to 1563. 500,000 SDR), to be used for financing the state budgetary deficit, under the need to balance the State General Account of the Treasury.

The Stand-By Arrangement will be combined with other multilateral financial support. The total international financial support package will amount to €19.9 billion (about U.S. \$ 26.4 billion), with the *European Union* providing €5 billion (or about US\$6.6 billion), the *World Bank* €1 billion (or about U.S. \$ 1.3 billion), and the *European Bank for Reconstruction and Development (EBRD)*, the *European Investment Bank (EIB)*, and the International Finance Corporation (IFC) has combined €1 billion (or about U.S. \$ 1.3 billion), the interest is being calculated depending on the Euribor rate to which there will be added a few basis points (Medrega C., 2009).

Issues of government bonds

To the loans contracted by the Romanian state from the international financial institutions adds the issue of the government bonds on the domestic or international market. Thus, on November 26, 2009, the Ministry of Finance launched on the domestic capital market, through tender, an issue of government securities with an announced value of 500 million euro and with a maturity of 364 days. The amounts drawn were used to finance the budgetary deficit and to refinance the public debt. On 11th of March 2010, the Finance Ministry placed 1 billion euros' worth of five-year Eurobonds on the international market, the issue was oversubscribed by almost five times. The titles have a coupon of 5% and the return offered to the investors was about 5.18% per year.

The recovery of the arrears from the fiscal Romanian taxpayers

The number of taxpayers that record outstanding tax liabilities against the Romanian state budget is continuously growing. The main reason invoked by the bad taxpayers that register outstanding tax liabilities is primarily the size of the tax burden, to which it is added the lack of liquidity brought by the global financial crisis. Analyzing the situation of the large taxpayers regarding the state of nonpayment of the tax obligations to the state budget, the situation is alarming.

In the year 2010 Romania has to recover over one billion euro from the great contributors that recorded debts to the budget on December 31, 2009, according to the National Agency for Fiscal Administration (NAFA). On the list of the major debtors, published by the NAFA, there are 440 taxpayers whose debts to the budget sum up to about 4.2 billion lei. In only two months these have increased by about 500 million lei on the background of the economical crisis.

As seen from the table and figure above, the highest share in the outstanding obligations to the state budget are owned by the interests and the default charges (49%), followed by the value added tax (22.33%), and the lowest share is owned by the income tax (4%). If the case of the state budget, on 31.12.2009 the amounts owed by the major contributors in value of 4273.6 million lei represent 12% of the budget deficit published by the Ministry of Public Finances, which is in value of 35,173.6 million lei for the year 2009. Although this study focuses only on the large taxpayers' debt, we must not overlook the considerable amounts owed by thousands of small and medium taxpayers. Certainly by collecting them the budget revenues would increase significantly resulting in a significant decrease in the budgetary deficit.

Figure 3: The structure of the outstanding obligations to the state budget in 2009 (Large taxpayers)

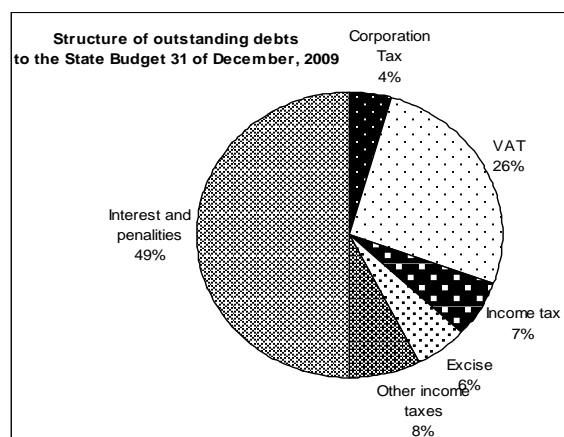


Table 2: The statement of outstanding Obligations to the state budget in 31.12.2009 (Large taxpayers)

The state budget	mil. RON	
Total	4,273.60	100 %
The income tax	187.90	4 %
VAT	1,116.40	26 %
Tax on salary	280.70	7 %
Duties	236.30	6 %
Other taxes on income	321.40	8 %
Interests and penalties	2,132.00	50 %

A study made by the National Institute of Forecast of Romania highlighted the idea that there is a fairly strong correlation between the homogeneity of the coalitions in power and the dynamic shortages. Usually, it is found that when the political coalition in power is composed of a large number of different political guidance, as is the case of Romania, the budgetary policy loses its coherence and the deficits amplify themselves. Conversely, in countries where the power is hold by only one strong party, the chances of applying an efficient management of the public debt is much higher. (Albu L, Pelinescu E, 1999). The statements above apply perfect in the situation in Romania at the end of the last year. Romania didn't have a government to receive the third tranche from the IMF, for 1.5 billion euros, of which half is used to cover the budget deficits. The political scandal has deprived Romania from a cheaper access to the foreign markets. The Romanian local banks have made the most of the bad situation in which the state budget was found in late 2009, demanding higher interests than those about 10% offered by the Government.

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<http://www.anaf.ro/public/wps/portal/ANAF/Informatii/Infoagec/Bugstat>

INTERNATIONAL COMPETITIVENESS: AN ANALYSIS OF THE INTERACTION OF QUALITATIVE AND QUANTITATIVE INDICATORS

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Fidelis Ezeala-Harrison, Jackson State University in Mississippi

ABSTRACT

This paper presents a model for analysis of the various factors of both qualitative and quantitative dimensions which, for a given country, determines the level, degree, and ability to sustain international competitiveness over time. It utilizes a structural model that depicts (micro and macro level) competitiveness as the nation's relative ability to make efficient use of its resources. It finds that long-term national competitive advantage for a country depends on: (1) the necessary (micro-level) quantitative factors of total factor productivity, cost efficiency, and technology; and (2) the sufficiency (macro-level) qualitative indicators involving governmental and institutional parameters, and socioeconomic infrastructure. The proposition is verified with application of micro data drawn from across U.S. industrial sectors utilizing standard econometric approaches.

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AGRICULTURAL BIOTECHNOLOGY AND GOVERNMENT REGULATION

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ABSTRACT

This study reviews some of the major theories regarding the origin of government regulation of business. It then applies these theories to a specific case, the regulation of agricultural bio-technology, in order to examine how social, political, economic, and business forces combine to shape government and firm behavior over time. This case illustrates the influence exercised by business on government, the influence of the government on business, and the influence of society, i.e., public opinion, on both. It also shows the effect that bad management decisions can have on even the most effective use of corporate power.

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THE IMPACT OF DIRECT-TO-CONSUMER ADVERTISING OF ETHICAL DRUGS ON THE HEALTH CARE DELIVERY SYSTEM

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ABSTRACT

There was a time, not too long ago, when it was an unspoken subject. No one talked about it, no one joked about it and it was never mentioned in television advertising or at football games. Five years later, it seems everyone knows about erectile dysfunction, or male impotence. The ads are everywhere, and Viagra - the first oral drug to treat the problem - is one of the best-known brands in the country. The above observation highlights how far pharmaceutical advertising of prescription (ethical) drugs has come. Direct-to-Consumer (DTC) advertising which is defined as any communications effort by a pharmaceutical company to promote prescription (ethical) drugs to the general public using the lay or popular media such as TV, radio, print and telephone, has become a major phenomenon in the marketing of ethical drugs. The last few years has seen a geometric growth in the advertising dollars spent on DTC advertising in the United States of America for approximately \$800 million in 1996 to \$2.7 Billion in 2001. A study by researchers at Harvard University and the Massachusetts Institute of Technology that looked at effect of direct-to-consumer (DTC) advertising on spending for prescription drugs study found that, on average, a 10% increase in DTC advertising of drugs within a therapeutic drug class resulted in a 1% increase in sales of the drugs in that class. When this result is applied to the 25 largest drug classes in 2000, the study found that every \$1 the pharmaceutical industry spent on DTC advertising in that year yielded an additional \$4.20 in drug sales. DTC advertising was responsible for 12% of the increase in prescription drugs sales, or an additional \$2.6 billion, in 2000. This paper presents a historical discussion of OTC advertising and its implication to the health care delivery system. Specifically, the paper

- (1) *Presents a historical discussion of DTC advertising in the United States.*
- (2) *Discusses the impact of DTC on consumers and*
- (3) *Provides some brief reflection on the future of DTC advertising in the Pharmaceutical Industry.*

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THE IMPACT OF GLOBAL DEMOGRAPHIC TRANSITION ON US STOCK MARKET PERFORMANCE AND EFFECTIVE INVESTMENT STRATEGIES

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In the first part of the paper, we discuss two important dimensions of global demographic transition – 1) projected change in the relative size of major workforce aged between 25 and 64 and 2) changing pattern in the percentage of senior population of age 65 and above – for low developed versus more developed countries and across different regions - North America, Asia, and Sub-Saharan Countries. In the second part of the paper, we discuss the historical evidence on the relationship between the demographic workforce structure and US stock market performance. More specifically, we investigate the impact of the change in major workforce aged between 40 and 64 on the performance of the US S&P 500 Stocks (using the demographic data from the US Census Bureau and the Real S&P 500 index from Robert Shiller's website at Yale University). Using the estimation results, we then show the predicted performance of US stock markets for the coming decades, based on the demographic projection by the US Census Bureau. Finally, we discuss some effective investment strategies faced with the expected situation during the coming decades.

HIGHER ORDER MOMENTS RESAMPLING

Giuseppe Galloppo, Università di Roma Tor Vergata

ABSTRACT

This paper develops a set of portfolio optimization models that involve a resampling approach of the higher order moments, first four moments, of financial assets return distributions. The Resampled Efficiency (RE) techniques introduce Monte Carlo methods to properly represent investment information uncertainty in computing MV portfolio optimality. Notwithstanding the central limit theorem, for both the academic and the financial communities it is a familiar stylized fact that stock market returns exhibit latent higher moment risk in the form of negative skewness and high kurtosis. Take a cue from these considerations we have added higher-order moments to the resampling rule. We discuss the solution of the higher order moments resampling approach replaying an investment game that compares the performance of a player using four portfolio schemes for determining portfolio weights using a Monte Carlo based resampling approach. Extensive computational results are obtained on a real-world dataset of the returns of 3 index basket equity for a set of portfolio models with two different resampling approaches. In summary, when the higher moments of stock return distribution are accounted in the resampling optimisation algorithm surprisingly success has been mixed.

JEL: G11

WHAT HAS WORKED IN OPERATIONAL RISK?

Giuseppe Galloppo, University of Rome Tor Vergata
Alessandro Rogora, RETI S.p.a.

ABSTRACT

Financial institutions have always been exposed to operational risk – the risk of loss, resulting from inadequate or failed internal processes and information systems, from misconduct by people or from unforeseen external events. Both banking supervision authorities and banking institutions have recently showed their interest in operational risk measurement and management techniques. This newfound prominence is reflected in the Basel II capital accord, including a formal capital charge against operational risk, based on a spectrum of three increasingly sophisticated measurement approaches. The objective of this paper is to increase the level of understanding of operational risk within the financial system, by presenting a review of the literature on the modelling techniques proposed for approach such risk in financial institutions. We perform a comprehensive evaluation of commonly used methods, with a view to compare the performance of different estimators and quantitative estimation methods, for implementation of operational risk measurement. We find that there is currently high variability in the quality and quantity of disclosure on operational risk so, as our conclusion, we try to offer instructive and tractable recommendations for a more effective operational risk measurement.

JEL Classifications: G21

ROLE OF BUDGETING IN ENVIRONMENT OF FINANCIAL CRISIS

Libuše Šoljaková, University of Economics Prague

ABSTRACT

The differing opinions of both experts and managers on the application of budgets during the financial crisis were inspiration for the empirical study that is oriented on the importance of budgets to performance management. The paper results from the empirical research. Analyses and conclusions presented in this paper cover the following issue: The first part analyses changes in the application of budgets in recent years and the indicators of these changes and on the opinions of managers of budgets and explores whether managers consider budgets an important management tool supporting and improving management. Analyses concentrate also on differences between the attitudes of financial and non-financial managers and between middle level and top managers. The second part of the project focuses on recognition of factors that have an influence on budget consideration such as methods of budget preparation, manager participation in budgeting process, level of power and responsibility managers, relation to incentive scheme, and the personal characteristics of managers.

KEYWORDS: Budgeting; Corporate Governance; Management Tools.

INTRODUCTION

Budgets are one of the most widely used tools for planning and controlling organizations. But during the last ten years or so attitudes that companies should go “beyond budgeting” and abandon budgeting in practice have been presented by experts in both literature and in discussion meetings. The aim of the research was to discover whether budgeting is able to support and improve companies management during large financial crisis and whether companies have changed their budgeting practices in connections with financial. The research was conducted in two phases with a questionnaire survey and direct interviews with managers.

LITERATURE REVIEW

It was implicitly assumed that budgets serve as an important managerial need and textbooks such as Drury (2007), Kral (2006), Fibírova and Soljakova (2005), Fibírová and Soljakova and Wagner (2007) rehearse the importance of budgets in: planning, co-ordinating, communicating, motivating, controlling and evaluating operations; Horngreen (2006): “Budgets are a major feature of most management control systems, they can compel planning including the implementation of plans, provide performance criteria, promote communication and coordination within organization, affect behavior and organizational processes“. The researchers wished to establish the conditions in which different forms of budgeting were appropriate, not to challenge the usefulness of budgeting itself (Lorino 1996), Kaplan and Norton (1996), Eschenbach (2000). However, this changed in the 1990s as Hope and Fraser (1997, 1998, 1999, 2003) mounted a wide-ranging critique of the manner in which budgeting systems are typically implemented. They observed and described budgeting systems highlighting “the often bureaucratic and expensive nature of the budgeting process, the failure of budgeting to meet the needs of managers in uncertain and competitive environments and the likelihood that budget systems would lead to managerial “gaming” of the numbers.”

METHODOLOGY

The research is based on direct investigation of the actual situation in the Czech Republic during the financial crisis. The questionnaire was developed and then sent to 250 random screen of industrial and commercial companies in the Czech Republic. Seventy-two responses are included in this research. The companies included in the research operate in various areas of business (see Figure 1). Then several top managers (Chief Executive Officers and Chief Financial Officers) were interviewed directly. The analyses are based on basic statistical methods.

Hypothesis

The empirical research assured the following main hypothesis:

The budgets are still important tools and their role has increase during the financial crisis.

Methods of preparing budgets and budgetary control as well as the flexibility of budgets to have an influence on using budgets during financial crisis.

Hypothesis A

The budgets are still important tools and their role has increase during the financial crisis.

According to the empirical research most companies (59 %) consider budgets as a *traditional significant tool useful for decision making and control*. Budgets have to be continually used during the financial crisis and they have to adapt to changes in the business environment.

10 % of companies use budgets in a traditional manner but budgets are *only a formal tool* required, for example, by banks, financial institutions, and owners. They are not used as active management tools and financial crisis has no opinion on the application. The reasons could be:

- management has no interest; they prefer intuitive and interactive management methods;
- the business activity is fixed and developed continually;
- the business activity is too variable to predict using budgets.

Only 6 % of the companies have eliminated or reduced the application of budgets because:

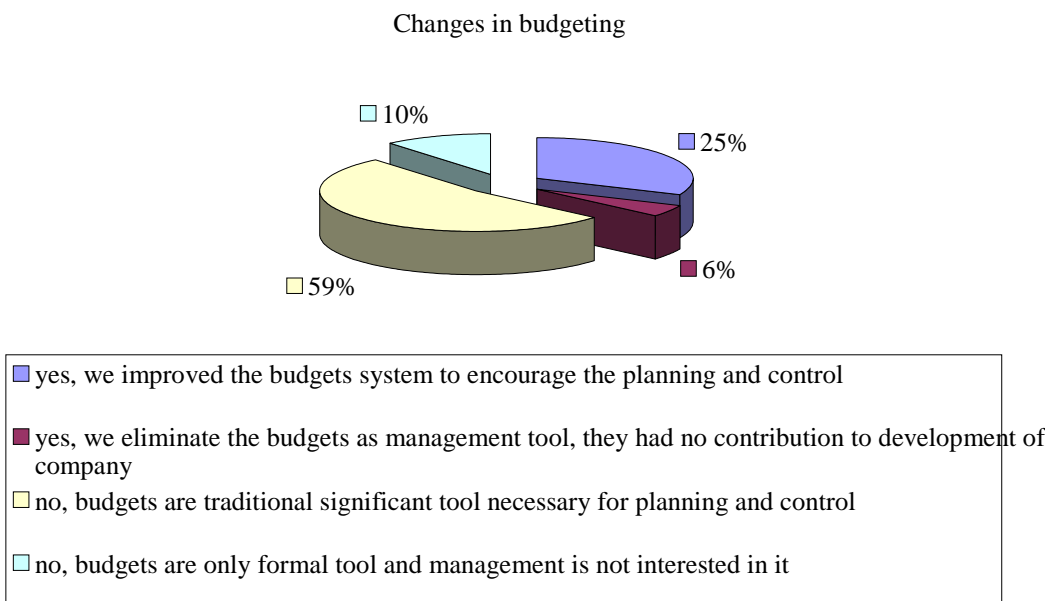
- budgets do not encourage the business development and performance.
- budgets are *only bureaucratic and administratively complicated tools*; expenses regarding budget preparation and control have been higher than the benefit obtained from budgets.
- the budgets were only a formal tool.

25 % of companies have intensified application of budgets during the financial crisis and this change was evoked by:

- the owner in connection with a change of ownership (25 %);
- managers in connection with the development of companies (44 %);
- new managers in connection with their arrival in the post (31 %).
-

Budgeting practice has changed in recent years but, according to this research, little of it was driven by the “beyond budgeting” movement. Instead there has been an intensification of the budgeting processes application. (See figure 3)

Figure 1: Changes in Budgeting



The following alternatives of budget consideration were tested for the purpose of proving the analysis of using budgets:

- Budgets are only *non flexible and administratively complicated tools*. They have negative influence on behavior companies partly during the financial crisis, because they limit and formally measure business activities of the companies and their business units without any careful analyses of the actual conditions and development possibilities. Budgets also support irrational manager behavior in order to meet the budgets. They, for example, move the sales or cost on purpose from period to period.
- Budgets represent an *important management control tool* supporting business behavior during the financial crisis. They serve a number of useful purposes:
 - ⇒ coordinating and communicating the activities of various parts of the organization and ensuring that the parts are in harmony with each other during the quickly changing conditions;
 - ⇒ motivating managers to achieve the best;
 - ⇒ controlling activities.
- Budgets provide *important information for decision making*, for setting standards, costs, margin, profit of products and customers. They contribute to product volume and structure optimizing and the optimalize of performance.

Managers were to use a scale from 1 to 5 to value their acceptance of the budget. (1 – absolute disapproval, 5 absolute acceptance). The answers were analyzed in relation to financial and non-financial managers and in relation to the level of power and responsibility. Table 1 shows the average value according to the manager groups

Table 1: Budget consideration

Consideration	Financial managers	Non-financial managers		
		top	middle and lower	
			high level of power and responsibility	low level of power and responsibility
Bureaucratic and administratively complicated tool	1,000	1,316	1,579	2,316
Important management control tool supporting and improving corporate governance	3,539	3,342	2,000	1,158
Important tool for decision making	3,697	3,482	1,789	1,211

Outcomes show the positive budget consideration by all top managers – both financial and non-financial. Research did not confirm the different attitudes of financial and non-financial top managers toward budgets. In our opinion the relatively small variances in outcome for financial and non-financial managers' is more the result of the different priorities of managers than from attitudes toward budgets themselves. The decreasing level of power and responsibility means the low positive attitude toward budgets. Middle and lower level managers with a low level of power and responsibility consider budgets as a bureaucratic, non-flexible and administratively complicated tool that neither supports management control nor decision making.

Managers prefer the role of budgets in decision making to management control but the difference is not significant enough to make a distinct conclusion. An analysis of budget consideration according to shareholder's structure confirms a relation of the shareholder's structure to their consideration of the budget. For example a negative attitude toward budgets has managers of companies that belong to foreign holding – see table 2.

Table 2: Budget as bureaucratic and administratively complicated tool according to the shareholder's structure

Consideration	Financial managers	Non-financial managers		
		top	middle and lower	
			high level of power and responsibility	low level of power and responsibility
Sole investors	1,000	1,167	1,000	1,000
Domestic holding	1,000	1,316	1,737	1,842
Foreign holding	1,000	1,421	1,842	2,684

Negative budget consideration by middle and lower level managers in foreign holding is caused above all by:

- the limited possibilities of these managers to take part in the budget process, managers take part in the first phases of budgeting process, but both higher level and board create and approve final budgets without coordination with responsible managers. Then the responsible managers do not accept the budgets as proper target,
- the incompatibility between company goals and the goals of these managers,

- the poor ability of top managers and board to explain all the circumstances and contexts of the budgets to each other and lower level of managers,
- the lower flexibility of management systems in multination holdings

On the other hand the companies of sole investors are able to involve the middle and low-level managers in the process of budget preparation and budgetary control, to ensure easier communication and clearer contribution analysis. The positive budget consideration in relation to shareholder's structure shows table 3 and 4.

Table 3: The budget as a management control tool according to the shareholder's structure

Consideration	Financial managers		Non-financial managers	
	top		middle and lower	
			high level of power and responsibility	low level of power and responsibility
Sole investors	3,000	3,000	3,000	1,667
Domestic holding	3,526	3,105	1,842	1,211
Foreign holding	3,526	3,316	2,684	1,000

Table 4: The budget as a tool for decision making according to the shareholder's structure

Consideration	Financial managers		Non-financial managers	
	top		middle and lower	
			high level of power and responsibility	low level of power and responsibility
Sole investors	3,000	3,667	3,000	1,667
Domestic holding	3,842	2,789	1,632	1,105
Foreign holding	3,737	3,737	2,263	1,421

The positive budget consideration outcomes from (excepted traditional points):

- setting the goals for each level of management,
- supporting internal control system, they could prevent some frauds
- coordinating of activities

Hypothesis B

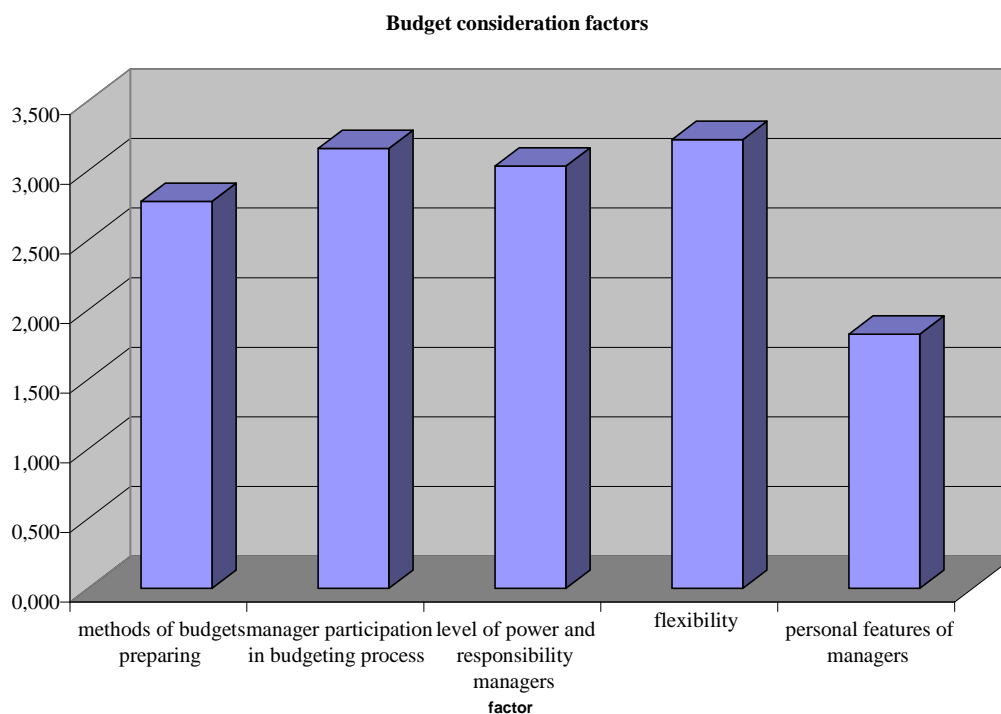
Methods of preparing budgets and budgetary control as well as the flexibility have an influence on budget consideration.

Managers should evaluate the influence of the following factors on budget consideration:

- methods of budgets preparing
- manager participation in budgeting process
- level of power and responsibility managers
- flexibility of the system
- personal features

The responses were scaled from 1 to 5 (1- no significant, 5 – most significant). The figure 4 shows the average valuation.

Figure 2 – Budget consideration factors



The flexibility of the budgeting system is the most important factor according to the study. This factor absolutely supports budget application in changing environment, the changes of conditions of business environment required flexible systems. The second most important factor referring to the previous point is manager participation in the budgeting process. In the case that managers have the opportunity to take part in budget preparation and control and they accept the budget as a personal task, budget efficiency increases. If the budget is only a directive and managers do not accept them or they consider them as unmeetable, managers have no motivation to meet the budget goals.

This opinion supports the importance of the third factor – the level of manager power and responsibility. The lower the importance was found in respect of methods of budget preparation. Most companies use traditional methods based on the actual outcome in the previous year adjusted by supposed changes in volume and structure of activities. The personal characteristics of managers carry the least importance. The research does not confirm that today there is no possibility to control a lot of managers (above all the creative characteristic) through budgets or similar “hard” measures.

CONCLUSIONS AND SUMMARY

A survey of 72 companies investigated whether companies still use budgets, whether practice is changing and what the attitudes of financial and non-financial managers are towards budgets in connection with financial crisis. Companies still use budgets, even intensifying their application over what is required, above all in connection with changes in ownership, managers in connection with the development of companies, new managers in connection with their arrival in post. The dynamically developing companies and more developed companies consider budgets more significant and use budgets more intensively. These companies also permanently try to improve budgeting systems.

The attitudes of top financial and non-financial managers toward budgets are broadly positive. The middle and low managers do not consider budgets as such an important tool. Negative consideration of budgets by middle and low level managers in multinational companies is caused above all by limited manager possibilities to take part in the budget process and the poor ability of top managers and owners to explain all circumstances and contexts of budgets. Changes have led to additional techniques or analytical detail rather than a reduction in traditional budgeting. A relation to incentive scheme and manager participation in budgeting process are the most important factors according to the study. These factors absolutely support budget consideration as tool for motivation and control. On the other hand the personal features of managers are not very significant.

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MANAGEMENT STRATEGIES FOR GLOBAL CLIMATE CHANGE

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The management of Global Climate Change is a new paradigm that is moving into very high priority in the minds of managers. For example, in one survey by Accenture the global consulting firm, 64% of consumers worldwide say they are willing to pay a higher price for goods and services that produce lower greenhouse gas emissions (Makower, 2009). In 1997, the Kyoto Protocol was concluded and established legally binding obligations for developed countries to reduce their greenhouse gas emissions. Governments around the world recently met and negotiated the Copenhagen Accord in December 2009. Twenty three multinational corporations came together in the G8 Climate Change Roundtable, a business group formed at the January 2005 World Economic Forum. The group published a statement stating that there was a need to act on climate change and stressing the importance of market-based solutions. It called on governments to establish "clear, transparent, and consistent price signals" through "creation of a long-term policy framework" that would include all major producers of greenhouse gases (WEF 2005).

In management literature, the seminal paper of Porter and Linde (1995) reviewed the prevailing view that there is an inherent and fixed trade-off: ecology versus the economy. Most of the prevailing management literature since Porter and Linde about sustainable management, green management and the management of global climate change is based on the premise of free market competition. In 2009, Randers and Gilding distributed a seminal working paper that argued that businesses will not act sufficiently to manage their impact on global climate change until it is almost too late and the state of the environment becomes critical. They suggested a crisis management approach whereby national governments would effectively nationalize their economies as the only viable option left to avert catastrophe. Therefore, this paper suggests a continuum of different management strategies under conditions of global climate change in a range of economic environments from free market competition to total nationalization.

BANKING IN LATIN AMERICA AFTER THE GREAT FINANCIAL CRISIS

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ABSTRACT

The goal of the paper is to analyze the banking and financial systems in Latin America, also highlighting how the recent financial crisis modified them. The investigation starts from the state-of-the-art analysis of Latin American financial industry, pointing out the most peculiar features of banking business.

The paper is divided in three sections. The section one offers an overview of Latin American economies, linking this to banking and financial sector trends in the continent over the last decade. The most significant contemporary themes relating to the structure and performance of Latin American banking systems - including the limited depth and the narrow focus on financial intermediation, the low efficiency of financial intermediation, the limited economies of scale and diversification – are analyzed in detail. Specific attention is paid to the high level of dollarization, the role of foreign banks, the peculiar boom and bust cycles in lending and the limited access to financial services for many retail customers in Latin America.

The second section of the paper is dedicated to a deep analysis of banking and financial industries in some of the most significant Latin American countries. In this framework, the role of central banks and monetary policy, the domestic financial regulation and supervision, the role of capital markets, the key features of domestic banking industries and the role of foreign banks are also deepened. The section is concluded with a chapter which investigates the key topics of banking business also in different countries in Latin America.

The third section of the research is focused on the perspectives of the banking industry after the crisis. Beginning from an analysis of the efficiency of Latin American banks, the third part also investigates the increasing role of commercial banks in supplying microfinance services within the continent. Developments in the access to financial services, mobile banking facilities as well as remittances are also noted. The part three terminates with an analysis on the current development and prospects of banking industry in Latin America after the crisis, highlighting the structural changes in Latin American financial systems, the development of capital markets, the deregulation and reregulation of banking systems, the privatization trends and the foreign bank entry, the declining role of state-owned banks, the bank consolidation, the intra-regional financial integration and the new business, which are in process to be developed (i.e. private banking and wealth management). The conclusions of the paper are dedicated to the overall impact of the Great Financial Crisis on Latin American banking industry and the perspectives for the future.

BIOGRAPHY

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OPTIMAL INVESTMENT FOR INSTITUTIONAL INVESTORS UNDER VALUE-AT-RISK (VAR) CONSTRAINT IN CHINESE STOCK MARKETS

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ABSTRACT

Value at Risk (VaR) is defined as the worst expected loss under normal market conditions over a specific time interval at a given confidence level. Given the widespread usage of VaR, it becomes increasingly important to study the effects of the portfolio optimization subject to the VaR constraint set by the fund manager. In this paper, we examine the classical portfolio optimization models and the most popular VaR methodologies. We show that the portfolio optimization models under VaR constraint provide the clear insight to the mean-variance decision. We also consider the problem with the extra tracking error constraint. Furthermore, we provide an empirical analysis on the model by using China's market data. VaR estimates are produced via Monte Carlo simulations.

Keywords: Portfolio optimization, mean-variance, VaR, Monte Carlo, GARCH

THE GENDER NATURE OF CPA FIRMS OPERATING IN SAUDI ARABIA

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ABSTRACT

This paper aims at exploring the relationship between gender concepts and opportunities to work and be promoted to high professional positions within CPA firms operating in the Kingdom of Saudi Arabia, and finding out the extent to which there are restrictions that forbid females from achieving that. A methodological approach based on the Habermasian 'three stage discursive process' (Habermas, 1988) has been used to carry out an empirical case-study based examination within the audit context of Saudi Arabia. This involved participants from three audit firms as well as a number of selected participants from various interest groups. Participants from each of the selected audit firms have engaged in an equal opportunity-based discourse process, where they were committed to co-operation in their search for 'truth' on the basis of allowing the 'force of the better argument' to emerge (Laughlin, 1987; Habermas, 1988). This research concludes that the gender distinction between male and female in Saudi CPA firms is rooted to cultural norms, values and beliefs that are embedded and taken for granted within the Saudi. Although some participants had some concerns regarding the consequences of direct and indirect interactions between female and male colleagues or clients' employers, most participants have reached a conclusion that: in the absence of legal, regulatory and religious restrictions and educational variations, employing female as professionals and allowing equal opportunities for promotions to higher levels (including partnership) among all firm professional staff (including female) would help to develop their firms in many ways as well as the Saudi society, while not causing any harms to the firms' strategic planning, decision making, policies and professional performance.

INTRODUCTION

Little attention has been given to the application of gender concepts to CPA firms as organizations and accounting and auditing practices in most societies. In a highly religious social, economic and political context of the Kingdom of Saudi Arabia, females function permeated by gender stereotypes, and it is obvious that being a CPA and working for CPA firms is dominated by men. Yet, the debate about females' roles as accountants and auditors has prompted a reassessment of the traditional Saudi stereotype of women as housewives. Although women are being recently given some administrative opportunities in some Saudi CPA firms, they are severely discriminated against. Thus, the range of opportunities available to females to professional work would always be limited and the prospect of a woman being a CPA is much less favorable than for a man. This indicates that the situation in Saudi Arabia is not far from many leading countries such as the United States and the UK (Kotke and Agars, 2005; Oshagbemi and Gill, 2003), where men are more likely than women to aspire to top management in most types of professional and business organizations and that, consistent with traditional stereotypes of males and managers, a gender identity consisting of high masculinity and low femininity was associated with aspirations to top management (Manning, 2002; Powell and Butterfield, 2003).

Research Objectives and Importance

This paper aims at exploring the relationship between gender concepts and opportunities to work and be promoted to highly professional positions within CPA firms operating in the Kingdom of Saudi Arabia. The research tries to answer the question of: why is a woman less likely to become a manager or partner in a Saudi CPA firm? The main idea is to find out the extent to which there are restrictions that forbid females from occupying senior executive professional level at Saudi CPA firms, and primarily upon:

- The extent to which such restrictions are rooted to religious and cultural norms, values and beliefs that are embedded within the Saudi society,
- The extent to which such restrictions are supported by Saudi accounting legal and regulatory rules, standards and codes of ethics,
- The extent to which such restrictions are related to the notions of legitimacy and appropriateness of appointing less educated and qualified party (i.e. females) which constitutes the majority of the Saudi society.
- And, the extent to which such restrictions impacts upon the strategic planning, decision making, policies and performance of Saudi CPA firms.

The importance of exploring the above issues would considerably be of a high grade of significance, as it would highlight some remedies that could help in assuring the advancement of gender and professions' concepts in a marginally growing auditing industry, especially when Saudi Arabia has recently joined the World Trade Organization (WTO).

RESEARCH METHODOLOGICAL APPROACH

A methodological approach based on the Habermasian 'three stage discursive process' (Habermas, 1988) has been used to carry out an empirical case-study based examination within the audit context of Saudi Arabia. This involved participants from three audit firms (from A1 to A3). These selected three firms range in nature (international, local with international co-operation and local). The selection of participants in the interviews and 'discursive processes' within each of the three firms involved consideration of their hierarchical positions (e.g. partners, managers, and senior and junior audit staff) and the conditions required for them to participate in the research (e.g. willingness to participate and awareness of the gender issues). In addition to the three audit firms, interviews have been carried out with the secretary general of the Saudi Organization for Certified public Accountants (SOCPA), , and the chairman of the board of directors of the Saudi Accounting Association (SAA), and randomly selected accounting professors and students.

The participants from each of the selected audit firms have engaged in an equal opportunity-based discourse process, where they were committed to co-operation in their search for 'truth' on the basis of allowing the 'force of the better argument' to emerge (Laughlin, 1987; Habermas, 1988). A 'three stage discursive processes' were undertaken in each site, in which every individual involved had different contribution at each stage. The insights gathered from the first stage ('formulation of critical theorems', e.g. initial understanding of the key areas of concern) were subject to challenges and refinements at the second stage ('processes of enlightenment') when the participants were introduced and asked to discuss and give their views regarding the issues under investigation. The refined insights, emerging from the second stage, formed the basis of the strategies that the participants have chosen from in the third and final stage ('selection of strategies') for the pursuit of the development they desired for their organizations.

Insights into the Saudi auditing context will be provided in the next section followed by a literature review, prior to the discussion and concluding comment that will be provided in the final section of the paper.

INSIGHTS INTO THE SAUDI AUDITING INDUSTRY

The period taken in developing the auditing profession in Saudi Arabia is considered to be relatively short. It was first introduced as a profession in the Kingdom in 1950, as it received the first legal acceptance through the first Income Tax Act. But despite the limited length of this period, the Saudi auditing profession has witnessed several major stages of development, starting from the period when

auditing was practiced in the absence of regulations, to the appearance of limited rules and conditions concerning the competence of the auditor and his rights and obligations by the passage of the first Companies Act in 1965, to the enactment of the first CPA Law in 1974 which has been seen as lacking of the minimum basic requirements needed for organizing the profession (e.g. professional standards, ethical codes and quality control and continues training programmes), to the approval of the first package of professional standards by the Ministry of Commerce in 1983, as a result of remarkable efforts made by the Ministry with the aid of one of the pioneer national professional firms. During these stages, a number of academic conferences dealing with “methods of developing the accounting and auditing profession in the Kingdom” has taken place in King Saud University, the first conference was followed by the establishment of the first academic association for accounting in the Kingdom in 1981 under the name of the “Saudi Accounting Association”.

Through the above mentioned stages, the Saudi auditing profession has suffered from two fundamental issues. Firstly, the absence of an appropriate system for accounting education and training, and hence, the lack of qualified national professionals. Secondly, the absence of a specialized regulatory body, which led to the absence of obligatory professional standards, ethical codes and other rules and regulations required for controlling the practices of auditors, and hence, the difficulty of comparing and judging the quality of professional performances. These difficulties had led to the emergence of a gap between the economic development and the profession. Despite the considerable increase in the numbers of national and international professional audit firms, determining the level of quality was left to the practitioners of these professional firms.

The current modern structure of the organization of auditing profession in Saudi Arabia is traceable to issuance of the present CPA Law by the Royal Decree No. 12/M in November 1991. The issuance and implementation of the new CPA Law is seen as a culmination of the efforts put into the development of a Saudi conceptual framework by the Ministry of Commerce, professionals and the SAA. Article 19 of the Law entails the establishment of a professional body (Saudi Organization for Certified Public Accountants, SOCPA) responsible for and authorized to organize, regulate and promote the accountancy profession. The objectives of SOCPA can be summarized as follows: (1) reviewing, developing and issuing accounting and auditing standards, (2) setting and organizing professional fellowship examinations, which should include theoretical topics and practical skills as well as related regulations, (3) organizing continuous training programmes, (4) undertaking research on accounting and auditing related issues, (5) publishing journals, books and bulletins on accounting and auditing related issues, (6) monitoring professional compliance with the 1991 CPA Law and the issued accounting and auditing standards and codes of ethics, and (7) participating in local and international accounting and auditing conferences (SOCPA, 1994, CPA Law of 1991, Article 19, pp. 6-7).

Although this body operates under the supervision of the Ministry of Commerce, it reflects a remarkable movement in the nature of the Saudi accountancy regulatory system, from having been entirely governmental in form to becoming a quasi self-regulatory system, since almost half of the total number of participants in SOCPA’s Board of Directors is certified public accountants. The new CPA Law provides not only regulations concerning the internal regulation of the profession, conditions of registration, registration procedure, obligations and penalties of certified public accountants, but also the mechanisms that enable the implementation of such regulations.

Following the establishment of SCOPA, the auditing profession in Saudi Arabia has witnessed remarkable changes. Fundamental changes, among others, have been reflected in the nature of the new regulatory system, moving from a governmental form to becoming closer to a professional self-regulatory form. Following this remarkable reform, basic requirements needed to the enhancement of the profession (e.g. accounting and auditing standards, ethical codes, quality review programs and licensing rules) have been prepared by a number of specialised committees formed within SOCPA, and approved and enacted

by SOCPA's Board of Directors during a relatively short period of time. In addition, during the same period SOCPA has organized accounting and auditing conferences and training programmes, undertaken and published research on existing accounting and auditing practices and a professional bulletin.

The practice of auditing in Saudi Arabia has also gone through many stages of development, starting the beginning when auditors used to undertake comprehensive checking and testing of all transactions and account balances included in the records and financial statements, then moving to make use of statistical sample methods and analytical review in order to reduce the extent and depth of auditing procedures, and finally applying the systems based and risk based approaches (Al-Angari, 2004). Similarly, the roles and functions of auditing firms have also witnessed a considerable movement, especially during the past decade, when these firms began to concentrate on providing value-added audit services in order to compete within a highly competitive market. Such a movement has brought about new concepts of auditing and gave the opportunities to audit firms to market a wide range of consulting services beside the traditional auditing and accounting services. This transition contributed to give a considerable commercial feature to the professional services provided by these firms, and led in its turn to change the predominant concept of the role and function of these firms which were based mainly on practicing auditing and other accounting services in a way that assures providing the best professional service to the economic community and society in general (Al-Angari, 2003).

Finally, it must be noted that despite of the considerable efforts made for the development in the organizing and practicing of the auditing profession in Saudi Arabia, empirical evidences indicate the existing of some major problems, including the failure of professionals to comply adequately with many professional rules and regulations despite the implementation of the quality review programme by SOCPA over auditing firms (Al-Angari and Sherer, 2002). It is a matter of fact that the difficulty which the professional firms face in accepting the compliance with any new regulation is mainly associated with the freedom they enjoyed throughout the stages that were prior to the issuance of 1991 CPA Act. Moreover, the Saudi auditing profession environment suffers from the continuity and spread of the low audit fees and its negative effects, not only on the relationship between professional firms, but also on the nature and quality of services provided by them (Al-Angari, 2005). It also suffers from the limited number of professional firms, as well as the existence of monopoly over professional services exercised by limited number of big firms. Recent statistics indicate that 78% of the income of professional firms in the Kingdom (102 firms) is concentrated in only 11 firms, which employ 53% of the total number of auditing practitioners in the Kingdom (The SOCPA Magazine, Issue. 23, January, 2000, p. 2).

LITERATURE REVIEW

Traditional approaches to organizational change have been dominated by assumptions privileging stability, routine, and order. As a result, organizational change has been reified and treated as exceptional rather than natural. However, modern organisational theories of change shift focuses to consider the interaction between organisational factors such as its culture, values and core activities (Miller and Friesen, 1980a, 1980b and 1984; Ranson et al., 1980a and 1980b; Walsh et al., 1981; Greenwood and Hinings, 1988; Hinings and Greenwood, 1988); individual psychological factors such as resistance to changing environment (Bovey and Hede 2001); organisational structural inertia (Hannan and Freeman, 1984); gender and managerial levels (Manning, 2002; Powell and Butterfield, 2003; Mano-Negrin and Sheaffer 2004; Kottke and Agars 2005; Miller 2007), and leadership styles (Kark, 2004). These theories mainly relate organisational change to human action and discourse, and therefore, bring an organisation to a secondary accomplishment, in a double sense (Fairclough 2005; Dougherty, 2008). Accordingly, an organisation is seen as "an attempt to order the intrinsic flux of human action, to channel it towards certain ends by generalising and institutionalising particular cognitive representations", it is "a pattern that is constituted, shaped, and emerging from change, and finally organisation aims at stemming change but, in the process of doing so, it is generated by it" (Tsoukas and Chia 2002).

The gender literature with respect to organisations and organisational change is remarkably growing (Eagly and Johannesen-Schmidt 2001). Jones (1998), in trying to conceptualise gender relations theories, argues that there is a need to implement a more spatially aware epistemology in the production of such theory, by which a theoretical approach to organisational gender relations is centred around the concept of 'gender culture'. Thus, to understand gender in the workplace more effectively, it needs to be theorised through the daily social practices which occur in specific organisations. This argument is explored through a case study of the way in which investment banks in the City of London reproduce masculine 'gender cultures' through the recruitment process. Building on the recent work of McDowell (Capital culture: gender at work in the city. Oxford: Blackwell, 1997), the research presented considers the way in which the 'pre-organisational gender culture' of investment banking recruits contributes to the reproduction of masculine gender cultures in those organizations. It also explores how the recruitment process itself (in the shape of interviews, assessment techniques and selection criteria) is also imbued with masculine cultural attributes, and thus aids the reproduction of hegemonic masculinities within the investment banking workplace.

Halford and Savage (1995) sought to re-frame existing debates about economic restructuring and organisational theory, drawing - precisely - upon the literature on changes in British local government in order to show how restructuring is concerned with changing the qualities of organisational members. They have demonstrated how this recognition offers a corrective to most common views of restructuring. They have also explored the way in which current forms of restructuring appear to be undermining traditional forms of managerial masculinity and allow some scope for women to move into senior jobs, but also consider how new forms of masculinity are emerging. Based on their argument that "restructuring is an on-going and human process open to contestation and manipulation", They conclude by "emphasising that, since restructuring should not simply be seen as a process administered from the top, there is inevitably a degree of indeterminacy about how gender is implicated in current restructuring processes" (see: Halford et al., (1997) for extended scope to include nursing).

By stating that gender inequality is still persistent in organizational practices while a dominant perception of equality occurs at the same time, Benschop and Doorewaard (1998) examined the divergence of practice and impression of gender distinctions. They argued that "both the persistency of gender inequality and the perception of equality emerge from a so-called gender subtext: the set of often concealed, power-based gendering processes, i.e. organizational and individual arrangements (objectives, measures, habits), systematically (re)producing gender distinctions". The paper provided an empirical study conducted within five departments in the Dutch banking sector, where gender subtext were explored in three organizational settings: namely, "show pieces (the token position of the few women in top functions), the mommy track (the side track many women with young children are shunted to) and the importance of being asked (the gendered practices of career making)" (see also: Kane 1999; Powell and Butterfield 2003).

Acker (2006) demonstrated the way in which organisational change emerging from gender issues can take place through organized and planned movement. He asserted that organizations have "gender regimes", internal structures, processes and beliefs that distribute women and men into different tasks and positions. The case he provided illustrates how different local gender regimes affect the change process and how this process, in turn, affects women and men in diverse ways (see also: MacLeod et al., 1992; Oshagbemi and Gill 2003).

By focusing on variation between men and women in terms of health within paid employment environment, Emslie et al., (1999) asserted that while women have longer life expectancy than men, they have higher rates of morbidity, particularly for minor and psychological conditions, although most research on gender and health has taken only limited account of the gendered distribution of social roles.

Using wide survey method, they have examined men and women working full-time for a large British business organizations, focusing on three main questions, namely: “do gender differences in minor morbidity remain if we compare men and women who are employed in similar circumstances?; what is the relative importance of gender, grade of employment within the organisation, perceived working conditions and orientation to gender roles for minor morbidity?; and finally, are these factors related to health differentially for men and women?”. They conclude that “the gendered nature of much of adult life, including paid work, continues to shape the experiences and health of men and women at the end of the twentieth century”.

Bradley (1999) provided five case-study within which he interviewed wide range of female and male employees in five different organizations. He explored how processes of gendering were played out in the sphere of employment. The author developed a new approach to power in terms of the range of resources which were used by women to challenge male domination and by men to resist women's encroachment. This approach is used to unpack the complexities of power relations of gender and class as they are played out in the everyday lives of working people.

In contrast, studies conducted within developing countries tends to focus on different issues. Goetz and Gupta (1996), for example, highlighted the dramatic growing of the credit available to poor rural women since the mid-1980s by special credit institutions in Bangladesh. This was for the purpose of contributing to women's empowerment. The paper examined the assumption that while women in Bangladesh continued high demand for loans, their manifestly high propensity to repay. This was through exploring variations in the degree to which women borrowers control their loans directly. They concluded that a preoccupation with “credit performance” (measured primarily in terms of high repayment rates) affects the incentives of fieldworkers dispensing and recovering credit, in ways which may outweigh concerns to ensure that women develop meaningful control over their investment activities (For broader study see: Singh and Zammit, 2000; Omar and Ogenyi, 2004).

EMPIRICAL INSIGHTS

Legal and regulatory rules that govern the Saudi audit industry would mainly be illustrated in the Saudi CPA Law of 1991 and all of SOCPA's issued professional regulations (i.e. accounting and auditing standards, code of professional ethics, continues training program, quality review program, professional fellowship eligibility, announcements,...etc.). None of these rules and regulations addresses any condition relating to restricting women from practicing accounting and auditing nor occupying administrative or professional positions at CPA firms operating in Saudi Arabia. Conditions for being enrolled in the CPA record, as stated in the Saudi 1991 CPA Law, are free from any gender distinction. This fact was appreciated by all of the research participants, supported by an argument that many Saudi women have obtained SOCPA fellowship certificates, which is the most important requirements to become a CPA, in addition to being a Saudi national, hold a BA degree in accounting or equivalent discipline, and have a proper professional experience.

Similarly, in terms of accounting education, same acceptance conditions and rules and campus capacities apply to both male and female students. No distinction is made between male and female students during joining a BA accounting program in terms of program contents and facilities except that each party has its own separated campus. Graduates from both campus shall have been given equal opportunity to gain similar accounting knowledge and theoretical and practicing education. CPA firms as well as banks and other public sector organizations, in contrast, always seek to employ more male than female accounting graduates. Although it was so difficult to reach an agreed statement supporting that conclusion among participants from the three audit firms under research, the majority have clearly accepted the following view:

...the conduct of our core activities require visiting clients, traveling between sites and contact colleagues face to face...if we employ Saudi females, we have to ensure that they are not mixed with male members in our offices...we also have to implement certain requirements that hinder the nature and design of our work place, meetings and trainings...our clients will be so surprised and consider it as a waste of time if a female auditor visited their organizations...our limited experience with employing females indicates so many difficulties that we can not really cope with. (Partner in A2).

In the absence of legal and regulatory restrictions and educational variations, discussions within the second stage of the “discursive process” (i.e. ‘processes of enlightenment’) had been directed to justify the state of present poor female opportunities within Saudi CPA firms. It was clear that the gender distinction between male and female in Saudi CPA firms might be rooted to religious and cultural norms, values and beliefs that are embedded and taken for granted within the Saudi society.

Conflicts between the core activities and nature of work required for any female member of a CPA firm, on one hand, and the religious and cultural norms, values and beliefs that are embedded and taken for granted within the Saudi society on the other hand were not seen by most participants as caused by religious factors, due to the fact that women are not forbidden from all sorts of work (including working for CPA firms) according to the Islamic religion as long as certain requirements relating to the work place (i.e. separated offices and separated restroom) is implemented together with complying with the Islamic dress code. Direct and indirect contacts with male colleagues are also not forbidden as long as such contacts are not discreet and taken face to face in private situations. These conflicts reside - as most participants believe - in culture, norms and beliefs embedded and taken for granted within the Saudi society. A clear illustration of that is the consequences of direct and indirect interactions between female and male colleagues or clients’ employers. This was seen to be a significant concern to some participants. The following view reflects the main issues under concern:

...I understand that we started to appreciate females since the past few years...five years ago no one would believe that women will be accepted to work together with men in one place except hospitals and medical clinics...banks have started to open female branches long time ago, but they were capable and the banking industry encouraged that economically...now a day you can see female clerks in most open space department stores and some types of business organizations especially those related to marketing activities where they spend most of their time making phone calls to potential client with no need to interact face to face with men...the situation for us is quite different...our professional staff at all levels need to work very close to each other, attend our scheduled seminars and training programs and visit and deal directly with male accountants and executives of the companies we audit...what would you expect from them if they suddenly find a female member contacting them directly or indirectly...lots of changes need to be carried out if we wanted to involve female members, not only because mixing male and female in closed offices is not acceptable in our country as it is forbidden by our Islamic rules, but also to avoid the consequences of such social shock!!! (Partner in A1).

In contrast, the majority of participants did not accept the above argument, while making clear that the Islamic religion has no connection to the issues under concern. Those have came to a conclusion that employing female as professionals and allowing equal opportunities for promotions to higher levels (including partnership) among all firm professional staff (including female) would help to develop their firms in many ways, as illustrated in the following view:

...according to SOCPA’s Saudisation rules, we have to have at least %30 of our professional staff Saudi nationals...we always suffer from not being able to comply with the required number of Saudi national member in our firm mainly because it is quite difficult to attract new male Saudi national graduates to work for us while our initial salaries and benefits are far less than so many public sector organizations...I can

assure you that if we start to employ more and more female graduates we will be able to make gradual savings (Senior Manager in A1).

Most participants who supported the above view believed that CPA firms shall open the door to employing female graduates and assure equal opportunities for obtaining promotions to higher levels especially when they can obtain SOCPA fellowship certificates and become CPAs. They also see such a movement as a must for the development of their firms and society while not casing any harms to the firms' strategic planning, decision making, policies and professional performance.

SUMMARY AND CONCLUDING COMMENTS

This paper aims at exploring the relationship between gender concepts and opportunities to work and be promoted to high professional positions within CPA firms operating in the Kingdom of Saudi Arabia, and finding out the extent to which there are restrictions that forbid females from achieving that.

A methodological approach based on the Habermasian 'three stage discursive process' (Habermas, 1988) has been used to carry out an empirical case-study based examination within the audit context of Saudi Arabia. This involved participants from three audit firms as well as a number of selected participants from various interest groups. Participants from each of the selected audit firms have engaged in an equal opportunity-based discourse process, where they were committed to co-operation in their search for 'truth' on the basis of allowing the 'force of the better argument' to emerge (Laughlin, 1987; Habermas, 1988).

This research concludes that the gender distinction between male and female in Saudi CPA firms is rooted to cultural norms, values and beliefs that are embedded and taken for granted within the Saudi. Although some participants had some concerns regarding the consequences of direct and indirect interactions between female and male colleagues or clients' employers, most participants have reached a conclusion that: in the absence of legal, regulatory and religious restrictions and educational variations, employing female as professionals and allowing equal opportunities for promotions to higher levels (including partnership) among all firm professional staff (including female) would help to develop their firms in many ways as well as the Saudi society, while not casing any harms to the firms' strategic planning, decision making, policies and professional performance.

By way of concluding, it must be said that although there were consensus regarding the absence of legal, regulatory and religious restrictions for employing female as professionals and allowing equal opportunities for promotions to higher levels among all firm professional staff (including female) as well as the absence of educational variations between male and female accounting graduates, the required strategic actions that can enable such a movement was not obvious. In particular, being listed in the CPA record and obtaining a CPA license for a female member was seen to be very similar to driving and obtaining diving license for female in Saudi Arabia, which has not ever occurred while there is no clear regulations that state women illegibility nor it is seen to be against the Islamic religion. If audit firms start to employ more female accounting graduates, only time can show what can happen to the growing number of females holding SOCPA's fellowship certificates.

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ANALYSIS OF INTERNATIONAL M & A MOVEMENTS IN CONSUMER SECTOR: A PROPOSAL OF SELECTIVE IBSI 20 INDEX FOR BEVERAGES SUBSECTOR

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ABSTRACT

The present research paper intends to analyze the way M&A movements give different possibilities for companies from beverages subsector, especially those concerned with international operations, such as Coca Cola or Suntony for instance. We have two objectives: first, to develop a deep study of beverages subsector to understand its circumstances, with special consideration to companies involve in M&A processes. Second, we have created a selective index, named IBI 20 (International Beverage Selective Index) which includes twenty companies selected for certain considerations: liquidity, international business influence and market cap, principally. However, this work has some limitations that we cannot obviate. We have two, mainly: First, to select the number of companies for the index requires an extra effort away from our purpose. Furthermore, it is important to keep in mind legal considerations depending on where the index will be negotiated: we suggest the Spanish Stock Exchange market, in euros. Finally, in this study we do not try to contemplate all considerations, but to highlight the possibility to be used as an introductory analysis for further researches in this field.

SPANISH PROCEEDINGS

ARTICULACIÓN INSTITUCIONAL DE LA TUTORÍA CON EL PROGRAMA DE APOYO A ESTUDIANTES INDIGENAS EN CENTRO DE ESTUDIOS SUPERIORES DEL ESTADO DE SONORA

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ABSTRACT

En la última década, son evidentes las dificultades de acceso a la educación superior para ciertos sectores y grupos de la población mexicana, en particular, las poblaciones de origen indígena tienen mayores retos para incorporarse a una formación profesional. Aunada a la pobreza y la marginación geográfica, la diferencia cultural representa un obstáculo no visible, pero con alto impacto en las posibilidades reales de acceso, permanencia y egreso en el sistema educativo en sus diversos niveles. De esta forma se hace referencia a los estudiantes de medios rurales o indígenas, los cuales presentan las tasas más bajas en el ingreso a educación superior; es por ello que en el contexto universitario mexicano, surge en el Centro de Estudios Superiores del Estado de Sonora (CESUES) el Programa de Apoyo a Estudiantes Indígenas en Instituciones de Educación Superior (PAEIIES), el cual inevitablemente se encuentra articulado a la acción tutorial. Cabe mencionar que cada estudiante, así sea el más humilde, o el que más recursos posea, ambos merecen ser atendidos y tratados de igual manera; así mismo, poseen capacidades, habilidades, actitudes y aptitudes distintas que favorecen la individualidad y la riqueza cultural que las Universidades poseen; Es por ello, que la educación superior ha de actualizarse y propiciar un ambiente intercultural, de tal manera que el estudiante indígena pueda encontrar un futuro prometedor en pro de sí mismo y de sus comunidades.

PALABRAS CLAVE: PAEIIES, Interculturalidad, CESUES.

In the last decade, they are obvious difficulties to access higher education for certain groups and sectors of the Mexican population, including populations of Indian origin. Individuals of Indian origin have greater challenges to join vocational training. These individuals face poverty and geographical isolation, cultural difference. These obstacles are not visible, but they have high impact on the real possibilities of access, retention and graduation in the educational system at various levels. This affects students from rural or indigenous communities, which have the lowest rate of entry to higher education. For these reason, the Centro de Estudios Superiores Del Estado de Sonora (CESUES) develops the Program to Support Indigenous Students in Institutions of Higher Education (PAEIIES), which is inevitably articulated with the action tutorial.

KEYWORDS: PAEIIES, interculturalism, CESUES

INTRODUCCIÓN

Uno de los retos más importantes que actualmente enfrenta la educación superior, es el incrementar la participación de estudiantes de grupos económicamente marginados y los índices de eficiencia terminal, así como el disminuir las altas tasas de deserción.

En la última década, son evidentes las dificultades de acceso a la educación superior para ciertos sectores y grupos de la población mexicana, en particular, las poblaciones de origen indígena tienen mayores retos

para incorporarse a una formación profesional. Aunada a la pobreza y la marginación geográfica, la diferencia cultural representa un obstáculo no visible, pero con alto impacto en las posibilidades reales de acceso, permanencia y egreso en el sistema educativo en sus diversos niveles.

Inclusive cuando la educación pública se ha propuesto llegar a todas las esferas y grupos sociales, los índices de participación de estudiantes provenientes de grupos económica y culturalmente marginados son muy bajos. Quienes logran ingresar, sostenerse y concluir sus estudios se enfrentan a una serie de problemas de todo tipo que convierten su formación en una verdadera hazaña por tener limitaciones estructurales que determinan y refuerzan procesos de exclusión y, en el mejor de los casos, una baja calidad en la formación de quienes logran egresar.

De esta forma se hace referencia a los estudiantes de medios rurales o indígenas, los cuales presentan las tasas más bajas en el ingreso a educación superior; es por ello que en el contexto universitario mexicano, resulta sumamente relevante implementar medidas que contribuyan a disminuir los índices antes mencionados y en correspondencia a esta situación, surge en el Centro de Estudios Superiores del Estado de Sonora (CESUES) el Programa de Apoyo a Estudiantes Indígenas en Instituciones de Educación Superior (PAEIIES), el cual inevitablemente se encuentra articulado a la acción tutorial.

En el reconocimiento de este evidente rezago de alumnos potenciales que se encuentran en los medios rurales, marcado principalmente por la diferencia educativa de las distintas etnias de México, se diseñó un proyecto auspiciado en sus inicios por The Ford Foundation y la Asociación Nacional de Universidades e Instituciones de Educación Superior (ANUIES) con la finalidad de fortalecer a las universidades interesadas en atender las necesidades educativas de la población indígena.

Bajo ese interés el CESUES, se incorpora al grupo de Universidades Mexicanas aplicando el PAEIIES en una de sus cinco unidades académicas; siendo pionero en el estado de Sonora con la implementación de este programa en el 2003.

El PAEIIES inició su operación en la Unidad Académica Benito Juárez, la cual se encuentra situada en el sur del estado de Sonora, específicamente en el municipio de Benito Juárez, donde la mayor parte de la población es de la etnia MAYO; es por ello que el programa ha tenido como objetivo principal el fortalecer los recursos de soporte académico, asistencia y orientación profesional para la integración de los estudiantes Indígenas de la región sur del estado de Sonora y así mejorar su desempeño académico dentro de la Institución, quienes al egresar de la universidad logren impactar en el desarrollo de sus comunidades y poblaciones de origen.

METODOLOGÍA

Este programa inició sus operaciones atendiendo a 47 estudiantes provenientes de comunidades indígenas de los alrededores de la cabecera municipal, generando así, una estrategia de acción, orientada hacia una población marginada. A través del PAEIIES se desarrollan diversas acciones destinadas a evitar la deserción, lograr la permanencia y el mejor aprovechamiento por parte de los estudiantes indígenas que se encuentran inscritos en la Universidad.

Dichos estudiantes participaron en un proceso de selección exhaustivo, con la finalidad de elegir a los jóvenes que realmente cumplieran con los criterios requeridos. Estos criterios de selección, fueron establecidos por la institución a sugerencia de la ANUIES, los cuales son:

Promedio escolar de preparatoria igual o mayor a 80.

Haber nacido en alguna comunidad de origen indígena.

Tener conocimiento y/o dominio de la lengua del grupo étnico al que pertenece.

Que uno o ambos padres del estudiante cumpla con los dos requisitos antes mencionados.

RESULTADOS

Actualmente se atienden a 244 estudiantes indígenas, distribuidos en sus cuatro programas educativos, incrementando así más de 500% la incorporación de estos jóvenes a la educación superior, en comparación con la cantidad de jóvenes atendidos al inicio del Programa en CESUES; éstos han sido atendidos por un padrón de tutores capacitados especialmente para la atención personalizada y especializada de nuestros estudiantes indígenas.

De esta forma, el CESUES ha logrado establecer una matrícula importante de estudiantes indígenas, los cuales reciben algunos beneficios, entre los que destacan:

Los cursos de nivelación académica; Los cuales facilitan la integración del estudiante, con respecto a alguna área específica de conocimiento. Generalmente son solicitados por los mismos estudiantes a través de sus tutores.

Las sesiones de tutorías; Las cuales facilitan el proceso y desarrollo académico, debido a que dentro de la institución se encuentra una persona responsable de la supervisión y apoyo de las actividades que desempeña. El tutor, es quien detecta las necesidades para canalizar a la instancia correspondiente, sin embargo no solo se detectan las deficiencias sino también las fortalezas y aquellas habilidades en las cuales el alumno se desempeña mejor, esto con la finalidad de que se desarrolle y pueda obtener algún provecho de sus conocimientos.

Orientación profesional y psicológica; La cual ha sido detectada por medio de la tutoría y canalizada por parte del tutor de manera oportuna.

Canalización a servicio médico; Actualmente, la Universidad cuenta con un consultorio totalmente equipado en cuanto a infraestructura, mobiliario y medicamentos para poder intervenir y atender al alumno cuando así sea requerido; así mismo se cuenta con el apoyo de la Secretaría de Salud del Estado de Sonora, la cual ha desarrollado diversas actividades en pro de la salud de los estudiantes, así como de la creación de ambientes saludables dentro y fuera de la Universidad.

Vinculación con áreas de la institución; Las personas responsables del PAEIIES deben mantenerse actualizadas con respecto a la información de los servicios estudiantiles que tienen otros departamentos y coordinaciones de la universidad. Esto con la finalidad de brindar a los estudiantes indígenas información veraz y oportuna acerca de las posibilidades que se encuentran disponibles para su beneficio.

Las asesorías académicas; Tienen el objetivo de reforzar los conocimientos básicos en un tema en específico y se pueden otorgar por medio de los profesores de la asignatura o a través de los estudiantes avanzados en la misma.

Movilidad estudiantil; Con esta posibilidad, los estudiantes pueden tener acceso al intercambio con otras universidades de México o el extranjero y así poder ampliar su criterio y panorama profesional en las áreas de conocimiento afines a su carrera.

Acceso a becas PRONABES e Institucionales; Por medio de la difusión oportuna de las fechas y de los trámites para la solicitudes de becas PRONABES, hemos logrado que el 60% de nuestros estudiantes indígenas tengan acceso a los recursos económicos que la beca les proporciona.

Otro elemento totalmente indispensable para la efectiva ejecución del PAEIIES, es la figura del tutor; rol representado por un profesor de la DES, el cual tiene como misión principal el ofrecer acompañamiento académico a su tutorado a fin de lograr un equilibrio bio-psico-social. Actualmente los tutores o guías académicos como se les llama en algunas universidades, han participado en cursos y talleres de capacitación orientados a las diferencias culturales de los estudiantes indígenas, las condiciones de marginación, los elementos propios del trabajo tutorial y el desarrollo de estrategias de apoyo académico especializadas. Toda la capacitación ofrecida a los tutores ha sido con el objetivo de dotar de medios y herramientas que apoyen a los jóvenes indígenas que han ingresado al nivel de Licenciatura y que logren una formación integral y así culminen sus estudios con el mayor éxito posible y en el plazo previsto en los planes de estudio.

Sin embargo, dentro de las actividades que el PAEIIES ha desarrollado a lo largo de su implementación, se han presentado dificultades y obstáculos que han sido atendidos a través de las instancias correspondientes, a fin de solventar y eficientar el proyecto; la mayoría de las problemáticas han sido detectadas y atendidas por medio de la acción tutorial, algunas de ellas han sido categorizadas en las siguientes dos áreas:

Académicas:

Escaso vocabulario

Limitada socialización

Pasividad académica

Deficiencias en las áreas de informática y matemáticas

FISICAS Y EMOCIONALES: (Según Datos Arrojados Por El EMA 2009*)

Obesidad

Consumo alto de alcohol

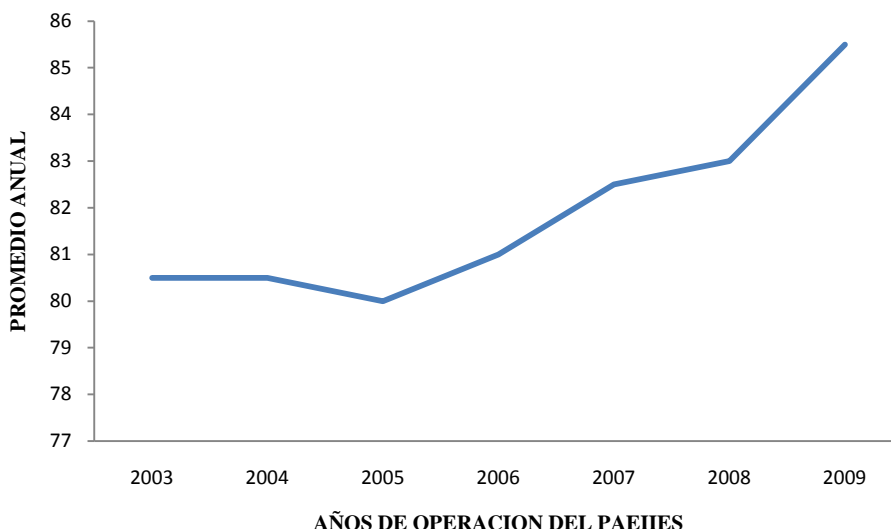
Problemática en el área sexual

* EMA (Examen Médico Automatizado aplicado por la UNAM a toda la población estudiantil)

Los avances y alcances que el PAEIIES ha tenido con respecto a sus inicios han sido determinantes para su permanencia dentro de las Universidades; en el CESUES, los índices de aprovechamiento escolar han aumentado 5% con respecto al promedio obtenido en el año 2003 cuando inicia su operación (figura 1); considerando las características y deficiencias conceptuales de los estudiantes indígenas, se considera que este porcentaje es significativo para su ejecución.

Otro avance obtenido a través del Programa de Apoyo Académico a Estudiantes Indígenas y del Programa Institucional de Tutorías ha sido el mejorar y eficientar la actividad tutorial, misma que en el año 2005, alcanzó el 100% de cobertura en servicios a la matrícula total de la Universidad; lo cual no significa solamente que nuestros 244 estudiantes fueron atendidos por un tutor, sino que la atención y el seguimiento que se ha llevado a las situaciones particulares de cada estudiante, tales como académicas, económicas, psicológicas y sociales, han garantizado que las condiciones generales de participación y desarrollo en la educación superior para los estudiantes indígenas sean cada vez mayores.

Figura 1: Comparación de promedio escolar anual de los estudiantes PAEIIES.



Comportamiento de las calificaciones promedio de los estudiantes inscritos al PAEIIES en CESUES Unidad Académica Benito Juárez.

CONCLUSIONES

Los resultados son evidentes, en ellos queda claro, que a pesar de la distancia existente entre lo proyectado y lo vivido, las actividades realizadas por el PAEIIES, han significado un aliento para la formación de los jóvenes estudiantes y para el fortalecimiento cultural y de identidad al que se enfrentan.

Cabe mencionar que cada estudiante, así sea el más humilde, o el que más recursos posea, ambos merecen ser atendidos y tratados de igual manera; así mismo, poseen capacidades, habilidades, actitudes y aptitudes distintas que favorecen la individualidad y la riqueza cultural que las Universidades poseen. La cual debe ser aprovechada de la mejor manera y propiciar el intercambio de cultura para así poder llegar en algún momento a formar parte de una sociedad intercultural, esto significa que no solo haya respeto entre culturas, sino que haya una verdadera relación entre ellas, de tal manera que se presente una interacción.

Es por ello, que la educación superior ha de actualizarse y propiciar un ambiente intercultural, de tal manera que el estudiante indígena pueda encontrar un futuro prometedor en pro de sí mismo y de sus comunidades.

Recordando que la finalidad de este programa es contribuir al cumplimiento de los objetivos planteados por la tutoría, el cual es que el estudiante sea competitivo en un mundo en el que los problemas económicos, los desastres naturales y los problemas de inseguridad son el tema diario, es importante rescatar y atender a la juventud que intenta superarse, así sea el joven más humilde de alguna comunidad enclavada en la selva o en una montaña. Las universidades han de estar ahí en atención de aquellos que quieran estudiar y ofrecer a la sociedad las soluciones de acción a las problemáticas que se presenten.

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DEFINICIÓN DE ESTRATEGIAS Y MECANISMOS EN APOYO A LA IMPLANTACIÓN DE UN MODELO DE CALIDAD

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RESUMEN

En la actualidad, las organizaciones buscan la calidad, para ello, se han apoyado en sistemas probados por diferentes organizaciones. Las empresas gubernamentales no son la excepción, tal es el caso de Caminos y Puentes Federales de Ingresos y Servicios Conexos de México en la cual se ha desarrollado un sistema con base en ISO 9001:2000 e ISO 14001:2004, sin embargo, no ha sido implantado en todas las plazas de cobro que conforman la organización. En específico en la plaza de cobro 45 de Fortín, Veracruz, se tiene el propósito de implantar el modelo de calidad, sin embargo, los intentos anteriores no han tenido éxito. Es en las organizaciones públicas en donde el principio “la calidad debe ser por convicción y no por obligación” cobra fuerza. Por ello, a partir de un diagnóstico de competitividad organizacional en donde el factor humano es relevante, se establecieron estrategias y mecanismos para propiciar el cambio de actitud del personal y conducirlo hacia la implantación del sistema de calidad. La definición de estrategias a partir de las deficiencias detectadas, llevó a la selección e implantación de mecanismos. Los resultados que a la fecha se tienen llevan a suponer que se está en el camino correcto.

INTRODUCCIÓN

Caminos y Puentes Federales de Ingresos y Servicios Conexos CAPUFE, empresa pública a nivel nacional en México, ha establecido un Sistema de Gestión de la Calidad y Ambiental con la finalidad de incrementar su rendimiento, satisfacer las necesidades de sus clientes y aumentar la eficacia de sus recursos, para ello, pone a disposición del personal el Manual de Gestión de la Calidad y Ambiental mediante la copia oficial que se encuentra en la intranet como se establece en el Procedimiento General de Control de Documentos. Se mantiene el Sistema de Gestión de la Calidad y Ambiental mediante las auditorías internas, y mejora continuamente su eficacia en apego a la normativa ISO 9001:2000 e ISO 14001:2004 basado en el Círculo de Deming (Planear-Hacer-Verificar-Actuar).

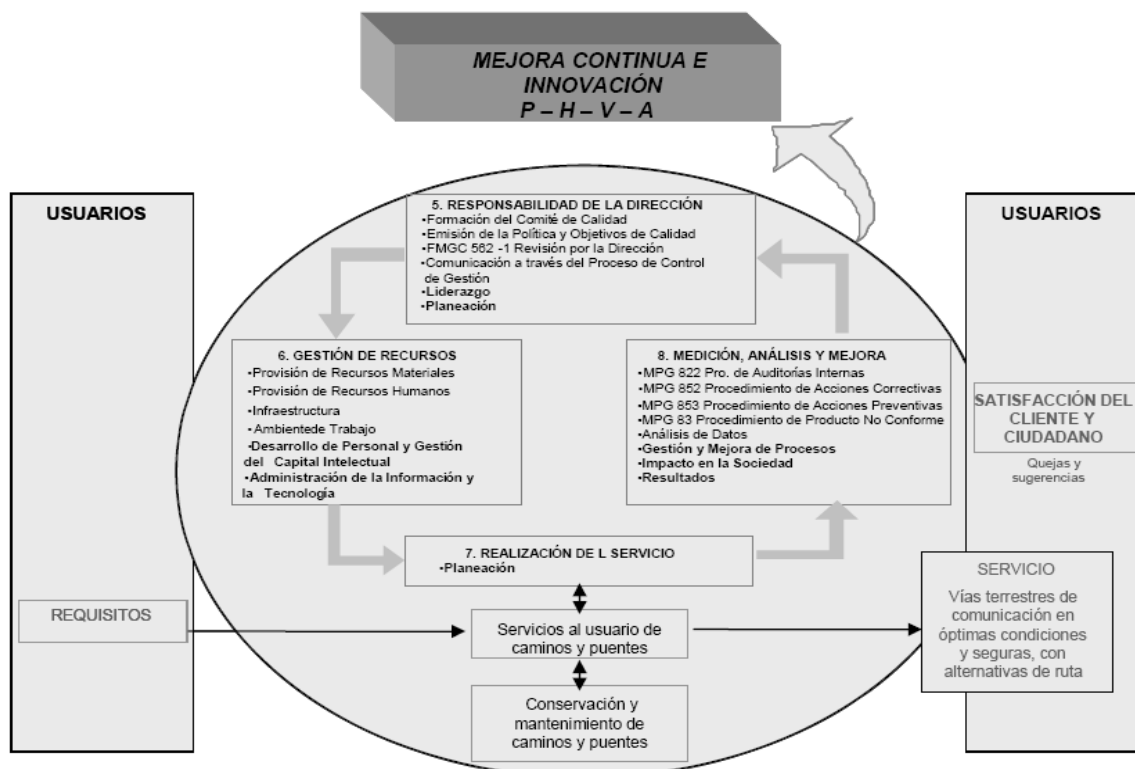
Actualmente, el Sistema de Gestión de la Calidad y Ambiental se ha implantado en CAPUFE a nivel nacional, <http://serviciosintranet/Normateca%20Versión%202003-12-05/frames.htm>, aunque solo de manera parcial en:

- la Dirección General
- la Dirección de Administración y Finanzas
- la Dirección de Operación
- la Dirección Técnica
- la Planta de Pinturas y Emulsiones
- la Delegación Regional IX, Guadalajara, Jalisco
- la Delegación Regional II, Culiacán, Sinaloa
- la Delegación Regional VIII, Reynosa, Tamaulipas

REVISIÓN LITERARIA

Los modelos de calidad creados en las diferentes latitudes son instrumentos prácticos que ayudan a las organizaciones a establecerlos, midiendo en qué punto se encuentran dentro del camino hacia la excelencia. Con base en estos sistemas, CAPUFE ha identificado los procesos necesarios para el Sistema de Gestión de la Calidad y Ambiental de la siguiente manera presentados en la figura 1.

Figura 1: Modelo de calidad en CAPUFE



En esta interacción, se incluyen los criterios de los Modelos de Calidad de la Administración Pública Federal: Satisfacción del Cliente y Ciudadano, Liderazgo, Desarrollo del personal y gestión del capital intelectual, Administración de la Información y la Tecnología, Planeación, Gestión y mejora de procesos, Impacto en la sociedad, Resultados.

Documentos

Este Sistema de Gestión de la Calidad y Ambiental de Caminos y Puentes Federales de Ingresos y Servicios Conexos incluye los siguientes documentos:

- *Manual de Gestión de la Calidad y Ambiental (MGCA)*: describe de manera general el sistema de calidad y ambiental e incluye la declaración de la política de calidad y objetivos de calidad.
- *Manual de Procedimientos Generales (MPG)*: integrado por Procedimiento General de Control de Documentos, Procedimiento General de Control de Registros, Procedimiento General de Auditorías Internas, Procedimiento General de Servicio No Conforme, Procedimiento General de Producto No Conforme para la Planta de Pinturas y Emulsiones, Procedimiento General de Acciones Correctivas y

Preventivas, y Procedimiento General de Formación y Métodos de Operación del Comité y Subcomités de Calidad.

- *Manual de Procedimientos Específicos (MPE)*: Contiene la información referente a procedimientos particulares de cada área, Diagramas de Interacción de Procesos, Organigramas, cuando las áreas así lo requieran.
- *Instructivos de Trabajo Específicos (ITE)*: Indican de manera detallada cómo deben realizar algunas actividades, (no aplica en todos los casos).
- *Registros de Calidad y/o ambiental*: Son los documentos que muestran evidencia del funcionamiento del Sistema de Gestión de la Calidad y Ambiental, su distribución y resguardo se encuentra descrito en el “Procedimiento General de Control de Registros”.

La documentación se encuentra contenida en medio impreso o electrónico dependiendo de las necesidades y actividades de cada área.

Un instrumento de Diagnóstico de Competitividad Organizacional (DCO) es el que presenta Álvarez (2001), el cual contiene 112 variables críticas agrupadas en siete indicadores y forma parte del material empleado en este estudio, los indicadores son:

- A. Cultura Organizacional
- B. Nivel de Concientización y Participación con la Organización
- C. Nivel y estilo de comunicación y toma de decisiones
- D. Nivel y desarrollo del potencial organizacional
- E. Nivel de conceptualización de la calidad y la productividad
- F. Visualización del Entorno Externo Competitivo
- G. Nivel de Conocimiento de Posición Competitiva

METODOLOGÍA

Diagnóstico

Con el conocimiento de que el modelo se ha implantado en otras plazas sólo parcialmente, se inicia por conocer el nivel como organización en que se encuentra la plaza de cobro 45 de Fortín, Ver. El instrumento empleado fue el DCO aplicado a dos administradores, un encargado de turno y doce cajeros. Siguiendo la metodología indicada para el uso del instrumento, se concluyó que la Plaza de Cobro tiene un nivel de madurez de 38.03% y un nivel de desperdicio de 47.75%, así como que, con base en los valores establecidos para cada etapa, se determina que la plaza de cobro se ubica en la de normalización.

Por otra parte, la calificación de cada indicador, se empleó para seleccionar aquellos de menor valor al considerar que eran elementos susceptibles de mejorar. Cada uno de estos siete componentes está conformado por indicadores, así, el primer componente, *Cultura Organizacional*, se revisa a través de 11 indicadores; el segundo componente *Nivel de concientización, integración, compromiso y participación con la Organización*, así mismo el nivel de concientización sobre el concepto de cliente interno y externo, se encarga de crear un clima positivo de trabajo través de 18 indicadores.

El tercer componente *Nivel y estilo de comunicación y toma de decisiones* está íntimamente ligada con la información, base de la comunicación para determinar directrices, exhortar y divulgar a todos los niveles, horizontal y verticalmente para lograr la misión de la Organización, se revisa a partir de 37 indicadores, de éstos se seleccionaron siete que tienen en su ponderación un nivel bajo (malo y muy malo).

El cuarto componente *Nivel y desarrollo del potencial organizacional* inquiriere sobre el plan de excelencia en calidad, en donde el punto vital es el ser humano, quien genera la calidad y la productividad, todo esto vía 15 indicadores, de los cuales se incluyen solamente 3 para el siguiente paso. Del quinto componente *Nivel de Conceptualización de la Calidad y Productividad así como la identificación de sus principales indicadores*, se eligieron 3 indicadores.

El sexto y séptimo componente *Visualización del entorno externo competitivo* y *Nivel de conocimiento de la posición competitiva* se encargan de sondear sobre las experiencias que todos los competidores a nivel nacional e internacional realizan con el fin de llegar a los mercados potenciales en la búsqueda de ser líder en los mercados estratégicos, que para el objeto del presente estudio no resulta necesario para las consideraciones de este estudio.

Matriz de indicadores

Conocido cada uno de los componentes y en qué consisten por medio de los indicador que los conforman, el siguiente paso fue, mediante una matriz de relación, calificar como influyen los indicadores detectados y seleccionados en los criterios del modelo de calidad de CAPUFE, como demanda, se anotan los elementos del modelo de calidad, la escala es la usual, relación fuerte 9, media 3, posible relación 1 y ninguna relación el espacio vacío. Parte de esta matriz se presenta en la figura 2.

Figura 2 Matriz de relación

			Parámetros del Diagnóstico de Competitividad Organizacional														
Matriz de relaciones: Formato en blanco listo para edición			1	2	3	4	5	6	7	8	9	10	11	12	13	14	
			Cultura Organizacional	Nivel de concientización, integración, compromiso y participación con la Organización						Nivel y estilo de comunicación y toma de decisiones							
Necesidad Superior	No	Necesidad del Cliente	Conocimiento de compromisos, objetivos, premisas y prioridades a corto y mediano plazo	Competitividad	Integración y organización	Integración en solución de problemas	Deseo de logro y perfección	Autocontrol	Conceptualización de cliente interno	comunicación en la organización	Nivel de comunicación con el nivel superior inmediato	Nivel de comunicación de niveles superiores a inferiores	Comunicación de objetivos, compromisos, futuro, políticas y recomendaciones	Desarrollo a través de la capacitación y el autoaprendizaje	Conocimiento de planes actuales y futuros de lo que se espera del individuo	Sistema de desarrollo profesional a través de la mejora continua	
Modelo de calidad CAPUFE	1	Secuencia e interación de los procesos	Identificación de los procesos	3	3	3	3	1	1	9	1		1	9	3	3	3
	2		Interacción de los procesos	3	3	3	3	1	1	9	1		1	9	3	3	3
	3		Aplicación de los procesos	3	9	9	9	9	9	9	3	3	9	9	9	3	3
	4	Operación y control de procesos	Control de acciones preventiva y/o correctivas	3	9	9	9	9	9	3	3	3	3	9	9	3	3
	5		Difusión de indicadores	3	9	3	3	3	1	3	9	3	3	9	9	3	3
	6		Medios electrónicos para el control	3	3	3	3	1	1	3	9	1	1	3	9	1	1
	7	Disponibilidad de los recursos e información necesarios	Anteproyecto de presupuesto	9	3	3	3	1					1	3	1		
	8		Mejoras en la capacidad del equipo	9	3								1	3	1	3	
	9		Registros de compras	3										3	1		
	10		Licitaciones	3										3	1		
	11	Seguimiento y medición de procesos	Manual de procedimientos específicos	1	1			1	1	3	3	1	3	9	3	1	3
	12		Análisis de la información	1	1			1	1	1	3	3	1	9	1	1	1

A partir de la relación de elementos en la matriz, la tabla 1 indica la puntuación media que sirvió de base para establecer las estrategias que lleven a mejorar los requisitos generales del SGC.

Tabla 1 Puntuación media requisitos generales SGC

	Secuencia e interacción de los procesos	Operación y control de procesos	Disponibilidad de recursos e información necesarios	Seguimiento y medición de procesos	Resultados planeados de los procesos
Puntuación media	4.00	4.10	0.83	3.17	7.03

Se puede observar que el área que cuenta con mayor impacto con respecto a las demás es el requisito denominado Resultados planeados de los procesos, mismo que abarca los siguientes conceptos: Acciones necesarias para alcanzar resultados, la comunicación fluye eficazmente, informes sobre lo realizado y mejora continua de los procesos. Sin embargo, también se consideran los de puntuación 4.1 y 4.0, correspondientes a Operación y control de procesos y Secuencia e interacción de los procesos respectivamente.

Estrategias

Como solución a estas problemáticas, se realizaron las siguientes acciones para lograr la implantación del modelo de calidad en la Plaza de Cobro. Divididas las acciones en tres áreas, primero las que se refieren a los *Resultados planeados de los procesos*, enseguida a la que se refiere a la *Operación y control de los procesos* y finalmente las que afectan a la *Secuencia e interacción de los procesos*. Ejemplo de ello es la siguiente tabla.

Tabla 2. Estrategias y Líneas de Acción

Requisito general del SGC: Resultados planeados de los procesos	
Concepto	1. Acciones necesarias para alcanzar resultados
Estrategia	Proceso de identificación de mejoras
Línea de acción A	Disponer en la empresa de un proceso para identificar y gestionar las acciones de mejora.
Concepto	2. La comunicación fluye eficazmente
Estrategia	Comunicación interna y comunicados de la Dirección
Línea de acción B	Generar un sistema de comunicación que permita alcanzar los objetivos institucionales
Línea de acción C	Difundir a todo el personal el marco normativo de CAPUFE
Concepto	3. Informes sobre lo realizado
Estrategia	Proceso de selección de datos críticos
Línea de acción D	Crear un proceso de selección de datos de aquellas actividades que afecten o puedan afectar la Declaración de Propósitos (misión, visión y objetivos)
Estrategia	Plan de indicadores
Línea de acción E	Elaborar un método de recolección de datos en el que se indique la periodicidad y el responsable de recopilarlos
Concepto	4. Mejora continua de procesos
Estrategia	Uso de metodologías de mejora
Línea de acción F	Implantar las 5 S's en la empresa

Para cada una de las líneas de acción, se establecieron los mecanismos o pasos para su logro; como ejemplo para la línea de acción B “Generar un sistema de comunicación que permita alcanzar los objetivos institucionales”, el mapa de este mecanismo se presenta en la figura 3.

En esta línea de acción se anota:

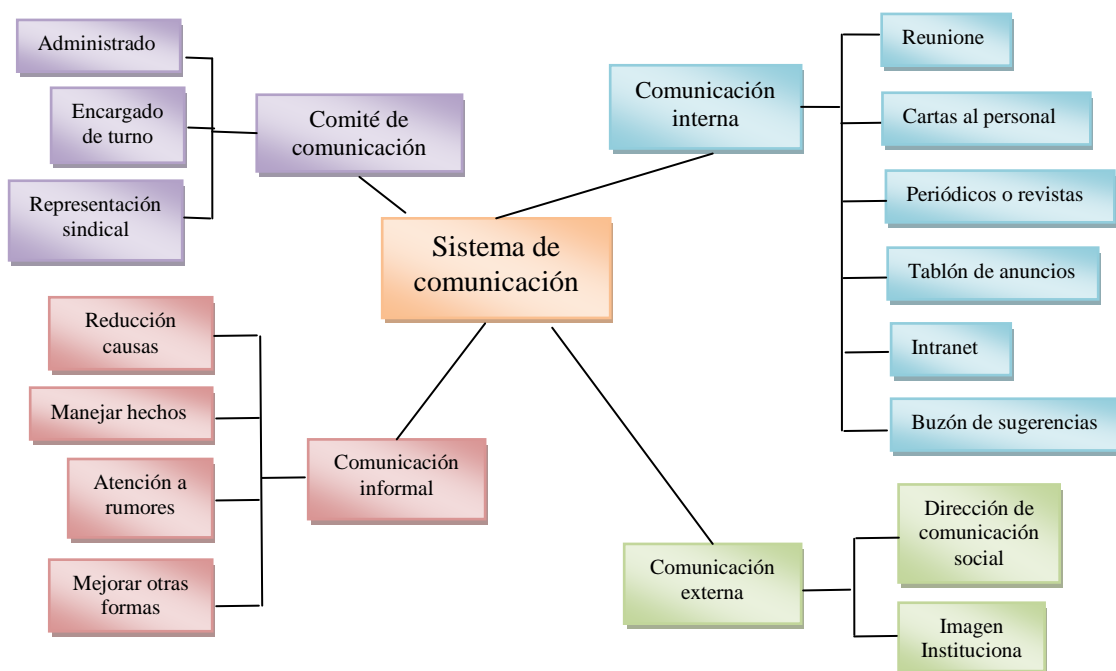
Se entiende por comunicación empresarial toda actividad comunicativa integrada, producida por la empresa y dirigida a todo público, tanto internos como externos, con el fin de crear una relación favorable con ellos y así poder alcanzar los objetivos planificados; en consecuencia se llevarán al cabo los siguientes pasos:

1. Creación de un comité de comunicación, formado por el administrador de la Plaza de cobro, un encargado de turno y el representante sindical en la plaza de cobro, afín de que coordine investigaciones, realice comunicaciones tanto internas como externas, seleccione canales de difusión idóneos; este en contacto permanente con la alta dirección.
2. Aplicación, control seguimiento y evaluación de acciones: es decir búsqueda de canales idóneos internos y externos (notas de prensa, boletín informativo, revista, folleto, etc.) encuestas que comprueben la existencia del plan.
3. Establecer la liga de la totalidad del personal al desarrollo de la empresa, ya que la comunicación transforma a la empresa en un terreno familiar, implicando y favoreciendo la integración de todos; la idea a comunicar es “estamos todos en el mismo barco”.

4. La comunicación informal puede presentarse a través de noticias o comentarios, pero también puede adquirir un carácter negativo y convertirse en un rumor, por lo cual se están emprendiendo las siguientes acciones:

- Reducción de las causas del rumor. Para controlar los rumores, lo mejor que se puede hacer es indagar cuales han sido las causas en lugar de detenerlos cuando hayan comenzado a difundirse.
- Manejo de hechos. Una vez difundido el rumor, la mejor solución es dar a conocer hechos reales a través de una fuente digna de credibilidad.
- Mejorar otras formas de comunicación. Implementar otras formas de comunicación formal (circulars, memorandos, revistas, etc.)
- Atención a rumores. Prestar atención a cualquier rumor sea cual sea su importancia.

Figura 3. Mapa del sistema de comunicación



5. Establecer los siguientes medios de comunicación interna:

- Reuniones.
- Cartas al personal.
- Periódico o revista interna.
- Tablón de anuncios.
- Buzón de sugerencias.
- Intranet.

6. En lo que respecta a la comunicación externa CAPUFE cuenta con una dirección de comunicación que se encarga de difundir a todos los clientes la imagen e información útil que concierne a la empresa, por tal motivo, su aplicación se basa en las políticas que la misma dirección envía.

Las estrategias y mecanismos se están implementando, de acuerdo al momento y disponibilidad de recursos.

RESULTADOS

Como resultado de la aplicación de mecanismos generados por las líneas de acción como la E que corresponde a: Elaborar un método de recolección de datos en el que se indique la periodicidad y el

responsable de recopilarlos, se establecieron los indicadores mostrados en la tabla 3. Para cada uno de los indicadores se tiene un responsable, la perspectiva se interpreta como hacia quienes está dirigido, este conjunto coherente de indicadores proporciona a la administración de la Plaza de Cobro una visión comprensible de la organización. Los indicadores están relacionados con todos los procesos de la Plaza. A cada uno de los indicadores se les dio validez, así para el número de fallas de ECT, se cuestiona:

¿Fue fácil de medirlo? ¿Se midió rápidamente? ¿Proporcionó información relevante en pocas palabras? ¿Se graficó fácilmente?

Tabla 3 indicadores en la plaza de cobro

Indicador	Responsable	Perspectiva	Tendencia	Unidad	Frecuencia
Nº. de accidentes	Administrador	Clientes	↓	Eventos	Mensual
Nº. de arrastre de grúa	Operador de grúa	Clientes	↑	Eventos	Mensual
Quejas	Administrador	Clientes	↓	Número	Mensual
Depósitos por peaje	Encargado de turno	Financiera	↑	Número	Mensual
Ingresos por telepeaje	Encargado de turno	Financiera	↑	Número	Mensual
Aforo total	Encargado de turno	Financiera	↑	Número	Mensual
Nº de fallas de ECT	Administrador	Interna	↓	Eventos	Mensual
Ausentismo	Administrador	Personas	↓	Número	Mensual
Asistencia al trabajo	Administrador	Personas	↑	Número	Mensual

Actualmente se está recopilando la información de acuerdo a la frecuencia. La comunicación periódica al personal, del resultado de su trabajo, ha servido para ir mejorando los resultados de la actividad que cada uno desarrolla.

Otra de las actividades que se llevaron a la práctica fue la implantación del proyecto de 5'S los resultados no son solo visuales sino también cuantitativos, algunos de ellos son:

Cabinas de cobro: 12 piezas de material para proceso de morralla retiradas de la consola y un recipiente con comida.

Oficina de encargados de turno: 10% espacio liberado en librero

Oficina de administradores: 26 kg de papel enviado a reciclar, 7 kg de equipo enviado a la basura.

Durante la aplicación de esta metodología en las diferentes áreas, se logró identificar aspectos positivos y negativos, dentro de los positivos podemos mencionar: mayor comodidad para trabajar, facilidad para encontrar el material y documentos, facilidad para limpiar las áreas físicas, mayor control de materiales y documentos y control visual de los mismos.

CONCLUSIONES

El diagnóstico de competitividad organizacional fue determinante para conocer al factor humano ya que el punto inicial es que ha sido el principal impedimento para la implementación del sistema de calidad en esta plaza de cobro. Conociendo los indicadores del DCO que impactan en los requisitos del modelo de calidad, y cómo es la relación entre ellos, se pudieron establecer las estrategias y mecanismos para propiciar el cambio principalmente de actitud del personal y conducirlo hacia la implantación del sistema de calidad en un futuro próximo.

Los resultados que se tienen a la fecha, han motivado al personal quienes no solo observan los cambios en la organización, sino también los beneficios en ellos mismos, esto es un indicio del cambio de actitud del personal que labora en la plaza de cobro, así, una vez implementadas todas las estrategias y mecanismos y su respectiva evaluación, se espera que el personal esté preparado para implementar el modelo de calidad.

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DESCENTRALIZACION FISCAL EN MEXICO: UN ENFOQUE DESDE LOS INGRESOS PUBLICOS

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RESUMEN

La descentralización fiscal en el contexto del Sistema Federal Mexicano se presenta como una opción viable, aunque compleja, para avanzar hacia una mayor autonomía financiera de estados y municipios los cuales estarían en condiciones de promover una participación más activa en sus localidades para fortalecer aquellos ingresos que son generados en sus propios territorios. En este trabajo se muestra que hay alternativas viables para hacer una distribución más equitativa de los recursos federales que se recaudan a través del Impuesto al Valor Agregado (IVA) y el Impuesto sobre la Renta (ISR) para fomentar la responsabilidad fiscal en los tres niveles de gobierno. La tesis central del trabajo considera como condición para avanzar en este proceso descentralizador que cada nivel de gobierno debe tener una fuente de recursos fuerte, dinámica y sustentable generada en su propio territorio y por tanto vinculada a su propia dinámica económica local. Entre los desafíos más importantes para lograr la implementación de este tipo de propuestas destacan la heterogeneidad entre los 32 estados que integran la Federación y sobre todo entre los 2,450 municipios del país los cuales registran importantes rezagos en materia de sistemas de gestión y profesionalización de sus funcionarios.

INTRODUCCION

El alto grado de dependencia financiera que tienen los estados y municipios de México y en consecuencia la fragilidad en las finanzas de estos gobiernos ha quedado documentado por diversos trabajos sobre el tema. El objetivo de esta investigación es mostrar la importancia de fortalecer las finanzas públicas de estos ámbitos de gobierno de una manera sostenible en el tiempo en donde los tres niveles de gobierno salgan fortalecidos. De ahí que el énfasis no se ponga en la modificación de la fórmula usada para distribuir los recursos, sino más bien en la forma de generarlos de manera cooperativa y coordinada. El estudio de caso que aquí se presenta es el estado de Aguascalientes y sus municipios en donde se muestra que su dinámica económica le representa un potencial importante para fortalecer sus ingresos propios a través de la recaudación que hace en su territorio de los dos impuestos federales más importantes como son el IVA y el ISR, así como la modernización catastral para que los municipios ejerzan su potestad tributaria Constitucional en materia de recaudación del Impuesto a la Propiedad Inmobiliaria. Este trabajo llama la atención sobre la necesidad de aplicar políticas diferenciadas y emprender un proceso de descentralización gradual y planeada debido a la diversidad y desequilibrios regionales que privan en el sistema federal mexicano.

REVISION LITERARIA

El tema del federalismo fiscal mexicano es uno de los tópicos más estudiados debido a su importancia, trascendencia y complejidad. Sin embargo, no se ha investigado lo suficiente ya que los planteamientos generales no logran incorporar las particularidades de la problemática regional y local. Así también los estudios de caso no han sido los suficientes como para establecer parámetros claros que permitan guiar y enfrentar los desafíos que implica un proceso profundo de descentralización fiscal. Desde la perspectiva académica, existe una gran variedad propuestas que van desde reformas parciales al Sistema de Participaciones y/o sistemas de incentivos a través de la colaboración administrativa en la recaudación de los impuestos federales, hasta cambios más profundos que implican redefinir atribuciones, funciones, competencias y potestades tributarias. Algunos de los trabajos más representativos sobre el federalismo fiscal

mexicano son (Aghon 1996), (Astudillo 1999), (Cabrero 1996), (Giugale 2000), (Sampere y Sobarzo 1998), (Diaz 2003) y Diaz (2009). Sin embargo, quedan aún muchas interrogantes que no han tenido una respuesta satisfactoria y algunas otras que han surgido recientemente como resultado de esta reflexión colectiva.

METODOLOGIA

El marco teórico metodológico se diseñó tomando como referencia básica la Teoría del Federalismo Fiscal que desarrolla Wallace E. Oates, en su obra *Fiscal Federalism*, publicada en el año de 1972. En esta obra se estudian las interrelaciones entre las haciendas locales y con el nivel federal, así como la asignación de competencias y la importancia de los ingresos locales en lo que respecta a su reparto y coordinación. Así también, se incorpora el enfoque sobre el papel del sector público de Richard Musgrave que desarrolla en su obra *The Theory of Public Finance* publicado en 1959. En esta obra se argumentan las tres funciones básicas del sector público: la distribución equitativa de la renta, la estabilización de los precios y la asignación eficiente de los recursos, además del tratamiento de las imperfecciones del mercado que pueden generar situaciones especiales como las externalidades, los bienes públicos y el monopolio. Los aspectos administrativos y de gestión pública, se abordan desde la perspectiva de la New Public Management, que incorpora a la administración pública conceptos aplicados inicialmente en la administración de los negocios, como la calidad, la innovación, el cliente, la evaluación de los resultados. Para realizar los cálculos sobre una nueva forma de distribuir los recursos entre los tres niveles de gobierno (federal, estatal y municipal), se utilizó el siguiente modelo de Regresión: Se consideró una ecuación del tipo $Y = B_0 + B_1X + \epsilon$

en donde;

Y = Es variable dependiente.

X = Es la variable independiente.

B_0 = El parámetro constante de regresión.

B_1 = El coeficiente de regresión.

ϵ = Es una variable aleatoria normalmente distribuida con media cero.

De donde se obtiene $Y = B_0 + B_1X$ por el método de Mínimos Cuadrados.

En el caso que nos ocupa:

X = Es el Producto Interno Bruto del estado de Aguascalientes como variable explicativa.

Y = La recaudación total del estado de Aguascalientes, la recaudación en el estado del Impuesto Sobre la Renta tanto de personas físicas como morales (ISR), la recaudación estatal del Impuesto al Valor Agregado (IVA) y las participaciones federales recibidas por el estado de Aguascalientes.

Esta técnica aplicada en Diaz (2003), se complementa en el presente estudio con otra que se integra con una serie de Indicadores de Gestión que permiten medir la Eficiencia, la Eficacia y la Efectividad del desempeño de las administraciones municipales en materia de su autonomía financiera, autonomía tributaria, de su ingreso per cápita por impuestos, la carga de la deuda y sus respectivos intereses, el gasto per cápita y el balance financiero municipal, entre otros.

Dada la heterogeneidad entre los estados de la Federación Mexicana se consideró ilustrativo hacer este ejercicio con un caso de estudio con la finalidad de ir ampliando el análisis a otros estados con características similares. El caso de estudio seleccionado fue el Estado de Aguascalientes con un poco más de un millón de habitantes en el 2005, un estado manufacturero, con un crecimiento de su economía y niveles de bienestar superior al promedio nacional. Integrado por solamente 11 municipios.

RESULTADOS

En el siguiente cuadro se presenta un resumen de los resultados más relevantes en donde destaca el coeficiente de determinación (R^2) que mide el poder explicativo del modelo de regresión, es decir, la parte de variación de Y explicada por la variable X . De acuerdo con los valores de (R^2), 96% de la variación total de la recaudación estatal y del Impuesto al Valor Agregado (IVA) son explicadas por el modelo de regresión, lo cual es un nivel muy satisfactorio de explicación. Así también en el caso de la recaudación del Impuesto Sobre la Renta (ISR)

con una cobertura de 89% y las participaciones federales con un coeficiente de 99% muy cercano a 1 que es el valor máximo que puede tomar. La constante B_0 indica la intersección de la recta con el eje de las Y o bien el valor que toma esta última cuando X tiene un valor de cero. En sentido estricto, en este ejercicio la variable independiente no puede tomar el valor de cero dado que el PIB puede estancarse, decrecer pero nunca puede ser cero. El coeficiente B_1 en todos los casos es positivo, lo que indica que cuando aumenta el Producto Interno Bruto del estado también se incrementa la recaudación en la proporción señalada en el cuadro. Finalmente, la significancia de B indica que el término constante no resulta muy significativo y que el coeficiente B_1 es significativo, ya que se rechaza la hipótesis nula y se acepta la hipótesis alterna en donde B, es diferente de cero, de donde se puede deducir que el modelo es consistente.

RESULTADOS DE LAS REGRESIONES LINEALES CON LOS DATOS OBSERVADOS

Variables dependientes del PIB estatal	R ²	B_0	B_1	Significancia B_0	Significancia B_1
Recaudación total	0.962	-127287	0.07234	0.162	0
Recaudación por IVA	0.963	-92089.9	0.03429	0.039	0
Recaudación por ISR	0.89	-58483.2	0.02661	0.316	0
Participaciones federales	0.995	-18084.2	0.03269	0.204	0

Tomando como base estos valores se hizo una proyección para el caso del Estado de Aguascalientes y sus Municipios en tres escenarios, el primero considera un crecimiento cero del Producto Interno Bruto del Estado, el segundo un crecimiento del Producto Interno Bruto Estatal de 2% y el tercero considera un crecimiento del 4%. Este ejercicio muestra que la propuesta de descentralización en la que el estado de Aguascalientes y sus municipios participa de una forma más activa de los dos impuestos federales con mayor potencial recaudatorio incrementa entre un 20 y 30% sus ingresos aún en el escenario más pesimista que considera un crecimiento de cero (Díaz 2003). Más aún, una ventaja extra es que la tendencia en el corto y largo plazo es a incrementarse, es decir, se va actualizando en el tiempo, además de las ventajas de liquidez que implica para las finanzas estatales y municipales el contar con estos recursos sin demora. Adicionalmente, tomando en consideración que los municipios tienen de acuerdo a la Constitución Política de los Estados Unidos Mexicanos la potestad tributaria de recaudar el impuesto a la propiedad inmobiliaria (impuesto predial) como su principal fuente de recursos propios, se calcularon los potenciales recaudatorios de este impuesto y resultaron ser fuentes importantes de ingresos (Díaz 2009).

CONCLUSIONES

La conclusión más importante es que la descentralización fiscal ofrece atractivas ventajas en materia de autonomía financiera de los gobiernos estatales y municipales debido a que fortalece sus finanzas con ingresos generados en su propio territorio. En el actual Sistema Nacional de Coordinación Hacendaria en México el gobierno federal tiene la facultad de recaudar los impuestos más importantes como el Impuesto al Valor Agregado (IVA) y el Impuesto Sobre la Renta (ISR) de personas físicas y morales. Así también los municipios tienen la facultad de recaudar el impuesto a la propiedad inmobiliaria, no obstante existen diversos obstáculos técnicos, administrativos, políticos y de recursos humanos que estas instancias tienen que superar para ejercer esta facultad. En el caso de los estados hace falta fortalecer sus ingresos propios ya que no cuentan con un impuesto importante que impacte sus finanzas. Los resultados de este estudio son muy semejantes a otros estudios que se han hecho sobre el federalismo fiscal mexicano, sin embargo la presente propuesta implica transformaciones de fondo, a diferencia de algunos cambios que se

proponen a nivel de la fórmula de coordinación fiscal o bien en el mejor de los casos alguna participación marginal de los estados sobre el Impuesto Sobre la Renta (ISR). La limitación es que se trata de un estudio de caso, aplicable a algunas entidades federativas con características similares pero que ya incorpora elementos nuevos de reflexión que no estaban presentes en los estudios generales sobre el federalismo fiscal. Así también, sugiere líneas de investigación en aspectos poco estudiados como los potenciales tributarios de los estados mexicanos, la modernización del cobro del impuesto a la propiedad inmobiliaria y estudios que establezcan tipologías de estados y municipios según sus capacidades y potenciales en los cuales se puedan aplicar políticas diferenciadas de descentralización fiscal.

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LA INNOVACIÓN PRESENTE EN LA EVOLUCIÓN DE LA INDUSTRIA AUTOMOTRIZ A NIVEL MUNDIAL

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RESUMEN

En este trabajo se presenta la evolución que ha sufrido la industria automotriz a nivel mundial, las innovaciones que aparecen en cada etapa, los cambios originados por las regulaciones gubernamentales, comenzando por la etapa artesanal, donde lo importante era además de satisfacer al cliente, la satisfacción misma del artesano al crear un producto único, con todo lo que esto conlleva en costo y tiempo. Continuando con la época Ford, que se caracteriza por la producción en serie y la economía en costo y tiempo, esta época tuvo su lapso dorado, donde Ford creó, desarrollo y dominó rápidamente la industria mundial más grande de la época, pero nunca pudo diseñar el sistema completo de administración que necesitaba para tener un control efectivo, ya que esto le tocaría hacerlo a Alfred P. Sloan. La siguiente época es la manufactura esbelta que se caracteriza por usar "menos de todo" en comparación a la producción en serie (menos trabajo, menos espacio de fabricación, menos inversión). Terminando con la época en expansión a partir del año 2000 y hasta la época actual, donde sin duda el automóvil se ha convertido en un elemento indispensable para el desarrollo de las actividades del hombre.

ABSTRACT

This paper presents the developments that have suffered the worldwide automotive industry, innovations that appear in each stage, the changes caused by governmental regulations, beginning with the traditional stage, where it was also important to satisfy the customer, the same artisan satisfaction by creating a unique product, with all that this involves cost and time. Continuing with the Ford era, characterized by mass production and economy in cost and time, this time had its golden period, where Ford created, development and rapidly dominated the world's largest industry of the time, but could never design the whole system of administration needed to have effective control, as this will touch it to Alfred P. Sloan. The next time lean manufacturing is characterized by using "less of everything" as opposed to mass production (less work, less manufacturing space, less investment). Ending the growing season from the year 2000 until the present day, where no doubt the car has become an indispensable element for the development of human activities.

INTRODUCCIÓN

El comportamiento estratégico en las empresas es muy diverso, sobre todo en industrias tan complejas como la Automotriz, han sido muchos los autores que han intentado una descripción de la evolución histórica de la industria automotriz americana a través de cómo la innovación y el uso de alta tecnología, especialmente las tecnologías de información, afectan su productividad. El trabajo de estos autores, sin embargo, no hace un estudio detallado de los varios aspectos del comportamiento estratégico de la industria automotriz mundial. Son varias las etapas por las que ha atravesado la industria automotriz mundial en su proceso de evolución, una primera parte la constituye la época artesanal, con la cual se da inicio a la fabricación de autos, después viene la época Ford, donde se busca la reducción de costos a través de la producción en serie y el modelo T, en seguida la producción en serie se acerca a la innovación de Alfred Sloan para la diversificación de modelos automotrices, la siguiente época es la manufactura esbelta, en la cual se reconoce el ingenio de los japoneses, cuyo propósito es utilizar menos de todo para mejorar la calidad en el proceso de producción, en seguida se tratará la época de la empresa en Expansión

en la cual Lee Iacocca puso en práctica la idea de la manufactura delgada, y por último se abordará el presente y futuro de la industria automotriz, el cual se enfoca en la búsqueda de nuevos mercados, de alianzas estratégicas e innovaciones en la tecnología.

METODOLOGÍA

La metodología de investigación utilizada es el método histórico comparativo (Babbie, 2000), el cual consiste en varios niveles de construcción teórica, además de la realización de un estudio de tendencia que consiste en registrar los cambios con el tiempo de alguna población en general.

Época Artesanal (1890-1908)

En los comienzos de la década de 1890 empresas como Panhard & Levassor (P&L) construían algunos automóviles bajo pedido explícito del cliente. Estas empresas se convirtieron en unas de las pocas ensambladoras de automóviles, dando así origen al sistema de producción artesanal. La firma P&L, se reunió con Gottlieb Daimler (fundador de la compañía que fabrica el Mercedes Benz) para diseñar el estándar Sistema Panhard, un ingenio de gasolina de alta velocidad, alcanzaba el límite legal de 12 millas por hora, con el motor delante, los pasajeros en filas detrás, y con tracción en las ruedas traseras Womanck, et al. (1992). El volumen de producción era muy bajo, debido a que el trabajo de las técnicas artesanales causaba variaciones inherentes a este tipo de manufactura. Los costos eran altos y no bajaban en relación al volumen producido, por lo que sólo los ricos podían tener un auto (Suñe, 2004).

Época Ford

Henry Ford encontró la manera de superar los problemas inherentes a la producción artesanal produciendo un auto susceptible de ser fabricado en serie y que cualquier persona podía manejar y reparar sin necesidad de un chofer o mecánico. Esta fue la base del revolucionario cambio que sufrió la industria automotriz (Flink, 2001). El proceso de fabricación que desarrolló Ford y que le permitió inaugurar la industria automotriz moderna, fue posible gracias a un modelo de automóvil, el modelo T, que fue lo suficientemente adecuado para ser producido en serie (Holtz, 1998). En Septiembre de 1908 William Durant, por su parte, fundó la General Motors Company, competidora de Ford la cual estuvo en problemas desde el principio. Posteriormente la perdería para dar origen a la Chevrolet Motor Company en 1915, cuya presidencia fue tomada por Alfred Sloan. Sloan. Walter P. Chrysler fue el otro competidor importante, y la última gran fuerza constructora individual de la época en la industria automotriz americana.

La Época Dorada De La Producción En Serie (1930-1973)

La combinación de las prácticas de fabricación de Ford, más las técnicas de administración y mercadotecnia de Sloan y las formas de control en la asignación del trabajo, dieron como resultado la producción en serie (Flink, et al, 2001). Sloan también aplicó un sistema financiero para controlar las inversiones en la planeación de nuevas marcas, publicidad, Sloan transformó General Motors en una empresa capaz de producir una amplia gama de productos. La empresa tenía inicialmente cinco modelos que iban del más barato al más caro (Chevrolet, Buick, Oldsmobile, Pontiac y Cadillac), para que sus compradores fueran ascendiendo de un modelo a otro dependiendo de sus ingresos (Seiler, 2008). Los japoneses estaban desarrollando una nueva manera de hacer las cosas que fue llamada Manufactura Esbelta (Rubenstein, 2001).

La Época De La Manufactura Esbelta (Lean Production 1973-1990)

Después de la segunda guerra mundial, Eiji Toyoda, y Taiichi Ohno de la Toyota Motor Co. en Japón, fueron los precursores del concepto de producción adelgazada (Montiel, 2001). Al principio de la aplicación entre mejor sea el individuo para el trabajo en equipo, menos sabrá de una especialidad específica. (Dennis, 2002). La meta automovilística de las empresas japonesas con respecto a la calidad fue la de “tiene que ser perfecto”. Los fabricantes que utilizaban el método de la producción adelgazada trabajaban bajo el supuesto de que nunca podrían alcanzar la meta de perfección total, por lo que adoptaron el método de mejora continua de los círculos de calidad (Ohno, 1999). Los proveedores en la producción adelgazada pedían: 1. los fabricantes firmaban acuerdos cooperativos. 2. los proveedores eran seleccionados en base a su habilidad para alcanzar los estándares. 3. los fabricantes comparten con los proveedores información de desarrollo del producto. 4. los fabricantes pidieron el envío de componentes con las base del sistema Justo a Tiempo (kanban). Kanban es una herramienta basada en la manera de funcionar de los supermercados. Kanban significa en japonés "etiqueta de instrucción".

Posteriormente Mazda, que en un inicio tuvo problemas en acceder a las plantas ensambladoras de Estados Unidos, logró una alianza estratégica con Ford, llamada Auto Alliance International, en la cual construirían autos deportivos. Al igual que Mazda, Mitsubishi se acercó a Chrysler para compartir su planta y producir autos deportivos. A Eiji Toyoda y Ohno, les tomó más de veinte años de incesante esfuerzo para poder aplicar completamente las ideas de la producción adelgazada.

La Época De La Empresa En Expansión (Extended Enterprise 1990-2000)

Los fabricantes en Estados Unidos alcanzaron altas utilidades mediante la manufactura esbelta de dos maneras: velocidad (en todos los procesos) y economías de escala. Esta aplicación marcó una época determinante cuando a Lee Iacocca lo nombraron presidente de Chrysler (Curcio, 2001).

Durante décadas se siguieron formando alianzas estratégicas. Un ejemplo fue la unión de Daimler Benz con Chrysler Corporation en 1998, lo que llevó a DaimlerChrysler a un alto rango en la producción de autos en el mundo y facilitó la expansión que ofrecieron economías de escala, empezando con la adquisición de Mitsubishi en el 2000. (AMIA, 2009)

El Futuro De La Industria Automotriz Mundial (2000 En Adelante)

En el siglo XX y el naciente XXI el automóvil ha cambiado la vida del ser humano radicalmente, brindándole prosperidad, libertad, movilidad y placeres que hacen que la vida no se pueda imaginar sin él. En este siglo, los elementos que definen al mercado automotriz son: factibilidad (práctico), comodidad y status (Olsen, Cabadas, 2002). Las grandes alianzas estratégicas en la industria de suministros automotrices lo están llevando con una tendencia hacia la globalización. Los proveedores que se han de mantener en el mercado global deben de encontrar una óptima posición en la cadena de valor, desarrollar una estrategia factible, fijar las prioridades en los procesos de innovación, optimizar sus propios procesos y también asegurar la transferencia del conocimiento. Actualmente los mercados más fuertes son los de Europa del Oeste, Norte América y Japón que se caracterizan por el aumento de competencia, altos costos locales y saturación de mercados. (AMDA, 2009). Adicionalmente a esto, las empresas automotrices están explorando nuevas tecnologías que en el futuro de la industria automotriz serán muy importantes (Arteaga, 2003).

CONCLUSIONES

El panorama histórico de la industria automotriz que ha sido reflejado en este trabajo, deja claro que las empresas de esta industria no solamente compiten en unos cuantos aspectos estratégicos, sino que a lo

largo de su historia, han probado ser un sector industrial extremadamente complejo en el que se han combinado una serie de posibilidades estratégicas, mismas que han desencadenado diversos mecanismos de rendimientos, haciendo que este mercado se concentre en unas cuantas grandes empresas. Las estrategias adoptadas por cada una de las empresas han sido muy diversas, todo de alguna manera para no desaparecer ante los retos que implican las innovaciones. En los años ochenta, por ejemplo, a medida que el ritmo de los avances tecnológicos en la industria del automóvil se aceleró, Aston Martin y firmas similares tuvieron que aliarse con los gigantes automovilísticos (Ford, en el caso de Aston Martin) para acceder a los conocimientos expertos en áreas que van desde el control de los gases emitidos a la seguridad ante los choques. El costo de desarrollar estos conocimientos por sí mismos hubiera sido simplemente imposible. En los años noventa surge otra amenaza para estas firmas artesanas, a medida que las firmas que dominan la producción adelgazada —lideradas por los japoneses— comenzaron a ir detrás de sus nichos de mercado que eran demasiado pequeños y especializados para que los productores en masa, como Ford y General Motors, los hubieran atacado con éxito. Honda, por ejemplo, sacó un deportivo NS-X de carrocería de aluminio que constituyó un ataque directo al nicho de Ferrari en deportivos de ultra prestaciones. Los productores artesanos tradicionales tendrán que adoptar también los métodos de la producción adelgazada o desaparecer como especie después de más de un siglo, todo como una consecuencia lógica de los avances y la innovación.

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AGENCIA DE DESARROLLO INTEGRAL UABJO-SEDESOL

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RESUMEN

Uno de los objetivos de la Universidad Autónoma “Benito Juárez” de Oaxaca, es la vinculación del sector educativo con el sector público, el cual, ha logrado con la Agencia de Desarrollo Integral UABJO-SEDESOL, cuyo objetivo es: identificar las oportunidades de desarrollo de la población de los municipios con menor Índice de Desarrollo Humano del estado de Oaxaca; para la realización de propuestas de mejorar las condiciones de vida de la población, esto, a través de diagnósticos municipales de las variables: salud, educación, vivienda e infraestructura social, generación de ingresos y medio ambiente, una vez elaborados, realizar planes de desarrollo de gran visión, a través de una planeación estratégica con las autoridades y población de los municipios, con el apoyo económico de la Secretaría de Desarrollo Social, conjugándose el esfuerzo de dos instituciones una educativa y la otra del sector público, unidas en una sola meta, el lograr la disminución de los altos índices de marginación.

INTRODUCCIÓN

En el 2006 la Secretaría de Desarrollo Social (SEDESOL), publica una convocatoria, dirigida a las Universidades Públicas del estado de Oaxaca, con la finalidad de formar Agencias de Desarrollo Integral; por lo que la Universidad Autónoma “Benito Juárez” de Oaxaca (UABJO) participa haciendo una propuesta de consultoría para atención a municipios de la entidad Oaxaqueña.

México es una de las economías con una marcada desigualdad en los ingresos, provocando con esto que se presente un aumento en la segmentación de los mercados laborales en particular entre el sector formal e informal, estudios econométricos confirman que la distribución en la desigualdad de los ingresos está frenando actualmente el crecimiento en los países de América Latina (Altenburg, 2000).

Las disparidades en la distribución del ingreso en escala nacional son notorias, en un estudio donde se midió la desigualdad del ingreso por regiones con el indicador del Coeficiente de Gini (C.G.), los resultados que se obtuvieron, hicieron marcadas diferencias, en la región Peninsular reportó un C.G. de 0.600 (Hernández Laos, 1984), se debe en parte a los enclaves turísticos de Cancún y Mérida que se ubican en esta región, caracterizada por elevados índices de población rural que labora en ocupaciones agropecuarias de muy baja productividad. En la región del Norte, cuyos estados colindan con la frontera de Estados Unidos, el Coeficiente de Gini que registra fue de 0.450. y la capital de México se ubica en un sitio intermedio, con un C.G. de 0.527 debido a las existencias de actividades industriales y de servicios de muy alta productividad, la presencia de condiciones de subempleo o de empleo informal, producto de las corrientes migratorias rurales-urbanas que han sido características de esta región. A la región del Pacífico Sur le incorpora los estados más pobres del país, Chiapas, Guerrero y Oaxaca, la cual es una región con proporción importante de población de origen indígena donde a semejanza de lo que ocurre en otros estados, frente a la pobreza existe migración, hacia el centro del país, y hacia el vecino país del norte.

El Estado de Oaxaca es una de las entidades más marginadas del país, ubicándose en tercer lugar, tan solo por arriba de Guerrero y Chiapas, de acuerdo con los cálculos del Consejo Nacional de Población (CONAPO), de los 570 municipios que integran el estado, el 38.8% están clasificados en las categorías de muy alta marginación, 23.0% de alta, 34.3% de media, 2.8% de baja y 1.2% de muy baja marginación, aunado que está ubicado en el área geográfica “C” y en este sentido la pone en desventaja con los salarios

mínimos profesionales, ya que los que establece la ley, de acuerdo a la zona geográfica no corresponde a la realidad. Por las mismas condiciones este fenómeno repercute aun más en las zonas rurales donde ni siquiera se percibe un ingreso, trayendo consigo un desplazamiento de personas de estas zonas a hacia las urbanas, en busca de empleo, de ingresos, de oportunidades educacionales, niveles de vida mejor, abandonando el campo, presentándose ante ellos un panorama diferente al que ellos creen, por que no cuentan con la preparación educativa necesaria, ni son mano de obra calificada; esto provoca un desequilibrio en el mercado laboral producto de este desplazamiento, aumentando la oferta laboral de empleos poco calificados, y como consecuencia se da un crecimiento de la economía informal

METODOLOGÍA

La metodología que propuso la UABJO, fue de acuerdo a una planeación estratégica, realizar un diagnóstico económico, social, político y cultural de los espacios geográficos a analizar; la SEDESOL, tiene como objetivo la atención a microrregiones con características de alto índice de marginación y bajo índice de desarrollo humano. Los primeros espacios que se atendieron, están ubicados en diferentes regiones del estado: los municipios de Yogana y San Miguel Mixtepec se ubican en la Región de Valles Centrales, San Pedro y San Pablo Ayutla en la Región Sierra Norte, y Santa Cruz Acatepec en la Región de la Cañada, después se continuo con nueve municipios ubicados en la Región de la Cañada.

Una vez elaborado el diagnóstico de las variables: salud, educación, vivienda e infraestructura social, generación de ingresos y medio ambiente, se entablo una relación con el cabildo municipal de cada municipio para informarles de los resultados, y programar una reunión con la población de los municipios e invitar a las localidades que pertenecen a estos pueblos; de igual modo, se les informó del trabajo realizado con la población así como las problemáticas identificadas; que consistió en aplicar un cuestionario de perfil socioeconómico al cabildo y a la población, para el análisis de los entrevistados, se utilizó la metodología descrita por Boltvinick (1997), relativa a las necesidades básicas satisfechas o método directo. Partiendo de los indicadores registrados en las encuestas por hogar, se analizaron los componentes o dimensiones de adecuación de la calidad y cantidad de la vivienda (calidad de construcción), la sanitaria (agua, drenaje, escusado), y la energética (electricidad, combustible para cocinar) (Daltabuit, 2000). En la formulación de las preguntas se tomó el diseño de la investigación social que propone Gomezjara que consiste en detallar las características de las viviendas, datos de los ocupantes de la vivienda, cambios de residencia y datos económicos de las personas entrevistadas que aportan un ingreso al hogar (Gómez jara, 1997).

En las reuniones con la población de cada uno de los municipios, integrantes de los cabildos y algunos de los habitantes hicieron propuestas que fueron tomadas en cuenta para la elaboración de los planes de gran visión de las diferentes vertientes, lo que permitió se hicieran los programas y proyectos con metas a corto, mediano y largo plazo, teniendo el apoyo de estudiantes de las diferentes escuelas de la universidad (Facultad de Contaduría y Administración, Escuela de Economía y la Facultad de Arquitectura 5 de Mayo).

RESULTADOS

Los municipios objeto de análisis presentan similitudes en las variables socioeconómicas, por lo que este trabajo presenta una muestra de un municipio ubicado en la Región de la Cañada, Santa Cruz Acatepec, el municipio ocupa un superficie total de 7.00 km², cuenta con una densidad poblacional de 185.86 habitantes por Km², el 82.78% de la población habita en la cabecera municipal, el resto de la población se ubica en núcleos rurales; se encuentra ubicado en la parte norte del Estado, Colindando con los siguientes municipios: al Norte con Eloxochitlán de Flores Magón, al Sur con San Mateo Yolochochitlán y San Lucas Zoquiápan y al Oeste con San Jerónimo Técoatl. De Este a Oeste del municipio pasa la

carretera federal que lo comunica con la ciudad de Oaxaca de Juárez y con los estados de Puebla y Veracruz.

De acuerdo con el conteo de población y vivienda 2005 de INEGI el Municipio cuenta con 1 301 habitantes, en la visita realizada los días 10 y 11 del mes de Enero por los alumnos de la Escuela de Economía de la Universidad “Benito Juárez” de Oaxaca, se obtuvo la información de la Casa de Salud que indica que la población actual es de 970 habitantes, de los cuales 464 son hombres y 506 mujeres, constituyéndose 250 familias las cuales habitan en 233 casas.

Actualmente funge como Presidente Municipal una mujer, restándole dos años de gestión, municipio que en distintas ocasiones ha sido dirigido por un administrador nombrado por el Gobernador del Estado, esto, por cuestiones políticas no habían podido acordar un Presidente Municipal, esta comunidad se rige por el sistema de usos y costumbres.

Población

La cabecera municipal cuenta con 1,077; el resto de la población se encuentra distribuida en las tres localidades que tiene el municipio; la localidad que tiene menos número de habitantes es el Porvenir con 16; Piedra Tendida y Agua Peñafiel cuentan con 100 habitantes la primera y 108 la segunda localidad.

El 100% de la población habla lengua indígena materna, el mazateco, de acuerdo con información recabada entre los directores y maestros de los distintos centros escolares de la comunidad, esto dificulta su aprendizaje, solamente el 10 % de la población escolar habla correctamente el español.

Actividad económica

La principal actividad económica para este municipio, son las actividades agrícolas, siembran maíz, frijol y café. Existen huertos para el cultivo de diferentes frutas, el suelo es propicio para el cultivo de frutas y flores de diferentes especies, siendo este muy productivo. En el aspecto de la ganadería existe la cría de diferentes tipos de animales principalmente aves de corral, borregos y chivos.

La población económicamente activa del municipio asciende a 424 personas, de las cuales el (81%) se dedica a actividades agrícolas, el (13%) se encuentra inmerso en actividades terciarias específicamente en comerciales; el (5%) en actividades industriales y el (1%) en otras actividades.

Resultados del trabajo de campo

Se detecta tres tipos de migración, golondrina, pendular y permanente, niveles educativos bajos, el 55% de la población femenina es analfabeta, la mayoría de los habitantes mayores de 18 años, declaran saber leer y escribir, pero se detectó, que con gran dificultad son capaces de deletrear, esto trae como consecuencia un gran desinterés por la educación de sus hijos, identificándose el analfabetismo disfuncional, el 90% de la población está por debajo de la línea de la pobreza, identificándose un contexto de pobreza económica y social y una economía de autoconsumo. La población en su mayoría es joven, los padres de familia prefieren que los hijos atiendan los trabajos de campo que ir a la escuela. El 100% de la población no cuenta con servicios de salud, asisten a una casa de salud, donde se carecen de los más elementales servicios como lo es las medicinas, atiende una señora que tiene conocimientos mínimos de salud, afuera hay un letrado que dice se atienden a los enfermos más graves en Huautla de Jiménez un municipio que queda a una hora y media de camino.

El perfil socioeconómico de los integrantes del cabildo dio como resultado bajos niveles educativos, tres de los integrantes cuenta con la primaria terminada, dos no saben leer y escribir, sus ingresos son mínimo,

comentaban que la población emigra a las ciudades de Puebla, Oaxaca y México en búsqueda de mejores condiciones de vida, abandonando sus tierras, quedando improductivas, algunas parcelas son trabajadas por los hijos de los migrantes, de igual manera se detecta población joven de 14 y 15 años con hijos, madres adolescentes.

En la visita a la comunidad se detectó capital verde, cuentan con recursos naturales como lo es el agua, arena, grava, el clima es propicio para productos primarios, tienen una cultura ancestral de medicina alternativa, se presentó una falta de comunicación por el manejo del idioma español por parte de los habitantes, teniendo como intérprete a los hijos de ellos.

RECOMENDACIONES

Se debe realizar acciones tendientes a erradicar el analfabetismo estas tienen que desarrollarse simultáneamente en dos direcciones:

1. Alfabetización de adultos y
2. Prevención de fracasos escolares.

Con respecto a la alimentación, este, como un factor extrínseco que más influye en el crecimiento y desarrollo a lo largo de la infancia, en esta edad es muy importante la correcta alimentación pues esta aporta la energía y los nutrientes necesarios para garantizar un crecimiento y desarrollo óptimos.

El desayuno es una de las comidas importantes del día y debería proporcionar la cuarta parte de las necesidades nutritivas diarias del escolar. Los aportes nutricionales del desayuno inciden de forma decisiva en el estado nutricional y de salud a largo plazo ya que, tras las horas de ayuno de la noche, un desayuno adecuado ayuda a modificar una serie de parámetros fisiológicos como la glucemia y la secreción de insulina y favorecen la disposición del niño para las labores escolares y el ejercicio.

El desayuno adquiere especial importancia en los escolares. Aquellos que no desayunan adecuadamente completan con dificultad las necesidades diarias de calorías, calcio, vitaminas, minerales y otros nutrientes con las demás raciones del día. Estudios han demostrado, que aquellos niños que en los primeros tres o cuatro años de vida no han recibido una alimentación rica en leche, queso, carne, pollo y pescado, presentan un coeficiente mental menor, que los que tuvieron la oportunidad de ingerir estos alimentos. Si estos niños mejoran su alimentación más tardíamente, esta falla en el desarrollo cerebral ya no es recuperable. Diseñar un programa de desayunos escolares, que en el corto plazo permite mejorar de manera significativa la nutrición en la población escolar del municipio.

En la infraestructura es importante contar con salones y baños dignos, pizarrones nuevos, sillas, material didáctico, equipo de computo actualizado, una biblioteca equipada con libros que cumplan su función de desarrollar y estimular el aprendizaje, la sugerencia es solicitar estos apoyos al programa de escuelas de calidad presentando un proyecto integral de mejora a la educación del Municipio.

La educación es la principal herramienta para el progreso de los pueblos, y por ende la solución de sus grandes problemas; entre los principales la superación de la pobreza, cierto es que la educación juega un papel primordial en los países que han alcanzado vida de calidad para sus ciudadanos, no es el único factor a considerar, pero es imposible obviarlos si se desea mejorar una país.

Finalmente se menciona que se debe incorporar en los procesos educativos un importante contenido de educación de valores, educación para la paz, educación en y para los derechos humanos, educa-acción ambiental, educación popular, educación liberadora, educación para la vida, aprendiendo a vivir, educación para la mundialización, educación intercultural, toda una variedad de prácticas pedagógicas

que tienen por finalidad la enseñanza para la convivencia diaria y la superación de los problemas sociales que afrontan en su espacio de vida; que persiguen la superación de la pobreza en su ámbito comunitario. Estas prácticas son ejemplo de cómo incorporar ese sentido de lo propio y lo global en aprendizaje permanente, desde el trabajo con niños y niñas hasta con adultos de distintas condiciones sociales. No se puede seguir un camino de competencia desleal donde los grandes devoran a los pequeños. Se debe tomar en cuenta que para cambiar a cada niño o niña a los que se les enseñamos a leer y a escribir, a los jóvenes a los que les informamos de historia patria, como si estuviésemos educando al próximo presidente de nuestra nación, a los próximos ministros, a los líderes de partidos políticos, a los próximos gerentes de grandes y pequeñas empresas, a los líderes y dirigentes que necesitamos para superar la pobreza que rezaga al estado de Oaxaca.

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LA GERENCIA DE PORTAFOLO DE TARJETAS DE CREDITO EN COLOMBIA

Santiago García Carvajal, Universidad EAN

RESUMEN

El propósito de este artículo es definir opciones estratégicas para administrar de portafolios de tarjetas de crédito en Colombia, que consideren una visión céntrica en el consumidor como eje de la cadena de valor. Las herramientas empleadas para cumplir este propósito son: 1) La rueda de análisis del consumidor para conocer la relación del individuo con el entorno 2) La mezcla de mercadeo de servicios financieros para identificar los puntos de ejecución del estímulo artificial con el consumidor 3) El Análisis factorial exploratorio para identificar segmentos de mercado latentes en el ciclo de vida del producto 4) La Matriz del Boston Consulting Group para identificar el comportamiento histórico y la posición estratégica de cada banco 6) La matriz híbrida de comunicación integrada de marketing para combinar acciones de publicidad y promoción de las características intangibles del producto.

PALABRAS CLAVE: Tarjetas de Crédito, Marketing Estratégico

ABSTRACT

The main purpose of this article is determining strategic options for Colombian Credit Card portfolio management considering a consumer centric value chain approach. The tools utilized to accomplish this purpose are: 1) The Wheel of consumer analysis to determine an individual vs environment relationship 2) A financial service marketing mix to determine the right place and time to engage on artificial stimuli to the consumer 3) Exploratory factor analysis to determine latent market segments 4) Boston Consulting Group Matrix to determine historical behavior and product life cycle 5) Hybrid Communication Matrix to determine promotion and publicity combination of non physical product attributes.

JEL: M310

KEYWORDS: Credit Cards, Strategic Marketing

Las fusiones y adquisiciones en el sistema financiero Colombiano han aumentado las economías de escala de los bancos y esto debe traducirse en beneficios al consumidor, mayor cubrimiento internacional, seguridad transaccional por canales electrónicos, facilidades de empleo de la tarjeta de crédito como medio de pago e incrementos en la calidad de productos y servicios en la pirámide del marketing de servicios, para lograr esto, el ciclo de vida como análisis de categoría de producto es una herramienta fundamental para que los esfuerzos de los ejecutivos de mercadeo muestren un balance favorable al evaluar los resultados del plan de marketing estratégico de Tarjetas de crédito de un Banco. El ciclo de vida de una tarjeta de crédito es necesario no solo a la hora de determinar las cuotas de ventas sino también los insumos o réditos que la tarjeta demanda o genera, deben ser consideradas para este propósito las estrategias de saneamiento de cartera, segmentación, diferenciación y modificación de la curva de la demanda.

ASISTENCIA TECNICA AGROPECUARIA: RESPONSABILIDAD DE ESTADO

Apolinar Castro Esquivel, Centro de Estudios Superiores del Estado de Sonora

RESUMEN

la propuesta “asistencia tecnica agropecuaria: responsabilidad de estado”, es demanda consensada resultante de foros temáticos regionales, convocados por la Cámara de Diputados Federal y del Estado de Sonora, a organizaciones de productores, a instituciones ligadas al campo; es retomar funciones a 25 años; es fortalecer el crecimiento productivo con sentido social; es fortalecer la vinculación productor – universidad; es la resultante de investigación aplicada dialéctica y analítica; complementada con la experiencia profesional a través del Centro de Estudios Superiores del Estado de Sonora, México. Fundamentan la propuesta, realidades y opiniones: La asistencia técnica es factor de cambio en el crecimiento de la productividad y la calidad de exportación. Enlace entre productor y programas institucionales, universidades y centros de investigación. Co-partícipe en la creación de la Revolución Verde de alcance mundial. La FAO, la OCDE, opinan sobre la creciente demanda alimentaria, la seguridad, el auto-abasto, que para hacer frente a la crisis alimentaria solo con apoyo a la infraestructura y a la

ASISTENCIA TECNICA.

El Plan de Trabajo, se fundamenta en las Líneas Eje:

- Coordinación de Funciones
- Financiamiento y Apoyos
- Planificación
- Organización
- Regionalización
- Evaluación

EFFECTIVIDAD DE LAS TIC A NIVEL EMPRESARIAL EN EL CONTEXTO COLOMBIANO

Sandra Cristina Riascos Erazo, Universidad del Valle, Cali - Colombia

ABSTRACT

El ambiente organizacional exige que las empresas actuales sean cada día más competitivas lo cual implica la realización de actividades administrativas más eficientes y eficaces; es por lo anterior que en el mundo de hoy ha sido necesario la implementación de un entorno tecnológico el cual permita aumentar la efectividad de las mismas. Las Tecnologías de la Información y las Comunicaciones (TIC) han tenido un impacto interesante en la dinámica de las empresas del siglo XXI, en este sentido, Las organizaciones exigen que sus procesos administrativos respondan a las necesidades del entorno, por tanto, sus tecnologías tanto blanda como dura deben satisfacer normas de calidad para responder adecuadamente al entorno competitivo al cual se enfrentan, por otra parte, es una preocupación constante de muchos investigadores identificar la forma de evaluar la efectividad de las TIC a nivel empresarial. El presente artículo ilustra los resultados de una investigación orientada a establecer un mecanismo que permita evaluar la efectividad de las TIC utilizadas a nivel empresarial, igualmente, se muestra el marco teórico que rodea el desarrollo de la investigación.

INTRODUCCIÓN

El desarrollo empresarial a nivel mundial, nacional y regional refleja un cambio de paradigmas gracias a la incursión de las Tecnologías de la Información y las Comunicaciones (TIC) en las estructuras funcionales de la organización, esto quiere decir que el avance tecnológico ha modificado los niveles de eficiencia y eficacia en los procesos que tienen que ver con el tratamiento de la información.

Si bien es cierto que las TIC se consideran como herramientas de apoyo para la realización de las actividades administrativas de las organizaciones es importante establecer la necesidad de mantener un procedimiento constante relacionado con la evaluación de la efectividad de las TIC. En este sentido, y después de haber realizado una revisión literaria se estableció que no existe un modelo definido que facilite a las organizaciones evaluar la efectividad de las TIC implementada.

En el presente documento se ilustra un resumen sobre la construcción del modelo en primer lugar, fue fundamental establecer la importancia de las TIC a nivel Colombiano, en segundo lugar, se realizó un análisis sobre las diversas herramientas TIC que utilizan las organizaciones para desarrollar sus procesos administrativos y en tercer lugar, detallar cada característica que debe ser evaluada a través de diversas subcaracterísticas que facilitan la valoración de cada una.

Finalmente, es importante presentar unas conclusiones sobre el trabajo realizado de tal forma que permita puntualizar los aspectos de mayor relevancia en el estudio de la evaluación de la efectividad de las TIC en el contexto empresarial. Así como también de un apartado relacionado con las recomendaciones que se deben considerar para una posterior implementación del modelo en una muestra de empresas preferiblemente pequeñas y medianas donde el concepto de TIC ya se ha insertado hace un tiempo considerable.

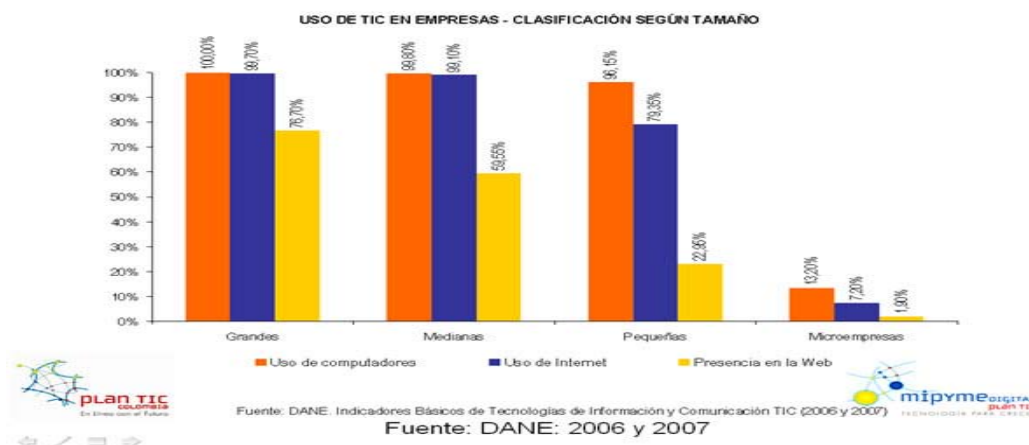
CONTEXTO EMPRESARIAL COLOMBIANO

Según el Ministerio de Tecnologías de la Información y las Comunicaciones, Colombia ocupa el primer lugar entre 33 países de la región, según el ranking de las Naciones Unidas. La Organización de las

Naciones Unidas le ha dado una excelente noticia a Colombia, al revelar esta semana (Enero 14 del 2010) un nuevo reporte mundial de Gobierno Electrónico. Colombia se ubicó como el país más avanzado en América Latina y el Caribe. Pasó del puesto 7 al 1 en la región y del 52 al 31 en el mundo, mejorando en 21 posiciones frente a la medición anterior.

En este sentido, el DANE informa que el uso de las TIC se encuentra entre un 100 y 96% el uso de equipos de cómputo e internet en las grandes, medianas y pequeñas empresas, aunque su presencia en la web todavía no es muy notoria. Es preocupante el caso de las microempresas donde la utilización de computadores e internet y su presencia en la web no supera el 14% (figura 1). Es importante considerar esta información para la planificación de programas que permitan un equilibrio en el uso de TIC en las diversas escalas empresariales.

Figura 1. Uso De Las TIC En Empresas -Clasificación Según Tamaño



Finalmente, es evidente mencionar que las Tecnologías de la Información y las Comunicaciones ya se incluyen en la agenda empresarial, por tanto amerita otorgarle un nivel de importancia y de estudio que permita profundizar en procedimientos que faciliten su utilización en búsqueda del máximo beneficio que estas puedan ofrecer.

Herramientas TIC Utilizadas a Nivel Empresarial

Entre las principales herramientas TIC que más se utilizan a nivel empresarial, se identificaron las ilustradas en la Figura 2.

Dentro del análisis realizado se encontraron ejemplos de cada una de las herramientas TIC utilizadas, además de un inventario de software utilizado para las diversas actividades administrativas que enfrenta la organización actual.

EVALUACION DE LA EFECTIVIDAD DE LAS TIC A NIVEL EMPRESARIAL

La evaluación de la efectividad de las TIC contribuiría a la gestión tecnológica que debe realizar el empresario del siglo XXI considerando las características que tienen las empresas de hoy y la inclusión de la tecnología informática en sus procesos empresariales.

Para la construcción de un modelo que permita evaluar de forma integral la efectividad de las TIC se considero la norma ISO 14598 (1999), la norma propone que el rango de una escala de medida se

constituya por dos contextos satisfacción que involucran: excede los requisitos y rango objetivo e insatisfacción que implica: mínimamente aceptable e inaceptable.

Figura 2. Análisis de herramientas TIC utilizadas a nivel empresarial



Considerando los anteriores parámetros y teniendo en cuenta que las TIC juegan un papel importante en la toma de decisiones de la alta gerencia, se establece en el presente modelo que la efectividad es el resultado de la valoración de tres aspectos fundamentales que son: la eficiencia, la eficacia y la seguridad (figura 3).

Este modelo busca evaluar la efectividad de las TIC de forma integral, por tanto las características en las cuales se fundamenta la valoración son:

Figura 3: Modelo para evaluar la efectividad de las TIC



La eficiencia a nivel administrativo implica la capacidad de obtener los mayores resultados con la mínima inversión (Robbins y Coulter, 2005), es decir en el proceso administrativo se debe optimizar al máximo los recursos de la organización entre los que se destaca las TIC; por tanto, el profesional de la administración debe apreciar que tan eficiente es las TIC de su entorno empresarial.

La eficiencia involucra: la optimización del comportamiento temporal y la utilización de recursos. El primero, se refiere a la proporción de tiempos de respuesta y tiempos de proceso que requiere las TIC para brindar resultados a los usuarios en este caso al entorno organizacional. Para la medición de la eficiencia se tendrá en cuenta los siguientes aspectos:

- Comportamiento temporal: La eficiencia de las TIC involucra el tiempo del proceso desde el momento donde el usuario digita el primer carácter hasta el momento en que se obtiene los resultados necesarios para la toma de decisiones (Weber, 1998). El comportamiento temporal es un aspecto que tiene relación con la proporción de tiempo que utiliza un sistema tecnológico en producir los resultados esperados para la organización, desde el momento de la entrada de datos hasta la salida de información.
- Utilización de los recursos: esto quiere decir que para la medición se debe considerar de cada herramienta informática los requerimientos maquina (hardware) para que esta pueda funcionar en óptimas condiciones, dentro de éstos se identifican: tipo de procesador, cantidad de memoria, espacio de disco duro, etc. por otra parte, el recurso software que necesita como: sistema operativo y programas adicionales indispensables para que la herramienta informática funcione adecuadamente y finalmente, el talento humano se debe evidenciar que capacitación requiere el usuario para estar en condiciones de utilizar la tecnología informática a evaluar.

Desde la perspectiva administrativa la eficacia implica completar las actividades para conseguir las metas de la organización; se define como “hacer las cosas correctas” (Robbins y Coulter, 2005), esto quiere decir que el administrador debe evaluar si las TIC que tiene la organización apoya eficazmente al logro de los objetivos de la empresa. Para la medición de la eficacia se considerarán los siguientes aspectos:

- Nivel de la utilización de las TIC: es decir, es necesario que se estime en cada uno de los procesos administrativos el nivel de utilización de herramientas informáticas como apoyo para la realización de cada uno de ellos, en relación al tiempo y la medida adoptada puede ser: muy frecuente, frecuente y poco frecuente.
- Incremento de la productividad: la medición de este aspecto implica considerar el costo invertido en las TIC y los beneficios obtenidos por la misma; algunos de los beneficios generados de las TIC son subjetivos y no pueden ser cuantificables fácilmente como por ejemplo: el aumento del nivel de credibilidad de la organización, el aumento de innovación, el aumento de clientes. Establecer el incremento de la productividad generado por las TIC permitirá apreciar de forma objetiva la eficacia que ha tenido la misma sobre la organización.

La seguridad hace referencia a un conjunto de métodos y herramientas destinados a proteger la información y por ende los sistemas informáticos ante cualquier amenaza, un proceso en el cual participan además personas (Ramio, 2006); para la valoración de esta actividad se considerará la norma ISO 17799 (2002) y autores como Castillo y otros (2006) donde comentan que la seguridad representa la asociación entre la disponibilidad, confiabilidad e integridad.

- Disponibilidad: Se refiere a la disponibilidad de la información cuando ésta es requerida por el proceso de negocio ahora y en el futuro. También hace referencia a salvaguardar los recursos necesarios y capacidades asociadas (COBIT, 2001), al respecto Rakitin (1997) afirma que la disponibilidad es el grado en el cual las TIC permanece operable sin la presencia de fallos, y por tanto se relaciona con los procesos no interrumpidos del procesamiento de información (Lodensteijn, 2000).
- Confiabilidad: La confiabilidad se refiere a la provisión de información apropiada para los procesos administrativos con el fin de operar la entidad y para ejercer sus responsabilidades de reportes financieros y de cumplimiento. Así mismo, como la protección de información sensible contra divulgaciones no autorizadas (COBIT, 2001). También se puede definir como el conjunto de atributos que respaldan la capacidad del software para mantener un desempeño bajo ciertas condiciones en un período de tiempo (ISO 9126).
- Integridad: La integridad según Alonso (1988) es la condición de suficiencia para cumplir los objetivos. En general, este aspecto se constituye en un control de la satisfacción del usuario como

lo señala González (2001), al afirmar que la integridad se refiere a los resultados fiables, completos, puntuales y exactos de las aplicaciones.

METODOLOGÍA

La investigación desarrollada se fundamenta en efectuar las siguientes actividades: en primer lugar, se efectuó una revisión bibliográfica que permita identificar los antecedentes de la situación de las TIC en el ámbito empresarial a nivel de Colombia. Posteriormente, se establecieron las generalidades de las TIC con el propósito de identificar la terminología que se utiliza a lo largo del proyecto.

A continuación se presenta las aplicaciones de las TIC en el contexto organizacional, especialmente en las áreas funcionales de la empresa como por ejemplo: el direccionamiento estratégico, recursos humanos, mercadeo, contabilidad y finanzas, entre otras. Finalmente, se constituye el modelo para la evaluación de la efectividad de las TIC en el entorno empresarial, considerando los aspectos analizados anteriormente.

CONCLUSIONES

Las exigencias del nuevo usuario de la organización se pueden identificar como optimización de los procesos comerciales, el seguimiento de su actividad mercantil, la eficiencia en el servicio, entre otras; esto le ha implicado a la empresa repensar su estructura e incorporar herramientas que apoyen los procesos de la organización, asumiendo esto como estrategias para conformar una organización de forma competitiva e innovadora, capaz de dar respuesta a las inquietudes y exigencias del cliente del siglo XXI.

La influencia de las tecnologías en el ámbito organizacional ha transformado y seguirá transformando considerablemente la visión estratégica de la organización, esto lleva necesariamente a que las organizaciones realicen cambios relevantes, que en muchas ocasiones van involucrar la misión y visión corporativas.

En el transcurso de la investigación, se ha identificado la posición de la organización frente a la inclusión de las TIC y la importancia que le han brindado para que su relación con la empresa lleve a que los procesos administrativos se desarrollen de forma oportuna y pertinente en función de la empresa.

Si bien es cierto, las organizaciones conscientes del reto de las TIC han invertido grandes sumas de dinero y destinado personal y recursos para hacer de este proceso una estrategia para obtener los mejores resultados; es importante, determinar el grado de efectividad de las TIC en este proceso.

Después del proceso investigativo desarrollado es importante concluir que la evaluación de las TIC permite a la alta gerencia asumir un papel crítico frente a la conveniencia de incluir TIC en ciertos procesos administrativos. En este sentido, es relevante anotar que toda herramienta puede apoyar o entorpecer el desarrollo de una organización por tanto es importante que se analice cuidadosamente y se efectúe una evaluación constante sobre la efectividad de las TIC en los procesos de negocio.

RECOMENDACIONES

El modelo requiere ser implementado para obtener una primera evaluación, y lo más conveniente para este proceso sería realizarla en el sector empresarial de las pequeñas y medianas empresas del departamento del Valle del Cauca, que por razones de presupuesto no fue realizada para esta primera parte de la investigación. De igual modo se propone una segunda fase que permita la validación del modelo con expertos, los cuales podrían ser ingenieros de sistemas o personal encargado de analizar las tecnologías de la información y las comunicaciones que las empresas pretenden adquirir.

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EL RECURSO DE REVOCACIÓN COMO MEDIO DE DEFENSA EN MATERIA TRIBUTARIA EN MÉXICO

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RESUMEN

El presente trabajo fue realizado con base en la normatividad mexicana. El objetivo de este estudio es analizar los medios de impugnación en materia tributaria, particularmente el Recurso de Revocación como medio de defensa. Se realizó un estudio descriptivo de tipo documental, a través del cual se llevó a cabo un análisis de las leyes aplicables a este recurso. Se plantearon y analizaron ejemplos en los que se aplican las leyes relativas a los actos que pueden ser impugnados por el contribuyente, incluyendo: los que determinan contribuciones y sus accesorios, niegan la devolución de cantidades a favor del contribuyente, dictan las autoridades aduaneras y aquellos en que las autoridades exijan el pago de créditos fiscales cuando éstos se han extinguido. Con base en el análisis realizado se presentan en este estudio algunas recomendaciones para que los contribuyentes conozcan e interpongan este medio de defensa ante actos administrativos que pongan en riesgo su patrimonio familiar y empresarial.

PALABRAS CLAVE: recurso de revocación, medio de defensa,

INTRODUCCIÓN

En México la utilización de los medios de defensa en materia tributaria cada día toma mayor relevancia. Cuando a un contribuyente la autoridad administrativa en materia fiscal le notifica una sanción, el contribuyente que conoce del acto, una vez que analiza los hechos u omisiones que dan origen al inicio de la facultad de ejercicio de la autoridad, se encuentra ante la posibilidad de escoger una de dos opciones: pagar o inconformarse. Si decide pagar el importe de la sanción, se dará por terminado el acto administrativo. Si el contribuyente se encuentra inconforme con el acto que da origen a la sanción que se le ha notificado, o con la actuación de la autoridad en el procedimiento aplicado en la notificación de la sanción, éste podrá recurrir a la utilización de medios de defensa, como serían: el recurso de revocación, el juicio contencioso administrativo, o a solicitar la protección de las Leyes federales a través del amparo directo, entre otros.

Con frecuencia los empresarios, industriales y profesionistas, que se ven afectados por actos administrativos en materia tributaria, y que no cuentan con una asesoría experta en esta área, no utilizan los medios de defensa establecidos en la ley tal vez por desconocimiento de los mismos. Algunos autores como Saldaña (2004) y Navarrete (2004) han coincidido en cuanto a que cada vez son menos los contribuyentes que utilizan los medios de defensa en materia fiscal por desconocimiento sobre los supuestos procesales básicos para hacer valer sus derechos ante la autoridad. De ahí la importancia de que se realice la presente investigación para brindar información sobre este tema desde una perspectiva práctica que resulte sencilla, clara y orientadora.

En consecuencia el propósito de este estudio es orientar al empresario, al profesionista, al industrial y a cualquier contribuyente que se encuentre en una situación jurídica similar a los ejemplos planteados en este trabajo, en el uso del recurso de revocación como medio de defensa ante un acto administrativo, de una manera que le resulte fácil de comprender y al mismo tiempo orientadora.

REVISIÓN LITERARIA

Para conceptualizar el recurso administrativo de revocación, tomaremos las palabras de algunos autores que lo han definido, así García (2001) define al recurso de revocación como “un mecanismo de defensa administrativo contemplado en el Código Fiscal de la Federación, que tienen los contribuyentes para impugnar las resoluciones dictadas por el Fisco que les causen un agravio en sus derechos.” Por su parte Saldaña (2004) define al recurso de revocación como “un medio de defensa que constituye instancia, y dependerá de las circunstancias especiales para creer conveniente su interposición, sin ser óbice que tal recurso conozca y resuelva la autoridad fiscal.” Paz y Mesta (2004) definen al recurso administrativo de revocación en materia fiscal de la siguiente manera:

es un medio legal de impugnación o defensa, establecido en el Código Fiscal de la Federación, con el que cuentan los particulares que resulten afectados en su esfera jurídica por actos y resoluciones administrativas-fiscales definitivas de la autoridad fiscal y que se tramitan ante la misma a través de un procedimiento administrativo, que tiene por objeto mediante una resolución administrativa revocar o modificar dichos actos o resoluciones y con el fin de reestablecer el orden jurídico violado y sobre todo la legalidad de la actividad administrativa.

En consecuencia podemos decir que el recurso administrativo de revocación es un medio de defensa al cual puede recurrir el particular para hacer valer el estado de derecho, ante un acto de la autoridad administrativa que le causa un perjuicio en sus bienes y en su persona.

El uso de los recursos administrativos en México no es de data reciente, Armienta (2001) ubica su utilización desde tiempos de la Colonia, cuando eran interpuestos ante el Virrey para protegerse de los abusos de la autoridad fiscal. Asimismo se ha encontrado que desde el siglo XIX, ya se presentaban estos medios de defensa contra resoluciones de autoridades administrativas, así lo relata Saldaña (2004) quien señala la presentación del recurso de revisión en los tiempos de la Ordenanza General de Aduanas Marítimas y Fronterizas en el año 1885, contra las resoluciones dictadas por los Administradores de aduanas. También en la Constitución Federal de 1917, este autor observa diversas disposiciones fiscales que consignan recursos administrativos. Saldaña (2004) hace referencia a los antecedentes de los recursos administrativos señalando los siguientes ordenamientos jurídicos que a lo largo del tiempo dieron forma al recurso de revocación, como lo fueron la Ley para la Calificación de las Infracciones a las Leyes Fiscales y la Aplicación de Penas de 1929, el Reglamento de la Ley para la Recaudación de los Impuestos sobre Sueldos, Salarios, Emolumentos, Honorarios, Utilidades, de las Sociedades y Empresas del 21 de febrero de 1924 y la Ley del Impuesto sobre la Renta de 1925. Otro ordenamiento mencionado por el autor que da origen al recurso de revocación es la Ley de Organización del Servicio de Justicia, en materia Fiscal para el Departamento del Distrito Federal en 1929, que preveía por medio de un jurado de revocación las inconformidades de los particulares. Por su parte Carrillo (1973) coincide con Saldaña (2004) al señalar que a partir de 1929 el recurso de revocación tomó interés, considerando que en ese año la Suprema Corte de Justicia planteó la tesis “de que la procedencia del amparo en materia administrativa está condicionada al agotamiento de los recursos o medios de defensa con que el particular cuente para impugnar una decisión que lo agravie”. Sin embargo según Paz y Mesta (2004) en materia fiscal no fue sino hasta 1938 que se incluyó en el artículo 73 del Código Fiscal de la Federación la figura del recurso administrativo en defensa de violaciones cometidas por la autoridad en el procedimiento de notificación.

Actualmente el Código Fiscal Federal en su Título V dedicado a los procedimientos administrativos, específicamente en su artículo 116 establece que “contra los actos administrativos dictados en materia

fiscal federal, se podrá interponer el recurso de revocación”. Asimismo en su artículo 117 se refiere a la procedencia del recurso de revocación diciendo en qué casos el recurso de revocación es aplicable y menciona las siguientes: las resoluciones definitivas dictadas por autoridades fiscales federales que determinen contribuciones, accesorios o aprovechamientos; nieguen la devolución de cantidades que procedan conforme a la ley; dicten las autoridades aduaneras; cualquier resolución de carácter definitivo que cause agravio al particular en materia fiscal; contra actos de autoridad que exijan pago de créditos fiscales; contra el procedimiento administrativo de ejecución, cuando el interés jurídico de terceros se vea afectado, o cuando la autoridad determine el valor de bienes embargados en los casos en que exista discrepancia en cuanto al valor del bien según el contribuyente. El mismo ordenamiento jurídico en su artículo 131 establece que la autoridad fiscal deberá dictar resolución y notificarla al contribuyente en un plazo no mayor de tres meses; sin embargo si el particular presenta pruebas en el transcurso del primer mes de interpuesto el recurso, el plazo para que la autoridad emita su dictamen será ampliado hasta cinco meses, de acuerdo al artículo 123, último párrafo de la ley en comento.

De acuerdo con Sánchez (2005) en la elaboración del recurso de revocación se deben reunir los siguientes requisitos: debe presentarse por escrito; debe llevar el nombre, denominación o razón social, domicilio del contribuyente y el registro federal de causantes; deberá señalar la autoridad ante la cual se interpone el recurso y el motivo por el cual se hace la promoción; el particular deberá señalar domicilio para oír y recibir notificaciones por parte de la autoridad y en su caso manifestar el nombre de la persona a quien se autoriza para que las reciba; deberá firmar el escrito mediante el cual se interpone el recurso, en caso de persona moral deberá firmarlo el representante legal y en caso de no saber firmar se debe imprimir la huella digital, debe indicar el acto que impugna; los agravios causados al particular y las pruebas de los hechos controvertidos.

El artículo 123 del Código Fiscal de la Federación señala que en caso de que el promovente no cumpla con los requisitos establecidos en el artículo 121 y 122 del mismo ordenamiento jurídico para la presentación del recurso de revocación, se requerirá al particular para que los presente dentro del término de 5 días, y de no hacerlo se tendrá por no interpuesto el recurso.

Cabe señalar que la interposición del recurso de revocación es un medio de defensa optativo para el particular, pues este puede interponer de manera directa un juicio de nulidad ante el Tribunal Federal de Justicia Fiscal y Administrativa.

METODOLOGÍA

En el desarrollo de este trabajo de investigación se analizó en primer término la normatividad mexicana, con el propósito de analizar las disposiciones fiscales en relación a los medios de defensa que pueden ser interpuestos por los contribuyentes. Este trabajo es de tipo descriptivo documental. Hecha la revisión de las disposiciones fiscales se procedió al planteamiento de ejemplos que pueden dar origen a que el particular utilice medios de defensa. Después de presentar de manera específica los ejemplos en los que se puede interponer el recurso de revocación se procedió a hacer una serie de recomendaciones considerando este recurso como un medio de defensa para evitar una afectación en los recursos de la empresa. Los resultados obtenidos a través del análisis y presentación de ejemplos permitieron plantear una serie de recomendaciones.

RESULTADOS

Se plantean a continuación una serie de ejemplos en los que se aplican las leyes relativas a los actos que pueden ser impugnados por el contribuyente a través del recurso de revocación. En primer término se considera el caso de algunos actos que determinan contribuciones y sus accesorios, el cual podría tener su

origen a partir de la revisión por parte de la autoridad fiscal de los registros contables a un contribuyente. Supongamos que en esta revisión la autoridad considera no deducibles algunas deducciones realizadas por el empresario y esto origina que la utilidad fiscal se incremente, por consecuencia la base para determinar el impuesto resulta mayor, de tal forma que la autoridad determina una diferencia de impuesto y accesorios a cargo del contribuyente. En este caso el recurso de revocación sería aplicable si el contribuyente considera que a la autoridad no le asiste la razón al modificar la base del cálculo de impuesto. El particular puede presentar el recurso de revocación alegando que sus deducciones registradas sí cumplen con los requisitos de ley.

El siguiente ejemplo hace referencia al caso en que la autoridad niega la devolución de cantidades a favor del contribuyente. Supongamos por ejemplo que el empresario solicitó en devolución un saldo a favor de Impuesto al Valor Agregado que resulta luego de haber realizado operaciones con sus clientes y proveedores; sin embargo la autoridad niega la devolución al promovente, en virtud de que según su base de control, uno de los proveedores no cumplió con sus obligaciones fiscales. Por tal motivo el empresario agraviado tiene la opción de interponer el recurso administrativo de revocación como primer instancia, presentando la documentación probatoria de que él realizó en forma correcta la operación con el proveedor aludido.

Un tercer ejemplo de la interposición del recurso de revocación lo podemos observar en los casos en que la autoridad aduanera finca un crédito fiscal. Supongamos como ejemplo el caso de un particular que vive en la franja fronteriza de México con Estados Unidos, quien conduce un automóvil propiedad de un familiar, el automóvil ostenta placas del segundo país en mención. Al ser detenido por un verificador fiscal de la entidad quien revisa la legal estancia de los vehículos en México y al encontrar éste que el vehículo en cuestión no está debidamente importado, procede a su incautación, fincando posteriormente un crédito fiscal por el valor del vehículo y derechos de importación. En este caso el particular puede interponer el recurso de revocación alegando la falta de competencia del verificador para iniciar un juicio administrativo que de como resultado la incautación del vehículo, el cual sólo puede ser iniciado por la autoridad competente.

El cuarto ejemplo se refiere a aquellos casos en que las autoridades exijan el pago de créditos fiscales cuando éstos se han extinguido. Supongamos un crédito fiscal el cual la autoridad notificó a través de un tercero hace más de cinco años. Posteriormente regresa la autoridad a exigir el pago del monto más sus accesorios. En este caso el particular puede interponer un recurso de revocación alegando desconocimiento del crédito fiscal y la prescripción de la facultad de la autoridad para exigirlo.

CONCLUSIONES

Al término de la presente investigación documental se plantean las siguientes conclusiones:

PRIMERA.- El recurso de revocación en el ámbito jurídico mexicano juega un papel muy importante ya que es la primera instancia a través de la cual el particular puede hacer valer sus derechos ante la autoridad administrativa y solicitar la cancelación de créditos fiscales que pongan en riesgo su patrimonio empresarial y familiar.

SEGUNDA.- El recurso de revocación es un medio de defensa fácil de redactar, el cual puede ser elaborado sin tecnicismos complejos e interpuesto por el propio particular.

TERCERA.- El recurso de revocación es un medio de defensa económicamente accesible ya que no es indispensable la contratación de un abogado para interponerlo.

CUARTA.- El recurso de revocación permite un acercamiento del particular con la autoridad, el cual le brinda la oportunidad de conocer el criterio de ésta. La información obtenida a través de la resolución emitida respecto del crédito impugnado puede resultar de gran utilidad en la promoción del siguiente medio de defensa ante una nueva instancia administrativa.

QUINTA.- El recurso de revocación no implica el desplazamiento del particular a otras localidades, ya que lo puede presentar en la misma ciudad donde vive y ante la autoridad de la propia localidad.

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DETERMINANTES DEL COMERCIO EXTERIOR DE LAS EMPRESAS DEL MUEBLE

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RESUMEN

Este artículo ofrece una visión panorámica de la realidad de los factores claves en las exportaciones del sector del mueble. Ubicado en un escenario de escasas barreras de entrada y anclado en la favorable coyuntura económica del pasado más reciente, esta industria ha experimentado un rápido crecimiento que exige con premura un replanteamiento de las estrategias de actuación basado en la orientación hacia otros mercado. Paralelamente, en la desfavorable coyuntura actual, ante la debilidad del mercado interior, cada vez son más las empresas que asientan como estrategia el comercio exterior para asegurar su subsistencia. De forma considerable, el efecto arrastre de la crisis económica y de la construcción ha influido la comercialización del mueble de modo muy negativo. This article offers a panoramic approach to the reality and the exports trends of furniture industry. Located in a stage of short red tapes and situated in the good economic situation of the past few years, the furniture industry has remarkably increased his development, this fact demands a quickly change of strategies focus on international trade. Regarding this matter, in the currently worrying economic situation, more and more companies try to remain in market by business globalization. Certainly, consequences of financial crisis and the halt in construction have affected the furniture exportations in a negative way.

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MODELACIÓN DINÁMICA NO LINEAL DEL SISTEMA DE BOMBEO DE GAS L.P EN LA INDUSTRIA PETROLÉRA MEXICANA

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RESUMEN

El gas licuado de petróleo (gas L.P.) en México, es bombeado a cada una de las 5 estaciones establecidas en la red del ducto y hacerlo llegar a cada terminal y posteriormente a los clientes. Una de las formas de llevar el control de este sistema es mediante el registro manual de 28 variables que establece la empresa efectuado cada dos horas durante 365 días, lo que origina una gran cantidad de información. Este contexto dio la oportunidad de desarrollar una investigación que consistió en analizar el control del sistema de bombeo de gas L.P. bajo el enfoque de la teoría de los sistemas dinámicos no-lineales, determinando la dimensión del atractor y límite de predictibilidad de cada una de sus variables. Esto puede beneficiar a la empresa, en el sentido de que tal vez no sea necesario monitorear todas las variables, representando un ahorro en costos, optimización de horas-hombre, disminución de enfermedades laborales, entre otros, así como el de trabajar con el sistema de calidad, para que éste trabaje para el hombre. Este enfoque permite ser una alternativa en el ámbito de la administración del trabajo porque se obtienen las variables de mayor complejidad dentro de la empresa.

INTRODUCCIÓN

La expresión *caos determinista* puede parecer una contradicción en los términos enfrentados; caos y desorden frente a determinismo y orden. Con esto quiere darse a entender que la pérdida de la información que caracteriza al caos, no es debida a circunstancias más o menos aleatorias. La representación y modelación de estos sistemas complejos puede ser complicada, sin embargo, su tratamiento no es imposible y abre una interesante perspectiva a la investigación científica en todos los campos. En las últimas décadas la aplicación de la Teoría de los Sistemas Dinámicos No-Lineales se ha extendido a diversas áreas del conocimiento como en: ciencias naturales, ciencias sociales, antropología, sociología, psicología, medicina, administración, economía, música, ingeniería, entre otras (Stewart, 1991:189-191)

REVISIÓN LITERARIA

En el área de la administración y economía, por ejemplo, en el artículo de “Las Mariposas Revolotean por la Administración Pública”, (Vargas, 2000), analiza que en sistemas organizacionales complicados, donde interactúan múltiples variables, el identificar el punto de apalancamiento óptimo, es más que simplemente encontrar la variable dominante. Las mejores estrategias para cambios organizacionales pueden requerir la utilización de múltiples palancas, con la esperanza de que una o varias de ellas produzcan el resultado esperado. Esta última limitación no implica que la teoría del caos no pueda ser aplicada a la administración pública, sencillamente demuestra que el proceso tendiente a aumentar la comprensión de la administración pública desde la teoría del caos aún está en evolución. De igual forma revela la complejidad del mundo de la administración pública, de las organizaciones como tal, y de los posibles efectos de las decisiones públicas sobre la sociedad.

La Organización de los Estados Americanos (Guadarrama, 1997) analiza la “Formación de Recursos Humanos en Biotecnología en América Latina y el Caribe”, apoyado en la teoría de los fractales.

El primer apartado, contempla la identificación de las cadenas productivas con potencial biotecnológico en América Latina y el Caribe y sus eslabones económicos susceptibles de innovaciones biotecnológicas, para caracterizar el fractal tecnológico con el que operan. Estas interrelaciones o encadenamientos productivos y comerciales, están determinados por las tecnologías utilizadas en los eslabones o sectores que conforman las cadenas productivas.

Los economistas han intentado estudiar y comprender los movimientos de precios en la bolsa de valores, los cuáles pensaban que estos movimientos no seguían una ley determinada, sino que tenían un comportamiento aleatorio y que se podían reflejar en una curva gaussiana, pero no tenían éxito, debido a que los precios de diferentes acciones, no se ajustan a la distribución normal. Fue Mandelbrot, el primero que vio los valores de los precios del algodón desde una perspectiva no lineal. Hizo la suposición de cambios discontinuos en los precios, para llegar a la predicción de una distribución de estos precios. Esto lo representó mediante una gráfica, en donde el eje vertical, se tenía la cantidad relacionada con la variación de precios, y en el eje horizontal los precios. Obtuvo distintos conjuntos de puntos, que correspondían a escalas de tiempo muy diferentes (días, meses, años); en las cuales no se observaban diferencias entre las escalas temporales, es decir, las fluctuaciones a lo largo de estas diferentes escalas de tiempo, son similares, o sea, la estructura de los precios es fractal. Doyne Farmer, Norman Packard y James McGill en Nuevo México, han llevado este análisis de la economía mucho más adelante, considerando que la dinámica que rige los fenómenos económicos es no lineal. Un efecto de ésta, es que una causa pequeña puede ejercer un gran efecto (Braun, 1996:146-148). Actualmente, los economistas están utilizando los wavelets para predecir los precios del petróleo crudo. Mediante este método, ellos esperan obtener un pronóstico para hacer más eficiente este mercado (Shahriar, 2005).

Problemática A Resolver

Actualmente la empresa petrolera mexicana, invierte fuertemente en la implementación de Sistemas de Calidad para sus productos y servicios, con el objeto de satisfacer los requerimientos establecidos por sus clientes, así como el ampliar su mercado nacional e internacional, cumpliendo con estándares de seguridad y protección ambiental.

De acuerdo a la opinión vertida por personal directivo de la empresa, se pudo conocer que para cumplir con los procesos de Aseguramiento y Certificación de Calidad, los operarios deben registrar un sinnúmero de variables (alrededor de cien), originándose un gran volumen de datos, los cuales son archivados y no fácilmente pueden ser analizados para prevenir incidentes y/o accidentes. Como resultado de todo este esfuerzo, se observa que no hay una satisfacción plena por parte de los altos directivos de la empresa, debido a que el éxito esperado no es en forma permanente, ya que en gran parte, solo se trabaja para cumplir con los requerimientos del Sistema de Calidad mientras dura la auditoria o evaluación, y posteriormente se presenta un periodo de relajación del sistema, originando que se pierda la inercia del mismo. Bajo este contexto, “el operario termina trabajando para satisfacer el sistema y no con el sistema, como es su finalidad.”

Este intercambio de información, permitió desarrollar un trabajo de investigación con el sistema de bombeo del gas L.P., ya que para su control, el operario debe registrar 28 variables cada dos horas durante 365 días, lo que origina 122,640 datos/año, que en muchas ocasiones no pueden ser analizados en forma conjunta por ejemplo cuando se presenta algún incidente, o se quiere conocer como se comporta el sistema, debido al gran trabajo que implica al hacerlo de manera tradicional, como pueden ser con técnicas clásicas de la estadística. Ante esto, el enfoque de los sistemas dinámicos no-lineales, nos permite determinar, de que al menos con una sola variable es posible conocer la dinámica del sistema a través de sus invariantes como son la dimensión del atractor y el límite de predictibilidad asociada a cada variable.

La investigación permitió caracterizar las variables del sistema de bombeo de gas L.P. con la finalidad de determinar cuáles son las que contienen mayor información del sistema, en que dimensión viven y cuál es su límite de predictibilidad, es decir, se evaluará el grado de complejidad del sistema, el cuál aparentemente es elevado debido al número de variables que interactúan.

Cabe mencionar que el trabajar con el enfoque de la Teoría de los Sistemas Dinámicos No-Lineales no se orienta a desplazar los métodos tradicionales de análisis, ni tampoco los Sistemas de Calidad, sólo pretendemos mostrar la diversidad de su aplicación, ya que son un complemento de lo que nos ofrece el enfoque lineal siendo otra alternativa para analizar y administrar el comportamiento de los procesos industriales. Como resultado de la aplicación de los conceptos de la teoría del caos, se tendrá una simplificación del número de variables, representando beneficios socio-económicos y tecnológicos para la empresa. La hipótesis del trabajo fue “con una sola variable registrada, es posible conocer la dinámica del sistema de bombeo de gas L.P., a través de sus invariantes como son la dimensión del atractor y el límite de predictibilidad asociada a cada variable”.

METODOLOGÍA

La metodología consistió en estudiar las características de los sistemas dinámicos no-lineales (disipativos); analizar la información de las variables del sistema en estudio, para detectar si hay faltantes de registro y cuáles fueron las posibles causas de esto, así como el obtener el periodo de funcionamiento para la formación del banco de datos; seleccionar una serie de tiempo de una misma bomba del sistema en estudio que contenga al menos 512 datos sin interrupción de operación; caracterizar las variables del control del sistema de bombeo de gas L.P., esto se hizo con métodos lineales y no lineales. El procesamiento de los datos se realizó mediante el apoyo de softwares: Number Cruncher Statistical System-2000 (NCSS-2000), paquete estadístico STATPACK, y el Time Series Analysis (TISEAN); analizar los resultados y obtener las conclusiones del trabajo.

En la investigación se trabajaron con métodos lineales y no-lineales para caracterizar las variables elegidas del sistema a analizar, comparar los respectivos resultados y evaluar la funcionalidad de estos métodos. El Impacto socio-económico del análisis del sistema de bombeo de gas L.P. es de suma importancia, debido a que México tiene solo un ducto Lpg para llevar el producto a las estaciones de bombeo establecidas en el país, por lo que su control es básico, ya que tiene que evitarse pérdidas financieras a la empresa petrolera mexicana, a sus clientes, y el tener un impacto negativo en el mercado. El gas L.P. es bombeado a cada una de las cinco estaciones, y todas cuentan con la misma infraestructura. El registro de información de cada variable del sistema se obtuvo del reporte diario de operación de la empresa, del período 1º Enero/ 02 al 24/Marzo/04.

Se determinaron dos series de tiempo debido a que se tienen dos bombas trabajando: la número 71 es la principal y la 72 se utiliza como reemplazo. Se realizaron las gráficas de puntos de cada una de las variables para evaluar su comportamiento; esto permitió determinar el trabajar con sólo 20 variables ya que fueron las que presentaban mayor variabilidad. Posteriormente se experimentó con cada variable mediante métodos lineales y no lineales.

Los experimentos que se efectuaron con el enfoque lineal y no lineal fueron:

Métodos lineales:

- Análisis de comportamiento estacionario.
- Espectro de potencia.
 - ⇒ Análisis de armónicos.
 - ⇒ Método de wavelet (ondículas).

- Determinación de la τ mediante autocorrelación.

Métodos No Lineales:

- Determinación de la τ mediante el análisis de información mutua.
- Límite de predictibilidad.
- Dimensión del atractor.

Tabla 1. Variables registradas del Reporte Diario de Operación.

Código	Variable	Unidad de Medida
V-1	Gas combustible	Lbs/pul2
V-2	Cabezal de combustible	Lbs/pul2
V-3	Apertura de válvula de combustible (0) (Actuador)	
V-4	Presión de descarga comprimido	Lbs/pul2
V-5	Quemador	Lbs/pul2
V-6	Aceite bomba United	Lbs/pul2
V-7	Presión aceite caja engranes	Lbs/pul2
V-8	Cojinetes calientes	Lbs/pul2
V-9	Dif. Filtro admisión aire	Pulg. Agua
V-10	Nivel aceite lubricante bastidor	%
V-11	Temperatura aceite lubricante	oC.
V-12	Temperatura de bomba- par 1	oC.
V-13	Temperatura de bomba- par 2	oC.
V-14	Temperatura de bomba- par 3	oC.
V-15	Temperatura de bomba- par 4	oC.
V-16	Temperatura de bomba- par 5	oC.
V-17	Temperatura de bomba- par 6	oC.
V-18	Temperatura de bomba- par 7	oC.
V-19	Temperatura de bomba- par 8	oC.
V-20	Promedio	oC.
V-21	Temperatura opcional maquina	oC.
V-22	Velocidad del G.G.	%
V-23	Velocidad de T.P.	%
V-24	Presión de succión	Kg/cm2
V-25	Presión de descarga	Kg/cm2
V-26	Bombeo instantáneo	Bis/hr
V-27	Voltaje de C.F.E.	
V-28	Presión en gasoducto	Kg/cm2

Esta tabla presenta la codificación de cada variable que es registrada manualmente, así como las unidades en que se miden a cada una de ellas.
Fuente. Elaboración de autor.

Tabla 2. Series de tiempo de la bomba 71 y 72 obtenidas en el período especificado.

Bomba	Periodo	No. de Días	Total de datos registrados
71	24 /Noviembre/ 03 al 11 /Enero/ 04	49	16,449
72	27/ Mayo / 03 al 15 / Agosto / 03	81	25,144

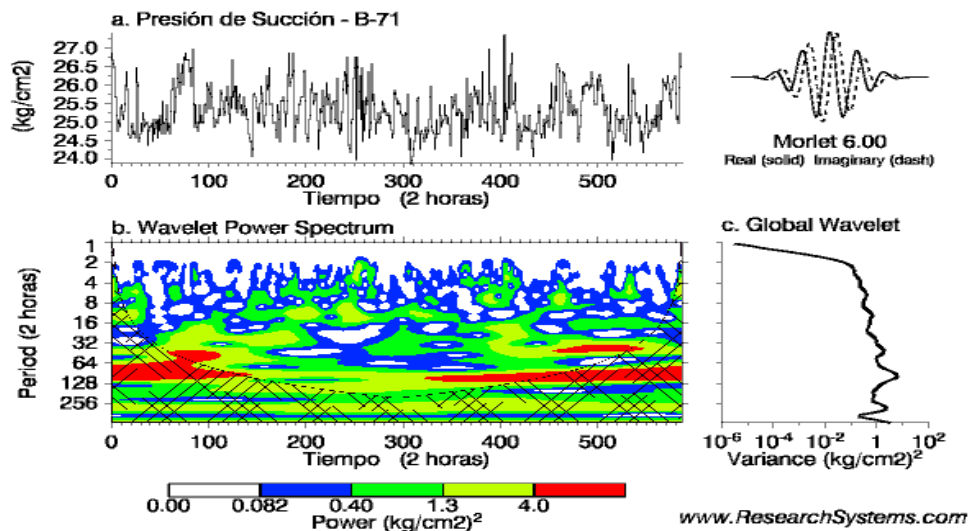
Esta tabla presenta la magnitud del banco de datos con que se trabajo para los análisis correspondientes .
Fuente. Elaboración de autor.

RESULTADOS

Los resultados de las pruebas bilaterales t-Student, dependen de la ventana de datos que se analice. Lo que infiere en el cambio de los criterios de decisión, puede deberse en parte al grado de complejidad que se presenta a lo largo de cada serie de tiempo. También se tiene un efecto de subjetividad, debido a la habilidad del muestreo. El análisis de ondículas de cada variable y series de tiempo visualiza al espectro de potencia en el dominio de tiempo/frecuencia y permiten identificar las frecuencias activas a lo largo del tiempo, así como la presencia de un comportamiento estacionario.

Por ejemplo en la figura. 1, indica que hubo mayor actividad en esta última serie, en el intervalo de tiempo 0 a 150 y de 350 a 588, y en un período de 40 a 128, parte de esta área de frecuencias activas, se localiza por encima y dentro del cono de influencia.

Figura 1. Espectro de potencia en el dominio tiempo-frecuencia de Presión de Succión de la bomba 71.



Esta figura indica que no hay presencia de un comportamiento estacionario en toda la serie de tiempo.

Fuente. Elaboración de autor.

Tabla 3. Resultados de la ubicación del 1^{er} mínimo local obtenido por coeficiente de autocorrelación e información mutua de las series de tiempo B-71 y B-72.

Código	Variable	Valor de τ 1er. mínimo local			
		Coeficiente de autocorrelación		Información mutua	
		B-71	B-72	B-71	B-72
V-3	Apertura de válvula de combustible	2	3	7	8
V-4	Presión de descarga comprimido	17	3	8	14
V-6	Aceite bomba United	8	3	3	3
V-7	Presión aceite caja engranes	3	3	3	3
V-8	Cojinetes calientes	2	2	3	3
V-11	Temperatura aceite lubricante	4	4	3	3
V-12	Temperatura de bomba- par 1	7	5	4	4
V-13	Temperatura de bomba- par 2	4	5	4	4
V-14	Temperatura de bomba- par 3	4	20	4	9
V-15	Temperatura de bomba- par 4	4	20	4	3
V-16	Temperatura de bomba- par 5	4	2	4	3
V-17	Temperatura de bomba- par 6	4	5	4	3
V-18	Temperatura de bomba- par 7	4	5	4	4
V-19	Temperatura de bomba- par 8	4	4	4	4
V-20	Promedio	4	4	5	3
V-21	Temperatura opcional maquina	7	2	6	6
V-24	Presión de succión	6	3	4	3
V-25	Presión de descarga	4	4	8	5
V-26	Bombeo instantáneo	20	2	9	16
V-27	Voltaje de C.F.E.	2	4	7	4

En la tabla se observa que con el método no lineal (información mutua) hay mayor consistencia en la ubicación del primer mínimo local con respecto al método lineal (autocorrelación).

Fuente. Elaboración de autor.

El límite de predictibilidad aunado a la dimensión del atractor, va ha permitir determinar la dinámica del sistema, que es lo que se establece en la hipótesis de nuestra la investigación. Para la obtención del límite

de predictibilidad de cada variable, primero se calculó el máximo exponente de Lyapunov, donde la variable V-12 a V-20 son de un carácter menos dinámico, debido a que casi no cambia el valor del exponente de Lyapunov, en contraste con las variables de V-24 a la V-26 que son más dinámicas. Por lo consiguiente, a un mayor valor del exponente de Lyapunov, corresponderá un menor límite de predictibilidad. Ante la determinación de estos valores, *¿Qué representa el límite de predictibilidad de cada variable?* Representa la máxima longitud para predecir el comportamiento a partir de t_0 , mas allá de ese período no se puede predecir su comportamiento.

Por ejemplo la variable de Bombeo Instantáneo (V-26) de la serie de tiempo B-72, su límite de predictibilidad, es de 0.0568 (método Kantz) y 0.0044 (método Rosenstein), tendiente a un carácter finito, porque su límite es menor a 1, haciendo que se tenga poca predictibilidad. Así por ejemplo si se analiza el límite de predictibilidad de 14.9254, que corresponde a la variable de Presión de Succión (V-24) de la serie B-72, representa 14 puntos a partir de t_0 para predecir su comportamiento, lo que equivale a 28 horas, ya que cada punto corresponde a un dato registrado cada dos horas. Con respecto a la dimensión del atractor los resultados de las series B-71 y B-72 de las variables que convergen, así como la dimensión del atractor, y el valor de la dimensión Embedding se muestran a continuación.

Tabla 4 Dimensión de información de las series de tiempo B-71 y B-72 de aquellas variables que convergen.

Variable	Serie de tiempo	Valor del punto de convergencia = Dimensión del atractor (d)	Valor de la dimensión Embedding (m) $m=2d+1$
V-7	B-71	0.2520	3
V-27	B-71	0.00526	3
V-14	B-72	0.02269	3
V-25	B-72	0.5762	3
V-26	B-72	0.00064	3

La tabla presenta las variables que convergieron de ambas series, y se observa que es una valor fraccionario menor a 1, por lo que es un fractal. Fuente. Elaboración de autor.

Se observa que el valor de convergencia de las variables es menor a 1, lo que no representa muchos grados de libertad; por lo que la dimensión del atractor (dimensión de información) de las respectivas variables de las series de tiempo es 1, permaneciendo invariantes sus características. El valor de embedding indica que para la reconstrucción del espacio fase se requiere tres variables.

CONCLUSIONES.

Las serie de tiempo B-71 y B-72 presentan un comportamiento fractal, debido a que siempre se obtuvo el mismo valor de τ en el análisis de información mutua efectuado a las diferentes longitudes de las series estudiadas. También se pudo evaluar que con menos de 512 datos aún se puede determinar el delay, cuyo procedimiento se realizó mediante el coeficiente de autocorrelación, resultando ser menos consistente que los obtenidos mediante información mutua, el cuál presenta una consistencia entre las variables analizadas.

El límite de predictibilidad en general obtenido de las series de tiempo B-71 y B-72 tienden a un carácter finito, es decir, tienen poca predictibilidad, aunque en la primera de estas series, el 30% de las variables presentan un mayor límite de predictibilidad, lo que se traduce como mayor variabilidad y grados de libertad con respecto a la segunda serie. De las 20 variables analizadas de cada serie de tiempo, resultó

que la de Bombeo Instantáneo es la más estable en el sistema, porque su límite de predictibilidad es menor a 1.

La dimensión del atractor determinada por las variables analizadas, nos permite concluir que nuestro sistema estudiado vive en un espacio geométrico de valor 1, es decir, el objeto geométrico que representa a nuestras series analizadas tiene un valor de 1. Por consiguiente el valor de la dimensión de Embedding es 3, obtenido de aplicar $2d+1$, esto significa que el espacio fase estará conformado por tres variables.

Después de haber realizado una comparación entre métodos lineales y no lineales, estos últimos describen de mejor manera los datos, lo que significa que nuestras series de tiempo seleccionadas *no* tienen un alto grado de complejidad o no linealidad. Cabe aclarar que la hipótesis de la investigación que se aplicó, también fue que “*debería haber diferencia entre los métodos lineales y no lineales*”, de no ser así, que es una opción posible, entonces nuestro sistema sería casi lineal.

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PERCEPCIÓN DE LA CALIDAD DE SERVICIO DE LOS USUARIOS DE LOS PROGRAMAS SOCIALES EN SALUD: CASO CENTROS ASISTENCIALES DEL ESTADO ZULIA- VENEZUELA

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RESUMEN

La ponencia tiene como propósito conocer la percepción de los usuarios de los programas sociales en salud, en cuanto a la calidad de servicio prestada por los Centros de Diagnóstico Integral (CDI) administrados por el Ejecutivo Nacional y la Red de Centros Ambulatorios pertenecientes a la Gobernación del estado Zulia. Las unidades de observación fueron los CDI y los Ambulatorios ubicados en la ciudad de Maracaibo. La investigación es descriptiva con diseño no experimental, y de campo. Se elaboró un instrumento tipo cuestionario aplicado a la muestra de 120 usuarios, seleccionados intencionalmente. Los resultados evidencian como los usuarios reaccionan acercándose o evadiendo el ambiente donde se presta el servicio, por lo que entenderlos se convierte en una estrategia para solventar los inconvenientes que atentan contra el servicio. El servicio recibido en los centros asistenciales es el resultado de una cadena interrelacionada de éstos, donde no sólo las evidencias físicas son evaluadas, sino además su carácter intangible. Se concluye que la percepción del servicio es buena, basándose en las dimensiones Tangibles, Seguridad; Fiabilidad, Responsabilidad y Empatía. Sin embargo, la existencia de ciertas deficiencias en el desempeño del servicio deben ser atendidas de inmediato por las administraciones regionales y nacionales.

PALABRAS CLAVE: calidad de servicio, satisfacción de los usuarios, necesidades, percepción, sector salud

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DISEÑO DE PROPUESTA PARA MEDIR LOS NIVELES DE FLEXIBILIDAD LABORAL EN LA INDUSTRIA MANUFACTURERA DE MÉXICO

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ABSTRACT

Uno de los mecanismos que permiten un mayor grado de competitividad tanto a nivel empresarial como a escala nacional e internacional se relaciona con el uso eficiente del capital humano y sus costos. Las legislaciones laborales son el marco institucional de referencia por el cual las empresas pueden hacer uso de diversos mecanismos para maximizar los beneficios derivados del uso del personal en una empresa. Sin embargo, en la mayoría de los países de América Latina no existen datos que permitan ni identificar ni cuantificar en qué medida se utilizan los mecanismos de flexibilidad laboral ni mucho menos existen encuestas a nivel nacional que lo lleven a cabo con excepción de Chile. La presente propuesta de proyecto de investigación tiene por objetivo diseñar una encuesta que facilite identificar los niveles de flexibilidad laboral que se implementan en la industria manufacturera de cualquier ciudad del país, además, busca determinar qué aspectos de la flexibilidad laboral externa, interna o salarial es más utilizado y cuáles son las causas de su uso. Adicionalmente, la encuesta busca generar una serie de datos que permita analizar en qué medida la legislación laboral permite el uso adecuado de la fuerza de trabajo. Los resultados permitirán generar información que aun no existe en la región de Baja California, México; y con los cuales se puede proponer un cambio en ciertos aspectos de la legislación laboral mexicana para fomentar de esta manera la competitividad del país mediante la eficiencia en el uso del capital humano.

PALABRAS CLAVE: flexibilidad laboral, rigidez, encuesta, indicadores, industria manufacturera.

INTRODUCCIÓN

La flexibilidad laboral como estrategia de competitividad empresarial ha sido utilizada de manera importante en diversas economías desde la década de los años ochenta, primero aplicada en las sociedades más desarrolladas para luego ser permeada a escala global con mayor o menor intensidad. Una parte importante de la literatura existente sobre esta temática señala que una organización que cuente con niveles adecuados de flexibilidad laboral presenta mayores oportunidades de aprovechar a su capital humano, esto al maximizar sus habilidades, capacidades y estar en constante aprendizaje de diversas actividades dentro de la organización. Palacio y Álvarez (2004), señalan que la condición de flexibilidad en el mercado de trabajo se puede definir como la capacidad de poder realizar, con escasas o casi nulas restricciones normativas, cambios en la cantidad, estructura, funciones y/o coste del factor trabajo utilizado en el proceso productivo. Se trata de facilitar adaptaciones relativamente rápidas del empleo y los salarios frente a alteraciones coyunturales o estructurales de la economía.

El surgimiento de la flexibilidad laboral puede ser explicado desde diversas vertientes; la primera de ellas, hace referencia al marco institucional del mercado de trabajo (Chávez, 2001). Numerosos estudios sostienen que durante la década de los años cincuenta y sesenta, se desarrolló una considerable expansión de los beneficios empresariales como consecuencia de un sistema económico y productivo que logró su maximización. Esto permitió que los Estados realizaran una serie de cambios institucionales con el objetivo de crear un adecuado marco de protección tanto laboral como social. La protección contra el despido injustificado, el desarrollo del seguro por desempleo y otro tipo de compensaciones; así como de

los salarios reales que experimentaron un incremento durante dos décadas. Este tipo de políticas gubernamentales de carácter social han sido consideradas por los enfoques liberales como las precursoras de una serie de rigideces sobre el mercado de trabajo, al igual que del fortalecimiento del sindicalismo a escala mundial y de la contracción de los beneficios de las empresas.

La segunda vertiente de ideas, señala que la flexibilidad es el resultado de cambios en el contexto económico general. Argumentan que las economías fuertemente reguladas por políticas orientadas al mercado interno, el elevado proteccionismo a las empresas nacionales, políticas de gasto público como mecanismo de creación de empleo a costa de un excesivo endeudamiento, y el alto número de empresas de carácter estatal si bien, creaban mucho empleo, resultaron ser altamente ineficientes. Todas estas medidas que, al principio fueron parte del éxito económico y social de los países durante más de dos décadas, resultaron ser los propios causantes de su declive. La solución planteada fue, de nuevo, el cambio de modelo económico hacia el aumento de la competitividad y la apertura económica.

La tercera explicación, establece que la flexibilidad surge como producto de los cambios en el sistema de producción de tipo fordista, el cual tuvo que transformarse ante los intensos cambios manifestados. Las necesidades y gustos de los consumidores experimentaron un cambio, pasando de los productos iguales o estandarizados a la fabricación de productos diferenciados; a su vez, los procesos tuvieron que adaptarse a las nuevas especificaciones y pasar de ser un sistema rígido a uno altamente flexible.

Por último, para otras corrientes recientes, su interés en la flexibilidad se relaciona con la necesidad en establecer medidas que logren acabar con todas aquellas rigideces que existen a nivel micro y macroeconómico en las relaciones laborales. Nickell (2003) y Nunziata (2003) comparten la idea de que la existencia de instituciones son un factor determinante para crear, o bien, desincentivar el empleo en una economía determinada. Así como existe un amplio debate sobre el origen y repercusiones que trae la implementación de la flexibilidad laboral sobre el mercado de trabajo, existe también una intensa discusión sobre cómo se estructura ésta. Entre las diversas tipologías que se han desarrollado, la más habitual hace referencia en dividir a la flexibilidad laboral en externa (numérica), interna (funcional) y salarial; de esta manera se logra identificar de forma más específica que mecanismos se utilizan tanto a escala macroeconómica como microeconómica.

ANTECEDENTES

El análisis de la flexibilidad laboral en México comienza a desarrollarse de manera relevante desde principios de la década de los años noventa cuando el país se encontraba por incursionar de manera profunda en la apertura económica a raíz de la negociación y firma del Tratado de Libre Comercio con América del Norte. En esta fase, diversos estudios se enfocaban en analizar las repercusiones que traía consigo para el sector obrero –sobre las condiciones de vida y de trabajo- la puesta en marcha de la reconversión industrial impulsada por Miguel de la Madrid desde mediados de la década de los ochenta y altamente aprovechada por Carlos Salinas de Gortari que ante la entrada de empresas trasnacionales al país, la eliminación de las barreras al comercio internacional y la privatización –incluyendo principalmente el ingreso de la industria maquiladora de exportación- los contratos colectivos de trabajo debían sufrir modificaciones tendientes a permitir un mayor grado flexibilización dentro de las empresas para con ello hacer uso de manera más discrecional de la fuerza de trabajo y se permitiesen ajustes salariales en función de los niveles de productividad de la empresa. En este tenor comienzan a llevarse a cabo una serie de estudios que analizan el comportamiento de los sindicatos ante tal circunstancia, así como de los cambios en materia de flexibilidad laboral que se implementan en los contratos colectivos de trabajo de numerosos sindicatos tanto en la frontera norte como del resto del país, para ello se pueden mencionar sólo algunos de los estudios más representativos: Carrillo y Hualde, (1991); Covarrubias, A.

(1992); De la O Martínez M.; Quintero, C. (1992); Zapata, (1995); De la Garza, (2000); Quintero, (1993), (2000).

Desde finales de los años noventa, esta línea de investigación es impulsada fuertemente al constituirse la Asociación Mexicana de Estudios del Trabajo, la cual sirve como medio de difusión de análisis y trabajos de investigación tanto empíricos como teóricos sobre temas de flexibilidad laboral, condiciones de vida del trabajador, sindicalismo, colectivos más desfavorecidos en las relaciones laborales y el mercado de trabajo, entre otros.

A partir de la presente década se han seguido desarrollando una vasta cantidad de estudios que manejan como principal línea de investigación el impacto de las relaciones laborales ante la flexibilización en la contratación colectiva (Campos, G. 2001. Pérez, G. 2002; Pérez, G.; Tunal, G. 2002; Tunal, G. 2003).

En las últimas dos décadas esta línea de investigación ha sido sin lugar a duda la más utilizada debido a que los cambios productivos-organizacionales dentro del sector productivo del país han llevado a que las condiciones de la clase trabajadora deban modificarse, por lo que al estudiar los contratos colectivos se logran identificar diversos cambios relativos a la flexibilidad laboral. Sin embargo, han sido pocos los estudios que han logrado medir cuantitativamente el grado de flexibilidad laboral que experimentan las empresas en el país; parte de esta explicación, se debe a la dificultad en el acceso a los datos, ya que no existen en el país bases de datos que permitan medir algunos aspectos de la flexibilidad laboral como sí lo hay en países como España o Chile, donde en este último se ha desarrollado la denominada encuesta laboral "ENCLA", la cual permite tener un panorama muy interesante sobre los mecanismos de flexibilidad laboral externa, interna y salarial utilizadas por las diversas industrias y sectores del país.

Por su parte, en México la mayoría de los estudios cuantitativos (Guerrero, C.; Schettino, M. 2000) se enfocan en medir el empleo, la productividad y los salarios desde un nivel macroeconómico; o bien, a medir la flexibilidad laboral desde el análisis de las legislaciones laborales (Bensusán, G. 1992; Bensusán, G. 2001; De Buen, C. 2000) ambos tipos de estudios son de gran utilidad ya que permiten conocer el comportamiento del mercado laboral mexicano.

Entre los estudios más relevantes que se han llevado a cabo para medir el grado de flexibilidad laboral en las empresas de una ciudad o región, se encuentra el realizado por De la Garza (2000) quién realizó un estudio en el cual combinó los datos de la desaparecida encuesta ENESTYC y los datos de la encuesta MIM (diseñado por la Universidad Autónoma Metropolitana) la cual se aplicó en diversas ciudades del país, los resultados de esta investigación fueron altamente relevantes ya que fue el primer estudio en su tipo y permitió conocer de manera objetiva el uso de los diferentes mecanismos de flexibilidad laboral implementados en las empresas del país.

Adicionalmente, los estudios realizados se han enfocado en investigar la situación prevaleciente en determinadas empresas (TELMEX, Minerías de Cananea, planta de automóviles FORD, etc) y en algunos casos en estudiar la situación de la industria maquiladora de la frontera norte.

Por su parte, no se encontró información que demuestre la existencia de estudios sobre la flexibilidad laboral en la ciudad de Mexicali, Baja California, ni tampoco sobre la industria manufacturera de la región. En general, no se han realizado estudios sobre esta temática en la ciudad, por lo que esta es un área de oportunidad que debe ser aprovechada para que en un futuro cercano los resultados de este proyecto puedan ser extrapolados a otras ciudades y regiones del país.

JUSTIFICACIÓN

No se puede negar que la legislación laboral mexicana fue en su momento un ejemplo de modernidad para varios países latinoamericanos, ya que promovía la estabilidad laboral, protección legal sobre las

condiciones de vida del trabajador ante sus patrones y presentaba un esquema de derechos y beneficios (seguridad social, vivienda, educación, etc.) que en su diseño pretendía consolidar un mercado de trabajo altamente funcional; sin embargo, con el paso de las décadas y los cambios económicos, productivos, socio demográficos y tecnológicos han ocasionado que la estructura del mercado de trabajo en México se encuentre distorsionada y fuera de sintonía con la actualidad en la que se encuentra la sociedad nacional y mundial. Es por ello, que muchos actores provenientes de diversas corrientes han externado la necesidad de realizar modificaciones a la legislación laboral en aras de “modernizarla” y lograr encaminar al mercado de trabajo a un nuevo punto de equilibrio, donde trabajadores y empresarios puedan confluír sus intereses en un beneficio mutuo. Para llevar a cabo adecuaciones a la Ley Federal del Trabajo es necesario primeramente conocer que han hecho las organizaciones para responder a los cambios en la demanda y en la economía, cómo han logrado subsistir pese a no existir una legislación laboral flexible que permita un mejor uso de la fuerza de trabajo según las necesidades de la organización. Para ello, resulta muy importante conocer los mecanismos de flexibilidad laboral que utiliza comúnmente la industria manufacturera de la ciudad de Mexicali así como su grado de implementación con el objetivo de lograr mantener un nivel adecuado de competitividad.

Asimismo, contar con información tanto cuantitativa como de carácter cualitativa permitirá determinar cómo se visualiza el uso de la flexibilidad laboral por parte de los empresarios y por parte de los sindicatos; esto dará como resultado que los datos obtenidos en la investigación puedan servir de base para proponer adecuaciones a la ley Federal del Trabajo en función de los hallazgos encontrados en el sector manufacturero de la ciudad. Adicionalmente, se presenta una ventana de oportunidad para generar información que coadyuve a enriquecer la discusión en torno a los beneficios o no de realizar una reforma laboral, así como el generar una metodología que permita medir los niveles de flexibilidad laboral en distintos sectores de la economía de todo el país.

Dada las características de la investigación, el instrumento diseñado puede ser extrapolado a otras ciudades y regiones del país, ya que las variables utilizadas son aplicadas en su mayoría por la totalidad de las empresas no sólo manufactureras sino también en otros sectores de la economía. Mucho se habla de si el mercado de trabajo en México es altamente rígido o, por el contrario, presenta rasgos significativos de flexibilidad laboral, por lo que resulta importante comenzar con la realización de estudios que permitan medir el efecto real de la flexibilidad laboral dentro del sector productivo del país; pero sobretudo, contar con un instrumento que permita su medición y con ello poder reproducir dicho instrumento a nivel regional y nacional buscando a futuro que se diseñe a nivel nacional un instrumento que permita medir la flexibilidad laboral y así, poder tener argumentos sólidos que permitan incidir sobre las políticas públicas del país.

Objetivos E Hipótesis El objetivo general de la investigación consiste en identificar los procesos de flexibilidad laboral que se presentan en la industria manufacturera de la ciudad de Mexicali, Baja California.

Objetivos Específicos

- Determinar los mecanismos de flexibilidad laboral que utiliza la industria manufacturera de la ciudad de Mexicali, Baja California.
- Diseñar una encuesta que permita medir los mecanismos de flexibilidad laboral de tipo externa, interna y salarial.
- Identificar las posturas y percepciones existentes hacia la flexibilidad laboral por parte de la gerencia (empresariado) y de los representantes sindicales mediante el diseño y aplicación de un cuestionario de carácter cualitativo.

- Construir un indicador sintético de flexibilidad laboral que permita medir el grado de implementación de los diversos mecanismos de flexibilidad.
- Identificar los subsectores de la industria manufacturera con mayor y menor grado de flexibilidad laboral.
- Proponer ante la Secretaría del Trabajo y Previsión Social una encuesta que permita obtener información a nivel nacional sobre la utilización de diversos mecanismos de flexibilidad laboral, la cual pueda servir como apoyo en el desarrollo de políticas públicas sobre el tema laboral y enriquecer una futura propuesta de modificación a la Ley Federal del Trabajo.

La *hipótesis* planteada sostiene que los procesos de flexibilidad laboral implementados en la industria manufacturera de la ciudad de Mexicali, Baja California son principalmente de carácter externo (numérico) e interno (funcional) y en menor medida de carácter salarial.

Una segunda *hipótesis* planteada indica que las posturas a favor de la flexibilidad laboral son compartidas entre el empresariado y el sindicalismo aunque con ciertos matices en la implementación de algunos mecanismos, esto como resultado de una cultura laboral joven en comparación a la zona centro y sur del país, una economía con mayor dinamismo y la cercanía con los Estados Unidos, el cual es un país altamente flexible en materia laboral, lo que propicia que una buena parte de los trabajadores miren como algo natural el uso más flexible de la fuerza de trabajo en las empresas.

METODOLOGÍA

El diseño de la investigación será principalmente de carácter cuantitativo y en menor medida de tipo cualitativo; es decir, será de tipo cuantitativo dado que se diseñará y aplicará una encuesta que permita determinar los mecanismos de flexibilidad laboral que utilizan las empresas de la industria manufacturera de la localidad. Además, la investigación será de carácter cualitativa dado que se aplicarán una serie de cuestionarios los cuales están dirigidos tanto a los empresarios o la gerencia de la empresa, como a los líderes sindicales. El objetivo de este instrumento es conocer las posturas que ambos actores tienen sobre la implementación de la flexibilidad laboral en las empresas, por lo que en este caso algunas preguntas serán de tipo abierto y con un margen de respuesta amplio. En el caso de la información cuantitativa esta se obtendrá de la codificación de las respuestas y las variables utilizadas a través del uso de variables dicotómicas, numéricas y de escala según la naturaleza de la información solicitada. Asimismo, la investigación será de carácter descriptivo y de corte transversal debido a que se identificarán las características y mecanismos de flexibilidad laboral utilizados en la industria manufacturera en la actualidad.

En la investigación se aplicará un muestreo probabilístico estratificado ya que se desea tener muestras representativas de cada una de las nueve divisiones que componen la industria manufacturera, esto con el objetivo de brindar un grado de representatividad adecuado para cada uno de las divisiones.

La clasificación de las empresas manufactureras se conformará según al giro en que se encuentran realizando su actividad; también por el tamaño de la empresa, la nacionalidad (en función del origen del capital invertido), si cuenta con un sindicato o no, y si la empresa está orientada hacia el mercado interno o externo. Adicionalmente, para el diseño de la encuesta se utilizará como modelo a seguir la Encuesta Laboral (ENCLA) de la Dirección del Trabajo de Chile, la cual es única en su tipo en América Latina y sobre la cual se obtiene una vasta información sobre el funcionamiento del mercado de trabajo en todos los sectores de la economía chilena. Para efectos de la investigación, se pretende utilizar como referente y contar de esa manera con un sustento metodológico ya comprobado a lo largo de más de 10 años.

Para llevar a cabo la aplicación de la encuesta y los cuestionarios, primeramente se validará la información proveniente de la Cámara Nacional de la Industria de la Transformación (CANACINTRA)

con la base de datos de la Secretaría de Desarrollo económico (SEDECO) del Estado de Baja California con el objetivo de eliminar cualquier discrepancia que impida determinar el número de empresas manufactureras de la ciudad.

Los resultados obtenidos serán integrados en bases de datos para posteriormente realizar los análisis estadísticos necesarios para determinar los procesos de flexibilidad laboral utilizados en la industria manufacturera. Para el diseño y construcción del indicador sintético de flexibilidad laboral se recodificarán distintas variables utilizadas en la encuesta, para con ello obtener información en forma de intervalos y así realizar una clasificación de las divisiones que aplican con mayor intensidad (es decir, existencia de mayor flexibilidad) mecanismos de flexibilidad; o bien, identificar aquellas divisiones con un menor grado de uso (mayor grado de rigidez).

Para la realización del indicador antes mencionado, fue necesario basarse en el modelo desarrollado por Nicoletti G.; Scarpetta S. y Boylaud O. (2000), quienes aplican la técnica del análisis factorial para asociar aquellas variables que presentan un cierto grado de homogeneidad y que permitan la realización de componentes con los cuales se podrá determinar en qué aspectos las empresas están más orientadas hacia la rigidez o flexibilidad. La relevancia de este proyecto de investigación radica en que permite generar conocimiento hasta ahora inexistente para la ciudad y con posibilidades de ser extrapolado a otras regiones del país e incluso a nivel nacional.

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LAS DIMENSIONES DEL CAPITAL Y EL DESARROLLO HUMANO EN LAS PYMES: ANÁLISIS DE CASOS

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RESUMEN

Esta ponencia tiene por objetivo Identificar los determinantes organizacionales y comprender las percepciones de los empresarios líderes de las PYMES de Bogotá acerca de las dimensiones del capital humano y el desarrollo humano. La metodología se centra en un análisis de la información obtenida en la consulta a 18 empresas que se encontraban registradas en el 2007 en la Cámara de Comercio de Bogotá. Los Datos fueron tomados de la investigación "Dinámicas y relaciones entre los emprendimientos, el capital humano y los sistemas productivos en las Pymes de Bogotá". Los resultados del estudio muestran que las empresas consultadas son de un solo dueño y que el asumen las decisiones frente a lo financiero, mercadeo, producción y recurso humano. Así mismo, se diluye una propuesta de políticas de manejo de sus trabajadores más estructural dentro de la empresa.

ABSTRACT

This paper aims to identify organizational determinants and understand the perceptions of business leaders of SMEs in Bogota about the dimensions of human capital and human development. The methodology focuses on an analysis of information obtained in consultation with 18 companies that were registered in 2007 in the Bogota Chamber of Commerce. Data were drawn from the investigation, "Dynamics and relationships between enterprises, human capital and productive systems in SMEs in Bogotá." The results of studies show that companies are consulted by a single owner and that take decisions against the financial, marketing, production and human resource. Likewise, a proposal dilutes management policies more structural workers within the company.

PALABRAS CLAVES: Pymes, Capital humano, Desarrollo Humano,

KEYWORDS SMCs, Human Capital, Human Development.

INTRODUCCIÓN

Las Pymes emergen como estructuras productivas flexibles que se debaten en el fortalecimiento de los campos fundamentales de la organización, es así como en la medida en que luchan por estabilizar los procesos también por la continuidad del negocio. En el proceso de estructuración un punto fundamental esta en la capacidad para fortalecer el recurso humano y el desarrollo que a través de este tipo de empresas se logra. De acuerdo con estudios de Adriani, Biasca y Rodríguez (2003), Cardona y Cano (2005), las PYMES latinoamericanas presentan debilidades, por un lado, en torno a el sistema de gestión por las fallas en el direccionamiento y falta de reconocimiento las necesidades de sus clientes y por el otro, el capital humano encuentra dentro de la empresa un trabajo deshumanizado, que le genera desmotivación, no se escuchan las ideas de mejora que proponen los trabajadores y con esto se impide el desarrollo de las personas. Según Cardona et. al., (2005) el fenómeno del desarrollo y sostenibilidad de las empresas es complejo y está sujeto a las diferentes barreras a la entrada, a los cambios permanentes en el entorno macroeconómico, a las relaciones interempresariales que afectan la organización industrial hacia adelante y hacia atrás para el fortalecimiento del capital humano, a la existencia de un factor innovativo o de un conocimiento específico, y a la capacidad empresarial para la toma de decisiones.

El marco de referencia para el análisis de los resultados en las PyMes consultadas se centra en que: a) las habilidades competitivas y de expansión están determinantes el comportamiento tanto del consumidor nacional como del exportador con las posibilidades y obstáculos; b) el proceso de internacionalización muestra que es más rápido en empresas de servicios que en manufactureras; c) los factores que favorecen el crecimiento de las empresas son la calidad de liderazgo, la orientación al mercado, la organización compleja - descentralizada y participativa, el conocimiento enriquecido por la formación continua y los vínculos con redes en el entorno; d) en los estudios se ha encontrado que el 38% de las PyMes no tienen un presupuesto para investigación y desarrollo (I+D) y aproximadamente la cuarta parte tiene un 10% de su presupuesto para éste ítem; y e) además, el 31% de las empresas no protegen sus secretos empresariales. Por esto se considera prioritario la aplicación de políticas en torno a la protección de la propiedad intelectual (Portafolio, 2005). Con estos elementos, se presentan los resultados y la discusión sobre la situación de las empresas consultadas.

Referentes En El Análisis De Las Pequeñas Y Medianas Empresas (Pymes)

El capital humano es una categoría que en la última década ha tomado mucha importancia para explicar fortalezas en las organizaciones que no se explican desde la inversión en capital. Los permanentes cambios del entorno y la Globalización llevaron a pensar que solo las grandes empresas, eran capaces de dar respuesta a los requerimientos del mercado; por tanto las políticas de estado se enfocaron a darles apoyo y mecanismos de protección para su crecimiento. Sin embargo en la década de los ochenta, gracias a los sectores de telecomunicaciones, comunicación e investigación en productos farmacéuticos esta percepción cambió, y el gobierno descubrió que las pequeñas y medianas empresas son las que se adaptan más fácilmente a los cambios mundiales, tienen mayor innovación, generan empleo y constituyen el 99,5% de las empresas Colombianas.

Por tanto las políticas actuales de desarrollo empresarial se empezaron a orientar a la eliminación de barreras, la corrección de fallas de mercado y fomento de la competitividad, pero, con un inconveniente para el 95% de las empresas que están constituidas y hacen parte de este grupo, ya que en el sector financiero no son consideradas sujetos de crédito por los escasos recursos financieros y los índices de mortalidad de las mismas (Portafolio, 2006). Por lo anterior no se puede desconocer que las pequeñas y medianas empresas son un factor fundamental en la generación de empleo y en el crecimiento. Es innegable, que las PYMES es el segmento empresarial que más obstáculos afronta para su desarrollo, especialmente en el acceso a créditos sobre todo de largo plazo, ya que es con éste que se puede soportar la inversión y el crecimiento en los negocios., dificultad para acceso a la tecnología, limitaciones para competir ante economías de escala, deficiente infraestructura física, falta de asociatividad, inestabilidad política, la inflación, la tasa de cambio, altos impuestos, problemas de seguridad, inequidad frente a las grandes empresas, altos costos fijos, entre otros (Sánchez, Osorio y Baena; 2007).

En Colombia hay 1.343.521 empresas en los sectores de industria, comercio y servicios, que ocupan 2.818.430 trabajadores, de las cuales 9.099 son pequeñas empresas generadoras del 6.05% del empleo, y 3.111 son medianas con una ocupación del 10.29% del empleo. Las Pymes generan el 37% de la producción, tienen una estructura productiva más flexible que otro tipo de empresas (ibíd.) y la situación competitiva se muestra en la Tabla No.1

Ante esta situación, el gobierno tomó conciencia de la importancia de mejorar el entorno de este sector y creó la Ley 905 de 2004, conocida como la ley de MiPyMes; para eliminar las barreras de acceso al financiamiento, el diseño y desarrollo de instrumentos de apoyo, tales como el Fondo Colombiano de Modernización y Desarrollo Tecnológico de las Micro, Pequeñas y Medianas empresas (Fomipyme), para incentivar la modernización y desarrollo tecnológico de estas empresas.

Cuadro No. 1: Resumen de tipología de pymes

Grupos	Acopi	Barriga	Rodríguez
1	35% Pymes competitivas plenamente	34.9% Pymes con capacidades competitivas de nivel alto 7.9% y medio alto 27%	32% Pymes mayoría industrial, más de 30 empleados, presentaron incrementos en ventas, utilidades, empleo, acceden a consultoría
2	35% Pymes competitividad intermedia	36.1% Pymes con capacidades competitivas de nivel medio	30% Pymes en su mayoría de servicios con bajo conocimiento sin variaciones en ventas y utilidades ni mercados
3	30% Pymes con agudos problemas competitivos	29% Pymes con capacidades competitivas de nivel medio	28% Empresas pequeñas que presentan disminución en ventas, utilidades y empleo, no exportan.

Fuente: Portafolio, 2006; 33

La Ley de PYMES define las pequeñas empresas como aquellas que tienen activos brutos entre 501 y 5.000 salarios mínimos legales vigentes o entre 10 y 50 trabajadores; la mediana empresa como aquella que posee activos brutos entre 5.001 y 30.000 salarios mínimos legales vigentes o entre 51 y 200 trabajadores. Por su parte también Colciencias apoya las Pymes por medio de la financiación de proyectos de investigación, desarrollo tecnológico e innovación (I+D+I) hasta un 70%, que se realizan de manera conjunta entre unas o varias empresas en modalidad de cofinanciación y con el fin de consolidar la estrategia de innovación y desarrollo tecnológico. Otros aspectos en los que se apoya a las PyMes se encuentran: a) las exportaciones, apoyadas y promovidas por entidades tales como Mincomercio, Proexport y Bancoldex; y b) Calificación de mano de obra, el gobierno a través del Conpes designó al Sena para cualificarla y potencializarla.

Las principales deficiencias que se encuentran en el sector de las PyMes son: a) un sistema de gestión con direccionamiento débil, falta de identificación clara de necesidades de los clientes, no trabajan de manera proactiva y no existen objetivos claros; b) aseguramiento de la calidad donde los procesos, no son claros, no hay estandarización de procesos, generación de grandes desperdicios; c) El capital humano con nivel de trabajo deshumanizado, no se evidencia inversión para mejora y desarrollo de las personas; d) estructura financiera y contable inadecuada; e) sistemas de innovación y aprendizaje no satisfactorios, al igual que los sistemas de comercialización e información. Por otra parte se evidencian fortalezas en producción y operaciones, y en los aspectos legales (Portafolio, 2006).

Capital Humano Y Desarrollo Humano En Las Pymes

Capital Humano: Se entiende el capital humano (CH) como el conjunto de capacidades y habilidades que son adquiridos o desarrollados a través de los conocimientos, la experiencia, la educación formal, la capacitación, y las condiciones de trabajo que afectan directamente la salud y la productividad de las personas. Este, hace referencia a los procesos de gestión del talento humano, tanto desde las políticas públicas para el desarrollo de la sociedad con sistemas productivos y su relación con el desarrollo de las personas.

Schultz, Becker y Werther (cit. en Cardona et al., 2007), definen el capital humano desde lo económico y productivo, reconociendo que las personas aportan a las organizaciones habilidad física, conocimientos y capacidades productivas, que se pueden potencializar a través de la educación y la experiencia, para alcanzar los objetivos organizacionales. Por su parte Sen (cit. en Babativa y Díaz, 2009) lo define desde las cualidades y las capacidades.

El capital humano, para Sen (1998), se concentra en el carácter de los seres humanos, que por medio de sus habilidades, conocimientos y esfuerzos, aumentan las posibilidades de producción. Dadas sus características personales, sus antecedentes sociales, sus circunstancias económicas, entre otros, una persona tiene la habilidad para hacer (o ser) ciertas cosas que por alguna razón juzga valiosas. La razón para esa valoración puede ser directa (el funcionamiento involucrado puede enriquecer su vida en forma

directa, como estar bien nutrido o estar saludable o indirecta (el funcionamiento involucrado puede contribuir a la producción futura o alcanzar un precio en el mercado).

La perspectiva del capital humano (Sen et al, 1998) puede – en principio – cubrir ambos tipos de valoración pero – por convicción – se suele definir en términos de valor indirecto: las cualidades humanas que se pueden emplear como “capital” en la producción tal como se emplea el capital físico. En este sentido, la concepción de capital humano más restringido cabe dentro de la perspectiva más amplia de capacidades que pueden incluir las consecuencias directas e indirectas de las habilidades humanas.

Por tanto, el concepto de capital humano como perspectiva básica del desarrollo de sistemas productivos, se fundamenta desde el enfoque de gestión humana.

El Capital Humano Desde El Enfoque De Gestión Humana

Los procesos de Gestión Humana son fundamentales para lograr articular objetivos individuales con objetivos organizacionales e institucionales, los cuales son alcanzables a partir de las personas, con actividades enfocadas a mantener, utilizar, evaluar y retener la fuerza de trabajo eficiente, tal como lo afirman Werther y Keith (2008)

Factores como la educación, la salud, el servicio médico, la distribución del ingreso y la satisfacción de las necesidades fundamentales permiten a las personas mejorar su propia vida y tener mayor libertad para hacerlo. El factor económico el cual contribuye a que la gente tenga una vida más realizada y la educación, permiten que la producción de bienes sea más efectiva por parte de la persona que ha sido educada; este factor beneficia directamente a la persona porque incrementa sus ingresos, desarrolla su potencial intelectual permitiéndole comunicarse de manera argumentada. Smith (cit. en Sen, 1998) creía que a través de la educación se lograba el mejoramiento de las capacidades humanas, siendo habilidades especiales que parecen distinguir a los hombres en diferentes profesiones, los que dan como consecuencia la división del trabajo.

En este sentido, el planteamiento de Chiavenato (2002), complementa al referirse a que las organizaciones exitosas logran sus objetivos a través de la gestión del talento humano y el desarrollo del capital intelectual; son las personas, quienes proveen conocimientos y capacidades, convirtiéndose en un elemento básico de la eficacia organizacional; por tanto, deben ser vistas como socias de la organización. Las personas no son solo recursos, sino sujetos activos, inteligentes, con habilidades y destrezas necesarias para la competitividad de la empresa, que toman decisiones, emprenden acciones e innovan. Por ende, es posible considerar para el éxito organizacional procesos de gestión humana tales como: admisión de las personas, aplicación de personas, compensación de personas, desarrollo de personas, mantenimiento de personas y monitoreo de personas.

Finalmente, es de gran importancia mejorar el clima organizacional y las comunicaciones, para lograr calidad en el trabajo, propiciar el desarrollo de los trabajadores, aumentar su productividad, los rendimientos, la calidad en el trabajo y la salud de los trabajadores.

Desarrollo Humano En Las Pymes

Las preocupaciones por el desarrollo humano han permitido ir consolidando diversas maneras de concebir las dinámicas productivas de la sociedad se proyecta a futuro y pretende legitimar sus modos de proveer bienestar a los individuos que a ellas pertenecen, aspectos estos que siempre han estado determinados por la naciones más poderosas. Se habla de desarrollo y de sustentabilidad pero se deja de lado el tema de lo humano. Pensar sobre lo *humano* resulta hoy de actualidad y necesario, para generar pautas de interpretación en la comprensión de lo humano y “se trata de reivindicar lo humano como razón de ser del desarrollo...” (Rendón, 2007: 128).

Por ello, formar en lo humano al interior de la unidad productiva, implica entender la educación para el trabajo como la capacitación y calificación en los individuos que participan de actividades productivas sea el principio de la conformación de capital humano. Así, Nussbaum (cit. en Babativa y Diaz, 2009) identifica las capacidades básicas del ser humano desde: el medio ambiente, el control del entorno, el respeto por las especies y su conservación, el juego y la recreación, la vida, las emociones, el pensamiento y la razón (ver figura 1), y es con ellas, que tanto la empresa como el empresarios se enfrentan a desarrollar unidades productivas.

Figura 1. Capacidades Básicas del Ser Humano



Fuente: Babativa y Diaz, 2009

METODOLOGÍA

El objeto de estudio son las organizaciones, y en ellas, lo relacionado con el capital humano que garantiza la funcionalidad de la estructura y dinámica organizacional. La investigación es de tipo analítico y descriptivo, para lo cual se contempló el análisis comparado de la documentación recopilada en relación con teorías de capital humano y los indicadores de desarrollo humano. Se seleccionó y analizó información de fuentes secundarias sobre la temática de capital humano, se elaboraron encuestas a 18 empresas Pymes del sector manufacturero en la ciudad de Bogotá D.C., y finalmente se realizó un análisis y síntesis correlacional, donde se idéntico la relevancia de factores como la educación, la capacitación y la experiencia en la dinámica de las PyMes de Bogotá

RESULTADOS

El fortalecimiento de las estructuras empresariales va más allá de una capacidad de producir es un entramado de relaciones que van acumulando sostenibilidad para lograr en el territorio desarrollo humano con la acumulación de capital físico y humano. Se presenta debilidad en las relaciones entre empresarios, expresadas en que sus lazos fuertes, no son necesariamente determinantes en la conformación de redes y articulaciones de colaboración interempresas y la noción de confianza, que si bien gana un espacio importante desde el marco teórico, en la práctica resulta cuestionado. Además, el capital social disponible a través de una densa red de relaciones personales, no está siendo traducido en oportunidades de negocios que garanticen el mercado y sostengan la producción aunque el fenómeno de flexibilidad e informalidad en que operan algunas organizaciones, conduzca a un mecanismos débiles en el mercado.

Contexto Empresarial

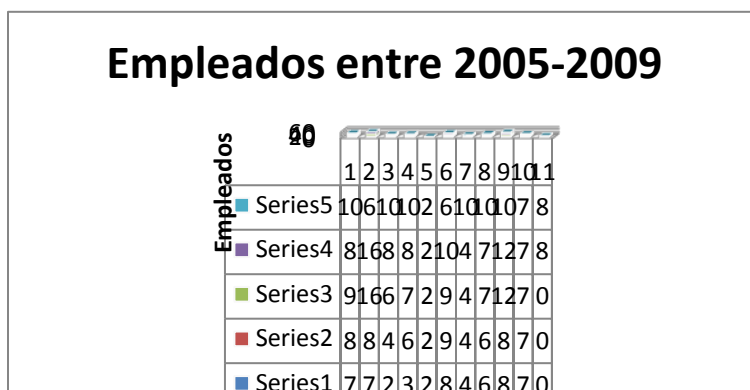
En la consulta a las 18 empresas del sector manufacturero de la ciudad de Bogotá y donde el contacto para la encuesta fue el Gerente y/o administrador se encontró que la mayoría son unipersonales, están localizadas en diferentes lugares de la ciudad lo cual permite dar una visión desde diferentes lugares de la ciudad. Más de la mitad de las empresas son de los sectores alimentos y de la confección, tienen menos de 20 trabajadores y son intensivas en trabajo. Los sistemas productivos de las empresas responden a las necesidades que tienen de recurso humano y capital las organizaciones. Es interesante cuando se pregunta

por el origen del capital el reconocimiento de que en algunas se tiene participación del capital extranjero. En este grupo de empresas entrevistadas se encuentran particularidades propias del tamaño en términos de la organización del trabajo y la producción que determinan la competitividad.

Empleo, Rotación Y Capacidades

La flexibilidad es una característica de estas empresas para la sobrevivencia, aunque el grupo consultado muestra mucha estabilidad para la producción. Entre el periodo comprendido entre 2005 a 2009, 11 de las empresas del estudio generaron el siguiente número de empleos: para el año 2005 - 54 empleos, para el año 2006 - 62 empleos, para el año 2007 - 79 empleos, para el año 2008 - 90 empleos y para el año 2009 - 89 empleos (7 de las empresas no especifican el número de empleos generados durante este periodo de tiempo). Se muestra que en el período se presentó un crecimiento del 8,75% en el empleo. También, se muestra que el 90% de la población trabaja en el área de producción, de los cuales el 55% son hombres y el 45% son mujeres. Así mismo, en la figura 5, se presenta en la serie 1 corresponde al empleo generado durante el año 2005 por 11 de las empresas encuestadas. La serie 2 corresponde al año 2006, la serie 3 al año 2007, la serie 4 al año 2008, la serie 5 al año 2009 (figuras 2)

Figura 2: Empleos entre 2005-2009



De los 89 empleos generados en el 2009, por las empresas consultadas, el 54% de los trabajadores están en cargo operativo y su nivel educativo es educación básica y media. Adicionalmente con nivel educativo básico están 2 jefes de planta y una secretaria. En el nivel educativo medio se encuentran 12 gerentes, 1 asistente y 3 secretarias. Y en el nivel educativo superior se encuentran 1 auxiliar, 1 supervisor, 1 jefe de planta 9 gerentes y 3 ingenieros. Dentro de las empresas encuestadas están cursando estudios formales 2 personas de planta y 1 administrativo. En ninguna de las empresas se reconoce una ayuda escolar para los hijos de los trabajadores (figura 3)

En las Pymes entrevistadas, el 50% de las empresas consideran que la educación formal es el aspecto más importante para el buen desempeño laboral. En cuanto a programas de capacitación que se ofrece a los colaboradores, se encontró que solo el 22% de las empresas SI tienen contemplados este tipo de beneficios para el trabajador, el 50% NO ofrecen capacitación y el 28% no definió (figuras 4 y 5). La salud ocupacional sabiendo que es parte de la legislación debe ser significativa pero no es claro el resultado. Solo el 22% de las empresas encuestadas realizan capacitaciones en salud ocupacional para sus trabajadores, el 45% no y el 33% no específica.

Figura 3. Nivel educativo cargos operativos

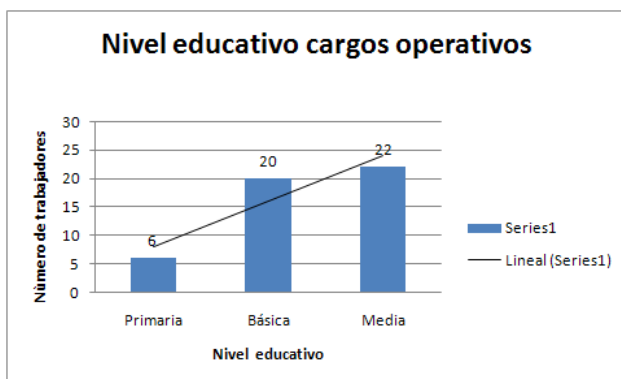


Figura 4. Capacitación a los trabajadores

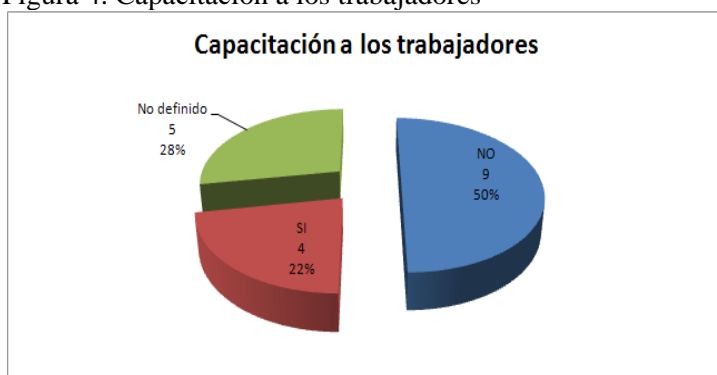
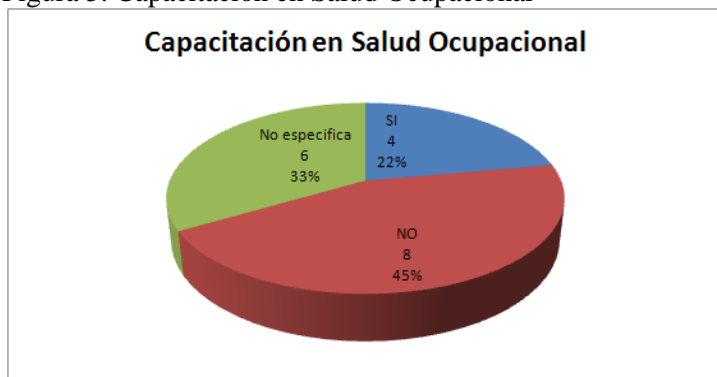


Figura 5. Capacitación en Salud Ocupacional



Los empleadores manifiestan que no suministran capacitación a sus empleados porque no la requieren (17%), porque no hay capacitadores adecuados para el negocio al que se dedica la empresa (5%), porque los trabajadores están suficientemente capacitados (11%), porque tienen dificultades para retener los trabajadores capacitados (6%) convirtiéndose en un gasto para la empresa, no en inversión. Y el 61% no sabe o no responde (figura 6).

Las empresas que han realizado capacitación para sus trabajadores en el 50% de los casos ha sido interna, el 5% interna, el 6% ha realizado capacitación tanto interna como externa y el 39% no definió el mecanismo de capacitación utilizado, pero dicen los beneficios de la capacitación se ven reflejados en aumento de la productividad de los trabajadores (11%) y en un 28% en la mejora del trabajo en equipo

(figura 7). Además, consideran en el 39% de los casos definen que la capacitación es necesaria, el 11% que es innecesaria, el 6% que la capacitación permite a la empresa se mas productiva y competitiva (figura 8).

Figura 6. Motivo para no ofrecer capacitación

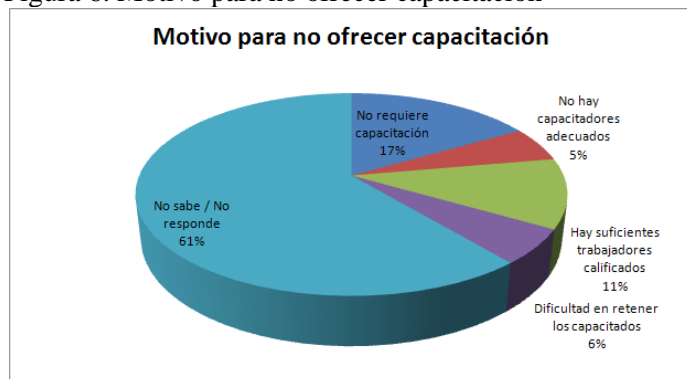


Figura 7. Beneficios de la capacitación

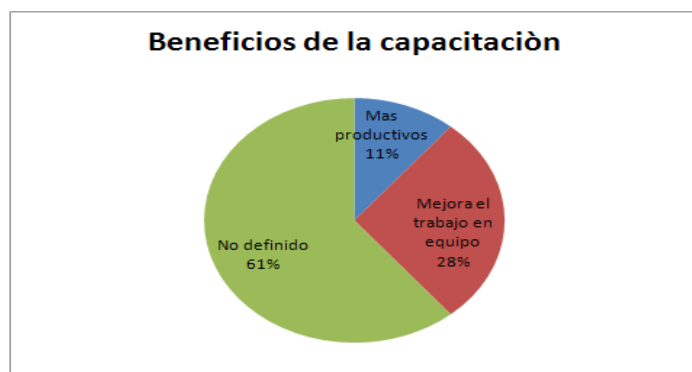
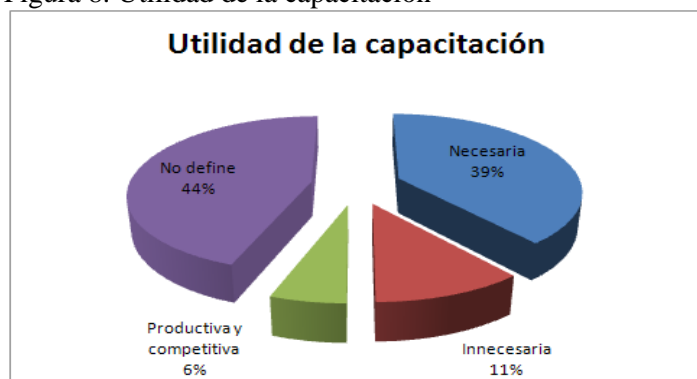
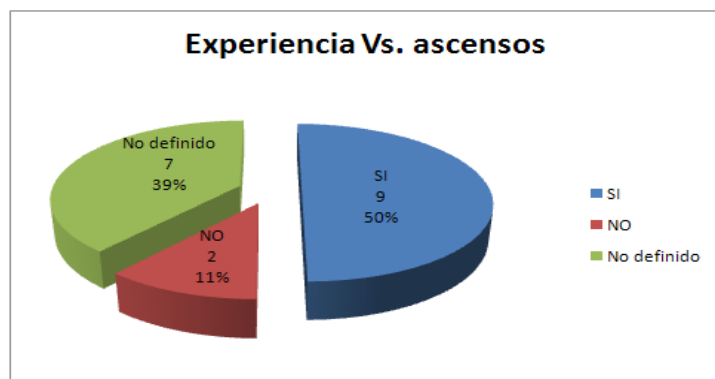


Figura 8. Utilidad de la capacitación



En las PyMes donde se realizaron las entrevistas, consideran el 50% de los gerentes o administradores encuestados que la experiencia tiene una relación directa con los ascensos dados a los trabajadores, el 11% no considera que los ascensos se den por la experiencia en el cargo y el 39% no define esta relación (Figura 9). El límite en la acumulación de capital humano esta en la dinámica de las empresas encuestadas, en general se consideran que no se requiere de experiencia para el cargo a ocupar.

Figura 9. Relación entre experiencia y ascensos

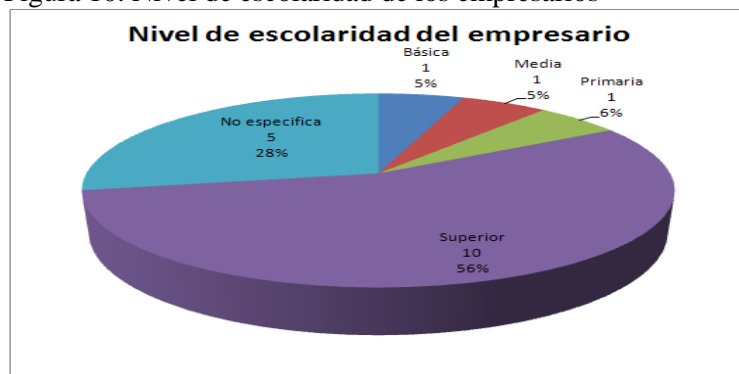


Empresario, Gestión Y Sistema Productivo

El liderazgo del gerente en las empresas consultadas es evidente, son calificados, tienen edad para hacer prospectiva. El 33% de los empresarios encuestados se encuentran en el rango de edad entre 25 a 40 años, el 28% entre 40 a 55 años, el 11% son mayores de 55 años y el 28% no especifica el rango de edad.

El proyecto empresarial tiene muchas posibilidades en este grupo porque los empresarios son jóvenes, el problema es que la capacitación es por experiencia más que por calificación, aunque la consideran fundamental. El otro punto es que la educación superior es notable en los administradores. El 56% de los empresarios tienen nivel de escolaridad superior, el 16% el nivel educativo se encuentra entre primaria – básica y media. El 28% no especifica su nivel de escolaridad (figura 10). El nivel de escolaridad de los empresarios es alto; el 30% son ingenieros, el 30% diseñadores, el 20% administradores, el 30% diseñadores, el 10% abogados y el 10% tienen estudios de postgrado en ciencias administrativas (figura 11).

Figura 10. Nivel de escolaridad de los empresarios



La formación de los empresarios es importante para identificar las competencias comunicacionales. El 33% de los empresarios tienen más de 20 años de experiencia en el área en la cual desarrollan su negocio en la actualidad. El 11% tiene entre 10 a 20 años de experiencia, el 22% entre 1 a 10 años de experiencia y el 6% tiene menos años (figura 12) y el 6% de los empresarios tienen manejo alto de lengua extranjera, el 39% nivel medio, el 22% nivel bajo y el 33% no especifica o no maneja lengua extranjera.

Figura 11. Formación del empresario

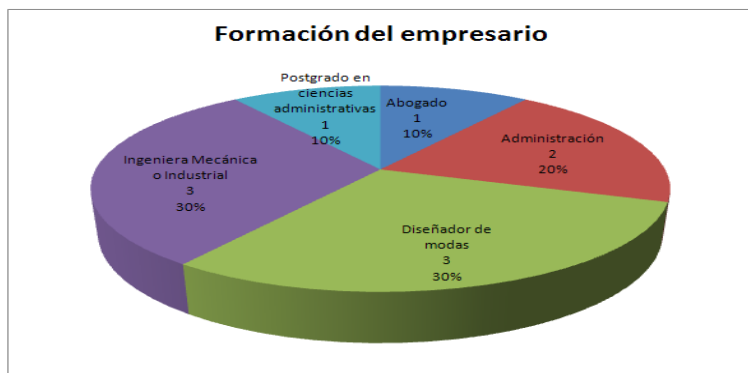
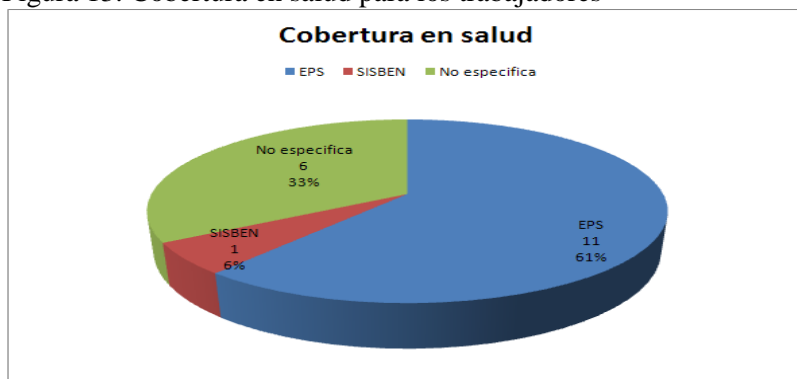


Figura 12. Experiencia de los empresarios en el área del negocio



Frente a los perfiles específicos, el 17% de las empresas tienen área de comercial y/o mercados, el 39% no y el 44% considera que no aplica para la empresa. Del personal que maneja el área comercial y/o mercados el 17% manifiestan que tienen baja formación en mercadeo, el 22% el nivel formación es media y el 11% tienen un buen nivel de formación en el área. La estabilidad de los trabajadores se manifiesta cuando se les pregunta por la rotación. En un 33% los empresarios consideran que la rotación de operarios es baja y el 28% que es media. Mientras que el 56% de la rotación en cargos de supervisores o administrativos, es baja, dado que en su mayoría estos cargos son ocupados por los dueños de la empresa. Así, el 61% de las empresas tienen cobertura de salud a través de la EPS, el 6% del sisben y el 33% no especifica la cobertura (Figura 13).

Figura 13. Cobertura en salud para los trabajadores



CONCLUSIONES Y RECOMENDACIONES

Esta primera articulación entre desarrollo humano como fundamento de la formación de capital en las empresas, es una de muchas explicaciones al trabajo que desarrollan y proyectan las empresas. Por eso más que un trabajo concluyente, tanto en la propuesta referencial de la literatura como en los resultados se buscó abrir puertas para el desarrollo de otros proyectos de investigación desde el enfoque de capital humano.

La propuesta es continuar en el fortalecimiento de este campo problemático, desarrollando estudios que tienen que visibilicen la dinámica de las unidades productivas en el territorio. Es en este, donde se genera la construcción social, para las dinámicas económicas y sociales tanto internas como externas, de las relaciones y estructuras de poder, las manifestaciones culturales de los empresarios y trabajadores. Las unidades productivas aparecen como el mecanismo por medio del cual se estructuran las relaciones inter e intrasectoriales.

Las posibilidades de ampliación del campo de investigación se pueden orientar desde lo territorial y desde lo sectorial, teniendo en cuenta lo siguiente:

1. Profundizar en el modelo de PYMES fortalecido en el capital humano que garantice capacitación e innovación.
2. Tomar en cuenta la existencia de redes y cadenas productivas como una propuesta de desarrollo humano empresarial.
3. Estudios con estas características aportan información al análisis de las estructuras y sectores productivos a nivel regional, que fortalecerían el diseño de los Planes de Desarrollo locales y regionales, teniendo en cuenta lo público y lo privado.
- 4.
5. Ampliar los estudios que permitan observar el ciclo de vida de las firmas en los sectores industriales.
6. Construir modelos por regiones y por sectores para impactar las políticas industriales.

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RECONOCIMIENTO

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LOS FACTORES DE ROTACIÓN LABORAL Y AUSENTISMO EN CADENA DE TIENDAS DE CONVENIENCIA DE LA CIUDAD DE MEXICALI, MÉXICO

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ABSTRACT

Los elevados niveles de rotación y ausentismo en toda organización constituyen uno de los principales retos que deben ser encarados por los administradores de recursos humanos con el objetivo de fomentar la estabilidad laboral y con ello lograr el retorno de la inversión en capital humano que ha realizado la organización hacia sus trabajadores. Habitualmente, la rotación se asocia con bajos niveles salariales y un inadecuado reconocimiento del esfuerzo de los trabajadores (falta de motivación); sin embargo, existen otros factores como los ambientales, los de ubicación geográfica y visión de la organización a futuro que también inciden en la rotación laboral y el ausentismo. El presente estudio de caso consiste en analizar las causas que originan los elevados niveles de rotación laboral y ausentismo en una cadena de tiendas de conveniencia en la ciudad de Mexicali, Baja California. Los resultados obtenidos del estudio de caso permiten diseñar una serie de medidas que busquen disminuir los indicadores de rotación y ausentismo y, a la vez, permitan incrementar los niveles de motivación y productividad laboral.

PALABRAS CLAVE: rotación, ausentismo, productividad, capital humano, estudio.

INTRODUCCIÓN.

La rotación laboral y el ausentismo son constantes problemas que influyen de manera negativa en los niveles de productividad de una empresa, lo que se suele traducir en mayores costos de reclutamiento, capacitación y adiestramiento. La rotación es un fenómeno habitual en toda clase de organización y en ocasiones es considerada como positiva en los casos en que un trabajador es causante de constantes problemas que derivan en mayores costos para la organización si esta opta por el despido del mismo. Sin embargo, en la gran mayoría de los casos la rotación es un fenómeno altamente negativo.

De manera similar, el ausentismo tiene efectos negativos significativos al evitar que la organización pueda realizar de manera planeada sus procesos productivos, la ausencia de trabajadores provoca que algunas actividades deban retrasarse o incluso llegando a su suspensión, por lo que los costos para las organizaciones impactan también de manera negativa.

Tanto el ausentismo como la rotación son fenómenos considerados como habituales en la mayoría de la empresas, es imposible que estas no se presenten pero se pueden reducir mediante la implementación de mecanismos que permitan mantener estimulados a los trabajadores y en algunas situaciones ser flexibles en el otorgamiento de permisos a sus empleados en aras de evitar ausentismo intempestivo, es mejor un ausentismo planeado y controlado.

En la ciudad Mexicali Baja California, se encuentra una cadena de tiendas de conveniencia que se ha ido consolidando con el paso de las décadas hasta alcanzar la preferencia por parte de los consumidores de la localidad. Dicha cadena posee una plantilla constante de 650 empleados entre directivos, administrativos y personal operativo.

En los últimos dos años la empresa ha estado experimentando un incremento en los niveles de rotación y en menor medida de ausentismo, esto está ocasionando que en ocasiones las diferentes actividades de la empresa se vean afectadas al existir constantes retrasos por falta de personal, lo que obliga a la empresa a mantener niveles altos de contratación de personal que se traduce en un incremento de los costos laborales y en la pérdida de mano de obra calificada la cual es reemplazada paulatinamente por una mano de obra inexperta que tarda meses en adaptarse y dominar los procesos de la empresa.

Es así, como se consideró analizar las causas que provocan los altos índices de rotación y ausentismo en la empresa y buscar de esta manera los mecanismos para disminuirla hasta niveles óptimos.

DESARROLLO.

Para determinar las causas por las que se presenta la rotación y el ausentismo en la cadena de tiendas de conveniencia se identifican los diversos factores que logran explicar de manera adecuada tales problemáticas.

Los factores de rotación laboral y ausentismo se consideran los siguientes:

Factores Internos De La Organización O Factores Individuales:

- a) Biográficos: como la edad, sexo y experiencia previa, se considera que a menor edad mayor es el nivel de rotación; por su parte, las mujeres tienen menos rotación que los hombres, y a mayor nivel de experiencia mayor es el nivel de rotación.
- b) Habilidades y Aptitudes: Cuanto mayores sean los niveles de habilidades y aptitudes mayor es el nivel de rotación.
- c) Percepción: Cuanto mayor percepción de oportunidad de mejores empleos mayor la rotación.
- d).-Personalidad: Cuanto mayor dinamismo e inequidad laboral padece el trabajador, mayor la rotación.

Factores Organizacionales:

- a).-Autonomía y Responsabilidad: A mayor autonomía y responsabilidad en las actividades que se desarrollan menor es la rotación.
- b).-Reconocimiento: la falta de reconocimiento de parte de la gerencia ocasiona una mayor rotación.
- c).- Liderazgo y Supervisión: la excesiva supervisión y un liderazgo autocrático por parte de la gerencia es un indicativo de elevados niveles de rotación y ausentismo.
- d).-Presión y estrés: estos factores son cada vez más relevantes en las organizaciones.
- e).-Relaciones Humanas en la Empresa: Mayor integración hace que haya menos rotación.
- F).-Condiciones Físicas de Trabajo: labores altamente demandantes físicamente, la rotación aumenta.
- E).-Fatiga: se relaciona de la misma manera que el inciso anterior.

Factores Laborales

- a).- Salario: El trabajador recibe el salario oportuno comparándolo con empleados de su misma categoría en la misma o distinta empresa.
- b).-Beneficios Sociales.
- C.-Política Salarial de la empresa.
- d).- Jornada de Trabajo.
- e).-Oportunidades de Progreso Profesional y f).- Turnos. Todos estos factores son hoy en día uno de los más relevantes y comunes de por qué existe la rotación de personal.

Factores Al Exterior De La Organización O Factores Ambientales.

a).-Estabilidad del Mercado de Trabajo. (Oferta y Demanda). A medida que exista un mercado laboral dinámico, donde las diferencias salariales sean elevadas entre empresas, los niveles de rotación suelen incrementarse de la misma manera.

b).-Interferencia con la vida familiar. c).- Cultura en el entorno. d).-Valores Sociales. Son también otros factores que desafortunadamente suelen no ser tan atendidos por la gerencia.

METODOLOGÍA

La empresa diseñó una encuesta que se ha venido aplicando siempre que un trabajador decide separarse de la empresa y también cuando falta a laborar, dicha encuesta hace algunas preguntas de opción múltiple que permite conocer algunas de las causas ya mencionadas, por lo que se procedió a analizar todas y cada una de las encuestas que se aplicaron en un lapso de seis meses, con ello se logró tener una cantidad significativa de encuestas contestadas y así se pudo obtener información muy significativa.

El periodo de análisis de las encuestas fue de enero a junio de 2009 y en ella se consideraron los meses donde habitualmente existe mayor y menor rotación y ausentismo. Además, se realizó una base de datos con la cual se trabajó para poder obtener la información que a continuación se presenta. Cabe aclarar, que en el estudio no se utilizó una muestra debido a que por el número de personas que rotaron o se ausentaron a laborar, la muestra estadística indicaba que se debía encuestar a casi todos ellos, por lo que mejor se decidió analizar todos y cada uno de los casos.

Resultados Relevantes

Durante los seis meses en que se analizaron a los trabajadores que optaron por abandonar la empresa (35 bajas), el 80% fueron del sexo masculino con una media de edad de 32 años, Asimismo, el 70% de los que abandonaron la empresa eran solteros. Lo que avala la idea de que los hombres tienden a rotar más que las mujeres y sobre todo entre los jóvenes que con respecto a las personas de mayor edad y que además son solteras. La antigüedad promedio de los trabajadores fue de solo 2 años, lo que señala como a menor antigüedad la gente tiende a rotar más que la gente con mayor antigüedad. Entre los diversos niveles jerárquicos, la mayoría de las personas eran operarios. Es decir, son personas con niveles escolares bajos (secundaria principalmente) y niveles bajos de cualificación.

La causa que mas indicaron por la cual decidieron cambiar de empresa consistió en la necesidad de conseguir un empleo mejor pagado, con mayor número de prestaciones y donde el nivel de estrés fuera menor. Dado que la mayoría de ellos señalaron que sus empleos eran agobiantes en parte por lo tiempos limitados para concluir con sus actividades y en parte por sus supervisores, quienes solían no tener tratos amables hacia ellos. En el caso de los hombres el factor que más influyó para la salida del empleo fue la búsqueda de mejores oportunidades de empleo; mientras que en las mujeres el principal factor fue el familiar, ya que gran parte son madres solteras, por lo que buscan horarios más flexibles y ad hoc a su situación.

Adicionalmente, se detectó que existió elevados niveles de desmotivación laboral e inconformidad por lo forma tan impersonal en la que eran tratados, este factor también fue relevante dado que un personal con ausencia de motivación se traduce en una productividad inferior, de ahí la necesidad de la organización por implementar una serie de cursos hacia el personal directivo y de supervisión para que estos trasmitan mensajes de motivación y ofrezcan un trato más ameno y respetuoso. Al analizar la situación del mercado laboral, este se mostró bastante reprimido debido a la crisis económica que padeció el país, las oportunidades de nuevos empleos fue mínima para todos los niveles de cualificación de la mano de obra; sin embargo, los altos niveles de rotación se siguieron presentando a pesar de esta situación. Lo que significa que el descontento por parte de los operarios hacia los supervisores fue tal que estuvieron

dispuestos a renunciar a su puesto de trabajo. Esta situación encendió los focos rojos en la empresa y a raíz de esa información se trabajó en mejorar el aspecto motivacional y de trato hacia el empleado.

En el caso del ausentismo, la encuesta reveló que una tercera parte falta a su centro de trabajo debido a la lejanía existente de sus casas hacia el centro de trabajo, en muchas ocasiones no existe un sistema de transporte público eficiente ni tampoco económico, por lo que se suelen presentar niveles importantes de ausentismo en aquellos días donde se presentan lluvias que ocasionan la incomunicación de las colonias donde viven hacia con el centro de trabajo (debido en parte a que los trabajadores habitan en zonas de la periferia de la ciudad la cual no cuenta con todos los servicios públicos ni de infraestructura. En este punto la proporción de hombres y mujeres que se ausentan es similar.

La principal causa de ausentismo por parte de las mujeres consiste en no tener con quien dejar a sus hijos para ir a trabajar, al ser en su mayoría madres solteras no cuentan con la posibilidad de encargar a sus hijos con algún familiar o en alguna guardería (debido en su mayoría a la falta de recursos para hacerlo). Por su parte, la principal causa de ausentismo entre los hombres no se pudo establecer de manera clara debido a las múltiples opciones que señalaron; sin embargo, al analizar de manera detallada los días en que se presentaron el mayor número de inasistencias se descubrió que fue en los días lunes. La literatura existente sobre la psicología del mexicano en el trabajo refleja que un rasgo que se presenta en parte del trabajador mexicano consiste en la poca importancia que este le da a laborar en días lunes como resultado de haber experimentado fines de semana donde los trabajadores asistieron a reuniones sociales hasta altas horas de la noche. Por ello, se pudo inferir que la causa real fue esta y no las causas que ellos originalmente señalaron.

CONCLUSIONES

Los resultados de las encuestas permitieron reflejar una situación donde la administración no ha estado llevando a cabo un trabajo de retroalimentación constante sobre el sentimiento del trabajador hacia con la empresa y las condiciones laborales en las que vive. De ahí los elevados niveles de rotación que se presentan. A partir de estos hallazgos, la administración comenzó a diseñar cursos de capacitación en el tema de motivación y sensibilidad en el trabajo el cual fue dirigido a los supervisores con el objetivo de que estos traten de mejor manera a los empleados. Además, se dejó de presionar al trabajador para que realice sus actividades y realmente se comenzó a ejercer un verdadero trabajo de supervisión integral y no solo de acoso hacia el trabajador.

Otra de las acciones implementadas por la administración fue la definición objetiva de los perfiles de ingreso a la empresa, con ello se pretende seleccionar a personas con mayor edad, padres de familia que presentan mayor estabilidad laboral. Además, se está buscando la forma de apoyar a las trabajadoras que son madres solteras para que puedan asistir a sus labores. Por último, el proceso de selección pretende ser más estricto para lograr contratar a trabajadores más responsables y que vivan en zonas más cercanas a los sitios de trabajo.

ANÁLISIS DE LA POLÍTICA ANTI-INFLACIONARIA EN MÉXICO (2008-2009) DE ACUERDO A UN ESTUDIO ECONOMETRICO

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RESUMEN

Este trabajo de investigación analiza las estrategias y acciones realizadas por el Banco de México a partir de la crisis financiera Mundial originada en Estados Unidos en el 2008, para contrarrestar los efectos inflacionarios a través de la aplicación de una Política Monetaria heterodoxa y comparando dichas acciones, con los resultados obtenidos en la tesis de maestría: “Inflación en México (1948-1999): Un análisis con Vectores Autorregresivos”, elaborada por la misma autora de este trabajo y en la que se adjudica el origen de la inflación a cinco variables: Las desviaciones del PIB respecto al PIB potencial (brecha del PIB), tasa de devaluación (tasa de crecimiento del tipo de cambio), crecimiento de la tasa de interés y de los salarios reales. Aplicando una metodología en la que se desarrolló un modelo de vectores autoregresivos con un rezago y cinco variables explicativas, además de incluir dos variables exógenas, (dummies) que tratan de capturar los cortes estructurales vividos en 1973 y 1982, debido a la gran alza de precios del petróleo y a la crisis de deuda externa.

INTRODUCCIÓN

Después de dos décadas de crecimiento económico sostenido e inflación moderada en los años 50's y 60's, México ha experimentado, desde el comienzo de la década de los setenta, un paulatino deterioro en la dinámica del desarrollo, caracterizado por fuertes oscilaciones en las tasas de crecimiento real del producto interno bruto (PIB) y una marcada tendencia al alza en el ritmo de la inflación. Lo más preocupante es que los incrementos no seden en periodos de auge, mucho menos en crisis. Ahora el problema es controlar los incrementos inesperados y mayores al aumento de la producción, sobre todo aquellos originados en los mercados financieros que ante el proceso de globalización afectan a todas las economías del mundo. Por lo anterior, el presente trabajo de investigación estudia el fenómeno inflacionario, haciendo una comparación de los recientes problemas económicos y financieros que se presentaron en México como secuela de la crisis Financiera Mundial del año 2008, para ello, se retomaron los resultados arrojados por la tesis de maestría (Olivas,200) de una servidora en la que se adjudica el origen de la inflación a cinco variables y se aplica un análisis econométrico basado en un modelo de vectores autorregresivos. La política monetaria implementada desde que se le otorgó la autonomía al Banco de México, ha resultado aparentemente favorable como una estrategia para el control de la Inflación, no obstante, en este trabajo haremos referencia a este tipo de política relacionándola con los resultados del modelo ecométrico en cuestión.

REVISIÓN LITERARIA

Inflación y Política Monetaria en México

Uno de los fenómenos que tradicionalmente ha recibido la mayor atención por parte de los economistas es la inflación. Posiblemente no estaría entre los principales tópicos económicos si fuera únicamente un fenómeno de crecimiento de magnitudes nominales, sin un efecto sobre el sector real. Sin embargo, existe documentación empírica que muestra una relación entre esta y la asignación de recursos, la distribución de los mismos, la distribución del ingreso, el desarrollo económico y por ende sobre el bienestar de la población. El crecimiento de precios no es un fenómeno nuevo, en realidad en cualquier sociedad mercantil que utilice el dinero como medio de cambio existe la posibilidad de inflación. Los incrementos

en precios están presentes no solo como tendencia a largo plazo, sino que se ha vuelto un fenómeno crónico en el sentido de que subsiste tanto en las fases de auge como en las recesivas del ciclo económico. Durante el transcurso de la historia la inflación ha sido justificada por varias versiones, como un fenómeno puramente económico, o bien, por el excesivo intervencionismo estatal, lo cierto, es que cualesquiera que sea el origen no ha podido ser manipulado de tal forma que detenga el incremento de precios o la tan nombrada **espiral de precios**, a pesar de que durante los sexenios de los Presidentes Fox y Calderón, los niveles de inflación no hay rebasado más de un dígito. Durante las últimas décadas la inflación a tratado de ser abatida a partir del control de precios, salarios (pactos intersectoriales) y tipo de cambio (fijación con intervención), obteniéndose considerables resultados, que merecen ser estudiados.

La inflación se define teóricamente como el crecimiento sostenido en el nivel general de precios. Es un fenómeno económico de amplias raíces y repercusiones sociales y políticas, mediante el cual se registra un alza generalizada y sostenida de los precios de la mercancía: carestía (Aguilar, 1985). El incremento de precios, como tal, no es un problema relevante, el problema radica en los incrementos permanentes y desmesurados de esta. Ya que desalienta la inversión, las condiciones de comercio entre países y sobre todo crea inestabilidad económica. Esta, afecta a todas las capas sociales, sobre todo a la clase trabajadora; cuando el incremento de los precios es mayor que el incremento de sus ingresos, se deteriora su nivel de vida.

A lo largo de las tres últimas décadas, México ha soportado por lo menos tres crisis económicas asociadas con altos incrementos en los precios; en 1982, con el problema de tipo de cambio flotante al caer las exportaciones del petróleo (caída en la demanda mundial) y aunado al inconveniente de pago de la deuda, la inflación rebasó los niveles de 100% de incremento. Para 1987 se presenta una nueva crisis con la caída del precio del petróleo internacional (debido a la sobreoferta del producto), para finales de 1994, la crisis financiera (salida de capital extranjero y pagos de deuda de corto plazo) abatió al país, generándose inestabilidad económica (cayo la inversión extranjera directa y especulativa, la producción y el nivel de empleo) con incrementos de la inflación mayores al 30% para el año de 1995, sin embargo, con respecto a Diciembre del año de 1994 el incremento alcanzo niveles del 50%.

Finalmente, podemos decir que la primera crisis financiera internacional de este siglo no fue la excepción, ya que también provocó incrementos considerables en la inflación de México, provocando desvaríos en los pronósticos del Banco de México, respecto a esta variable. Los esfuerzos para controlar el proceso inflacionario han adquirido cada vez más importancia dentro del conjunto de objetivos de la política gubernamental, hasta ubicarse en la actualidad en el primer plano de las preocupaciones nacionales.

En cuanto a la planeación de política económica; se observa que la inflación es considerada como uno de los principales problemas a resolver: “*Entre los factores que explican el repunte de los precios de este año figuran el mayor deslizamiento del tipo de cambio controlado, derivado de la caída de los ingresos de nuestras exportaciones de petróleo, la cual no alcanzó a ser compensada por la contención fiscal y crediticia.*” Lo anterior fue manifestado por Miguel de la Madrid en su cuarto informe de gobierno, mientras que para Carlos Salinas reducir la inflación hasta un solo dígito, fue su obsesión durante todo su sexenio, como una forma de resolver los problemas heredados por el gobierno del anterior gobierno (iniciándolo con tasas altas de inflación después de la crisis petrolera). Los cuales abatió implementando políticas de contención de precios y pactos intersectoriales. Ernesto Zedillo, buscó la estabilidad económica a través del fomento al ahorro interno e inflación moderada, de esto menciona lo siguiente en su quinto informe: “*Al abatir la inflación cancelamos el impuesto más agresivo, sustituimos la especulación por la inversión productiva y construimos una nueva certidumbre para crecer, generar empleos y competir en el mercado* (Zedillo, 1999).

Altas tasas de inflación, no acordes a los incrementos del resto de las variables macroeconómicas genera inestabilidad: pérdida del poder adquisitivo, desestíma la inversión y afecta la balanza de pagos, por mencionar algunos efectos.

La postura del Banco de México respecto a su Política Monetaria para finales del 2007 y durante todo el 2008 fue restrictiva al mismo tiempo que el tipo de cambio se depreciaba. El panorama para México en el año 2008 no mejoró, ya que el problema a nivel mundial de los mercados financieros se encrudeció y la estrategia del Banco de México para contener los mercados de capitales domésticos a través de su intervención fue realizar las siguientes acciones para estabilizarlos: Relajamiento de la política monetaria, Creación de facilidades para la provisión de liquidez de los mercados financieros, principalmente al mercado cambiario, Garantías para la emisión de nueva deuda bancaria y Extensión de la protección a los depósitos de los ahorradores.

Modelos VAR Para El Análisis De La Inflación.

Los modelos de Vectores Autorregresivos (VAR) no son sumamente novedosos, lo que resulta más novedoso son las pruebas y aplicaciones que actualmente se le han dado. Los usos generalmente señalados para los modelos VAR son dos: el explicativo, para evaluar empíricamente las relaciones entre las variables y el de pronóstico. Las variables incluidas en el modelo son procesos estacionarios, con cortes estructurales y existe una relación causal entre las mismas. Por ello se encontrará una relación estable entre las variables, en el corto plazo. Sin embargo, el problema no es cual modelo o técnica sea la mejor, sino la más pertinente para el estudio. En años recientes ha surgido un interés por combinar métodos, en particular por el uso del procedimiento de Johansen para cointegración, basado en la estimación de un VAR sin restricciones. Esta nueva metodología permite analizar los supuestos sobre restricciones en los parámetros que no han sido confirmados por los datos, y al mismo tiempo considerar las propiedades de orden de integración de las series y la posible presencia de cointegración entre estas (Galindo, 1997).

En el caso de variables macroeconómicas y especialmente para el caso de México, es común encontrar que las series cuentan con un corte estructural, que bien puede ser un impulso o un cambio de nivel. Por ello, observando las variables, se encontró dos cortes; uno en el año de 1973 que se supone provocó un cambio de nivel en las variables. Debido en gran parte al incremento desmesurado de precios del petróleo internacional. Arrastrando un efecto hasta los años ochenta, viviéndose desde 1982 a 1988 la parte más inestable del periodo. Aunado, de nuevo al shock petrolero de 1986 (Caída de precios). De esto, se concluye que era necesario, aplicar pruebas de raíz unitarias que fuesen capaces de capturar el efecto del quiebre y además el proceso estacional, esto debido a las crisis sexenales de las que es característico el país de México. Para ello, se utilizó la metodología de Perron y las pruebas de (Dickey - Fuller) para asegurar la existencia de raíz unitaria o bien garantizar que se trata de un proceso estacionario. En este caso el modelo esta compuesto de un bloque de seis ecuaciones con un retraso para cada una de ellas y su aportación al estudio de la inflación se plasma a continuación en la siguiente sección del documento.

RESULTADOS DEL MODELO DE VECTORES AUTORREGRESIVOS VS POLÍTICA ANTI INFLACIONARIA APLICADA POR EL BANCO DE MÉXICO

De acuerdo a los resultados de la tesis de Maestría; “Inflación en México (1948-1999): Un análisis con Vectores Autorregresivos”, las variables más importantes dentro del proceso de determinación de la inflación, son el tipo de cambio, desde un primer momento y los salarios que si bien no tiene efectos contemporáneos sobre la inflación, si los tiene en periodos subsecuentes. Un elemento importante a destacar de esta investigación, es el hecho de que la inflación en el corto plazo no responde como un proceso de expectativas inflacionarias, en el sentido que, modificaciones de esta variable estén explicadas

en gran parte por ella misma. Otro aspecto importante es el hecho de que en este caso, al igual que en la bibliografía consultada, el tipo de cambio (tasa de devaluación) representa el principal instrumento generador de inflación en el corto plazo. Mientras que el salario es el segundo elemento determinante del proceso inflacionario (sin contemplar a la propia inflación). Asumiendo que los resultados del modelo son acertados, podemos decir que el Banco de México actuó correctamente al intervenir en el Mercado Cambiario a través de dos subastas de dólares, en las que se asignaron \$ 4,178 millones de dólares y ante demandas excepcionales de divisas se volvieron a subastar \$ 1,000 millones de dólares (Banco de Mexico, 2009), esto como control indirecto de la inflación.

También la producción es un elemento determinante de la inflación, por lo que el modelo de demanda agregada concuerda con el caso empírico de México. En tanto que la demanda agregada del modelo teórico es sustituida por el PIB en el modelo econométrico, es un determinante del nivel de precios de una economía, al igual que la tasa de interés que representaría los movimientos de la oferta agregada. Así, la fijación de precios, incluiría los tres elementos básicos del modelo: Balanza comercial, oferta y demanda agregada (equilibrio externo e interno). Se corroboró que el petróleo es una variable determinante de la inflación. Sin embargo, su significancia no es sustentada por las pruebas estadísticas correspondientes. No obstante, durante los últimos años se ha visto que los precios del petróleo jugaron un papel importante en la determinación de la inflación, ya que hasta principios del año 2008 los precios del petróleo a nivel mundial fueron elevados y a la par la economía mexicana no parecía sufrir tanto los embates de la crisis mundial, curiosamente cuando los precios del petróleo al igual que los montos de exportación bajan (al cierre del año 2008) se empieza a ver los efectos rezagados de la crisis mundial en la economía mexicana.

El modelo al igual que la teoría nos indica que la tasa de interés es un importante instrumento para alentar la producción en sentido inverso, muy a pesar de las nuevas formas de alentar la inversión en la práctica; por ejemplo el banco de México a través de la Junta de Gobierno decidió disminuir las condiciones monetarias en dos ocasiones a lo largo del año 2007, por lo que la tasa de interés se incrementó de 7 a 7.25% y finalmente al 7.5% al cierre del mismo año (Banco de Mexico, 2009), es decir prefirió mantener el control de la oferta monetaria y del mercado cambiario. Todo lo anterior, justifica el hecho de que el Banco de México tratará de controlar las expectativas de inflación a mediano y largo plazo, sacrificando un poco la tasa de interés que durante el año 2008 paso de 7.5% a 8.25%.

La economía mexicana se ha caracterizado por ser una economía petrolizada, además dependiente de los factores de economías externas (Sobre todo de la de Estados Unidos, de hecho solo podemos argumentar sobre esta economía, ya que el tipo de cambio del peso fue con respecto a la moneda de este país. La cual es una variable incluida en el modelo) y actualmente de factores financieros. Esta última afirmación, la hacemos basándonos en los resultados arrojados para las variables dummies que contemplan este tipo de eventos. Lo cual quedo demostrado empíricamente después de los efectos inflacionarios provocados en el año 2009 y que se adjudican a la crisis financiera iniciada en los mercados financieros de Estados Unidos y su subsecuente especulación en los mercados financieros mexicanos (principalmente en el mercado cambiario). No obstante los resultados económicos aparentemente positivos en el 2008 de la economía mexicana, para el año 2009 no se puede decir lo mismo, ya la economía mexicana empieza a vivir de forma rezagada (en comparación con otras economías del mundo) los efectos negativos de la crisis financiera mundial y del mercado estadounidense, lo que coincide con el modelo econométrico planteado; donde la inflación es principalmente determinada por las cinco variables anteriormente mencionadas, pero con un periodo de rezago, el cual recordaran es de un año.

CONCLUSIONES

La política Monetaria por sí sola no es un instrumento que pueda corregir los incrementos en los precios o espiral inflacionaria, se requiere de un política económica que fomente el crecimiento, productividad y justifique el crecimiento en los salarios para mejorar el nivel de vida de los trabajadores sin tener un

impacto en el corto plazo en los precios de la economía en general. La economía mexicana debe estar encaminada a enfatizar programas y políticas salariales, pero no necesariamente pactos contractuales. Y asegurar un tipo de cambio que mantenga estable el nivel general de precios. Definitivamente los factores externos, como las expectativas cambiarias o especulaciones financieras, seguirán afectando a la inflación mexicana, en la medida que esta no cuente con bases sólidas en el sector productivo. Lo que implica la necesidad de políticas económicas que fomenten la capacidad productiva de las empresas mexicanas y su desarrollo tecnológico.

Los precios de los insumos derivados del petróleo no debieran de estar sujetos a los precios internacionales del petróleo crudo, ni mucho menos de los productores estadounidenses. Si existiera una industria petrolera en México capaz de generar todo tipo de derivados de este recurso, la capacidad productiva del país y la rentabilidad de este sector fuese mayor. Los estímulos monetarios y fiscales pueden ser una estrategia para contrarrestar problemas económicos como la inflación, no obstante, hay que recordar que las variables como inflación son resultado de especulaciones generadas por los mismos entes económicos de una sociedad, lo que conlleva a concluir que también se debe tener expectativas positivas de los empresarios y consumidores sobre el funcionamiento de su propia economía y de las instituciones que intervienen en el crecimiento de la misma.

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LA INNOVACIÓN PRESENTE EN LA EVOLUCIÓN DE LA INDUSTRIA AUTOMOTRIZ A NIVEL MUNDIAL

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RESUMEN

En este trabajo se presenta la evolución que ha sufrido la industria automotriz a nivel mundial, las innovaciones que aparecen en cada etapa, los cambios originados por las regulaciones gubernamentales, comenzando por la etapa artesanal, donde lo importante era además de satisfacer al cliente, la satisfacción misma del artesano al crear un producto único, con todo lo que esto conlleva en costo y tiempo. Continuando con la época Ford, que se caracteriza por la producción en serie y la economía en costo y tiempo, esta época tuvo su lapso dorado, donde Ford creó, desarrollo y dominó rápidamente la industria mundial más grande de la época, pero nunca pudo diseñar el sistema completo de administración que necesitaba para tener un control efectivo, ya que esto le tocaría hacerlo a Alfred P. Sloan. La siguiente época es la manufactura esbelta que se caracteriza por usar "menos de todo" en comparación a la producción en serie (menos trabajo, menos espacio de fabricación, menos inversión). Terminando con la época en expansión a partir del año 2000 y hasta la época actual, donde sin duda el automóvil se ha convertido en un elemento indispensable para el desarrollo de las actividades del hombre.

ABSTRACT

This paper presents the developments that have suffered the worldwide automotive industry, innovations that appear in each stage, the changes caused by governmental regulations, beginning with the traditional stage, where it was also important to satisfy the customer, the same artisan satisfaction by creating a unique product, with all that this involves cost and time. Continuing with the Ford era, characterized by mass production and economy in cost and time, this time had its golden period, where Ford created, development and rapidly dominated the world's largest industry of the time, but could never design the whole system of administration needed to have effective control, as this will touch it to Alfred P. Sloan. The next time lean manufacturing is characterized by using "less of everything" as opposed to mass production (less work, less manufacturing space, less investment). Ending the growing season from the year 2000 until the present day, where no doubt the car has become an indispensable element for the development of human activities.

INTRODUCCIÓN

El comportamiento estratégico en las empresas es muy diverso, sobre todo en industrias tan complejas como la Automotriz, han sido muchos los autores que han intentado una descripción de la evolución histórica de la industria automotriz americana a través de cómo la innovación y el uso de alta tecnología, especialmente las tecnologías de información, afectan su productividad. El trabajo de estos autores, sin embargo, no hace un estudio detallado de los varios aspectos del comportamiento estratégico de la industria automotriz mundial. Son varias las etapas por las que ha atravesado la industria automotriz mundial en su proceso de evolución, una primera parte la constituye la época artesanal, con la cual se da inicio a la fabricación de autos, después viene la época Ford, donde se busca la reducción de costos a través de la producción en serie y el modelo T, en seguida la producción en serie se acerca a la innovación de Alfred Sloan para la diversificación de modelos automotrices, la siguiente época es la manufactura esbelta, en la cual se reconoce el ingenio de los japoneses, cuyo propósito es utilizar menos de todo para mejorar la calidad en el proceso de producción, en seguida se tratará la época de la empresa en Expansión

en la cual Lee Iacocca puso en práctica la idea de la manufactura delgada, y por último se abordará el presente y futuro de la industria automotriz, el cual se enfoca en la búsqueda de nuevos mercados, de alianzas estratégicas e innovaciones en la tecnología.

METODOLOGÍA

La metodología de investigación utilizada es el método histórico comparativo (Babbie, 2000), el cual consiste en varios niveles de construcción teórica, además de la realización de un estudio de tendencia que consiste en registrar los cambios con el tiempo de alguna población en general.

Época Artesanal (1890-1908)

En los comienzos de la década de 1890 empresas como Panhard & Levassor (P&L) construían algunos automóviles bajo pedido explícito del cliente. Estas empresas se convirtieron en unas de las pocas ensambladoras de automóviles, dando así origen al sistema de producción artesanal. La firma P&L, se reunió con Gottlieb Daimler (fundador de la compañía que fabrica el Mercedes Benz) para diseñar el estándar Sistema Panhard, un ingenio de gasolina de alta velocidad, alcanzaba el límite legal de 12 millas por hora, con el motor delante, los pasajeros en filas detrás, y con tracción en las ruedas traseras Womanck, et al. (1992). El volumen de producción era muy bajo, debido a que el trabajo de las técnicas artesanales causaba variaciones inherentes a este tipo de manufactura. Los costos eran altos y no bajaban en relación al volumen producido, por lo que sólo los ricos podían tener un auto (Suñe, 2004).

Época Ford

Henry Ford encontró la manera de superar los problemas inherentes a la producción artesanal produciendo un auto susceptible de ser fabricado en serie y que cualquier persona podía manejar y reparar sin necesidad de un chofer o mecánico. Esta fue la base del revolucionario cambio que sufrió la industria automotriz (Flink, 2001). El proceso de fabricación que desarrolló Ford y que le permitió inaugurar la industria automotriz moderna, fue posible gracias a un modelo de automóvil, el modelo T, que fue lo suficientemente adecuado para ser producido en serie (Holtz, 1998). En Septiembre de 1908 William Durant, por su parte, fundó la General Motors Company, competidora de Ford la cual estuvo en problemas desde el principio. Posteriormente la perdería para dar origen a la Chevrolet Motor Company en 1915, cuya presidencia fue tomada por Alfred Sloan. Sloan. Walter P. Chrysler fue el otro competidor importante, y la última gran fuerza constructora individual de la época en la industria automotriz americana.

La Época Dorada De La Producción En Serie (1930-1973)

La combinación de las prácticas de fabricación de Ford, más las técnicas de administración y mercadotecnia de Sloan y las formas de control en la asignación del trabajo, dieron como resultado la producción en serie (Flink, et al, 2001). Sloan también aplicó un sistema financiero para controlar las inversiones en la planeación de nuevas marcas, publicidad, Sloan transformó General Motors en una empresa capaz de producir una amplia gama de productos. La empresa tenía inicialmente cinco modelos que iban del más barato al más caro (Chevrolet, Buick, Oldsmobile, Pontiac y Cadillac), para que sus compradores fueran ascendiendo de un modelo a otro dependiendo de sus ingresos (Seiler, 2008). Los japoneses estaban desarrollando una nueva manera de hacer las cosas que fue llamada Manufactura Esbelta (Rubenstein, 2001).

La Época De La Manufactura Esbelta (Lean Production 1973-1990)

Después de la segunda guerra mundial, Eiji Toyoda, y Taiichi Ohno de la Toyota Motor Co. en Japón, fueron los precursores del concepto de producción adelgazada (Montiel, 2001). Al principio de la aplicación entre mejor sea el individuo para el trabajo en equipo, menos sabrá de una especialidad específica. (Dennis, 2002). La meta automovilística de las empresas japonesas con respecto a la calidad fue la de “tiene que ser perfecto”. Los fabricantes que utilizaban el método de la producción adelgazada trabajaban bajo el supuesto de que nunca podrían alcanzar la meta de perfección total, por lo que adoptaron el método de mejora continua de los círculos de calidad (Ohno, 1999). Los proveedores en la producción adelgazada pedían: 1. los fabricantes firmaban acuerdos cooperativos. 2. los proveedores eran seleccionados en base a su habilidad para alcanzar los estándares. 3. los fabricantes comparten con los proveedores información de desarrollo del producto. 4. los fabricantes pidieron el envío de componentes con las base del sistema Justo a Tiempo (kanban). Kanban: Es una herramienta basada en la manera de funcionar de los supermercados. Kanban significa en japonés "etiqueta de instrucción"

Posteriormente Mazda, que en un inicio tuvo problemas en acceder a las plantas ensambladoras de Estados Unidos, logró una alianza estratégica con Ford, llamada Auto Alliance International, en la cual construirían autos deportivos. Al igual que Mazda, Mitsubishi se acercó a Chrysler para compartir su planta y producir autos deportivos. A Eiji Toyoda y Ohno, les tomó más de veinte años de incesante esfuerzo para poder aplicar completamente las ideas de la producción adelgazada.

La Época De La Empresa En Expansión (Extended Enterprise 1990-2000)

Los fabricantes en Estados Unidos alcanzaron altas utilidades mediante la manufactura esbelta de dos maneras: velocidad (en todos los procesos) y economías de escala. Esta aplicación marcó una época determinante cuando a Lee Iacocca lo nombraron presidente de Chrysler (Curcio, 2001).

Durante décadas se siguieron formando alianzas estratégicas. Un ejemplo fue la unión de Daimler Benz con Chrysler Corporation en 1998, lo que llevó a DaimlerChrysler a un alto rango en la producción de autos en el mundo y facilitó la expansión que ofrecieron economías de escala, empezando con la adquisición de Mitsubishi en el 2000. (AMIA, 2009)

El Futuro De La Industria Automotriz Mundial (2000 En Adelante)

En el siglo XX y el naciente XXI el automóvil ha cambiado la vida del ser humano radicalmente, brindándole prosperidad, libertad, movilidad y placeres que hacen que la vida no se pueda imaginar sin él. En este siglo, los elementos que definen al mercado automotriz son: factibilidad (práctico), comodidad y status (Olsen, Cabadas, 2002). Las grandes alianzas estratégicas en la industria de suministros automotrices lo están llevando con una tendencia hacia la globalización. Los proveedores que se han de mantener en el mercado global deben de encontrar una óptima posición en la cadena de valor, desarrollar una estrategia factible, fijar las prioridades en los procesos de innovación, optimizar sus propios procesos y también asegurar la transferencia del conocimiento. Actualmente los mercados más fuertes son los de Europa del Oeste, Norte América y Japón que se caracterizan por el aumento de competencia, altos costos locales y saturación de mercados. (AMDA, 2009). Adicionalmente a esto, las empresas automotrices están explorando nuevas tecnologías que en el futuro de la industria automotriz serán muy importantes (Arteaga, 2003).

CONCLUSIONES

El panorama histórico de la industria automotriz que ha sido reflejado en este trabajo, deja claro que las empresas de esta industria no solamente compiten en unos cuantos aspectos estratégicos, sino que a lo largo de su historia, han probado ser un sector industrial extremadamente complejo en el que se han combinado una serie de posibilidades estratégicas, mismas que han desencadenado diversos mecanismos de rendimientos, haciendo que este mercado se concentre en unas cuantas grandes empresas. Las estrategias adoptadas por cada una de las empresas han sido muy diversas, todo de alguna manera para no desaparecer ante los retos que implican las innovaciones. En los años ochenta, por ejemplo, a medida que el ritmo de los avances tecnológicos en la industria del automóvil se aceleró, Aston Martin y firmas similares tuvieron que aliarse con los gigantes automovilísticos (Ford, en el caso de Aston Martin) para acceder a los conocimientos expertos en áreas que van desde el control de los gases emitidos a la seguridad ante los choques. El costo de desarrollar estos conocimientos por sí mismos hubiera sido simplemente imposible. En los años noventa surge otra amenaza para estas firmas artesanas, a medida que las firmas que dominan la producción adelgazada —lideradas por los japoneses— comenzaron a ir detrás de sus nichos de mercado que eran demasiado pequeños y especializados para que los productores en masa, como Ford y General Motors, los hubieran atacado con éxito. Honda, por ejemplo, sacó un deportivo NS-X de carrocería de aluminio que constituyó un ataque directo al nicho de Ferrari en deportivos de ultra prestaciones. Los productores artesanos tradicionales tendrán que adoptar también los métodos de la producción adelgazada o desaparecer como especie después de más de un siglo, todo como una consecuencia lógica de los avances y la innovación.

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CONTRIBUCIÓN DE LOS RECURSOS EDUCATIVOS ABIERTOS AL APRENDIZAJE SIGNIFICATIVO DE LAS TIC EN EL ESTUDIANTE UNIVERSITARIO

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RESUMEN

La investigación tuvo como objetivo determinar cómo contribuyen los recursos educativos abiertos al aprendizaje significativo del uso de las tecnologías de información y comunicación en estudiantes de educación superior. Este se realizó de agosto a noviembre del año 2009 en una universidad pública del noroeste de México. Participaron tres profesores y 79 alumnos. Fue un estudio de casos múltiple transversal e interpretativo donde encuesta y observación fueron las técnicas utilizadas para la obtención de información y su análisis indican que los recursos educativos abiertos sí contribuyen al aprendizaje significativo del uso de las TIC.

INTRODUCCIÓN

La aparición de la tecnología ha provocado el surgimiento de nuevas prácticas y formas de hacer las cosas, ocasionando una transición en la sociedad, es decir, el paso de la sociedad industrial a la sociedad de la información (Lozano, 2007). Factores como la globalización, la sociedad del conocimiento, entre otros, han modificado la manera de hacer las cosas (Terceiro, 2001), en la educación han surgido nuevos retos, se han creado nuevas oportunidades pero también se han desarrollado nuevas desigualdades; un ejemplo de lo anterior es la llamada brecha digital. El propósito de esta investigación es describir la contribución del uso de recursos educativos abiertos (REA) al aprendizaje significativo en la utilización de las tecnologías de información y comunicación (TIC) en estudiantes universitarios.

REVISIÓN LITERARIA

Los Recursos Educativos Abiertos (Rea)

En el fórum de la UNESCO (Sicilia, 2007) se definió el término de Recurso Educativo Abierto (REA), como los materiales en formato digital que se ofrecen de manera gratuita y abierta para educadores, estudiantes y autodidactas para su uso y re-uso en la enseñanza, el aprendizaje y la investigación. La importancia de los REA en la actualidad, es que son considerados un elemento importante de las políticas que quieren mejorar la enseñanza en todos los niveles (incluida la educación permanente) en la sociedad de la economía y el conocimiento (Ferrán *et al.*, 2007).

Implicaciones De Un Aprendizaje Significativo

El aprendizaje significativo constituye una meta ideal de aprendizaje que reconoce el papel que juegan los aprendizajes previos en la apropiación de nuevos conceptos y reconoce el papel del estudiante como protagonista de su propio aprendizaje. Durante el aprendizaje significativo el aprendiz relaciona de manera sustancial la nueva información con sus conocimientos y experiencias previas Ausubel, citado por (Díaz Barriga, 2003:108). Se requiere disposición del aprendiz para aprender significativamente e intervención del docente en esa dirección. El aprendizaje significativo implica la apropiación profunda de los contenidos. Al respecto Díaz Barriga, 2003:108, indica que si se logra el aprendizaje significativo, se trasciende la repetición memorística de contenidos inconexos y se logra construir significado, dar sentido a lo aprendido, y entender su ámbito de aplicación y relevancia en situaciones académicas cotidianas.

La Enseñanza De Las Tic

El objetivo de las TIC es facilitar la estructuración de la información y, por lo tanto, su circulación (López de Blas, 2005). Las prácticas educativas no necesitan elegir estar a favor o en contra de la tecnología, sino que tendrán que aprender cómo beneficiarse de ellas, haciendo un análisis crítico y profundo de lo que se necesita para hacerlas herramientas útiles (Santana citado por Pariente 2006). Por otro lado, hay que considerar que por sí mismas las TIC e Internet no educan ni reemplazan al profesor, (Benvenuto, 2003) sino que son recursos poderosos cuya incorporación debe considerar nuevos roles de la comunidad educativa, maestro, alumnos, directivos escolares, etc. Así como nuevos contenidos educativos en los programas de estudio con sus nuevas formas de evaluar.

METODOLOGÍA

Pregunta De Investigación

¿Cómo contribuye el uso de los Recursos Educativos Abiertos al aprendizaje significativo en la utilización de las TIC por parte de los estudiantes universitarios? Para dar respuesta a la pregunta se realizó una investigación con estudio de caso múltiple de tipo transversal e interpretativo. En un corte de tiempo se examinó el proceso seguido por tres profesores universitarios, quienes aplicaron diferentes REA en sus clases y, posteriormente se describieron e interpretaron los reportes de estudiantes y profesores sobre la experiencia.

Marco Contextual

Centro de Estudios Superiores del Estado de Sonora (CESUES)

Es una institución de educación superior pública en el noroeste de México donde se ofrecen diversos programas educativos. Se trabajó con 79 estudiantes del curso Tecnologías de la información, siendo éste un curso de tronco de formación básica obligatorio para todos los estudiantes de primer ingreso en la institución, cuyas edades oscilan entre los 18 y los 25 años. En cada grupo se utilizaron tres REA en tres sesiones de clase los cuales fueron proporcionados por los profesores del curso a través de la plataforma moodle y las sesiones se llevaron a cabo en una sala de cómputo donde cada estudiante contó con una computadora con acceso a Internet.

Instrumentos

Se utilizaron tres instrumentos para la recolección de los datos: un cuestionario para alumnos, un cuestionario para profesores y una rejilla de observación.

RESULTADOS

Los resultados más interesantes de la triangulación de datos para cada una de las categorías en las que se dividió la investigación fueron los siguientes *Categoría Recursos Educativos Abiertos (REA)*: El 77% de los alumnos considera que el Recurso Educativo Abierto fue ameno e interesante y que les facilitó la comprensión del tema, el 80% de los estudiantes consideró el REA como un buen complemento para los temas de su curso. Estos resultados fueron corroborados al 100% por los profesores encuestados y por las rejillas de observación de las clases.

Categoría Aprendizaje significativo: Para el 69% de los estudiantes la actividad con el REA fue apropiada y motivadora, para el 75% de los alumnos la actividad promovió la comunicación y su participación, por último para el 74% de los educandos la actividad mejoró su interés por el curso, por

estudiar y por el tema. Los datos anteriores fueron ratificados por el 80% de las encuestas de profesores y el 47% de los datos registrados en las rejillas de observación de clases.

Categoría uso de las TIC: Para el 82% de los alumnos el REA incentivó el usar las TIC y reafirmar que éstas son útiles para adquirir nuevos conocimientos. Para el 84% de los educandos el REA promovió el interés en el uso de las TIC y afirmaron que les facilitó la elaboración de sus trabajos. A partir de la utilización del REA, el 88% de los estudiantes considera aún más importante aprender sobre el manejo de las TIC. El 92% de los resultados de los profesores y el 75% de las rejillas de observación de clase confirmaron lo encontrado en la opinión de los alumnos.

CONCLUSIONES

Con base en los resultados y su interpretación se puede confirmar que el uso de Recursos Educativos Abiertos (REA) contribuye de manera favorable, al aprendizaje significativo del uso de las Tecnologías de Información y Comunicación (TIC), por parte de los estudiantes universitarios. Y se da respuesta a la pregunta de investigación ¿Cómo contribuye el uso de los Recursos Educativos Abiertos al aprendizaje significativo en la utilización de las TIC por parte de los estudiantes universitarios? Afirmando que las actividades que implicaron el uso de los REA resultaron motivadoras, interesantes, amenas, facilitaron y complementaron la comprensión del tema, promovieron la comunicación y participación de los estudiantes, mejoraron su interés por el tema, por el curso y el estudio en general. Además, incentivaron al alumno a utilizar las TIC, al descubrir o reafirmar que son indispensables en su quehacer académico y como futuros profesionistas; al mejorar y facilitar sus labores con su utilización. Los repositorios de Recursos Educativos Abiertos se convierten en una fuente de materiales innovadores y actualizados para mejorar el proceso educativo incursionando en nuevas formas de hacer las cosas, motivando a la búsqueda de nuevos y mejores caminos que conduzcan a una preparación idónea de los jóvenes con todos los retos que actualmente se les imponen, aun cuando no se cuente con las mejores condiciones tecnológicas en las instituciones para ir ampliando las oportunidades y estrechando las brechas.

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CAMPISMO COMO OPCIÓN PARA MICROEMPRESARIOS RURALES, CASO: ERÉNDIRA, BAJA CALIFORNIA, MÉXICO

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RESUMEN

El campismo es una actividad turística sustentable para microempresarios que puede ser realizada dentro de las zonas rurales del estado de Baja California, lo anterior permitiría generar opciones de desarrollo económico para zonas que no se han visto favorecidas por el desarrollo Turístico del Corredor Tijuana-Ensenada o del resto de las áreas turísticas urbanas de Mexicali, San Felipe y Tecate. En Baja California ha existido una vocación hacia la prestación de servicios turísticos y dada la demanda de opciones recreativas tanto de los residentes de la misma entidad como de otros puntos del país y de diferentes partes del mundo, específicamente del suroeste de los Estados Unidos y de Canadá, existe una oportunidad para desarrollar el turismo local, regional e internacional bajo esta modalidad.

INTRODUCCIÓN

La forma en que se puede realizar turismo rural en Baja California tiene elementos característicos que lo alejan de la definición tradicional de convivencia turística dentro de esta zona, pero que como actividad turística realizada en las áreas campestres del estado validan la acepción que se propone en este trabajo.

Conceptualización Del Turismo Rural En Baja California

Al hacer una revisión sobre la forma en que se ha trabajado con el turismo rural en Baja California, se analizaron las diferentes conceptualizaciones que se han utilizado en Europa, Centro y Sudamérica, encontrándose que estas últimas suponen diferentes acciones que se dan dentro de zonas rurales, particularmente en áreas agrícolas en donde los prestadores de servicios turísticos participan de la vida común y rutinaria de una granja, rancho o hacienda y por lo cual pueden integrar a sus huéspedes en actividades tradicionales de esa zona y de la comunidad. En este sentido, Valderrama y Flores (2007) sostienen que el turismo rural es una modalidad más del turismo alternativo, que propicia una actividad recreativa de calidad, realizada en un espacio no urbano, de bajo impacto tanto sociocultural, como ambiental, que facilita vivencias y experiencias que enriquecen el desarrollo de la personalidad y el espíritu, que hace accesible la comprensión de la realidad de las comunidades anfitrionas, mediante la convivencia respetuosa y valorada con sus pobladores, generando una derrama económica con beneficios directos para los prestadores de servicios locales y propiciando niveles crecientes de satisfacción y bienestar generalizado para los locales y para sus visitantes.

Por su parte la Secretaría de Turismo a nivel Federal en México SECTUR (2004) define al turismo rural como los viajes que tienen como fin realizar actividades de convivencia e interacción con una comunidad rural, en todas aquellas expresiones sociales, culturales y productivas cotidianas de las mismas; mientras que en Baja California el turismo rural ha sido considerado como una actividad turística realizada en el campo, zona rural o en una zona campestre y que es posible hacerse en cualquier espacio no urbano, teniendo como objetivo disfrutar del tiempo libre y la recreación dentro de un contexto natural, campestre y pacífico; este tipo de turismo viene a ser una integración entre el turismo rural y el alternativo, de las

cuales el campismo sería la actividad principal, generando con esto la idea conceptual del turismo campestre.

En otro orden de ideas, el turismo de aventura forma parte del turismo alternativo y sería el más adecuado para integrar actividades relacionadas con el campismo, pero al llevarse a cabo dentro de zonas no urbanas también se combina con la ruralidad. Por lo tanto, se está conceptualizado dentro de las actividades a realizarse en el turismo rural y que eventualmente se integraría con el turismo campestre. Desde esta perspectiva Verján, Valderrama y Ruiz (2008) plantean que el concepto de turismo rural no está bien relacionado con las actividades que pueden estar incluidas dentro del contexto de Baja California y su zona rural, por lo que el manejo del concepto de campismo en el espacio rural sí puede estar asociado a las zonas campestres, donde las personas asocian al “campo” con actividades que permiten la libre interacción con la naturaleza dentro de escenarios naturales y en los que las facilidades turísticas para campistas pueden reactivar la economía de comunidades que no tienen opciones económicas para dedicarse a la agricultura y que adaptando sus propiedades pueden ofrecer alternativas para desarrollar este tipo de turismo campestre que desde el punto de vista de los campistas es más cercano a su idea de recreación y de las actividades que pueden realizar en esos sitios.

Características Del Ejido Eréndira, Baja California

Se encuentra ubicado a 100 kilómetros al sur de la ciudad de Ensenada, Baja California, es una población que tuvo como origen la actividad agrícola a través de la conformación de un ejido, entendido como una propiedad de uso común y de beneficio colectivo, que en este caso obtiene beneficios económicos por agricultura, pesca y turismo. Al ser comunidad costera tiene acceso a playas rocosas y de arena, bañadas por las aguas frías del Pacífico, de clima tipo mediterráneo con lluvias de invierno. Cuenta con acceso por carretera pavimentada hasta el poblado y terracería en las calles locales. Existen campos agrícolas, cooperativas pesqueras, un hostel, un hotel de categoría económica y varias zonas de acampar privadas con cuota de ingreso y otras públicas de libre acceso.

Objetivo De La Investigación

Describir qué alternativas de campismo son requeridas por el mercado que demanda la prestación del servicio de campamentos, en este caso prestado por microempresarios de la zona rural del ejido Eréndira respecto a: infraestructura, servicios complementarios y atención personal.

METODOLOGÍA

La delimitación del estudio se da a partir del territorio del ejido Eréndira en Baja California en donde se ubican microempresarios de la zona rural. En la investigación empírica se consideró la aplicación de un instrumento para la obtención de datos primarios que permitieran identificar las preferencias de los usuarios para con esto proponer la mejora en el caso de la prestación de servicio y de sus instalaciones. La aplicación del instrumento antes citado se realizó en las ciudades de Tijuana y Ensenada que son los mercados potenciales locales más cercanos al punto en estudio. La investigación fue de tipo transversal durante el periodo vacacional de verano comprendido de junio a septiembre de 2008, continuando con el análisis de datos preliminares y finales durante 2009.

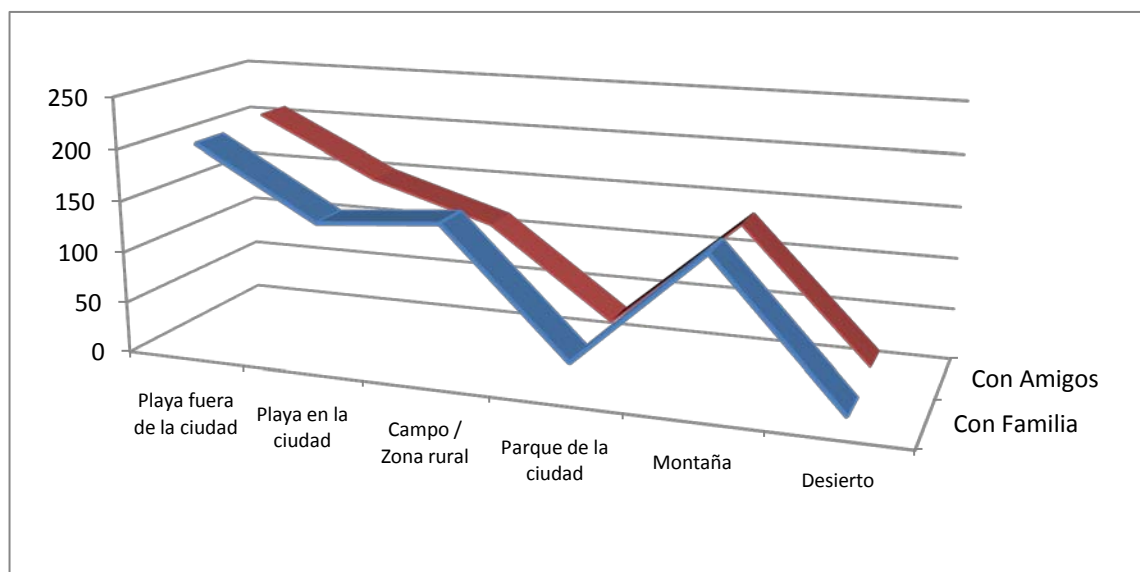
RESULTADOS

Existe una posición favorable en la población objetivo de este estudio, con respecto al campismo como actividad recreativa sustentable para desarrollar un tipo de turismo cuyo escenario principal sea la zona rural, aunque esta última no está bien identificada como tal por el mercado meta, ya que al momento no se han incorporado del todo actividades puramente rurales. Por lo tanto, la interacción parcial con habitantes

de estas comunidades se da con propósitos de información, para la provisión de algún tipo de facilidades turísticas si es que se necesitan y la compra de productos locales. Actualmente, los beneficios para los habitantes del ejido Eréndira en Baja California solo se han limitado a la venta de productos agrícolas, ganaderos o pesqueros. También obtienen beneficios por el comercio de quesos, legumbres, tortillas de harina, alimentos preparados, venta de leña, pescados, mariscos, etc.

Existe un agrado por acampar en *ranchos* que han sido considerados así por el solo hecho de estar ubicados en el campo, contar con árboles y disfrutar de un ambiente *natural* y al aire libre; asimismo hay disposición para realizar campamentos en zonas de montaña y playas alejadas de las ciudades. En tanto que una de las opciones más populares son los balnearios ubicados en las zonas campestres de los municipios de Tecate y Ensenada, así como los *campos turísticos* que son espacios dedicados a la recreación y campismo en zonas no urbanas y que son promovidos por la Secretaría de Turismo de Baja California (2010), en este sentido, el ejido Eréndira cuenta con espacios específicos en los que se puede combinar la experiencia rural con campamentos en la playa. Con respecto a la preferencia para acampar con familia o amigos, los resultados indicaron una mayor preferencia por la playa fuera de la ciudad; seguido por la montaña y la zona rural o el campo; playa en la ciudad, parque en la ciudad y el desierto fueron los menos preferidos como de muestra en la **figura No. 1**.

Figura No. 1: Preferencias para Acampar



Esta figura muestra la preferencia de opciones para acampar disponibles en Baja California, México.
Fuente: Elaboración propia

CONCLUSIONES Y RECOMENDACIONES

Con respecto a las oportunidades detectadas en la zona rural, Hernández (2009) sostiene que buscar alternativas de ingreso para las zonas rurales responde a la necesidad de reactivar la economía de éstas áreas, pues actualmente la mayoría se limita al desarrollo de actividades primarias como la agricultura, la ganadería etc., lo que ocasiona bajos ingresos derivados de ellas, provocando con esto que la gente joven tienda a emigrar y el potencial humano disminuya. Debido a estos factores, el *turismo rural* se ha visualizado como una forma de diversificar la oferta turística dirigida a segmentos motivacionales que prefieren vacacionar en las comunidades rurales, además de ser una opción para obtener ingresos por este concepto provocando o generando así el arraigo rural; asimismo establece que las estrategias deben ir dirigidas hacia una verdadera participación de las comunidades, asegurando la continuidad de las

actividades propias del campo, una opción laboral y el mantenimiento de su cultura y medio ambiente. Además considera que es aquí donde radica la importancia del modelo como estrategia de recuperación y fortalecimiento del sector, el enfoque que se le da a las empresas de turismo rural en el país se orienta fundamentalmente a atender mercados de bajos recursos, por lo cual los ingresos por este concepto no son significativos. Un factor que influye en el carácter precario de muchos de los establecimientos de turismo rural en el país, es la escasa disponibilidad de recursos con que cuentan los propietarios de estos establecimientos y el nivel socio-económico que predomina en el campo. Lo anterior se ve agravado porque la mayoría de las empresas no tienen acceso al crédito, aún cuando detentan la propiedad de la tierra. Aquí cabe recordar que del orden del 70% del territorio nacional es propiedad del sector social (ejidatarios y comuneros). Gran parte de los atractivos turísticos del país están en sus tierras.

Las nuevas tendencia del mercado turístico muestran que el turismo pudiera incrementar el número de personas que encuentren en las zonas rurales o campestres la alternativa para realizar actividades recreativas o de esparcimiento, en este sentido esta investigación se centró en encontrar qué facilidades turísticas se requieren para hacer que propietarios de terrenos ubicados en esa zona puedan ofertar actividades turísticas de bajo impacto que les beneficien tanto social como económicamente, ya que determinar qué requiere el usuario permite mejorar las instalaciones, además de coadyuvar en la mejora de opciones dentro de un contexto de desarrollo sustentable.

Los resultados sugieren una preferencia por las playas fuera de la ciudad, las montañas y el campo o zona rural como opciones para realizar campismo; en este sentido el ejido Eréndira tiene condiciones que le permitirían captar a dos de los tres segmentos, ya que en su condición rural con playa la hacen un producto diferenciable en términos de atributos que pueden ser destacados y eventualmente generar un modelo turístico en el que se posicione tanto como alternativa para hacer turismo rural o un destino de playa. Los ranchos campestres y zonas de acampar en la playa de la zona rural debieran incluir servicios básicos tales como baños y sanitarios, provisión de artículos de consumo masivo esencial, contar con capacitación con respecto a opciones recreativas, distancias entre lugares de interés y vías de acceso bien señalizadas. Resultados preliminares sugieren que existe disposición para la realización de actividades relacionadas con el campismo en el estado de Baja California, pero se requiere de mayor información sobre las alternativas y consistencia en la oferta de servicios complementarios que pueden ser ofertados por los habitantes del ejido Eréndira, quienes pueden en conjunto promover un nuevo producto turístico del que pueden tener beneficios en común.

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FACTORES QUE DETERMINAN LA COMPETITIVIDAD INTERNACIONAL EN LA INDUSTRIA MAQUILADORA DEL SECTOR ELECTRÓNICO DE TIJUANA, BAJA CALIFORNIA, MÉXICO

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RESUMEN

El objetivo de la investigación es identificar los factores que determinan la competitividad internacional en la industria maquiladora del sector electrónico de Tijuana, Baja California., México. La metodología de investigación consistió en utilizar como referencia el modelo de competitividad sistémica para conocer el enfoque de los diferentes modelos de competitividad existentes en las organizaciones a nivel internacional, nacional y estatal. Con los resultados obtenidos se espera aportar información importante que sirvan de referencia al sector empresarial, educativo y gobierno Para la toma de decisiones estratégicas y como contribución de evaluación de desarrollo económico industrial.

PALABRAS CLAVES: Competitividad, Industria Maquiladora, Sector Electrónico

INTRODUCCIÓN

La competitividad es el producto de la interacción compleja y dinámica entre cuatro niveles económicos y sociales de un sistema nacional, que son los siguientes: El nivel micro, de las empresas, las que buscan simultáneamente eficiencia, calidad, flexibilidad y rapidez de reacción, estando muchas de ellas articuladas en redes de colaboración mutua; el nivel meso correspondiente al Estado y los actores sociales, que desarrollan políticas de apoyo específico, fomentan la formación de estructuras y articulan los procesos de aprendizaje a nivel de la sociedad; el nivel macro, que ejerce presiones sobre las empresas mediante exigencias de desempeño; y, por último, el que se llama nivel meta, que se estructura con sólidos patrones básicos de organización jurídica, política y económica, suficiente capacidad social de organización e integración y capacidad de los actores para la integración estratégica. Al respecto, la competitividad de una empresa se basa en el patrón organizativo de la sociedad en su conjunto y por tanto es sistémica (K. Esser, 1996).

De acuerdo al Instituto Nacional de Estadística e Información (INEGI 2004) las empresas maquiladoras de exportación a nivel nacional, ofrecen fuentes de empleo a 1,115,30 personas, es decir, 3% de la población económicamente activa (PEA) del país, existen 2811 maquiladoras en México, el Estado de Baja California ocupa el primer lugar nacional con 902 maquiladoras instaladas (32% nacional) en sus cinco municipios, siendo la ciudad de Tijuana donde se concentra el 65% a nivel estatal, lo que representa un 20% a nivel Nacional. El sector electrónico de industria maquiladora en Tijuana, Baja California, representa a nivel estatal el 62% de la población económicamente activa (PEA). Tijuana, ciudad caracterizada por su dinamismo industrial, ostenta el primer lugar en número de industria maquiladora instalada a nivel nacional, donde las operaciones de empresas globales y nuevas prácticas laborales siempre están encaminadas a satisfacer los retos de la competitividad internacional, identificándose las prácticas operacionales a través de la innovación, capacitación y la investigación tecnológica, hacia una fuerte cultura de mejoramiento continuo y satisfacción del cliente. Las empresas maquiladoras del sector electrónico se les propone ser evaluadas y conocer cuáles son los factores que

inciden en la competitividad local, estatal e internacional para fortalecer sus debilidades y capitalizar sus fortalezas. Por otra parte las instituciones de gobierno requieren conocer y actualizar el marco jurídico donde las políticas públicas provean incentivos hacia las prácticas que reditúan en un entorno competitivo de las empresas y con ello la economía y bienestar de la población. Las instituciones educativas por su parte deben coadyuvar a través de una estrecha vinculación de actualizar sus planes y programas de estudio para que los recursos humanos que provean, sean de un nivel de conocimientos apropiados para la dinámica industrial y demanda competitiva internacional del sector electrónico.

REVISIÓN LITERARIA

Competitividad

Michael Porter (1990) define a la competitividad como “La producción de bienes y servicios de mayor calidad y menor precio que los competidores domésticos e internacionales, que se traducen en crecientes beneficios para los habitantes de una nación al mantener y aumentar los ingresos reales” en otras definiciones este mismo autor trata a la competitividad como un indicador que mide la capacidad de competir que se tiene ya sea dentro de una nación o dentro de una empresa. La Organización para la Cooperación y el Desarrollo Económico OCDE (2000) menciona que la competitividad es el grado en que un país, estado o región produce bienes de servicio bajo condiciones de libre mercado, los cuales enfrentan la competencia de los mercados internacionales mejorando simultáneamente los ingresos reales de su población y la consecuente productividad de sus empresas y gestión gubernamental.

El Diamante de la Competitividad de Porter.

El modelo de Diamante para la ventaja competitiva de las naciones de Michael Porter, es un modelo que puede ayudar a comprender la posición comparativa de una nación en la competencia global. Este modelo se puede utilizar para estudiar regiones geográficas dentro de un país. Porter dice que el crecimiento industrial sostenido, difícilmente se podrá construir siempre sobre los mismos factores básicos heredados (tierra, ubicación, recursos naturales, mano de obra y tamaño de la población local); la disponibilidad de estos factores puede minar la ventaja competitiva. Porter introduce el concepto denominado de racimos (**clusters**) por sus siglas en inglés, o grupos de firmas interconectados, de proveedores, de industrias relacionadas, y de las instituciones ubicadas en ciertas regiones.

Estos racimos (Clusters) son concentraciones geográficas de compañías interconectadas, de proveedores especializados, de proveedores de servicio y de instituciones asociadas en un campo específico. Crecen en las ubicaciones, en donde hay suficientes recursos y capacidades, se amontonan y alcanzan un umbral crítico, dándoles una posición dominante en una determinada actividad económica, con una decisiva y sostenible ventaja competitiva sobre otras regiones, y es posible que también lleguen a tener una supremacía mundial en ese campo específico. Porter plantea que los racimos pueden influenciar la competitividad de tres formas: a) Pueden aumentar la productividad de las compañías en el cluster, b) Pueden conducir la innovación en el campo de la actividad y c) Pueden estimular nuevos negocios en el campo. Según Porter, en general la ventaja competitiva de las naciones, es el resultado de 4 avanzados factores y actividades, ligados, en y entre las compañías que participan de estos clusters.

Factores avanzados ligados para la ventaja competitiva

Condiciones de la demanda: Si los clientes en una economía son exigentes, la presión que ejercen sobre las empresas será mayor y las obligara a mejorar constantemente su competitividad, vía productos innovares, de alta calidad, etc. Industrias de soporte relacionadas: La proximidad espacial de industrias ascendentes y descendentes, facilitara el intercambio de información y promoverá un intercambio continuo de ideas e innovaciones. La condición de los factores: Al contrario de la sabiduría convencional,

Porter discute que los factores dominantes de la producción (o los factores especializados), son creados y no heredados.

Competitividad sistémica

El concepto de competitividad sistémica se caracteriza por contener cuatro niveles analíticos distintos, pero interconectados entre sí: el nivel meta, el nivel macro, el nivel meso y el nivel micro. (Ver Tabla 1)

Tabla 1 Modelo de Competitividad Sistémica

Nivel	Enfoque	Características
Meta	Cultura	Desarrollo de habilidades y conocimientos de la sociedad en caminados a la competencia a través de una formación social .
Macro	Economía del País	Variables macroeconómicas, reformas de políticas fiscal, presupuestaria, monetaria y cambiaria, equilibrio del sistema económico.
Meso	Industria por región y sector	Políticas que fomenten la formación de infraestructura y apoyo a las industrias.
Micro	Estructura de las empresas	Factores de comportamiento de la empresa; productividad, costos, esquemas de organización, innovación, gestión empresarial, calidad, flexibilidad y rapidez.

En la tabla se muestra que al analizar la competitividad desde varios niveles en un país, el nivel micro representa una estrategia de análisis para la presente investigación.

Nivel Meta. Forma parte integral de los otros niveles, y se refiere a la capacidad de organización por parte de todos los actores, para canalizar los conocimientos sociales, que permitan a su vez regular y conducir correctamente, tanto a nivel macro como micro los intereses del futuro. Que permitan cohesionar esfuerzos para generar ventajas nacionales de innovación y conocimiento, es decir el desarrollo de habilidades y conocimientos de la sociedad encaminados a la competencia, a través de una formación social de estructuras que permitan la modernización de la economía.

Nivel Macro. Se refiere a las variables macroeconómicas y su estabilización, para poder competir en el mercado mundial, pues su inestabilidad no permite operar eficientemente el mercado nacional y limita el crecimiento de la economía.

Nivel Meso. Dentro de este nivel es considerado el desarrollo de políticas que fomenten la formación de estructuras y apoyo específico hacia aquellas industrias o empresas líderes en el mercado nacional, así como también formar y apoyar aquellas empresas que consideren que puede alcanzar a los líderes o la formación de competidores. Dentro de este nivel se considera lo nacional y regional o local, pues son procesos distintos pero no por ello no interconectados.

Nivel Micro. “A nivel micro, se identifican factores que condicionan el comportamiento de la empresa, como productividad, los costos, los esquemas de organización, la innovación con tecnologías, la gestión empresarial, el tamaño de empresa, etc.” (Rojas: 1999: 14). Siendo los indicadores de la productividad del trabajo y el capital la calidad, la flexibilidad y la rapidez.

Puesto que las empresas ya no compiten de manera aislada, sino en forma de cluster, en grupos de empresas de un sector, y en donde es necesaria una estrecha relación con los sectores productores de conocimiento y tecnología, como lo son las universidades, centro de investigación y desarrollo, instituciones financieras, entre otras. También una mejor organización de los diferentes departamentos que conforman la cadena de valor, tanto para disminuir tiempos perdidos, como para disminuir inventarios y hacer más estrecha la comunicación hacia el mercado. Por lo que la visión de la competitividad sistémica resalta a diferentes niveles los retos a los cuales se enfrenta la empresa, la región y las naciones ante los nuevos requerimientos de la industria, en un plano internacional.

Industria Maquiladora

El concepto de maquiladora de acuerdo al Diario Oficial de la Federación, ha venido sufriendo diferentes adecuaciones desde sus inicios, sin embargo el concepto publicado más reciente es el siguiente: “Proceso industrial o de servicio destinado a la elaboración, transformación o reparación de mercancías de procedencia extranjera, importadas temporalmente, para su exportación o a la prestación de servicios de exportación”.

METODOLOGÍA

Objetivos de la investigación

El objetivo general es identificar los factores que determinan la competitividad internacional de la Industria maquiladora del sector electrónico en la ciudad de Tijuana, Baja California.

Objetivos específicos:

1. Determinar los factores inherentes a las empresas que inciden en la competitividad y como se instrumentan
2. Determinar los factores del contexto internacional que inciden en la competitividad de la industria maquiladora en Tijuana Baja California.

Hipótesis de la investigación

Las empresas que implementan sistemas de administración del conocimiento, y que son instrumentados a través de vinculación con el sector educativo y con sus clientes, favorecen la competitividad.

La investigación se enfoca a analizar los diferentes modelos de las organizaciones a nivel internacional, nacional y estatal (Tablas de la 2 a la 10) dentro del ámbito de competitividad que inciden en el análisis de la industria maquiladora, tomando como referencia el modelo de competitividad sistémica en sus cuatro niveles, con la finalidad de identificar los factores asociados a nivel micro sistémico, los cuales servirán para sustentar teóricamente las bases de un instrumento que contenga los factores a evaluar para las empresas sujetos de estudio.

Una vez realizada la investigación cuantitativa, se identificaron las características de las empresas líderes a través de los estudios de SEDECO (Secretaría de Economía del gobierno del estado de Baja California), SE (Secretaría de Economía), SIEM (Sistema de Información Empresarial Mexicano) e INEGI (Instituto Nacional de Estadística, Geografía e Información).

Con base en los resultados se creará un diagnóstico de los factores que determinen la competitividad de la industria maquiladora del sector electrónico, con lo que puede facilitar el reconocimiento de las áreas y prácticas de oportunidad y sus fortalezas en las organizaciones. Las conclusiones explicarán los hallazgos obtenidos en el proceso de determinación de los factores de competitividad, con lo que se propondrán una serie de acciones e iniciativas en términos del sector empresarial, educativo y gobierno. Buscando poder contribuir al desarrollo económico y bienestar de la población económicamente activa de la ciudad de Tijuana Baja California, México.

RESULTADOS

Desde el punto de vista de la competencia entre naciones la Comisión Económica para Latinoamérica y el Caribe (CEPAL) establece cuatro factores clave para la competitividad de las mismas: desempeño económico, eficiencia del gobierno, eficiencia empresarial e infraestructura. (Ver Tabla 2)

Tabla 2 WEF (Foro Económico Mundial) Índice de Competitividad Global.

Factores	Enfoque sistémico
Infraestructura	Meso
Instituciones	Meta
Estabilidad Macroeconómica	Macro
Salud y Educación Primaria	Meso
Educación Superior y Capacitación	Meso
Eficiencia de los mercados	Meso
<i>Eficiencia del mercado laboral</i>	Micro
Sofisticación del mercado financiero	Meso
Preparación Tecnológica	Meso
Amplitud del Marketing	Meso
<i>Sofisticación de las empresas</i>	Micro
<i>Innovación</i>	Micro

En la tabla el modelo de 12 pilares del Foro Económico Mundial contiene 3 pilares enfocados a nivel micro sistémico, los cuales son: “Eficiencia de mercado laboral, Sofisticación de las empresas e Innovación”; representando dicho modelo útil para el análisis de la competitividad internacional desde la perspectiva de las empresas.

Tabla 3 IMD (Instituto para el Desarrollo Gerencial) Índice de Competitividad Internacional.

Factores	Variables	Enfoque sistémico
Eficiencia de Gobierno	Finanzas Públicas, Política Fiscal, Entorno Institucional, Legislación empresarial, Entorno Social	Macro
Actividad Económica	Economía doméstica	Meso
<i>Eficiencia Empresarial</i>	<i>Productividad, Mercado laboral, Finanzas, Prácticas administrativas, Actitudes y valores.</i>	Micro
Infraestructura	Infraestructura básica, Tecnología, Infraestructura científica, Salud y medio ambiente, Educación	Meso

En la tabla se muestra que el Instituto para el Desarrollo Gerencial, maneja un eje de cuatro factores para la determinación de la competitividad de los países, de los cuales el factor denominado “Eficiencia Empresarial” está orientado a nivel micro sistémico, el cual incluye subíndices de referencia y peso específico, para realizar análisis precisos de la competitividad internacional.

Tabla 4 ISO (Organización Internacional para la Estandarización)

Factores	Enfoque sistémico
Definición y campo de aplicación	Micro
Terminología de las organizaciones	Micro
Requerimientos legales	Meso
Sistemas de gestión	Micro
Estructura y responsabilidad de la organización	Micro
Gestión de los recursos	Micro
Realización del producto y/o servicio	Micro
Análisis, medición y mejora continua	Micro

En la tabla se observa que este modelo representa una base para el diagnóstico de la gestión empresarial de las organizaciones en términos de estandarización y planificación estratégica, de las ocho factores de referencia contiene 7 directamente de importancia para determinar la competitividad de una organización en el nivel micro sistémico, a excepción de la cláusula de requerimientos legales.

Tabla 5 PND Plan Nacional de Desarrollo del Gobierno Federal Mexicano (2006-2012)

Factores	Enfoque sistémico
Estado de Derecho y seguridad.	Macro
Economía competitiva y generadora de empleos.	Macro
Igualdad de oportunidades.	Meta
Sustentabilidad ambiental.	Meso
Democracia efectiva y política exterior responsable	Macro

En la tabla se observa que dentro de los ejes del plan nacional de desarrollo del gobierno federal mexicano, no contiene lineamientos de utilidad directa para el análisis de la competitividad empresarial a nivel micro sistémico.

Tabla 6 IMCO (Instituto Mexicano de Competitividad)

Factores	Enfoque sistémico
Competitividad Empresarial	Micro
Desarrollo Sustentable	Micro

En la tabla se observa que el modelo de competitividad nacional mexicano contiene dos ejes básicos para el nivel micro sistémico, uno sustentado en las característica de competitividad de negocio y el segundo eje enfocado a los planes estratégicos para el futuro del negocio en términos de subsistencia a mediano y largo plazo, denominado “Desarrollo sustentable”

Tabla 7 CEC – CNIMME (Centro de Estudios de Competitividad – Consejo Nacional de la Industria Maquiladora de Exportación)

Factores	Enfoque sistémico
Empleo Formal	Meso
Cultura Laboral	Meso
Desarrollo Tecnológico	Meso
Infraestructura Regional	Meso
Desarrollo Social	Meso
Industria Limpia	Meso
<i>Desarrollo Sustentable</i>	Micro

En la tabla se muestra un factor de nivel micro sistémico, denominado “*Desarrollo Sustentable*” el cual tiene como objetivo identificar la capacidad de planeación estratégica de permanecer a mediano y largo plazo en el mercado en un equilibrio con los recursos naturales.

Tabla 8 Plan Estatal de Desarrollo 2008-2013 del Gobierno Estatal de Baja California, México

Factores	Enfoque sistémico
Seguridad y Justicia Integral	Macro
Formación para la vida	Meta
Desarrollo Regional Sustentable	Meso
Economía competitiva	Meso
Bienestar y Desarrollo Humano	Meta
Gobierno al Servicio de la Gente	Macro

En la tabla se observa que dentro de los ejes del Plan estatal de desarrollo del gobierno de Baja California, no contiene lineamientos de utilidad directa para el análisis de la competitividad empresarial a nivel micro sistémico.

Tabla 9 Observatorio de Competitividad Estatal – Secretaria de Desarrollo Económico de Baja California, México

Factores	Enfoque sistémico
Factor Personas	Meso
Factor Infraestructuras	Meso
Factor Gobierno	Macro
Factor Resultados Económicos	Macro
<i>Factor Empresas</i>	Micro
Factor Innovación, Ciencia y Tecnología	Meso
Factor Manejo del Medio Ambiente	Meso

En la tabla se muestra que el Observatorio tiene un factor de nivel micro sistémico, denominado “*Factor Empresas*” el cual tiene como principal objetivo medir productividad, calidad de las empresas y finanzas

Tabla 10 Índice de Competitividad Sistémica de las Entidades Federativas (ICSar, 2009)

Factores	Enfoque sistémico
<i>Factor Empresario</i>	Micro
<i>Factor Empresa</i>	Micro
Factor Sector Regional	Meso
Factor Nacional	Macro
Factor Valores Sociales	Meta
Factor Internacional	Macro

En la tabla se muestra que Índice de competitividad sistémica de las entidades federativas, tiene dos factores del nivel micro sistémico, denominado “*Factor Empresario y Factor Empresas*” los cuales miden: Inversión, Austeridad, Competitividad, Responsabilidad y Responsabilidad Social, Cadenas de Suministros, Mejoramiento Continuo, Productividad, Calidad Total, Innovación y Tecnología de Punta, Evaluación Globalización de Proyectos.

CONCLUSIONES

La competitividad internacional, demanda que las empresas desarrollen capacidades locales con alcances globales, capitalizando la experiencia de sus vocaciones empresariales. Así como establecer alianzas

estratégicas denominadas recientemente como Clusters, que faciliten la cadena de suministros en las regiones para fortalecer sus operaciones y sus retos en términos de satisfacción con sus clientes. La estrategia de bajos costos operacionales no es la única decisión acertada en las organizaciones que compiten a nivel internacional, si no la capacidad de maximizar las vocaciones empresariales de la región y la proveduría local.

Desde una perspectiva sistémica la sociedad requiere un plan de nación local, que incluya políticas públicas nacionales adaptadas a las necesidades locales descentralizando los programas y políticas asociadas al apoyo y gestión empresarial a programas que promuevan la estabilidad y desarrollo económico de la sociedad, engrandeciendo la cultura de los valores del trabajo y vocación de superación profesional, incentivando la creatividad, innovación e inventiva del mejoramiento continuo en el área de trabajo o en sentido emprendedor del profesionista.

La sociedad empresarial del país en sus diversos sectores económicos debe promover las relaciones interinstitucional y la colaboración entre niveles de la sociedad del conocimiento para incentivar la calidad de vida de la ciudadanía. La ciudad de Tijuana Baja California, México representa un icono para el desarrollo perseverante del ciudadano Mexicano que busca oportunidades de mejor su futuro de vida, siendo una característica del desarrollo y crecimiento de la ciudad desde la década de 1960 cuando se crearon las primeras industrias maquiladoras en la frontera norte de México. El gobierno del estado de Baja California, debe fortalecer las acciones de apoyo para el desarrollo tecnológico en las empresas maquiladoras del sector electrónico, y la calidad de los programas de estudios en las universidades que forman el recurso humano calificado que requiere la industria, para que no exista un obstáculo al llegar empresas que necesitan ingenieros o personal staff, así como las habilidades y destrezas especializadas de lenguaje y software.

RECOMENDACIONES

En las siguientes Tablas 11 y 12 se plantea las recomendaciones de seguimiento a los resultados y conclusiones de la presente investigación para contribuir al estado del arte en el tema de estudios de competitividad sistémica en la industria maquiladora del sector electrónico. Tabla 11 Propuesta de la Investigación: “Factores que determinan la Competitividad en la Industria Maquiladora del Sector Electrónico en Tijuana, Baja California, México”

Nivel	Enfoque	Responsable	Características	Acción Específica
Meta	Cultura	Los 3 niveles de Gobierno y la Sociedad Federal, Estatal y Municipal	Desarrollo de habilidades y conocimientos de la sociedad	Desarrollar programas de Estudios específicos sobre vocaciones empresariales por la Ciudad y Estado.
Macro	Economía del País	Organismos Empresariales	Variables macroeconómicas	Desarrollar políticas públicas sobre apoyos para capacitación e innovación tecnológica sectorial, incentivar la inversión en ciencia.
Meso	Industria por región y sector	Empresas	Políticas que fomenten la formación de infraestructura y apoyo a las industrias	Gestionar la vinculación interinstitucional en las universidades, organismos empresariales y empresas para capitalizar la experiencia sectorial y consolidar clusters industriales.
Micro	Estructura de las Empresas		Factores de comportamiento de la empresa; productividad, costos, esquemas de organización, innovación, gestión empresarial, calidad, flexibilidad y rapidez	Fomentar actividades de clusters de empresariales para fortalecer las cadenas de suministro y la gestión de empresarial en términos de capital de trabajo y generación del conocimiento, para posicionar la competitividad de la curva de aprendizaje de la región.

En la tabla se muestra las propuestas de los factores que determinan la competitividad empresarial, así como acciones específicas a desarrollar en una fase inicial de seguimiento a la consolidación de la implementación de los factores en una región empresarial.

Tabla 12 Aportación al Sistema Empresarial Mexicano (SIEM) de la Secretaría de México (SE) del Gobierno Federal, a través del Censo Económico Nacional: “Factores que determinan la Competitividad en la Industria Maquiladora del Sector Electrónico en Tijuana, Baja California, México”

Estadística Generada en el SIEM	Salida Actual	Acción Específica
Información de la página http://www.siem.gob.mx/siem2008/portal/consultas/ligas.asp?ter=5		
Entidad Federativa	Reporte Actual	Vigente
Mapas geográficos	Reporte Actual	Vigente
Por Estado, Tipo y Rango de Empleados	Reporte Actual	Vigente
Por Estado y Actividad	Reporte Actual	Vigente
Historial por Estado años 2001-2010	Reporte Actual	Vigente
Por Empresas que Exportan e Importan	Reporte Actual	Vigente
Por Proveedores de Gobierno	Reporte Actual	Vigente
Por Ámbito	Reporte Actual	Vigente
Por Competitividad Empresarial	NUEVO	<i>Planteamiento a la Secretaría de Economía de la importancia de implementar en el Censo Económico Nacional y en la Encuesta del SIEM los Factores que determinan la Competitividad Empresarial para generar estadísticas, que generen información de triple Hélice</i>
Por Estado	Reporte Propuesta	
Por Ciudad	Reporte Propuesta	
Por Giro	Reporte Propuesta	
Por Sector Económico	Reporte Propuesta	

En la tabla se muestran los reportes generados por el sistema de información empresarial mexicano (SIEM) así como los reportes propuestos en esta investigación señalados como “Reporte Propuesta” los cuales podrían generar estadísticas con un orden, categorización, segregación, estratificación y agrupación de empresas de acuerdo a índices (factores) de competitividad empresarial por tipo y clasificación. Generando con ello información valiosa para la toma de decisiones en los 4 niveles sistémicos del desarrollo económico de México.

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DESARROLLO ENDÓGENO EN MICROREGIONES DE MÉXICO A TRAVÉS DE PROYECTOS MINEROS

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RESUMEN

Históricamente se ha visto en el caso de México, como ciertas microregiones de este País, han surgido y desarrollado a la par de proyectos mineros, que han generado crecimiento económico en las comunidades donde están asentados dichos proyectos, a través de la inversión extranjera directa en la mayoría de los casos. Lo que ha generado, el acceder a nuevas tecnologías e infraestructura para la industria y la población de la localidad. Estas comunidades utilizan y transforman sus recursos naturales para ser exportados insertándose en el proceso de globalización a partir de características peculiares o locales. Se ha demostrado que la industria minera ha favorecido el cuidado del ambiente a través de la creación de nuevos ecosistemas o la reposición de los afectados. Por lo anterior, se plantea que los proyectos mineros encabezados por el Grupo México, cumplen con las características del desarrollo endógeno, ya que se logra crecimiento económico, desarrollo humano, mejora en la calidad de vida, urbanización y todo esto, cuidando el ambiente y buscando la estabilidad laboral del personal, así como su integridad, con el objetivo siempre de fortalecer a la Comunidad Minera.

INTRODUCCIÓN

En México existe una disparidad en cuanto la distribución del ingreso, esto debido principalmente a que el desarrollo tecnológico y productivo de nuestro país, esta segmentado o concentrado en zonas urbanas. Ante esta situación los proyectos mineros resultan una estrategia de crecimiento y desarrollo equitativo, ya que para la instalación de las minas, no se contempla la existencia previa de infraestructura y desarrollo de la región como en el caso de sectores como el Maquilador. Las decisiones de invertir radican en la existencia de recursos o yacimientos mineros que resulten rentables, lo que conlleva una serie de beneficios para todas las comunidades asentadas alrededor de estos yacimientos.

Generalmente, al concretar un proyecto minero se genera derrama económica para toda la región. En otros casos, se forman comunidades y centros mineros ante la inversión y requerimientos propios de la mina para su funcionamiento. Existen microregiones (se entiende por microregión, a aquellas comunidades formadas por menos de 10,000 habitantes) que se podría decir, que crecen y se desarrollan a la par de este tipo de actividad extractiva. Por ello, se hace referencia a los modelos de crecimiento endógeno que explican el desarrollo de las localidades a partir de la transformación de sus recursos naturales y el cuidado del ambiente, como una forma de generar crecimiento sustentable y mejoría en la calidad de vida de los miembros de la localidad. Características que coinciden con los proyectos mineros llevados a cabo por el Grupo México, una de las principales empresas de este ramo productivo.

En este documento se encontrará información sobre el caso de una Comunidad del Estado de Sonora, que ha experimentado el crecimiento y mejora en la calidad de vida de sus pobladores a partir de la existencia de una mina que da vida a casi el 70% de los empleos de la región de forma directa; y a partir de este análisis, se hacen pronósticos respecto a los beneficios que pudiera tener en otras microregiones del país, como es el caso del Proyecto El Arco, en Baja California, México, donde su población es escasa al igual que la existencia de infraestructura, la cual tendrá que ser generada por la misma empresa, para en un futuro probablemente convertirse en un enclave económico.

REVISIÓN LITERARIA

Planteamientos sobre desarrollo endógeno

Endógeno significa "Que nace en el interior. Aquello que se origina en virtud de causas internas". Por ello se plantea que ese tipo de corriente ideológica aplica a los requerimientos necesarios para el desarrollo de las microregiones de México, donde las características son muy peculiares o bien el desarrollo tecnológico e infraestructura no existen como lo concebimos en algunas ciudades de este país.

Para desarrollar un proyecto minero, la comunidad no se ajusta a la industria minera globalizada, la empresa tendrá que ajustarse a las circunstancias que rodean a estas comunidades, para que esta finalmente pueda integrarse al crecimiento económico del mundo. El Desarrollo Endógeno busca la satisfacción de las necesidades básicas, la participación de la comunidad, la protección del ambiente y la localización de la comunidad en un espacio determinado. Busca que los procesos locales y globales se complementen. Su meta es el desarrollo en el nivel local, de la comunidad, pero que trascienda hacia arriba, hacia la economía del país, hacia el mundo.

Al ser la minería un sector estratégico y generador de derrama económica, se espera que con cada proyecto de inversión en este rubro, las comunidades involucradas mejoren su calidad de vida, ya que un proyecto minero, por si solo, implica un consumo enorme de recursos tanto naturales como humano, así como de prestación de servicios para su funcionamiento. Lo que lleva a las comunidades a ser enclaves económicos. De acuerdo a todo lo anterior, un modelo de desarrollo endógeno estaría orientado al crecimiento productivo con inclusión social, donde participan sectores vinculados a la economía popular, pequeños, medianos y grandes empresarios. El desarrollo se fundamenta en la diversificación de la producción de bienes y servicios, vinculada a las diversas cadenas productivas.

Cuando una inversión minera se concreta en una región, esta prácticamente asume que a través de la transformación de sus recursos naturales (minerales: principalmente cobre, oro y plata) y la prestación de servicios, los empleos se multiplicaran y el bienestar social estará garantizado, así como la calidad de vida. Si bien es cierto que los modelos de desarrollo endógeno también plantean el cuidado del medio ambiente, los proyectos mineros contemplan la creación de nuevas zonas de reforestación por cada ecosistema que se destruye, la empresa debe contemplar un plan para la reposición del ecosistema dañado en alguna zona cercana que garantice las condiciones de bienestar ambiental de la comunidad. Por lo tanto, el Desarrollo Endógeno es un proceso en que lo social se integra a lo económico y a lo ecológico. Específicamente permite que a las comunidades transformar sus recursos para producir nuevas fuentes de empleo, alcanzar el desarrollo personal y de la comunidad, generar desarrollo tecnológico e infraestructura y elevar la calidad de vida.

El desarrollo local aparece como una nueva forma de mirar y de actuar desde lo local en este nuevo contexto de globalización. El desafío para las sociedades locales está planteado en términos de insertarse en lo global de manera competitiva, capitalizando al máximo posible sus capacidades por medio de las estrategias de los diferentes actores en juego. La endogeneidad se convierte en motor de nuevos procesos de definición del bienestar para la sociedad. Postula como meta la autonomía nacional en diversos ámbitos estratégicos, tales como energía, tecnología y alimentación; a través del desarrollo de una infraestructura industrial y empresarial eficiente.

Desarrollo del sector minero en México

La minería es la rama industrial más antigua que se desarrollo en México. En un principio, ligada a los intereses coloniales, se privilegio la extracción de metales preciosos que posteriormente eran enviados a Europa. Con sistemas netamente manuales y basados en la explotación intensiva y extensiva de la mano

de obra, la nueva España y el México independiente de la primera mitad del siglo XIX fueron importantes productores de oro y plata. Se desarrolló así una importante industria en la rama extractiva, la cual estaba orientada fundamentalmente a la exportación, con una fuerte inversión extranjera.

Durante este proceso, la minería rompe con la antigua estructura colonial y adquiere nuevas características: marcada dependencia con respecto al capital y los mercados internacionales, modernización tecnológica, diversificación productiva y su desplazamiento hacia las regiones norteañas.

El Grupo México, es uno de los mayores productores mundiales de cobre, está a punto de construir una de sus minas mas grandes en un remoto terreno del noroeste de la República Mexicana, donde la nueva mina denominada El Arco se ubicará en la península de Baja California, en donde esta empresa minera espera se produzcan 190,000 toneladas de cobre, y otros derivados metálicos que acompañan a este producto incluyendo oro y plata, todo esto a partir del año 2012.

ANÁLISIS DE PROYECTOS MINEROS Y GENERACIÓN DE CRECIMIENTO ECONÓMICO EN LA MICROREGIÓN DE NACÓZARI, SONORA

En esta sección del documento se realiza un análisis sobre la Comunidad Minera de Nacozari en Sonora, para resaltar los resultados generados por el sector minero y asociarlos con el desarrollo endógeno a través del crecimiento de este tipo de comunidades mineras. Lo anterior, debido a que esta comunidad servirá como ejemplo de explotación de minas a Cielo Abierto, ya que las características de esta comunidad, son similares a las de futuros proyectos mineros en el resto del país y que están programados por el Grupo México, como el caso del Proyecto El Arco, en Baja California. Para la realización de este proyecto se requiera de una Inversión multimillonaria de casi 2 mil millones de dólares que serán invertidos a lo largo de tres años y detonará el desarrollo de una región actualmente despoblada por los siguientes 25 años dando empleo a 5000 personas para cubrir con la operación minera proyectada.

La mina de El Arco tendría repercusiones como detonador económico al obligar al igual que otras comunidades mineras a un proyecto de desarrollo urbano. Previo se realizaría una visita a Mexicana de Cobre y Mexicana de Cananea que son otras instalaciones de Minera México en Sonora para conocer en minas similares a la que se pretende crear en la mina El Arco y así poder visualizar la magnitud del proyecto. Este tema ya es revisado por el Municipio de Ensenada a quien le corresponderían los servicios en este nuevo asentamiento que implicaría una nueva población en el Sur de Baja California que se convertiría en la más alejada de la cabecera municipal en el Distrito minero de El Arco- Calmalli.

El ingeniero Xavier García, presidente de Grupo México - Minera México, comento que la inversión total del proyecto incluyen dos plantas piloto para pruebas metalúrgicas, una de flotación y una de lixiviación (ESDE), con dos tiros para extracción de mineral, la construcción de una planta de energía y plantas desaladoras para proveer de agua a las operaciones de la mina.

Por lo que con este presupuesto la compañía minera también construirá casas, escuelas y una clínica de salud para los trabajadores de El Arco, y asimismo pavimentará los caminos existentes. Uno de los resultados más notorios de desarrollo endógeno es el caso de Nacozari en el Estado de Sonora, mina que pertenece al Grupo México y que desde su creación ha buscado el desarrollo de la Comunidad para facilitar su operación. Generando la infraestructura necesaria, medios de comunicación, desarrollo del sector educativo y salud, por mencionar algunos. A continuación se indican algunos datos sobre los beneficios que ha adquirido esta comunidad a través del tiempo, gracias a la actividad minera que prácticamente engloba a todas las actividades económicas de esta región. La principal fuente generadora de empleos en este municipio es la mina Mexicana de Cobre S. A. de C. V., que absorbe el 80 por ciento de la mano de obra, ocupando a 3,012 empleados de los cuales 2,065 pertenecen al sector obrero y 947 ocupan puestos de confianza.

Cuenta con una población económicamente activa de 4,361 habitantes, de los cuales 4,289 se encuentran ocupados y 72 sin ocupación. Lo que representa un 69% de la población económicamente activa, laborando en la empresa minera, sin contemplar aún, los trabajadores de empresas terciarias, las cuales prestan servicios de mantenimiento y proveedores, anclados en la región para solucionar los problemas que surjan de la operación de la mina, de forma inmediata.

"La Caridad", mina de la región es considerada como la tercera mina de cobre más grande del mundo. Lo que implica que la Comunidad de Nacozari, Sonora, esta inmersa en el proceso de producción de este mineral a nivel mundial, cumpliéndose así con una inserción en el mercado global a partir de la existencia de un recurso natural de la localidad. Para el desarrollo de la actividad comercial se cuenta con un mercado que alberga a 27 locales dedicados a diferentes giros, se tiene además la preferencia de 97 establecimientos, entre los cuales destacan 32 tiendas de abarrotes, 18 comercios (ropa, zapaterías, restaurantes), 5 tintorerías, 3 farmacias y 2 estaciones de gasolina. Para su desarrollo se requiere un centro de abastos que permita eliminar el intermediarismo y así abaratar los costos de los productos. Respecto al cuidado del medio ambiente, el sector minero a través del grupo México, a procurado fomentar el desarrollo sustentable de la comunidad aplicando programas de reforestación y creación de nuevos ecosistemas con la intención de recuperar y evitar la extinción de especies propias de la región.

Para ello, se cuenta con viveros propios que reponen el recurso extraído en los procesos de implementación de la infraestructura (Desmontadero). En el caso del uso del agua, se cuenta con tratadoras de aguas residuales, para el mejor aprovechamiento de este liquido vital, ya que en Sonora es escaso. Programas sociales del cuidado de flora y fauna a través de programas de reciclaje. Por ejemplo; PLANET PARTNER DE HP – MEXICANA DE COBRE, en el cual se recicla todo el plástico y se envía para su transformación a Estados Unidos, donde se obtiene como producto final macetas de plástico, que son vendidas en el mercado. Un alto porcentaje de los recursos obtenidos de la venta de estas macetas, son destinados a la creación y preservación de la tortuga de mar, en el Estado de Guerrero, México.

CONCLUSIONES

Si el desarrollo endógeno plantea la integración de la región a los mercados internacionales a través de la transformación de sus recursos naturales para producir nuevas fuentes de empleo, alcanzar el desarrollo personal y de la comunidad, generando desarrollo tecnológico e infraestructura, que eleva la calidad de vida de sus pobladores, entonces se concluye que el sector minero más que afectar al entorno ecológico y poner en riesgo la vida de los trabajadores mineros, resulta una actividad generadora de empleos confiables, gracias a la adquisición de nuevas tecnologías que minimizan los riesgos de trabajo y que a su vez no dañan a la ecología como se ha manejado en otros documentos. Esta afirmación solo aplica para el caso de proyectos mineros a cielo abierto y específicamente de acuerdo a los resultados obtenidos en las inversiones del Grupo México, que fue el que se tuvo como referencia para el presente caso de estudio.

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IMPLEMENTACIÓN DE LA DISCIPLINA DE MEJORA CONTINÚA EN UN ALMACÉN

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RESUMEN

Resulta importante en la administración moderna el papel que tiene el almacén dentro de las organizaciones, de ser considerado como la bodega o depósito donde se guardaban los materiales que producción o ventas requería, se ha convertido en un medio para lograr economías potenciales y aumentar las utilidades de las empresas; de esta manera el control y el buen manejo de un almacén es vital en la búsqueda de ventajas competitivas de una empresa. En el Grupo Industrial Parissi (GIPSA) se ha verificado esta importancia y atendiendo esa necesidad se implementan sistemas de mejora continua (Chang 1996) para solucionar los problemas de este departamento. Primeramente, es primordial trazar objetivos claros y medibles, pues se debe saber y mantener objetivos sobre los cuáles descansen todos los esfuerzos cometidos, apuntando hacia ellos; ya que como escribió Lewis Carroll, “si no te importa adónde vas, cualquier camino es bueno”. A fin de lograr los objetivos previstos, se procede a implementar un sistema de mejora continua e integral, denominado KAIZEN. El alcance del presente artículo se centra en el primer paso hacia esa mejora continua, la implementación de la metodología denominada 5's. El recurso humano al ser el factor más importante, primero debe ser concientizado y preparado para asumir esta nueva filosofía de vida beneficiando así a la empresa y extendiendo el mismo de manera personal.

INTRODUCCIÓN

El Grupo Industrial Parissi (GIPSA) se encuentra ubicada en el centro del estado de Veracruz, México. En ella se produce y comercializa insumos químicos (productos terminados) y materias primas (productos utilizados para elaborar otros artículos) tanto a menudeo como a gran escala, GIPSA ha ido creciendo poco a poco, empezando como empresa familiar y hoy día surte productos a una gran cantidad de clientes de manera permanente.

En la actualidad cuenta con las áreas de crédito y cobranzas, ventas, administración y almacén, así como con un laboratorio de elaboración de especialidades químicas. Uno de los primeros pasos es determinar el área de mayor oportunidad de mejora en la empresa. Esto ha llevado a observar que en el almacén se han desatendido procesos internos que, para llegar a ser una empresa competitiva, son muy necesarios. Descuido, errores u omisiones son situaciones frecuentes en dicha área; aunado a esto, no existe delegación de responsabilidades, y se observa desorganización en este departamento.

Por lo tanto, existe la preocupación por mejorar la administración y el uso de los recursos tanto humanos como técnicos; para ello, se realiza el estudio a fin de identificar las áreas de oportunidad mediante herramientas administrativas y básicas, tales como: diagramas de árbol, gráfica de pareto, diagrama de afinidad, diagramas de causa-efecto, etc. Una vez detectados los problemas, se analizan y evalúan, para plantear estrategias que proporcionen una mejor organización administrativa, mayor control de sus productos, menos desperdicios y/o mermas, desarrollando así una disciplina de mejora continua en el departamento.

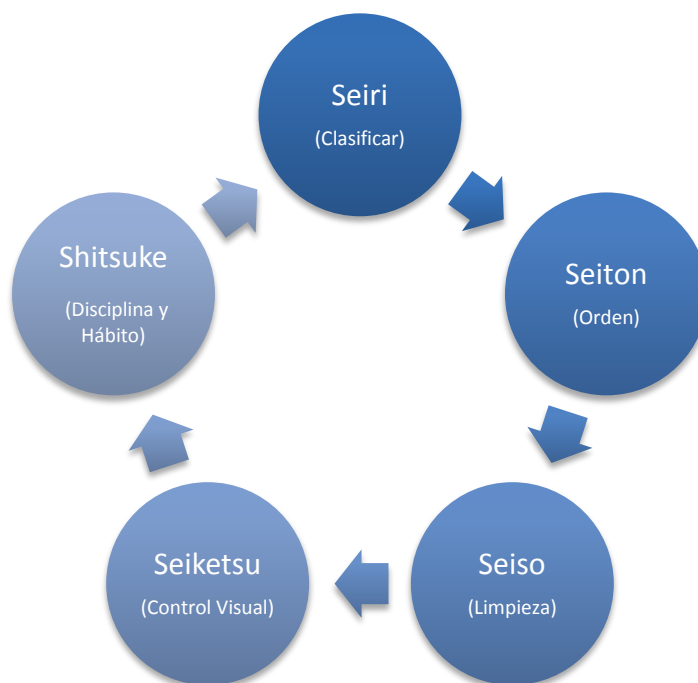
REVISIÓN LITERARIA

Una de las principales filosofías de mejora continua es el Kaizen, término que proviene de dos ideogramas japoneses (*Kanjis*), *KAI* que significa Cambio, y *ZEN* que significa Bueno, que combinados nos resulta la palabra mejoramiento (Suárez 2007). Desde el punto de vista estratégico el Kaizen es la acción sistemática y a largo plazo destinada a la acumulación de mejoras y ahorros, con el objeto de superar a la competencia en niveles de calidad, productividad y costos.

Sin embargo, implementar una cultura de mejora continua en una empresa, no es algo que suceda mágicamente, el cambio de mentalidad debe darse desde alta dirección para que a partir de ahí se cuente con el apoyo y la motivación necesarios hacia los empleados para poder lograr mejores niveles de calidad en el trabajo.

Dentro de la gran gama de metodologías de mejora que ampara el Kaizen, hay una en especial que es, a consideración de los autores, el cimiento para que en lo futuro se pueda ir creciendo en los programas de mejora, esta es la aplicación de las 5's. Esta metodología es universal, se puede aplicar en todo tipo de empresas y organizaciones, tanto en talleres como en oficinas, incluso en aquellos que aparentemente se encuentran suficientemente ordenados y limpios (Rey Sacristán 2005).

Las 5S se han aplicado en diversos países con notable éxito y son las iniciales de cinco palabras japonesas que nombran a cada una de las cinco fases que componen la metodología:



Las tres primeras fases - Organización, Orden y Limpieza - son operativas.

La cuarta fase - Control Visual - ayuda a mantener el estado alcanzado en las fases anteriores - Organización, Orden y Limpieza - mediante la estandarización de las prácticas.

La quinta y última fase - Disciplina y Hábito - permite adquirir el hábito de su práctica y mejora continua en el trabajo diario. Las 5 fases se abordan sucesivamente.

IMPLEMENTACIÓN

Antes de iniciar con la implementación, uno de los primeros pasos es concientizar al recurso humano de ser la parte vital del éxito o fracaso de la mejora continua que se plantea. Es por ello que se recurre a la capacitación constante, a través de personal mismo y personas expertas en el campo y esto se va logrando a través de pláticas motivacionales, talleres de trabajo de mejora, videos de resultados alcanzables, convidándolos a participar con sus experiencias e ideas a ser parte del programa de mejora. Con la finalidad de que cada etapa de las 5's sea llevada adecuadamente llegando a su fin más deseado: Shitsuke, es decir, la disciplina y el hábito.

Seiri

Consiste en:

- ❖ Separar en el sitio de trabajo las cosas que realmente sirven de las que no sirven
- ❖ Clasificar lo necesario de lo innecesario para el trabajo rutinario
- ❖ Mantener lo que necesitamos y eliminar lo excesivo
- ❖ Separa los elementos empleados de acuerdo a uso, seguridad y frecuencia de utilización con el objeto de facilitar la agilidad en el trabajo

Beneficios

- ❖ Liberar espacio útil en almacén
- ❖ Reducir los tiempos de acceso al material
- ❖ Mejorar el control visual de stocks de repuesto y elementos de producción
- ❖ Preparar las áreas de trabajo para el desarrollo de acciones de mantenimiento autónomo.

Seiton

Consiste en:

- ❖ Consiste en organizar los elementos que hemos clasificado como necesarios de modo que se puedan encontrar con facilidad. Ordenar en mantenimiento tiene que ver con la mejora de la visualización de los elementos de las máquinas e instalaciones industriales.

Beneficios:

- ❖ Facilita el acceso rápido a elementos que se requieren para el trabajo
- ❖ Se mejora la información en el sitio de trabajo para evitar errores y acciones de riesgo potencial
- ❖ Se libera espacio
- ❖ La seguridad se incrementa
- ❖ La empresa puede contar con sistemas simples de control visual de materiales y materias primas en stock de proceso
- ❖ El estado de los equipos se mejora y se evitan averías
- ❖ Mejora de la productividad global de la planta

Seiso

Consiste en:

- ❖ Limpieza significa eliminar el polvo y suciedad de todos los elementos del almacén
- ❖ Implica inspeccionar el equipo durante el proceso de limpieza.
- ❖ Integrar la limpieza como parte del trabajo diario como una actividad de mantenimiento autónomo

Beneficios:

- ❖ Reduce el riesgo potencial de que se produzcan accidentes
- ❖ Mejora el bienestar físico y mental del trabajador
- ❖ Se incrementa la vida útil del equipo
- ❖ Se reducen los desperdicios de materiales y energía
- ❖ La calidad del producto se mejora y se evitan las pérdidas por suciedad y contaminación del producto y empaque

Seiketsu

Consiste en:

- ❖ El estandarizar pretende mantener el estado de limpieza y organización alcanzado con la aplicación de las primeras 3's.
- ❖ Mantener el estado de limpieza alcanzado con las tres primeras S
Enseñar al personal a realizar normas con el apoyo de la dirección y un adecuado entrenamiento.

Beneficios:

- ❖ Se guarda el conocimiento producido durante años de trabajo
- ❖ Se mejora el bienestar del personal al crear un hábito de conservar impecable el sitio de trabajo
- ❖ El personal aprende a conocer con detenimiento el equipo y el producto que maneja
- ❖ Los tiempos de intervención se mejoran y se incrementa la productividad de la planta

Shitsuke

Consiste en:

- ❖ Significa evitar que se rompan los procedimientos ya establecidos.
- ❖ Implica control periódico, visitas sorpresa, autocontrol de los empleados, respeto por sí mismo, por los demás y mejor calidad de vida laboral

Beneficios:

- ❖ Se crea una cultura de sensibilidad, respeto y cuidado de los recursos de la empresa
- ❖ La disciplina es una forma de cambiar hábitos
- ❖ Se siguen los estándares establecidos y existe una mayor sensibilización y respeto entre personas
- ❖ El cliente se sentirá más satisfecho ya que los niveles de calidad serán superiores
- ❖ El sitio de trabajo será un lugar donde realmente sea atractivo llegara cada día

RESULTADOS

Uno de los factores y claves del éxito fue el fuerte compromiso por parte de la alta dirección para conseguir los objetivos, así como el entusiasmo y participación de todo el personal involucrado en el área. De los beneficios que se han obtenido se puede hablar sobre el espacio que ocupaban los materiales, desocupando pasillos en un 50 %, se deshicieron de un 20 % envases en mal estado y también se revisó la documentación que se utiliza, encontrando y desechando formularios innecesarios. Asimismo se crearon secciones dentro del almacén, tales como: sección de herramientas auxiliares, sección de producto terminado, sección de materia prima, sección de devoluciones, para hacer posible un mejor tiempo en buscar y encontrar el material disponible, así como las herramientas utilizadas para su disposición. Se adicionaron controles visuales para concientizar el uso de equipo de protección, el correcto manejo de materiales para prevenir accidentes, y también para evitar despilfarros de los productos fluidos al momento de despachar.

La limpieza del área de trabajo ha pasado a ser parte del trabajo diario del personal, logrando una mejor imagen, y haciendo uso de herramientas y equipo limpio.

Se elaboró un proceso de etiquetado, estandarizándolo para evitar errores, y mejorando los tiempos de servicio.

Todo lo anterior es parte de lo que se ha logrado, también se consiguió establecer un comité dinámico (porque van cambiando constantemente) que sea el revisor de los procedimientos ya establecidos para darles seguimiento y evitar que estos se rompan.

CONCLUSIONES

De la problemática observada de desorganización y descontrol en almacén, la implementación de las 5s proporciono una ventaja estratégica en relación a los competidores, al sumar de forma continua mejoras en los procesos, productos y servicios.

La empresa ha quedado convidada de los beneficios que la disciplina de mejora continua otorga tanto en su vida profesional como en la personal, por lo que ha solicitado que se extienda a las demás áreas, así como a otras dos empresas propiedad del director que son: una empresa de transportes y una comercializadora de productos petroleros.

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LAS COMUNIDADES DE PRÁCTICA Y LA GESTIÓN DEL CONOCIMIENTO: UN ESTUDIO DESCRIPTIVO

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RESUMEN

Las investigaciones sobre gestión del conocimiento en las organizaciones muestran que algunos proyectos fracasan porque consideran las dimensiones tecnológicas y estratégicas en su implantación, no los aspectos humanos y socioculturales. Ante esta situación, la formación de comunidades de práctica en las empresas es una alternativa excelente, ya que éstas integran las tres dimensiones ya mencionadas. Esta investigación consiste en explicar qué constituyen, cómo fenómeno organizacional, las comunidades de práctica, y cómo difieren estructuralmente de la estrategia de gestión de conocimiento. Este es un estudio descriptivo, cuya intención es comparar los campos de comunidades de práctica y gestión del conocimiento, a través de la identificación, descripción y análisis de los artículos publicados en revistas académicas y populares sobre ambos temas entre los años 1995 a 2004. Este artículo demuestra que la estructura conceptual y práctica revelada por las publicaciones sobre dichas comunidades, aunque de inclinación académica y psicosocial, integra los aspectos tecnológicos, gerenciales y psicosociales. Por esta razón, difiere de la estructura de gestión de conocimiento, la cual es de orientación tecnológica y popular.

INTRODUCCIÓN

Peter Drucker (1993) estableció que el conocimiento sustituiría al capital como factor clave en la producción de bienes y la prestación de servicios en las empresas. En consecuencia, la gestión adecuada de dicho conocimiento es la estrategia gerencial de mayor importancia hoy día.

No obstante, no hay consenso en lo que respecta al valor y significado de este tipo de gestión ni de su utilidad como herramienta gerencial (Ponzi, 2002). Una de las dificultades principales estriba en haber centrado los proyectos de gestión del conocimiento alrededor de las tecnologías de información casi con carácter de exclusividad (Skyrme, 1997). No obstante, el paradigma del conocimiento que se ha destacado durante los últimos veinte años destaca que el problema no reside en las capacidades tecnológicas en sí mismas, sino en no ser capaz de “capturar y retener” el conocimiento que, tácitamente, poseen sus recursos humanos. (O’Dell & Jackson, 1998; Nonaka & Takeuchi, 1995).

Entonces, ¿qué es “gestión del conocimiento”? Desde el uso literal de la frase misma, ¿no están implicados la gerencia y los sistemas de información como disciplinas determinantes? ¿Qué importancia práctica tienen el contexto empresarial y el elemento humano en el manejo del conocimiento?

Definiciones De Gestión Del Conocimiento

La mayoría de las definiciones que ofrecen los autores más citados en la literatura que se ha escrito bajo el concepto de gestión de conocimiento presentan el concepto desde una variedad de construcciones teóricas. Por ejemplo, aunque Nonaka y Takeuchi (1995) no usaron el término “gestión del conocimiento”, sí definieron el concepto “conocimiento organizacional” como “la capacidad con la que cuenta la empresa para crear nuevo conocimiento y distribuirlo por toda la organización. Esto exige diseñar los procesos necesarios para trabajar colectivamente en la creación de conocimiento en las empresas, una intervención activa del elemento humano.

Skyrme (1997), por otra parte, la define como “gerencia explícita y sistemática de conocimiento vital en las empresas...”. Esta definición está más orientada hacia la tendencia a categorizar al conocimiento como activo productivo, por lo que el énfasis es en el manejo estratégico. O’Dell y Jackson (1998) establecen que la gestión del conocimiento “permite transferir el conocimiento correcto a las personas y al tiempo correctos...”.

A la luz de estas definiciones podemos destacar tres aspectos. Primero, todo proyecto de gestión de conocimiento tiene como objetivo capturar información pertinente a través de sistemas electrónicos de información. Segundo, dicha gestión es un proceso gerencial ya que añade valor a la empresa y promueve un desempeño eficiente. Tercero, que dado que tiene que tomarse en cuenta la cultura organizacional y los recursos humanos, la perspectiva psicosocial no puede dejarse de lado en estos proyectos.

Por otro lado, la literatura académica e industrial y las investigaciones que en estos ámbitos se han realizado en los últimos años confirman la importancia de estas tres dimensiones en la gestión del conocimiento (Muzumdar, 1997; Mattila & Larsen, 2002) Ponzi (2002) analizó lo publicado en revistas académicas, semi-académicas y populares, entre 1991 a 2001, con la intención de entender la evolución y desarrollo intelectual del campo de gestión del conocimiento y demostró que, desde el inicio de los noventa, la orientación tecnológica fue la de mayor consideración e impacto en las publicaciones de negocios, científicas y sociales.

Sin embargo, los intentos por desarrollar programas de gestión del conocimiento con orientación particular hacia lo tecnológico y estratégico, siguen induciendo a pérdidas a las empresas (Beazley, et al., 2002; Malhotra, 2004). Por eso, varios estudiosos de cambio y conducta organizacional proponen que es necesario conocer cómo los seres humanos construyen conocimiento en interacción social y dinámica si es que se quiere crear un ambiente que propenda al aprendizaje continuo (Argyris, 1978; Lave & Wenger, 1991).

Ante ese cuadro, y desde finales del siglo XX, se propuso una herramienta de corte psicosocial a esos fines: la creación de comunidades de práctica en las organizaciones (Wenger, 1998). Estas comunidades atienden los elementos sociales, culturales y cognoscitivos necesarios para una adecuada gerencia del conocimiento. Además, facilitan y motivan la interacción entre los distintos componentes de la organización, lo que motiva la creatividad e innovación en las empresas.

Comunidades De Práctica

Para Malhotra (1997), una comunidad de práctica es un conjunto de individuos que se mantienen unidos mediante relaciones informales a través de las cuales comparten identidad, unidad de propósito y de significado. Por otra parte, uno de sus proponentes principales, Etienne Wenger (2002), menciona que tales comunidades comparten experiencias constantes dentro de un dominio de conocimiento, las cuales les permiten desarrollar perspectivas, prácticas y enfoques particulares, así como un sentido de identidad.

¿Qué implican estas definiciones? Específicamente, que la búsqueda productiva y desarrollo del conocimiento en las empresas involucra a todos los miembros de una organización en colaboración y esfuerzo mutuos. La interacción que se da entre los miembros de las comunidades de práctica sirve para que puedan combinar tanto los aspectos tácitos como los aspectos explícitos de la gestión de conocimiento (Wenger, 2002). Es por medio de participar en tales comunidades que los miembros producen conocimiento amplio y siempre actualizado. La formación de comunidades de práctica en las empresas trasciende estos problemas, ya que el énfasis está en los aspectos psicosociales asociados al manejo del conocimiento.

Pero, ¿es que las comunidades de práctica descartan el uso de la tecnología y los procesos gerenciales como orientación en los proyectos de gestión del conocimiento? No, estos sistemas le sirven para interactuar dentro de los dominios específicos de conocimiento que se trabajen en la comunidad y fortalecer las discusiones grupales (McDermott, 1999; Wenger, 2002). Los trabajadores del conocimiento necesitan comprender las aplicaciones de las nuevas tecnologías a sus contextos empresariales. Sin embargo, aún en empresas que cuentan con comunidades de práctica se observa una ausencia de compromiso de parte de los empleados a colaborar entre sí. (Merali, 2002).

Si las comunidades de práctica son una alternativa para lidiar con el manejo del conocimiento en las empresas porque ayudan a evitar la polarización hacia lo tecnológico y estratégico, sería preocupante que se reflejaran las mismas tendencias de los proyectos de gestión. Por tanto, al analizar la estructura conceptual de las comunidades de práctica, como disciplina o construcción teórica, ¿conservan, las comunidades de práctica, la misma orientación o atienden lo cognoscitivo y lo social?

METODOLOGÍA

Problema De Investigación

El problema de investigación, por lo tanto, consiste en explorar qué constituyen, cómo fenómeno organizacional, las comunidades de práctica, y qué relación estructural guarda con el concepto de gestión de conocimiento. Este estudio es un análisis descriptivo comparativo entre los campos de comunidades de práctica y gestión del conocimiento. El objetivo es identificar, describir y analizar las características de lo publicado en revistas académicas y populares, y la luz que arroje sobre las posibles relaciones entre los campos.

Establecemos seis hipótesis con la intención de demostrar si hubo o no cambios en la naturaleza del contenido de las publicaciones relacionadas con comunidades de práctica y con gestión del conocimiento cuando se comparan los periodos 1995-1999 y 2000-2004. Además, hubo cambios en la naturaleza del contenido de las publicaciones relacionadas con comunidades de práctica y gestión del conocimiento cuando se comparan a partir de los tipos de revistas en que fueron publicadas durante los años bajo investigación?

En esta investigación usamos tablas de contingencia y pruebas de independencia estadística entre variables, mediante el uso de la estadística “ji-cuadrado” (χ^2). La prueba no-paramétrica, ji-cuadrado (χ^2), sirve para corroborar las hipótesis establecidas para pruebas de independencia entre datos nominales o variables categóricas.

Usé la base de datos “ABI/Inform Global” del servicio de base de datos “Proquest” para seleccionar los artículos, ya que la investigación es selectiva y sólo se usan como evidencia el número de artículos asociados con administración de empresas y publicados, separadamente, bajo los dos campos de estudios relacionados en este trabajo: gestión del conocimiento y comunidades de práctica. Además, esta base de datos solo recopila artículos con esta característica y está dividida, específicamente, en revistas académicas, semiacadémicas y populares.

CONCLUSIÓN

La investigación demostró que, a partir del 2002, las publicaciones relacionadas con manejo del conocimiento en las organizaciones se han orientado hacia sugerir la formación de comunidades de práctica como plataforma. De hecho, hubo una disminución sostenida en los artículos de gestión del conocimiento con contenido de sistemas de información a partir de ese año.

Además, hubo diferencias significativas entre la naturaleza del contenido con el que se publicaron artículos de gestión del conocimiento y la época en que se publicaron los artículos, pero no así en el caso de los artículos relacionados con comunidades de práctica. Esto implica que sólo el contenido de los artículos de comunidades de práctica fue independiente de la época en la que los artículos se publicaron, lo que parece indicar que es una construcción teórica mejor definida en el caso de las comunidades de práctica.

Por otra parte, los tipos de revistas sí influyeron en la naturaleza del contenido de las publicaciones sobre gestión del conocimiento tanto en el periodo de 1995 a 1999, como en el de 2000 a 2004. A partir de 2002 se observó que la reducción sostenida en artículos sobre gestión del conocimiento esta acompañada de una reducción sostenida en los artículos publicados en revistas populares y las publicadas con contenido de del campo de sistemas. Por lo tanto, concluyo que las revistas populares con contenido de sistemas de información determinaron, consistentemente, lo publicado sobre gestión del conocimiento para todos los años. Durante 1995 a 1999, hubo tan pocos artículos sobre comunidades de práctica que las relaciones absolutas entre el tipo de revistas y el contenido de las mismas que comunican los datos no muestran relación significativa alguna. De hecho, los pocos artículos publicados durante ese periodo asociaban los conceptos comunidades de práctica y aprendizaje organizacional.

Ya para la época de 2000 a 2004, el total de artículos publicados bajo comunidades de práctica fue casi tres veces y media superior a la época anterior. Los tipos de revistas sí influyeron sobre la naturaleza del contenido de las publicaciones sobre comunidades de práctica durante ese periodo. De hecho, las revistas académicas con contenido de conducta organizacional determinaron, consistentemente, lo publicado sobre comunidades de práctica para todos los años.

En resumen, mientras la inclinación teórica de las publicaciones sobre gestión de conocimiento ha privilegiado los aspectos técnicos, la inclinación teórica de las publicaciones sobre comunidades de práctica es hacia los aspectos conductuales. La combinación de la formación de comunidades de práctica y los proyectos de gestión del conocimiento servirían para manejar el conocimiento en las organizaciones desde sus vertientes más importantes: la tecnológica, la estratégica y la psicosocial.

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EVALUACIÓN DE LA PROCURACIÓN DE FONDOS DE OSC'S DE LA REGIÓN CENTRO DEL ESTADO DE COAHUILA, MÉXICO

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ABSTRAC

El presente trabajo se realizó con el objetivo de generar conocimiento de la forma de obtención de procuración de fondos de las OSC'S que existen en la región centro del estado de Coahuila, para posteriormente proponer estrategias que contribuya a prolongar la permanencia en la comunidad y así lograr su fin social por el cual fue creado. La metodología empleada consistió en obtener información cuantitativa de 27 Organismos de la sociedad civil de la región centro del estado de Coahuila, México mediante un cuestionario estructurado, para enseguida procesarlos en el software estadístico SPSS. El resultado de la prueba estadística Cross Tabs, muestra que el coeficiente de contingencia obtenido no es significativo a un nivel de confianza del 95%; por tanto, no se puede afirmar que existe una relación entre el tipo de estrategia adoptada por las OSC's en las diferentes fuentes de procuración de fondos con la publicación de informes a sus donantes y comunidad en general sobre sus fuentes de procuración de fondos y porcentajes de participación.

PALABRAS CLAVES: Procuración de fondos, estrategias, Organismos de la Sociedad Civil (OSC'S)

INTRODUCCIÓN

La diversidad de las organizaciones de la sociedad civil en el mundo entero es muy amplia: Tales como aquellas que operan a través de la formación de redes de colaboración hasta las que trabajan de manera independiente hacia el logro de su misión y visión, o bien quienes están muy estructuradas, con programas y sistemas bien establecidos, hasta las que en realidad se componen de una o dos personas con buena voluntad y deseos de hacer cosas, pero sin infraestructura, estructura organizacional, o presupuesto definido, entre otros. Cita Ramírez (2004) que en México, es hasta el 2004 que el gobierno reconoce y les da legitimidad a las OSC'S que operan en el país y para ello crea la “Ley federal de fomento a las actividades de las organizaciones de la sociedad civil”, la cual además de permitir su registro público, tienen el compromiso de rendir informes y presentar comprobantes del uso y dinero que administren y de ser necesario serán fiscalizadas.

De acuerdo al padrón integrado por el “Patronato voluntario de promotores de Coahuila” la cantidad de OSC existentes en y para la región centro del estado, del 2005 al 2009 fluctúa entre 68 y 77 organismos con una variedad de finalidades sociales. En los últimos años la región centro del estado de Coahuila ha quedado a la zaga en el surgimiento y sostenimiento de los organismos de las sociedades civiles existentes, lo cual genera un retraso en la atención de problemas de índole social o apoyo a la población en estado de vulnerabilidad y que el gobierno no ha podido atender.

El conocer las características así como las condiciones de procuración de fondos bajo el cual operan las OSC de la región centro del estado de Coahuila, contribuirá a la generación de conocimiento sobre el diseño de estrategias que apoye o mejore su independencia para el ejercicio de sus funciones. Por ello es importante conocer y evaluar las opciones o alternativas en la procuración de fondos que les permite el sustento económico hacia el logro de su visión y misión.

La información que se presenta se encuentra organizada conforme a lo siguiente: en el primer apartado

se presenta la revisión de literatura efectuada sobre el tema, enseguida se presenta la metodología empleada en el estudio para posteriormente mostrar los resultados y las conclusiones del mismo.

REVISIÓN LITERARIA

Esta investigación se realiza a través de la perspectiva de los diferentes modelos estratégicos aplicados en la procuración de fondos como parte del plan estratégico financiero de una OSC para lograr su misión y visión.

Cita Rosillón y Villalobos (2007) que Las OSC, como su propio nombre lo indica, “son organismos conformados por la Sociedad Civil. Su origen se debe fundamentalmente a la necesidad de lograr objetivos comunes en el que el Estado no tiene injerencia”. Cuentan con cinco características cruciales: Son entidades organizadas, privadas, separadas del gobierno, no distribuyen ganancias entre sus asociados y en ellas se realiza actividades voluntarias y gratuitas. Estas pueden actuar en las áreas de: asistencia social, desarrollo y vivienda, derechos humanos, medio ambiente, filantropía, salud, educación e investigación y cultura.

En cuanto a la regulación de la operatividad de estos organismos, Tapia y Robles (2006), observan que: “El mayor problema al que estas organizaciones se enfrentan frecuentemente es la escasez de recursos con los cuales realizar su trabajo. Esto repercute también en la baja profesionalización e institucionalización. En México, las fuentes de procuración de fondos pueden ser a través de:

- Gobierno federal (Solo si cuenta con su CLUNI *clave única de inscripción al registro federal de las organizaciones de la sociedad civil*, una vez por año, a través de la participación de proyectos específicos).
- Gobierno del estado (Participación única por año) a través de proyectos, además de ser necesario estar legalmente constituido.
- Fundaciones.
- Cuotas de recuperación de los beneficiados.
- Donativos de la población en general.
- Sector empresarial.
- Realización de eventos por la OSC

Estas tres últimas de procedencia local, nacional o internacional. Para cubrir los gastos operativos que genera en el cumplimiento de su misión solamente se pueden cubrir por las tres últimas opciones de procuración de fondos.

En el artículo de Berger (2006) publicado en “Revista Harvard Review of Latin América” da a conocer como una estrategia más para la obtención de fondos y diversificar las fuentes de ingresos de las organizaciones de la sociedad civil es a través de la búsqueda de alternativas para proveer servicios y vender productos en el mercado, lo que ha sido etiquetado como “Estrategias de desarrollo de ingresos” (*Earned Income Strategies*). Cabe recordar que la palabra estrategia proviene del griego *Strategos*, que significa “un general” El término estrategia aplicado a las organizaciones es definido por Koontz *et.al* (1998) como “El modelo o plan de acción para asignar recursos escasos con el fin de ganar una ventaja competitiva y lograr objetivos con un nivel de riesgo aceptable” Hoy las OSC’S están aplicando crecientemente *Earned Income Strategies* para financiar sus actividades operativas, estrategias que a su vez están relacionadas o alineadas con las respectivas misiones sociales. Las OSC’S que alcanzan sostenibilidad económica a través de actividades asentadas en el mercado, pueden obtener recursos financieros para obtener sus propósitos sociales.

Cita el organismos Shapiro Para que una OSC sea sostenible económicamente tiene que cumplir los siguientes requisitos: Tener más de una fuente de ingresos, poseer más de una forma de generar ingresos, disponer de una planificación estratégica, financiera y de acción regularmente, disfrutar de sistemas financieros adecuados, contar con una buena imagen pública así como tener una autonomía financiera. En otras palabras, el organismo necesita una estrategia para la sostenibilidad financiera. La experiencia que tiene Shapiro en el área de finanzas para el uso de los organismos de la sociedad civil le permite aportar las siguientes opciones estratégicas de financiación:

- Financiación de donantes
- Ingresos (cuotas, ventas, ofertas).
- Cuotas de afiliación.
- El público general (acontecimientos especiales, solicitudes de correo directo, campañas de inversión y recolectas).
- Inversiones.
- Control de gastos.

En la que la selección de una opción no excluye a la otra. Shapiro coincide con Munch (2008) y Kluyver (2001) cuando menciona que una estrategia para la procuración de fondos, tendrá mayores posibilidades de éxito cuando parte de un análisis del entorno, pudiendo ser a través de un *Análisis FODA*.

Problema: Las OSC de la región centro del estado de Coahuila de Zaragoza desconocen y carecen de estrategias para la procuración de fondos que les permita la sostenibilidad económica para el logro de su misión y visión social.

Preguntas de investigación

1. ¿Cuenta la organización con un programa de procuración de fondos específico, alcanzable y medible?
2. Existe relación entre la antigüedad, y variedad en la fuentes de obtención de fondos en la obtención de fondos?
3. ¿Cuáles son las fuentes de obtención de fondos y recursos con mayor frecuencia utilizada?
4. ¿En caso de contar con programas de procuración de fondos, las OSC cuentan con personal calificado y dedicado a cumplir las metas del programa?

Objetivo General: Diseñar estrategias para la procuración de fondos de las OSC'S que les permita la sostenibilidad económica para el logro de su misión y visión social.

METODOLOGÍA

Esta investigación se llevo a cabo un estudio de tipo descriptivo y correlacional, la investigación empleada fue mixta: documental y de campo. Esta investigación se realizo en dos etapas metodológicas: la primera consistió en realizar una investigación documental para identificar diferentes alternativas que existen para la procuración de fondos de las OSC'S de la región centro del Estado de Coahuila.

En la segunda etapa se realizo una encuesta utilizando cuestionario con escala tipo Likert; la muestra quedo conformada por 27 organizaciones de la sociedad civil localizados en 5 municipios que cuentan con organismos de éste tipo. (Monclova, Frontera, Castaños, San Buenaventura y nadadores) de la región centro del Estado de Coahuila, cuyo objetivo primordial es la "Asistencia Social". Para

el procesamiento de los datos que arrojaron la totalidad de cuestionarios aplicados, se utilizó el software (SPSS/w, versión 17.0) para cálculo de estadísticos descriptivos y de relación.

RESULTADOS

De la información proporcionada por el “*Patronato voluntario de promotores de Coahuila*” (enfocado a promover, coordinar y fortalecer acciones de coparticipación ciudadana a fin de ayudar a mejorar la calidad de la gente vulnerable del Estado de Coahuila), se logró formar un directorio de OSC’S localizados en los municipios de la región centro del Estado de Coahuila, el cual contiene datos tales como:

- Nombre de la institución
- Presidente y/o representante legal
- Dirección, teléfono y correo electrónico
- Características de la comunidad que atiende
- Tipo de atención que ofrece
- Actividades que realiza con la finalidad de dar el servicio a la población meta
- Registro CLUNI

Como se observa, de los 10 municipios que forman la región centro del estado, el total de OSC’S se encuentran localizadas en los municipios de Frontera, Castaños, San Buenaventura, Nadadores, Escobedo y predominantemente en Monclova por ser la ciudad de mayor población en la región. Del Total de los organismos registrados, 17 de ellos se encuentran sin funcionamiento temporalmente; las causas son desconocidas.

A continuación se presentan los hallazgos obtenidos en la segunda etapa de la investigación con respecto a los datos generados por las OSC’S encuestadas. La tabla 1 muestra que de acuerdo a su finalidad social su distribución, identificando que del 100% de organizaciones el 54 % se enfoca mayormente a la Asistencia Social. Del total de organismos enfocados a la asistencia social, el 53 % se encontró que tienen una dependencia administrativa, financiera y operativa a instituciones religiosas de cobertura internacional, así como el 25% de clubs de cobertura internacional y el 22% restantes operan con sus propios medios y recursos.

El resultado de la prueba estadística Cross Tabs, muestra que el coeficiente de contingencia obtenido no es significativo a un nivel de confianza del 95%; por tanto, no se puede afirmar que existe una relación entre el tipo de estrategia adoptada por las OSC’S en las diferentes fuentes de procuración de fondos con la publicación de informes a sus donantes y comunidad en general sobre sus fuentes de procuración de fondos y porcentajes de participación.

JUSTIFICACION

Las OSC carecen de suficientes recursos económicos para llevar a cabo sus funciones. Si bien es cierto que en la actualidad resulta atractivo para los empresarios el hacer inversiones en filantropía como parte de su cartera de activos, las diversas Asociaciones y Fundaciones deben competir entre sí por estos recursos, e incluso deben competir contra las Asociaciones y Fundaciones propias de los mismos empresarios y de personas allegadas a los funcionarios de alto cargo. Para ello, es necesario que este tipo de instituciones cuenten con una estructura organizacional formal y bien establecida; además de integrarse por un personal profesional y comprometido. Su supervivencia depende en gran medida del uso eficiente de los recursos con que cuenta. La Planeación estratégica surge como una herramienta útil para hacer más eficiente el uso de los recursos y a la vez sustentar la petición de los mismos. dirigido a las

pequeñas OSC's y que contribuya a superar los desafíos que presentan en la consecución de sus metas en un marco de competitividad

Tabla 1 Categoría de OSC'S de acuerdo a su finalidad, en la región entro de Coahuila, México

Enfoque	Participación
Asistencia Social	54 %
Desarrollo y Vivienda	0 %
Derechos Humanos	4 %
Medio Ambiente	0 %
Filantropía	20 %
Salud	2 %
Educación e Investigación	5 %
Recreación y Deportes	5 %
Cultura	5 %
Asociaciones Profesionales y laborales	5 %
TOTAL:	100 %

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ANALISIS DE LAS CONDICIONES DE APLICACIÓN DE CLUSTERS AGROINDUSTRIALES: CASO IV REGION, CHILE

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ABSTRACT

This paper analyses the necessary condition to take into account to implement clusters .At the same time, it evaluates the relevance of these factors within the framework of implementing cluster in the regional economy of Coquimbo, 465Km north from Santiago, Chile. Five sectors are defined to evaluate that potential, all of them part of the advanced agricultural, more elaborated products. The main conclusion based on statistical tools, is that the region has a potential for clusters, although actually there is no one close to be fully implemented.-

INTRODUCCION

Cluster analysis has been a very important subject within the field of regional competitiveness based on the Porter´s approach to improve it .There are many examples of successful experiences, around Latin America and the rest of the world. There are also many failures surrounding the implementation of clusters, because it requires a set of conditions at the beginning but also to keep it moving along the way, while the cluster get to its maturity level. This paper has three sections. The first sections deal with a brief review of the literature focused on the conditions to implement clusters. The second section is referred to data , methodology and results. The third section is related to conclusions of this research.-

KEY WORDS: Clusters, Políticas de fomento productivo ,actores críticos

REVISIÓN DE LA LITERATURA

La capacidad de las firmas para innovar, desarrollarse y crecer se potencia en un ambiente de cooperación y competencia, que aprovecha sinergias a través de su agrupamiento, que involucra tanto al sector privado como público y se complementa con la educación, la innovación y la tecnología. Porter (1990)

Este modelo, sostiene que la diversidad e intensidad de relaciones funcionales entre empresas explican la formación de un *cluster* y su grado de madurez. Estas relaciones se refieren a los cuatro puntos del "diamante" de competitividad; es decir, las relaciones de competencia entre empresas de la misma actividad; las relaciones con sus proveedores, con actividades de apoyo, con productores de insumos complementarios y con proveedores de insumos y factores especializados. En el análisis de Porter, los *clusters* se dan en torno a los recursos naturales, como en a actividades basadas en aprendizaje y conocimiento.

El ciclo de vida de un cluster incluye cuatro etapas (Rosenfeld 2002): la embrionaria, la de crecimiento, la de madurez, y la de declive del *cluster*. En la etapa embrionaria, el cluster produce únicamente para el mercado local o regional ,y en general, requiere de esfuerzos en inversión e innovaciones para hacer frente a cuellos de botella del contexto local (Bianchi, Miller y Bertini, 1997). La fase de crecimiento del *clusters* es aquella en que "los mercados se desarrollan lo suficiente como para expandirse, atraer imitadores y competidores, y estimular los emprendimientos (Rosenfeld, 2002)". Un *cluster* está en su madurez cuando los procesos han adquirido una rutina y, más imitadores han entrado al mercado. En esta fase tiene fundamental importancia la habilidad para innovar al interior del *cluster* y para moverse hacia

actividades de mayor valor agregado. Por último, el *cluster* entra en una fase de declive cuando los productos que éste produce, se vuelven reemplazables por sustitutos más efectivos.

Tabla 1: Fases de implementación de un cluster

Primero	a. Observar la existencia de una gran empresa o concentración de empresas y sus eslabones en la cadena de valor, así como con las instituciones.
	b. Observar las relaciones horizontales, identificando industrias que atraviesan eslabones comunes a la cadena de valor o producen bienes o servicios complementarios.
	c. Identificar las industrias relacionadas horizontalmente cuando utilizan insumos, tecnologías especializadas similares.
Segundo	a. Aislar las instituciones que proveen al <i>cluster</i> con habilidades especiales, tecnologías, información, capital o infraestructura, y a toda organización colectiva que participe en el encadenamiento.
Tercero	a. Analizar políticas de Gobierno y otros organismos reguladores relevantes

Esta tabla especifica las fases necesarias para implementar clusters, considerando las condiciones de sustento y proyección del cluster.-

Fuente: Documento de docencia disponible en Internet. Profesor Erico Wulf.

DATOS Y METODOLOGIA: AGROINDUSTRIA REGIONAL

La región de Coquimbo, tiene un alto desarrollo del sector primario, especialmente minero de marcada volatilidad debido a fluctuaciones en precios y producción. La diversificación hacia una agroindustria mas competitiva, representan las condiciones necesarias para lograr un crecimiento estable de la economía regional, se debilitan .-

Para este estudio, se consideran como sectores agroindustriales el vitivinícola, el pisquero, los deshidratados, el olivícola y el de conservas. Además, serán considerados tres indicadores directamente relacionados con el concepto *cluster*, los que corresponden a: el empleo, la productividad y la competitividad de la región. Se aplica el formato de análisis sugerido por Feser (2001), que se orienta a los aspectos de política.-

Empleo

La Región de Coquimbo ha presentado aumentos sostenidos en el número de ocupados, incluso mayor al sostenido a nivel país. El sector más dinámico en cuanto al aumento de ocupados, ha sido Servicios, cuyo crecimiento promedio ha estado en torno al 3,95% anual, seguido por Agricultura y Pesca, ambos con un 0,76% y 0,46% respectivamente, que incluyen los sectores mencionados. Sin embargo, la participación del empleo sectorial dentro del total es de 20,4 %.-

Productividad

En el caso de la Región de Coquimbo, la productividad del trabajo se ha incrementado un 30% durante el período 1997-2006, a una tasa promedio anual del 3,37%. Sin embargo, entre los años 2001 y 2002 se produjo una disminución de la productividad regional (- 3,6%), en la que influyen la menor productividad de todos los sectores excluido Pesca.-

Competitividad De La Region

En las mediciones utilizadas por el WEF, la competitividad, está asociada a siete factores considerados estratégicos o claves en la determinación de la competitividad de un territorio. Todos ellos, con la misma ponderación o importancia en la determinación del indicador. Al revisar el Ranking Global de Competitividad, la Región de Coquimbo se encuentra en sexto lugar a nivel nacional.

DESCRIPCION DEL ESCENARIO REGIONAL

A modo de simplificar el análisis se asumirá que los riesgos identificados pueden ser controlados por las entidades correspondientes. En consecuencia, las estrategias pertinentes deberían orientarse preferentemente hacia potencialidades, y desafíos.

Figura N°1: Síntesis de Problemas Identificados



Esta figura muestra que existen insuficiencias de capital humano, infraestructura básica, e Investigación y desarrollo

Fuente: Elaboración Propia basada en documentos de Investigación de CORFO, 2008.

SECTORES AGROINDUSTRIALES REGIONALES

La Región de Coquimbo posee condiciones óptimas para llevar a cabo los *clusters* calidad, entre otros. Así, los productos agroindustriales- relevantes para esta investigación- que posee la región de Coquimbo para llevar a cabo los *clusters* son los siguientes:

Tabla 2: Sectores Agroindustriales identificados

Agroindustria del Pisco	- siendo éste el principal sector agroindustrial de la Región, ya que esta zona es ideal para la plantación de uva pisquera y es la principal fuente de trabajo de todos los cooperados que forman parte de las grandes cooperativas pisqueras de Chile.
Agroindustria del Vino	- se ha comprobado que la Región posee características- tanto de suelo como de clima- favorables para la elaboración de vinos de calidad. Es por ello que en la región se está cultivando en mayor cantidad uvas vineras.
Agroindustria Olivícola	- es la provincia del Limarí la que presenta las condiciones para implementar <i>clusters</i> olivícolas, debido a que cuenta con características físicas esenciales para cultivar olivos, sin embargo aún es un sector agroindustrial incipiente.
Agroindustria de Conservas	- ésta es una fuente de trabajo- principalmente- para los pequeños y medianos empresarios (MYPYMES) que elaboran productos en conserva, en su mayoría propios de la región, además de duraznos, damascos, entre otros.
Agroindustria de los Deshidratados	- estos productos se elaboran principalmente en la zona de Salamanca que presenta las condiciones para elaborar deshidratados de ají y pimentón rojo, siendo una fuente de trabajo para los lugareños de esa zona.

Esta tabla identifica los sectores agroindustriales que forman parte del análisis.-

Fuente: Elaboración propia: 2009.

En principio, la identificación de sectores agroindustriales, a nivel nacional, corresponde a priorizaciones considerando diversos factores como competitividad y crecimiento. A nivel regional, la identificación se realiza considerando el valor de las exportaciones. Sin embargo, la identificación para este estudio

corresponde a la incorporación de valor agregado a productos primarios relevantes para la región. Se consideraron 5 sectores agroindustriales, los cuales son: agroindustria del vino, pisco, aceite de oliva, deshidratados y productos en conservas. La identificación de dichos sectores permitirá, posteriormente, validar o no la existencia de *clusters* agroindustriales en la Región de Coquimbo.

PARAMETROS DE MEDICION PARA LA EXISTENCIA DE UN CLUSTER

Los siguientes parámetros de medición permitirán evaluar si los sectores agroindustriales mencionados cumplen con los requerimientos básicos para ser un *cluster* agroindustrial de la región de Coquimbo. Estos parámetros están clasificados por categorías medidas a través de evaluaciones de 0 a 1 para cuantificar su nivel de evolución. La evaluación se hizo en base a los datos y antecedentes reunidos, así como mediante entrevistas abiertas.

Tabla N°3 Parámetros de Medición para determinar la existencia de un cluster

PARÁMETROS		DESCRIPCIÓN	NIVEL		
			BASICO	MEDIO	AVANZADO
Proveedores de insumos	de	Determinará si el sector agroindustrial cumple con esta condición para ser un <i>cluster</i> . Además se debe confirmar si la agroindustria señalada posee proveedores de insumo que faciliten su producción.			1
Instituciones financieras		Con este parámetro se evaluará si el sector agroindustrial cuenta con fuentes de financiamiento para su proceso productivo, a través de las instituciones financieras.		0.5	
Canales de Distribución y Consumidores	de y	Relacionados con la comercialización de los productos y la potencialidad de mercado para cierto producto.		0.5	
Innovación, ciencia y tecnología		Asegura el crecimiento continuo que debe presentar un <i>clusters</i> , para ser considerado un <i>clusters</i> en crecimiento, el mayor tiempo posible y no pasar la barrera del declive prematuramente.	0		
Proveedores de infraestructura especializada	de	Importante al considerar que un <i>cluster</i> debe contar con una infraestructura adecuada para la producción, es por ello que se requiere que esta sea especializada.	0		
Gobierno Central		Apoyo gubernamental para desarrollar un <i>cluster</i> .		0.5	
Agencias ambientales		La producción de un sector agroindustrial no debe afectar al medio ambiente.	0		
Asociaciones comerciales		Los sectores agroindustriales para potenciarse como un <i>cluster</i> deben contar con asociaciones comerciales .		0.5	
Conectividad		Conectividad adecuada, para el transporte de productos .	0		

Esta tabla clasifica en escala binaria el nivel de evolución de los distintos factores relevantes en la implementación de un cluster

Fuente: Elaboración propia: 2009.

Para que un sector sea considerado como un cluster, deberá contar con 5 clasificaciones positivas y no más de 2 clasificaciones negativas(0).-

POTENCIALIDAD DEL SECTOR PARA UN CLUSTER

A continuación se señala una serie de parámetros de medición que para esta investigación son relevantes. Con ellos, se pretende comprobar qué sector de la agroindustria regional posee mayores proyecciones para desarrollarse como un *cluster* agroindustrial en la región de Coquimbo. Estos parámetros están clasificados por categorías medidas a través de evaluaciones de 0 a 1 para cuantificar el nivel en que se encuentra el parámetro. La evaluación y determinación del nivel correspondiente, se hizo a partir de la revisión bibliográfica y de entrevistas abiertas.

Tabla N°4 Parámetros de Medición para determinar la potencialidad para un cluster

PARÁMETROS	DESCRIPCIÓN	NIVEL		
		BASICO	MEDIO	AVANZADO
Proyectos de I&D	Capacidad de desarrollar proyectos de inversión en su área para lograr un desarrollo económico propicio para la región.	0		
Proveedores de Insumos	Esto tiene relación con los proveedores de fertilizantes, maquinaria, infraestructura de riego, entre otros, que aseguran el proceso de cultivo.			1
Potencial de Mercado	Condiciones de mercado que permiten asegurar la proyección de un <i>cluster</i> , todo esto principalmente relacionado con la demanda por el producto éste posea.		0.5	
Ventajas Agro-climáticas	Relacionado con las potencialidades que posee la región en cuanto a características climáticas, para el desarrollo adecuado de los diferentes cultivos.			1
Disponibilidad de Materias Primas	Relacionado con el aseguramiento de semillas, plantas y todo tipo de materia prima que asegura la futura producción.		0.5	
Ventajas Acuerdos Comerciales	Relacionado con los tratados de libre comercio que tiene Chile, y el mercado externo que es mayor, por lo que se requiere de cubrir las necesidades de los diferentes mercados internacionales.			1
Conectividad	Relacionado con la condición de poseer una conectividad adecuada, tanto como para el transporte como la comercialización de los productos, entre las localidades de la región.	0		
Asociaciones Comerciales	Pretende determinar el nivel de asociatividad existente entre las empresas del rubro, así asegurar la real potencialidad de un <i>cluster</i> en cada sector,	0		
Personas	Este parámetro tiene como fin lograr determinar la participación de personas, tanto calificadas como no calificadas, que son requeridas para el buen funcionamiento de un eventual <i>cluster</i> agroindustrial.		0.5	

Esta tabla determina el nivel de evolución de los factores que determinan la potencialidad de un cluster.-

Fuente: Elaboración propia: 2009.

Esta tabla muestra la evaluación de cada variable relevante para la potencialidad de un cluster. Para que un sector sea considerado como potencialmente apto para implementar un cluster, deberá contar con 5 clasificaciones positivas (1) y no más de 2 clasificaciones negativas, (0) de cada uno de estos factores aplicados a dicho sector.-

RESULTADOS EMPIRICOS

Hipótesis de Investigación

H⁰: Existen las condiciones para implementar clusters agroindustriales en la Región de Coquimbo.

H^a: No existen las condiciones para implementar un clusters agroindustriales en la Región de Coquimbo.

Se rechaza la hipótesis nula, esto es validado mediante el análisis FODA y el análisis de los Factores Críticos, los cuales arrojan que la región no posee características básicas para implementar clusters agroindustriales, validando en consecuencia la hipótesis alternativa.

Sin embargo, utilizando instrumental estadístico (modelo SPSS aplicado al análisis de conglomerados), y dados el coeficiente de empleo, productividad y competitividad, es posible detectar que existe potencialidad para organizar clusters agroindustriales, principalmente en base a la probable existencia de algunos factores complementarios para clusters de una misma área productiva, aunque de distinto sector. Los resultados de este análisis se muestran a continuación, (Tabla N°11 y N°12)

Tabla N° 5 Matriz de distancias

Caso	Distancia euclídea al cuadrado				
	1	2	3	4	5
1	,000	4075,000	1975,000	21550,000	20225,000
2	4075,000	,000	4600,000	13975,000	16150,000
3	1975,000	4600,000	,000	16875,000	13550,000
4	21550,000	13975,000	16875,000	,000	3825,000
5	20225,000	16150,000	13550,000	3825,000	,000

Esta es una matriz de disimilaridades que muestra el nivel de aproximación entre los distintos cluster.

Fuente: Análisis estadístico .Jorge Rojas L 2009

Tabla 6: Vinculación promedio (Inter-grupos). Historial de conglomeración

Etapa	Conglomerado que se combina		Coeficientes	Etapa en la que el conglomerado aparece por primera vez		Próxima etapa
	Conglomera do 1	Conglomera do 2		Conglomera do 1	Conglomera do 2	
1	1	3	1975,000	0	0	3
2	4	5	3825,000	0	0	4
3	1	2	4337,500	1	0	4
4	1	4	17054,167	3	2	0

Esta tabla identifica los niveles de agrupación de los clusters, destacando el Cluster 1 y Cluster 3

Fuente: Análisis estadístico Jorge Rojas L 2009

CONCLUSION

Luego de haber identificado los cinco sectores agroindustriales: Oliva, Vino, Pisco, Conservas y Deshidratados, se determinó que no existen *clusters* agroindustriales en la Región, resultado de la medición de los parámetros basados en la investigación de campo, de los cuales solo uno de ellos tiene nivel avanzado, cuatro en nivel medio y los cuatro restantes en nivel básico, sin embargo para formar un cluster agroindustrial el sector del aceite de oliva es aquel que posee mayor potencialidad, seguido por los sectores del vino y pisco.

Además, la matriz de análisis estadístico muestra que dados los actuales coeficientes de empleo, productividad y competitividad, existen condiciones de complementariedad entre el cluster del pisco y el de aceite de oliva, lo cual podría explicarse por algunas condiciones de gestión que son complementarias para ambos casos.

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CONSTRUCCIÓN DE UN NUEVO MODELO EDUCATIVO EN EL CESUES Y EVALUACIÓN DE SUS RESULTADOS A PARTIR DE UN ESTUDIO DE DESERCIÓN ESCOLAR

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RESUMEN

El Centro de Estudios Superiores del Estado de Sonora (CESUES) es una Universidad que ha vivido cambios transcendentales como institución educativa, entre ellos la implementación de un Nuevo Modelo Educativo denominado “Enface”, ya que los ejes fundamentales, bajo los cuales se articula dicho modelo, son tres: Enfoque centrado en el estudiante y aprendizaje, basado en competencias profesionales, y flexibilidad curricular y académico administrativa. El objetivo de este documento es exponer el proceso metodológico que se ha llevado a cabo para la elaboración e implementación del Modelo y como a través de un estudio, para evaluar el nivel de deserción escolar de esta institución se verifica una parte de los objetivos iniciales de dicho modelo, es decir se esperaba que con la implementación del nuevo modelo, el nivel de deserción escolar disminuyera con respecto a otros ciclos escolares donde se trabajaba con un modelo educativo tradicional. Por lo que también se exponen los resultados de un estudio de deserción, los cuales se relacionan con la implementación del modelo Enface, como forma de evaluar y sugerir mejoras al mismo.

INTRODUCCIÓN

El presente trabajo tiene como finalidad describir la metodología aplicada por el Centro de Estudios Superiores del Estado de Sonora, para la elaboración e implementación del modelo educativo denominado “ENFACE”, como una forma de explicar las expectativas que se tienen por parte de la institución sobre dicho modelo, para mejorar indicadores como el desempeño académico de los alumnos y deserción escolar, por mencionar algunos. No obstante y a pesar de que el modelo solo tiene cerca de tres años de implementarse, se investigó el nivel de deserción escolar a través de un estudio de caso de la Licenciatura en Comercio Internacional en la Unidad Académica Hermosillo del Centro de Estudios Superiores del Estado de Sonora, durante el período escolar 2009-1. Para el estudio de este caso, se realizó una investigación documental sobre los artículos y documentos oficiales publicados por esta institución educativa y como docentes de esta universidad, hemos sido partícipes de la aplicación de este modelo así como de los diferentes trabajos, cursos y talleres tomados como parte de la capacitación necesaria previa a la elaboración e implementación del Modelo. La segunda parte de esta investigación, es de campo y de tipo cuantitativa, ya que se presentan los resultados de un trabajo estadístico realizado sobre deserción estudiantil en el Centro Educativo, obtenidos a partir del análisis de la encuesta diseñada para este propósito. Estos resultados muestran que la población del CESUES al ingresar a la institución llega con condiciones desfavorables para realizar estudios en un porcentaje aproximado al 30%, que inciden en la deserción: tales como, alumnos que trabajan y estudian simultáneamente, que pertenecen a familias con niveles socioeconómicos medio y bajo, y/o viven fuera de una estructura familiar nuclear. Sin embargo, los factores personales no son los únicos que inciden en la deserción escolar, debido a que se combinan con los factores de tipo académico e institucional.

REVISIÓN LITERARIA

Desde finales del siglo XX, la educación de todos los niveles es objeto de atención prioritaria en la mayor parte de los países, en virtud del reconocimiento de su importancia estratégica en la transformación de la sociedad y de los individuos para asumir los retos que el nuevo contexto nacional e internacional presenta. Las instituciones de educación superior han emprendido importantes procesos de cambio de sus modelos educativos, incorporando innovaciones surgidas de los avances de los distintos campos de conocimiento con el propósito de lograr mayor pertinencia y calidad en su funcionamiento. De ahí, que varias instituciones obtén por cambiar los patrones tradiciones de enseñanza y planten es sus Planes Institucionales la creación de nuevos Modelos Educativos. No obstante, la teoría plantada por los diversos autores expertos en el tema, no puede llevarse a aplicar como receta de cocina y cada institución educativa deberá adaptar y crear el Modelo Educativo de acuerdo a sus recursos.

Ya que a través de los últimos años han tomado mayor relevancia los programas y sistemas nacionales para evaluar y acreditar la educación superior, se ha vuelto imperante realizar los cambios necesarios y adoptar algunas de las acciones encaminadas a mejorar la calidad de la educación y de los programas académicos. Atendiendo estas exigencias, CESUES en el año del 2005 inicio los trabajos preliminares a la creación de un Nuevo Modelo Educativo, con la conformación de un Equipo de Trabajo, formado por autoridades y docentes de esta institución educativa.

No obstante las altas expectativas sobre los resultados futuros del modelo ENFACE, específicamente sobre la calidad de la educación y la generación de recurso humano, no se puede asegurar el éxito rotundo, por ello y como parte de un trabajo de tesis de maestría de la profesora Bertha Ojeda García, se estudio el grado de deserción de los alumnos que estaban cursando el segundo semestre de la Licenciatura en Comercio Internacional, como una forma de evaluar parcialmente los resultados de dicho modelo.

La deserción estudiantil se presenta tanto en universidades públicas, como en las privadas, siendo muy diferentes los factores que afectan al educando en cada una de ellas y que provocan el abandono de los estudios. En México existen resultados al respecto, que provocan que se reflexione acerca de lo que está sucediendo en las universidades. En el Estado de Sonora, al igual que lo reportado en el resto del país, se han realizado muy pocas investigaciones acerca del abandono de los estudios, particularmente se encuentra el realizado a nivel bachillerato por Valdez, *et al* (2008), donde se manifiesta que el nivel de deserción estudiantil, en esa etapa, es del 16.5%. También se encuentra un estudio realizado en el 2007 por la Universidad de Sonora, a nivel licenciatura, donde se encontró, en la cohorte 2005-2, un 12.8% de deserción, hasta la fecha en que efectuó la investigación (Pacheco y Burgos, 2007)

En el Centro de Estudios Superiores del Estado de Sonora (CESUES), no existen estudios profundos acerca de este tema, sin embargo, sí se cuenta con datos sobre la matrícula de alumnos en cada ciclo escolar, con lo que es posible obtener porcentajes de retención y deserción para cada uno de ellos, de tal manera que, el índice de deserción es muy variable, los porcentajes van desde el 7% al 17%, aproximadamente, durante los últimos siete años. En el período 2008-1, se tuvo un 11.03% de deserción en todas las Unidades Académicas de la Universidad.

En la carrera de Licenciado en Comercio Internacional (L. C. I.), que se encuentra en la Unidad Académica Hermosillo, para esta licenciatura, se cuenta con datos muy interesantes acerca de las generaciones del 2005, 2006 y 2007. El total de alumnos de esas tres generaciones inscritos en el período 2007-2, es de 416 y al 2008-2, se tienen 346, con lo que se puede calcular su índice de retención en el último año, obteniéndose 83.17%, de tal manera que el índice de deserción de las últimas tres generaciones, en el último año es del 16.83%, que es un dato que cae dentro del intervalo que se maneja para la universidad y también para la unidad académica. Además, en el período 2008-1 se tuvo un índice de deserción del 15.74%; esto, si se toma en cuenta a todo el alumnado de la carrera. Por otra parte, si

estos datos se manejan desde otro punto de vista, se puede ver que los índices de deserción por generación (considerando las del 2005 al 2007), desde su ingreso hasta el 2008, son más elevados que los porcentajes mostrados anteriormente. Es importante mencionar que para realizar todos los cálculos anteriores, fue necesaria la aportación de información por parte del Departamento de Control Escolar de CESUES Unidad Académica Hermosillo.

Los datos anteriores desalientan considerando que en la institución y específicamente en la Unidad Académica Hermosillo, se han hecho esfuerzos para lograr incrementar la retención, a través de la implementación de una serie de programas que buscan dar apoyo integral al estudiante. La propuesta de este trabajo es que para lograr la retención del estudiante es necesario conocer cuál es el perfil del alumnado que pertenece a esta licenciatura; qué impacto tiene en la vida del estudiante, la deserción de la universidad; cómo afecta a la institución la deserción de alumnos; cómo se puede disminuir el índice de deserción y por ende, aumentar el índice de retención de estudiantes.

METODOLOGÍA

Modelo Educativo ENFACE

Se entiende el modelo educativo en CESUES como la representación de un conjunto de elementos interrelacionados entre sí de manera sistémica para producir resultados de carácter educativo y que incluyen el ideario, los valores y propósitos institucionales que definen el individuo que se pretende formar y a partir del cual se diseñan estrategias curriculares, didácticas y de infraestructura sustentadas en la organización y normatividad académico administrativa de la institución. (Nuevo Modelo Educativo, Documento Ejecutivo preliminar, CESUES, Hermosillo, Sonora, Junio 2006.)

Para el CESUES, la incorporación del enfoque centrado en el estudiante y en el aprendizaje como uno de los ejes del cambio de su modelo educativo permite que el estudiante logre aprendizaje significativo en dos vertientes estrechamente vinculadas: a) la adquisición de los contenidos propios de la formación profesional y b) aprender a aprender. Esto se traduce, concretamente, en la incorporación de nuevas formas de abordaje del proceso educativo. El Modelo adopta el enfoque por competencias profesionales con la intención de lograr la pertinencia académica, profesional y social de la propuesta curricular. La competencia profesional se entiende como la capacidad de un sujeto para realizar una función o actividad a partir de la integración de los conocimientos, habilidades, actitudes y valores requeridos para ella, considerando ciertos parámetros deseables en su ejecución. Los programas educativos del CESUES están diseñados con base en dos niveles de competencias: Las Genéricas y las específicas, mientras que la flexibilidad curricular se define, como el proceso mediante el cual se incorporan progresivamente diversos elementos académicos y administrativos orientados a garantizar condiciones favorables al ingreso, permanencia, desarrollo y egreso de los jóvenes. (Nuevo Modelo Educativo, Documento Ejecutivo preliminar, CESUES, Hermosillo, Sonora, Junio 2006.)

Para la creación e implementación de este modelo, se realizaron varios estudios de diagnóstico, destacando la participación del sector empresarial, estudiantil y de la ciudadanía en general, de los que se recogieron importantes puntos de vista, a través de encuestas y grupos focales.

Metodología De La Investigación Sobre Deserción En El Modelo Educativo

Esta investigación fue de tipo no experimental-transeccional-descriptiva; no experimental, porque no hay manipulación intencional de las variables, dicho de otra manera, únicamente fue una observación de la evidencia, para después examinarla a profundidad; transeccional o transversal, puesto que se realizó en un solo momento, es decir, se aplicó una encuesta una sola vez, en un tiempo predeterminado, también se realizó una entrevista a alumnos por única ocasión; descriptiva, ya que se colocó a una muestra de

alumnos en varias variables para describir a la población de estudio. Se manejó el enfoque cuantitativo, debido a que se realizó un análisis de alumnos que pertenecen a una población grande, formada por 138 individuos. La herramienta básica que utiliza este paradigma para analizar los datos es la estadística; el método que predomina es el hipotético deductivo, (Hernández Sampieri *et al*, 2006:5; León y Montero, 1997).

Los estudiantes que forman parte de la población de estudio, se encontraban cursando el segundo semestre de la licenciatura en Comercio Internacional, durante el período 2009-1 y que corresponden a una porción del alumnado que se encuentra en riesgo de abandonar los estudios, debido a que es en ese período cuando se presenta con mayor frecuencia la deserción escolar (Himmel, 2001:93). Se tomó en cuenta que el tamaño de la población de estudio es de 138 individuos para calcular el tamaño de la muestra, con un margen de error del 5% y un nivel de confianza del 95%. El tamaño de la muestra resultó de 102 individuos. Una vez que se realizó el cálculo anterior, se procedió a seleccionar a las personas a través de un proceso aleatorio simple.

RESULTADOS DE DESERCIÓN EN CESUES DESPUÉS DE LA APLICACIÓN DEL MODELO ENFACE

En esta sección se hace referencia a los resultados obtenidos del estudio estadístico y muestreo aplicado a los alumnos de segundo semestre durante el ciclo escolar 2009-01, en la unidad académica Hermosillo, del Centro de Estudios Superiores del Estado de Sonora, donde entre otras cosas se obtuvo la siguiente información: El promedio de edades de la población de estudio es de 20 años, con una desviación estándar de 2.9 años; lo que significa que un alto porcentaje de los alumnos que ingresan a esta licenciatura en CESUES acaban de egresar de educación media superior. Se encontró que el 79.38% de los estudiantes que ingresan a CESUES proceden principalmente de tres ciudades del estado: Hermosillo, Guaymas y Empalme. El 27.84% de los estudiantes cuenta con un empleo, laborando en promedio 25.5 horas a la semana con una desviación estándar de 14.03 horas. De los estudiantes trabajadores, el 52.2% refiere que trabaja para tener independencia económica, el 34.8% manifiesta que lo hace para sostener sus estudios, 8.7% para ayudar al gasto familiar y 4.3% para sostener a su familia.

La mayoría de los estudiantes hacen referencia a que viven con ambos padres y éstos son el 69.07%; el 4.12% vive en familias monoparentales sostenidas por la madre. Por otra parte, el 16.5% se ve en la necesidad de vivir con un familiar; un 2.06% vive con su cónyuge y se encontró que el 5.16% vive solo. Estos porcentajes sugieren que una vez más aproximadamente el 30% de la población estudiantil que ingresa a CESUES no forma parte de una familia nuclear. El 85% de los jóvenes que estudian la carrera de Comercio Internacional, son de clase media, media baja o baja, lo cuál pudo ser un factor de riesgo para que se presente la deserción de la licenciatura, como lo indican otros investigadores.

Por otro lado, la mayor parte (un 79%) de los estudiantes de la carrera de L. C. I. son egresados de preparatorias oficiales. Terminaron este nivel de escolaridad con un promedio de 8.4 con desviación estándar de 0.65. En cuanto a la elección de CESUES como primera institución de nivel superior, únicamente el 56.7% de la población de estudio afirmó que esta Universidad sí fue su primera opción, lo cual indica que para el 43.3% ésta fue su segunda o tercera opción. También se encontró que los alumnos piensan que lo que provoca mayores problemas en el aprendizaje es, en orden de importancia, los hábitos de estudio de los alumnos, la cantidad de tareas, los sistemas de evaluación, la carga excesiva de materias y la actitud de los profesores, tomando como referencia la respuesta que otorgaron en primer lugar a cada uno de esos aspectos.

CONCLUSIONES

La población del CESUES llega en un porcentaje aproximado del 30% con condiciones que favorecen la deserción: trabajan y estudian simultáneamente, pertenecen a familias con niveles socioeconómicos medio y bajo, y/o viven fuera de una estructura familiar nuclear. Para el 19.6% de los estudiantes que ingresan a CESUES su carrera no es la primera opción elegida, sino la segunda por lo que la deserción puede manifestarse por una orientación vocacional inapropiada y que a esto se suma que algunos de ellos expresan insatisfacción con los docentes, con el modelo pedagógico de la escuela y en términos generales con la carrera, porque no es lo que ellos esperaban. Si bien el perfil de los estudiantes que ingresan a la carrera de Comercio Internacional en la Unidad Académica Hermosillo, refleja la necesidad de trabajar sobre los programas y mecanismos escolares, así como sobre los modelos pedagógicos y de evaluación que aplican los docentes; también se observa que los factores de naturaleza personal no son en sí mismo la causa única y directa de la deserción de estudiantes; es importante observar que la combinación de factores de naturaleza académica e institucional cobran fuerza en este estudio.

El CESUES tiene frente a sí la tarea de un nuevo ejercicio de comprensión e interpretación de las necesidades educativas de los jóvenes y la sociedad, ya que ahora reciben estudiantes-padres, estudiantes-trabajadores, estudiantes de diversos estratos sociales, estudiantes críticos y estudiantes con intereses fuera de las instituciones educativas. Para esta población los mecanismos de enseñanza, diálogo y evaluación unilaterales, convencionales, centrados en la perspectiva del maestro como experto, resultan además de impertinentes difíciles de sobrellevar.

Si bien el perfil de alumnos que recibe el CESUES tiene rasgos particulares, estos últimos no difieren en gran medida de los rasgos que presentan estudiantes de un gran número de Instituciones Educativas en el Estado y de acuerdo a los resultados de este estudio, tampoco muestran un impacto determinante en su decisión de permanecer o dejar la carrera, es probable entonces que una explicación más fina de los factores de deserción de los estudiantes de Comercio internacional del CESUES, se encuentre fuera de las aulas y no necesariamente depende de la calidad del modelo educativo que aplique la institución, no obstante todos estos señalamientos planteados en este documento servirán para la mejora continua de dicho modelo educativo.

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LAS PYMES EN EL MUNDO DEL COMERCIO ELECTRONICO, LA CREATIVIDAD, Y SERVICIO A TRAVÉS DE UN CASO DE ÉXITO “LA CASONA DEL PERFUME”

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RESUMEN

En el proceso de globalización que vivimos ha obligado a las empresas a diversificar mercados y utilizar medios que les permitan la mayor difusión y promoción de sus productos o servicios a un menor costo y riesgo, como es el caso del comercio electrónico (e-commerce), que obliga a los negocios a eficientar su cadena de abastecimiento para brindar un mayor valor agregados en las transacciones. Esta herramienta actualmente es utilizada, por algunos pequeños empresarios, que les permite acceder a mercados con recursos limitados, como es el caso de la Casona del Perfume, empresa dedicada a la compra - venta de perfumes de menudeo y mayoreo, que aun año de la implementación de esta estrategia de comercialización electrónica a crecido gracias a la combinación del uso de la tecnología, creatividad y sobre todo el servicio al cliente.

INTRODUCCIÓN

Las pequeñas y medianas empresas (pymes) actualmente se ven amenazadas por las grandes empresas, que cuentan con una marca posicionada, prestigio, estructura, innovación, personal calificado, servicio, filosofías de mejora continua y sobre todo capital para invertir, situación que ha obligado a los pequeños empresarios a buscar opciones que le permitan sobre llevar esta situación. Para lograr salir adelante, las pymes requieren combinar estrategias que les permitan incrementar sus ventas, por lo que en este trabajo se presentan los resultados de la combinación del uso del comercio electrónico, la telefonía, creatividad, servicio y sobre todo liderazgo para crecer. Ya que para comprar un bien o un servicio no es necesario salir a la calle para encontrar el producto perfecto, simplemente se necesita tener acceso a internet para encontrar un producto o servicio específico, debido a que esta herramienta acerca a los clientes a una galería de productos y servicios que pueden evaluar en tan solo unos minutos. Además es un giro que permite ser uno su propio jefe administrar las horas que se trabajan y además de decidir cuánto ganar. En este documento se encontrará información de la situación actual del mercado del comercio electrónico en América Latina, el proceso de desarrollo y evidencias sobre el buen funcionamiento de esta estrategia, así como un caso de éxito de “La Casona del Perfume” es empresa que se dedica a la comercialización de mayoreo y menudeo de perfumes originales a través del internet.

Marco Teórico.

El comercio, es una de las actividades ancestrales del ser humano, el cual consiste en el proceso o mecanismos necesarios para la compra venta de bienes o servicios, desde su producción hasta el cliente final, implicando la investigación de mercado con el fin de interpretar los deseos del consumidor, la publicidad que anuncia la existencia del producto, la posibilidad de adquirirlo, y en que lugar, a la vez que se utilizan los métodos de persuasión, la venta al por menor y finalmente, la adquisición por parte del público. Actividad que ha cambiado constantemente de modalidad como la venta por catalogo en los 20s, los anuncios en la televisión y 1989 aparece un nuevo servicio, la WWW (World Wide Web, Telaraña Global), permite acceder a la modalidad de *E-Commerce*, el cual Comprende la compra, venta,

marketing, y servicios para productos o servicios por medio de redes de computadoras. Se puede ver como aplicaciones e-business aplicadas a las transacciones comerciales.

(<http://www.monografias.com/trabajos36/e-business-e-commerce/e-business-e-commerce2.shtml>)

No es otra cosa que, todas las actividades relacionadas para la realización de la gestión de negocios: ofrecer y demandar productos y/o servicios, buscar socios y tecnologías, hacer las negociaciones con su contraparte, seleccionar el transporte y los seguros que más le convengan, realizar los trámites bancarios, pagar, cobrar, comunicarse con los vendedores de su empresa, recoger los pedidos. Utilizando a la red como medio para facilitar el intercambio de bienes y servicios. Que consiste en que el negocio pone en línea su catalogo de productos, el clientes los visualiza, selecciona y formaliza la adquisición de productos o servicios ofrecidos en línea. Siendo un acceso abierto a sus potenciales clientes a una enorme vidriera virtual, así como también, renovar estos productos, dialogar con sus clientes y por lo tanto ajustarse a sus necesidades En la actualidad, existe una gran cantidad de empresas que se dedican a esta actividad, quizás el caso más conocido sea el de "*Amazon.com*" el cual es un sitio web que inicialmente se diseñó para la venta y distribución de libros a través de este medio y en donde actualmente un usuario cualquiera puede adquirir artículos de casi cualquier tipo, los mismos que llegan a vuelta de correo, prácticamente a cualquier lugar del mundo, después de la respectiva confirmación de la venta.

Situación Actual Del E-Commerce.

Esta tendencia crece de forma acelerada. De acuerdo al estudio de comercio electrónico a consumidores en América Latina presentado por Visa de 2005 a 2007 estas adquisiciones crecieron un 121% llegando a US\$10980 millones, entre los países que lideran este crecimiento acelerado están Venezuela, que creció en una tasa de 224%, seguido por Chile con un 183%, México con un 143% y Brasil con 116%. Las proyecciones para este año se estiman una facturación de US\$30,000 millones. El crecimiento de las compras por internet ha logrado que las oportunidades de negocio virtuales usen hasta un 200% mas lucrativas que las que arrancan en locales convencionales debido al ahorro que significa la renta de instalaciones, así como el número de clientes que es posible captar con la comercialización, debido a la ventaja que se puede encontrar a cualquier hora y los 365 días del año.

El acceso a la Web en el país no se detiene. La Asociación Mexicana de Internet (AMIPCI) revela que en el país existían un total 27,6 millones de internautas al cierre del 2008, cifra que representa un crecimiento de 16.4% en relación con el año anterior que se registraban un total de 23.7 millones de Usuarios.

Implementación Del Ecommerce.

A pesar de la información que hay en los medios de comunicación de las ventajas de este sistema, son pocos los pequeños empresarios que se animan a utilizarlo, muchos por desconfianza o por desconocer el procedimiento de implementación. Por lo anterior, para iniciar con el pie derecho en el mundo del Internet, que es todo un reto se puede sortear con las siguientes indicaciones en relación a la experiencia obtenida:

1. Establecer un plan de negocios. Donde quede muy claro cual será nuestra visión y misión y en base a esto determinar todas las líneas de acción a través de este medio.
2. Verificar costos. En México el registro de un dominio así como un hospedaje tiene un precio que varía de los 1500 a los 5000 anuales, que dependerá si requieres servicios adicionales como mayor capacidad, cuentas de correo electrónico entre otros el precio se eleva.
3. Muestra confiabilidad. Se debe de genera la confianza entre el cliente y el negocio sobre la legitimidad de la empresa, se debe adoptar un certificado de calidad que pueda respaldar al consumidor, debido a que un alto porcentaje de los clientes no quiere proporcionar sus datos de sus tarjetas de crédito, Se recomienda que obtengas el sello de confianza de la AMIPCI, que es un distintivo electrónico con un certificado digital adjunto, que reconoce a los negocios que promueven

- el cumplimiento de la privacidad de la información y están legítimamente establecidos. (<http://www.sellosdeconfianza.org.mx/comoobte.php>)
4. Adopta variedad de formas de pago. Como depósito bancario, transferencias o pago por tarjeta de crédito, se recomienda que sean todas, para brindar mayores opciones al cliente. Hay empresas que ofrecen el servicio a cambio de un porcentaje mínimos de las ventas como PayPal (www.paypal.commx) o Dinero Mail (www.dineromail.com) como medios mas baratos para recibir los pagos de los clientes con una tarjeta de crédito, debido o cuenta bancaria o bien verifique con su banco si ofrece el servicio de pago en línea con un costo del 1 al 3% del valor total de la transacción.
 5. Facilita las adquisiciones. Añadir a la página el carrito de compras que le permita la fácil visualización de los productos comprados, precios, impuestos, forma de pago y envío.
 6. Adopta tu espacio. Ya sea en tu casa, un espacio donde se tengan los anaqueles para organizar el inventario, mesa de trabajo, computadora con acceso a internet.
 7. Telefonía móvil, como el objetivo de este negocio es ahorrar y brindar servicio, se debe de contar con un teléfono con oficina móvil con un costo de 800 pesos mensuales.
 8. Vende servicio. Establece un sistema de suministro como en la entrega para que siempre se tenga disponibilidad y cumplimiento en las ordenes en tiempo y forma.
 9. Aprovechar las redes sociales. Como hi5, facebook, metroflog, myspace, twitter, para poder llegar al corazón de los clientes.
 10. Utiliza telefonía. Las compañías de celular y radios, ofrecen el servicio de mensajería que su precio varía en relación a las necesidades del cliente de 3000 a 6000 pesos, medio que se puede promocionar la pagina.
 11. Plan de mercadotecnia. Se considera el costo de 3000 a 5000 pesos por posicionamiento en los principales buscadores como google o yahoo que permita aparecer como primera opción en la búsqueda.
 12. Tramitología. Únicamente se debe de preocupar por registrar la empresa en la Secretaria de Hacienda y Crédito Público (SHCP) para la impresión de facturas que requerirán los clientes.
 13. Marcas. Registrar ante el Instituto Mexicano de Propiedad Intelectual (IMPI).
 14. Diversificar la oferta. Las tiendas *on line*a, vende innovación, razón por la que se debe de diseñar un catálogo amplio de alternativas que puedan segmentar en rublos y generar el interés del cliente.

Son los procedimientos mínimos que cualquier empresario que este dispuesto a incursionar en este medio debe de tomar en cuenta.

Caso de éxito

En la ciudad de Hermosillo, Sonora, hace cinco años aproximadamente una recién egresada decidió incursionar en el mundo de los negocios, empezó con la venta de varios productos utilizando la estrategia de venta de puerta a puerta, al evaluar situación implicaba mucho tiempo, desgaste de recursos, se decidió por el sistema de *network*, con los cuales siguió trabajando hasta el año pasado. Sin embargo, ella sentía que su crecimiento era poco, así decidió enfocarse a uno de sus productos que es la comercialización de *perfumes originales*, para lo cual realizó un estudio de mercado que consistió en la evaluación de dos alternativas, una de ellas era el establecimiento fijo, en el cual determino que las dos es una buena opción, sin embargo los costos de arrancar el proyecto eran demasiado alto, principalmente la renta o compra del local que representarían un 15 a un 25% de las utilidades, empleados, infraestructura y sobre todo el posicionamiento de la empresa en el mercado.

La otra opción era utilización de la *web*, se creo una página como simple medio de promoción al negocio que ya se tenía, pero el mismo mercado, obligo en un año a utilizar todo el sistema del *e-commerce*, la creatividad y la mejora del servicio. Primero, se tuvo que analizar toda la cadena de abastecimiento, hacer convenios de colaboración con los proveedores, bajar precios, aumentar líneas de crédito y sobre todo servicio, en el cual se redujera el *lead time* de 15 a 5 días, puesto en frontera.

Además se trabajo con la reducción de tiempo tanto con el agente aduanal y líneas transportistas, con la finalidad de ofrecer un mejor servicio de entrega. Se evaluó las diversas opciones formas de pago para el consumidor que se encuentran en el mercado, utilizando el punto de venta bancario a través de Internet y las promociones de 3 hasta 12 meses sin intereses. Al mismo tiempo, se iniciaron los servicios programación, diseño, hospedaje y asesoría de la página, en la cual se cuenta comunicación con los proveedores tanto de producto como de servicio de logística y aduanales, estadísticas, monitoreo de envíos y pagos.

Cuando la logística se concluyo, empezó con el programa de promoción, el cual se hacen convenios con empresas y sindicatos de la localidad para que sus empleados, visualicen los productos, comparen, ordenen y se les haga descuentos por nómina. Actualmente se están trabajando con convenios de colaboración con empresas e instituciones públicas, para la publicidad de la página en sus eventos.

Se utiliza la promoción por medio de telefonía, donde se envían a los usuarios mensajes de promociones y descuentos, servicio que es muy económico y que tiene gran impacto en los clientes meta. Lo anteriormente expuesto, son algunas de las actividades que se han realizado para el funcionamiento del negocio, que a un año de funcionamiento del negocio ha crecido sus ventas en un 173% en relación a las ventas del 2008, con una reducción del 63% de los costos de operación y sobre todo es un buen escaparate para el posicionamiento de la empresa y poder establecerse en un futuro no muy lejano.

CONCLUSIONES

Las empresas virtuales son una excelente oportunidad para aquellas empresas que deseen atraer clientes, generar una buena comunicación a con sus proveedores y generar un posicionamiento en el mercado.

Permite a las pequeñas empresas acceder al mercado global. Ya que estos, tradicionalmente han sido incursionado por aquellas empresas multinacionales, abriendo el acceso a las pymes que no cuentan con los recursos necesarios para funcionar en el extranjero. El crecimiento de las compras desde Internet, provoca una disminución en los precios, y en consecuencia, una reducción en costos, sobre todo el servicio al cliente, aumentando la necesidad de la entrega rápida y directa. La cadena de valor será cada vez menos tolerante con la necesidad de inventarios y almacenamiento. Será inevitable el incremento de la competencia, así como de la necesidad de dinero electrónico.

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DIRECCION ESTRATÉGICA SECTORIAL PARA LA INTERNACIONALIZACIÓN DE MERCADOS DE LAS COOPERATIVAS. ACEITE DE OLIVA

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RESUMEN

Durante los últimos 200 años el sector oleícola ha sucumbido al crecimiento exponencial de la superficie cultivada en general y la dedicada a la explotación oleícola en particular. Este crecimiento de superficie cultivada, y sobre todo el liderazgo mundial en producción de Aceite de Oliva provoca que se tenga que diversificar el riesgo en los mercados, para asegurar que la venta de la producción, si un mercado disminuye de forma brusca, no provoque una carencia de alternativas para la venta de su producto. El sector cooperativo en España es en muchos casos un claro representante de la industria del medio rural, y en muchos casos es la verdadera razón del desarrollo rural en esas zonas, sin el cual, perdería un gran aporte económico para el mantenimiento de la renta per capita de los habitantes de esas zonas. El sector oleícola, aunque suponga apenas el 5% del mercado mundial de grasas vegetales, necesita de una apertura a nuevos mercados internacionales, y la estrategia, en momentos de claros síntomas de crisis económica mundial, provocan que se basen en determinaciones que eviten altas cuotas de riesgo, pero que aporten una rentabilidad que permita la estandarización de ese mercado para que en momentos de bonanza económica permitan una mejora de las condiciones alcanzadas en este momento. Este trabajo trata de mostrar las Oleoestrategias, estrategias del sector oleícola para el desarrollo de nuevos canales de comercialización internacional que permitan diversificar el riesgo y dinamizar la acción de los intermediarios dedicados a la venta de Aceite de Oliva.

Palabras Clave: Estrategia, comercialización, internacional, Aceite de Oliva, desarrollo.

INTRODUCCIÓN

En un mundo globalizado, y recientemente aceptado, la competitividad de las empresas, sectores y territorios depende de la capacidad de innovación (OCDE: 1999). La innovación comporta un proceso complejo y colectivo en el que los ámbitos rutinarios de la empresa (producción, comercialización, etc.) han adquirido una más que apreciable relevancia. La innovación es entendida como un proceso en el que con frecuencia es necesaria la participación de una pluralidad de actores distintos, que interaccionarían definiendo sistemas de innovación (Lundvall y Johnson: 1994). Por lo tanto el territorio puede propiciar una proximidad geográfica entre actores (Rallet y Torre: 2004) y, sobre todo, unos valores y unas representaciones compartidas que favorezcan la generación de confianza entre dichos actores y, por consiguiente, la cooperación entre las mismos necesaria para generar innovaciones.

El sistema agroalimentario español, y en particular el sistema agroalimentario de Castilla-La Mancha están centrados, mayoritariamente en el sector vitivinícola y el sector oleícola, entre otros, pero destacando estos dos sobre el resto. Como decíamos estos sistemas necesitan innovar para poder competir, y así ha quedado patente en el momento en el que los mercados se han paralizado por causa de la crisis económica mundial en la que vivimos, y que es la primera crisis mundial tras la globalización, siendo estos sistemas los que más han sufrido la paralización de los mercados por la ralentización del consumo por parte de los clientes, y se han tenido que crear mecanismos de cooperación, e incluso ha sido necesaria su creación para el mantenimiento y supervivencia de los sistemas agroalimentarios y de los sectores agrícolas en el medio rural, ya fueran de manera formal o informal (Gallego: 2008) entre

empresas y entre empresas y otros actores (públicos y/o privados) que han sido necesarios para que estos sistemas operen como auténticos sistemas de innovación y no sólo de producción (Cooke et al: 1998).

Las cooperativas desarrollan su actividad económica de acuerdo con unos principios que pueden alimentar el crecimiento de una trama de relaciones socio-económicas (capital relacional) y socio-políticas (capital social) propicias, a su vez, para generar la confianza que requiere la cooperación entre empresas y entre éstas y el sistema científico-tecnológico. Así se podría facilitar la creación de la proximidad organizada (relacional) necesaria para dotar de fluidez a las relaciones entre actores distintos dentro de los sistemas territoriales de producción y de innovación. Pero la presencia de una amplia red de cooperativas también podría definir ciertas inercias y factores de bloqueo.

Este artículo desarrolla y pone a prueba este marco teórico evolucionista tratando de evidenciar cómo la organización y la dinámica innovadora del sistema agroalimentario del sector oleícola (Aceite de Oliva) están significativamente condicionadas por la presencia de las cooperativas almazaras. Las cooperativas son ricas en capital social (Spear: 2001; Morales: 2002; Mugarra: 2005), por tanto, en la medida que el capital social favorece la confianza y la cooperación entre actores, las cooperativas se erigen en estímulo al desarrollo territorial (Mozas y Bernal: 2006). Partiendo de la base que las cooperativas forman parte del entramado institucional que constituye la matriz compartamental de estos sistemas, de lo que es lógico inferir que van a influir en la naturaleza y evolución del proceso innovador. Las cooperativas pueden ser esenciales en el estadio interrelacional de las empresas.

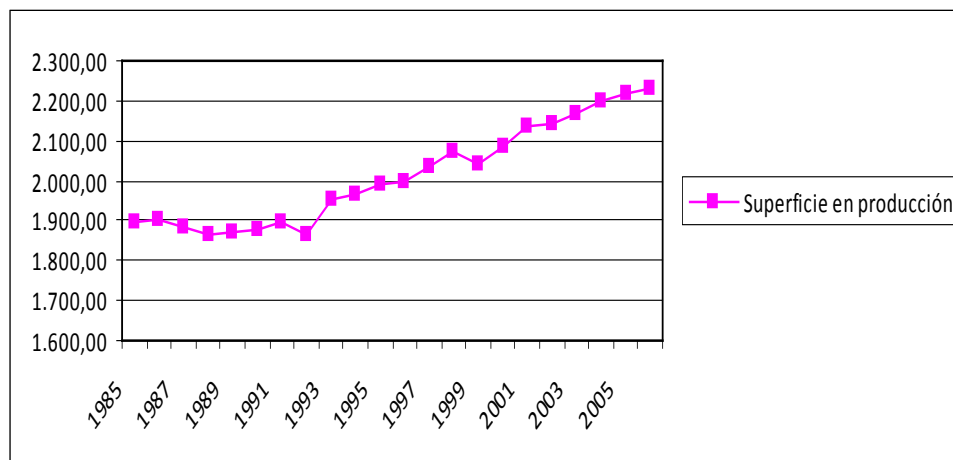
Sistema Agroalimentario: Oleicultura

En este caso el sistema del sector oleícola de un determinado territorio como es la Comunidad Autónoma de Castilla-La Mancha supone en la medida en que integra toda una densa trama de actores que presentan relaciones intersectoriales significativas a lo largo de toda la cadena de valor, a la par que mantienen y conservan una serie de rasgos característicos y diferenciadores que se han mantenido a través de la historia (Rallet y Torre: 2004; Crevoisier: 2004). La organización institucional de la Economía Social es propicia para lograr una adecuada articulación entre el capital relacional y el capital social estimulando así los procesos de innovación y de cambio en el territorio en el que se encuentra asentado el sistema agroalimentario.

El sector del Aceite de Oliva tiene una gran relevancia económica y social en determinadas zonas de la geografía española, en el caso particularizado de Castilla-La Mancha en las zonas en las que predomina siempre se caracteriza por ser medio rural dedicado casi exclusivamente al cultivo de Olivos, y en menor medida vid y cereales. La producción de la oleicultura de Castilla-La Mancha supone el 7% de la producción nacional de Aceite de Oliva, situándose en el segundo lugar por superficie, producción de aceituna y por producción de Aceite de Oliva. Los últimos datos publicados en el Anuario de Estadística Agroalimentaria (2007), establecen la superficie total dedicada al cultivo de aceituna de almazara en España en 2.319,9 mil hectáreas para 2006. En 1985, la superficie destinada al cultivo de olivar de aceitunas de almazara se situaba en 1.929,10 mil hectáreas de terreno, lo que supone un importante incremento de la superficie destinada a este fin, como se puede observar en la *Evolución de la superficie en producción*.

Este incremento de la superficie en producción destinada al cultivo del olivar, pone de manifiesto la importancia de esta actividad agrícola sobre la economía de muchas regiones, y supone además una importante base sobre la que se sostiene el equilibrio ecológico de un gran número de comarcas españolas. El aumento registrado de la superficie en producción del olivo a lo largo de la historia, se ha producido como consecuencia de la sustitución llevada a cabo por el hombre, de la vegetación natural de tipo mediterráneo por este tipo de cultivos.

Gráfico.- Evolución de la superficie en producción.



Fuente: Anuarios de Estadística Agroalimentaria 2008.

Arcas (1999) señala que tanto el clima como el suelo juegan un papel importante en la actividad agraria, limitando las producciones a obtener, así como la calidad de las mismas y la época de salida al mercado. Y, aunque el progreso técnico permite actuar sobre estas variables, el nivel de incertidumbre y riesgo que incorporan a la actividad agraria en general, y a la olivarera en particular, es elevado. Como ya señalaron Alonso, A. M. y Guzmán, G (1999) el olivar no está formado únicamente por los olivos, sino que siempre tiene una serie de recursos asociados a él como el suelo, el agua, otras plantas y los animales que habitan en los mismos.

Cuadro. Distribución de la superficie olivarera por Comunidad Autónoma. 2007

Comunidades Autónomas	Total Hectáreas	%
Andalucía	1.515.320	60,38
Extremadura	255.310	10,17
Castilla-La Mancha	397.173	15,83
Cataluña	116.112	4,63
Comunidad Valenciana	91.701	3,65
Aragón	57.346	2,28
Resto	76.715	3,06
TOTAL	2.509.677	100

Fuente: elaboración propia a partir de la Encuesta sobre Superficies y Rendimientos de Cultivos (ESYRCE)

Los datos facilitados por el Instituto Español de Comercio Exterior ponen de manifiesto el comportamiento de las exportaciones e importaciones, evidenciando en la última década la superioridad de las cantidades exportadas sobre las importadas. Lo anterior es sin lugar a dudas el resultado de la existencia, cada vez mayor, de un sector exportador que se está mostrando muy dinámico, a pesar de las dificultades del mismo para la apertura de nuevos mercados, especialmente en continentes diferentes a Europa. La creciente liberalización de los mercados a nivel mundial y la reforma de la Política Agraria Común, han llevado a muchos productores de Aceite de Oliva a impulsar y mejorar la comercialización de sus productos.

Cuadro. Comercio exterior del Aceite de Oliva en España 1985-2008

Años	Aceite de Oliva Comercio exterior (toneladas)	
	Importación	Exportación
1985	14	267.335
1986	4.487	157.351
1987	4.931	215.790
1988	402	254.759
1989	41.952	116.242
1990	21.107	270.059
1991	64.506	379.342
1992	78.741	164.765
1993	54.341	225.862
1994	125.579	266.440
1995	145.216	158.307
1996	98.153	213.636
1997	70.568	458.629
1998	57.496	426.999
1999	148.582	273.244
2000	38.083	437.257
2001	50.287	509.770
2002	16.346	699.288
2003	71.169	573.121
2004	82.697	672.216
2005	114.556	549.626
2006	132.928	509.677
2007	80.130	690.813

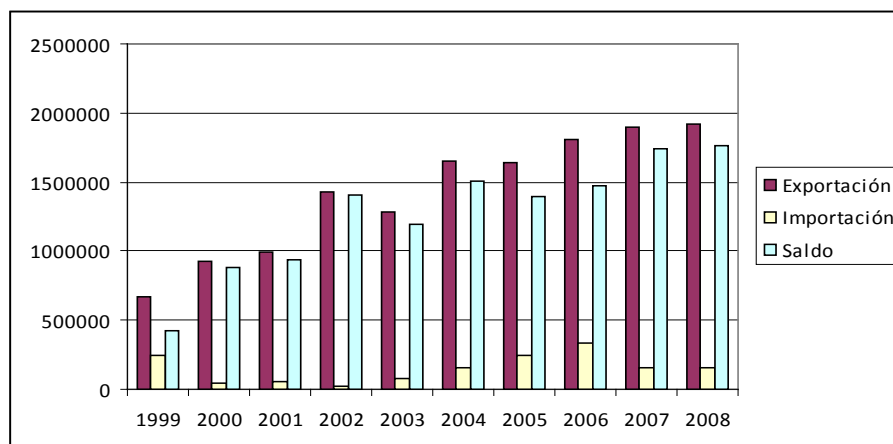
Fuente: Anuario de Estadística Agroalimentaria

Cuadro. Comercio exterior del Aceite de Oliva en España 1999-2008.

Año	Exportación	Importación	Saldo
1999	668.211,58	246.880,95	421.330,63
2000	928.740,77	43.749,09	884.991,68
2001	994.007,81	59.806,61	934.201,20
2002	1.425.361,47	23.048,97	1.402.312,50
2003	1.282.493,19	83.342,96	1.199.150,23
2004	1.656.366,64	151.867,08	1.504.499,56
2005	1.637.020,15	242.796,24	1.394.223,91
2006	1.808.342,62	334.658,76	1.473.683,86
2007	1.899.644,32	157.655,64	1.741.988,68
2008	1.924.462,27	158.016,94	1.766.445,33

Fuente: Instituto Español de Comercio Exterior

Figura. Comercio exterior de Aceite de Oliva 1999-2008.



Fuente: Instituto Español de Comercio Exterior

Cuadro. Evolución de las importaciones y exportaciones en España

(Miles de Tm.)

	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10
Importaciones	15,8	1,6	18,2	49,4	39,2	48,0	67,9	40,3	10,8	8 (prev)
Exportaciones	88,3	112,5	107,0	114,2	110,9	99,0	124,8	133,9	153,8	160 (prev)

Fuente: Consejo Oleícola Internacional

En las últimas campañas el volumen de importaciones españolas ha aumentado considerablemente, debido al importante esfuerzo realizado por el sector oleícola, ya que esta llevando a cabo una importante labor para su desarrollo y promoción, de tal manera que, pueda ser percibido como un producto de calidad beneficioso para la salud. Por este motivo, es necesaria la importación de aceite, para satisfacer la demanda existente. Las exportaciones realizadas de Aceite de Oliva español son muy altas, ya que es percibido en el resto del mundo como un aceite de gran calidad, motivo por el cual, las exportaciones son tan altas, aunque en los últimos años se han reducido dichas exportaciones debido a que en estas campañas la producción de aceite de oliva fue considerablemente inferior que durante campañas anteriores.

OLEOESTRATEGIAS

Autores especializados en el sector oleícola han afirmado de unos años a esta parte que el caso concreto del sector del Aceite de Oliva carece de un sistema de estrategias “en aval” por parte de las cooperativas almazaras integradas por los olivicultores, excepto algunas experiencias más modernas (Sanz, Rodríguez-Zúñiga, Mili: 1997), esto viene dado por las cooperativas que no están preparadas para el desarrollo de un modelo de comercialización eficiente y competitivo.

Las administraciones autonómicas y locales son las que tienen asignado un papel más relevante en el fomento de las etapas de la innovación más cercanas al mercado (Mulet: 1998), en cambio la administración estatal tiene una responsabilidad normativa y de coordinación, así como velar por la creación de conocimiento científico.

La innovación es otra de las estrategias que han seguido, según las necesidades, o las capacidades de cada una de las cooperativas almazaras, pues son las que concentran la mayor parte de la producción oleícola: “innovar es convertir invenciones en procesos, productos o servicios que tienen éxito en el mercado. Sin

consecuencias positivas sobre la generación de beneficios no hay innovación”, (Mulet: 1998). Esta aplicación conceptual de la innovación está generando ciertas descompensaciones en muchas cooperativas que han realizado importantes inversiones en tecnología y no están recibiendo unos rendimientos acordes con las necesidades financieras que les acucian. Para este mismo autor existen 3 tipos de innovación atendiendo al origen de la idea de partida:

- Gerenciales.
- Comerciales.
- Tecnológicas.

Las bajas capacidades tecnológicas y de competitividad se deben, no sólo, a factores parcialmente estáticos como pueden ser, la carencia de infraestructuras adecuadas o a la falta de instrucciones y también al déficit de capital social (Coronado y Acosta: 1999). Es necesario dar un giro de una estrategia de oferta fundamentada en proporcionar recursos para desarrollar actividades de I+D+i, hacia una de demanda en la que el empresariado tiene un papel más activo.

Otras opciones detalladas de modelos de innovación que han sido definidas ya en el siglo XXI (Joly y Lemarie: 2000):

- *Co-construcción*: el mercado no pre-existe, es el trabajo colectivo de los actores que están implicados quienes lo definen y lo ponen en su lugar.
- *Delegación*: Modelo más clásico en el que los participantes identifican y representan el mercado, lo que permite simplificar los procesos por un recorte en el tiempo de la innovación y en el de la difusión.

El concepto de innovación en el sector del Aceite de Oliva está basado también en un detalle de “saber-hacer” localista, basado en una transferencia o integración técnica que concierne a la transmisión de la tecnología en el seno de las empresas-almazaras de pequeño tamaño. En este caso las almazaras han evolucionado desde la entrada en la Unión Europea, cambiando el sistema de los procesos productivos con una clara ventaja comparativa en la transmisión del “saber-hacer” local como valor añadido a las mejoras e innovaciones tecnológicas. Es decir, que los avances técnicos han ayudado a mejorar la calidad del Aceite de Oliva, han estandarizado los métodos de producción, pero el sector del Aceite de Oliva, como recoge este estudio, tiene un algo más, ese valor añadido que le hace ser imprescindible en los hogares, en la cultura mediterránea; la innovación tecnológica es una ventaja y un beneficio, pero sin olvidar el verdadero valor intrínseco del producto que se está tratando: el Aceite de Oliva: “cuanto mayor sea la importancia del cambio en el entorno, más debe procurarse basar la estrategia en sus recursos y capacidades internas, en lugar de hacerlo en el mercado”, (Grant: 1996).

El considerar los recursos y capacidades internos como elemento estratégico exige de éstos el que sean escasos, valiosos y difícilmente imitables y sustituibles (Barney: 1991). Es necesario que del análisis interno de las competencias fundamentales se torne en elemento básico e ineludible en la formulación de la estrategia del sector (Hamel y Prahalad: 1990). Cuando se pretende la comercialización del Aceite de Oliva, se busca obtener ventajas mediante la diferenciación de productos y tendrá que competir básicamente con el concepto de calidad de producto. De unos años a esta parte se ha pasado de un consumo de masas a un consumo de calidad, donde el consumidor no se rige tanto por el precio sino por la calidad de los productos (Sanz, Rodríguez-Zúñiga, Mili: 1998). Los pilares fundamentales sobre los que se había regido la diferenciación de los productos podía venir condicionada por diferentes alternativas (Porter: 1980):

- Calidad del producto.
- Confianza en el producto.
- Innovación de producto.

- Servicios periféricos.
- Marca.

Esta ha sido la apuesta del sector del Aceite de Oliva, la diferenciación a través de la calidad, lo que permitirá vender a precios más altos, y por tanto conceder mayor rentabilidad a los olivicultores. Este concepto de calidad se certifica a través de organismos como las Denominaciones de Origen (D. O.), las Indicaciones Geográficas Protegidas (IGP) o la Agricultura Ecológica (ECOLABEL). Teniendo en cuenta que pertenece a un sistema económico que está integrado por trabajadores y organizaciones donde el conocimiento, basado en la producción y consumo de saberes en donde los productos no son un conjunto de objetos físicos sino más bien una variedad de servicios intangibles por la incorporación del conocimiento al activo que supone el producto oleícola (Bueno: 2000a). Las estrategias de internacionalización, la diferenciación y la diversificación hacia nuevas gamas de productos, pero ante la necesidad de reducir costes y mejorar la competitividad la racionalización de los procesos logísticos está adquiriendo especial relevancia en las estrategias empresariales.

Entre estas estrategias también se encuentran las nuevas formas de acuerdo y relaciones entre los productores y los canales de distribución agroalimentaria, principales proveedores de las crecientes grandes superficies que, desde hace unos años, se han convertido en los principales vendedores de Aceite de Oliva en nuestro país, suponiendo un 54,4% (Porter: 1980; Mili, Rodríguez-Zúñiga, Sanz: 1997), un porcentaje más alto sólo en este producto que la media de ventas totales en cuanto a productos alimentarios, del que se encargan de la comercialización del 45%, lo que quiere decir que los clientes tienden a proveerse de este producto en este tipo de superficies, más que de otros productos también alimentarios. Esta competencia horizontal desarrollada en los últimos años ha provocado que los márgenes de beneficio se hayan ajustado considerablemente, reduciendo las vías de para obtener crecimientos presupuestarios.

Otro tipo de estrategias que se siguen en los mercados agroalimentarios, cuanto se pretende abrir nuevos canales de comercialización parten de la base, no sólo de los estudios de mercado, en los que las cifras van a dar una información teórica de lo que realmente puede funcionar. En este caso, lo que importa es que el producto sea adecuado para el gusto del consumidor, por lo que se realizan estudios con consumidores, de diferentes productos con catas a ciegas, lo que permite conocer sus gustos, si los sabores se adecuan a su paladar, si los olores serán adecuados y atractivos para el consumidor, etc. De esta manera, otra de las estrategias que se han de seguir en el sector oleícola es la adecuación de la venta de Aceite de Oliva con unas características adecuadas al público que se dirige. Realizar *coupages* para que el sabor del Aceite de Oliva sea más delicado, más afrutado, más picante o menos; en realidad lo que se trata es de adecuar las características naturales del Aceite de Oliva al paladar de los nuevos tipos de consumidor.

Comercio Exterior Del Aceite De Oliva

Desde el punto de vista comercial las almazaras cooperativas realizan, fundamentalmente una labor de producción y almacenamiento. Del total de su producción, una pequeña parte la venden envasada, aunque la mayor parte de la producción es vendida a granel a las industrias de refinado y/o envasadoras. La escasa implicación de los productores de Aceite de Oliva en la comercialización de sus productos, perdiendo con ello el valor añadido que generan las actividades de comercialización entre las causas más importantes que en la literatura se apuntan como explicativas de esta situación (Mozas et al: 1997):

- Los socios cooperativistas no se han preocupado por la calidad de los aceites producidos.
- Falta de orientación de las almazaras cooperativas hacia el mercado final ya que los propios cooperativistas entienden a su cooperativa como el mercado final, conciben la cooperativa como un mercado de entrega de la producción que como algo propio.

- Falta de profesionalización del sector cooperativo y, por lo tanto, escasa orientación al mercado y ausencia de gestión empresarial.
- Reticencia a la realización de inversiones en actividades comerciales.

Castilla-La Mancha tiene un escaso peso en el conjunto de las exportaciones de España, tan sólo supone 1,6%, en estos años en los que la situación económica mundial se a frenado en Castilla-La Mancha ha supuesto que las importaciones han caído un 18%, mientras que la media nacional ha sido una caída de tan sólo el 1%, por lo que la Balanza de Comercio Exterior se ha estabilizado, pero a peor. El Aceite de Oliva ha de mejorar las estrategias de competitividad para poder entrar con éxito en nuevos mercados, como una estrategia importante es un uso razonable de su estrategia competitiva de base, que es la clave para el éxito de las empresas dependen de. Debido a varias diferencias en la estrategia básica son muy grandes en las empresas para ello es necesario implementar con éxito sus necesidades legítimas con los diferentes recursos y habilidades. La estrategia básica también significa que las medidas de organización, procedimientos de control e innovadoras diferencias institucionales.

Las empresas deben tomarse en consideración lo que significa la estrategia competitiva de base, generalmente se basa en sus necesidades únicas para determinar el estado de los recursos y de esta manera, tomar las estrategias de comercialización apropiadas. En las primeras etapas de las empresas para entrar en un sector y obtener un punto de apoyo es muy importante, es probable que se tomen en común la estrategia para el limitado número de los recursos se utilicen en un mercado en particular, asentando así un determinado segmento en el mercado de la industria. Sin embargo, cuando acaparen la suficiente fuerza, es posible que no se conformen con ser un líder en un segmento concreto del mercado, es en este momento, cuando pueden recurrir a ajustar su estrategia de base a la diferenciación total, a través de la estrategia de liderazgo en costes, a fin de poder alcanzar una mayor cuota de mercado para eventualmente reemplazar al líder original que existiera en el sector oleícola y convertirse en el líder del mercado sectorial. Si el sector cooperativo no logra identificarse con su propia estrategia competitiva básica, entonces se ve atrapada en la posición central, por lo tanto queda en una situación estratégica de negocio en una condiciones muy desfavorables, careciendo de una cuota de mercado, y no alcanzando un marco de diferenciación de los productos teniendo que tender a la ventaja de costes de recolección. En la industria del aceite de oliva, muchas empresas carecen de una buena situación por sus propios recursos y se encuentran atrapados entre unas estrategias en las que los beneficios son escasos e incluso son incapaces de mantener su posición en el mercado al que han accedido. Algunas de estas empresas, al no haber detectado de manera temprana su ventaja competitiva, tienen que tender a establecer una estrategia competitiva de base. Ya sea para tomar las medidas necesarias para alcanzar el liderazgo en costes, o al menos un nivel de costes comparable con los que tiene la competencia, necesitará de una inversión de marketing positivo para alcanzar la magnitud de la contratación y por lo tanto la necesidad de alcanzar la cuota de mercado mínima. Es necesaria que la capacidad de la empresa dentro de la industria del aceite de oliva pueda lograr a largo plazo un importante nivel de desarrollo, siendo la construcción de marca corporativa un pilar fundamental a nivel estratégico para la implantación comercial del sector cooperativo en el mercado nuevo.

CONCLUSIONES

El sector del Aceite de Oliva necesita de la innovación para llevar a cabo un meditado sistema de comercialización que le genere una seguridad de venta de productos con un valor añadido que hasta ahora no ha sabido explotar por la condición asumida en el tiempo de que la cooperativa sólo se dedica al almacenamiento de la producción oleícola y había que esperar que los intermediarios se encargaran de la comercialización, que es, en definitiva, donde se alcanzan los más importantes beneficios en el sector agroalimentario. Del mismo modo, las necesidades mostradas en el estudio hacen que sea imperiosa la creación de nuevos cuadros de mando en las cooperativas que conozcan el funcionamiento de los mercados y sepan de gestión administrativa y empresarial, y especializados en el particular

funcionamiento y gestión de las cooperativas agroalimentarias, y las almazaras en particular. El comercio exterior es la solución para poder asegurar la comercialización de la producción de las cooperativas almazaras de Castilla-La Mancha, pero si se tiene en cuenta que las estrategias que han llevado a cabo hasta ahora han partido de la base del inmovilismo es adecuado pensar que los claros déficit de conocimiento y de experiencia en el comercio exterior puedan llevar al fracaso, para ello las estrategias determinan que, el sector oleícola, conservador e inmovilista, nunca tenderá al riesgo excesivo en la búsqueda de nuevas soluciones, pero es necesario el cambio en la situación económica actual. El cambio se ha producido ya con la generación de nuevos tipos de alianzas y cooperación intercooperativa para la creación de mayor representatividad en los mercados con unos volúmenes más importantes de producción que permitan una mayor flexibilidad en la venta de la producción a las industrias refinadoras-ensadoras, o bien la venta directa en los mercados internacionales.

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ESTRATEGIAS DE EFICIENCIA ANTE ESCENARIOS DE CRISIS. CONTROL INTERNO Y DESARROLLO AL EXTERIOR

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ABSTRACT:

El escenario económico actual maximiza la necesidad de desarrollar estrategias de control de los costes internos a la vez que hace necesario mostrar al exterior que las carencias de liquidez en el mercado no son acusadas por la propia entidad. El desarrollo de este tipo de estrategias desde un sector como es el financiero, y más poniendo como caso el de una entidad financiera perteneciente a la Economía social, una cooperativa de crédito, en la que, desde su fundación, se generan recursos para reinvertirlo en la sociedad en la que desarrolla su actividad a través del apoyo que lleva a cabo con asociaciones, fundaciones, grupos sectoriales, etc. Este tipo de planteamientos han de ser un ejemplo de buenas prácticas para el sector financiero que ha dejado caer a la economía mundial en un escenario de crisis generalizada que aportará más sombras que luces, pero que se ha debido a una serie de circunstancias que se presentan en este trabajo de investigación como planteamiento de lo que no se debe realizar en una entidad financiera contrastado con los resultados de una Sociedad Cooperativa de Ahorro y Crédito como es la Caja Rural de Toledo, situada en las primeras posiciones de control de la morosidad, de eficiencia empresarial y de porcentaje de rentabilidad en España. Ante la situación actual se abren nuevas perspectivas para el momento en el que estos aspectos pierdan protagonismo, es decir, que cuando comience el período de recuperación que sucede a todo período de crisis, las entidades que van a sobrevivir serán mucho más fuertes, y deberían declarar un pacto por la “estrat-ética”, el cual prevendrá al sistema para que esta situación no vuelva a producirse, o por lo menos dependa de otros factores diferentes a los que nos han llevado hasta esta situación.

PALABRAS CLAVE: estrat-ética, estrategia, eficiencia, control, rentabilidad.

INTRODUCCIÓN

La Dirección Estratégica por parte de las entidades que constituyen el sector bancario, y aquellas que pertenecen a la Economía Social como las Cajas Rurales en España, como cooperativas de crédito y ahorro, hacen que sea un campo de estudio propio de la Organización de Empresas de escasa profusión, pero de alta cualificación (Sanchís, Zurdo, Calvo, etc.). En el desarrollo de las aplicaciones prácticas de la Dirección Estratégica de las Cajas Rurales, viene dado por la practicidad de los elementos teóricos que se trazan desde ámbitos académicos, (Menguzzato y Renau: 1991; Bueno: 1995; Navas y Guerras: 1997). Porter plasmó, a través de su particular y tan seguida visión de la estrategia (1980), los parámetros de estrategia competitiva que han llevado a situaciones en las que se suponían las mejores medidas a llevar a cabo en determinadas situaciones, y hoy día se ha visto que esas determinaciones han sido correctas aunque, como todo, el campo de la practicidad también necesita de cierta flexibilidad para su puesta en práctica.

La participación de las mismas sobre el total del sistema bancario en términos de volumen de depósitos y de créditos es significativamente baja, aunque su especialización en la financiación al sector agrario y a sus socios cooperativistas les da una relevancia cualitativa destacada, lo que justifica la necesidad de realizar un estudio detallado sobre las mismas (Melián Navarro, Palomo Zurdo, Sanchis Palacio Y Soler Tormo; 2006: p.37-58). En definitiva, las cooperativas de crédito, aunque mantienen un peso cuantitativo

muy inferior al de bancos y cajas de ahorro, desempeñan un papel cualitativo determinante en la financiación de determinados tipos de sectores y colectivos, como son el sector agrario y el cooperativismo.

Si como se planteaba a finales de los años 70 las diferentes estrategias requerían de diferentes formas de organizar la tecnología, las estructuras, los procesos y las políticas de recursos humanos (Miles y Snow: 1978), queda patente la necesidad de aplicar también una serie de planteamientos básicos que faciliten la labor de desarrollo de este tipo de estrategias que complican en gran medida el trabajo de control interno. Así como los factores de contingencia son los responsables de la determinación de un modelo de diseño estructural (Mintzberg: 1979), y por lo tanto la Dirección Estratégica también determina en qué sector o mercado oferta sus productos o servicios (Miles y Snow: 1984; Child: 1972, Grant: 1996), y también selecciona cómo y en qué sentido compete, es por lo tanto la estrategia el filtro fundamental a través del que la organización se configura mediante el sistema estratégico.

Si como decían Miles y Snow la postura tradicional mantenía la secuencia:

Factores de Contingencia	Elección de la Estrategia	Diseño Estructural	Procesos
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Hoy en día hay que decir que todo se ha venido abajo porque el sistema ha perdido un importante elemento que había mantenido hasta hace unos años, y que, a lo largo de los años se convirtió en un factor determinante de equidad en los mercados: los principios y valores. Diferente a lo que Nadler y Tushman aplicaron (1997) sobre la socialización de los individuos a través de unas políticas de recursos humanos basados en el liderazgo, las normas y valores, las relaciones informales además de las formales, la influencia, etc. La manera en que el sistema financiero español se ha ajustado a este tipo de modelo ha supuesto que se hayan desarrollado una serie de procesos de desregulación en las operativas, así como una adaptación tecnológica y jurídica constante y teniendo en cuenta la adaptabilidad a un mayor conocimiento por parte de los clientes que han adquirido una cultura financiera mucho más completa que años atrás. Y del mismo modo las entidades financieras apostaron por la diversificación de negocio a través de la internacionalización, las adquisiciones y fusiones y la cooperación entre ellas, y perdieron en el camino esos valores de ética y buen gobierno.

CARACTERIZACIÓN DE UNA CRISIS FINANCIERA

Desde 1994, el mercado inmobiliario experimentaba un fuerte crecimiento, que excedía con creces la demanda residencial y que respondía a diferentes factores, incluida la especulación. En los años anteriores a la crisis, la construcción de viviendas en España alcanzó las 800.000 unidades, siendo la demanda un tercio de esa cantidad. El *boom* inmobiliario se vio acompañado en EEUU, entre 2003 y 2005, por el crecimiento de las hipotecas de alto riesgo o *subprime*, al amparo de una fuerte revalorización de los inmuebles y de unas condiciones de financiación excepcionales. Ante la insuficiencia del pasivo tradicional, se recurrió al ahorro externo, sobre todo en las economías con mayores incrementos del crédito como España (García-Montalvo, 2008).

En el verano de 2007, con el estallido de la crisis *subprime*, desaparecen las bases sobre las que se apoyaba el crecimiento. Desde mediados de 2005, se daba un fuerte aumento de la morosidad de los créditos hipotecarios de baja calidad en los EEUU, que se acelera a principios de 2007, lo que afecta al sistema financiero. El estallido se desencadena el 9 de agosto, cuando BNP Paribas congela los reembolsos de tres fondos de inversión y se suceden problemas de refinanciación en los mercados internacionales. A partir de entonces, se concatenan intervenciones de urgencia de los bancos centrales nacionales para estabilizar los sistemas financieros.

El efecto inmediato fue una pérdida de confianza en los mercados financieros internacionales en los que se negociaban tanto los valores sobre hipotecas *subprime* como, de especial relevancia en el caso español, los títulos hipotecarios emitidos para responder a la demanda de crédito. Prácticamente desapareció la fuente de liquidez exterior, que como balón de oxígeno alimentaba las necesidades de financiación de nuestra economía. Bancos y cajas tuvieron que reducir en más de la mitad las emisiones de cédulas hipotecarias por falta de compradores, pero en cambio duplicaron las titulizaciones de crédito. Durante los meses de julio y agosto de 2007, los bancos perdieron un 2,55% de sus depósitos, mientras que las cajas y las cooperativas lo hicieron en un 0,53% y 0,28%, respectivamente. Posteriormente, los bancos recuperaron más vigorosamente la captación de depósitos, arrebatando cuota de mercado a sus competidores.

El punto de inflexión se produjo tras iniciarse el cambio de tono de la política monetaria, y, como puede observarse, se inicia con la moderación en el crecimiento de los préstamos a los hogares para la compra de inmuebles, que posteriormente se extiende al resto de los segmentos. En la UEM, en cambio, la evolución del crédito agregado presenta en el último bienio un perfil más estable, aunque el comportamiento de las tres clases de financiación es claramente divergente. Así, mientras que los fondos destinados a financiar la adquisición de vivienda se desaceleraron, los otorgados para consumo y otros fines crecieron a un ritmo sostenido y los concedidos a las sociedades no financieras continuaron acelerándose hasta el primer trimestre.

La Ética Como Estrategia De Desarrollo

La ética en la empresa depende en muchos casos del sector, pero en la actividad financiera dependen en gran manera de la transparencia en la gestión y la actividad, orientándose a la comunicación veraz y a la credibilidad que se traslade con la misma. Este tipo de prácticas ya se estaba llevando a cabo en el sector de la Economía Social desde la aplicación de la Circular basada en las medidas que introdujo la Ley 26/2003 de 17 de julio para fomentar la transparencia de las entidades de valores admitidos a negociación en mercados secundarios oficiales.

La determinante formulación de unos principios éticos que presidan las decisiones y actuaciones que de ellos se desprendan fomentarán unos cimientos que representen el marco de referencia imprescindible para la legitimación y aceptación de la actuación de una organización, de ahí que una entidad financiera establezca unas medidas de control interno y autorregulación de las actuaciones que permitan formalizar la creación de un valor añadido ante el entorno en el que desarrolla su actividad para generar confianza por parte de las sociedades en las que operan.

Este tipo de estructuración interna requieren de un marco documental que recapitule este tipo de estrategias a los que se denomina “códigos éticos” (Schwartz: 2001), la toma de decisiones éticas, convertidas ya en un término diferente: ESTRAT-ÉTICA, pues ya no sólo es el código que rige el pormenorizado procedimiento de actuación, sino que en la actualidad se ha convertido en un pilar fundamental de credibilidad ante los potenciales clientes, y se toma como un factor determinante de la “estrategia” de la entidad financiera.

Este término de nuevo cuño, formado por:

Estrat: ESTRATEGIA *estratos* (ejército), *estrategie* (conducir, guiar).

Ética: ETHOS

La toma de decisiones entre empleados y ejecutivos basándose en principios y valores éticos son un factor de diferenciación en la actualidad, y ha llegado un momento en el que incluso sirven como un valor añadido para las entidades que los cumplen, ya que éstas son las que menos han sufrido los efectos del

profundo lapsus económico que ha provocado a la economía mundial el que entidades financieras de gran importancia hayan entrado en bancarrota por una serie de activos tóxicos que les han dejado sin capital suficiente para afrontar sus propias responsabilidades y hayan tenido que ser rescatadas por las instituciones públicas de control con fondos públicos también para evitar el crack de las principales economías desarrolladas.

Los códigos han de ser impulsados para el desarrollo ejecutivo (Kaye: 1996) y a su vez se pueden buscar resultados, pues la banca tradicional ha sido rentable sin entrar en otros cometidos que no fueran los suyos primigeniamente, otros autores los han entendido como sistemas de control organizacional (Weaber y Treviño: 1999) sin que por ello haya sido utilizado como una guía para el comportamiento de la entidad, caso de Caja Rural de Toledo. Algunos autores han criticado que los códigos éticos son reacciones a conductas internas rechazables y para evitarlas se constituyen como instrumentos de regulación y control de los intereses de la organización mucho más que un medio para el desarrollo ético de la organización (Lozano: 1999), corriendo el peligro de convertirse en una herramienta de gestión más, cerrándose la organización en sí misma y dificultando la reflexión sobre la que se integra ese código en la cultura de la organización y el contexto de las responsabilidades compartidas entre el capital humano que conforma la plantilla de trabajadores. Por lo tanto los códigos éticos han de ser herramientas esenciales para la formación del enfoque centrado en los valores y ayudando a avanzar en el razonamiento (McLagan: 1998), y a su vez cumplir con una imagen externa que ayuda a mejorar el negocio, la reputación corporativa, atrae inversiones externas (Kaye: 1996; Schroeder: 2002; García de Madariaga y Valor: 2004). Incluso se ha dado que las empresas crean este código ético para mejorar sus resultados financieros ya que consiguen que el Return on common equity aumente hasta un 50% en comparación con otras empresas que no tienen ese código y además tenían una mayor volatilidad que los que no la tenían.

ESCENARIOS DE DESARROLLO DE ESTRATEGIAS

Toda esta situación se ha producido por una serie de factores que han partido de una crisis de valores, que ha desembocado en una crisis financiera y ésta a arrastrado hasta una crisis económica mundial. En este caso la situación económica se ha vislumbrado desde los puestos directivos de la entidad desde dos enfoques para afrontarlo:

- Enfoque Interno:
 - o Líneas básicas del negocio tradicional de banca
 - o Tipos de interés clásicos
 - o Control estricto de la política de riesgos
 - o Política comercial basada el servicio y no en el volumen
 - o Capacidad de adaptación y flexibilidad en las estructuras ante los imprevistos del mercado
 - o Cumplimiento de la normativa del Banco de España
 - o Política de I+D+i
 - o Fortalecimiento de las capacidades directivas y de gestión
 - o Adaptación del Organigrama
 - o
- Enfoque Externo:
- - o Implantación de una unidad de reestructuraciones y refinanciaciones
 - o Establecimiento de la dudosa como objetivo estratégico comercial
 - o Fortalecimiento del Dpto. de Impagados, Dudosos, extrajudicial y judicial
 - o Potenciación del área de control de riesgos financieros
 - o Fomento de habilidades de observación y reducción de márgenes de error
 - o Potenciación de trabajo en equipo entre los empleados

Los puntos básicos sobre los que se sustentará el mantenimiento de la marca y la credibilidad de la entidad están basados en una serie de elementos que pertenecen no sólo al área de gestión, sino que, en el sistema financiero y empresarial tienen significación en el área de Responsabilidad Social, de ésta manera se establecen también mimbres de diferenciación frente a la competencia al apostar, por ejemplo, por el progreso social y económico de la comunidad autónoma.

El carácter de las Cajas Rurales destacaba por el cumplimiento de las siguientes coincidencias, ya que hasta ahora se identificaban como entidades financieras de ámbito territorial y de origen geográfico, pero las circunstancias actuales han empujado al Banco de España a emprender una reforma del sistema bancario español para racionalizar y reestructurar el sector, olvidando la raigambre territorial de las entidades financieras, y otro de los factores que les ha definido ha sido que centraban su negocio en las operaciones de banca al por menor. Estas entidades, las cooperativas de crédito o cajas rurales, han detentado en su objeto social que sirvan a las necesidades financieras de sus socios y de terceros mediante el ejercicio de las actividades propias de las entidades de crédito. Las acciones estratégicas a tomar por parte de las entidades financieras de la Economía Social parten de la base de un análisis DAFO pormenorizado, que a continuación queda señalado de manera resumida

Análisis interno

Fortalezas

Especialización
Atención al Cliente
Proximidad Territorial
Segmentación
Eficiencia

Debilidades

Escasa cualificación
Gestión desprofesionalizada
Baja aplicación TICs
Desconocimiento del Marketing bancario
Excedentes de Tesorería

Análisis Externo

Oportunidades

Cambios jurídicos
Liberalización
Diversificación: terceros no socios
Poder de los clientes
Intercooperación

Amenazas

Cambios tecnológicos
Intensidad competitiva
Importancia del tamaño
Mayores exigencias de los clientes
Nuevos servicios financieros

Las acciones estratégicas a llevar a cabo serán de esta manera las que siguen a continuación para la mejora de la eficiencia a través de la detección de recursos y capacidades clave para compensar el reducido tamaño relativo con restos de entidades de crédito, alianzas estratégicas entre cajas rurales para alcanzar un mayor tamaño que les permita competir en mejores condiciones y las alianzas con otras clases de cooperativas. Y para la mejora de la eficacia para el trato preferencial a los socios, y ampliar los servicios financieros a los clientes a la vez que potenciará la RSC.

CONCLUSIONES

Las cooperativas de crédito son, junto con las cajas de ahorro, las entidades de crédito que más han incrementado su cuota de participación sobre el total del sistema financiero en España, durante los últimos quince años. En el ámbito operativo las entidades financieras de la Economía Social están apelando al sistema de banca tradicional para la captación de depósitos que avalen las estrategias financieras de las entidades frente a otros tipos de emisiones de valores que han caído en una crisis de confianza muy importante en los últimos meses.

Las cajas rurales, y en este caso el sistema bancario español está bajo un importante plan de reajuste y sobre todo se está redistribuyendo la racionalidad en el sistema de gestión y sobre todo se está redimensionando con una fuerte disminución de las oficinas de las entidades financieras para frenar el deterioro de la solvencia de los costes operativos de cada oficina, en cambio las cooperativas de crédito, si deciden hacer desaparecer la fuente esencial de su realidad de negocio no tendría sentido su propia existencia como entidades con un valor diferenciador por estar asentadas allá donde la banca comercial no llega, al medio rural.

De todas formas alcanzarán una red de entidades más acorde con la dimensión del mercado financiero español que puede complementarse sin que pierdan su esencia y su razón de existir, servicios financieros mejores y con menores costes para sus clientes.

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LA GENERACIÓN DEL MILENIO, SU DIVERSIDAD Y SUS IMPLICACIONES EN EL DESARROLLO ACADÉMICO

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RESUMEN

Un componente esencial para facilitar el aprendizaje es conocer a los alumnos. Los estilos de aprendizaje y actitudes difieren en gran medida para los que cursan la educación superior, de igual manera las preferencias de los adultos que han retomado sus estudios de universidad después de varios años o los de una mamá que trata de balancear su vida personal y profesional. Esta investigación está orientada a conocer cuáles son las características de los estudiantes de la FIN Tecate para saber qué tan diversa es la población estudiantil, a qué generación pertenecen, cuáles son sus preferencias hacia los métodos de enseñanza aprendizaje y qué tan familiarizados están con la tecnología. Los resultados de esta investigación demuestran que en la población estudiada la diversidad no es factor representativo y que la mayoría de los estudiantes pertenecen a la generación “Y” o del milenio. También resalta que utilizan principalmente la tecnología para socialización sin embargo esas herramientas no las prefieren en los métodos de enseñanza aprendizaje. Cada institución educativa debe encontrar sus propias respuestas a través de un diagnóstico de su población estudiantil para establecer estrategias que contribuyan a la toma de decisiones de los administradores y los docentes de educación superior.

PALABRAS CLAVE: Métodos de enseñanza aprendizaje, generación del milenio, diversidad, tecnología, desarrollo académico.

LA MATRIZ INSUMO PRODUCTO DE LA ECONOMÍA DE AGUASCALIENTES

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RESUMEN

La finalidad de este trabajo es estimar una matriz insumo-producto para el estado de Aguascalientes. El método utilizado en la construcción de la matriz es el de Flegg et al (1995) y Flegg y Webber (1997). La matriz estimada se presenta en su versión agregada y con sus tres principales cuadros: transacciones, coeficientes técnicos y multiplicadores.

INTRODUCCIÓN

La matriz insumo producto (MIP) es una tabla de doble entrada que registra las transacciones intersectoriales de compra-venta que realizan los sectores económicos en un periodo determinado, las filas representan los sectores vendedores y las columnas a los compradores. A pesar de las grandes ventajas que tiene la MIP regional, en el Estado de Aguascalientes no se cuenta con un instrumento de planeación como éste. ¿Por qué es importante que en Aguascalientes se tenga una MIP? Una MIP de Aguascalientes permitiría identificar cuáles son las actividades económicas estratégicas que puedan constituirse en determinantes para el desarrollo regional, además se conocería la naturaleza de los encadenamientos productivos hacia atrás y hacia delante. Con esta herramienta analítica el Estado podrá detectar los sectores productivos con mayor peso en la economía e incentivar su potencial de locomotora en la economía mediante políticas públicas de fomento a la demanda final.

REVISIÓN LITERARIA

Uno de los retos de los modelos insumo-producto regionales es el referente a las fuentes de información. Estimar una matriz mediante la aplicación de cuestionarios directos en la región para recabar, homologar y organizar la información estadística, implica costos monetarios elevados y en algunos casos, desfase de la información obtenida (Pino y Illanes, 2003). Una alternativa para regionalizar una MIP son los métodos de estimación indirectos (Non-survey), los cuales son baratos y necesitan de una menor información estadística, sin embargo, garantizan un grado de confiabilidad aceptable de acuerdo a los objetivos propuestos. También, existe un enfoque híbrido, que combina la encuesta directa y el enfoque non-survey (Fuentes *et al*, 2004). Dada las ventajas de tiempo y dinero que ofrecen los enfoques indirectos, su utilización en la regionalización de matrices es práctica común. Habitualmente en la aplicación de este enfoque, se parte de la MIP nacional y mediante el uso de información secundaria –estadísticas regionales, censos económicos, anuarios estadísticos, etcétera-, y procedimientos mecánico-estadísticos se obtiene la matriz regional de transacciones

Fuentes y Brugues (2001) refieren las técnicas indirectas más importantes para estimar una MIP regional: coeficiente de localización simple, coeficiente de localización solo compradores, coeficiente de localización interindustrial, coeficiente de localización semilogaritmico, ajuste de oferta-demanda, ajuste de oferta-demanda modificado, los coeficientes de compras regionales y el ajuste biproportional (RAS). Y recientemente, dentro de este conjunto de técnicas indirectas, se tiene el método de Flegg y Webber. La utilización de las técnicas indirectas para estimar matrices regionales en México ha sido extenso y diverso, así por ejemplo, se utilizó el ajuste de oferta y demanda -diseño de balanzas comerciales regionales que incluyen la producción regional de un bien i (oferta regional) menos los requerimientos

regionales del mismo bien (demanda regional)- para estimar la matriz de Coahuila (Ibarra, 1998), Tamaulipas (Valdes, 1998) y Nuevo León (Castañón, 1998). El método biproporcional (RAS), consiste en ajustar una matriz inicial A por unos coeficientes rectificadores por filas (R) y por columnas (S), de tal manera que permita calcular una nueva matriz (A^*) (Pulido y Fontela, 1993). Este método con algunas variantes se utilizó para estimar la MIP de Baja California (Fuentes, 2005) y la matriz interregional del Centro-Occidente (Colima, Jalisco, Michoacán y Nayarit) (Callicó et al, 2003). Por su parte, el enfoque de Flegg y Webber, el cual se explicara ampliamente líneas abajo, fue aplicado para estimar la MIP de Nuevo León (Soto, 2000) y Coahuila (Dávila, 2002)

METODOLOGÍA

A continuación se describe las características de algunos coeficientes empleados en los modelos regionales de insumo producto –incluyendo el método al cual se recurrirá en el estudio presente.

El coeficiente de localización simple, proporciona información de la contribución del empleo de un sector económico en una región, dividida por la participación en el empleo del sector correspondiente a nivel nacional. Este coeficiente se expresa de la siguiente forma (Flegg y Webber, 1997):

$$SLQ_i = RE_i/NE_i \times TNE/TRE \quad (1)$$

Donde: SLQ_i = Coeficiente de localización simple en la rama i; RE_i = Empleo regional en la rama i; TRE = Empleo total de la región; NE_i = Empleo nacional en la rama i; TNE = Empleo total nacional. Si $SLQ_i > 1$, entonces existe una elevada contribución del empleo en la rama económica de la región, al contrario, si $SLQ_i < 1$, la participación del empleo en la rama productiva regional es baja, y cuando $SLQ_i = 1$, tenemos una aportación del empleo de la rama de actividad idéntica a la nacional. La proporción RE_i/NE_i incorpora el peso relativo del sector oferente i, mientras que la razón TNE/TRE incluye el peso relativo de la región.

Por otra parte, el coeficiente de localización de industria cruzada se expresa por la siguiente fórmula:

$$CILQ_{ij} = SLQ_i/SLQ_j = RE_i/NE_i / RE_j/NE_j \quad (2)$$

Se supone que el sector i es oferente de insumos al sector j. Así, el peso relativo del sector oferente i es medido por la razón RE_i/NE_i , mientras que, el peso relativo del sector comprador j se mide por RE_j/NE_j . Un inconveniente de este coeficiente es que excluye la importancia relativa que tiene la región. Si el sector oferente en la región es relativamente pequeño en comparación con el comprador, entonces $CILQ_{ij} < 1$ por lo que algunos insumos necesarios por el sector j tienen que ser importados fuera de la región. Una fórmula que incluye tanto, el peso relativo del sector oferente i y del sector comprador j, como la región, es el coeficiente de localización semilogarítmico de Round.

$$RLQ_i = SLQ_i / \log_2(1 + SLQ_j) \quad (3)$$

Flegg *et al* (1995) y Flegg y Webber (1997) analizan algunas deficiencias del coeficiente RLQ_i . Primero, suponen dos hipotéticas regiones: A con 10% del empleo nacional y B con 20%. Además, consideran $RE_i/NE_i = 0.08$ y $RE_j/NE_j = 0.12$. Se espera que la región B sea más autosuficiente y por lo mismo tenga un RLQ_i más elevado. Sin embargo, no es así, el RLQ_i es igual a 0.70 en A y de 0.59 para B.

Segundo, los autores referidos cuestionan por que se transformo logarítmicamente sólo SLQ_j , y no se hizo lo mismo con SLQ_i . Su conclusión es que en el planteamiento de Round no existe ninguna justificación teórica o empírica de la diferencia en la transformación realizada en los dos coeficientes de localización simple.

El coeficiente de localización de Flegg *et al* (1995) y Flegg Webber (1997) intenta superar las limitaciones de los coeficientes anteriores, y se define como:

$$FLQ_{ij} = CILQ_{ij} \times \lambda^* \quad (4)$$

Donde

$$\lambda^* = [\log_2(1 + TRE/TNE)]^\delta; \quad 0 \leq \delta < 1$$

λ^* es un escalar que representa la región. Basado en el trabajo de Flegg se establece que un valor razonable para δ es 0.3. A diferencia de la fórmula de Round, el coeficiente FLQ_{ij} produce un estimador más elevado para la región que tiene una participación mayor en el empleo nacional. Con base en el coeficiente FLQ_{ij} , se puede estimar los coeficientes de insumos intrarregionales (r_{ij}), los cuales determinan el monto de insumos regionales i para producir una unidad de producción regional j .

$$r_{ij} = FLQ_{ij} \times a_{ij} \quad (5)$$

donde a_{ij} es el coeficiente técnico de producción de la matriz nacional. Flegg *et al* (1995) y Flegg y Webber (1997) consideran la siguiente situación:

$$FLQ_{ij} \geq 1 \rightarrow FLQ_{ij} = 1 \text{ por lo tanto } r_{ij} = a_{ij}$$

$$FLQ_{ij} < 1 \text{ por lo tanto } r_{ij} = FLQ_{ij} \times a_{ij} \quad (6)$$

Es decir, si el FLQ_{ij} es mayor o igual a uno, entonces el coeficiente de insumos intrarregionales es igual al coeficiente técnico nacional. Cuando FLQ_{ij} es menor a 1, entonces el coeficiente de insumos intrarregionales es igual al coeficiente FLQ_{ij} multiplicado por el coeficiente técnico de producción de la matriz nacional.

RESULTADOS

La metodología anteriormente descrita con algunas variantes, se aplicó para construir la MIP de Aguascalientes. Los pasos fueron los siguientes:

1).- Como base y modelo para la regionalización de la MIP de Aguascalientes, se empleó la matriz insumo-producto de México para el año 2003. De esta matriz se extrajeron los coeficientes técnicos nacionales (a_{ij}), que se emplearon para estimar los r_{ij} .

2).- De la base de datos del SAIC (2005), se extrajo la información del personal ocupado total a nivel nacional y estatal por subsector para elaborar los coeficientes de localización simple y de industria cruzada.

3).- Para derivar λ^* , primero se calculó el cociente TRE/TNE mediante el empleo total en Aguascalientes (TRE) y el empleo total nacional (TNE), el resultado fue de 0.3, mientras que, el coeficiente δ se tomó del trabajo de Flegg y Webb (1997) con un valor de 0.3. Como consecuencia el escalar λ^* fue de 0.2956.

Con la información anterior se obtuvieron los coeficientes de localización de Flegg *et al* (1995) y Flegg y Webber (1997) para Aguascalientes. Cuando el FLQ_{ij} fue uno o mayor que uno, entonces el coeficiente de insumos intrarregionales fue igual al coeficiente técnico de matriz insumo-producto de México. Si el FLQ_{ij} fue menor que 1, entonces el coeficiente de insumos intrarregionales fue igual al coeficiente FLQ_{ij} multiplicado por el coeficiente técnico de producción de la matriz nacional. De esta manera fue estimada la matriz de coeficientes intrarregionales de Aguascalientes.

La matriz de transacciones de Aguascalientes se divide en 69 sectores, sin embargo, por cuestiones de espacio y presentación se agrupó a tres sectores. El sector primario abarca 5 ramas de actividad económica, el secundario comprende 21 ramas y el terciario incluye 43 ramas. A partir de esta matriz se obtiene la de coeficientes técnicos de Aguascalientes –que muestra el costo unitario de los sectores económicos. La tabla 1 muestra estos coeficientes: así por ejemplo, por cada peso de valor bruto de la producción que genera el sector primario, compra 10.80 centavos de insumos al sector secundario, 12.15 centavos de insumos al sector terciario, paga 00.35 centavos de impuestos sobre bienes y servicios, etcétera.

Tabla 1: Matriz de coeficientes técnicos de Aguascalientes. Agregada a tres sectores

Sectores económicos	Sector primario	Sector secundario	Sector terciario
Sector primario	0.0568	0.0186	0.0004
Sector secundario	0.1080	0.2510	0.0419
Sector terciario	0.1215	0.1146	0.1556
Usos de la ET de origen nacional e importado	0.2863	0.3842	0.1979
Importaciones totales	0.0217	0.1016	0.0104
Impuestos sobre bienes y servicios	0.0035	0.0040	0.0040
Subsidios a bienes y servicios	0.0006	0.0005	0.0004
Impuestos sobre bienes y servicios netos de subsidios	0.0029	0.0035	0.0036
Total de usos de origen nacional e importado a precios comprador	0.3109	0.4892	0.2119
Valor agregado bruto economía total	0.6891	0.5108	0.7881
Producción de la economía total a precios básicos	1.0000	1.0000	1.0000

Fuente: elaboración propia

Con la información de la matriz de coeficientes técnicos se deriva la de multiplicadores -que presenta los efectos directos e indirectos que causa el cambio de la demanda final en los diferentes sectores económicos. La tabla 2 presenta ésta matriz para Aguascalientes. Si suponemos que en el sector primario la demanda aumenta en un peso, entonces dicho sector tiene que aumentar su producción en 1.06 pesos, el secundario en 16.31 centavos y el terciario en 17.52 centavos. Por otro lado, si la demanda final se incrementara en un peso en el sector secundario, las actividades económicas primarias de manera indirecta elevarían su producción en 2.67 centavos, el propio sector secundario la incrementaría aproximadamente en 1.35 pesos y el terciario en 18.70 centavos. Situación similar se presenta cuando la demanda final se eleva en un peso en la actividad terciaria; la producción crece en 00.18 y 6.71 centavos en los sectores primario y secundario respectivamente, y en el mismo sector terciario en 1.19 pesos.

Tabla 2: Matriz de multiplicadores

Sectores económicos	Sector primario	Sector secundario	Sector terciario
Sector primario	1.0635	0.0267	0.0018
Sector secundario	0.1631	1.3494	0.0671
Sector terciario	0.1752	0.1870	1.1937

Fuente: elaboración propia

CONCLUSIONES

Se estimó la MIP de Aguascalientes mediante la metodología de Flegg *et al* (1995) y Flegg y Webber (1997). La estructura de la MIP de Aguascalientes, se presenta de manera agregada en tres sectores. La finalidad es ilustrar los principales resultados de las matrices de transacciones, coeficientes técnicos y multiplicadores. Con esta herramienta analítica se podrá detectar los sectores productivos con mayor peso en la economía e incentivar su potencial de locomotora en la economía mediante políticas públicas de fomento a la demanda final. Por lo tanto, una segunda etapa de la investigación es utilizar esta matriz para detectar sectores clave y estratégicos de la economía de Aguascalientes.

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ANÁLISIS CON ENFOQUE MULTIVARIADO DE LOS FACTORES DE MERCADOTECNIA Y CAPACITACIÓN EN EL USO DE CALCULADORAS CON TECNOLOGÍA CAS EN EL NIVEL SUPERIOR EN EL ESTADO DE TLAXCALA, MÉXICO

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RESUMEN

Se requiere conocer cuál es el área de oportunidad con la incorporación de calculadoras provistas con Sistemas Algebraicos de Cálculo en la Educación Superior Tecnológica, mediante la discriminación estadística de los factores que influyen en el uso y consumo de esta nueva tecnología, en instituciones de educación superior en el Estado de Tlaxcala, México. Aunque en los planes de estudio vigentes se ha propuesto utilizar algún software o calculadora, la gran mayoría de los docentes no están preparados para ese cambio debido a diversos aspectos como son la falta de: infraestructura, material didáctico acorde con nuevas tecnologías, capacitación, además del desconocimiento de las bondades en su uso. Por medio del Análisis Multivariado, se discriminan y categorizan los atributos provenientes de un cuestionario aplicado a alumnos que cursan los primeros seis semestres de las carreras de ingeniería y ciencias exactas para conocer la relación que existe entre los factores que limitan la comercialización.

INTRODUCCIÓN

La incorporación de nuevas tecnologías en la Educación Media Superior y Superior es uno de los principales objetivos en las reformas de los planes de estudios. Actualmente, existe una gran variedad de nuevas tecnologías como la educación a distancia y el uso de software didáctico en el salón de clases; en el caso específico de la enseñanza de las matemáticas, se cuenta con un sinnúmero de recursos que pueden ayudar en el aula para mejorar la enseñanza-aprendizaje, uno de esos recursos, es el uso de nuevas calculadoras provistas con tecnología llamada CAS (Computer Algebraic System) Sistemas Algebraicos de Cálculo. Aunque el mercado de venta de calculadoras se encuentra limitado para tres o cuatro marcas líderes que venden directamente sus productos en establecimientos específicos como tiendas especializadas, también hay pequeños distribuidores; sin embargo, la promoción y distribución no han sido suficientes para dar a conocer estas calculadoras. Debido al desarrollo y creación de nuevas carreras en instituciones de nivel superior, ha surgido la necesidad de distribuir el producto bajo ciertas condiciones; además, existe la necesidad de crear micro y pequeñas empresas para generar una economía orientada a la prestación de diversos servicios, como son: el diseño de material didáctico, diseño de planes de estudios, capacitación docente, capacitación al público en general (usuarios de la tecnología), entre otros. Bajo este contexto, se desarrolló un trabajo de investigación cuya finalidad fue cuantificar el grado de influencia de factores de mercadotecnia que afectan directamente la comercialización de calculadoras, para lo cual, se utilizaron las técnicas estadísticas de Análisis Multivariado por Componentes Principales y Conglomerados, las cuales permitieron evaluar y jerarquizar los factores más importantes para el uso y consumo de calculadoras con tecnología CAS en Instituciones de Educación Superior Tecnológica en el Estado de Tlaxcala, México.

REVISIÓN LITERARIA

La incorporación de nuevas tecnologías en el sector educativo, ha generado la creación de nuevas líneas de investigación en el área de las matemáticas educativas, la necesidad de disminuir el índice de reprobación en las materias de Ciencias Básicas y mejorar la educación en diversos niveles educativos, ha planteado la necesidad de incorporar el uso de esas nuevas tecnologías en el salón de clases, se han implementados cursos experimentales para iniciar la incorporación del uso de Calculadoras con Tecnología CAS en diferentes escenarios. La Subsecretaría de Educación Básica y Normal de la SEP, en colaboración con el Instituto Latinoamericano de Comunicación Educativa (ILCE), implementan un nuevo modelo pedagógico y didáctico en 28 escuelas secundarias, en 14 estados del país, para la incorporación de del uso de las TICs para la enseñanza de la física y las matemáticas con diversos software y calculadoras TI92. Rojano describe como se llevó a cabo el proyecto de incorporación de nuevas tecnologías por parte de la Subsecretaría de educación Básica y menciona como es la propuesta de reforma curricular en las matemáticas en la educación secundaria. Se describe la propuesta didáctica para el cálculo usando calculadoras de la marca Texas Instruments, modelo Voyage 200, realizado por Jesús Rodolfo Rodríguez y Luis Felipe Flores López del Instituto Tecnológico de los Mochis en Sonora. Con respecto a este estudio, se demostró que el uso de calculadoras con tecnología CAS, mejoró el aprendizaje en la materia de Cálculo Diferencial, debido a que los alumnos de grupo piloto, se sintieron más motivados para la realización de las diversas actividades propias de la materia, en comparación con el historial que existía de grupos anteriores.

Al respecto, los investigadores Waits y Demana comentan que los nuevos planes de estudio, se basan en realizar algunas reformas que van desde cambiar los enfoques académicos hasta la certificación y acreditación de sus carreras. Se requiere cambiar la cultura académica basándose en los enfoques constructivistas, que es necesario el uso de nuevos recursos tecnológicos, así como mejorar la infraestructura de las instituciones educativas: instalaciones, equipo de cómputo, laboratorios, etc; primordialmente se debe enfatizar en la actualización de los profesores desde su práctica docente hasta la capacitación tecnológico-científica. Sin embargo, la falta de presupuesto y capacitación a los docentes en el uso de estas nuevas tecnologías, ha limitado tales expectativas de cambio; se sabe, que algunos profesores muestran cierto rechazo al uso de estas tecnologías, así como el desconocimiento del potencial del equipo actual y las bondades didácticas del uso de tecnologías CAS. En otros países, principalmente en Estados Unidos, se le ha dado tal importancia al uso de las calculadoras al grado que se ha permitido el uso de estas en los exámenes de admisión a nivel licenciatura.

Aunque existe una gran variedad de productos para la enseñanza de las matemáticas, su uso en el nivel medio superior y superior está muy limitado. Elaborar una buena estrategia de comercialización impactará a la población estudiantil en gran medida, ya que como se menciona en la revisión literaria, existen reformas a los planes de estudio actuales que permiten el uso de las calculadoras como parte de la currícula escolar.

METODOLOGÍA

La población a estudiar es de nivel licenciatura y está constituida por siete instituciones que ofrecen carreras de Ingeniería y Ciencias Exactas, se encuentran distribuidas geográficamente en todo el Estado de Tlaxcala, e incluyen tanto universidades estatales y privadas así como institutos tecnológicos centralizados y descentralizados.

Aunque es relativo el nivel socio-económico de la población, conviene aclarar que el Instituto Tecnológico de Tlaxcala, es la única institución de carácter particular, el Instituto Tecnológico de Apizaco y el Instituto Tecnológico Superior del Altiplano son de carácter federal, mientras que las demás instituciones pertenecen al Gobierno del Estado y es importante hacer notar que las instituciones:

Universidad Politécnica de Tlaxcala, Instituto Tecnológico Superior de Tlaxco, son instituciones de nueva creación.

La muestra en estudio se realizó con estudiantes del primero al sexto semestre, ya que en las retículas de los planes de estudio, se observó que las materias básicas del área de ingenierías y matemáticas son: matemáticas, física, química, probabilidad y estadística, por lo que a los alumnos de dichos semestres, se consideró como la población objetivo y futuro mercado meta.

Por ser Tlaxcala el Estado más pequeño de la República Mexicana, los factores culturales, afectivos, etc., no son tomados en cuenta, ya que se considera que las condiciones económicas, culturales y sociales son similares y no influyen drásticamente en el estudio.

Se realizó el estudio de mercado para conocer más información acerca de los posibles atributos a considerar, de ello se desprende que los factores a cuantificar y jerarquizar son:

- | | |
|---------------------------|--------------------------------------|
| 1 Marca | 2 Precio |
| 3 Colocación del Producto | 4 Uso del Producto |
| 5 Publicidad | 6 Planes de venta |
| 7 Promoción | 8 Incorporación en planes de estudio |
| 9 Capacitación | |

Objetivo de la escala: Determinar los atributos que influyen en la preferencia del modelo de calculadora, marca y precio, además de conocer como se obtuvo la información del producto y que conocimientos se tienen del mismo en cuanto a información y características técnicas.

Para definir las escalas, se consideraron los siguientes componentes:

- Componente de Conocimientos. Información que el individuo tiene acerca del producto y características técnicas del mismo.
- Componente Conductual. Expectativas del comportamiento de compra o intenciones de acción respecto al producto.

Escalas De Respuestas:

De acuerdo con Rensis Likert y Stevens, se pueden utilizar escalas de respuesta graduada, y los anclajes de respuesta están considerados mediante un referente gráfico, referentes verbales, además de respuestas abiertas pero limitadas con porcentaje. Los cuales se ejemplifican a continuación:

Referente verbal

☐ Texas Instruments ☐ Casio ☐ HP ☐ Sharp ☐ Otra

Referente gráfico



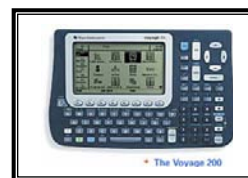
CIENTÍFICA

Cualquier modelo



GRAFICADORA

Cualquier Modelo
Casio, HP, TI



Respuesta de Intervalo

Marca _____ (de 0 a 100%)

La tipología de escalas es:

1. Nominal. Permite identificar categorías y son mutuamente excluyentes.

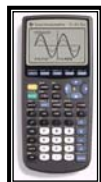
☐ Si ☐ No

2. Ordinal. Permite representar categorías.



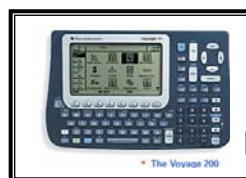
CIENTÍFICA

Cualquier modelo



GRAFICADORA

Cualquier Modelo Casio, HP, TI



3. Intervalo. Categorías mediante escalas.

Marca _____ (de 0 a 100%)

Tamaño De La Población

De acuerdo con datos proporcionados por el Departamento de Estadística de la Subdirección General de Planeación de la Unidad de Servicios Educativos de Tlaxcala (USET), las Instituciones de Educación Superior en el Estado de Tlaxcala son 26 y reportan una población total de 24,825 alumnos.

La población a estudiar es de nivel licenciatura y está constituida por siete instituciones que ofrecen carreras de Ingeniería y Ciencias Exactas, las cuales se encuentran distribuidas geográficamente en todo el Estado de Tlaxcala, e incluyen tanto Universidades Estatales, Privadas e Institutos Tecnológicos centralizados como descentralizados.

Los cuestionarios se aplicaron a grupos de alumnos de los primeros cinco semestres en cada carrera, así como al personal docente que imparte las materias de: matemáticas, física, química, probabilidad y estadística. Derivado de las características para la determinación de la población a trabajar, se obtuvo como resultado: 3,413 alumnos y 351 docentes.

Tabla 1. Tamaño Poblacional de las Instituciones de Educación Superior seleccionadas

INSTITUCIONES	Población Alumnos	Tamaño muestral Alumnos
1) Universidad Politécnica de Tlaxcala	985	242
2) Instituto Tecnológico de Apizaco	938	231
3) Universidad Autónoma de Tlaxcala	779	191
4) Instituto Tecnológico Superior del Altiplano	383	94
5) Instituto Tecnológico Superior de Tlaxco	243	60
6) Instituto de Estudios Superiores del Magisterio	51	13
7) Instituto Tecnológico de Tlaxcala	34	8
TOTAL	3413	839

La metodología empleada para el desarrollo de este trabajo contempla los siguientes pasos:

1. Se diseñó un instrumento de medición para la recopilación de información basado en las escalas modificadas de Likert y Stevenson para redacción de ítems en análisis multivariado, basándonos en la revisión literaria referente a la metodología para la recopilación de datos por medio de cuestionario.

2. Se determinó el tamaño de la muestra por medio de la estratificación por racimos para la población de instituciones de nivel superior seleccionadas.
3. Se validó el cuestionario a nivel piloto
4. Se aplicaron 839 cuestionarios a los estudiantes en las instituciones y carreras seleccionadas de acuerdo con el tamaño de muestra determinado.
5. Se elaboró un software en lenguaje de programación Builder C++ para la captura y codificación de la información.
6. Se capturó y codificó la información proveniente de los cuestionarios para su tratamiento estadístico.
7. Se aplicó un análisis de estadística descriptiva para verificar si la información era válida para su tratamiento estadístico.
8. Se corrigieron errores de codificación de acuerdo con los resultados obtenidos con estadística descriptiva.
9. Se utilizaron dos técnicas de Análisis Multivariado de acuerdo con los resultados arrojados por el análisis con estadística descriptiva. En coordinación con la empresa LOGICIELS, S.A. de C.V., se analizaron los datos con el software STAT_ITCF, así como Minitab versión14.

RESULTADOS

Se obtuvo una matriz de 839 elementos (individuos) y 16 variables observadas. La mayoría de las variables son del tipo nominal, constituyendo lo que se conoce como matriz de datos que es de dimensión 839x16. Se realizó un análisis exploratorio univariado que permitió detectar problemas como: valores atípicos y pérdida de valores debido a la captura de la información y codificación, además de obtener otras estadísticas de interés como la mediana, la moda, el valor máximo y mínimo de cada una de las variables.

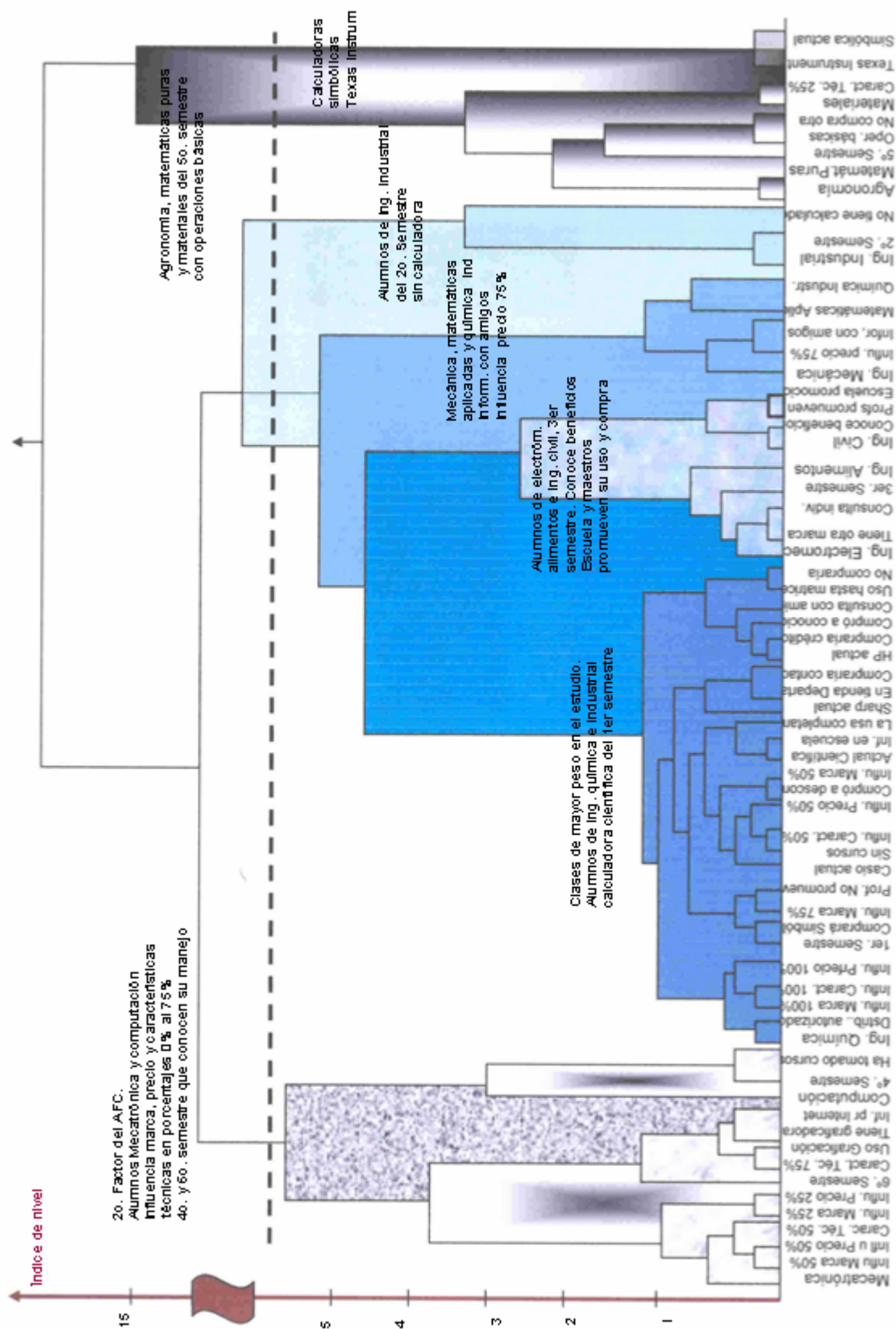
Se observa que las mayores magnitudes de correlación son la marca y el precio con un 0.438 y la correlación de la marca de la calculadora con la que cuenta el alumno y el tipo con un -0.311, se considera una correlación baja y el signo indica una pendiente descendente en una de las variables; lo que indica, que no existe una relación significativa porque hay un alto grado de dispersión en el conjunto de datos.

Tabla 2. Resultado del análisis de Componentes principales

	Componentes					
	1	2	3	4	5	6
CARRERA_N1	.272	-.290	.265	-.402	-.262	.230
SEMESTRE_N2	-.228	.444	.225	.148	.414	.019
MARCA_N3	.336	-.398	-.345	.278	.175	-.200
COLOCPROD_N4	-.077	-.112	-.326	.330	.087	.349
MARCAp_N5	.802	.479	.071	.077	-.187	.124
PRECIOp_N6	.619	.353	-.016	.252	-.007	.328
USOPRODp_N7	.487	.418	.022	-.031	-.049	-.136
USOCALC_N8	.262	-.213	.289	-.070	.519	.187
USOPROD_N9	-.431	.558	.254	.160	-.208	.125
USOPRODp1_M1	.382	-.059	-.340	-.343	-.039	-.042
PUBLICIDAD1_M2	-.162	.005	-.427	.322	-.498	-.005
PRECIO_M3	.108	.306	-.456	-.090	.248	-.315
PLANESVTA_M4	.006	-.190	-.142	.398	.212	.416
IPEPROMOCION_M5	.185	-.225	.273	.294	-.372	-.213
PUBLICIDAD2_M6	.182	-.390	.382	.233	-.114	.058
PROMPLANESVTA_M7	.169	-.031	.304	.413	.147	-.565

La reducción de las variables no implica que alguna de ellas debe desaparecer, es decir, se trata de encontrar estrategias que permitan abordarlas de manera simultánea y agrupar cuáles de ellas se pueden abatir en diferentes instantes de tiempo, espacio o recursos.

Figura 1. Dendograma 1



Nivel De Mercado Actual

Finalmente, para cuantificar el porcentaje de alumnos pertenecientes a cada segmento, se considerará la pertenencia a la carrera. El nivel de mercado queda conformado de la siguiente manera:

1) Alumnos que usan adecuadamente la calculadora. Se refiere a alumnos de las carreras de Mecatrónica y Computación, tienen una influencia hacia la marca y el precio del producto, el porcentaje de uso en cuanto a las características técnicas del producto varía del 0 al 75%, y son alumnos del 4to a 6to semestre, de acuerdo a su retícula de estudios, han cursado del 80 al 100% de las materias de Ciencias Básicas, además, cuentan con la habilidad de programar y tienen un mejor dominio de los dispositivos electrónicos por el perfil de su carrera. Estas carreras se encuentran ubicadas en el Instituto Tecnológico de Apizaco, en la Universidad Politécnica de Tlaxcala, en la Universidad Autónoma de Tlaxcala y en Instituto Tecnológico de Tlaxcala. El total de alumnos pertenecientes a este grupo son 72, es decir, constituyen un 8.58%

2) Alumnos novatos. Son alumnos de primero y segundo semestres de las carreras de aplicación, son la clase con mayor peso en el estudio y muestran una fuerte tendencia al uso de las calculadoras científicas, corresponden a los alumnos de Ingeniería Química e Ingeniería Industrial, entre otras, su producto lo han adquirido con distribuidores autorizados, mencionan que les interesa la compra de una calculadora con cálculo simbólico, el estudio refleja que sus profesores no promueven el uso de la calculadora, aunque de acuerdo con su retícula, ya han cursado 1 o 2 materias del área de matemáticas, las calculadoras de su preferencia son las de marca Casio y Sharp, son alumnos que no han tomado cursos sobre el manejo y uso de calculadoras, la información con la que cuentan para comprar el producto, la obtienen en la escuela y se interesan por comprar una calculadora a crédito. Estos alumnos, se encuentran ubicados en el Instituto Tecnológico de Apizaco y en la Universidad Politécnica de Tlaxcala. Se consideran dentro de este grupo, únicamente a alumnos de primero y segundo semestres, con un total de 134, es decir, el 15.97%; cabe mencionar, que en este grupo deberán incluirse alumnos de otras carreras, y que la suma de los segmentos, no forzosamente resultará en un 100%, ya que como se puede observar en el dendrograma, algunos alumnos pueden encontrarse ubicados dentro de dos segmentos. Este grupo, también incluye a las ingenierías de Electromecánica, Alimentos y Civil del primero y segundo semestres, donde tenemos 357 alumnos, que representan un 42.55% del total de la muestra.

3) Alumnos informados. Son alumnos de la carreras de Electromecánica, Alimentos y Civil, no han tomado cursos para usar sus calculadoras, pero conocen los beneficios del uso del producto, además, mencionan que su escuela y maestros promueven el uso y compra de calculadoras, la consulta para comprar una calculadora, la hacen de manera individual, son alumnos de tercer semestre y están cursando aproximadamente el 50% de las materias de Ciencias Básicas, son los alumnos que representan un mercado potencial para el uso y consumo de calculadoras debido al perfil de su carrera. Para los alumnos informados, la carrera de Ingeniería Civil se encuentra en el Instituto Tecnológico de Apizaco, la de Electrónica, se encuentra en el Instituto Superior de Tlaxco, y la carrera de Alimentos, en el Instituto Tecnológico Superior del Altiplano de Tlaxcala. Se consideran a los alumnos desde el tercero hasta el sexto semestres, con 76 alumnos y un 9.06% del total de la muestra.

4) Alumnos que no usan calculadoras. Son alumnos de la carrera de Industrial del segundo semestre. Aunque es muy poca la cantidad de alumnos en este caso. Se encuentran ubicados tanto en el Instituto Tecnológico de Apizaco, como en la Universidad Politécnica de Tlaxcala. También, se muestra a los alumnos de las carreras de Mecánica, Licenciatura con Especialidad en Matemáticas y Química Industrial, en este grupo y probablemente se deba a su formación con 125 alumnos y un 14.9% del total, se incluyen alumnos de todos los semestres para las carreras mencionadas excepto la de Industrial.

5) Alumnos que no requieren de calculadoras. Son alumnos de las especialidades en: Agronomía, Matemáticas Aplicadas y Materiales, son alumnos del 5to semestre que ya han cursado aproximadamente

del 80% al 100% de las materias de Ciencias Básicas y debido al perfil de su carrera, donde la mayoría de las materias cursadas requieren de una amplia manipulación de los modelos matemáticos para la resolución de problemas de las materias de aplicación, la carrera de Alimentos no hace un gran uso de manipulación matemática en sus materias y solamente requieren de hacer operaciones básicas. Los alumnos manifiestan que sus maestros, no promueven el uso del producto porque no les hace falta utilizar este tipo de equipos. Sin embargo, se puede hacer una segmentación geográfica para el caso de este tipo de alumnos, ya que se conoce en qué institución se imparten dichas carreras y la ubicación de cada uno de los institutos, por ejemplo, la carrera de Matemáticas Aplicadas, se ubica en la Facultad de Ciencias Básicas de la Universidad Autónoma de Tlaxcala, la carrera de Agronomía, se encuentra en el Instituto Tecnológico Superior del Altiplano de Tlaxcala y la especialidad de Materiales, se encuentra en el Instituto Tecnológico Superior de Tlaxco. Aunque la mayoría son alumnos del quinto semestre, se considerarán todos los semestres para este segmento, con un total de 89 alumnos, lo que representa un 10.61% del total de la muestra.

CONCLUSIONES

Las técnicas estadísticas de análisis multivariado, permiten una segmentación eficiente de variables tanto cuantitativas como cualitativas. En la jerarquización de los factores de mercadotecnia obtenidos con la técnica de Conglomerados, se observa que es factible seleccionar diversas estrategias para atacar el mercado. Con respecto al planteamiento original del problema, se demostró que las técnicas de análisis multivariado, permiten la segmentación eficiente de variables tanto cuantitativas como cualitativas, además, se cuantificó el grado de influencia entre cada una de las variables. Reducir el número de variables utilizadas en un problema determinado, no implica que las variables originales desaparezcan; lo que se logra con el método de componentes principales es conocer si existe la posibilidad de tener una mezcla de factores y atacarlos simultáneamente con la estrategia de mercado adecuada. En el análisis que se hizo mediante el dendrograma, se observó que las ventas están limitadas por la falta de conocimiento del producto tanto en alumnos como en maestros y la difusión en cuanto a diversidad de productos y características técnicas de los mismos, debería hacerse desde que los alumnos inician sus carreras, sin embargo, se muestra que no todas las carreras deberán considerarse iguales, ya que, como se observó en la segmentación, hay alumnos que no requieren del uso de calculadoras por su perfil profesional, aunque se encuentren estudiando una ingeniería.

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EVALUACIÓN DE LA GESTIÓN ADMINISTRATIVA Y FINANCIERA DE LA EMPRESA ENERGÍA SOCIAL S.A. E.S.P., EN CARTAGENA

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RESUMEN

La efectiva toma de decisiones de la gerencia moderna, demanda la adecuada y oportuna, aplicación de las herramientas del diagnóstico administrativo y financiero, desde el enfoque sistémico; Este paradigma de sistemas constituye una de las formas de pensamiento más avanzadas en la comprensión de la dinámica de las organizaciones y en la implementación, de modelos de diagnóstico de gestión, que permiten el mejoramiento continuo de los resultados en los procesos de cambio organizacional. Bajo este enfoque se desarrolla la evaluación de la gestión administrativa y financiera de la empresa Energía Social S.A. E.S.P., identificando los factores administrativos de desempeño, entorno y estructura organizacional, planificación estratégica y diagnóstico financiero, con el propósito de revisar sus acciones y estrategias, proponiendo alternativas de mejoramiento en virtud del grado de conocimiento y aplicación en la organización.

PALABRAS CLAVE: Diagnóstico, Management, Organización, Gestión, Diagnóstico Administrativo, Diagnóstico Financiero y Administración.

INTRODUCCIÓN

Para llevar a cabo la aplicación de los diagnósticos de las funciones administrativas y financieras en la empresa Energía Social S.A., en esta investigación se procederá a realizar el análisis interno de los resultados de las áreas funcionales de gestión con el propósito de establecer las comparaciones pertinentes, en virtud de sus objetivos y de los resultados, medios de información, indicadores de gestión entre otras herramientas utilizadas en la empresa. Así mismo, se abordará el análisis de la descripción de los medios humanos, materiales y organización, con el fin de identificar las posibles causas de las deficiencias, que se derivan de las áreas administrativas y financieras de la empresa Energía Social S.A.

Seguidamente, para la evaluación de los indicadores de gestión y control, en las áreas funcionales administrativas y financieras, se tomará como herramienta fundamental de aplicación, el instrumento tipo lista de chequeo; el cual proporcionará información pertinente y confiable para la toma de decisiones en virtud del mejoramiento de sus áreas funcionales. Se revisarán las actividades que se realizan en cada una de las áreas administrativas y financiera, con el propósito de determinar la naturaleza y calidad de estas actividades. En esta etapa se pretende encontrar la correlación existente en las operaciones de las áreas administrativas y financiera, y la influencia, que ejercen las fuerzas internas de la organización sobre estas áreas funcionales. Por último, según el análisis de los hechos encontrados en las etapas anteriormente descritas, se procederán a definir las relaciones causales entre los factores y acontecimientos (resultados), identificados en la aplicación del diagnóstico de las áreas administrativa y financiera de la empresa, con el propósito de dar a conocer a la dirección las propuestas y recomendaciones pertinentes (puntos fuertes y débiles), encontradas en el trabajo de diagnóstico.

REVISION LITERARIA

Conceptos de Administración, Organización y Gestión

El pensamiento sistémico desde la década de los años cincuenta, viene siendo incorporado con gran fuerza a la teoría administrativa, por sus importantes aportes y transformaciones al desarrollo administrativo y complejo mundo de la tecnología y la información organizacional. Este paradigma de sistemas constituye una de las formas de pensamiento más avanzadas en la comprensión de la dinámica de las organizaciones y en la aplicación, de modelos de diagnóstico de gestión que permiten el mejoramiento continuo de los resultados en los procesos de cambio organizacional. Este análisis sistémico propone entonces la consideración de tres elementos básicos -el sistema objeto (la organización y sus partes componentes), el operador (analista, interventor) y la relación que se establece entre ambos (Schvarstein, 2000:303), con el propósito de poder establecer las causas de las desviaciones en el desempeño organizacional, y su relación, con las especificaciones establecidas en los objetivos y políticas de la organización, desde la acertada toma de decisiones en la administración.

El concepto de “administración”, se irrigo en los medios académico y empresarial colombianos, desde la adopción del taylorismo como materia de estudio, entre 1911 y 1912, en la Escuela de Minas de Medellín. Para el año de 1912 se reportan las primeras traducciones de los textos de Taylor (1911), realizadas por Alejandro López Mayor (1984). Desde entonces el término “Management” fue traducido en Colombia como “administración” bajo la connotación taylorista (aplicación principios de la administración científica) Por su parte, Jean Francois Chanlat (2002:29), define el management, como “la gestión de un conjunto de prácticas y actividades fundadas sobre cierto número de principios que apuntan a una finalidad: la búsqueda de la eficacia, sobre todo económica”.

Diagnóstico De La Gestión Administrativa: Se considera que el diagnóstico de la gestión administrativa, comprende el estudio general de la empresa, el entorno en que opera, sus objetivos estratégicos, la administración del personal, sus métodos de operación y control, para medir los avances en los programas, las líneas de autoridad y responsabilidad, la calidad y cantidad de información para la toma de decisiones (Fleitman, 1997:2,22).

Diagnóstico de la Gestión Financiera: El estudio de este diagnóstico comprende, el análisis de todos los estados financieros de la empresa (balance general, estado de resultados, entre otros), indicadores de liquidez, rentabilidad y endeudamiento, políticas de financiación, decisiones de inversión, políticas de dividendos y reparto de utilidades, naturaleza del crecimiento de los activos, análisis del manejo de caja, recaudos y desembolsos, manejo de las cuentas por cobrar; así como también el análisis de la estructura de endeudamiento y de capital. Así mismo, se define el diagnóstico financiero “como el estudio que se hace de la información que proporciona la contabilidad y de toda la demás información disponible, para tratar de determinar la situación financiera de la empresa” (García, 1999:190), no obstante, es importante considerar para la realización de un análisis financiero, toda la información de tipo cuantitativa y cualitativa, histórica y proyectada.

METODOLOGÍA

Para la evaluación de la gestión administrativa y financiera se requirió de un estudio de tipo Analítico–Descriptivo, dado el propósito de identificar las características de la gestión administrativa y financiera de la empresa Energía Social S.A. E.S.P., en Cartagena. La población de la presente investigación está compuesta por la estructura organizacional de la empresa Energía Social S.A E.S.P., a fin de garantizar la confiabilidad de los resultados.

Como fuentes primarias se identificaron los funcionarios de los niveles medio y alto, en las instalaciones de la empresa Energía Social S.A. E.S.P., en Cartagena, la recolección de ésta información se hizo a través de encuestas y entrevistas estructuradas. Para la recolección de información secundaria se tomó toda la información documental existente (manuales, planes estratégicos, estados financieros, etc.)

El instrumento diseñado para la recolección de la información consta de dos partes, una primera que corresponde a la evaluación del diagnóstico administrativo, en donde se identifican las variables de análisis de cada uno de los factores de desempeño organizacional, entorno organizacional, planificación estratégica y estructura organizacional. Y la segunda parte orientada a la evaluación del diagnóstico financiero a partir de las decisiones de inversión, planificación y control, tomadas por el responsable de la gerencia financiera. La información recolectada se analizó sistemáticamente e integrada a una base de datos utilizando el paquete estadístico SPSSTM (versión. 13), el cual nos permite simplificar el número de variables en la estructura de los datos, a fin de encontrar los componentes principales más importantes en términos de su correlación.

Confiabilidad Y Prueba De Validez

Desde la perspectiva teórica de Hair, J. Anderson, R. Tatham, R. y Black, W. (1999:22), la confiabilidad es una señal de la regularidad entre dos medidas de la misma cosa, es decir, hace referencia a que el instrumento repite los mismos resultados cuando en sus distintas aplicaciones y en las mismas circunstancias, explica que tan consistentes, exactos y estables son los resultados alcanzados al aplicar el instrumento. Una técnica comúnmente usada, es la validez interna del análisis, en esta investigación se midió la confiabilidad que se obtenía de cada factor del análisis factorial a partir de la prueba (Kaiser-Meyer-Olkin) KMO, el cual permite comparar la magnitud de los coeficientes de correlación observados con la magnitud de los coeficientes de correlación parcial. El estadístico KMO varía entre 0 y 1. Los valores pequeños (menores que 0.5) indican que el análisis factorial puede no ser una buena idea, dado que las correlaciones entre los pares de variables no pueden ser explicadas por otras variables y para valores grandes (mayores a 0.6) se considera que si es pertinente la aplicación del análisis factorial.

Análisis De Validez Interna

Para comprobar la validez de cada factor por separado, se analizaron los resultados del estadístico KMO, su correlación y validez, con cada uno de los factores analizados para la evaluación de la gestión administrativa y un factor para la gestión financiera. La tabla 1, muestra cada factor y la validez del estadístico KMO.

Tabla 1. Análisis Validez Interna de Factores

FACTOR	ESTADISTICO KMO
Desempeño Organizacional	0,861
Entorno Organizacional	0,742
Planificación Estratégica	0,677
Estructura Organizacional	0,796
Diagnóstico Financiero	0,755

Fuente: Cálculos realizados por el autor

RESULTADOS ANALISIS FACTORES PRINCIPALES

Factor 1: Desempeño Organizacional: El desempeño organizacional en la empresa Energía Social S.A. E.S.P., se desarrolla bajo las indicaciones estratégicas definidas conjuntamente por la alta gerencia, en virtud de su contribución al desarrollo social de las comunidades, la disponibilidad de los recursos tecnológicos de la empresa, conocimiento de la misión y visión, así como la evaluación del desempeño organizacional y su adaptabilidad en relación con los cambios del entorno.

Factor 2: Entorno Organizacional: El componente de entorno organizacional tiene una observación aceptable en la empresa. Los cambios no planeados que afectan políticas y objetivos con una calificación porcentual negativa del 21.8% CAMBIOSN, la consideración de las amenazas y oportunidades potenciales (6.2%) AOPOTENC, así como los cambios y disposiciones políticas del entorno (5.2%) DIPOLIST, son poco tenidas en cuenta por los trabajadores; Lo anterior se explica por la baja importancia que resta la gerencia a las amenazas, cambios y disposiciones políticas del entorno.

Factor 3: Planificación Estratégica: Este factor de planificación estratégica, no sobrepasa el nivel medio-alto, en cuanto a la calificación que dieron los trabajadores de las variables relacionadas con este factor, no obstante, los resultados muestran una alta correlación entre sus variables, los cuales de acuerdo con los promedios obtenidos se pueden ubicar en tres espacios: el primero definido por los componentes ESTRATEG con el (12.6%), SEGUIPLA (12.7%), PARTDIR (12.7%), ESTRACEP (12.4%) y PLANPRG (12.4%), con niveles medios, los cuales explican la baja aceptabilidad que tienen la anteriores variables en relación con el seguimiento que realiza la empresa, a los planes, políticas - programas y procedimientos.

Factor 4: Estructura Organizacional: Los resultados obtenidos en el factor estructura organizacional de la empresa Energía Social S.A. E.S.P., evidencian, al igual que en los demás factores analizados 1, 2, y 3, una importante correlación entre sus componentes, toda vez que la variable CENTRALI el cual participa con el 24.5%, justifica el alto grado de centralización por parte del nivel directivo, en cuanto a toma de decisiones en la empresa se refiere, seguido de la aplicación de los principios de calidad utilizados en la organización CALIDAD (21.5%) y su incorporación en las funciones y responsabilidades de los colaboradores.

Factor 5: Diagnostico Financiero: El diagnóstico financiero está relacionado con la percepción de las decisiones que se toman en virtud de las inversiones, la planificación y el control, en el área financiera de la empresa. En este análisis podemos apreciar que de acuerdo a la percepción de los funcionarios, el diagnostico financiero obtiene un resultado favorable del 37.5% si se hace énfasis en las necesidades de efectivo mediante sus proyecciones de flujos de fondos (EFECTIVO) y del 25.6% en la realización de inversiones orientadas a la financiación de proyectos de normalización anual de redes eléctricas (INVERSIO). Bajos estos resultados se aprecia la congruencia de las decisiones tomadas tanto por la gerencia general y financiera, en virtud de las políticas de desarrollo de zonas subnormales.

CONCLUSIONES

Como resultados de esta investigación, podemos resaltar de la evaluación de la gestión administrativa, a partir del análisis factorial por componentes principales de los factores, desempeño, entorno organizacional, planificación estratégica y estructura, que para el primero, éste incide positivamente contribuyendo al desarrollo social de las comunidades, con relación al entorno organizacional, los cambios no planeados que afectan, las políticas y objetivos institucionales, son mirados con escepticismo por los empleados, así mismo, las amenazas y cambios y disposiciones políticas del entorno, no son tenidos en cuenta por los colaboradores, por razones de cumplimiento de la normatividad regulatoria vigente.

Es de resaltar, también, en el factor de planificación estratégica, la baja aceptabilidad en los niveles medio- bajo, debido al nulo seguimiento que realiza la empresa a sus planes, políticas-programas y procedimientos, derivado de la baja participación que tiene la gerencia en la estructuración de los mismos. Sin embargo, en los niveles altos presentan el efecto contrario siendo ampliamente conocidos. En el análisis de la estructura organizacional, se observó que la empresa Energía Social S.A. E.S.P., posee una alta centralización respecto al proceso de toma de decisiones por parte del nivel directivo, es decir, no existe, empoderamiento para la toma de decisiones en los niveles medios. Por otro lado, se resalta el bajo grado de alineamiento entre la estrategia, la cultura y la estructura de la empresa. En este mismo sentido, en la evaluación de la gestión financiera, podemos resaltar como aspectos de baja relevancia para la empresa, el hecho realizar bajas reinversiones en nuevos proyecto de normalización de redes eléctricas para el mejoramiento de líneas y conexiones en barrios subnormales. Sin embargo, también se obtuvo en términos la planificación de los recursos, que la empresa hace énfasis en las necesidades de efectivo mediante las proyecciones de flujos de fondos.

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BIOGRAFIA

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EL EMPRENDIMIENTO FEMENINO EN COLOMBIA

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RESUMEN

This study looks to establish if there is any relation between the development of resources and capabilities of women and the levels of competitiveness of the businesses that they create, in a developing country, where location has repercussions in the income levels or the value added as a result of these activities. This study uses a model of structural equations, which pins down the different interactions existent between the latent variable which is competitiveness and the parameters (product innovation, human resource, new technology, quantity of competitors or the market structure, type of opportunity, economic activity, and intensity of the export and the expansion mode of the market). This model type allows the analysis of reciprocal and simultaneous relations present among the different variables, while takes into account the measurement errors (Saurina and Coenders, 2002).

INTRODUCCION

Según los resultados que se presentan en el informe del GEM Colombia 2007, se observa que los nuevos emprendimientos femeninos (menos de 3.5 años) están relacionados con los bajos niveles de ingresos de las mujeres que los crean. Esto genera la percepción, que las mujeres asumen este reto por la necesidad de generarse su propio ingreso y con altas expectativas de que esta sea su opción de vida laboral, dada el grado de flexibilidad que ofrece y el equilibrio que puede generar para desarrollar las otras facetas de la vida (familia, hijos, educación, entre otros). Este tipo de necesidades personales, se constituyen en su objetivo primordial y hace que las mujeres se preocupen menos por obtener altas rentabilidades. (Fasci and Valdez, 1998; R DeMartino, R Barbato, 2003).

Como resultado de este análisis, este estudio concluye que la internacionalización de las nuevas empresas creadas por mujeres colombianas, es explicada por la innovación, el tipo de actividad económica y el modo de expansión de la empresa. No es extraño afirmar que productos con alta calidad y que sean nuevos para el consumidor tienen mayores ventajas al entrar en nuevos mercados; es de resaltar que el sector económico donde las mujeres crean más empresas es en actividades orientadas al consumo. Sin embargo, la variable tecnología influye negativamente en las exportaciones tempranas, al parecer estos productos innovadores no están respaldados por nuevas tecnologías. Otro resultado interesante es que la mayor educación de las mujeres es explicado por el nivel socioeconómico al que pertenecen, es claro que las mujeres que viven fuera de los niveles de pobreza tienen un nivel de educación superior que le da más habilidades y destrezas a la hora de crear su propia empresa. Así las mujeres con más educación, son las que logran que su empresa se expanda en su mercado, siendo más competitivas, lo cual se refleja en la mayor productividad de estas. Lo anterior se ve reflejado en la calidad del producto, el nivel de innovación y la manera como se hace efectivo el servicio. La innovación de las empresas femeninas, se ve influenciada por el nivel de competencia, a mayor sea la cantidad de competidores, más innovación desarrolla en la empresa, pero esto está mediado por el mayor interés de estas mujeres por lograr su independencia económica.

Para este trabajo se hace un análisis de los datos relacionados con algunas variables del informe GEM Colombia 2007. Dichos datos fueron recopilados por medio de una encuesta realizada por el Centro Nacional de Consultoría (CNC) y que se aplicó telefónicamente 1600 cuestionarios en las cinco principales ciudades capitales (Bogotá, Medellín, Cali, Barranquilla y Bucaramanga) y en tres ciudades

capitales de departamento (Santa Marta, Cúcuta y Pasto) y 400 cuestionarios cara a cara en 23 municipios, de áreas rurales, seleccionados aleatoriamente con poblaciones inferiores a 10000 habitantes. Para analizar los datos y cumplir con los objetivos trazados en este estudio, primero se realiza estadística descriptiva teniendo en cuenta solamente la caracterización para el género femenino. Se analizan variables como Tipo de involucramiento en el emprendimiento por oportunidad, Ingreso total del negocio, Nivel educativo, Inicio del negocio como alternativa de carrera, Consideración del producto como nuevo, Tipo de tecnología usada, Actividad Económica de la empresa y Nivel de Intensidad de la exportación, si las hay. Para este análisis se utiliza el programa SPSS en su versión 15.0.

Luego, se genera un modelo de ecuaciones estructurales, donde se precisan las diferentes interacciones existentes entre las variables latentes y los parámetros. Este tipo de modelos permite analizar relaciones recíprocas y simultáneas presentes entre diferentes variables que miden un constructo (como la calidad del servicio), mientras toma en cuenta el error de medida (Saurina y Coenders, 2002).

Después de realizado el diagrama estructural, se procede a convertir éste en un conjunto de ecuaciones estructurales, para lo cual se formularon dos subconjuntos llamados “modelo de medida” y “modelo estructural”. Los dos modelos son complementarios entre si y representan la totalidad de las relaciones contempladas en el modelo.

Mientras el modelo de medida especifica las relaciones que guardan los factores o variables latentes con sus respectivos indicadores (Jöreskog, 1969), la parte estructural especifica las relaciones direccionales de las variables latentes (o dimensiones como en este caso) entre sí. Los resultados del modelo se analizaron con el programa AMOS 16, que se validan mediante la técnica del análisis factorial confirmatorio mediante el cual se tiene un control completo sobre la especificación de los indicadores de cada factor (variable latente). Además, permite un test estadístico de calidad de ajuste para la solución confirmatoria del factor propuesta.

CONCLUSIONES

Finalmente, y de acuerdo con los objetivos planteados en este trabajo, se puede concluir de los análisis empíricos.

- La variable internacionalización es explicada positivamente por la innovación, el tipo de actividad y el modo de expansión de la firma. No es extraño afirmar que productos con alta calidad y que sean nuevos para el consumidor tienen mayores ventajas al momento de ofrecerlos; también cabe resaltar que el sector económico donde las mujeres crean más empresas es en actividades orientadas al consumo. Por el contrario, la variable tecnología influye negativamente en la intensidad de las exportaciones debido a que las mujeres no indican niveles de nueva tecnología en las nuevas empresas.
- La variable Recurso Humano es impactada positivamente por el nivel socioeconómico, lo cual podría dar a entender que entre mayor oportunidades tengan las mujeres de vivir fuera de los niveles de pobreza, así mismo su nivel de educación será cada vez mayor generando habilidades y destrezas que son atractivas a la hora de contratación laboral. De la misma manera, el capital humano influye positivamente en el modo como la empresa expande su mercado y atrae clientes; esto se debe a que cuando existe personal altamente calificado o con estudios superiores, la organización se hace cada vez más fuerte, ágil y con mejores proyecciones. Lo anterior se ve reflejado en la calidad que tenga el producto, el nivel de innovación y la manera como se hace efectivo el servicio. También, la empresa podrá crecer en un sector productivo específico con trabajadores especializados para ello, es decir, los trabajadores asumirán responsabilidad organizacional en la medida en que todo su esfuerzo, conocimiento y dedicación lo compartan
- para el bien común.

- La inversión en niveles de educación genera un efecto positivo sobre el nivel de productividad laboral. Es decir, que si las mujeres emprendedoras logran obtener un alto nivel de formación podrían contribuir en mayor proporción a la competitividad de su empresa.
- La existencia de altos niveles de capacitación crea la posibilidad de adaptarse mejor a los cambios tanto internos como externos, dado que es menos costoso la asimilación de nuevas tecnologías o la reorientación de los trabajadores hacia nuevos procesos y/o tareas.
- La variable Innovación presenta relaciones causales positivas a partir de la cantidad de competidores que tenga la empresa y el tipo de oportunidad que tomaron las mujeres para crear nuevas empresas, teniendo en cuenta que lo que buscan es mayor independencia económica. Aunque las inversiones en actividades de innovación, en promedio, son muy reducidas (0,05% del PIB) si se compara con otros países, situación que puede generar la tendencia a generar innovaciones de tipo incremental y no de tipo radical. Esta situación limita los resultados en términos de competitividad y por ende, plantea la necesidad de mejorar los niveles de inversión en recursos humanos y tecnológicos para fomentar el desarrollo de nuevos productos y/o procesos.
- Una posible solución para mejorar los niveles de innovación y por ende la competitividad, es por medio del desarrollo de capacidades de relación o de cooperación, que permita el intercambio de información, de recursos para el desarrollo compartido de capacitación tecnológica, financiación, entre otros recursos o capacidades que pueden llegar a consolidar una ventaja competitiva.
- Este estudio permite sensibilizar con respecto al género, reconociendo la existencia de diferentes roles, pero altamente correlacionados (mujer, madre, empresaria, etc.), haciendo necesario la creación de políticas y programas específicos, y que generen un balance entre sus papeles socialmente aceptados.
- Es necesario reconocer que este estudio no logra incluir variables que reporten la existencia de otros recursos o capacidades presentes en las diferentes organizaciones, debido principalmente a la limitación de la base de datos utilizada. Sin embargo, no se desconoce la relevancia de recursos y capacidades relacionadas.
- También esta investigación presenta interesantes datos que brinda a las autoridades de políticas públicas colombianas, permitiéndoles crear nuevos programas de apoyo y llegar a tomar decisiones para fomentar y consolidar los emprendimientos femeninos, impactando positivamente en la disminución de las brechas de género.
- Entre las políticas a desarrollar, pueden estar las relacionadas con disminución de la vulnerabilidad de tipo financiero de las mujeres y su grupo familiar, por medio de organismos de apoyo para estimular el mercadeo de bienes y servicios para llegar a otros mercados, acceso a fuentes de crédito, acciones de facilitación para la creación de redes de mujeres emprendedoras, entre otras. De igual forma, brindar asesoría o capacitaciones sobre temas administrativos y financieros, para mejorar la efectividad organizacional.
- De igual forma, debido a los diferentes roles de las mujeres, organismos de apoyo pueden generar la promoción de esfuerzos emprendedores, dados los beneficios de flexibilizaciones de horarios, superación y desarrollo personal o profesional, entre otras.

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ALIANZAS DE TRABAJO COLABORATIVO ENTRE LA FACULTAD DE CONTADURÍA Y ADMINISTRACIÓN U. N. - UADEC Y EMPRESAS DEL RAMO METAL-MECÁNICO, SISTEMAS DE COSTEO APLICADOS PARA EL APRENDIZAJE PRÁCTICO DE LOS ESTUDIANTES

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ABSTRACT

El trabajo de investigación refiere los sistemas de costeo aplicados en las empresas metal mecánicas INMAGUSA, METELMEX y PROMSA ubicadas en Monclova, Coahuila; entidades competitivas, con el desarrollo y con presencia en el mercado nacional e internacional. Participaron funcionarios empresariales, catedráticos investigadores y estudiantes del IV semestre de la Facultad de Contaduría y Administración quienes cursan la materia de Costos II; el proyecto se centra en el área de producción, utilizando cuestionarios y guías de observación como instrumentos para obtener información respecto al proceso productivo y los sistemas utilizados. Se encontró que los sistemas desarrollados en las tres empresas son una mezcla de: costeo por procesos, órdenes de producción; basados en actividades, estándar, real, predeterminado, y promedio. Estos sistemas se complementan, de tal manera que al ser utilizados en conjunto, se determina el costo del producto. Finalmente, se cumple el objetivo de las alianzas y trabajo colaborativo, adquirir conocimiento entre los involucrados

PALABRAS CLAVE: sistemas de costeo, empresas, alumnos, competitividad

INTRODUCCIÓN

El trabajo expone la interrelación de teoría-práctica de los sistemas de costeo, observados como temas curriculares en el programa de Costos II, que se imparte a los estudiantes del IV semestre de la Facultad de Contaduría y Administración, de la Universidad Autónoma de Coahuila. Considerando las alianzas de trabajo institución educativa – empresa y la necesidad de poner en práctica los objetivos relacionados con la generación de conocimiento mediante ejercicios vivenciales lo más apegados a la realidad, surge la iniciativa de este proyecto entre las figuras anteriormente mencionadas que les permita obtener por un lado, reforzar los mensajes teóricos recibidos en las aulas y por el otro, que los empresarios cuenten con la oportunidad de recibir comentarios frescos de estudiantes con potencialidades de desarrollo y perspectivas de convertirse en profesionales con perfiles de preparación presentes y que las empresas manifiestan como necesidad de desarrollo y exigen para que en un futuro coadyuven sean más competitivos y permanezcan en el contexto de un mercado cada vez más competitivo en calidad y precios. Por lo anteriormente expuesto, se decide realizar este trabajo de investigación, que permita la participación conjunta de funcionarios, investigadores y alumnos, para reafirmar e incrementar los conocimientos fundamentados en experiencias y competencias.

ANTECEDENTES

Amplios beneficios se logran cuando existen trabajos a través de alianzas de colaboración entre la Academia y la Empresa, pero deberá existir un compromiso por parte de los involucrados para darles

continuidad. En la actualidad, permean aspectos relacionados con la gestión innovadora al realizar actividades de colaboración entre la Universidad y el Sector Productivo.

Desde esta perspectiva, a la educación se le ha asignado la responsabilidad de ejecutar estrategias de desarrollo en función de las necesidades que el entorno demanda, García (1987), habla de la sociedad del conocimiento, cuyo rol protagónico corresponde a la educación. Por su parte Drucker (1994), expresa: *... el paso a la sociedad del conocimiento coloca a la persona en el centro...plantea nuevos retos, nuevos asuntos, nuevos problemas y nuevas preguntas totalmente sin precedentes, relativas a la representante de la sociedad de conocimiento, la persona educada* (p.229). Sin duda, a la universidad le atañe una importante cuota de responsabilidad respecto a los retos planteados, característica ésta que la obliga a asumir nuevas modalidades de organizar e impartir el conocimiento, a fin de facilitar la aproximación de las comunidades a formas de vida en las que prevalece el desarrollo.

Es de suma importancia la gestión de conocimientos prácticos, a través de la vinculación del sector productivo y el educativo, mediante estrategias adoptadas entre ambos, en este caso, el establecimiento de alianzas de trabajo que permita a los estudiantes adquirir, desarrollar y fortalecer éstos y por otra parte a los empresarios, brindar la oportunidad de mostrar a éstos la realidad de las diferentes técnicas teóricas manifestadas en realidades prácticas, tangibles, medibles y susceptibles de ser mejoradas.

Para el desarrollo de este trabajo se considero el tema de los sistemas de costeo ya que en el ámbito de la administración en México como en el resto de los países del mundo, son la base fundamental para que técnicamente y de la manera más objetiva y segura posible, se determinen los costos que se invierten en la fabricación de productos o bien para determinar igualmente las inversiones ocurridas en servicios, cuando el giro sea éste. Indudablemente, que ello conlleva a realizar planes de desarrollo en las empresas; el tener plenamente identificados la visión, la misión y los objetivos, facilita mejor sus acciones.

METODOLOGIA

Atendiendo a una primera aproximación, el proyecto observa el enfoque de investigación exploratoria, en cuanto al estudio y análisis del caso sobre el enfrentamiento de los conocimientos teóricos referentes al los sistemas de costeo y su aplicación en la práctica, ya que existía una debilidad en la percepción de los estudiantes respecto a la práctica y utilización de los mismos.

Para la generación del conocimiento práctico sobre los sistemas de costeo, los estudiantes orientados por los maestros, trabajan en base a una guía que cuenta con observación, entrevista dirigida y cuestionarios para la recopilación de la información respecto al tema de costos.

Una vez realizado el estudio se utilizó un cuestionario para medir el grado de conocimiento y comprensión sobre la aplicación de los sistemas de costeo en las tres empresa metal-mecánicas que participaron en el desarrollo del caso.

Los ejecutivos de las empresas mostraron amplio interés respecto a la relación con maestros y estudiantes de la Facultad de Contaduría y Administración para lograr un vínculo entre ambos y así promover la práctica de la currícula universitaria.

RESULTADOS Y CONCLUSIONES

El estudio permitió que los estudiantes incrementaran sus conocimientos prácticos y llegara a ser esta investigación, una experiencia invaluable ya que al finalizar el trabajo colaborativo se puede concluir que, en base a los resultados de la investigación, aprendieron cual es el análisis del proceso productivo y del método de costeo que cada empresa utiliza, así como los elementos del costo; materia prima, personal

operario, mantenimiento preventivo, correctivo, servicios, consumibles, depreciación, capacitación, gastos directos y otros costos y gastos.

Los resultados se presentan en la tabla 1.

Teoría	Aplicación	Aportación al alumno
Costos por órdenes de producción y Costos estimados	Caso practico realizada por equipo, basada en la empresa investigada PROMSA	<ul style="list-style-type: none"> • Experiencia práctica • Trabajo en equipo • Involucramiento en el campo laboral
Costos por procesos, estándar, estimado e históricos.	Caso practico realizada por equipo, basada en la empresa investigada METELMEX	<ul style="list-style-type: none"> • Experiencia práctica • Trabajo en equipo • Involucramiento en el campo laboral
Costos por procesos, estándar y reales (híbrido)	Caso practico realizada por equipo, basada en la empresa investigada INMAGUSA	<ul style="list-style-type: none"> • Experiencia práctica • Trabajo en equipo • Involucramiento en el campo laboral

Esta tabla presenta los temas que se ven en clase y su aplicación práctica en las diferentes empresas, así como la aportación al alumno al final de la investigación, cabe mencionar que durante todo el semestre se trabajó en el aula y la empresa al unísono. Participando activamente un total de 36 estudiantes.

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METODOLOGÍA PARA DETERMINAR LOS FACTORES FINANCIEROS QUE INCIDEN EN EL FRACASO EMPRESARIAL DEL SECTOR TIC'S EN BUCARAMANGA 2004-2009

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RESUMEN

En el año 2005 se construyó la Agenda Interna de Competitividad para Santander, en la cual se definieron once (11) sectores estratégicos, para los cuales el gobierno proyectaba enfocar sus recursos y esfuerzos. Los sectores priorizados fueron: Agroindustrial, Ciencia y Tecnología, Calzado, Energía, Joyería, Metalmecánica, Salud, Tecnologías Limpias, Turismo, TICS y Artes Gráficas. Desde esta óptica, el presente proyecto pretende analizar el sector TIC'S, como uno de los sectores priorizados en la Agenda Interna de Competitividad del departamento de Santander, específicamente para la ciudad de Bucaramanga. El proyecto se desarrollará a través de la aplicación de herramientas financieras con las cuales se analizará el sector TIC'S, con miras a determinar las variables que conllevan al fracaso empresarial, para tal fin. Para el cumplimiento de los objetivos de la investigación se desarrollarán tres tipos de metodologías: *la exploratoria, la explicativa y la correlacional*. Con esta investigación se espera obtener un compilado de experiencias y de razonamientos, que permitan a los futuros empresarios, contar con una herramienta de consulta, que describa los errores cometidos por otros empresarios y de esta manera sea mucho más sencillo, enfrentar los diversos escenarios del mundo empresarial. La investigación y sus resultados permitirán a la comunidad en general (estudiantes de administración y áreas afines, docentes, empresarios y demás), contar con una guía de consulta enfocada en el análisis financiero. Es de resaltar que este es un proyecto en desarrollo.

INTRODUCCIÓN

Las Tecnologías de la información y Comunicación (TIC'S) ofrecen un salto en el progreso de los países en vía de desarrollo, en el campo social, político, económico y cultural haciendo que la brecha digital sea menor a la de los países en desarrollo. Como se manifiesta en el Plan Nacional de Tecnologías de la información y la Comunicación: " Las TIC'S son una gama amplia de servicios, aplicaciones y tecnologías, que utilizan diversos tipos de equipos y de programas informáticos, y que a menudo se transmiten a través de las redes de telecomunicaciones ". Actualmente, estas tecnologías se han constituido en herramientas que se encuentran al alcance y al servicio de la comunidad, donde se logran beneficios concretos en la medida que se apropien de ellas y las hagan parte de su desempeño cotidiano. En Colombia, el Gobierno Nacional reconociendo su importancia, el impacto en la competitividad y teniendo la oportunidad de dar un salto en su desarrollo, las ha incluido en el modelo de desarrollo del país, elaborando la Agenda de Conectividad donde se toman acciones concretas para fomentar el uso de estas y auspiciar la investigación en este campo, para obtener mejor productividad, fortalecer las empresas y optimizar su producción.

Este documento pretende reflejar la intensión de la investigación a realizar en el sector de la TIC'S en Bucaramanga, como aporte investigativo al sector productivo Santandereano; ya que estas son el motor de desarrollo en las regiones, en la medida en que sus actores estén preparados para emplearlas y lograr así un cambio económico y social, porque su uso ha significado una revolución en la forma como se produce, divulga y utiliza la información en la sociedad. La importancia de la investigación es presentar el panorama del sector TIC'S, donde se pretende recolectar y analizar información del sector TIC'S en cuanto a sus antecedentes y evolución, para contextualizar un poco el sector, además de las diferentes

metodologías existentes y de los aspectos financieros relevantes para la investigación, posteriormente se hará el diseño de la metodología y se utilizará el Excel como herramienta tecnológica de base para el proyecto; y por ultimo la metodología diseñada se validara a través de una prueba piloto, con una muestra seleccionada de empresas del sector TIC'S, donde se evidencie la determinación de las razones o variables que llevaron al fracaso desde el punto de vista financiero, y a su vez servirá para aplicar en empresas aún en funcionamiento para determinar su estado financiero actual. Este proyecto, se constituye en un elemento fundamental para conocer el sector en el departamento de Santander y visualizar nuevas posibilidades estratégicas para el desarrollo del mismo.

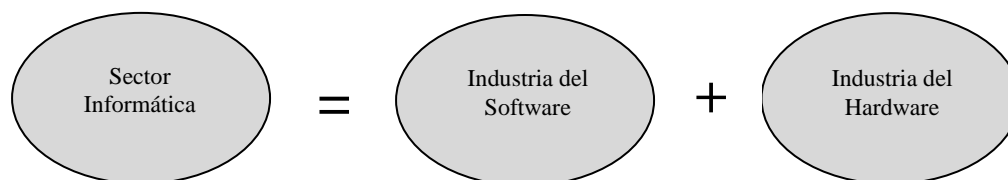
REVISIÓN LITERARIA

Contextualización Sector Tic'S.

Desde hace algunos años, se ha venido hablando de una serie de términos, que se han ampliado con la globalización económica y cultural y que hacen referencia a las Tecnologías de la Información y la Comunicación TIC'S, y su influencia en la sociedad y la economía. La tendencia de estos dos fenómenos, ha concluido con el florecimiento de conceptos como: nueva economía, economía digital, sociedad de la información, sociedad del conocimiento, sociedad red, empresa, clúster del software entre otros. Poco a poco se evidencia la nueva sociedad de las TIC'S.

El desarrollo de las computadoras electromecánicas comienza desde los años cuarenta y de software a partir de los años sesenta. Desde el punto de vista económico, la industria se ha denominado Sector Informático (hardware y software), como se aprecia en la figura 1, integrada por todas las compañías que se dedicaron a la fabricación de computadores y de programas informáticos. La industria toma auge con el lanzamiento del primer microcomputador, personal computer (PC) en el año de 1981 por parte de IBM, lo que lleva al diseño y producción de programas que “corran” en los PC.

Figura 1. Composición Sector Informático



En el transcurso de los años 60, el desarrollo de las telecomunicaciones con base en la transmisión de paquetes de datos, da origen a un nuevo sector el de las TIC'S, (ver figura 2), conformada por las industrias de hardware, software y telecomunicaciones, que impulsará una nueva era llena de oportunidades y amenazas para todos quienes integren el sector.

Figura 2. Composición Sector TIC'S



Análisis Financiero.

El entorno externo que rodea a las empresas, posee una serie de variables económicas que son de vital importancia para la toma de decisiones empresariales. En ese entorno económico se encuentran dos sub entornos: el macro y el micro. El primero de ellos ofrece conocimientos amplios acerca del sistema financiero, las políticas económicas y las cuentas de la balanza comercial entre otras, mientras que en el segundo de ellos; ubica los principios a nivel de empresa que deben ser tenidos para el éxito de una organización, algunos de estos son la oferta y la demanda, estrategias para maximizar utilidades, política de precios y relación utilidad-riesgo entre otros. Estos son los aspectos que el encargado de las finanzas debe estar monitoreando constantemente.

La actividad financiera comprende tres funciones esenciales:

1. *Preparación y análisis de información financiera.* Se refiere a la adecuada preparación de informes financieros para la correspondiente toma de decisiones a nivel gerencial.
2. *Determinación de la estructura de activos.* Se refiere a la calidad, clase y cantidad de activos que una organización requiere para la ejecución de su actividad comercial. También determina cuando adquirir, reemplazar o retirar activos fijos de la organización.
3. *Estudio del financiamiento de la empresa.* Se refiere a las fuentes de financiación que se han de utilizar en los diferentes horizontes de tiempo: corto, mediano y largo plazo, además de determinar la distribución entre pasivos o patrimonio para soportar los activos, sin dejar a un lado el costo de cada fuente.

Teniendo en cuenta las funciones esenciales de la actividad de un departamento o área financiera de una organización, se resalta que el objetivo financiero de toda organización es y deberá ser: *maximizar el valor de la empresa*. Debe quedar claro que el objetivo financiero no debe ser confundido con maximizar utilidades, ya que estas son solo parte del componente de generación de valor para una organización. El análisis financiero es un proceso que abarca las actividades de recopilar, interpretar, comparar y estudiar los estados financieros de una organización. Esto implica calcular e interpretar porcentajes, indicadores y tasas para evaluar el desempeño financiero y operacional del negocio.

Indicadores Financieros.

Las razones o indicadores financieros son el resultado de establecer una relación numérica entre dos cantidades. Usualmente estos indicadores suelen relacionar cifras del balance general y del estado de resultados de cualquier organización. No todas las relaciones tienen un sentido lógico, por tal razón se han seleccionado una serie de indicadores que deben ser analizados, donde según su resultado es decisión de la organización adelantar estudios e investigar sus causas. Según Ortiz (2006), estos indicadores se clasifican en:

Un indicador por sí solo no dice nada, sino es comparado con un patrón o un estándar, para así poder establecer si es una situación favorable o desfavorable para la organización en el momento del análisis.

Valor Económico Agregado (Eva®).

Según Ortiz (2006), el EVA® (*marca registrada por Stern & Stewart*), significa *Economic Value Added* o lo que lo mismo en español, *Valor Económico Agregado*. Este indicador mide la capacidad de una organización para crear riqueza, teniendo en cuenta factores como la eficiencia y la productividad de sus activos, su estructura de capital y el ambiente donde estas organizaciones operan. Su fórmula es: $EVA® =$

$UNA = (ANF \times CPC)$, donde UNA es utilidad neta ajustada, ANF es activo neto financiado y CPC costo promedio de capital.

Figura 3. Clasificación de los indicadores financieros

Liquidez	Razón Corriente	
	Prueba Ácida	
Endeudamiento	Nivel de endeudamiento	
	Endeudamiento financiero	
	Impacto de la carga financiera	
	Cobertura de intereses	
	Concentración del endeudamiento en el corto plazo	
	Leverage o apalancamiento	
Actividad	Rotación de cartera	
	Período promedio de cobro	
	Rotación de inventarios	Empresas Comerciales
		Rotación de inventario de mercancías (veces)
	Rotación de inventarios	Días de inventario a mano
		Rotación de inventarios de materias primas (veces)
		Días de inventario de materias primas a mano
		Rotación de productos en proceso (veces)
		Días de inventario de productos en proceso
		Rotación de productos terminados (veces)
		Días de inventario de productos terminados
	Rotación de activos fijos (veces)	
	Rotación de activos operacionales (veces)	
	Rotación de activos totales (veces)	
Rendimiento	Margen bruto de utilidad	
	Margen operacional de utilidad	
	Margen Neto de utilidad	
	Rendimiento del patrimonio	
	Rendimiento del activo total	

Según García (2009), este indicador también se denomina ganancia económica, es la diferencia entre la UODI que una empresa obtiene y la mínima que debería tener. Cuando la rentabilidad del activo es igual al costo de capital no hay valor agregado ni destruido para los propietarios, socios o accionistas. Su formula sería: $EVA = UODI - (Activos \times CK)$, donde UODI es la utilidad operacional y CK es el costo de capital.

Flujo De Caja Libre (FCL)

Según García (2009), el Flujo de Caja Libre (FCL) es el flujo de caja que queda disponible para los acreedores financieros y los socios. A los acreedores financieros se les atiende con Servicio a la Deuda (capital más intereses), y a los propietarios con la suma restante, con la cual ellos toman decisiones, una de las cuales es la determinación de la cantidad a repartir como dividendos. Se calcula así: a la utilidad neta se le suma las depreciaciones y amortizaciones de activos diferidos más los intereses, donde se obtiene el Flujo de Caja Bruto; posteriormente al FCB se le suma el aumento del capital de trabajo neto operativo y el aumento de activos fijos para reposición, obteniendo así el FCL.

Ebitda

Según García (2009), Corresponde a las iniciales en ingles de *Earnings before Interests, taxes, depreciation and amortization*, o lo que es lo mismo en español *Utilidad antes de intereses, impuestos, depreciación y amortizaciones*. Es decir, el EBITDA es la utilidad operativa que se calcula antes de descontar las depreciaciones y amortizaciones. Al EBITDA se le conoce también como Utilidad Operativa de Caja. En ultimas el EBITDA se calcula así: $EBITDA = Utilidad\ operativa + depreciaciones + amortizaciones$.

METODOLOGÍA

Para el cumplimiento de los objetivos de la investigación se desarrollarán tres tipos de metodologías. *La exploratoria*, diseñada para obtener un análisis preliminar de la situación con un mínimo de costo y tiempo. Se emplean enfoques amplios y versátiles. Investiga problemas que han sido poco estudiados, su premisa es profundizar desde perspectivas innovadoras y preparan el terreno para futuras investigaciones; *explicativa*, en busca de responder o dar cuenta del porqué del objeto que se investiga y *la correlacional*, con el fin de analizar y describir la relación existente entre las variables estudiadas. Este tipo de investigación permite realizar predicciones, así mismo explica las relaciones entre las variables y su cuantificación. La investigación constará de tres fases fundamentales, las cuales se describen a continuación. El proyecto se ha dividido en tres etapas: estructuración de la metodología de trabajo, implementación de la metodología diseñada y validación de la metodología diseñada. Estas etapas fueron resumidas en el último párrafo de la introducción de este documento.

RESULTADOS

Teniendo en cuenta que este proyecto se encuentra en desarrollo, en su primera etapa; se plantean los siguientes resultados de investigación:

Tabla1. Resultados de investigación

Resultados de nuevo conocimiento	artículo en revista indexada
	libro de investigación
Resultados tecnológicos	aplicativo software
Resultados de formación	cuatro estudiantes de monografía de grado
Resultados de difusión	una ponencia internacional
	una ponencia Nacional
	seminario de socialización de los resultados de la investigación
Otros resultados	desarrollo de seminario de actualización para la comunidad académica UTS
	artículo en revista no indexada

CONCLUSIONES

Las conclusiones serán resultados acordes a los tres objetivos planteados para el proyecto, estos son:

1. Diseñar una metodología que permita determinar las variables financieras que inciden en el fracaso empresarial del sector TIC'S en Bucaramanga, a través de la aplicación de las cuatro categorías indicadores financieros (indicador de liquidez, indicador de actividad, indicador de rentabilidad e indicador de endeudamiento), el cálculo del valor Agregado EVA, el margen Ebitda y la determinación del Flujo de Caja Libre.
2. Implementación de la metodología diseñada, soportada en una herramienta tecnológica.
3. Validar la metodología diseñada a través de una prueba piloto, en una muestra de empresas del sector TIC'S

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BIOGRAFIA

Diego Fernando Santisteban R., nació en Barrancabermeja, Colombia, el 26 de Mayo de 1976. Es profesional en Administración de Empresas y especialista en Alta Gerencia. Ha laborado profesionalmente en países como México y Estados Unidos en áreas comerciales y administrativas, en Bucaramanga ha laborado en empresas constructoras, textiles, de apuestas y bancarias, fue Docente Investigador en la Universitaria de Investigación y Desarrollo - UDI y actualmente es Docente Investigador en las Unidades Tecnológicas de Santander – UTS. A su vez, ha sido consultor empresarial y conferencista en el programa Expopyme de Proexport operado por la Universidad del Rosario en temas de Mercadeo y Plan Exportador.

PROYECTO DE CREACIÓN DE UN CENTRO DE CAPACITACIÓN TURÍSTICA PARA LA HUASTECA POTOSINA BAJO UN ENFOQUE DE SUSTENTABILIDAD Y DESARROLLO DE COMPETENCIAS

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RESUMEN

Ante una competencia cada vez más agresiva y numerosa entre destinos que aspiran a ser la mejor alternativa para los visitantes, se requiere de una completa participación de los actores que conforman la oferta turística; obligándose a otorgar un producto y servicio de calidad. La región de la Huasteca Potosina cuenta con una diversidad de atractivos naturales y culturales susceptibles a ser desarrollados para la actividad turística y que se pueden encaminar hacia el turismo de naturaleza. Se ha observado que esta actividad emergente en la región se realiza con bajos niveles de calidad acompañada de la degradación de elementos paisajísticos, en buena medida provocada por la carencia de programas eficaces de capacitación continua. La Unidad Académica Multidisciplinaria Zona Huasteca propone la creación de un Centro de Capacitación Turística para la Huasteca Potosina que le permita a los prestadores de servicios, a los funcionarios municipales y a los integrantes de las propias comunidades desarrollar, ampliar y reafirmar sus conocimientos; a través de cursos integrales de actualización y perfeccionamiento de conocimientos y habilidades, desarrollo de actitudes y valores, la sistematización de procesos y prevención de riesgos, bajo un enfoque de sustentabilidad y el desarrollo de competencias, para otorgarles mayores ventajas competitivas.

PALABRAS CLAVE: Capacitación, Competencias, Sustentabilidad, Sector turístico, Certificación.

ABSTRACT

Before an aggressive and numerous competition between destinations who aspire to be the best choice for visitors; requires full participation of the actors of tourism; forcing to give a product and service quality. The Huasteca Potosina region has a diversity of natural and cultural attractions susceptible to be developed for tourism and geared towards nature tourism. There has been this emerging activity in the region is low-quality accompanied by degradation of scenic elements, largely caused by the lack of effective programmes for the continuous training. The Unidad Académica Multidisciplinaria Zona Huasteca proposes the creation of a centre of tourism training for Huasteca Potosina enabling service providers, municipal officials and members of communities, develop, expand, and reaffirm their knowledge; on comprehensive courses updating and improvement of knowledge and skills, development of attitudes and values, the systematization of processes and risk prevention, under an approach to sustainability and the development of skills to give them greater competitive advantage.

KEYWORDS: Training, competition, sustainability, tourist sector, certification

JEL: A23

INTRODUCCIÓN

La actividad turística hoy día es considerada uno de los sectores de más rápido crecimiento de la economía mundial; para algunos países es la primera generadora de ingresos. Según el Barómetro OMT del Turismo Mundial de la Organización Mundial del Turismo (2006), en 1970 se contaban 40 países considerados como destinos turísticos... hoy podemos nombrar más de 140. Países con economías

desarrolladas compiten por el turismo con países de economías emergentes y viajar se convierte casi en una necesidad básica. La humanidad globalmente considerada ha optado por ser nómada, eliminando el sentido de territorialidad, García Canclini (2007).

Ante una competencia cada vez más agresiva y numerosa entre destinos turísticos que aspiran a ser la mejor alternativa para los visitantes; lo que hace la diferencia es la calidad del servicio recibido así como el aprovechamiento sustentable de los recursos. Pensemos en el cliente como si fuera un emperador romano que al bajar o subir su pulgar estará diciendo -Vivirás o morirás-", en el momento en que decida comprar o no los productos o servicios de la organización, Frydman (2005); los viajeros actuales buscan experiencias más auténticas, exigen calidad ambiental y seguridad, reciben mucha información y escogen los mejores estándares de calidad y servicio al mejor costo. Lograr esto requiere de personal altamente capacitado en todos sus niveles.

REVISIÓN LITERARIA

La Importancia del Turismo en México

El turismo es también para México una de las bases económicas; en el 2008 ingresaron a nuestro país por concepto de divisas internacionales 12,121 millones de dólares, arribando al país 20 millones 294 mil turistas internacionales, Banco de México (2009); la inversión turística privada alcanzó la cifra récord en 2008 de cuatro mil 641 millones, Padrón Nacional de Proyectos de Inversión de la Secretaría de Turismo de México (2008). Este sector aporta más de 8 por ciento del Producto Interno Bruto Nacional y contribuye con más de 9 por ciento de los empleos directos e indirectos, SECTUR (2008).

Sin embargo, la masificación del turismo trae consigo contaminación ambiental, depredación, desechos y basura, desplazamiento de comunidades, abusos contra los derechos humanos, desconocimiento de las culturas, trabajo y salarios injustos, por mencionar sólo algunos. El turismo global amenaza a las comunidades indígenas, sus creencias religiosas y tecnologías, sus lugares sagrados, sus estructuras sociales, la fauna, los ecosistemas, sus economías y derechos básicos, reduciéndolos simplemente a otro producto de consumo agotable, McLaren (2003) .

Afortunadamente no hay país, región o destino que no busque la mejora constante para captar turistas. Los diversos organismos internacionales que buscan promover niveles de vida más elevados, fuentes de empleo, preservación del medio ambiente y desarrollo económico y social, se han dado a la tarea de regular y proclamar instrumentos legales que aseguren el logro de estos fines; utilizando la concientización y capacitación como principal herramienta, Molina (1998).

La sustentabilidad de la actividad turística.

El concepto de sustentabilidad ha sido incorporado al desarrollo turístico, se ha convertido en uno de los requisitos que el mercado ha impuesto para atraer a la demanda; necesaria para aumentar la competitividad y la rentabilidad de la oferta. Aquellos pueblos que conserven sus tradiciones, su cultura y su medio ambiente serán las potencias del turismo en el futuro, Torruco (2006).

Para nuestro gobierno el turismo es una actividad de alta prioridad; el objetivo general que marca el Plan Nacional de Desarrollo Turístico 2007-2012 es: "...fomentar el desarrollo turístico a través del fortalecimiento de la oferta turística, garantizando la calidad y cuidando el aprovechamiento sustentable de los recursos mediante actividades de planeación, gestión, promoción y capacitación del recurso humano. A pesar de los resultados habitualmente buenos del turismo mexicano, es necesario diseñar estrategias que permitan el desarrollo del turismo a través de la intensificación de los esfuerzos para alcanzar la competitividad regional; mejorar la oferta actual y aprovechar las oportunidades que ofrecen las nuevas tendencias del mercado, desarrollando y vendiendo productos turísticos diversificados, bajo una marco de sustentabilidad.

La capacitación basada en competencias

El mundo de la producción y los servicios se ha visto afectado por las transformaciones a gran escala, en cuanto a la forma de inserción de las economías nacionales en los mercados modernos globalizados, las exigencias crecientes de productividad y competitividad, el desarrollo sustentable, el uso creciente de nuevas tecnologías y conocimientos aplicados en todos los niveles del quehacer productivo, Martens (1997). En este escenario aparece el enfoque de competencias aplicado a las políticas y los programas de formación técnica y capacitación de recursos humanos, manifestándose en diferentes planos de los sectores económicos. A partir de la segunda mitad del siglo pasado, en algunos países se han llevado a cabo importantes esfuerzos en materia de educación, pasando de un proceso de enseñanza tradicional, a una educación centrada en el aprendizaje; existe una necesidad de recuperar el carácter social de la educación, Zarzar (2005).

La educación y la capacitación basadas en competencias ofrecen una formación profesional pertinente; tratando de responder a los cambios provocados por la globalización. La formación de los individuos, vista como un aprendizaje a lo largo de la vida, se puede concebir desde la formación inicial, que corresponde a la educación formal recibida antes de insertarse en el campo laboral; hasta la formación permanente, que incluye el avance en la educación formal así como la capacitación para y en el trabajo (bajo la supervisión de un superior o de un compañero o dentro de programas específicos), González (1997).

En 1992 las Secretarías de Educación Pública y del Trabajo y Previsión Social de México realizaron un análisis en el país acerca de la educación técnica y la capacitación que concluyó a finales de 1994. Este estudio mostró que las mayores debilidades del sistema de capacitación técnica y formación en México son, la escasa preparación de los trabajadores; poca flexibilidad y relevancia de los programas ofrecidos ante las necesidades cambiantes del mercado laboral; deficiente calidad de los programas de capacitación; y falta de estructuras institucionales adecuadas para la participación del sector productivo en el diseño y desarrollo de la capacitación. En cuanto a los programas de capacitación analizados, se señaló que no existe confianza en su eficacia, ni normas comparables con las cuales evaluar la efectividad de los diferentes programas; fue entonces que estas Secretarías pusieron en marcha los primeros estudios sobre la educación basada en normas de competencia, Secretaría de Educación Pública de México (1994).

El Enfoque de Competencia Laboral y su Certificación

Una variable importante para lograr la competitividad de las empresas se basa en atender las necesidades del individuo en cuanto a su formación integral. El enfoque de competencia laboral responde a la necesidad de mejorar la calidad y pertinencia de la educación así como la formación de recursos humanos; implica que las empresas modernicen sus sistemas de capacitación; brindando a los trabajadores conocimientos, habilidades, actitudes y valores, adaptándolos a los nuevos perfiles ocupacionales, creando individuos preocupados por la adquisición y actualización continua, acorde a los requerimientos de las organizaciones.

Particularmente los países en desarrollo enfrentan la necesidad de encontrar nuevas y más favorables formas de inserción en el contexto internacional, y deben recurrir para ello a su más abundante,preciado e inagotable recurso: su gente. De ahí, la importancia y proyección que el modelo de competencia laboral ofrece a los países en desarrollo, Ducci (1997).

Los trabajadores deben contar con elementos suficientes para hacer frente a los cambios previsibles en el entorno laboral y se benefician de éstos, mediante el desarrollo de acciones tendientes a incrementar sus habilidades, su capacidad para desarrollar diversas tareas y asumir mayores niveles de responsabilidad, lo que les permitirá mejorar su productividad y sus remuneraciones, Secretaría del Trabajo y Previsión Social (2007).

La certificación de competencias, asimismo, toma un papel importante; existen organismos, criterios, instrumentos y expertos que certifican el desarrollo de competencias en el recurso humano. Es un proceso mediante el cual un organismo de tercera parte reconoce y certifica que un individuo ha demostrado ser competente -o todavía no- para una función laboral determinada; a través de la certificación, las empresas

pueden orientar sus programas de capacitación, agilizar y reducir costos de reclutamiento, selección y contratación de personal, SEP (1995).

El Sistema de Normalización y de Certificación de Competencia Laboral, surge en México con el propósito principal de establecer las bases que permitieran reorganizar las distintas formas de capacitación de la fuerza laboral, evaluando y certificando los conocimientos, habilidades, destrezas, actitudes y valores de las personas, aplicados al desempeño de una función productiva a partir de los requerimientos de calidad y eficiencia esperados por el sector productivo, Secretarías de Educación Pública y del Trabajo y Previsión Social de México (1995).

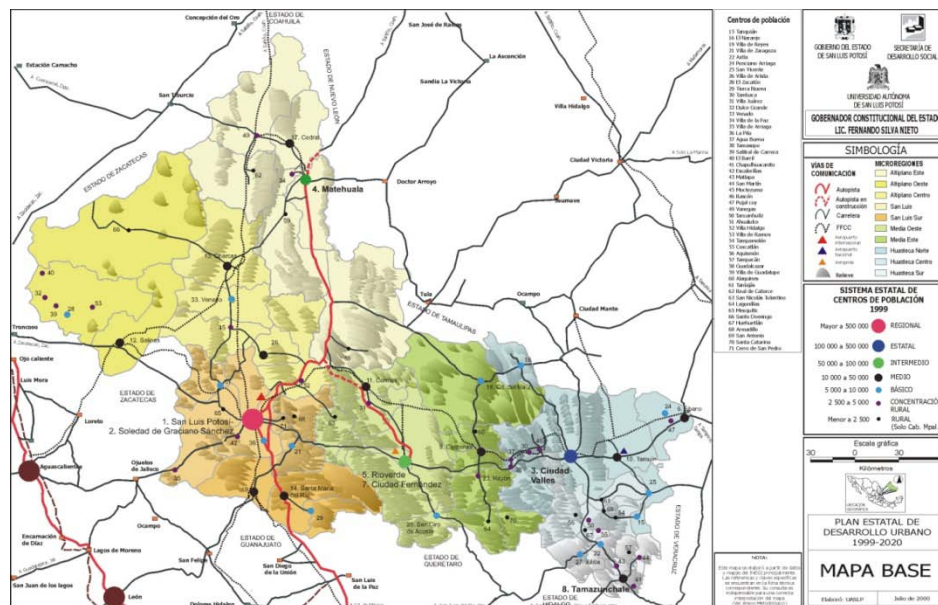
La Unidad Académica Multidisciplinaria Zona Huasteca (UAMZH) De La Universidad Autónoma De San Luis Potosí (UASLP)

Cabe destacar la relación que existe entre la educación superior, la economía y la sociedad; la calidad, cobertura y equidad de la educación superior, su pertinencia y actualización curricular; así como el desarrollo de competencias en los individuos para la vida y para el trabajo, Bamett (2001). La tarea esencial de una universidad es la de crear, transmitir, registrar y compartir el conocimiento, lo que implica tanto propiciar su construcción como su socialización. La educación superior, como productora y reproductora del conocimiento, tiene la obligación de responder a las necesidades de la sociedad y de la economía, Thierry (1999).

El Contexto Socio Geográfico

El estado de San Luis Potosí se ubica en la región norte-centro del territorio nacional, cuenta con 58 municipios, los cuales se encuentran distribuidos en cuatro zonas geográficas principales: Región Huasteca, Media, Centro y Altiplano Potosino.

Figura1. Mapa del Estado de San Luis Potosí y principales vías de comunicación



La Huasteca Potosina, una de las cuatro zonas que conforman el estado, enclavada en medio de la Sierra Madre. Esta región se denomina así por la presencia en ella de importantes grupos huastecos. El 94.8% de los hablantes de lenguas indígenas en el estado, residen principalmente en los municipios que integran la huasteca potosina, siendo el náhuatl y el tenek las mas predominantes. La zona se encuentra formada por los siguientes municipios: Xilitla, Huehuetlán, Coxcatlán, Tampamolón Corona, Tanquián de Escobedo, Tancanhuitz de Santos, San Antonio, Axtla de Terrazas, Tampacán, Matlapa, San Martín Chalchicuautla,

Tamazunchale, Aquismón, Tamasopo, El Naranjo, Tamuín, Ebano, Tanlajás, San Vicente Tancuayalab y Ciudad Valles (punto principal de la Zona Huasteca, 265 km. al este de la capital del estado).

La Huasteca Potosina, por su ubicación geográfica, atractivos, clima y vegetación, permite ofrecer diversas formas de turismo de naturaleza, como lo es el turismo de aventura (rafting, rappel, kayak, montañismo, cascadísimos, espeleología, buceo, snorkel, entre otras); el turismo rural (actividades que pueden ser realizadas al interactuar con las comunidades rurales); y el ecoturismo, (observación de flora y fauna, campismo, caminata, senderismo, entre otras).

Entre los principales atractivos se encuentran: La zona arqueológica de El Consuelo y Tamtoc, cascadas y río Tamasopo, Puente de Dios, las Cascadas de Micos, río El Salto, Cascada de Tamul, el Sótano de las Golondrinas, Nacimiento de Tambaque, El Castillo del Inglés y Las Pozas de Xilitla, cascadas de Minas Viejas, el Meco y Sótano de las Guaguas.

Sin embargo, a través de varios recorridos por esta zona se puede observar que hace falta profesionalismo, una buena planeación y gestión para poder proyectar a los municipios, ausencia de calidad en los servicios ofrecidos y pocas acciones responsables para el aprovechamiento sustentable de los recursos, falta de integración y trabajo conjunto entre los actores que conforman la oferta turística; así como reducidos programas de capacitación que les permita a las comunidades disfrutar de los beneficios que ofrece esta actividad.

La Infraestructura y Programas Educativos de la Unidad Académica Multidisciplinaria Zona Huasteca (UAMZH)

La UAMZH es una institución educativa de nivel superior cuya misión es formar profesionistas capaces, competitivos, y comprometidos con la sociedad; a través de brindar a los estudiantes una formación adecuada al entorno, centrando el valor del ser humano mediante el desarrollo de valores como la ética, eficacia y honradez. Cuenta con instalaciones de calidad, que ofrecen al alumnado las condiciones adecuadas para su desarrollo integral. La infraestructura de primer nivel que se tiene cuenta aulas y laboratorios que albergan los seis programas educativos que actualmente se imparten, Administración, Bioquímica, Contaduría Pública, Derecho, Gestión y Políticas Públicas y Turismo Sustentable. Entre los servicios que ofrece la UAMZH están, Difusión Cultural, Centro de Atención a Estudiantes, Departamento de Servicio Social, Centro Médico Universitario, Centro de Innovación Educativa (Centro de Cómputo y el Departamento Universitario de Inglés) así como el Centro Integral de Aprendizaje (CIA).

La UAMZH, atendiendo al compromiso social y a su participación con la sustentabilidad, se ha dado a la tarea de realizar importantes esfuerzos hacia la capacitación basada en el enfoque de competencias, identificando y construyendo nuevos ámbitos de saberes, desde una perspectiva que permita la adaptación a las nuevas circunstancias; observándose una evolución en lo que respecta a la oferta de formación procurando cubrir los requerimientos y necesidades de los diferentes sectores económicos, tratando de atender los rezagos existentes y mejorando las condiciones de calificación y empleo

La UAMZH se enfrenta al desafío de las demandas del sector; coadyuvando a la formación y desarrollo de recursos humanos con el perfil ideal acorde a la demanda y a las necesidades reales; vinculando la capacitación además, a otros servicios de apoyo a las empresas, tales como investigación y desarrollo, aprovechamiento sustentable de los recursos, asistencia técnica y modernización de la administración, entre otros; permitiendo así una atención integral y adecuada a la realidad de cada empresa

La vinculación entre la UAMZH y el sector público y privado resulta un importante reto; identificando aquellas competencias que requiere el trabajador actual para tener un mejor desempeño en el mercado laboral y cuáles son las mejores formas de desarrollar en estos esos conocimientos, habilidades, actitudes y valores con el fin de adaptar la oferta de formación y capacitación. Asimismo, contar con docentes e instructores capacitados, desarrollando ambientes de aprendizaje pertinentes que den respuesta a las necesidades del mercado laboral.

METODOLOGÍA

Para la realización de este trabajo se analizaron diferentes perspectivas teóricas referentes a la capacitación basada en el desarrollo de competencias y la sustentabilidad; se abordó este estudio bajo el enfoque metodológico cualitativo, la metodología se sustenta en que esta investigación busca la percepción, interpretación y la experiencia de los individuos sobre la realidad de este tema; el documento se estructura de lo general a lo particular. Debido a que se trata de una investigación de tipo cualitativa, la entrevista a profundidad fue el instrumento metodológico utilizado para la recolección de datos acerca de las necesidades de capacitación del sector turístico en la región Huasteca potosina.

RESULTADOS

Se llevaron a cabo entrevistas a profundidad con la Dirección de Turismo Municipal y la Delegación de Turismo del estado, así como con prestadores de servicios turísticos en el municipio de Ciudad Valles (este municipio se tomó como modelo para la región, debido a su tamaño, importancia e influencia), con el fin de conocer la realidad en lo referente a la capacitación.

En cuanto a las entrevistas realizadas a prestadores de servicios turísticos se encontró lo siguiente.

- Estos reconocen la importancia de contar con recursos humanos competentes para lograr sus objetivos; son conscientes de la importancia de la capacitación y de que esta forme parte de su cultura organizacional; para conseguirlo están de acuerdo en invertir en la formación y desarrollo de sus recursos humanos.
- Se encontró que éstos no saben dirigir los programas de capacitación al logro de los objetivos, consideran los costos de la capacitación como un gasto y no como una inversión, así como el temor a alterar la estructura de jerarquías y remuneraciones.
- Coinciden en que no toman en cuenta a la capacitación entre sus planes y programas, debido principalmente a la falta de organismos dedicados a la capacitación turística dentro de la localidad, la tendencia de los trabajadores a abandonar el empleo, la inexistencia de políticas de capacitación dentro de las empresas, el conformismo por parte de los empleados y que no son abiertos a aceptar cambios o a ser orientados por otras personas.
- Reconocen la improvisación del servicio ofrecido, que trae consigo deficiente calidad; no realizan prácticas en beneficio de un desarrollo sustentable; relacionando estos problemas a la ausencia de programas de capacitación que les impide contar con personal competente.
- Normalmente contratan personal sin capacitación y muestran altos índices de rotación de personal, debido principalmente a los bajos rendimientos, la llamada “piratería” de empleados competentes entre la competencia.

Los encargados de la Dirección de Turismo Municipal y la Delegación de Turismo comentaron lo siguiente:

- Algunos cursos que ofrece la Dirección de Turismo Municipal, son de calidad en el servicio, tratamiento de quejas y sugerencias, tecnologías de la información, conducción de grupos, cultura turística, primeros auxilios, rescate acuático, entre otros; los cuales cubren las necesidades de la demanda de formación de personal de contacto. La Dirección no cuenta con un presupuesto propio para ofrecer capacitación, y esta se realiza por medio de gestión y patrocinios a través de los propios prestadores de servicios y de otras dependencias y organismos.
- La Delegación de Turismo si cuenta con un presupuesto para tal fin, elaborándose un catalogo de cursos que se ofertaran durante el año, realizando la gestión correspondiente.
- Ambas dependencias coinciden en que hay muy poca participación por parte de los prestadores de servicios, principalmente responden aquellos establecimientos que presentan mayor afluencia y que se encuentran mas directamente relacionados a la actividad, como son los hoteleros, operadores de viajes y guías de turistas. El área restaurantera no visualiza los beneficios que trae consigo la

actividad, y por lo tanto no cuentan con una visión de calidad y se involucran muy poco con la capacitación.

- En cuanto a cursos para niveles medios y altos mandos son otorgados principalmente por la Secretaría de turismo estatal a través de una serie de recomendaciones o sugerencias que les hacen llegar los prestadores de acuerdo a sus necesidades.
- Se otorga la certificación MODERNIZA a establecimientos turísticos, referente a procesos de operación, en donde va implícita la capacitación del personal.
- No existen aun programas de certificación de competencia laboral en los recursos humanos.
- Existen cursos enfocados a comunidades, básicamente de turismo rural, los cuales por su naturaleza y condiciones de operación son impartidos generalmente in situ.
- Ninguna de las dos dependencias cuenta con las instalaciones adecuadas para otorgar los cursos de capacitación y tienen que realizarlos con el apoyo de otras instituciones.
- La capacitación que ofrecen ambas dependencias es otorgada por instructores avalados por la Secretaría de turismo, así también por personas con basta experiencia en el ramo y aquellos certificados por la Secretaría del Trabajo y Previsión Social.
- Las dependencias investigadas consideran que el proyecto que se propone si tendrá éxito, ya este representaría un beneficio para la actividad turística; y comentan que en la medida que sea posible apoyaran en la gestión y promoción de aquellos cursos que les resulten interesantes.

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Justificación de Creación de un Centro de Capacitación Turística para la Huasteca Potosina, bajo un Enfoque de Sustentabilidad y Desarrollo de Competencias.

Una fuerza laboral con mayor nivel de escolaridad y capacitación es factor indispensable para que México retome la senda de crecimiento económico sostenido que requiere, así como para competir exitosamente en el mercado internacional. El nuevo perfil de la economía abierta requiere que tanto las empresas como los trabajadores y los sistemas de capacitación respondan rápidamente a los requerimientos y características de los mercados, Resnik (1997).

Es de vital importancia que el recurso humano cuente con los conocimientos, habilidades y destrezas, actitudes y valores, que le otorguen el sentido de calidad que el cliente espera recibir y que permita a las empresas del sector turístico en la Huasteca potosina obtener ventaja sobre sus competidores. No debemos pensar en los empleados como un simple par de manos, sino como seres humanos inteligentes, que son capaces de aprender, si se les da oportunidad de hacerlo.

Anteriormente se consideraba una gracia del patrón dar capacitación, hoy en día es una obligación establecida en la Ley Federal del Trabajo de nuestro país, en su Título Cuatro: “Derechos y Obligaciones de los trabajadores y de los patrones”; Capítulo III bis, “De la capacitación y adiestramiento de los trabajadores”, que comprende del Artículo 153 A al 153 X. Es pues obligación legal del patrón dar capacitación y adiestramiento, porque con ello el trabajador desempeñará mejor su trabajo, aumentara su nivel de aptitudes y no solo se benefician los trabajadores, sino también el patrón ya que se reflejará en el aumento de la productividad y mejores servicios de su empresa, lo cual redundará en la preferencia de los clientes ante la competencia y un uso adecuado de los recursos; no olvidemos que aun contando con excelentes sistemas en selección de los empleados, el trabajo será inútil si no se respalda con un programa de capacitación constante. La obligación del trabajador es aprovechar al máximo los recursos que se le imparten.

Por lo anterior, aprovechando la infraestructura de primer nivel con la que cuenta, la multidisciplinariedad que le otorgan los diferentes programas educativos que ofrece, así como el modelo educativo que ha venido proponiendo la institución basado en el desarrollo de competencias, la UAMZH ha proyectado crear un espacio que la vincule con el sector turístico público y privado a través de la oferta de

capacitación y formación del recurso humano con un enfoque basado en competencias y en la sustentabilidad; enfocándose a aquellas empresas del ramo que pretenden diferenciarse de la competencia, mejorar su rendimiento, desarrollar a su personal y utilizar de manera sustentable sus recursos.

Objetivo General del proyecto: Elevar la calidad de los servicios turísticos y las prácticas sustentables en la región; desarrollando oferta de capacitación que dote a los recursos humanos de conocimientos, habilidades, destrezas, actitudes y valores; los cuales sean reconocidos oficialmente por medio del otorgamiento de un diploma, donde se certifica que el participante es apto para desempeñar una ocupación o bien es competente para desarrollar determinadas funciones.

Objetivos específicos

- Favorecer el desarrollo integral del recurso humano del sector turístico de la región.
- Vincular la oferta de capacitación con las necesidades reales del sector.
- Diseñar contenidos acordes a las condiciones que operan en la realidad, relevantes y significativos, integrando la teoría y la práctica, el trabajo manual y el trabajo intelectual, (saberes teórico, práctico/técnico, metodológico y social).
- Proponer distintas vías y ambientes de aprendizaje, reconociendo que el aula no es el único lugar de aprendizaje.
- Establecer estrategias de evaluación integral, congruentes y exigentes.
- Promover el desarrollo de la creatividad, la iniciativa y la capacidad para la toma de decisiones.
- Establecer cambios en lo que los individuos saben y en el uso que pueden hacer de lo que saben.
- Promover la autonomía del individuo.
- Formación integral centrada en el aprendizaje significativo.
- Aplicar la práctica como recurso para consolidar lo que se sabe, para poner en acción lo que se sabe y para aprender más.
- Reconocer al individuo como capaz de autodirigir y organizar su aprendizaje.
- Diseñar experiencias de aprendizaje que permitan arribar a diferentes soluciones o a varias vías de solución.
- Crear entornos que sean cooperativos, colaborativos y apoyadores.
- Priorizar estrategias didácticas en las que los participantes jueguen un papel activo, que les permita descubrir y construir conocimiento por sí mismos.
-

Alcance y localización: Se pretende cubrir las necesidades de capacitación de la región Huasteca potosina. El centro de capacitación se ubicará en las instalaciones del programa educativo de Turismo Sustentable de la UAMZH.

Limitaciones: Insuficiente apoyo del sector público para la operación del proyecto, falta de demanda de los prestadores de servicios turísticos, desinterés por parte del recurso humano en la capacitación, así como la dificultad de horarios apropiados para la impartición de la capacitación.

Inversión: Se cuenta ya con las instalaciones necesarias en la UAMZH acordes al alcance del proyecto y se pretende que esta sea auto financiable a través de cuotas de recuperación del servicio.

Descripción del servicio: Los tipos de capacitación que se ofrecerán, estarán acordes a las necesidades de capacitación del sector y se pretende sean pertinentes a las diversas circunstancias y contexto para cubrirlas.

La capacitación para “hacer”, que es la que generalmente se practica y se refiere al desarrollo de conocimientos, habilidades y destrezas para poder actuar sobre las cosas. Es la capacitación que parece

ser más útil y de resultados más inmediatos. La capacitación para “llegar a ser”, que por lo regular es ignorada, pero es vital para que el personal pueda realmente llegar a ofrecer un servicio de calidad. Se enfocará hacia el desarrollo de aquellas actitudes y valores que permitan el desarrollo del individuo; es decir, hacia el perfeccionamiento de su personalidad.

Así también, la capacitación para “hacer y llegar a ser”, en la cual se prestará especial atención al obrar humano en la conveniencia de la empresa. Tiene un doble objeto: el hacer trabajo conjunto, esto es, el trabajo en su dimensión social y organizado; y por otra parte, el desarrollo del hombre como miembro de grupos de la comunidad de la empresa y de la sociedad en general.

Erróneamente las empresas consideran que lo esencial es la eficiencia en el trabajo, como si este pudiese desprenderse del trabajador en su calidad humana. Ocurre con frecuencia que se emplea únicamente la capacitación para hacer, el trabajador puede adquirir la habilidades y destrezas necesarias, pero se siente desligado de la labor que ejecuta, no se identifica con ella, se está entonces en presencia del trabajo deshumanizado y del trabajador enajenado, sin que se vincule con la empresa y descubra el valor o significado social de su esfuerzo. Asimismo, las solas actitudes y valores no bastan, el empleado puede manifestar cortesía y amabilidad, pero el cliente puede quedar insatisfecho; nos inquieta y nos lleva a reflexionar el comentario que a veces se escucha: “la gente que te atiende es muy amable pero ineficiente”.

Una competencia es una capacidad productiva de un individuo que se define y mide en términos de desempeño en un determinado contexto laboral, y no solamente en términos de conocimientos, habilidades, destrezas, actitudes y valores; éstas son necesarias pero no suficientes por sí mismas para un desempeño efectivo, CONOCER (1995). Por lo anterior, en este proyecto aseguramos que la única forma de subsanar tales deficiencias es abordar la capacitación en toda su amplitud, se complementarán los tipos de capacitación, ya que no pueden desligarse. A través de nuestra capacitación se pretende desarrollar a su vez la capacidad de innovación, adaptación y auto aprendizaje en los participantes.

Se aplicará una evaluación diagnóstica a cada participante con el objeto de identificar el grado de conocimientos, habilidades y destrezas, actitudes y valores que estos poseen con el fin de otorgarle mayor pertinencia al proceso de enseñanza/aprendizaje.

Etapas de Desarrollo del Proyecto

Primera etapa: Esta fase del proyecto comprende la aplicación y el análisis de los resultados de la investigación acerca de la situación actual de la capacitación de la región con el fin de identificar los requerimientos de capacitación en cuanto a conocimientos, habilidades, actitudes y valores que demandan las empresas del sector y el desarrollo sustentable de la actividad.

Segunda etapa: Tendrá como propósito la definición de la oferta de capacitación que se pondrá al alcance del sector turístico a través de cursos, seminarios, talleres, conferencias y prácticas, entre otros, para cada uno de los comportamientos laborales identificados en la primera etapa; así como los conocimientos, habilidades, actitudes y valores asociados a cada nivel; esto con el objeto de alcanzar la pertinencia en la capacitación y formación que demanda el sector en la región, aunado a la capacidad, recursos e infraestructura de la universidad. Asimismo se definirán las metodologías, estrategias, herramientas y materiales que se utilizarán en el proceso de aprendizaje significativo; finalmente, se elegirán las formas de evaluación de los desempeños con la finalidad de completar el proceso y asegurar el desarrollo de competencias en los participantes.

Tercera etapa: Esta etapa incluye la vinculación de la oferta de capacitación y formación de la universidad con los organismos de normalización, certificación y evaluación locales, estatales e internacionales, públicos y privados, a fin de que dicha oferta sea validada y acreditada por estos y obtenga un reconocimiento de transparencia, objetividad, confiabilidad, validez y pertinencia; y que a su

vez ofrezca un mayor valor para el recurso humano. Esto permitirá a las empresas del sector turístico de la región contar con recursos humanos calificados que demanda la transformación productiva, la innovación tecnológica y la competencia en los mercados globales.

Cuarta etapa: Vinculación con el sector turístico de la región a fin de comercializar la oferta del centro de capacitación, a través de acciones de promoción que incluyen publicidad, relaciones públicas, paquetes, convenios, patrocinios, visitas, entre otras actividades a fin de concientizar a los prestadores de servicios turísticos acerca de los beneficios de la capacitación como una ventaja competitiva.

CONCLUSIONES

Ante el escenario de competitividad que muestra la actividad turística, es importante que las empresas del sector turístico cuenten con personal altamente calificado que les permita elevar la calidad de los servicios turísticos y las prácticas sustentables; a través de programas de capacitación continua que dote a los recursos humanos de conocimientos, habilidades, destrezas, actitudes y valores, permitiéndoles un desarrollo integral y una mayor productividad, mejorando sus niveles de vida. Se requiere de la completa participación de este sector, diseñando programas de capacitación -otorgados por ellos mismos o por instituciones y organismos- que permitan al capital humano que labora dentro de ellas ofrecer al turista un servicio de calidad que supere sus expectativas y sea capaz de realizar sus tareas a través de prácticas sustentables en pro de un aprovechamiento racional de los recursos.

La capacitación basada en competencias ofrece una formación profesional pertinente; tratando de responder a los cambios provocados por la globalización, en la cual la formación de los individuos sea vista como un aprendizaje a lo largo de la vida, desde su educación inicial hasta su formación permanente, que incluye el avance en la educación formal así como la capacitación para y en el trabajo, a través de un programa de capacitación acorde a las necesidades actuales del mercado laboral. Concluimos que la Creación de un Centro de Capacitación bajo un enfoque de sustentabilidad y desarrollo de competencias en la Huasteca potosina coadyuvaría a ofrecer un servicio de calidad a los turistas, así como a crear conciencia de la sustentabilidad de esta actividad.

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ALGUNAS CONSECUENCIAS COMERCIALES DEL USO EFECTIVO DE LAS NUEVAS DIRECTRICES INTERNACIONALES SOBRE MATERIALIDAD EN AUDITORÍA EVIDENCIA EMPÍRICA EN MÉXICO Y ESPAÑA

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RESUMEN

Durante la etapa de emisión de informe, la evaluación cualitativa de las incidencias detectadas en la auditoría - mediante los factores contenidos en la Norma Internacional de Auditoría (revisada y reeditada) 450 - plantea nuevos desafíos y compromisos para los auditores, imponiéndoles, entre otras circunstancias, una mayor carga de trabajo y la necesidad de utilizar su juicio profesional de forma más intensiva y reflexiva. En esta Comunicación se presenta evidencia empírica obtenida en México y España, respecto a ciertas consecuencias que sobre dicho escenario podrían afectar la relación comercial que los auditores mantienen con sus clientes. Los resultados demuestran que a pesar del probable incremento de informes con salvedades, la imagen de la entidad auditada no se perjudicaría ante terceros, ni se incrementarían los costos del servicio de auditoría. Por lo tanto, tampoco aumentaría el riesgo de que los auditores pierdan como clientes a las entidades auditadas y, en general, la buena relación comercial auditor-entidad auditada no se vería afectada.

INTRODUCCIÓN

Durante los últimos años, debido a una normativa con ciertas lagunas evidentes, entre los auditores ha existido una fuerte tradición de formar los juicios y tomar las decisiones de materialidad sobre bases única y exclusivamente cuantitativas. Esta situación se ha mantenido apenas inalterable, a pesar de que los hechos acontecidos y las críticas a la profesión auditora han puesto de manifiesto que constituye una práctica incompleta para alcanzar algunas características fundamentales de la información financiera, como transparencia, relevancia, fiabilidad y comparabilidad. De ahí que se haya permitido que los gestores de algunas empresas, en complicidad por acción u omisión con sus auditores, hayan aprovechado la discrecionalidad que ofrece la normativa en cuanto al empleo de los umbrales numéricos para manipular la información financiera y así poder cumplir con las expectativas generadas, principalmente sus pronósticos de utilidades (Levitt, 1998).

En respuesta a las lagunas normativas y a los vacíos conceptuales aludidos anteriormente, algunos organismos, como la Federación Internacional de Contadores (IFAC), han puesto énfasis en la revisión de las directrices que deben guiar la aplicación de la materialidad en las auditorías. Entre otras reformas, este organismo internacional ha impulsado la consideración de una corriente que persigue el uso a un mismo nivel de los factores cuantitativos y cualitativos en la formación de juicios y en la toma de decisiones de materialidad. Es decir, que defiende que la naturaleza y las circunstancias concretas que rodean las incidencias en la información financiera, deben estar también presentes, y tomar importancia, en la formación de juicios y en la toma de decisiones por parte de los auditores.

Así, y en busca de mejorar la calidad de la información que nutre al sistema financiero, la IFAC sometió a los procesos de *revisión* y *reedición*, entre otras, a la Norma Internacional de Auditoría 320: la

materialidad en auditoría” (en lo sucesivo NIA 320; IFAC, 2009, pp.392-396). De cuya actualización surgió la NIA (revisada y reeditada) 450: “*evaluación de las incidencias detectadas durante la auditoría*” (en adelante, NIARR 450; IFAC, 2009: 379-390) (FC-450), entre cuyo contenido existe una lista de factores cualitativos (FC-450) que los auditores deben utilizar, desde el pasado 15 de diciembre de 2009, para evaluar la significatividad de las incidencias detectadas, y no corregidas, durante la auditoría. Bajo estas nuevas pautas, deberán decidir considerando bases cualitativas y cuantitativas, si dichas incidencias conducirán a la emisión de informes con salvedades

Ante esta situación, nos propusimos realizar un estudio empírico para conocer qué consecuencias podrían tener el uso efectivo de los FC-450, sobre la relación comercial que los auditores mantienen con sus clientes, y así dilucidar si éstos podrían contribuir a aportar más valor y calidad tanto a las auditorías como a los estados financieros de las empresas, participando de esta manera en la recuperación de la confianza perdida en la actividad auditora y en el restablecimiento del prestigio social de la profesión, lo cual, sin duda, estimularía los mercados financieros y reactivaría la economía actualmente sumergida en una etapa de crisis.

METODOLOGÍA

Al tratarse de una norma internacional, el objetivo del trabajo se centró en analizar de forma comparada la posición que mantienen los auditores de dos países diferentes, en concreto de México (ACMx) y España (ACSp), en cuanto a las consecuencias que el uso efectivo de los FC-450, podría proyectar sobre la relación comercial que existe entre los auditores y sus clientes; obteniendo así evidencia de su proximidad o lejanía (*gap*) en la consideración de esta cuestión. La hipótesis general planteada, TABLA 1, arrojó evidencia empírica sobre las consecuencias que, si se hace uso efectivo de tales factores, los auditores esperan que se produzcan sobre la relación comercial que mantienen con sus clientes (H_0).

TABLA 1 Objetivos Específicos E Hipótesis Del Estudio Empírico

OBJETIVO E HIPÓTESIS	
	Comparar el grado de acuerdo existente entre los ACMx y ACSp respecto a las consecuencias que se podrían derivar de la utilización efectiva de los FC-450, particularmente sobre la vinculación entre el auditor y la empresa auditada
H_0	Los ACSp y los ACMx presentan un distinto grado de acuerdo respecto a las consecuencias que se podrían derivar sobre la relación entre el auditor y la empresa “auditada a partir de la utilización efectiva de los FC-450”
<i>Hipótesis general perseguida, respecto a las consecuencias comerciales que el uso efectivo de los FC-450 proyectará sobre la relación comercial que el auditor mantiene con clientes (empresas auditadas)</i>	

La metodología empleada para el contraste de las hipótesis consistió en pruebas paramétricas y no paramétricas de estadística inferencial (García Benau y Giner Inchausti, 2000; García Benau *et al*, 2000; Duréndez Gómez-Guillamón, 2001; Beattie *et al*, 2006; Fuentes Barberá y Pucheta Martínez, 2006; Guisande, 2006: 104; Pagano, 2006:339; Montoya del Corte, 2008:277). Por tanto, para determinar si podía afirmarse que la valoración media manifestada por ambos colectivos respecto a ciertas preguntas que se les plantearon difería entre sí de forma notable, se utilizó el contraste estadístico de la *Prueba T* para muestras independientes, que contrasta la igualdad de medias entre dos muestras distintas, véase Formula 1 y 2. Es decir, que si dichos valores resultaban estadísticamente distintos se pondría de manifiesto que la percepción de unos y otros era significativamente diferente a niveles del 5%. De forma complementaria, los datos fueron analizados mediante herramientas de estadística descriptiva, con tablas de contingencia, con un análisis de frecuencias y con el estadístico inferencial *U de Mann-Whitney* (prueba no paramétrica). El índice alfa de Cronbach (1951), demostró que las respuestas de los sujetos a las preguntas planteadas gozaban de excelentes niveles de fiabilidad (Hair *et al*, 2004:394; Pérez López, 2005:693).

$$H_{0x} = \mu_1 = \mu_2 \quad (1)$$

$$H_{1x} = \mu_1 \neq \mu_2 \quad (2)$$

Como instrumento para la recolección de información en ambos países se utilizó un cuestionario que contenía tres Bloques de preguntas, el cual se diseñó para que fuera contestado como una encuesta de respuesta anónima y en base a los trabajos de (García Benau *et al*, 1993; García Delgado, 1994; Martínez García y Somohano Rodríguez, 1997; Duréndez Gómez-Guillamón, 2001; y Montoya del Corte, 2008). Las preguntas de los Bloques II y III fueron redactadas de tal forma que los sujetos debían indicar, mediante una escala Likert, su total desacuerdo con el número 1, desacuerdo parcial con el 2, indiferencia con el 3, un acuerdo parcial con el 4 y con el 5 una posición de acuerdo total con las cuestiones planteadas. La muestra analizada estuvo constituida por 101 contadores públicos certificados afiliados al Instituto Mexicano de Contadores Públicos (ACMx), y por 352 individuos inscritos en el Registro Oficial de Auditores de Cuentas del Instituto de Contabilidad y Auditoría de Cuentas de España (ACSp).

RESULTADOS

Las consecuencias que podrían derivarse del uso efectivo de los FC-450 sobre la vinculación entre el auditor y la empresa auditada. Una comparación entre los auditores de México y España.

Mediante la contrastación tanto de la hipótesis como de las subhipótesis y un análisis de frecuencias, se revela que la correcta aplicación de los FC-450 no impactaría de forma negativa la relación comercial que los auditores mantienen con las empresas auditadas. En concreto, mientras la mayoría de ACMx y ACSp coinciden en una opinión de indiferencia respecto a que el uso de tales factores incrementarían mucho el costo de las auditorías (H_0^A) y el riesgo de perder como cliente a la entidad auditada (H_0^C), o que perjudicarían la buena relación auditor-entidad auditada (H_0^B); una minoría revela estar parcialmente en desacuerdo con que la imagen de la entidad auditada se dañaría y perjudicaría ante terceros (H_0^D). Asimismo, en la TABLA 2 se observa que ninguna de las cuatro subhipótesis planteadas obtiene diferencias estadísticamente significativas entre los valores medios alcanzados por ambos colectivos. De ahí que se den por válidas tanto la H_0 como las H_0^A , H_0^B , H_0^C y H_0^D .

TABLA 2 Consecuencias relacionadas con la vinculación entre el auditor y la empresa auditada

CONSECUENCIAS/SUBHIPÓTESIS		TOTAL		ACMx			ACSp			Dif.Sig.
		\bar{X}	S	\bar{X}	S	FREC	\bar{X}	S	FREC	$Pv \leq \alpha$
1	H_0^A ¿Incrementaría mucho el costo de las auditorías?	3.14	1.26	3.22	1.38	50.00	3.12	1.23	42.00	0.531*
2	H_0^B ¿Perjudicaría una buena relación auditor-entidad auditada?	3.34	1.21	3.16	1.37	49.40	3.38	1.16	49.00	0.205*
3	H_0^C ¿Incrementaría el riesgo de perder como cliente a la entidad auditada?	3.28	1.18	3.09	1.38	43.90	3.32	1.12	44.50	0.181*
4	H_0^D ¿Dañaría la imagen de la entidad auditada y la perjudicaría frente a terceros?	2.80	1.23	2.87	1.33	40.24	2.79	1.21	29.50	0.521*

(*) Diferencia estadísticamente significativa al 5%, detectada mediante las pruebas *T de Student* y *U de Mann-Whitney* para muestras independientes.

CONCLUSIONES

Como se desprende del estudio empírico llevado a cabo, tanto los auditores encuestados en México como en España, si bien con un distinto grado de acuerdo, consideran que la profesión auditora y sus ejercientes son algunos de los principales aspectos que saldrían beneficiados si efectivamente se utilizaran los factores cualitativos de la materialidad. A pesar de que la nueva directriz NIARR 450 contiene nuevos y mayores requisitos para evaluar las incidencias detectadas durante la auditoría, se han revelado posiciones que van del desacuerdo parcial a la indiferencia, respecto a que se incrementarían mucho el costo de sus servicios, se dañaría la imagen de la entidad auditada perjudicándola ante terceros y, por tanto, se incrementarían el riesgo de perder clientes. En resumen, la relación comercial entre el auditor y sus clientes (entidades auditadas) no se verá afectada por el uso de los FC-450.

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EFFECTIVIDAD DE LOS PROGRAMAS DE APOYO GUBERNAMENTAL A LAS MIPYMES EN BAJA CALIFORNIA

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RESUMEN

En México, las Micro, Pequeñas y Medianas Empresas (Mipymes) representan 99% del total del sector empresarial y tienen una participación significativa en el Producto Interno Bruto, así como en la generación de empleos. Frente a un escenario global de intensa competencia, las Mipymes mexicanas enfrentan el desafío de modernizarse para mejorar su competitividad y así mantener y/o expandir sus mercados en los ámbitos nacional e internacional. Por ello, en los últimos años ha aumentado el interés del gobierno por diseñar e implementar programas de apoyo para la consolidación y desarrollo de estas empresas en nuestro país. El objetivo de la investigación es analizar la efectividad de los programas gubernamentales de apoyo a las Mipymes en Baja California, durante el periodo 2000-2009, con el fin de aportar elementos que fortalezcan las políticas públicas que realmente promuevan el desarrollo de estas empresas. Para ello se utilizará un instrumento diseñado por el Banco Interamericano de Desarrollo para evaluar la capacidad institucional de los programas oficiales de apoyo a las pequeñas empresas de América Latina y el Caribe, que incluye los factores de estabilidad institucional, capacidad de atención a los problemas de las Mipymes, coordinación interinstitucional y proceso de aprendizaje de las instituciones.

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LAS UNIVERSIDADES Y LA VINCULACION CON EL SECTOR PRODUCTIVO EN MEXICO: LA UNIVERSIDAD DE SONORA

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RESUMEN

La presente investigación “Las Universidades y la vinculación con el sector productivo en México: La Universidad de Sonora”, se habla de la importancia de los avances científicos tecnológicos en el desarrollo de la economía y de las Instituciones de Educación Superior y sus vínculos con el sector productivo. Para el análisis se parte de las perspectivas filosóficas que describen la economía y la sociología. La economía porque sustentaremos una realidad que requiere del estudio de las relaciones económicas, el desarrollo y crecimiento económico, uso de tecnología; y en el terreno de la sociología, que nos permite comprender los problemas relacionado con la sociedad, sus individuos, su participación social y las organizaciones. Las dos perspectivas científicas permiten ver la vinculación como una práctica social. Se analizan las dificultades que tiene la Unidad Regional Sur de la Universidad de Sonora para vincularse con el sector productivo. Se plantea la necesidad de un nuevo esquema de vinculación Universidad de Sonora sector productivo a partir de desarrollar propuestas estratégicas de vinculación, que genere conocimiento y contribuya a la construcción regional de un sistema productivo competitivo y mejore la organización industrial mediante mecanismos de coordinación institucional entre industria, empresas y organismos educativos. La Investigación tiene como objetivos, aportar elementos teóricos metodológicos que contribuyan al logro de una vinculación eficiente y participativa de la Universidad de Sonora con el sector productivo.

PALABRAS CLAVE: Vinculación, Universidad, Sector Productivo.

INTRODUCCION

La Investigación, “Las Universidades y la vinculación con el sector productivo en México: La Universidad de Sonora”, se presenta como un tema importante, ya que la Organización de las Naciones Unidas para la Educación, la Ciencia y la Cultura (UNESCO, la Asociación Nacional de Universidades e Institutos de Educación Superior (ANUIES) y la propia Secretaría de Educación Pública (SEP) han recomendado impulsar y normar la vinculación de las Universidades con el sector productivo.

El sector productivo tiene necesidad de recurrir a fuentes confiables de conocimientos, que den respuestas a sus problemas actuales y futuros, entre los cuales resulta de importancia la productividad del trabajo y del capital, que responden a los determinantes principales del nivel de vida de la población. Por otro lado, la Universidad está obligada en crear las condiciones requeridas para responder a las necesidades que demanda la sociedad en su conjunto, en la medida en que se identifica con los problemas económicos y sociales de su entorno. El Plan de Desarrollo Institucional (2009-2013) de la Universidad de Sonora, contempla un Programa de vinculación con los sectores social y productivo. Además, la Ley Orgánica de la Universidad de Sonora contempla en su estructura la figura del Consejo de Vinculación Social.

La Investigación se planteó la siguiente pregunta ¿Cuáles son las dificultades que enfrenta la Unidad Regional Sur de la Universidad de Sonora para vincularse con el sector productivo? Y tuvo como objetivo general: Aportar elementos teórico-metodológicos que contribuyan al logro de una vinculación eficiente y participativa de la Universidad de Sonora con el sector productivo, y como objetivos

particulares: 1. Determinar las principales dificultades de la Universidad de Sonora para poder vincularse con el sector productivo del sur de Sonora y 2. Proporcionar resultados que puedan ser útiles en la promoción de políticas educativas de apoyo al sector productivo.

REVISION LITERARIA

Para el análisis de las Universidades y la vinculación con el sector productivo en México: La Universidad de Sonora, se parte de las perspectivas filosóficas que describen la economía y la sociología. La vinculación es vista como parte de la sociedad, que contribuye al desarrollo de una comunidad a partir de la educación. Desde el punto de vista social, se retoman los valores, los medios y los fines necesarios para llevar a cabo dichos procesos. En lo educativo, la vinculación tiene que ver con la formación y capacitación de cuadros profesionales que respondan al entorno. En cuanto a las investigaciones realizadas y que buscan comprender el comportamiento de las Universidades y el Sector Productivo en los lazos de vinculación, donde se ponen de manifiesto dificultades, beneficios, productividad y utilización de transferencia de ciencia y tecnología.

A continuación se presentan algunos de esos estudios: La Dra. Nancy Schavino de Vitoria, de la Universidad Santa María; en Caracas, Venezuela (2001), presenta un análisis sobre la Vinculación – Universidad – Sector Productivo, en el marco de la sociedad global. Dimensiones teóricas y explicativas de un modelo de correspondencia intersectorial. Es una investigación teórica, con técnicas cuantitativas que concluye que los tiempos actuales donde predominan los medios electrónicos, el surgimiento de las nuevas tecnologías, las redes de información que generan cambios, transformaciones se requiere desarrollar nuevas metodologías del aprender, es decir, se requiere aprender a aprender.

El equipo de Estudios Industriales de la Facultad de Economía de la Universidad Autónoma de Puebla (UAP), realizó un estudio sobre la Vinculación de las IES con el Sector productivo a través de la investigación científica tecnológica y estuvieron coordinados por la Mtra. Ma. Isabel Vázquez Avelar, donde se plantearon como objetivo central llegar a conocer, los problemas o retos a los que se enfrenta la investigación científica para poder vincularse con el sector productivo; es un estudio cuantitativo, utilizando instrumentos como la encuesta, entrevistas con investigadores que tienen proyectos de vinculación.

Otra investigación es la que realizó la ANUIES en 1996, llamada “Un diagnóstico sobre la vinculación universidad- empresa” , CONACYT – ANUIES coordinada por Mónica Casalet y Rosalba Casas, para conocer el estado real de la colaboración entre la academia y la empresa del país, buscar modalidades de cooperación que faciliten la canalización de los conocimientos y del personal formado hacia algunos objetivos de producción, calidad y productividad e identificar algunos factores claves para la adecuada relación entre las empresas y las universidades.

La Mtra. Patricia Acuña, de la Coordinación de Estudios de Planeación de la ANUIES realiza un estudio Vinculación Universidad Sector Productivo, donde define los objetivos de la vinculación para la universidad y para el sector productivo. Habla de la Universidad latinoamericana, de sus razones de la necesidad de la vinculación, de los actores participantes de la vinculación y las formas en las que se presenta ésta y pone claro los beneficios de la vinculación para la Universidad y para el sector productivo.

En 1997, el investigador sinaloense Santos López Leyva publica su obra “La vinculación de la ciencia y tecnología con el sector productivo: su perfil económico,” y en ella propone un objeto de estudio centrado en el proceso de vinculación entre el sector productivo de una economía y el de la ciencia y tecnología de la misma, haciendo énfasis en el perfil económico de este propósito. En el estudio se establece que la

vinculación es una categoría social porque en ella intervienen un conjunto de actores sociales formulando redes de conocimiento y de intercambio.

METODOLOGIA

La investigación se desarrolló bajo la óptica del paradigma cualitativo (Rodríguez, 1996) y en cuanto al método se utilizó la Etnografía Educativa, entendida según Martínez (1999), como el método de investigación por el que se aprende el modo de vida de una unidad social concreta. Se busca comprender la complejidad estructural de la vinculación a partir de la etnografía educativa haciendo una descripción del objeto de estudio.

Para la realización de la investigación se apoyó en instrumentos como el cuestionario y el programa estadístico SPSS, para la organización de los datos y el manejo porcentual de las opiniones de los participantes. Para la obtención de la información se aplicó un cuestionario a las autoridades universitarias de la Unidad Regional Sur de la Universidad de Sonora, a los alumnos, a los docentes, a empresarios y a agrupaciones patronales. También se realizaron entrevistas abiertas a los representantes empresariales y a empresarios.

Algunas de las supuestas dificultades que tiene la Universidad de Sonora para vincularse con el Sector Productivo del sur de Sonora son aquellas que se relacionan con la propia Universidad y tienen que ver con la falta de pertinencia de los programas y planes de estudio de su oferta educativa, la infraestructura adecuada para el desarrollo de la investigación científica y se atiende la desarticulación entre investigación y docencia.

El Sector Productivo enfrenta dificultades propias de su desarrollo que se manifiestan en la falta de formación de recursos humanos que responda a su potencial creador de riquezas, así como el desinterés, desconfianza y desconocimiento del sector sobre los bienes y servicios que puede ofertar la Universidad de Sonora y por tanto el desconocimiento de los beneficios de la vinculación, producto de la escasa promoción y desarrollo de proyectos y programas de investigación aplicados al sector productivo.

La vinculación se ve obstaculizada por la falta de coordinación y comunicación entre los Centros Educativos de educación superior y el sector productivo, pero también hace falta estimular la vinculación mediante apoyos económicos.

RESULTADOS

Para la verificación de la categoría, pertinencia de los planes y programas de estudios, en la que se planteó analizar la subcategoría: contenidos temáticos, y se abordó la subcategoría analítica, actualización curricular. Las Autoridades Universitarias opinaron que los programas y planes de estudios en un 25% están dirigidos a los requerimientos del sector productivo. Infraestructura: Para verificar la categoría Infraestructura, se hizo un diagnóstico de sus condiciones, a partir de describir un contexto de la unidad de análisis.

Las subcategorías biblioteca, centro de cómputo, aulas para clases, refrigeración, cubículos para maestros, salas audiovisuales, instalaciones deportivas, reportan el siguiente diagnóstico: Biblioteca, se encuentra en excelente condiciones, mediante el programa de mejoramiento de biblioteca. El Centro de Cómputo Académico, es de uso general, está organizado en tres laboratorios y se les da servicio a todos los estudiantes. Los edificios, en promedio, tienen 17 años. La refrigeración es un problema que cada año se acentúa aún más, ya que producto de los cambios en los ecosistemas. De las salas audiovisuales operan siete. Los cubículos para profesores son insuficientes y además se comparten entre dos y en algunos casos hasta tres profesores. Las instalaciones deportivas son insuficientes.

Desarticulación existente entre investigación y docencia. Con respecto a los Proyectos de Investigación, según datos proporcionados por la Vicerrectoría de la Unidad Regional Sur, es escasa con los profesores y poca participación de alumnos. De los docentes entrevistados, solamente el 7.5% realiza investigación. En cuanto al grado académico de los docentes el 60% tiene grado de maestría.

Formación de recursos humanos. Los empresarios dicen que en un 11% reciben cursos de capacitación. En cuanto al grado de aceptación solamente el 22% acepta los servicios de la UNISON. Aceptación de los egresados de la UNISON. De los que trabajan 33.3% lo están haciendo en empresas públicas, el 20.5%, en privadas, 7.7% en empresas del Sector Social y en instituciones educativas 2.6%. Los egresados de la Universidad de Sonora son aceptados en el sector productivo en un 55%.

Desinterés, desconfianza y desconocimiento de lo que ofrece la UNISON. El 72.2% no tienen vínculos de colaboración con la Universidad de Sonora y un 28.8% dijeron que sí tienen colaboración con la UNISON. La subcategoría Convenios de Colaboración. La Unidad Regional Sur ha firmado convenios de colaboración con los Ayuntamientos del sur de Sonora. Desconocimiento de los beneficios de la Vinculación. El 50% de los empresarios conocen de los servicios que ofrecen las Universidades.

Para verificar la categoría escasa promoción y desarrollo de proyectos, un 22% conocen de las Universidades. Apoyos financieros. Las autoridades educativas, funcionarios empresariales y públicos deberán promover los apoyos a las tareas de vinculación mediante programas, proyectos de impulso a la investigación y desarrollo tecnológico.

CONCLUSIONES

El nuevo orden internacional expresado en la globalización económica exige eficiencia de las instituciones nacionales y en este momento la vinculación de la universidad con el sector productivo representa un esfuerzo por hacer eficientes las instituciones en su interrelación.

El estudio ha evidenciado los supuestos teóricos de partida, que abordan la vinculación como una categoría social en virtud de que en ella intervienen un conjunto de actores sociales individuales e institucionales (instituciones, estudiantes, docentes, investigadores, empresarios, etc), producto de un proceso histórico de desarrollo socio-institucional complejo, en el que se articulan factores económicos, tecnológicos, de percepción social, educativos, etc.

La vinculación se ve así obstaculizada tanto por la falta de coordinación y comunicación entre la Universidad y el sector productivo, como por los escasos apoyos en recursos económicos destinados al impulso de actividades de investigación y desarrollo tecnológico, entre los que sobresale la falta de apoyos gubernamentales. La vinculación hace referencia a una categoría de carácter institucional, por lo que debe ser asumida en el marco de las políticas nacionales de educación, científicas y tecnológicas y de innovación, mediante una visión de largo plazo de alto valor para el desarrollo nacional, y el sistema de Ciencia y Tecnología debe constituirse como mecanismo de enlace entre la oferta académica y las demandas del sector productivo.

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ACTITUDES HACIA LAS MUJERES GERENCIALES DE PUERTO RICO Y SUS VIVENCIAS AL INTERIOR DE LAS EMPRESAS

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RESUMEN

Esta investigación estudió la relación entre el género, la edad, la educación, y la actitud hacia las mujeres gerenciales puertorriqueñas. Además, investigó las significaciones que tienen estas actitudes para una muestra de féminas gerenciales. Se utilizó una metodología mixta. Las muestras consistieron de 564 estudiantes (fase cuantitativa) y 25 mujeres gerenciales (fase cualitativa). Para la fase cuantitativa se utilizaron dos instrumentos: una planilla de datos socio-demográficos y la Escala de Actitudes hacia Mujeres que Ocupan Posiciones Gerenciales (Álvarez, 1994). Para la fase cualitativa se utilizó una planilla de datos socio-demográficos y una guía de entrevistas semi-estructuradas. Se llevaron a cabo análisis descriptivos para las variables de la hoja de datos socio-demográficos de la encuesta y de las entrevistas. Para el análisis cuantitativo se realizó el procedimiento ANOVA y pruebas t para evaluar si los géneros, diferían entre sí de manera significativa con respecto a las medias. En la parte cualitativa se utilizó análisis de contenido. Constituye el primer estudio en Puerto Rico con un acercamiento mixto que estudia las actitudes hacia las mujeres gerenciales, y expone la visión de éstas sobre las significaciones sociales que tienen sus aportaciones y trabajo en puestos de mando en las organizaciones.

INTRODUCCIÓN

La presente investigación se realizó desde un acercamiento metodológico mixto. Consistió de dos fases: la primera fue cuantitativa y la segunda fue cualitativa. En la primera fase se estudiaron las actitudes de una muestra de quinientos sesenta y cuatro (564) estudiantes graduados y sub-graduados de Puerto Rico hacia las mujeres de la Isla que ocupan posiciones gerenciales. Además, se investigó la relación entre el género, la edad, el estado civil, la educación, tipo de puesto gerencial, el tipo de organización, el estatus de trabajo, el área de especialidad académica y la actitud hacia las mujeres que ocupan posiciones gerenciales. Se auscultó si existían diferencias estadísticamente significativas en las actitudes por las variables antes mencionadas. Para realizar esta fase de la investigación, se utilizaron dos instrumentos. Primero, se utilizó una planilla de datos socio-demográficos. El segundo instrumento utilizado fue la Escala de Actitudes hacia Mujeres que Ocupan Posiciones Gerenciales (Álvarez, 1994)

En la segunda fase, se estudiaron las significaciones que tienen estas actitudes (de la fase cuantitativa), para una muestra de veinticinco (25) féminas gerenciales de la misma zona geográfica de la Isla. Para esta fase cualitativa se utilizó una planilla de datos socio demográfico y una guía para desarrollar entrevistas semi-estructuradas. La guía de las entrevistas semi-estructuradas se diseñó tomando en consideración los resultados de la administración de la Escala de Actitudes hacia las Mujeres que Ocupan Puestos Gerenciales (Álvarez, 1994), y los estudios cualitativos que sobre este temario, se han realizado en Latinoamérica y otros lugares del mundo como Estados Unidos y Europa. Las preguntas se diseñaron con el propósito de que las gerenciales entrevistadas analizaran desde la perspectiva de sus vivencias, los significados sociales de los resultados obtenidos en la administración de la Escala de Actitudes hacia Mujeres que Ocupan Posiciones Gerenciales a los estudiantes graduados y sub graduados. Además, las entrevistas permitieron conocer vivencias al interior del mundo corporativo en Puerto Rico desde una perspectiva de género.

REVISIÓN LITERARIA

El Censo de Puerto Rico ha señalado que las mujeres constituyen la mitad de la población (51%) de la Isla (Junta de Planificación, 2000). Representan el 42% de la fuerza laboral y el 60% de los votantes en las elecciones políticas (Silva, 2000). López (2005) señaló que la cantidad de mujeres estudiando en instituciones universitarias tanto públicas como privadas, ha aumentado considerablemente en los últimos veinte años y en la actualidad constituyen el 61% de la población universitaria de Puerto Rico. El 70% de las personas en la Isla preparadas académicamente o en vías de completar un grado académico, son mujeres (Carrasco 2003). Las estadísticas en el área de educación señalan que el 60% de las féminas de la Isla con estudios universitarios tienen maestrías y doctorados (Bigas, 2003). No obstante, la Procuraduría de Asuntos de la Mujer de Puerto Rico (2009) señaló, que aunque se reconocen los logros académicos femeninos, el discrimen por género es palpable, especialmente en lo que se refiere a la aportación de las mujeres al mundo del trabajo asalariado. Este discrimen se manifiesta en la doble jornada de trabajo, el techo de cristal, el diferencial de salario, la baja participación femenina en empleos tradicionalmente masculinos, el hostigamiento sexual y el trato desigual por maternidad y embarazo, entre otros.

Por otra parte, a pesar de la importancia que tiene la presencia femenina en la sociedad puertorriqueña, los estudios sobre las mujeres en el mundo del trabajo son muy escasos. Las investigaciones sobre las mujeres gerentes y su situación dentro de las organizaciones en Puerto Rico son aún más limitadas. No se ha encontrado ningún estudio que permita tener una idea de la cantidad de mujeres gerentes en la Isla, el perfil de éstas o sobre los problemas que confrontan en las organizaciones.

METODOLOGÍA

Para llevar a cabo el procesamiento de los resultados, se utilizaron análisis descriptivos para las variables socio-demográficas de la hoja de datos socio demográficos de la encuesta así como la de las entrevistas. Se deseaba conocer el perfil de ambas muestras estudiadas. En la fase cuantitativa se deseaba determinar si existían diferencias estadísticamente significativas y probar las hipótesis. Por esto se realizó el procedimiento de ANOVA, con un nivel de probabilidad de .05. Además, se utilizaron pruebas *t* para evaluar si los dos grupos que conformaron los géneros, diferían entre sí de manera significativa con respecto a las medias. En la fase cualitativa, la información recogida en las entrevistas se analizó a través de análisis de contenido.

RESULTADOS

En la fase cuantitativa, se encontraron diferencias estadísticamente significativas entre la escala total y cada sub escala por las variables socio demográficas de género, edad y educación. Por otro lado, en la fase cualitativa esta investigación encontró que los estereotipos negativos hacia la mujer, así como las actitudes y prejuicios de los superiores ya sean explícitos o tácitos, impiden a las féminas ascender y abrirse camino en las organizaciones. Además, se reconoció que el origen cultural de las empresas puede ser determinante en las oportunidades que se le ofrezcan a la mujer para ser reclutadas, permitirle desarrollarse y retenerlas en los trabajos.

CONCLUSIONES

Esta investigación constituye una aportación importante en el campo de la Psicología Industrial en Puerto Rico ya que puede ayudar a lograr elevar el nivel de conciencia sobre la necesidad e importancia de mirar críticamente la posición de las mujeres gerenciales en las organizaciones como fuerza

importante de trabajo. Es el primer estudio en Puerto Rico con un acercamiento mixto que ha investigado las actitudes hacia las mujeres gerenciales, además de exponer o describir la visión de éstas sobre las significaciones a escala social que tienen sus aportaciones y trabajo en puestos de mando en las organizaciones de la Isla.

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PERTINENCIA DE LA ENSEÑANZA DE LA ECONOMÍA PARA EL PROFESIONAL DEL COMERCIO INTERNACIONAL

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RESUMEN

En este documento se plantea la necesidad de evaluar la pertinencia actual de las materias de economía incluidas en el Programa Educativo (PE) de la carrera de Licenciado en Comercio Internacional que se ofrece en el Centro de Estudios Superiores del Estado de Sonora (CESUES), en México. Esta investigación en proceso, parte del reconocimiento de que los contenidos y los métodos actuales de enseñanza de la ciencia económica no han sido suficientemente justipreciados a la luz de los intereses y necesidades del profesional de esta disciplina del comercio y tiene como propósito revisar los elementos de competencia ofrecidos en PE, para valorar su pertinencia en el mercado de trabajo de los especialistas en negocios internacionales. En congruencia con los resultados que se obtengan en esta exploración, se replantarían los contenidos y estrategias didácticas en el aula y fuera de ella para asegurar las competencias profesionales de los egresados de la carrera.

JEL: A

PALABRAS CLAVE: pertinencia educativa, ciencia económica, comercio internacional.

ABSTRACT

This paper raises the need to assess the pertinence of economics subjects included in the curricula of the Bachelor of International Business, offered at the Centro de Estudios Superiores del Estado de Sonora, Mexico. This research in progress departs from the assumption that economics topics and current teaching methods of this subject have not been sufficiently appraised, mainly in light of the interests and needs of professionals in this discipline. This new approach under analysis is intended to review the elements of competence offered in the program's courses, in order to evaluate their effectiveness in the labor market for specialists in foreign trade. Consistent with the expected results in this investigation, further changes in the content and teaching strategies in the classroom and beyond, would be made to ensure the best professional performance of the graduates of this degree program.

KEYWORDS: educational pertinence, economics, international commerce.

INTRODUCCIÓN

Al inicio, en el transcurso y al final de muchos cursos de economía para estudiantes de diversas carreras, los profesores de la materia es posible que perciban en la mirada, el gesto disimulado de cientos de alumnos una interrogación inquietante relacionada con la pertinencia de los temas expuestos en clase.

Si la capacidad de comunicación de los profesores de economía con sus alumnos fuera de alguna forma más eficaz de lo que normalmente es, seguro que la respuesta que los estudiantes darían estaría relacionada con la utilidad que los conocimientos de la ciencia económica tendrán en su vida profesional. Dejando aparte otros factores que inciden en la eficacia y pertinencia de la enseñanza de la economía en nuestras universidades, es claro que la situación a la que nos enfrentamos los profesores de las distintas

carreras tiene que ver con una propensión humana natural, que en mi país se expresa en un dicho popular que no por sencillo y recurrente pierde su validez: “cada loco con su tema”.

Así, sin reflexionar lo suficiente en la potencial utilización de los conocimientos de la ciencia económica por parte de los futuros profesionistas del comercio internacional, el turismo, la mercadotecnia, la administración y las finanzas, por mencionar algunas de las carreras de la actualidad, se diseñan los programas de estudio y se llevan al aula, obteniéndose un resultado muchas veces confuso, difuso, de difícil apreciación y que en el mejor de los casos se manifiesta en la producción de graduados con una interesante cultura económica, pero con una dudosa utilización de las herramientas analíticas de la economía.

En la carrera de Licenciado en Comercio Internacional del CESUES, son algunas las materias relacionadas con la ciencia económica, de las cuales Economía, Economía Internacional, Ambiente de los Negocios, Desarrollo Sustentable y Mercados Financieros Internacionales, son las que mayormente ofrecen oportunidades de proponer a los estudiantes conocimientos y herramientas analíticas pertinentes a su futura actividad profesional. Sin embargo, es claro que docentes y funcionarios poco hemos hecho por evaluar la idoneidad de los diversos contenidos programáticos de las materias mencionadas, ocupándonos en el mejor de los casos en adecuar las mismas temáticas a los renovados planes de estudio y a los novedosos modelos educativos que ocasionalmente se promueven.

Con este tipo de problemática presente en nuestra Institución, se han revisado algunos antecedentes de investigación sobre el tema de la pertinencia y la calidad de la educación universitaria y específicamente la relacionada al ámbito de los especialistas del comercio y negocios internacionales en nuestra región y hasta ahora lo que se ha encontrado es de gran valor académico, pero no está referido a la cuestión específica que nos ocupa, es decir, la enseñanza de la economía a estudiantes de comercio internacional. A continuación se revisan algunas de las aportaciones disponibles y que tienen relación con el tema.

REVISIÓN LITERARIA

Los investigadores que se han ocupado del tema de la pertinencia de la educación superior en los países latinoamericanos, han enfocado sus esfuerzos con diversos intereses y perspectivas entre las que se pueden mencionar la vinculación de las universidades con los sectores productivos y con la sociedad; la calidad y eficacia de los planes de estudio y sobre la necesidad de que las instituciones se adapten al cambiante mundo de las tecnologías de la información, que en la actualidad permea a todo los ámbitos de la vida y la forma de hacer negocios.

En el campo de la enseñanza de la ciencia económica a aspirantes a economistas, destacan los estudios que cuestionan la compatibilidad de los contenidos con la realidad económica de la región; la eficacia de los métodos didácticos en la formación de los profesionales de la materia y hay quienes inclusive objetan la conveniencia de enseñar conocimientos y métodos propios de países desarrollados.

Por último, pero no por ello menos importante, existen estudios que tratan sobre la conveniencia de adaptar los esquemas de enseñanza de la economía a las necesidades de otras carreras como las ingenierías. Para Malagón (2003), el tema de la pertinencia de la educación superior debe enfocarse desde cuatro puntos de vista: El primero se refiere a la necesidad de que las universidades se sintonicen con el mundo actual y sus dinámicas; el segundo se relaciona a la vinculación con el sector productivo, mientras el tercero enfatiza la naturaleza social de la vinculación de la universidad y su entorno; el cuarto, denominado integral, resulta de alguna forma como síntesis de los anteriores e introduce al currículo como un eje central de la pertinencia. Para este autor los sistemas pedagógicos convencionales han mostrado su incapacidad para responder a las necesidades actuales de una formación integral centrada en la creatividad, comprensión, participación y construcción social del conocimiento. Por su parte para

Michael Gibbons (1998), el hecho de que las universidades sean instituciones estables y resistentes al cambio, plantea la interrogante de si serán capaces de responder a las cambiantes necesidades de los estudiantes y los empresarios del siglo XXI.

Para la investigadora venezolana Hebe Vessuri (1996), la multiplicación de clientelas, la competencia de otras instancias de saber y formación; la presión de la lógica comercial y empresarial, las demandas de mayor transparencia pública, el aumento del ritmo y del costo de la renovación de conocimientos, son algunos de los temas que plantean a las universidades latinoamericanas importantes desafíos para su modernización y adecuación al nuevo entorno. De las investigaciones que se ocupan de la pertinencia de la enseñanza de la ciencia económica a los futuros profesionales de la economía, para los efectos de este trabajo llaman particularmente la atención dos tipos: Las que se ocupan de los aspectos didácticos y las que cuestionan la pertinencia del paradigma neoclásico y las limitaciones del lenguaje matemático que este modelo involucra.

Alexander Tobón (2008), al explorar algunos elementos didácticos para la construcción de una propuesta pedagógica para la enseñanza de la economía, considera cuatro esferas del proceso educativo: la cátedra magistral renovada, el trabajo académico en el aula, el trabajo académico fuera del aula y la asesoría. Este autor advierte que para llevar a cabo este objetivo, es necesario antes que nada determinar la relación profesor-estudiante como fundamento del proceso.

La especialista argentina Karina Forcinito (2009), en un documento en el que presenta algunas reflexiones en torno a la enseñanza de la economía a profesores en la materia, propone un método guiado por paradigmas y en interdisciplinariedad con las otras ciencias sociales. De las investigaciones que reflexionan sobre la pertinencia de la enseñanza de la economía basada en el paradigma de la corriente neoclásica, aquí consideramos el trabajo de Gómez León (2007) y el de Olmos (2006). Estos autores, con enfoques y argumentación diferente, cuestionan el uso del lenguaje matemático en la economía y la influencia que los paradigmas de la escuela neoclásica han tenido en las facultades de economía de Latinoamérica.

METODOLOGÍA

Es relativamente fácil advertir que la economía y la administración de negocios internacionales se traslapan en muchas formas. Para ser competente el economista necesita poseer un conocimiento razonablemente satisfactorio de cómo actúan los hombres de negocios, pero éstos para ser competentes requieren saber interpretar lo que ocurre fuera de sus propias actividades.

Es con estas premisas básicas que nuestra investigación sobre la pertinencia de la enseñanza de la economía a estudiantes de comercio internacional se enfoca, y para ello es que estamos trabajando en precisar los aspectos metodológicos que nos permitan revisar a conciencia el estado del arte en el tema y conocer a la mayor profundidad posible, tanto las características de la demanda del mercado de trabajo de nuestros graduados, como el desempeño por ellos logrado en su vida profesional. De esta forma estaremos en posibilidad de replantear los contenidos de la enseñanza de la economía y materias afines en nuestra universidad.

RESULTADOS

El resultado general esperado, consistirá en un Plan de Estudio de la Carrera de Licenciado en Comercio Internacional, que contemple un currículo y contenidos didácticos más acordes a las necesidades reales que el egresado habrá de enfrentar en su desarrollo profesional. En la misma forma se espera con lo anterior diseñar un Perfil del Egresado compatible con los requerimientos del mercado de trabajo del profesional del comercio internacional en nuestro país y eventualmente en otras partes del mundo.

CONCLUSIÓN

Nuestra expectativa al presentar esta investigación en proceso en este Congreso Global en Administración de Empresas y Finanzas, es el de conocer proyectos similares que se pudieran estar llevando a cabo en países hermanos del continente, contactar con los responsables y compartir experiencias, metodologías y hallazgos que faciliten y enriquezcan los resultados en beneficio de los nuevos profesionistas que el desarrollo integral de las economías demanda.

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LA EDUCACIÓN COMO FACTOR DE COMPETITIVIDAD Y DESARROLLO HUMANO EN LA MICROEMPRESA CANCUNENSE

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RESUMEN

La presente investigación permite identificar las características de la microempresa del municipio de Benito Juárez en el Estado de Quintana Roo, México, al considerar el factor educación de sus propietarios y descendientes y su relación con la competitividad de sus empresas. Con respecto a este tipo de empresas existen pocos datos estadísticos fiables, ya que en su mayoría estos establecimientos se encuentran dentro del sector informal, desconociendo exactamente su aportación a la riqueza del país. Según NAFIN (Nacional Financiera) se calcula que el 43% de las empresas fracasa por errores administrativos y que sólo dos de cada 10 empresarios está capacitado formalmente para administrar su propia empresa.

PALABRAS CLAVE: Microempresa, educación, desarrollo.

INTRODUCCIÓN

En México el 96% de las empresas son micro (S.E., 2010), la mayoría de estas surgen de una corazonada más que de un conocimiento significativo del negocio y sus características, siendo solo un medio de subsistencia para su propietario. Identificar las características de las microempresas facilita el proceso de desarrollo de programas y políticas acordes a la problemática de estas unidades productivas, mejorando la calidad de los empleos existentes, creando nuevos empleos e incrementando su productividad a fin de mejorar las condiciones en las que se desenvuelven buscando reducir la pobreza. Una de las limitaciones más frecuentemente señalada en este tipo de empresa es la baja calidad de gestión empresarial que poseen, entendida ésta como la poca capacidad gerencial de sus dueños debido al bajo nivel de escolaridad, mejorar la productividad e ingresos en este importante segmento podría repercutir en la reducción de la pobreza y la desigualdad. Según la visión del Banco Mundial, la educación podría ayudar en la transición hacia un nivel más próspero de autoempleo y de bienestar (McGrath, Kenneth, 1994).

REVISIÓN LITERARIA

En México, la Secretaría de Economía considera microempresa a la que tiene entre 0 y 10 trabajadores, independientemente del sector al que pertenezca. De acuerdo al último censo económico del INEGI 2004, de cada 100 empresas mexicanas, 96 son microempresas; contribuyen con el 40.6% del empleo y aportan el 15% del PIB, por lo anterior las microempresas representan un sector estratégico de crecimiento económico y de empleo fundamental para el país. Sin embargo las microempresas presentan desventajas ante la incorporación de nuevos modelos de negocios, lo que impide la sobrevivencia y permanencia de las mismas en el mercado, entre las principales desventajas podemos mencionar:

- Limitada profesionalización.
- Crecimiento desordenado.
- Imagen comercial descuidada e insalubre.
- Administración informal
- Limitados accesos al financiamiento.

Otras características de las microempresas son la gran facilidad de entrada y salida y el poco uso de la tecnología las cuales inciden en su pobre desarrollo. Ocho de cada diez microempresas señalan que tienen problemas, entre los que destacan: falta de clientes, competencia y bajas ganancias. Sin embargo nueve de cada diez microempresarios están dispuestos a continuar con sus empresas (Contreras, 2006), pero en su mayoría no cuentan con un plan de mejora empresarial por lo que se vislumbra un futuro incierto y sin cambios.

En nuestro país, la mayoría de la sociedad se encuentra inmersa en los problemas típicos de los países en vías de desarrollo (desempleo y pobreza), en la cual los individuos buscan autoemplearse estableciendo una unidad productiva, a fin de generar ingresos destinados específicamente al consumo a fin de poder subsistir.

En un estudio realizado por el Banco Interamericano de Desarrollo (BID) y la Fundación para el Desarrollo Sostenible (FUNDES) destaca que la edad promedio de los dueños de microempresas varía entre los 35 y 40 años, su principal motivación de los dueños para iniciar sus proyectos tiene que ver con aspectos personales y su nivel educativo es muy variable. La educación formal en las microempresas en América Central alcanzó una media de cinco años para 1999, lo que implica que los trabajadores no terminaron la primaria. Afirma que el 48% de los ocupados no ha completado la primaria, mientras que un 41% no terminó la secundaria y menos del 12% ha logrado una calificación mayor a la secundaria (Arroyo, 2002). El nivel educativo de los microempresarios refuerza el hecho de que los negocios que éstos dirigen se concentran en actividades de baja complejidad (como el comercio y los servicios), de poca productividad, y por tanto de reducidos ingresos.

METODOLOGIA

El objetivo principal de la investigación es identificar las características de las microempresas cancenenses cuya sobrevivencia y competitividad se encuentra relacionada con la educación de los propietarios y sus descendientes. ¿Representan las microempresas un sector estratégico para reducir la pobreza y mejorar el bienestar de sus propietarios y descendientes? ¿Crean empleo y contribuyen significativamente a incrementar la riqueza del país? ¿Es la educación el camino para mejorar la productividad y la competitividad de las microempresas y el nivel de vida de las familias que dependen de ellas?

El estudio esta sustentado en una investigación documental y de campo de tipo descriptiva, para el logro de los objetivos se siguió el siguiente procedimiento:

- a) La población objeto de estudio fue la correspondiente a 24,466 Microempresas de diferentes sectores económicos registradas en el SIEM del estado de Quintana Roo.
- b) La investigación se baso principalmente en información obtenida por medio de un cuestionario dirigido a propietarios de microempresas, de los tres sectores productivos. (Anexo 1).
- c) El procesamiento de los datos cuantitativos se realizó mediante estadística descriptiva y los resultados son mostrados mediante cuadros.

RESULTADOS

Considerando la clasificación de empresas de la Secretaría de Economía con base al número de empleados, el 100% de las empresas encuestadas en el municipio de Benito Juárez, Quintana Roo, corresponden a microempresas. El 11% no cuenta con Registro Federal de Causantes (RFC). El principal motivo de emprendimiento es originado por una necesidad, seguido del deseo de incrementar el ingreso familiar con un 36 y 35 por ciento respectivamente y solo el 29% emprendió al detectar una oportunidad.

El 86% de los microempresarios destina a la educación entre el 15 y 30 por ciento de sus ingresos.

El 46% de los propietarios cuenta con un nivel de educación básica, el 20% cuenta con estudios de preparatoria y con algún título universitario el 34%. Asimismo en promedio los hijos se encuentran en niveles educacionales de nivel básico con un 36%, preparatoria con un 36% y a nivel universitario con un 27%.

Con respecto a la contribución a los ingresos familiares un 48% de los entrevistados comentó que existe un ingreso adicional al de la microempresa, ya sea por parte de la esposa o hijos, asimismo la participación de la familia en la operación del negocio es fundamental ya que los hijos apoyan en el 31% de los casos y la pareja en un 26%. El 71% de los encuestados se encuentra más satisfecho económicamente que antes de iniciar el negocio y en un 81% de los casos respondió que el negocio ha contribuido a una mejor relación familiar. El 65% de los microempresarios ahorran, de los cuales el 67% lo hace en bancos, el 12% en cajas de ahorro y el 21% en otro tipo de esquema de ahorro.

CONCLUSIONES

Independientemente de los beneficios que las microempresas aportan a la economía del país, estas enfrentan grandes problemas que deben ser resueltos para hacerlas más competitivas. La microempresa ha sido para la mayoría de sus propietarios un medio de subsistencia como resultado del desempleo y en muy pocos casos surgen como una oportunidad de mercado. Una de las principales causas de fracaso de la microempresa es la falta de preparación de sus dirigentes, con poca cultura empresarial, independientemente de la calidad de sus productos y/o servicios, lo que les impide ser competitivos. En este sentido, la educación y capacitación en temas administrativos se presenta como una alternativa que requieren muchos microempresarios para competir en los diversos mercados en el que se desenvuelven, ya que sin una inversión en educación y formación de sus propietarios y descendientes nunca pasaran a un estado de generación de riqueza. Existe una relación directa entre el nivel de escolaridad de los propietarios y la gestión empresarial, a medida que se incrementa el nivel de escolaridad de los propietarios, la microempresa pasa de un estado de subsistencia a uno de generación de riqueza y de mayor bienestar.

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EVALUACIÓN DE PROPUESTA DE MODELO DE CERTIFICACIÓN MUNICIPAL DE COMISIONES DE LOCALIDADES FÍLMICAS

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RESUMEN

La actividad integrada de la relación cine y turismo, se va fortaleciendo cada día en México, cada año se realizan más de 1000 filmaciones de películas, comerciales y cortometrajes mediante el apoyo de comisiones fílmicas ya sean de carácter federal o local, que promueven los espacios geográficos de las regiones a las que representan estas comisiones, su vez que ofrecen los servicios turísticos servicios, como apoyo a la filmación de películas y otros productos audiovisuales. Sin embargo esta actividad se encuentra en un proceso inicial de desarrollo a nivel estatal, en lo jurídico y operativo, y a nivel municipal es incipiente y es precisamente donde las comisiones fílmicas municipales pueden articular con mayor profundidad las relaciones entre el sector turístico local y las empresas del sector que seleccionan su espacio geográfico para desarrollar su producto. Esta evaluación busca justificar la creación de un modelo de comisión fílmica municipal, que cumpla los objetivos de promoción y apoyo a la filmación de películas, que beneficie a la comunidad local y a las empresas relacionadas que dan apoyo a estas compañías de filmación y se plantear un proceso de certificación como medio de control de calidad en sus operaciones y garantizar su viabilidad a largo plazo.

PALABRAS CLAVE. Cine, turismo, municipio y comisiones

INTRODUCCIÓN

Actualmente en el mundo se desarrolla una gran actividad económica en relación a la filmación de películas, programas de televisión, comerciales, y documentales, que generan a nivel mundial un ingreso de más de 120,000 millones de dólares y dan empleo a cientos de miles de personas ya sea de manera directa o indirecta. Adicionalmente es uno de los canales más eficientes para exportar la cultura e imagen de los países.

Un punto importante, es la relación que tiene con la actividad turística, que le da el soporte para lograr a filmación de estos productos, no solo a nivel local, también allende las fronteras, con apoyos como hospedaje para los actores, personal de producción y de apoyo, también el servicio de catering, transporte local y foráneo, ya sea terrestre aéreo o naval. Salones de reuniones de trabajo y medios de comunicación. Por otro lado se requiere el apoyo de las autoridades ya sean locales, estatales y federales, para las licencias y permisos diversos, para la filmación de los productos. Por último están los indispensables escenarios para la filmación que pueden ser las calles, museos, edificios históricos, parque, zonas naturales, playas, e islas entre otros que permiten recrear los entornos necesarios para el desarrollo de estos. La integración de estos elementos se puede lograr con la creación de una comisión fílmica, que coordine la actividad turística de la comunidad local y de poblaciones aledañas, conocer y ofrecer los escenarios naturales que cuenta el municipio, y a su vez facilitar la producción de películas y otros productos, mediante la gestión de las licencias y permisos mediante el procedimiento de una ventanilla única. Los objetivos de una comisión fílmica deben ser:

El fomento y desarrollo del sector cinematográfico y audiovisual en general.

La promoción del espacio geográfico que cubre.

La coordinación, gestión y promoción de los agentes económicos y culturales que intervienen en la producción del sector.

Participar en las actividades de desarrollo, normatividad, debate de la relación cine-turismo.

En el caso de México, los bajos costos de filmación, permiten que sea un lugar atractivo para las producciones cinematográficas.

REVISIÓN LITERARIA

Desde que se creó en 1975 la AFCI, el proceso de implantación de comisiones fílmicas, se ha extendido a nivel mundial, llegando a más de 300 las oficinas en todo el mundo, y el beneficio de algunas de ellas a ha llegado a ser de ingresos mayores a 5,000 millones de dólares al año que han beneficiado a la comunidad local. A nivel nacional existe prácticamente de manera nula investigación sobre el tema, sin embargo a nivel internacional, existen algunas trabajos de investigación en torno a la relación de cine y turismo, sin embargo es hasta años recientes que se analiza con mayor detalle el trabajo que desempeñen las comisiones fílmicas, algunas investigaciones analizan el tema desde el punto de vista previo como generador de recursos, otros como generador de recursos económicos de manera posterior a la producción y también existen investigaciones del impacto que genera en el espacio geográfico en el que se desarrolló la filmación. Así como investigaciones que tratan los temas como el impacto cultura y la imagen que genera al resto del mundo los espacios geográficos de la filmación la investigación de algunos

METODOLOGÍA

La investigación será de carácter transversal y explicativa, de manera inicial se realiza un trabajo de diagnóstico en diversos estados de la República Mexicana, de la situación que guardan los municipios que han tenido actividad de producción fílmica, el estado que guarda la actividad turística local y el marco jurídico en el que operan, para efecto de tener elementos que permitan desarrollar un modelo único de certificación de las comisiones fílmicas municipales y sus indicadores respectivos de medición del desempeño de las mismas con el fin de que los responsables de los mismos puedan tomar decisiones en la gestión de los mismos. En la segunda etapa de la investigación y desarrollo, se concentrará en el estado de Veracruz, que ha tenido actividad de producciones fílmicas de carácter nacional e internacional.

La Hipótesis A Confirmar Es: Existen las condiciones para la certificación del modelo de operación de las comisiones fílmicas a nivel municipal que permitan su evaluación y posterior toma de decisiones en su desempeño.

RESULTADOS DE LA INVESTIGACIÓN

El diagnóstico previo que se realizó en 14 municipios de los estados de Veracruz, Puebla, Distrito federal y Baja California, en el que se realizó un trabajo documental en el aspecto jurídico y de campo en el estudio del aspecto turístico local permitió desarrollar un análisis de los factores que inciden en la actividad de las comisiones fílmicas y que permiten tener variables para el desarrollo de indicadores de gestión.

CONCLUSIONES

En base a los resultados obtenidos en la primera etapa de la investigación actualmente se está trabajando en la propuesta del modelo de operación de estas y los indicadores que permitirán evaluar su desempeño y su posterior certificación con el fin de poder conocer el estado que guardan las comisiones fílmicas municipales y colaborar en el desarrollo de mejores políticas que permitan a estas competir favorablemente en un entorno internacional cada vez mas complicado en atraer las producciones fílmicas que se realizan a nivel mundial.

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IMPLEMENTACION DE UN MODELO ADMINISTRATIVO EN EL MANEJO Y CULTIVO DEL AGAVE AZUL TEQUILANA WEBER EN LA ZONA DE LOS ALTOS SUR DE JALISCO

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ABSTRACT

La agresividad con que los empresarios enfrentan los retos hoy, integrándose como parte de un grupo empresarial para generar fuerza en el mercado competitivo o adhiriéndose a bloques estratégicos emprendidos por los gobiernos de algunos países que estos emprenden en el afán de impulsar a las empresas. La generación de nuevos mercados los cuales se acercaron más a México, una vez que apareció el Internet como herramienta estratégica de ventas, además de que emergió Rusia como un mercado desecho y que hoy en día viene a ser un centro mas de distribución de el Tequila jalisciense, aunado a esto es necesario considerar los cambios tecnológicos que se han tardado algunos años en llegar al campo mexicano por lo que es necesario que el Consejo Regulador del Tequila, de los primeros pasos en una apertura y se presente como el impulsor de la tecnología al campo mexicano obteniendo ganancias para sus empresarios siendo el primero en garantizar apoyos para el campo dejando de ser esta una carga para la ya tan azotada economía mexicana vía impuestos. La presente investigación pretende llevar a cabo el análisis de una empresa productora de agave azul tequilana weber, y abastecedora exclusiva de una compañía tequilera, filial de esta misma, situada en los altos de Jalisco y cuyo centro de operaciones se encuentra en Tepatitlán de Morelos, y pretende crear un modelo administrativo que sea utilizado en la administración de las operaciones del campo, y que con esto pueda controlar el mismo la producción de su agave. Se implementaron una serie de herramientas administrativas las cuales se espera generen resultados económicos favorables tanto en la reducción de costos de producción y provocar certidumbre en el control de inventarios, calidad de la materia prima para la empresa tequilera a la cual abastece de manera exclusiva, necesario para planificar sus ventas futuras de manera confiable y rentable. El análisis contempla la participación activa y el involucramiento de todo el recurso humano que participa directa e indirectamente en las operaciones agrícolas y administrativas de la empresa. La hipótesis a la cual se le pretende dar respuesta al termino de la presente investigación es que “Los modelos administrativos hechos para la industria tequilera en la producción de agave generaran ganancias para los productores tequileros evitando con ello la propagación de plagas en la planta acrecentando la industria y colocándola como potencial para el Estado de Jalisco”,

INTRODUCCIÓN.

La falta de planeación en el agro mexicano, es uno de los grandes problemas a los que se ha enfrentado México, sin embargo para la industria tequilera, represento una gran ventaja y oportunidad de negocio con las naciones al contar con la protección que otorga la Denominación de Origen del Tequila (DOT) según el diario oficial de la federación, 5 de Diciembre de 1974.

Desde entonces y hasta la fecha muchos son los problemas que ha tenido la industria tequilera jalisciense entre otros, sobreoferta de materia prima y con ello el desplome de precios y la escasez de la misma ocasionando una competencia voraz entre los industriales por conseguir el agave, pagando precios elevados por kilogramo disminuyendo considerablemente las utilidades de las grandes empresas y el

cierre de algunas pequeñas tequileras, desaprovechando así el “boom” del tequila que se puso de moda en todo el mundo a partir del año 1996 y que ha crecido de manera importante.

Muchos son los inconvenientes que los productores de agave han presentado a los tequileros en el afán de conseguir el aseguramiento de un precio alto para la materia prima del tequila, pero nada comparado a la voz de los especialistas quienes con su ciencia pueden apoyar en la eliminación de barreras para la producción de esta, por lo tanto es necesario priorizar los apoyos al campo pues por la urgencia del productor las plantas llegan a comercializarse aun sin madurar generando con esto plagas y daño a los ecosistemas y podría ser este el fin de algo que pudo ser detonante de fuentes de empleo seguras e ingresos para Jalisco.

En el año del 2000 se acrecentó la escasez de materia prima la industria tequilera demandaba grandes cantidades de agave según el Consejo Regulador del Tequila (CRT) tan solo en el primer semestre de 1999 se consumieron 339 mil toneladas 50 mil toneladas menos que en 1999 con un precio por kilogramo de agave de tan solo \$10.00 pesos. Lo que generó este problema fue que varias industrias tequileras cerraron, se compraron variedades diferentes al Tequilana Weber variedad azul, y el aumento de siembras del producto atraídos por la demanda de este, además fue aquí cuando las empresas tequileras iniciaron de nuevo en la siembra de su propio producto incluso y lo más riesgoso fuera de la zona de denominación de origen.

Próxima se encuentra la industria a enfrentar una escasez del producto, por un lado debido al desaliento de algunos productores por el último precio presentado que rondaba los \$3.00 a \$4.00 pesos por kilo de agave además de plagas que se han presentado y la falta de apoyo al campo principalmente a este que es un sector que da empleo a varias familias y que poco a poco ha ido muriendo. La empresa en cuestión a quien llamaremos “Agaves Azules” objeto del presente estudio entre 1998 y 1999 inició con la compra de predios de agave para cumplir con los volúmenes de producto que el cliente le solicitó ya que sus propias siembras no le garantizaban la cantidad requerida en ese momento se llegaron a pagar hasta \$17.00 por kilo de agave.

La hipótesis a la cual se le pretende dar respuesta al término de la presente investigación es que “Los modelos administrativos hechos para la industria tequilera en la producción de agave generaran ganancias para los productores tequileros evitando con ello la propagación de plagas en la planta acrecentando la industria y colocándola como potencial para el Estado de Jalisco”, las malas prácticas en la siembra de agave azul tequilana weber, por la ambición de ganar unos cuantos pesos más en el presente sin ver hacia el futuro por ejemplo se calcula que desde la plantación hasta la “jima” (*labor de cortar las pencas y el tallo subterráneo, se llama la jima, y el experto que la realiza es el jimador*) (Ruy Sanchez, 2007), o cosecha del agave trascurren de diez a catorce años, por lo que habría que aclarar que el ciclo del cultivo varía no solo de acuerdo a con las diferentes regiones donde se cultiva, sino también dentro de una misma plantación. Sin embargo los productores antiguos comentan que se ha reducido el ciclo del cultivo en al menos 2 años. Ellos creen que esta reducción se debe principalmente al manejo actual, reforzado por la selección de hijuelos grandes, la fertilización, el control de maleza los laboreos de suelo (Valenzuela, 2003).

Este es el momento de prevenir porque si los especialistas detectan que las plagas pueden desaparecer la inversión que se hiciera en este momento se convertirían en ganancias fructíferas en el corto plazo. Parte de una situación de crisis (*generalizada en todo el sector agavero*), por altos costos de producción, poca disponibilidad de agave para ofrecer al consumidor tanto en cantidad como en calidad, en esta época donde la demanda es alta y el precio elevado, un mal manejo de los recursos tanto humanos como materiales y económicos y el poco o nulo interés que existe tanto por la empresarios del tequila como por el CRT por tener un producto de calidad ocasionaran que en un momento dado exista una crisis de

dimensiones incalculables en torno un añejo producto del cual somos herederos y que por esto nos toca cuidar.

En México existe una gran carencia de sistemas y técnicas administrativas aplicadas como tal en los agro negocios, derivado quizás, por la tenencia de la tierra tan pulverizada que no permite una planeación adecuada en la producción de cultivos a gran escala, o por la falta de capacitación y conocimiento de metodologías administrativas por parte de los actores directos e indirectos en la agricultura del país, que coadyuven a eficientar los recursos utilizados en el agro Mexicano y obtener mayores utilidades que generen crecimiento económico de las regiones (SAGARPA, 2008).

La agresividad con que los empresarios enfrentan los retos hoy, integrándose como parte de un grupo empresarial para generar fuerza en el mercado competitivo o adhiriéndose a bloques estratégicos emprendidos por los gobiernos de algunos países que estos emprenden en el afán de impulsar a las empresas. La generación de nuevos mercados los cuales se acercaron más a México, una vez que apareció el Internet como herramienta estratégica de ventas, además de que emergió Rusia como un mercado desecho y que hoy en día viene a ser un centro mas de distribución de el Tequila jalisciense, aunado a esto es necesario considerar los cambios tecnológicos que se han tardado algunos años en llegar al campo mexicano por lo que es necesario que el CRT de los primeros pasos en una apertura y se presente como el impulsor de la tecnología al campo mexicano obteniendo ganancias para sus empresarios siendo el primero en garantizar apoyos para el campo dejando de ser esta una carga para la ya tan azotada economía mexicana vía impuestos.

Importante considerar que el administrador de empresas agroindustriales no solo deberá contar con conocimientos administrativos obtenidos en sus años de paso por las Universidades, sino que además deberá ser generador de ideas y comprensión del campo, profundo entendimiento de factores de tipo biológico que pudieran afectar a la planta, además de estar listo para los cambios drásticos del mercado debido a los constantes problemas climatológicos, tecnológicos e incluso cambios drásticos en las políticas gubernamentales ya sea de México o de los países compradores del producto.

El administrador de un agronegocio muestra variados niveles de la aplicación de estas habilidades dentro del proceso administrativo. Pudiendo ser exitosos aquellos quienes han dominado y logrado controlar tanto los aspectos técnicos de su negocio como sus habilidades técnicas de administración, y que además pueden aplicar las correctas combinaciones de estas dos para controlar cada nueva situación que se le presente (Bererlein & Schneeberger, 1986).

La presente investigación pretende llevar a cabo el análisis de una empresa productora de agave azul tequilana weber, y abastecedora exclusiva de una compañía tequilera, filial de esta misma, situada en los altos de Jalisco y cuyo centro de operaciones se encuentra en Tepatitlán de Morelos, y pretende crear un modelo administrativo que sea utilizado en la administración de las operaciones del campo, y que con esto pueda controlar el mismo la producción de su agave.

Se implementaron una serie de herramientas administrativas las cuales se espera generen resultados económicos favorables tanto en la reducción de costos de producción y provocar certidumbre en el control de inventarios, calidad de la materia prima para la empresa tequilera a la cual abastece de manera exclusiva, necesario para planificar sus ventas futuras de manera confiable y rentable. El análisis contempla la participación activa y el involucramiento de todo el recurso humano que participa directa e indirectamente en las operaciones agrícolas y administrativas de la empresa. Por lo tanto es necesario además llevar a cabo las siguientes acciones como parte esencial del logro del objetivo principal:

- Realizar un diagnóstico de la situación de la empresa en cuanto a producción de agave en los últimos años así como entablar una relación de estos con los indicadores que afectan la calidad (kilogramos de agave por piña, % azúcares reductores).
- Reorientar la misión, visión y valores de la empresa haciendo que formen parte de ello al personal.
- Establecer el organigrama de producción de agave haciendo que con este se reorienten las estrategias administrativas de tal forma que la visión se convierta en una empresa agroindustrial.
- Capacitar al personal de la organización generando instrumentos que permitan eficientar su desempeño.
- Establecer un control en el manejo de recursos materiales permitiendo la reducción significativa de costos en el cultivo. Así como identificar y proponer la estructura de costos del cultivo de la empresa.
- Dar los primeros pasos en la generación de la cultura de creación de modelos administrativos a la medida de los agronegocios.

De suma importancia se considero llevar a cabo la aplicación de la teoría y los conceptos básicos de administración, esperando encontrar explicación a situaciones internas (manejo inadecuado de los recursos, falta de planeación de actividades, falta de compromiso y poca motivación del recurso humano, etc.) que afectan a la producción de agave azul, *Tequilana Weber*, materia principal en la elaboración de tequila. Para lograr el cumplimiento de los objetivos planteados, se recurrió a las técnicas y herramientas básicas de la administración, y se busco adecuar un modelo especial para la producción de agave, así mismo se emplearon estrategias de desarrollo organizacional, para el manejo del personal que participa directa e indirectamente en las operaciones agrícolas y administrativas de la empresa generando una alta motivación y un compromiso con la misma. Los resultados previos sin ser definitivos aun ya que no ha terminado el tiempo de análisis propuesto que es hasta el término de madurez del agave.

RESULTADOS PREVIOS

1. Desde la implementación del modelo que inicio a finales del 2005, optimizo la productividad en la organización reflejándose en los flujos de trabajo.
2. Se efectuó de manera inicial el análisis DOFA, los resultados permitieron plantear adecuadamente las estrategias administrativas acorde a la organización invitando a mejorar la calidad en la totalidad de los procesos.
3. Los marcos de referencia de los principios administrativos que fueron consultados resultaron compatibles con el desarrollo organizacional de “Agaves Azules” lo cual se espera que de cómo resultado un agronegocio demasiado productivo.
4. Se da prioridad al manejo del control de inventarios, apoyando a los jefes de área para el establecimiento de “actividades clave” que presenten una reducción de costos considerable en relación a los años anteriores.
5. Escuchar con constancia al personal reconociéndoles los éxitos logrados apoyándolos en el logro de objetivos personales acordes con los institucionales provocando con ello que se sientan útiles y procuren la mejora constante.
6. Se realizan actualmente la redefinición de puestos para establecer al personal en el lugar adecuado, logrando un beneficio a la organización en el aspecto económico.
7. A la vez que se manejan los perfiles de puesto se evalúan las necesidades de capacitación a fin de elaborar un programa de capacitación de personal.

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EFFECTOS ECONÓMICOS Y SOCIALES DERIVADO DE LAS ACTIVIDADES TURÍSTICAS EN EL PUERTO DE MANZANILLO COMO DESTINO DE PLAYA

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ABSTRACT

The port of Manzanillo, Colima, has lived far-reaching economic and social environments changes this has been reflected in the activities of the tourist and commercial area, the business side has had a great take-off to national and international levels, but not the tourism which has been relegated the tourism as predominant economic activity, tourism in the port is recognized as key to economic development, the generation of formal employment and development of our port in the State of Colima, in the commercial part flow of goods in the port operation has increased exponentially. As such, the investment in Manzanillo in the port field would be another way that society would be rewarded their activities linked to the business of the port side either within the tourist or business. , Manzanillo have not been exploited as a whole, because the interest of an investigation to identify strategies, as well as proposals to make this beach destiny place clearly attractive. The combination of the tourism industry with the port there has been, in spite of all the natural attractions to a beach destination. This research is related to the impact of tourism activities in the economic and social in Manzanillo, sector consideration to the quality of life of the inhabitants of Manzanillo, the distribution of income, global economic landscape, and factors that cause a variation in the level of life and finally make an analysis of the problems, giving thus proposed in where the supply of tourism, providing an increase in employment in those people dedicated to the tourist sector can increase depth. The main objective is to know in detail the impact tourism activities in the port, the economic and social sectors of the inhabitants of Manzanillo, as well as the standard of living of people who is working on tourism on the level of living that they have.

RESUMEN

El puerto de Manzanillo, Colima, ha vivido cambios trascendentales en los entornos económico y social, esto se ha reflejado en las actividades del ámbito turístico y comercial, la parte comercial ha tenido un gran despegue a nivel nacional e internacional, mas no así el turismo que se ha visto relegado como actividad económica preponderante, el turismo en el puerto es reconocido como pieza clave en el desarrollo económico, la generación de empleos formales y desarrollo social de nuestro puerto, en el estado de Colima, En la parte comercial el flujo de mercancías en la operación portuaria se ha incrementado de manera exponencial. Visto así, la inversión en Manzanillo en el ámbito portuario sería otra manera por la cual la sociedad vería recompensada sus actividades vinculadas a la parte comercial del puerto ya sea en el ámbito turístico o comercial. Turísticamente, Manzanillo no ha sido explotado en su totalidad, es por ello el interés de una investigación que permita identificar estrategias, así como realizar propuestas que hagan de este destino turístico de playa un lugar netamente atractivo. La combinación de la industria turística con la portuaria a la fecha no se ha realizado, a pesar de todos los atractivos naturales que un destino de playa debe tener. La presente investigación está relacionada con el impacto de las actividades turísticas tanto en el sector económico como social en Manzanillo, Examinando a profundidad la calidad de vida de los habitantes de Manzanillo, sus ingresos, distribución del ingreso, panorama económico global y factores que provocan una variación en el nivel de vida y finalmente hacer un análisis de las problemáticas, dando así propuestas en donde se pueda incrementar la oferta de las actividades turísticas, proporcionando un incremento laboral en aquellas personas dedicadas al ámbito turístico. El objetivo principal, es conocer de una manera detallada el impacto que tienen las

actividades turísticas que se practican en el puerto, en los sectores económicos y sociales de los habitantes de Manzanillo, así como el nivel de vida de las personas dedicadas al turismo.

INTRODUCCIÓN

Implementar técnicas para expandir mercado por medio de promoción y publicidad así como hacer gestión para que los inversionistas se interesen por Manzanillo y mejorar su infraestructura, es de lo que la Secretaría de Turismo Colima se ha encargado para formar un puerto más atractivo como destino de playa, es por ello que se ha hecho más frecuente el arribo de turistas y la sociedad se ha interesado en ofrecer los servicios necesarios que el turista demanda para tener una mejor estancia. La sociedad se interesa en ello para obtener un beneficio económico, el cual trae consigo una mejor calidad de vida y conforme se obtiene una mejor calidad de vida por medio de este ingreso los servicios van mejorando además surgen actividades turísticas las cuales son un atractivo adicional el cual genera una derrama económica y una fuente de empleo para la sociedad. En los últimos años, Manzanillo ha destacado por ser un puerto comercial muy importante y esto es una gran oportunidad para el sector turístico por ello, es muy importante que la sociedad esté involucrada debido a que gran parte de la población depende de las actividades turísticas que en el puerto se desarrollan. Esto solo será posible si se considera al turismo en el estado de Colima como una actividad económica de Prioridad cual debe ser, logrando de esta manera que la actividad turística se fortalezca como un instrumento de alto impacto para el desarrollo económico y social del estado y principalmente del municipio de Manzanillo, que el gobierno y la sociedad en su conjunto le reconozcan el papel estratégico que el turismo representa. Para ello es importante propiciar que los diversos servicios turísticos que se ofrecen sean impulsados a la utilización reactivando así el destino económicamente. Logrando de esta forma que las empresas que prestan servicios y productos turísticos en Manzanillo, tengan las características suficientes para ser competitivas en calidad, diversidad y precio para los mercados nacional e internacional que visitan Manzanillo como su opción en destinos de playa.

Problema científico: El impacto económico y social derivado de las actividades turísticas en Manzanillo como destino de playa.

Objetivo general: Buscar un equilibrio en los entornos económico y social derivado de las actividades turísticas que se realizan en el puerto de Manzanillo.

Objetivos específicos: Identificar el nivel de vida de las personas que laboran en el sector turístico del puerto de Manzanillo. Conocer el nivel social de las familias manzanillenses que son beneficiadas por el turismo de la localidad. Incentivar la calidad en la prestación del servicio. Crear una cultura turística en los habitantes de la localidad. Proponer alternativas de mejora para impulsar el turismo en Manzanillo. Realizar un acopio de información misma que sirva para futuras generaciones.

Objeto del estudio: Teórico: Lo económico, social y mercadotécnico aplicado en el entorno turístico. Práctico: La actividad Turística en Manzanillo, Colima, como destino de playa.

Área de investigación: El área de estudio de esta investigación es la Administración como actividad económica y en específico la economía, lo social y la mercadotecnia turística, como disciplina auxiliar en turismo, con las que habrá de conducirse este trabajo.

Tópicos de investigación: Administración, Economía, Mercadotecnia, Investigación de Mercados, Promoción, Comercialización y lo social.

Hipótesis de la investigación: Económicamente ¿Cómo impactan las actividades turísticas en la sociedad de Manzanillo, Colima?

MÉTODOS A UTILIZAR EN LA INVESTIGACIÓN

La búsqueda y acopio de datos se orientó a la obtención de información primaria ya que se obtuvo a través de investigaciones específicas (trabajo de campo), principalmente por medio de encuestas y de la observación, también se utilizó la investigación secundaria ya que se consultó a la Secretaría de Turismo del Estado de Colima, publicaciones oficiales de la Secretaría de Turismo, de la Organización Mundial de Turismo, etc. Se utilizaron métodos cuantitativos de los resultados obtenidos de las encuestas, se analizaron bajo métodos estadísticos y sobre hechos observables con la finalidad de poder controlar las variables y medir los resultados.

Se formó un grupo de voluntarios de la Escuela de Comercio Exterior integrado por 12 estudiantes que aplicaron encuestas directas tanto trabajadores del sector turístico como a proveedores de servicios turísticos para obtener las dos partes del estudio.

De acuerdo con Ceballos Hernández, este trabajo se auxiliará del método deductivo. Dado que se parte de lo general, a lo particular que sea aplicable a la realidad de la actividad turística en Manzanillo, Colima, México.

Técnicas a utilizar en la investigación: Visitas domiciliadas a trabajadores del sector turístico, Reuniones con prestadores de servicios turísticos, aplicación de encuestas, tormenta de ideas, entrevistas, sistemas estadísticos en la concentración de información, herramientas matemáticas.

Valor teórico: Lo fundamentan los conceptos actuales en materia de económica y social en los entornos turísticos y los entes involucrados en la prestación de los servicios.

Valor metodológico: Esta compuesta esencialmente por los marcos conceptuales y las estrategias diseñadas, con posibilidad de aplicación en el equilibrio económico y social de los prestadores de servicios turísticos.

Valor práctico: Se enfoca primordialmente a la factibilidad de lograr un equilibrio entre la fuerza laboral y el nivel de vida de los prestadores de servicios turísticos en Manzanillo.

Valor social: Radica en la identificar estrategias de cómo pueden mejorar las condiciones de vida las personas que se dedican a las actividades comerciales en el ámbito turístico en el puerto de Manzanillo. Si logran que los visitantes utilicen los servicios turísticos y propicien así una mayor derrama económica y una significativa reactivación económica local.

DESARROLLO

La obtención de la información relevante que pretenda ser lo suficientemente fiable depende potencialmente de un buen diseño de la encuesta, la cual servirá de base para el posterior análisis del estudio que se pretende realizar. Dentro de dicho proceso de búsqueda de información se deberá hacer hincapié que no solamente lo plasmado en la encuesta será considerado, en ocasiones, de una plática informal con el encuestado también se obtiene información valiosa que será importante tomar en cuenta. Para la creación y diseño del instrumento, se consideró determinante que éste no debería de ser muy extenso ya que era posible que el encuestado se rehusara a brindar su opinión, de lo contrario, haciéndolo con pocas preguntas e inclusive algunas de ellas con opciones, el proceso de obtención de la información sería más amigable. Adicionalmente se consideraron los siguientes aspectos: el enfoque de la investigación, las bases teóricas, los objetivos trazados, la variable que se pretende medir y el contexto donde se aplica el instrumento. Como se mencionó anteriormente, el objetivo era aplicar encuestas tanto a

los prestadores de servicio como a los trabajadores, y que al final las opiniones de ambos se pudieran confrontar y de esta manera obtener estrategias económicas y sociales que beneficien a ambas partes.

Cálculo Del Tamaño Del Mercado

Nos apoyaremos en el método de muestreo aleatorio simple con reemplazo. Consiste en obtener una muestra estadística al azar de una población, de forma que cualquier muestra de tamaño n tenga la misma probabilidad de ser extraída. Cuando la unidad seleccionada se repone en la población manteniendo constante la estructura de ésta, se dice que el muestreo es aleatorio con reemplazo.

Partiremos en que la población para calcular la muestra en la encuesta a los prestadores y trabajadores, estará en función de la cantidad de total de gente involucrada en el sector turístico, Para la estimación se usa la técnica de estimación por intervalos de confianza de poblaciones finitas. En nuestro caso, el objetivo del muestreo es analizar una proporción de prestadores de servicios y de trabajadores del sector para que a partir de éstas obtengamos conclusiones de la población total.

Conjuntando la información y utilizando las estimaciones, tenemos que el valor promedio de los turistas que llegan al puerto, es de 25,592 turistas, en ese periodo, siendo éste el valor que utilizaré como el Tamaño de la Población (N) para el desarrollo del presente estudio.

Para la estimación del tamaño de la muestra se utiliza la siguiente fórmula:

$$\text{Ecuación 1.0}$$

$$n = \frac{N Z^2 p q}{d^2 (N - 1) Z^2 p q}$$

En donde: Para calcular el tamaño de la muestra se utilizará la formula finita.

Z= nivel de confianza

p= probabilidad de éxito, o proporción esperada

q= probabilidad de que ocurra un evento

d= precisión (error máximo admisible en términos de proporción)

N= tamaño de la población. (lo que se desea conocer)

N= 20,673

Z= 95% = 1.96

$$n = \frac{(20,676)(1.96)^2 (.5)(.5)}{(.05)^2 (20,676-1) + (1.96)^2 (.5)(.5)} = \frac{19,857.2304}{52.6479} = 377$$

p= 50%

q= 50%

d= 5%

Para nuestra investigación utilizaremos un intervalo de confianza del 95%, con una probabilidad de 50% de que ocurra o no el evento. Y un intervalo de confianza del 95% para obtener así el error de estimación igual al 5%.

Realizando las operaciones se obtiene el tamaño de la muestra: **377**

Este resultado nos dice que nuestra encuesta deberá realizarse a cuando menos 377 personas para obtener un 95% de confianza en nuestros resultados obtenidos, por ello se optó por aplicarla a 400 personas. Una vez que se cuenta con la información necesaria, se realizará el análisis del mercado en general con cada una de las respuestas plasmadas, en donde se han detectado las corrientes actuales y las tendencias de los

involucrados, así como las necesidades genéricas de los mismos, con sus tipos de demandas. Está claro que para obtener estos resultados, los aspectos económicos y sociales no serán los únicos a investigar, tenemos muchas áreas de oportunidad, y gran parte de estas aparecieron en la encuesta, pero el presente trabajo solamente se avocará a los aspectos social y económico.

La investigación de campo se realizó en diversos establecimiento de hospedaje, agencias de viajes, tour operadoras, moteles, aerolíneas, arrendadoras de autos y todo aquel establecimiento que ofrece servicios turísticos en el puerto de Manzanillo, con el fin de obtener información confiable el cuestionario utilizado como instrumento de acopio de información contiene las siguientes preguntas:

1.- ¿En qué porcentaje considera que las personas que visitan Manzanillo hacen uso de las actividades que usted proporciona?

El 1.5% de las personas encuestadas consideran que las actividades turísticas que se realizan en manzanillo se utilizan del 10%, el 22% consideran que se utilizan entre el 10% y 30%, el 46.5% consideran que se utilizan el 40% y 60% y el 30% consideran que las actividades son completamente utilizadas por las personas que visitan el destino.

2.- ¿Qué actividades turísticas son las que se realizan más?

El 50% prefieren realizar actividades acuáticas, el 9.5% de los prestadores consideran que los turistas buscan actividades de turismo alternativo y el 40.5% de los prestadores consideran que las visitantes prefieren tours organizados

3.- En los servicios turísticos que su empresa otorga ¿cuál es la edad promedio del usuario?

El 1% de los visitantes son personas menores de 10 años, el 10.5% de 11-19 años, el 47% entre 20 y 35 años de edad, el 28.5% considera de 26 a 50 años y solo el 13% son personas de 51 o más años.

4.- ¿En temporada alta, cuanto es lo que considera que el visitante gasta aproximadamente en las actividades turísticas que realiza?

En el puerto de Manzanillo el 6.5% de los prestadores de servicios turísticos encuestados consideran que el 7% de las personas que vienen al destino gastan entre \$100 y \$300 pesos por servicios, el 15.5% entre \$400 y \$600 pesos, el 26% entre \$700 y \$900 pesos en servicios turísticos, el 20.5% entre \$1000 y \$1300 y finalmente el 31.5% gastan más de 1400 pesos.

5.- ¿Se les otorga algún descuento en las actividades turísticas?

El 59.5% de las personas que ofrecen servicios turísticos otorgan descuentos a sus clientes y solo el 40.5% de las personas no realizan descuentos.

6.-En las actividades turísticas que usted participa ¿considera que obtiene la remuneración adecuada?

El 69% de los prestadores de servicios turísticos no están conformes con las remuneraciones que se les otorga por parte de las empresas, el 31% consideran que de acuerdo a sus habilidades el salario es el adecuado.

6.1 ¿Obtiene algún beneficio adicional al realizar las actividades turísticas?

El 43% de las personas obtienen beneficios adicionales como propinas, el 20.5% trabajan con comisiones adicionales a su salario fijo y solo el 1% obtiene remuneraciones distintas a propinas y comisiones.

7.- En el tiempo que tiene trabajando aquí, ¿Ha obtenido algún ascenso o promoción laboral?

El 35.5% de los prestadores de servicios turísticos han obtenido ascensos el 64.5% no han sido ascendidos ya que consideran que hay preferencias

8.- En un aproximado ¿A cuánto ascienden sus ingresos diarios?

El 31% de las personas encuestadas gana de \$56 a \$150 pesos por día, el 41.5 entre \$151 a \$350 pesos, el 15.5% de \$351 a \$500 pesos por día, el 8.5% de \$501 a \$1000 pesos por día y solo el 3.5% de las personas tiene salarios considerables que van desde los \$1001 pesos a más por día.

9.- *En un porcentaje aproximado ¿Cuánto del dinero ganado se destina a los gastos familiares?*

El 26% de los encuestados aportan del 0% al 30% de sus ingresos a su familia, el 34% solo aportan del 40% al 70% de sus ingresos y el 40% trabajan para aportan del 80% al 100% de sus ingresos.

10.- *¿Cuenta con casa propia?*

El 81.5% cuentan con casa propia y solo el 18.5% cuentan con casas rentadas, casas compartidas con familiares o financiadas por el banco o diferentes instituciones.

10.1.- *¿La casa donde vive es propia, rentada, prestada, compartida o financiada?*

El 13% tienen casa propia, el 18.5 de las personas viven en casa rentada, el 18% de las personas comparten su casa con familia y el 50.5% de las personas viven en casa financiada por diferentes instituciones.

10.2.- *¿Cuantas recamaras tiene la casa?* El 15.5% cuenta con una recamara, 32.5% con dos, 45% con 3, 4.5% con 4 s, y 5% con 5 recamaras.

10.3.- *¿Cuántas personas habitan en su casa?* El 7% solos, el 12% de 2 personas, 31% de 3 personas, 23% de 4 personas, 23% de 5 personas y el 4% de 6 o más personas.

11.- *¿Qué tipo de transporte utiliza?*

El 35.5% en urbano, el 11% en taxi, el 1.5% en bicicleta, el 18.5% en moto y el 34% cuenta con auto propio.

12.- *¿Tiene hijos?*

El 59% Sí tienen hijos y el 41% No tiene.

12.1.- *Si tiene hijos ¿estudian?* El 50% Sí estudian y el otro 50% No estudia.

12.2.- *¿Qué tipo de escuela es en la que estudian?* El 74% están en publicas y el 26% en privada.

12.3.- *¿Cuál es el nivel de escolaridad de su(s) hijo(s)?* El 8% preescolar, 12% primaria, 18% secundaria, 34% bachillerato y el 28% universidad.

13.- *¿Qué actividad realiza usted en su tiempo libre?*

El 16.5% suele caminar, el 10.5% va al cine, el 2% va a la disco, el 7.5% va al gimnasio, el 12% leen y el 51.5% hace otras actividades.

14.- *La actividad que realiza, ¿Genera algún gasto para su economía?*

Al 63% les genera un gasto y el 37% hace actividades que no generan gasto significativo.

HALLAZGOS

Entre lo más significativo de las encuestas realizadas, encontramos que los prestadores de servicio están conscientes que las actividades de mayor utilización son las acuáticas pero que también la gente busca mucho los recorridos culturales y de ciudad y que existe una tendencia creciente al turismo alternativo, de las personas involucradas en el sector un gran porcentaje no cuenta con casa propia, no tiene auto para desplazarse, vive en casa financiada y tiene a los hijos estudiando lo que dificulta su avance en el nivel socio económico, emocionalmente se sienten frustrados por no haber logrado alguna promoción en su ámbito laboral, los deportes que realizan en su mayoría deben de ser aquellos que represente una erogación mínima ya que existe un número significativo de trabajadores que invierten del 80 al 100% en el gasto familiar es importante y urgente que los prestadores de servicios consideren y motiven a su

capital humano de lo contrario corren el riesgo de tener empleados y colaboradores poco competitivos lo que pone en riesgo que los visitantes no vivan intensamente el destino y por ende pierdan el interés en regresar al destino, afectando económicamente por igual a los involucrados en la prestación de los servicios turísticos.

En esta tabla se agrupan los resultados más significativos compilados en las encuestas.

PREGUNTA	RESULTADOS DE 400 PERSONAS ENCUESTADAS					TOTAL
1	Menos del 10% 1.5 %	10% al 30% 21%	40%-60% 47.5%	70% -100% 30%		100%
2	Acuáticas 55%	Terrestres 44%	Aéreas	Otra 1%		100%
3	Menos de 10 años 1%	11-19 años 10.5%	20-35 años 47%	36-50 años 28.5%	51 o más años 13%	100%
4	\$100-\$300 45%	\$400-\$600 15.5%	\$700-\$900 18.5%	\$1000.\$1300 10.5%	\$1400 ó más 10.5%	100%
5	SÍ 59.5%	NO 40.5%				100%
6	SÍ 31%	NO 69%				100%
6.1	SÍ 64.5%	NO 35.5%				100%
7	SÍ 35.5%	NO 64.5%				100%
8	\$56-\$150 31%	\$151-\$350 41.5%	\$351-\$500 15.5%	\$501-\$1000 8.5%	\$1000 ó más 3.5%	100%
9	0%-30% 26%	40%-70% 34%	80%100% 40%			100%
10	SÍ 81.5%	NO 18.5%				100%
10.1	Propia 13%	rentada 18.5%	Prestada 0%	Con familia 18%	financiada 50.5%	100%
10.2	1 15.5%	2 32.5%	3 45%	4 4.5%	5 2.5%	6 ó más 100%
10.3	1 7%	2 12%	3 31%	4 23%	5 26%	6 ó más 4%
11	Urbano 35.5%	Taxi 10.5%	Bicicleta 1.5%	Moto 18.5%	Auto propio 34%	100%
12	SÍ 59%	NO 41%				100%
12.1	SÍ 50%	NO 50%				100%
12.2	Publica 62%	Privada 38%				100%
12.3	Preescolar 11%	Primaria 14.5 %	Secundaria 16.5.%	Preparatoria 24%	Universidad 34%	100%
13	Caminar 16.5%	Cine 10.5%	Disco 2%	Gym 7.5%	Leer 12%	Otro 51.5%
14	SÍ 63%	NO 37%				100%

CONCLUSIONES

El impacto económico y social que el turismo tiene en el puerto de Manzanillo es significativo, sin embargo el nivel de compromiso manifestado por autoridades y por la sociedad misma no permite el avance como se quisiera o se logra en otros destinos, Manzanillo es la punta de lanza del turismo en el estado y como tal debe de promocionarse ya que es una actividad económica que comercializada apropiadamente permitirá un efecto económico multiplicador que ayudará a elevar el nivel de vida de todos aquellos que viven de y para el turismo. Con la coparticipación de la población Manzanillense ofreciendo mejores servicios y atención a los turistas el destino se verá fortalecido por la fuerza que a la sociedad de Manzanillo caracteriza como es su amabilidad aunado a la inmensa riqueza natural con la que cuenta, ello conducirá a una mayor afluencia turística y por ende una reactivación económica del sector lo que se reflejará en un mejor nivel de vida de la población en general.

Probado esta que el turismo en el estado de Colima es una actividad que beneficia y reactiva la economía y contribuye de una forma significativa a elevar el nivel socioeconómico y cultural de los habitantes y Manzanillo no es la excepción ya que nadie puede negar que el turismo ha favorecido el desarrollo del puerto, pero falta mucho por hacer, para que los servicios que se ofertan en el destino sean utilizados de manera plena y no solamente por temporadas. Lográndose así mejores ingresos que van directamente en beneficio económico de la sociedad elevando el nivel de vida del trabajador, colaborador o prestador de servicios turísticos.

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SIGNIFICADOS DEL PROGRAMA DE ESTÍMULOS A DOCENTES EN LA UNIVERSIDAD DE SONORA

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RESUMEN

*El programa de estímulos surge en los años ochenta y se le da impulso a partir de 1990 mediante un proceso de evaluación establecida institucionalmente en las Universidades. La investigación muestra los significados que construyen los docentes sobre el programa de estímulos en la Unidad Regional Sur de la Universidad de Sonora. El trabajo se inscribe dentro de la metodología cualitativa y se realizó mediante el método etnográfico. La información recabada corresponde a 25 entrevistas semiestructuradas a los docentes **que fueron** procesadas en el programa Atlas ti. Además se aplicó un cuestionario a 678 estudiantes de las Divisiones de Ciencias Económicas y Sociales y Ciencias e Ingeniería, procesados en el SPSS. Según los significados de los docentes el programa ha traído resultados positivos, también ha contribuido a la generación de sentimientos desfavorables y a la instauración de prácticas académicas no apropiadas para la institución, sin embargo los docentes tienen un desempeño adecuado desde el punto de vista de los alumnos. Es necesario crear espacios de reflexión, comprensión, empatía mediante el trabajo en equipo para motivar el trabajo académico que permita desarrollar un proceso de evaluación cualitativo. Procurar una cultura educativa donde la evaluación sea vista como un proceso de reflexión que favorezca el desarrollo del docente Universitario, eleve el mejoramiento académico en la Unidad Regional Sur de la Universidad de Sonora.*

PALABRAS CLAVE: evaluación docente, políticas de evaluación, construcción de significados.

INTRODUCCION

Las políticas de evaluación institucional tienen su origen durante el siglo XX. Entre 1983 y 1985, el Reino Unido, Francia y Holanda plantean la evaluación de programas académicos. En 1989, los países como México, Chile, Brasil y Colombia incluyeron en su Programa Nacional de Desarrollo la evaluación de los sistemas de educación superior. Los organismos internacionales de crédito, como el Fondo Monetario Internacional (FMI), parcialmente el Banco Mundial (BM) y la Organización para la Cooperación y Desarrollo (OCDE) han tenido una gran influencia en la determinación de políticas económicas y sociales (entre ellas las educativas) de los países en deuda, vía los condicionamientos al otorgar y negociar préstamos. En los noventa el Banco Mundial visualiza la posibilidad de manejar recursos adicionales, desvinculando los niveles de remuneración de las escuelas del servicio público, que se traduce en la implantación de programas de estímulos al desempeño, independiente del salario y de los préstamos, previa evaluación al desempeño (Izquierdo 2000).

En México, al inicio del sexenio de Miguel De la Madrid, la caída de los precios del petróleo y el aumento de las tasas de interés internacionales, internaban al país en un largo período de crisis que iba posteriormente a provocar drásticas reducciones al subsidio de la educación superior. La evaluación se vincula a la administración de los recursos financieros y es usada como vía para pedir cuentas a las instituciones de educación superior (IES). Con este fin, la Secretaría de Educación Pública (SEP) concede a las instituciones educativas líneas de financiamiento especial para cubrir los montos de las becas académicas. El programa de Evaluación del personal académico es instrumentado en el grueso del sistema de educación superior nacional; actualmente, la mayor parte de las instituciones educativas de este nivel mantienen este tipo de procesos (Rodríguez, 2000).

En el caso de la Universidad de Sonora se implementó en 1990, el programa de estímulos al desempeño docente con el propósito de compensar, reconocer y estimular la calidad, la dedicación y la permanencia en el trabajo docente. El diseño de los procedimientos mecanismos de evaluación son establecidos en el Reglamento del Programa de Estímulos al Desempeño del Personal Docente (2003). A partir del 2005, el Colegio Académico realiza algunas modificaciones al Reglamento del programa (del 2003), en donde la Comisión Institucional de Evaluación es la que se encarga de revisar y evaluar las solicitudes de ingreso al programa.

En la Unidad Regional Sur de Universidad de Sonora, el Programa de Estímulos se utiliza para evaluar las actividades académicas de los docentes de tiempo completo y que no trabajan más de ocho horas a la semana fuera de la institución. Dependiendo de los resultados de la evaluación obtendrá una puntuación total, se le asigna un nivel, pueden alcanzar de un salario de hasta siete salarios mínimos mensuales, en pago con periodicidad bimestral durante un año.

Estudiar los significados de los académicos de la Unidad Regional Sur acerca del programa de estímulos permite conocer, por un lado los resultados positivos del programa y por otro, los sentimientos desfavorables provocados por el mismo, de igual forma reconocer la instauración de prácticas académicas surgidas de la aplicación del programa, la valoración que realizan los académicos sobre la comisión de evaluación, además permite explorar que tipo de desempeño tienen los docentes que participan en el programa desde el punto de vista de los alumnos.

OBJETIVO GENERAL

Describir los significados que construyen los académicos acerca del programa de estímulos en la Unidad Regional Sur de la Universidad de Sonora.

METODOLOGÍA

La investigación fue realizada con el enfoque cualitativo Rodríguez, Gil (1999), Sandín (2003), Alvarez-Gayou (2005), mediante entrevistas semiestructuradas tuvieron una secuencia de temas y algunas preguntas sugeridas; presentan una apertura en cuanto al cambio de tal secuencia y forma de las preguntas, de acuerdo con la situación de los entrevistados. Se construyó un guión que tuvo la finalidad de permitir dar un seguimiento a la información para cada entrevistado permitiendo reflexionar sus vivencias, valoraciones y forma de conceptualizar los significados del programa de estímulos.

La información recabada corresponde a 25 entrevistas semiestructuradas aplicadas a 25 de los 48 docentes de tiempo completo que participaron en el Programa de Estímulos. Para decidir el número de entrevistas se coincidió con Bertaux (Rodríguez, 2000), que se refiere a un “punto de saturación” que consiste en un conocimiento profundo sobre el objeto de estudio, este punto puede ser alcanzado con más o menos entrevistas. Se aplicó un cuestionario a 678 estudiantes, fueron procesados en el SPSS, para conocer el desempeño de los académicos que participan en el programa de Estímulos.

RESULTADOS

Es a partir de 1990 que se impulsó el programa de estímulos al desempeño académico mediante un proceso de evaluación establecida institucionalmente (Izquierdo, 2000). La Universidad de Sonora, con el fin de fortalecer y profesionalizar la labor desempeñada por sus profesores de tiempo completo, contempla el programa de estímulos al desempeño docente: este programa, actúa como un mecanismo de estímulos que revierte a favor de los ingresos económicos del docente, es a la vez un instrumento de evaluación del profesorado. El docente que decide ingresar a este programa tiene conocimiento de que se le calificará su productividad académica a partir de sus funciones sustantivas: docencia,

investigación y difusión. los académicos se someten a un proceso de evaluación para ubicarlos en distintos niveles que desde luego impactaron en sus salarios y les permite gozar de estímulos económicos dependiendo del resultado de su evaluación.

Los significados del programa de estímulos a los docentes en la Unidad Regional Sur de la Universidad de Sonora, se abordan desde la perspectiva de Bruner (1991). Como se menciona, el proceso de significados es trabajado desde Bruner, quien desarrolló la teoría de la construcción de significados como resultado de la interacción de diversos mundos posibles mentales, los cuales son primero mentales que físicos. Estos mundos pueden ser nuestro medio social, nuestra educación, nuestras relaciones y otros aspectos que influyen en el desarrollo de cada ser humano. De esta manera podría pensarse que los académicos construyen sus significados en torno a su vínculo a partir de su interacción con la cultura. El programa ha desarrollado una dualidad de resultados por un lado positivos y por otro lado negativos. Primero, el programa de estímulos al desempeño docente ha tenido algunos resultados positivos, entre los que se encuentran:

Los beneficios económicos, los docentes perciben una compensación económica después de ser evaluados por lo que están de acuerdo con el programa y consideran que debe de seguir y mejorarse, en tal sentido Díaz Barriga(1996), Canales (2002) plantean que la función más importante que ha cumplido el programa ha sido el de compensar el salario. Los docentes de la Universidad de Sonora Consideran que es motivante recibir un estímulo económico por las actividades académicas que ellos realizan, piensan que es un reconocimiento al trabajo cumplido.

El programa ha permitido la reorientación de las prácticas académicas, el académico no sólo se dedica a lo que es hora aula, a lo que es impartir la asignatura y evaluar, se les ha ampliado el campo de acción donde aparece la gestión, la investigación, la vinculación, tutorías, les ha abierto la posibilidad de estudiar posgrados. Dentro de las actividades que más desarrollan los académicos están: elaborar material didáctico, utilizar las nuevas tecnologías, dar tutorías, participar en foros, impartir cursos (e inclusive fuera de la institución), realizar y participar en mesas redondas, recibir cursos, impartir conferencias realizar manuales, elaborar materiales didácticos, escribir artículos, participar en la organización de diversos eventos académicos.

El programa de estímulos ha motivado a buscar autoperfeccionamiento y actualización en los académicos. Además de aumentar su productividad académica, ha impulsado su capacitación, a ser más organizados y a comprometerse a desarrollar más actividades, los docentes mencionan que al realizar la evaluación los hace reflexionar sobre sus deficiencias y hacia donde orientar su trabajo. Es evidente la responsabilidad de los académicos frente al grupo, ya que cuidan no faltar a clases, se preocupan por los alumnos y buscan tener una buena imagen ante ellos, además de estar atentos a sus necesidades, se observa compromisos y responsabilidad. Otro aspecto que se considera favorable es que la guía de evaluación contempla la diversidad de actividades académicas que desarrollan. El reglamento se encuentra en la página de la Universidad. Se lanza anualmente la convocatoria y se publica en la página de la Universidad, al igual que los formatos correspondientes, todos los académicos de tiempo completo tienen acceso a computadora e internet. Segundo, existe la manifestación de sentimientos desfavorables acerca del programa de estímulos al desempeño docente como:

Los académicos aceptan el programa de estímulos por su racionalidad económica al respecto Canales(2002) afirma que las protestas que caracterizaron el ingreso a estos programas en los marcos institucionales prácticamente desaparecieron al poco tiempo y que actualmente son una medida rutinaria, mientras que Inclán (2002) plantea que estos sistemas han llegado para quedarse y aceptado como “natural”. Ibarra Colado(2002:4) plantea que este programa ha “significado importantes beneficios económicos de corto plazo, un gran número de académicos han preferido mantener su boca cerrada y su intelecto dormido, sin apreciar las consecuencias a más largo plazo.”

A los docentes de la Universidad de Sonora no les gusta ser evaluados, lo consideran incomodo, les causa intranquilidad, ansiedad, malestar pero no hay un rechazo al programa, lo aceptan por el estímulo económico. Es interesante analizar por qué los docentes aceptan las reglas del juego aun considerando que son injustas y que presionan al docente. Se representa su práctica como una carrera en la que se puede entrar o no entrar, frente a lo cual se opta por lo primero, tratando de mejorar sus ingresos. Los académicos han decidido permanecer callados y aceptar el programa. Esta aceptación silenciosa y acrítica, pasiva se demuestra en la falta de impugnaciones.

Otro aspecto es el estrés de los académicos por el cumplimiento de la convocatoria del programa. El tener que cumplir con lo establecido en la convocatoria cuando se tiene que formar el expediente de solicitud, durante ese período los académicos viven un estrés, presión y preocupación constante por integrar los puntos que les exige el programa para obtener un buen nivel, andan de prisa reuniendo documentos. En muchas ocasiones los docentes sienten frustración y hasta culpa por no desarrollar más actividades.

Los académicos cuando no son evaluados correctamente se desmotivan para seguir desarrollando su trabajo, mencionan que no exista una explicación sobre el llenado de formatos, además en rubros en donde se avalúa el uso de instrumentos didácticos a los que por carencias de infraestructura no pueden acceder por no existir esas condiciones en las aulas universitarias, que se modifique el reglamento y a último momento se enteren, que no hay apoyo para la investigación, ésta es escasa y se realiza de manera aislada, no hay una revista arbitrada de las Divisiones para publicar artículos y el programa exige trabajar mucho para lograr un buen nivel esto coincide con Díaz Barriga (1996), que plantea que los docentes sienten que han trabajado mucho para lograr una puntuación alta en el programa.

En el programa se le da una puntuación a la evaluación de los estudiantes que realiza sobre el desempeño del docente y esto les preocupa a los académicos. Éstos consideran que es una evaluación muy subjetiva y se sienten temores ante la opinión de los alumnos. Existe inconformidad por el instrumento, el que consideran que no es el apropiado para evaluar. Tercero, el programa ha contribuido a la instauración de una práctica académica que privilegia la cantidad sobre la calidad de las actividades académicas, se ha estimulado el acopio de constancias, se da activismo y negociación entre los académicos, no hay evidencias de que el programa mejore el desempeño docente. Se puede apreciar que:

Entre los académicos hay coincidencias en que la evaluación es muy cuantitativa, pero no hay rechazo abiertamente, sino a la manera en que es llevado a la práctica, la iniquidad estaría dada por los criterios muy diferentes utilizados por las comisiones de evaluación. El programa ha estimulado el acopio de constancias, los docentes solicitan constancias por todo y para todo, realizando sólo las actividades que vienen plasmadas en la guía general de evaluación, dándose negociación por documentos para acreditar actividades, haciéndose más frecuente en actividades que aparecen como colaboradores en los trabajos académicos, con lo dicho “me anotas, te anoto”. Lo anterior coincide Hinostroza (2003), considera que el programa impulsa al activismo y negociación de productos académicos.

Cuarto, existe inconformidad de los académicos por la actuación parcial de la comisión de evaluación, ya que funciona como verificadora de firmas. Es decir, que el docente recibe un resultado numérico, vía documento mediante la estructura institucional. Por lo que no hay una retroalimentación, por lo que la evaluación se convierte en un trámite administrativo de mejora en el salario, el mismo Díaz Barriga (Benítez, 2001), expone que una función básica de la evaluación docente es retroalimentar el funcionamiento del sistema escolar.

Quinto los académicos tienen un desempeño docente adecuado desde el punto de vista de los estudiantes. Los profesores de tiempo completo de la Unidad Regional Sur de la Universidad de Sonora cumplen con las expectativas de los alumnos, así lo demuestra el estudio; éstos tienen una buena actuación como docentes que los evalúa con buenos resultados. Los docentes muestran fortalezas, pero

hay algunas dimensiones que se deberán potenciar más. Los resultados hacen pensar que los docentes han alcanzado madurez profesional en su campo y la docencia. Por la edad, antigüedad, categoría académica.

En general, los docentes de tiempo completo de la Unidad Regional Sur de la Universidad de Sonora tienen un desempeño docente adecuado, esto demuestra una preocupación de los profesores por realizar bien su trabajo. Se deben estimular estos comportamientos y establecer condiciones para mantenerlos, e incluso potenciarlos. Esto permite mencionar que los docentes de tiempo completo y que participan en el programa, tienen aceptación y una buena imagen ante los alumnos. Las fortalezas de los docentes están en: la asistencia a las sesiones de clases, desde un principio los profesores presentan los criterios de evaluación, dominan los contenidos de las materias que imparten, prestan atención a los alumnos y evalúan en relación con los objetivos y los contenidos del curso. Por lo que, en opinión de los alumnos los profesores de licenciatura dominan la materia, se preocupan por mostrar sus conocimientos sobre ésta y se da una buena relación maestro-alumno, se interesan quedar bien con los alumnos y ser bien evaluados; se interesan sobre la enseñanza-aprendizaje, las necesidades de los alumnos y cómo relacionarse con ellos.

CONCLUSIONES

Según los significados de los docentes el programa presenta una dualidad por un lado podemos apreciar resultados positivos como: Beneficios económicos, reorientación de las prácticas académicas hacia la gestión, investigación, vinculación, tutorías y estudiar posgrados, utilizar las nuevas tecnologías, buscar el autoperfeccionamiento y actualización constante. Por otro lado los docentes expresan que el programa ha contribuido a la generación de sentimientos desfavorables y a la instauración de prácticas académicas no apropiadas para la institución como: su racionalidad económica, estrés en los académicos, simulación de trabajo, acopio de constancias, activismo y negociación de actividades académicas, sin embargo los docentes tienen un desempeño adecuado desde el punto de vista de los alumnos. Es necesario crear espacios de reflexión, comprensión, empatía mediante el trabajo en equipo para motivar el trabajo académico que permita desarrollar un proceso de evaluación cualitativo.

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EVALUACIÓN DE UNA INSTITUCIÓN UNIVERSITARIA MEXICANA CON CRITERIOS EUROPEOS: LA ACREDITACIÓN INTERNACIONAL DEL CENTRO UNIVERSITARIO DE LA COSTA SUR DE LA UNIVERSIDAD DE GUADALAJARA POR LA AGENCIA AQU CATALUNYA

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RESUMEN

La creciente internacionalización de las instituciones de educación superior ha traído como consecuencia un incremento en la movilidad de estudiantes y profesores, el desarrollo de redes de investigación y la oferta de titulaciones de licenciatura y posgrado en forma compartida. Es por ello que la acreditación internacional es actualmente un tema de gran relevancia, y derivado de la misma la necesidad de crear estándares y criterios de calidad compartidos entre distintos países y sistemas universitarios. Una experiencia innovadora en este sentido ha sido el proceso de evaluación y acreditación del Centro Universitario de la Costa Sur (CUCSUR) de la Universidad de Guadalajara, México, por la agencia europea AQU Catalunya (AQU), proceso en el cual se diseñó una metodología específica para adaptar los Criterios de Garantía de Calidad Europeos (EQAR), derivados del Proceso de Bolonia, al contexto de una universidad latinoamericana. En el presente trabajo se describe y analiza la metodología, organización y resultados de este ejercicio de evaluación internacional que aporta importantes elementos para abrir nuevos caminos de cooperación entre los sistemas universitarios de América y Europa.

INTRODUCCIÓN

El sector de la enseñanza superior es trascendental para el desarrollo de cualquier país, pues es ahí donde se forman los futuros empresarios, colaboradores y gobernantes. Ante un entorno cada vez más competitivo, a escala nacional e internacional, las instituciones universitarias requieren de acciones que refuercen su posición. La evaluación y/o acreditación internacional pasa por ser uno de los servicios con expectativas de mayor crecimiento en los próximos años. El Centro Universitario de la Costa Sur (CUCSUR) de la Universidad de Guadalajara, México, ha implementado durante los últimos seis años una política de compromiso con la calidad, que lo ha llevado a crear un Sistema de Gestión de Calidad y alcanzar la certificación de procesos de gestión académica bajo la norma ISO 9001-2008. Sin embargo, lo más relevante ha sido buscar la mejora continua de su oferta educativa, mediante la acreditación nacional de todos sus programas.

La acreditación nacional es un proceso voluntario, ejecutado por pares por medio de agencias, generalmente no gubernamentales, y tiene como propósito garantizar públicamente la calidad de los servicios académicos que ofrece una institución, certificar condiciones apropiadas para recibir subsidios públicos, aportes privados, facilitar la movilidad estudiantil, promover el mejoramiento de instituciones y programas (ANUIES, 1997). Sin embargo, la acreditación nacional ya no es suficiente, resulta esencial contar con evaluaciones de organismos internacionales que garanticen la calidad educativa de la institución.

Así pues, a finales de 2006 se inició el primer contacto con la Agencia per a la Qualitat del Sistema Universitari de Catalunya (AQU Catalunya), la cual es una agencia pública e independiente creada en 1996 y reconocida por la Asociación Europea para la Garantía de la Calidad de la Enseñanza Superior (ENQA), cuya principal función es efectuar evaluaciones del sistema universitario de Cataluña, pero también evaluar a instituciones universitarias de otros países, estando capacitada para acreditar, con los estándares reconocidos por la Unión Europea, a instituciones, programas educativos y profesores. Cabe resaltar que la AQU Catalunya y la Agencia Nacional de Evaluación de la Calidad y Acreditación (ANECA) del Estado Español y la Organización de Acreditación de los Países Bajos y Flandes (NVAO) son las tres primeras agencias a nivel de la Unión Europea que forman parte del Registro Europeo de Garantía de la Calidad (EQAR) (AQU, 2009).

Posteriormente en marzo de 2008 la agencia AQU realizó por primera vez una evaluación de programas educativos en Latinoamérica. Fueron seis carreras de licenciatura impartidas por el CUCSUR las que se sometieron a este proceso. El resultado de esta evaluación generó para CUCSUR seis planes de mejora avalados por la agencia AQU, en los que se establecen con claridad las metas y acciones que permitirán que los programas educativos alcancen en el corto plazo la acreditación europea, y en adición a ello, la agencia y CUCSUR publicaron un informe bilingüe de esta experiencia (Casas Rius, et al., 2008). Como una segunda etapa de este proceso, la agencia AQU propuso al CUCSUR la realización de una segunda evaluación, en busca de la acreditación como institución de impartición universitaria, con lo cual este Centro Universitario será el primero en el país en buscar una acreditación institucional, figura que aún no se establece en el ámbito nacional.

En el presente trabajo se identifica la necesidad de fomentar los procesos de evaluación y alentar la acreditación internacional, con el fin de propiciar la mejora continua, el aseguramiento de su calidad y la posibilidad de abrir nuevos caminos de cooperación entre los sistemas universitarios de América y Europa. Por tal motivo, se transmite la experiencia innovadora del CUCSUR en el proceso de evaluación y acreditación, por la agencia europea AQU Catalunya, proceso en el cual se diseñó una metodología específica para adaptar los Criterios de Garantía de Calidad Europeos (EQAR), derivados del Proceso de Bolonia, al contexto de una universidad latinoamericana.

REVISIÓN LITERARIA

ANUIES (1997), identifica la acreditación como un procedimiento usualmente sustentado en un autoestudio, que tiene como objetivo registrar y confrontar el grado de acercamiento del objeto analizado con un conjunto de criterios, lineamientos y estándares de calidad convencionalmente definidos y aceptados (ANUIES, 1997).

En materia de calidad universitaria, la acreditación (fuera *ex ante* o *ex post*) ha sido un distintivo que, desde la perspectiva de los estados, suponía que ciertos estándares mínimos se cumplieran por parte de todos los agentes que impartían enseñanzas con reconocimiento estatal. Las enseñanzas reconocidas por parte del Estado podían ser incluidas, por ejemplo, en tratados con otros países con la finalidad de conseguir equivalencias internacionales en el valor de los títulos (Casas Rius, et al., 2008). AQU Catalunya es una agencia pública experimentada en la garantía externa de la calidad de los programas universitarios y que, en el marco regulador español y catalán, está autorizada para acreditar titulaciones universitarias. También destaca por ser una de las agencias europeas más activa en la participación de proyectos de evaluación internacional a fin de desarrollar elementos metodológicos para este tipo de práctica (AQU, 2009).

Desde la óptica mexicana, AQU Catalunya es considerada como una agencia extranjera reconocida en el marco europeo de garantía de la calidad. Su solvencia se apoya en una evaluación externa de su calidad que tiene en consideración su estatus legal, su carácter independiente, su trayectoria y el uso de una

metodología que permite su mantenimiento en ENQA como miembro de pleno derecho y su presencia en el registro EQAR (AQU, 2009). La no disponibilidad de estándares globales de calidad inclina a AQU Catalunya a adoptar el criterio de la bilateralidad anteriormente mencionada, por el que la institución acreditada por esta agencia fuera de Cataluña deberá tener un nivel de calidad mínimo equivalente al que presentan las facultades y escuelas integradas en universidades catalanas. De todas formas, esta bilateralidad queda redimensionada por el uso de los estándares europeos (ESG), de carácter más global (Casas Rius, et al., 2008).

METODOLOGÍA

La metodología de AQU Catalunya, la cual se tuvo que adaptar al caso CUCSUR, tiene cuatro etapas, las cuales se detallan a continuación. Primero se realizó un análisis pormenorizado de la Guía de Evaluación proporcionada por AQU Catalunya, para conocer sus características e identificar los problemas de conceptualización, terminología e incluso de lenguaje. La adaptación de la Guía al CUCSUR y sus formatos de autoestudio fueron negociados con AQU Catalunya, acordándose una versión final que fue la utilizada para la evaluación interna.

Para elaborar el informe interno (autoinforme) se formó con *comité de evaluación interna (CAI)*, integrado por personal docente, administrativo y alumnos. Quienes se dieron a la tarea de estructurar dicho informe. El informe se estructura en ocho capítulos: Calidad de los títulos y programas; Profesorado; Recursos para el aprendizaje; Información; Relaciones con el entorno y con la sociedad; Investigación y Gobierno. Para cada uno de ellos se establece en primer término una evaluación cuantitativa basada en un grupo de indicadores, dentro de los cuales se incluyen los indicadores europeos de calidad (ENQA) y los indicadores críticos (Fundamentales sombreados en gris en las tablas siguientes) que la agencia AQU establece para centros de educación superior. Son un total de 69 indicadores con una escala de valoración de 0 a 4, para un puntaje máximo de 276 y un mínimo de 160 para alcanzar la acreditación. Los indicadores fundamentales requieren un puntaje mínimo de 3 (López, Roca, Samitier, Casas, Arnaiz, & Saurí, 2009). A continuación se presenta la valoración cuantitativa determinada por el CAI.

Tabla 1: Calidad de los Títulos y Programas

INDICADORES		0	1	2	3	4
1.1.	Existencia de planificaciones a cargo de los organismos pertinentes (Departamentos) de los programas educativos y las materias (*)					X
1.2.	Especificación de los objetivos formativos en la planificación de los programas educativos (en forma de competencias profesionales o equivalentes)					X
1.3.	Oferta de diversas modalidades de enseñanza (presencial, semi-presencial, e-learning, etc.) para atender a grupos sociales y necesidades diversas (*)				X	
1.4.	Existencia de un programa sistemático de evaluación de los programas educativos y las materias que incluya planes de mejora: revisión de resultados, consultas a los implicados, propuestas de mejora, etc. (*)					X
1.5.	Revisión periódica de los programas de las materias a cargo de comisiones de expertos			X		
1.6.	Participación del profesorado en los procesos de mejora					X
1.7.	Participación de los estudiantes en los procesos de mejora (*)					X
1.8.	Revisión de los programas educativos y materias con los egresados y empleadores (*)			X		
1.9.	Se toman medidas para ayudar a los alumnos que han ingresado al centro y que precisan complementos de formación				X	

Fuente: Informe de Valoración Interna del Centro Universitario de la Costa Sur para la Acreditación Institucional. 20

Tabla 2: Profesorado

	INDICADORES	0	1	2	3	4
2.1	Hay garantías de que los docentes dominan las materias al nivel que los corresponde (*)				X	
2.2	Los docentes poseen conocimientos y técnicas didácticas pertinentes para ejercer la docencia y todo lo que ello implica (*)				X	
2.3	Existe posibilidad real de que profesorado de otras instituciones puedan acceder a la docencia de ésta					X
2.4	El sistema de elección y de contratación del profesorado garantiza que éstos tienen las competencias mínimas necesarias (*)					X
2.5	Existe un sistema riguroso y fiable de evaluación del profesorado (*)				X	
2.6	Hay un sistema de perfeccionamiento del profesorado en activo (*)				X	
2.7	Se ofrece al profesorado que muestra bajo rendimiento la oportunidad de mejorar sus competencias y conocimientos (*)				X	
2.8	Existe la posibilidad de dar de baja a los docentes que se muestran ineficaces de manera continuada (*)			X		
2.9	El profesorado competente ve reconocida su calidad					X
2.10	Hay un sistema para la movilidad del profesorado					X

fuentes: informe de valoración interna del centro universitario de la costa sur para la acreditación institucional. 2009.

Tabla 3: Recursos para el Aprendizaje

	INDICADORES	0	1	2	3	4
3.1	Existe variedad de recursos actualizados puestos a disposición de los estudiantes para su aprendizaje (*)				X	
3.2	Los alumnos cuentan con un tutor que los orienta y ayuda en los estudios (*)				X	
3.3	Hay un sistema de evaluación sobre la adecuación de los recursos humanos y materiales puestos a disposición de los estudiantes (*)				X	
3.4	Los docentes tienen variados recursos materiales y funcionales para la docencia y su preparación				X	
3.5	Existe un "campus virtual" operativo y de fácil uso para los docentes y estudiantes			X		
3.6	Los laboratorios y talleres son adecuados a las carreras impartidas				X	
3.7	Las aulas son adecuadas para realizar las actividades docentes				X	
3.8	Hay espacios adecuados para reuniones de grupo, tanto de docentes como de estudiantes					X
3.9	Se cuenta con un sistema de información a los alumnos sobre los recursos y su uso.					X

Fuente: Informe de Valoración Interna del Centro Universitario de la Costa Sur para la Acreditación Institucional. 2009.

Tabla 4: Evaluación de los Aprendizajes

	INDICADORES	0	1	2	3	4
4.1.	Hay criterios de evaluación de los aprendizajes vinculados con los objetivos y competencias propuestas en las carreras y materias (*)				X	
4.2.	Los criterios de calificación están claramente formulados (*)					X
4.3.	Hay más de un evaluador para ponderar las calificaciones otorgadas (*)			X		
4.4.	Se hace un seguimiento sistemático del progreso de los alumnos, derivando directrices para ayudar a los estudiantes que no han superado las evaluaciones correspondientes (*)			X		
4.5.	Hay una normativa que contempla las posibles incidencias en las evaluaciones (ausencias, enfermedades, etc.) (*)					X
4.6.	Existe la disponibilidad pertinente para poder dar cuentas de los criterios aplicados en las evaluaciones (*)					X
4.7.	Existe la posibilidad por parte de los estudiantes de poder revisar los exámenes y las calificaciones					X
4.8.	Hay un reconocimiento de los estudiantes de alto Rendimiento					X

Fuente: Informe de Valoración Interna del Centro Universitario de la Costa Sur para la Acreditación Institucional. 2009.

Tabla 5: Informació

	INDICADORES	0	1	2	3	4
	La institución tiene un sistema de recopilación de información objetiva con respecto a:					
5.1	Resultados académicos generales (*)				X	
5.2	Vinculación de los egresados con el mercado de trabajo (*)			X		
5.3	Perfil de los estudiantes (*)				X	
5.4	Opiniones del profesorado				X	
5.5	Opiniones de los estudiantes (*)				X	
5.6	Opiniones del personal no docente			X		
5.7	Situación de la institución respecto de otras semejantes (*)				X	
5.8	Se hacen públicos los resultados globales del centro (*)					X
5.9	Existe un sistema informativo claro y actualizado sobre la institución y su oferta académica (web)					X

Fuente: Informe de Valoración Interna del Centro Universitario de la Costa Sur para la Acreditación Institucional. 2009.

Tabla 6: Relaciones de la Institución con el Entorno y con la Sociedad en General

	INDICADORES	0	1	2	3	4
6.1.	La institución tiene vinculación con organismos sociales extrauniversitarios					X
6.2.	La institución tiene vinculación con organismos y asociaciones académicas y culturales nacionales e internacionales				X	
6.3.	La institución tiene vinculación con organismos empleadores de sus titulados				X	
6.4.	Existe una bolsa de trabajo al servicio de los estudiantes y titulados			X		
6.5.	La institución participa en actividades de cariz social: culturales, deportivas, de atención a personas desfavorecidas, etc.					X
6.6.	Hay un programa activo para garantizar la equidad de todas las culturas y etnias confluentes				X	
6.7.	Hay un programa activo para garantizar la equidad de género				X	
6.8.	La institución tiene un programa activo de preservación del medio ambiente: ahorro energético, tratamiento de residuos, etc.				X	
6.9.	Se respeta la diversidad cultural compatible con las finalidades de la institución				X	
6.10.	Se ofrecen cursos o programas de formación continua				X	

Fuente: Informe de Valoración Interna del Centro Universitario de la Costa Sur para la Acreditación Institucional. 2009.

Tabla 7: Investigación

	INDICADORES	0	1	2	3	4
7.1	La institución fomenta la investigación además de la calidad docente					X
7.2	Hay un reconocimiento institucional de la investigación realizada				X	
7.3	Se participa en proyectos y convenios de investigación con otras instituciones, redes, etc. para la realización de investigaciones compartidas				X	
7.4	Se cuenta con publicaciones en revistas científicas de referencia internacional				X	
7.5	La institución cuenta con estudios de doctorado				X	
7.6	El profesorado tiene la titulación de doctor en una proporción adecuada a las necesidades académicas de la institución			X		
7.7	Se cuenta con investigadores con reconocimiento nacional / internacional				X	

Fuente: Informe de Valoración Interna del Centro Universitario de la Costa Sur para la Acreditación Institucional. 2009.

Su elaboración se llevó a cabo mediante un ejercicio participativo e incluyente que involucró a miembros de los distintos sectores de la comunidad; alumnos, profesores, trabajadores administrativos y directivos. La valoración cuantitativa presenta un puntaje total de 228 puntos, lo que de acuerdo con la Guía de la agencia AQU supera el nivel notable de calidad. En los indicadores fundamentales la casi totalidad de ellos alcanza o supera la valoración de 3, lo cual ubica al CUCSUR en una posición favorable en el proceso de evaluación.

Tabla 8: Gobierno

	INDICADORES	0	1	2	3	4
8.1	La institución tiene un sistema de gobierno al que se accede de manera pública y transparente.					X
8.2	Los cargos de gestión rinden cuentas periódicamente de su actividad.					X
8.3	Los equipos directivos tienen una planificación a corto y medio plazo.					X
8.4	Los estudiantes tienen facilidad de acceso a la información administrativa.					X
8.5	Hay información actualizada sobre la estructura de gobierno de la institución.					X
8.6	La comunicación intra-institucional es rápida y fluida entre los cargos y los implicados.				X	
8.7	El personal de administración y servicios tiene un papel reconocido en el gobierno general de la institución.					X

Fuente: Informe de Valoración Interna del Centro Universitario de la Costa Sur para la Acreditación Institucional. 2009.

Además de la valoración cuantitativa, en cada capítulo se realizó una evaluación cualitativa de cada indicador, una valoración de las evidencias presentadas y una discusión de los puntos fuertes y débiles del capítulo, para concluir con una valoración global del mismo. La evaluación cualitativa permite identificar aspectos fundamentales de la organización y sistematización de procedimientos académicos, de gestión, vinculación y gobierno que representan fortalezas institucionales. De dicho análisis se concluye que existen condiciones para garantizar; un desempeño notable de la oferta educativa de licenciatura y posgrado; que el profesorado posee conocimientos y habilidades didácticas adecuados a su función, y se impulsa la formación de profesores a nivel doctorado; que se han desarrollado espacios físicos, equipamiento y recursos pertinentes para el proceso de aprendizaje; que los criterios de evaluación responden a los objetivos de formación de los programas educativos, están disponibles para los estudiantes, y son consultables de manera abierta; se ha sistematizado la información sobre el desempeño académico y administrativo del CUCSUR, lo que permite contar con instrumentos de planeación pertinentes; existe vinculación académica, científica y social; se fomenta y reconoce la investigación, las redes científicas y se impulsa el posgrado; se cuenta con una estructura de gobierno adecuada y la comunicación interna es eficiente, se informa de manera regular a la comunidad y a la opinión pública y se asegura la participación de la comunidad en el gobierno.

De igual manera se identificaron los procesos, áreas y actividades que requieren atención y el desarrollo de estrategias de mejora, como son; la evaluación externa de carreras y programas, el seguimiento de egresados y la retroalimentación con empleadores, la optimización del sistema de tutorías, la integración de sistemas de información institucional y el desarrollo de la investigación científica con mayor equilibrio entre los departamentos académicos, entre otros.

El informe interno de evaluación del CUCSUR es el resultado de la primera etapa del proceso de acuerdo con la Guía de Evaluación de los Centros Externos 2009 de la agencia AQU Catalunya. Esta Guía fue diseñada incorporando elementos de referencia para el entorno latinoamericano, producto de la colaboración anterior de AQU y CUCSUR (López, Roca, Samitier, Casas, Arnaiz, & Saurí, 2009).

Posteriormente, un *comité externo*, compuesto por el Dr. Jaume Sarramona, catedrático de Pedagogía de la Universidad Autónoma de Barcelona, el Mtro. Sergio Fuenlabrada, catedrático del Instituto Politécnico Nacional de México y el Sr. Josep Grifoll, director técnico de AQU Catalunya y coordinador de este proyecto de evaluación, realizó una visita al centro, entre el 19 y el 22 de octubre de 2009, que incluyó: una revisión de evidencias referidas al funcionamiento del Centro y una agenda de entrevistas

mantenidas con responsables del Centro, profesores, alumnos, egresados, empleadores y personal de administración y servicios.

Al respecto, el comité externo resaltó su satisfacción por la transparencia y sinceridad con que el Comité de Evaluación Interna se expresó. El trabajo permitió conocer debidamente el funcionamiento del centro, que en muchas dimensiones presenta realidades muy meritorias. En relación a las evidencias presentadas, consideraron que han sido bien estructuradas y en general se han ajustado a lo necesario para verificar la justificación de la valoración de los indicadores. En aquellos casos en que se solicitaron evidencias complementarias, estas fueron facilitadas con rapidez y exactitud. Se constató que la comunidad universitaria ha estado suficientemente representada en el Comité de Evaluación Interna, organizado en subcomités que trabajaron de forma especializada dada la amplitud de los aspectos a evaluar. La participación de la comunidad universitaria fue muy elevada, puesto que se contó con más de 70 personas implicadas en el proceso. Se pudo constatar que el proceso de evaluación interna, se ha convertido en un estímulo para la introducción de mejoras inmediatas en el Centro, lo cual sin duda va a colaborar en el proceso general de avance hacia la excelencia (Fuenlabrada, Sarramona & Saurí, 2009).

RESULTADOS

Los resultados obtenidos permitieron en primer lugar tener un panorama general del CUCSUR a nivel internacional y un conocimiento particular de las fortalezas y debilidades del mismo. Esta información sirvió de base para fundamentar acciones que permitieran elevar la calidad de los servicios educativos.

La agencia AQU identificó como principales fortalezas del centro las siguientes:

- Una masa crítica de profesorado elevada, lo que permite diversificar los ámbitos de especialización de la docencia. El perfil y experiencia profesional del profesorado contratado es alto.
- Se cuenta con normativas orientadas a la mejora de la calidad del profesorado.
- La modernidad de las instalaciones del CUCSUR corresponde con las necesidades de los programas impartidos.
- El centro tiene iniciados numerosos procesos de obtención de información cuantitativa y cualitativa que permitirá realizar análisis sobre la situación de los diversos programas. Además, existen publicaciones que ofrecen información básica sobre el centro y su situación en el contexto de la Universidad de Guadalajara.
- Se han establecido convenios con sectores económicos, sociales y profesionales para la realización de prácticas profesionales y el servicio social por parte de los estudiantes.
- La institución fomenta la investigación por parte de su profesorado y ofrece canales para compartir investigaciones con otras universidades, nacionales y extranjeras. Se cuenta con algunos profesores de reconocimiento internacional.
- El equipo de gobierno es activo y se preocupa por la calidad docente que ofrece el centro por medio de su oferta educativa, rindiendo cuentas a través de informes que son públicos y conocidos. Los órganos directivos cuentan con herramientas de planificación que incorporan estrategias de mejora con metas preestablecidas.
- El centro cuenta con una normativa interna para la aprobación de las carreras y control de los programas de las materias; asimismo tiene instalada una cultura de mejora que le lleva a someterse a evaluaciones nacionales e internacionales en búsqueda de la excelencia.
-

De igual forma, el resultado del proceso condujo a una acreditación internacional inicial de la calidad del CUCSUR. Este reconocimiento tiene una validez de dos años, a partir del 1 de enero de 2010, y podrá ser extendido hasta 2015, si antes de finalizar el 2011 el Centro ofrece evidencias sobre las siguientes acciones recomendadas por la agencia catalana:

Acción 1: Planificar en base a competencias profesionales todas las carreras del Centro.

Acción 2: Disponer de un número de profesores doctores superior al 25% del total de la plantilla.

Acción 3: Contar con un sistema de evaluación en función de las competencias profesionales, aplicando el principio de interdisciplinariedad que suponga la evaluación en equipo de varios docentes en los casos requeridos.

Acción 4: Comprometerse a incrementar las relaciones con otras universidades nacionales e internacionales, con especial incidencia en la movilidad de profesores y alumnos.

Acción 5: Disponer de información pública sobre el desarrollo profesional de los graduados.

Acción 6: Desarrollar la investigación en las diversas áreas y carreras al mismo nivel que la docencia, y fomentar su difusión en revistas de prestigio nacional e internacional.

Acción 7: Ampliar la cobertura del programa de tutorías a la totalidad del alumnado.

Acción 8: Desarrollar las posibilidades docentes del campus virtual y aplicarlas al mayor número de asignaturas.

Acción 9: Crear una bolsa de trabajo propia para el CUCSUR.

Acción 10: Avanzar en la transparencia informativa para usuarios relevantes (estudiantes, nuevos estudiantes, empleadores) y en consolidar los procesos de captación de información referente a los niveles de calidad del centro.

CONCLUSIONES

El proceso de acreditación reflejó de manera honesta, clara y objetiva el nivel de calidad internacional del CUCSUR, y constituye un elemento válido de diagnóstico de sus fortalezas y debilidades, de tal manera que permite identificar las oportunidades de mejora para consolidar su posición en un entorno más global. Asimismo, facilitó la autocrítica y permitió ordenar decisiones para mejorar la función social del quehacer institucional, contribuyendo así en la consolidación de la autonomía responsable ante la sociedad.

Es de resaltarse la vinculación lograda con la comunidad universitaria y los diversos sectores, los que apoyaron en el logro de los objetivos del CUCSUR adaptados al entorno regional. El CUCSUR ha asumido el reto y el compromiso que representa el reconocimiento internacional recibido, por lo que continuará trabajando con pertinencia social, responsabilidad y transparencia en las acciones recomendadas por la agencia AQU.

La acreditación institucional complementará la estrategia de aseguramiento de la alta calidad y permitirá generar información confiable y transparente para que la sociedad esté bien informada sobre las características de la institución. Sin embargo, el proceso de acreditación no resulta ser suficiente si no va acompañado de una cultura de calidad al interior de la institución y de un compromiso serio por parte de los gobiernos para promoverla y desarrollarla. Por último, es recomendable un esfuerzo inversor en la formación en sistemas de garantía de calidad que faciliten la implantación de métodos de acreditación internacional eficientes y efectivos.

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LA ADMINISTRACIÓN FINANCIERA UNA UTOPIA EN LAS MICROEMPRESAS

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ABSTRACT

El artículo presenta resultados del proyecto de investigación Tendencias del Manejo Financiero de las Mipyme en Boyacá, en primer lugar un avance en el estado del arte de la Administración Financiera resultado de un rastreo bibliográfico sobre su historia, en segundo lugar una comparación de la forma como se ejerce la administración financiera en Estados Unidos, México, España y Colombia, a partir del estudio de autores de estos países, y en tercer lugar se plantea la brecha existente entre la teoría y la práctica de la administración financiera, a partir del contraste de la teoría propuesta por diferentes autores expertos en el tema, con los resultados obtenidos de las investigaciones con microempresarios del departamento de Boyacá provincia centro de los sectores: comercio al por mayor y al por menor, automotriz y manufacturero. Frente al panorama de los resultados surge la duda de la aplicabilidad de los modelos existentes de Administración Financiera en las microempresas.

INTRODUCCION

El artículo presenta resultados de investigación que conducen a los autores a plantear el interrogante La Administración Financiera: Una Utopía en las Microempresas? La Empresa constantemente se ve abocada por la incertidumbre que rodea la toma de decisiones, en este proceso adquiere especial importancia la información adecuada y pertinente que le sirva como base o referente para establecer objetivos y elegir opciones que conduzcan a su cumplimiento.

Dentro de los resultados se presenta en primer lugar un avance en el estado del arte de la Administración Financiera resultado de un rastreo bibliográfico sobre su historia, en segundo lugar una comparación de la forma como se ejerce la administración financiera en Estados Unidos, México, España y Colombia, a partir del estudio de autores de estos países, y en tercer lugar se plantea la brecha existente entre la teoría y la práctica de la administración financiera, a partir del contraste de la teoría propuesta por diferentes autores expertos en el tema, con los resultados obtenidos de las investigaciones con microempresarios del departamento de Boyacá provincia centro de los sectores: comercio al por mayor y al por menor, automotriz y manufacturero.

Frente al panorama de los resultados surge el interrogante sobre la correspondencia de la teoría consignada en textos, propuesta y argumentada por expertos en el tema y la practica desarrollada al interior de las microempresas, donde está la diferencia?, que acciones se deben seguir para disminuir esta brecha?, es acaso esta una de las causas del atraso empresarial del departamento?.

REVISIÓN LITERARIA: LA DIRECCIÓN FINANCIERA

Para James Van Horne la toma de decisiones, ejecución y coordinación de las actividades propuestas es función de la dirección. En el área financiera además de ejecutar lo planeado se toman tres tipos de decisiones básicas las cuales definen la función financiera empresarial:

- a. Decisiones de inversión: determina la cantidad de activos que requiere la empresa y se basa en las siguientes preguntas: ¿Por qué invertir?: da respuesta a los índices de rentabilidad que satisfagan las expectativas de los inversionistas y cubran los costos de capital; ¿En que invertir? es un estudio de posibilidades planteadas por el sector económico; ¿Cuándo invertir? esta dado en

función del tiempo vivido por la empresa, la representatividad en el mercado y la situación global de la economía y ¿Cuanto invertir? el cual depende del estado financiero de la empresa.

- b. Decisiones de financiamiento: es responsabilidad de la gerencia financiera obtener los recursos eficientemente los cuales contribuyan a minimizar el costo de capital. Esta decisión depende sustancialmente de variables interrelacionadas como el costo medio ponderado del capital, el valor de la empresa que utiliza fondos de crédito y el precio del mercado del capital contable aportado por los socios. Hay varias fuentes de financiamiento que se agrupan básicamente en 2: Fuentes internas: financiación por parte de los socios a través de la emisión de acciones o la utilización de utilidades. Fuentes externas: esta dado por el mercado financiero y el mercado de capitales; Las decisiones de inversión y financiación están muy relacionadas ya que la primera depende de la segunda.
- c. Administración de activos: cuando se adquieren activos y se obtiene el financiamiento adecuado, también es necesario administrarlo con eficiencia; los administradores financieros tiene distintos grados de responsabilidad operativa sobre los activos existentes en la empresa, esta responsabilidad, los obliga a preocuparse por el manejo de los activos corrientes más que por el de los activos fijos.

El mundo actual exige que las empresas manejen en forma eficiente el área financiera utilizando el proceso administrativo en dicha área, para tomar decisiones que ayuden a operar a las organizaciones y que estas cumplan su objetivo de maximización del valor de la empresa.

METODOLOGIA

METODO DE INVESTIGACIÓN: Deductivo,

TIPO DE ESTUDIO exploratorio y analítico en cuanto se inicia en un proceso de conocimiento con la identificación de cada una de las partes que caracterizan una realidad y de esta manera se puede establecer relaciones entre los elementos que componen la investigación.

ESTADO DEL ARTE DE LA ADMINISTRACIÓN FINANCIERA

Las Finanzas son consideradas como una categoría histórico-económica, porque se ubican en el espacio y en el tiempo y porque se dan en el marco de las relaciones monetarias mercantiles. También son una categoría de Valor, porque se encuentran ligadas al movimiento del valor en su forma monetaria con la obtención, empleo y creación de fondos monetarios. Según Ricardo De La Luz Domínguez El término de Finanzas proviene del concepto latino FINACIA, que significa pago en dinero, el cual fue utilizado inicialmente en los Siglos XVI y XVII en Italia y fundamentalmente en sus principales ciudades comerciales, Florencia, Génova y Venecia. Posteriormente, el concepto fue utilizado en forma más amplia y relacionado básicamente con el sistema monetario y con la creación de recursos monetarios por parte del Estado para poder atender sus funciones económicas y políticas (2008. p.1)

Momentos de la Historia de la Administración financiera

1. Siglo XIX las finanzas surgen como campo de estudio haciendo parte de la economía
2. 1920 surgen como una disciplina independiente.
3. Década de los treinta la atención se concentro en los problemas de estructura sólida de capital y aparece el análisis financiero como disciplina dentro de las finanzas.
4. 1940 la obra del profesor Erich Schneider inversión e interés (1944): pone de manifiesto una idea en la actualidad vigente: una inversión viene definida por su corriente de pagos y cobros.
5. 1950 se empieza a implementar la planeación y el control contable, aparece los presupuestos y el análisis de activos.
6. En la década de los 60 se cimientan las bases para estudios de riesgo e incertidumbre.

7. 1970 se plantea el objetivo de la administración financiera como la maximización del valor de la empresa.
8. 1980 las investigaciones se concentran en las formas de valoración de activos.
9. 1990 cobro impulso la teoría de valoración de empresas

Estado del Arte de la Administración Financiera en: Estados Unidos, España, México y Colombia

A continuación se muestra las conclusiones que surgieron de la elaboración de un paralelo comparativo de la función financiera en los países citados, la metodología para la obtención de estos resultados es la de revisión bibliográfica de autores de cada país, Con el análisis se encontró lo siguiente:

1. En lo que hace referencia a la definición de las finanzas como función empresarial, Estados Unidos y México, encaminan el objetivo de las finanzas, hacia la consecución administración y financiación de los recursos de la empresa; mientras que Colombia y España definen la función financiera en pos de la maximización del valor de la empresa y su crecimiento rentable.
2. En la parte organizativa solo cambia los nombres de los cargos pero básicamente en esto lo cuatro países tienen cierta similitud al definir las funciones que desarrollan cada uno de los miembros del área financiera, igualmente el responsable del área financiera rinde directamente informes al gerente general.
3. En planeación Estados Unidos y España tienen un modelo parecido en cuanto parten de un análisis del entorno financiero, un diagnostico financiero interno a través de ratios o indicadores financieros y proponen un plan de acción con proyección de los diferentes estados financiero, en México la planeación se hace mas mirando el entorno económico de la empresa y en Colombia se toma como referente la planeación estratégica general de la empresa por esto se parte de un diagnostico externo de todas las áreas empresariales y finalmente se llega a una planeación departamental.
4. El control financiero en Colombia, Estados Unidos y España es básicamente el mismo, el modelo se propone como mecanismos de este los presupuestos, inventarios y, planes financieros. Lo único que se plantea como diferente es el modelo para empresas multidivisionales que propone Estados Unidos, en México se propone otra metodología, en la cual se empieza el control desde el mismo momento de la planeación con la definición de objetivos y su forma de medir el cumplimiento, luego se compara planeado versus ejecutado y se obtiene las desviaciones ante las cuales se toman acciones correctivas.
5. En cuanto a la dirección los cuatro países proponen exactamente lo mismo la función de la dirección financiera es la inversión, financiación y administración de los recursos de la empresa, plantean diferentes opciones para evaluar las inversiones y establecer una estructura financiera sólida.

BRECHA ENTRE LA TEORIA Y LA PRACTICA DE LA ADMINISTRACION FINANCIERA EN LAS MIPYME DE LAS PROVINCIA CENTRO DEL DEPARTAMENTO DE BOYACA (COLOMBIA)

A continuación se muestran los principales aspectos del área financiera de las micro, pequeñas y medianas empresas del departamento de Boyacá Colombia, para la consecución de esta información se encuestaron a empresarios de los sectores de comercio al por mayor y menor, servicios y, manufactura.

Los microempresarios no diferencian el objetivo financiero del objetivo de mercadeo ya que sus esfuerzos están encaminados a la satisfacción del cliente y no se concentran en maximizar el valor de su empresa, o en un objetivo más pequeño como es la obtención de utilidades, ellos definen la función financiera a través de procedimientos básicos como: Identificación de las necesidades financieras de su empresa, rendir informes a los propietarios, manejo de utilidades e impuestos y revisión de ingresos y egresos de la empresa.

Como consecuencia de que en la gran mayoría de las microempresas quien maneja el área financiera es el dueño y su nivel de educación es bachiller o básica primaria los empresarios no conocen las herramientas financieras y por ende no elaboran los estados financieros, el único que elaboran es el estado de resultados, por que según ellos muestra la viabilidad de la empresa, pero para conocer si una empresa es viable o no se deben realizar estudios de inversión y financiación, los estados financieros nos muestran en momento dado cual es la situación financiera de la empresa y que necesidades tiene.

En relación con la importancia de la contabilidad en sus empresas, no la llevan por desconocimiento de la forma de hacerlo, o porque creen que por su tamaño no es necesario conocer a profundidad los movimientos de los recursos que tienen, por esto existe la necesidad de concientizarlos sobre las finanzas y sus funciones en una empresa. No se tiene la cultura de la recolección y registro de información financiera, por ende no se llevan los libros y soportes legales necesarios para el manejo de la contabilidad en una empresa.

La forma como los empresarios determinan sus utilidades no es la más adecuada, ya que no tienen en cuenta de manera exacta la asociación de los costos y gastos a sus ingresos. No se percibe la cultura del ahorro, que permita incrementar las posibilidades de reinversión, orientados a reforzar aspectos como la tecnología, la capacitación, el mejoramiento de capital de trabajo que redunden en el crecimiento y desarrollo empresarial. Si bien los microempresarios tienen un cuenta el manejo de los inventarios, solo lo hacen por el control, a través del conteo de productos, sin embargo lo realizan de una manera inadecuada ya que no conocen el procedimiento para la elaboración de Kardex, así como los diferentes métodos de valoración que existen como son el: Peps, Ueps y Promedio Ponderado

Por otra parte debido al exceso de trámites que exigen las entidades crediticias, algunos microempresarios prefieren el crédito con prestamistas los cuales cobran tasa de interés hasta del 10% mensual, lo cual trae como consecuencia la reducción de las utilidades del ejercicio, iliquidez y un alto riesgo de quiebra. En cuanto a otras formas de financiación utilizan proveedores, a través de ellos se aprovecha la oportunidad para ofrecer crédito a sus clientes guardando el equilibrio entre el cobro y el pago.

CONCLUSIONES

Las finanzas como campo de estudio surgieron desde la revolución industrial, sin embargo es notable que los autores se han concentrado en la gran empresa y no han diseñado herramientas para microempresas, dejando así una brecha a la hora de aplicar la teoría de la administración financiera que ellos proponen.

Al realizar un paralelo comparativo de la forma como Estados Unidos, México, España y Colombia conciben las finanzas se concluye que la administración financiera tuvo origen en Estados Unidos y por tal motivo lo que otros países hacen es adoptar el modelo propuesto por Estados Unidos a las condiciones de su país, es decir entre estos países no existen diferencias sustanciales.

En el departamento de Boyacá es visible el atraso de las microempresas en todas las áreas de la administración, es preocupante que quien toma las decisiones financieras y en general todas las decisiones son personas con bajo nivel académico y por tal razón lo hacen en una forma muy empírica, lo cual puede ser un factor sustancial que pone en peligro su supervivencia y crecimiento.

Los autores financieros exponen un perfil para el gerente financiero, con ciertas destrezas y nivel académico determinado, en la realidad de las microempresas no se cumple, por lo cual desde la academia se deben implementar mecanismos de apoyo a los microempresarios, planes de capacitación y además diseñar modelos de administración financiera que hagan viable su aplicabilidad en empresas de este tamaño.

Es destacable la capacidad y perseverancia de los microempresarios en Boyacá, dado que a pesar de la problemática presentada en el manejo de las finanzas, su experiencia, su trayectoria y conocimiento les ha permitido mantener, a muchos de ellos, su empresa.

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LA EVALUACIÓN DEL DESEMPEÑO EN LAS EMPRESAS MAQUILADORAS DE LA FRONTERA NORTE DE MÉXICO TEORÍA Vs REALIDAD

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ABSTRACT

Las organizaciones empresariales y no empresariales mexicanas, especialmente las de tipo maquilador en esta fronteriza ciudad al norte de México, buscando alinearse con las tendencias globalizadoras actuales se están viendo inmersas en la necesidad de alinear sus operaciones administrativas con sus operaciones de manufactura y transformación para seguir siendo consideradas de clase mundial, por lo que ahora el departamento de personal de cada una de ellas está asumiendo el nuevo rol que le corresponde al convertirse en el principal vínculo entre dirección-fuerza laboral, y esta intensamente comprometido con la más reciente modalidad esencial de evaluar el desempeño de todos y cada uno de los integrantes de la organización para conocer su potencial de desarrollo dentro de la organización, lo que incluye trabajadores operativos, empleados administrativos, técnicos de todo nivel, supervisores, jefes de área, gerentes departamentales y altos directivos con base a modernas técnicas extranjeras novedosas en donde se incluye principalmente la de 360 grados y la de competencias laborales para que todos ellos adquieran una perspectiva real del resultado de sus esfuerzos vía el suministro de una retroalimentación objetiva, oportuna, clara y sistemática.

PALABRAS CLAVES: evaluación del desempeño, empresa maquiladora, clase mundial, competencias, 360 grados.

INTRODUCCIÓN

Se puede iniciar este análisis acerca de la evaluación del desempeño (ED) (considerada esta, como el cumplimiento de las obligaciones inherentes a un puesto de trabajo específico) en las empresas asegurando que en México, conforme pasa el tiempo, la ED, se ha convertido en una práctica (programa) de carácter administrativo, necesario y formal para revisar, comparar, medir, calificar e informar periódica y constantemente la forma en que trabajan las personas para evaluar su desempeño en forma individual y en equipos de trabajo; así como para valorar el rendimiento (considerado este, como la proporción entre la rentabilidad obtenida y los medios utilizados) de la organización misma.

Los programas para Evaluar el Desempeño son difíciles de diseñar y administrar pero se están convirtiendo en instrumentos de alta prioridad en todas las organizaciones, principalmente para el departamento de personal (DRH), ya que esta práctica administrativa no es un fin en sí mismo sino el medio que hará posible alcanzar mejores niveles de eficiencia y productividad y permitirá tomar decisiones acerca de las necesidades de desarrollo, promociones, aumentos salariales, capacitación, adiestramiento, transferencias y despidos, que cada organización tiene. De esta manera, los programas para ED se convierten en una actividad en la que personal (RH) desempeña un papel determinante en su coordinación y desarrollo; sin embargo, debe ser responsabilidad absoluta de la gerencia departamental y su participación en ella es un factor clave para que el programa tenga éxito.

De esto estaré hablando en esta primera parte de una investigación mayor que pretende identificar los métodos actuales que las organizaciones de esta localidad están utilizando y las tendencias hacia nuevos esquemas que requieren de una mayor y mejor preparación de parte de los involucrados en evaluar el

desempeño, y de la organización misma, que espero, pronto conduzca a un trabajo de mayor envergadura, interés y utilidad.

REVISIÓN LITERARIA

La evaluación del desempeño en la actualidad es una función administrativa de mayor importancia debido a la necesidad de las organizaciones de conocer que las acciones y esfuerzos de la fuerza laboral de todos los niveles están encaminados a lograr o superar resultados previstos en los objetivos institucionales previamente establecidos. Conocer fortalezas y debilidades de todos y cada uno de los integrantes de toda estructura organizacional a nivel operativo y administrativo se ha convertido en algo esencial e imperativo para poder determinar con exactitud y objetividad quien está haciendo bien las cosas y quién no. La eficiencia y eficacia de los resultados así como la competitividad y rentabilidad de las organizaciones dependerá fuertemente de la manera en que se cumplen cada una de las funciones administrativas: previsión, planificación, organización, dirección y control. El trabajo en las organizaciones está en constante cambio y las prácticas del personal también, en consecuencia los integrantes de cada una de ellas cada vez mas está siendo juzgado por los resultados que produce. (Rodríguez, 2000)

Con base a esta filosofía, las organizaciones empresariales y no empresariales mexicanas tratando de ser consideradas de clase mundial, buscan mantenerse en la mejor condición para buscar, identificar, seleccionar, obtener (contratar), desarrollar y conservar durante el mayor tiempo posible personas preparadas y no preparadas, con los perfiles idóneos conforme a su estructura organizacional buscando reducir la rotación, mejorar las interrelaciones personales, optimizar la solución de problemas y conflictos laborales, trabajar más efectivamente internamente y desarrollar planes de carrera y de vida que le permita a sus trabajadores, empleados, técnicos y los diferentes niveles de directivos, buscar de diferente forma como mejorar su desempeño y como progresar en su carrera empresarial, para lo cual son muy importantes las descripciones de puestos que establecen con claridad los parámetros de desempeño de las personas que van a ocupar cada puesto en cada estructura organizacional, ya que sin estas descripciones y estos parámetros no habrá nada contra que evaluar.

En México, cuando menos en lo que respecta a las organizaciones empresariales de la Frontera Paso del Norte, todavía no se le da la importancia y seriedad a lo que esta función representa y algunas de ellas, las menos, a estas alturas, todavía no cuentan con programas formales de evaluación de desempeño para generar verdaderos programas de desarrollo administrativo y gerencial y una base congruente que permita remunerar adecuadamente el trabajo bien hecho.

Es definitivo que el éxito o fracaso de evaluar el desempeño de los integrantes de cada organización dependerá de la visión, misión, valores, filosofía y objetividad generada e instrumentada de parte de sus dueños que permeara hacia todos los niveles inferiores.

El término desempeño implica varias cosas a la vez: a) la forma o manera en que una persona realiza y cumple con su trabajo, b) la calidad con que la acción o actividad laboral es realizada, y, c) la eficacia de los resultados logrados. Un trabajo bien realizado generalmente conlleva a un buen resultado, un buen resultado es fruto del buen desempeño y es directamente proporcional a la manera y calidad con que se hacen las cosas.

La evaluación del desempeño debe ser una experiencia de aprendizaje y desarrollo de experiencias para la persona evaluada y para quien evalúa, que debe incluir una retroalimentación oportuna, clara y objetiva. Por lo tanto, la forma en que se realiza y retroalimenta la evaluación es muy importante, considerando que la evaluación del desempeño debe ser una actividad continua que forma parte del diario quehacer de todas y cada una de las personas que participan en la productividad de las empresas. Mondy y Noe, 2005, recomiendan realizar evaluaciones en fechas programadas en lugar de aplicarlas cada año con base a

fecha de contratación, ya que si dichas evaluaciones no se realizan al mismo tiempo, será imposible hacer comparaciones objetivas y necesarias entre las personas evaluadas.

En este momento me permito hacer una reflexión con respecto a lo que en el contexto académico la evaluación del desempeño significa y permite:

- a) formular y emitir un juicio de valor razonado acerca de lo que el estudiante aprendió y construyó durante el curso, que lo autoriza a ó le impide continuar (Bonvecchio & Maggioni, 2006).
- b) Conocer la eficiencia de la institución, medida por las tasas de aprobación y reprobación - comparar, medir y calificar resultados contra objetivos (metas, promesa) preestablecidos y previamente comunicados (Bertoni, 2000).

Lo que es perfectamente aplicable a lo que se busca en las empresas, ya que el objetivo principal es proporcionar una descripción precisa del nivel de desempeño de los trabajadores/empleados durante el pasado e identificar el potencial de desempeño de todos y cada uno de ellos a un futuro inmediato y/o mediano ya que permite establecer parámetros de desempeño relacionados con el puesto ocupado o a ocupar y que determinan como debe ser el actuar laboralmente. (Werther y Davis, 2000).

Chiavenato (2009), cuestiona con respecto a la evaluación del desempeño, ¿qué importa más, el desempeño en el puesto o la aportación de las competencias que requiere la organización .? Asegurando que el beneficio inmediato debe ser la productividad individual con base a resultados logrados, y que la evaluación individual debe estar ligada al desempeño grupal, al desempeño del departamento al que pertenece y al desempeño global de la empresa.

METODOLOGÍA Y LIMITACIONES

Lo primero que se vale preguntar es ... ¿qué se pretende con esta investigación? Son varias las cosas que se pretenden, la primera es determinar si, ¿se evalúa el desempeño verdaderamente o solamente se hace un remedo de ello? ¿Los métodos utilizados por las empresas de la localidad son apegados a la teoría y a la práctica real? ¿Son los métodos utilizados simples adaptaciones de las empresas maquiladoras al país en que operan y se obtienen resultados distorsionados?

Las limitaciones de este trabajo inician con la muestra utilizada la cual no es muy abundante y tal vez, ni siquiera es adecuada, ya que se consideraron solamente algunas de las empresas de la localidad más representativas de corporaciones de clase mundial operando en esta fronteriza ciudad tales como: GM, GE, Siemens, Fox Con, y, Electro Lux. Los datos que se presentan han sido obtenidos del 2007 al 2009, con base a pláticas informales (no se utilizaron cuestionarios previamente elaborados para no inhibir toda aquella posible información que se puede obtener cuando la plática es de carácter informal y que no causara ningún problema laboral) con personas que trabajan en dichas organizaciones en diferentes niveles jerárquicos, que van desde gerentes departamentales, técnicos, empleados administrativos hasta trabajadores operativos, quienes conforman la fuerza laboral de las empresas aquí involucradas, como testimonio de la realidad de las cosas, ya que en la mayoría de ellas el acceso a este tipo de información es restringido y la información real al respecto es escasa y fuera del alcance de un trabajo de esta naturaleza; sin embargo, la mayoría de los aspectos y factores aquí presentados son muy reales y fáciles de comprobar. De tal manera que la investigación es no experimental de campo, cualitativa con método de entrevista y de observación, en donde la información proviene principalmente de la fuerza laboral ya mencionada de diferentes niveles operativos y administrativos de ciertas empresas de la localidad y que

son o han sido alumnos/as de la materia de RH que imparto en la UACJ o que en alguna ocasión trabajaron bajo mi supervisión o dirección.

RESULTADOS EMPIRICOS

En respuesta a las preguntas que se formulan al principio se pueden concretizar los siguientes resultados. Algunas actividades son difíciles de evaluar en términos cuantificables y medibles, sin embargo, la mayor parte de ellas se pueden dividir en segmentos objetivos que permiten la medición. La dirección necesita conocer y determinar con qué valor contribuye cada persona, departamento ó unidad, a la organización, lo que le servirá de base para establecer futuros estándares ó normas de trabajo que ayudarán a facilitar esta práctica. Si una actividad es necesaria e importante operacionalmente, se debe medir a como dé lugar. Cuando sea difícil establecer indicadores de desempeño en términos cuantificables, se deben buscar medidas ó criterios subjetivos, que aunque sean limitados, serán mejores que no tener ninguno e ignorar la función de control.

Una primera respuesta es que, la mayoría de las organizaciones visitadas por no decir el cien por ciento de la totalidad, siguen utilizando el método clásico y más antiguo conocido como “escalas gráficas de calificación/escalas de puntuación/escalas gráficas/escalas de evaluación”, que evalúan entre 5 y 10 factores del comportamiento y actitudes de la persona a evaluar (calidad, cantidad, confiabilidad, actitud, asistencia, puntualidad, cooperación, trabajo en equipo, iniciativa, comunicación, compañerismo, liderazgo, etc.), factores de desempeño o comportamientos y actitudes que selecciona y valora cada empresa de acuerdo a sus muy particulares necesidades aun que en ocasiones dichos factores no sean relevantes al trabajo que se realiza.

En la utilización de este método él o los evaluadores no necesariamente están adecuadamente preparados para ello y prácticamente realizan una evaluación subjetiva de la manera en que trabajan los evaluados y conceden puntos en una escala de mayor a menor. Escalas que pueden ir del 1 a 7 (excelente; supera expectativas; cumple expectativas; en ocasiones no cumple expectativas; necesita mejorar, etc.), de acuerdo a su muy particular punto de vista. La importancia de este tipo de evaluación es que las empresas tienden a ligar los incrementos salariales a las calificaciones obtenidas en ella.

Su facilidad de comprensión y adecuación a cualquier nivel sin importar el puesto que ocupen, su bajo costo, escasa capacitación y sencillez de aplicación, que permite evaluaciones rápidas de muchos trabajadores, la han colocado en el método favorito de las empresas; sin embargo, se debe cuidar que la evaluación no se convierta en algo rutinario que no busca mejorar debilidades ni ofrecer oportunidades de crecimiento sino determinar quien tiene que ser despedido.

Otra respuesta es que para evaluar los mandos medios (supervisores y jefes de área) estas mismas empresas utilizan diferentes opciones de métodos, sin embargo los más utilizados son la Administración por objetivos (APO) y los Assessment centers (Centros de evaluación y desarrollo).

La APO y de autocontrol, es una técnica también relativamente sencilla y que en el presente tiende a convertirse en una evaluación participativa por objetivos (EPPO) que consiste en que toda aquella persona que tiene personal bajo su mando se reúne en forma individual con cada una de ellas para establecer de común acuerdo objetivos a lograr que motiven altos desempeños y que sean mensurables. Los objetivos pueden ser de tipo institucional, departamental y personal, se programan fechas de inicio y terminación, se generan estrategias de acción a realizar y posibles fechas para ajustar las actividades realizadas que pueden ser trimestrales o semestrales. Por supuesto, la evaluación de resultados finales para la toma de decisiones también es predeterminada en donde se espera que tanto la cantidad como la cantidad de labores realizadas sean de acuerdo a las expectativas previstas. (Werther y Davis, 2008).

Los Assessment centers o Centros de evaluación lo utilizan empresas como General Motors (Delphi) de la localidad para evaluar el potencial a futuro de sus mandos medios e identificar posibles candidatos para puestos de alta dirección. Por supuesto, este es un método costoso que requiere de contar con un lugar especialmente preparado para ello y el tiempo para llevarlo a cabo. Las personas que son seleccionadas para asistir y atender este tipo de desarrollo tiene que pasar por, una evaluación individual primero, luego se selecciona un grupo específico de candidatos para participar en entrevistas de profundidad y exámenes psicológicos, al mismo tiempo que se valoran los antecedentes personales de cada uno de los participantes. Hecho esto, dichos candidatos participaran en mesas de trabajo, ejercicios de simulación de condiciones reales de trabajo, juegos de negocios por computadora para la toma de decisiones, actividades para asumir cierto tipo de liderazgo, etc., actividades en donde serán evaluados conforme a su comportamiento individual y en grupo, por un equipo especializado de evaluadores (3 a 5) de un buen nivel y que puede incluir psicólogos de apoyo, quienes otorgan cierta puntuación, la cual va siendo promediada con la de los otros para tratar de llegar a una evaluación lo más objetiva posible.

La respuesta no final pero si, última por el momento, es que la tendencia más reciente de algunas empresas de la localidad que son filiales de poderosos corporativos como Siemens, GM, GE, Fox Con, Trifusion, para evaluar el desempeño, competencias y resultados (logros) de personas con posiciones de alto nivel (gerentes departamentales hasta alta dirección) gerencial utilizan la Evaluación de 360 grados o evaluación de muchas fuentes (Dessler, 2001). La teoría es que se trata de valorar las competencias que ya posee y está aplicando en su trabajo e identificar aquellas de que carece y que se necesitan para mejorar lo que ya hace, y su desarrollo personal.

Este tipo de evaluación requiere de obtener opiniones (sólo eso, opiniones) de diferentes personas que están en contacto directo con la persona evaluada acerca de su manera de trabajar. El hecho de llamarse 360 grados (del compás) es que simbólicamente representa todas y cada una de sus relaciones con su entorno de operaciones. Generalmente, las identidades de los evaluadores específicos no se le dan a conocer al evaluado. (Hellriegel, et al, 2005) Un ejemplo muy sencillo de esto es: Solórzano contesta las llamadas telefónicas a la brevedad. Él si me escucha cuando le explico algo.

Chiavenato (2009), considera que una evaluación de 360 tiene un enfoque predominantemente administrativo y conductual, que requiere que participen en ella todos los elementos que tienen alguna interacción con el evaluado. Que debe empezar con una autoevaluación personal; así como de sus pares, su gerente (jefe) inmediato superior, otros gerentes departamentales en la misma estructura organizacional, los altos directivos o ejecutivos que pueden incluir al CEO, los clientes tanto internos como externos y los proveedores que tal vez también pudieran ser internos y externos. Esto es, todas las personas en torno del evaluado. Chiavenato también asegura, que para el evaluado es bastante difícil ya que no es fácil estar o quedar suspendido entre dos varas o sobre una pasarela a la vista de todos, recibiendo un tiroteo que le llega de todas partes, si no tiene una mente abierta y conoce y acepta el sistema, su posición es muy vulnerable.

Mondy y Noe (2005), mencionan en su libro que el mismo Jack Welch ex de GE, alguna vez comentó que este método de 360 se había “disfrazado” en su empresa y que las personas se decían cosas agradables unas a otras generando buenas calificaciones para todos. Sin embargo, en la actualidad casi todas las empresas que utilizan esta técnica han encontrado formas para evitar trampas (pero no dicen cuales) y observa que el mayor riesgo de esta evaluación es la posible pérdida de confiabilidad en la retroalimentación, ya que se trata de información muy sensible que en manos equivocadas, puede influir en el desarrollo de las carreras personales.

La entrevista de ED y la retroalimentación respectiva es esencial para el desarrollo del trabajador, pero un programa efectivo de ED exige un diálogo continuo con los trabajadores, señalando la responsabilidad personal de desarrollo que se debe tener y el apoyo de la dirección que se debe dar. La entrevista de ED

debe tener los siguientes objetivos: a) analizar el desempeño, b) cuantificar resultados, y, c) sugerir formas para corregir debilidades y proponer medios para mejorar resultados. Es frecuente que las entrevistas con las personas de alto desempeño sea una experiencia satisfactoria para todos, pero hay renuencia a entrevistar a las personas que han demostrado un bajo y hasta mal desempeño, ya que se puede dar el factor ansiedad y se puede dar una tendencia a posponer estas entrevistas.

Algunos evaluadores sorprenden a la persona evaluada con comentarios de errores ó problemas en el pasado, como el de... “al principio del semestre, usted no coordinó adecuadamente el nuevo programa de corte de piel para los asientos traseros de la Ford Explorer y pudimos haber perdido un cliente muy valioso”. La buena práctica gerencial y el sentido común establecen que se traten estas situaciones cuando suceden y que no se guarden para la entrevista de evaluación.

La ED debe ser un excelente instrumento de carácter administrativo para la organización, los trabajadores, la dirección general y hasta para las organizaciones sindicales, que se debe practicar en forma intensa, sistemática, clara, y eficazmente; teniendo siempre en cuenta que el comportamiento pasado no se puede cambiar, pero sí hay muchas probabilidades de que el desempeño futuro pueda ser mejorado. De tal manera, los programas de ED deben ser experiencias agradables para las personas que participan en ella, sin embargo, en la práctica generalmente no lo son. Las actitudes negativas son fáciles de identificar y lo ideal es que los trabajadores salieran de sus entrevistas de ED con sentimientos positivos hacia el evaluador, el jefe inmediato superior, su puesto de trabajo, la organización y sobre todo con ellos mismos, ya que de lo contrario, las probabilidades de un mejor desempeño serán nulas ó mínimas cuando la autoestima ó ego del trabajador ha quedado por los suelos.

CONCLUSIÓN

La ED de los trabajadores debe ser objetiva por lo cual es necesario ayudarse de todos aquéllos medios disponibles que permitan valorar en forma independiente cada una de las características necesarias y deseadas para que una persona desempeñe las tareas y deberes necesarios, así como, para que ejerza la responsabilidad correspondiente en un puesto de trabajo específico con la mayor corrección y precisión posibles.

Por lo pronto y por lo que respecta a esta primera parte del trabajo, se puede decir que la tendencia general empresarial con respecto a la evaluación del desempeño de todos y cada uno de los integrantes de la organización es con rumbo a la aplicación del método 360 degrees feedback, conocida en español como, evaluación de origen múltiple o de 360 grados (Edwards & Ewen, 1997). El problema de las empresas locales radica en, tratar de generalizar su aplicación a todos los niveles operativos y administrativos; esto es, se puede decir que su aplicación es solamente parte de lo que la teoría señala, ya que no todo el personal debe ser evaluado con este método.

Por supuesto, el método de las preferencias de la mayoría de las organizaciones locales, a la fecha, sigue siendo el de escalas graficas, precisamente por su facilidad de aplicación, su bajo costo, el poco tiempo que requiere para evaluar grandes cantidades de personas, pero sobre todo, que a las personas evaluadas se les facilita comprender y adaptarse a dicho método ya que saben que en la mayoría de las ocasiones, sus aumentos salariales estarán directamente relacionados con la calificación obtenida en dicha evaluación.

Se recomienda no olvidar que existen diferentes niveles jerárquicos tanto en el ámbito operativo como en el administrativo, por lo tanto un solo método no debería ser aplicado a todos ellos, no importando el grado de adaptación a que se haya sometido el método. La ED no debe buscar los mismos resultados cuando evalúa a un operador, que cuando evalúa a un técnico, un supervisor o a un gerente departamental. Diferentes puestos, diferentes perfiles, diferentes expectativas y diferentes tareas y responsabilidades, en

consecuencia y siguiendo el decimo principio de Fayol, “un lugar para cada cosa, y cada persona en su lugar”, es cuestión de entendimiento, ubicación y aplicación. Por lo tanto, se puede decir que el desempeño si está siendo evaluado, pero no para los fines que deberían ser. El principal uso que se le da, es para despedir a quien no iguala o rebasa las expectativas.

Con base a esta filosofía, otorgar salarios iguales a todos los que ocupan puestos iguales, como lo señala la Ley Federal del Trabajo vigente mexicana, (Arellano, 1996) tal vez sería injusto, ya que los que trabajan mejor, no tendrían razón para continuar esforzándose y los que lo hacen menos bien no tendrían interés por mejorarse. Lo mismo sucede con la antigüedad, esta no debe ser considerada como prebenda de preferencias y superioridad. Evaluar el desempeño evita y/o minimiza favoritismos y cometer errores al momento de determinar quiénes son los elementos valiosos de la organización, además de establecer lo que se necesita hacer para incorporar a las personas o equipos de trabajo que por una u otra razón aún no se han integrado a ella.

En lo que respecta a la necesidad e importancia de la entrevista de ED, esta puede convertirse en una actividad difícil de realizar para el evaluador si no cuenta con los conocimientos, preparación, tacto, paciencia y gentileza al momento de aplicarla. El elogio debe darse cuando se merece. La crítica es difícil de absorber. Las personas con frecuencia no entienden la llamada crítica constructiva, como tal; pero no se puede evitar al ED. Se deberá entender que toda persona tiene deficiencias que tal vez no puedan ser corregidas con facilidad, si es que se pueden corregir del todo. La crítica continua conduce a la frustración y perjudica enormemente el desarrollo de los trabajadores. *Las evaluaciones de puntos delicados deben concentrarse en las deficiencias, no en la persona.* Una entrevista bien planificada y conducida eficientemente nunca podrá compensar una relación laboral pobre durante el resto del año. De la misma manera el evaluado debe tener tanto la motivación como la habilidad para mejorar su desempeño (Arthur, 1997). El comportamiento indeseado debe advertirse e indicarse, pero de ser posible, sin amenazar la autoestima de las personas.

Para terminar esta parte, es penoso reconocer que todavía son varias las empresas en esta localidad que son filiales de corporativos extranjeros que no utilizan la ED en todos los niveles operativos y solo la aplican a ciertos ejecutivos, porque no consideran necesario evaluar el resto de la fuerza laboral por muy diversificada que este la fuerza laboral, especialmente la operativa, y que además porque se considera que su aplicación puede generar problemas y hasta conflictos laborales.

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LA COMPETITIVIDAD INTERNACIONAL DE LOS SECTORES PRODUCTIVOS CASO SECTOR LÁCTEO DE BOYACÁ

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ABSTRACT

El presente artículo asume la competitividad a partir de la diferencia entre los conceptos de ventaja comparativa y ventaja competitiva. La primera se ubica en los fundamentos de la ciencia económica, a partir de los trabajos de David Ricardo, la segunda es más ambigua y está vigente el debate sobre cuáles factores la determinan mejor. El teorema de HECKSCHER_ OHLIN expone que cada país exporta el bien que utiliza intensamente el factor más abundante. De esta forma, la ventaja comparativa de un país dependerá de que exporte aquel bien cuya producción es relativamente intensa en el factor con el que está relativamente bien dotado y por el que asume un menor costo. La participación desde la academia en estas discusiones, y la preocupación por explicar por qué hay regiones más capaces que otras de construir ventajas competitivas a partir de sus ventajas comparativas, con el consecuente desarrollo de sectores productivos competitivos, han motivado el desarrollo de una investigación denominada “Análisis de competitividad internacional del sector lácteo en el departamento de Boyacá”, cuyo objetivo es el de determinar el nivel de competitividad internacional del sector lácteo en el departamento de Boyacá y definir estrategias para el mejoramiento de su posición competitiva.

INTRODUCCION

Esta investigación se propone la determinación del nivel de competitividad internacional del sector lácteo de Boyacá y las estrategias que se deben implementar para que mejore su posición competitiva, se analizan las presiones que enfrenta la industria y los determinantes de ventaja competitiva con base en los aportes teóricos de Michael Porter y se reconocen condiciones de la industria a nivel internacional.

Se presenta en este trabajo los resultados de la aplicación de los dos modelos citados, unido al resultado del análisis de factores claves de éxito de este sector; una revisión del panorama del sector en el orden internacional también es un resultado de este trabajo. Finalmente, se evalúan las opciones estratégicas del sector para el departamento de Boyacá considerando las propuestas de valor: liderazgo en costos, diferenciación o enfoque; y, se consideran estrategias relacionadas con sistemas de producción de valor.

REVISIÓN LITERARIA

El primero de los grandes economistas, que habló sobre competitividad a nivel internacional, fue el clásico DAVID RICARDO, cuando refiere que las grandes utilidades logradas algunas veces por comerciantes particulares en el comercio exterior elevarán la tasa de utilidades del país y quitarán capital de otros usos, para ser empleado en el nuevo y provechoso comercio exterior, provocando un alza general de precios, que a la vez aumentaría las utilidades.

Ricardo, establece una serie de teorías, sobre los beneficios del comercio internacional, para el mejoramiento de los ingresos de un País, y hace mención por primera vez, a las ventajas competitivas, en la medida en que es más beneficioso para un País, producir aquellos bienes, en los que tiene una ventaja competitiva mayor, en razón a que sus costos de producción son muy bajos y proceder a importar aquellos en los cuales la producción interna es mas costosa, que su adquisición en el extranjero (Ricardo, 2003). Con la aparición del Liberalismo Económico, cuya máxima rectora, era el dejar hacer, dejar pasar, con lo cual se significa que la oferta y la demanda, regulan las fuerzas del mercado, lo que conlleva a que a través de estas, se puedan regular los precios, y por lo tanto la competitividad de los mercados y quien

tengan mayores ventajas, obtendrá mayores utilidades y podrá tener un posicionamiento mayor en el mercado. En este comercio internacional, es necesario tener en cuenta la ventaja competitiva, en la medida en que la ventaja competitiva de una industria depende no solo de su productividad en relación a la industria extranjera, sino también de la tasa de salarios en relación a la tasa de salarios extranjera; una tasa salarial de una industria en un país, depende a su vez, de la productividad relativa en otras industrias del mismo país (Krugman, 1997).

Michael Porter señala que las empresas de una nación deben pasar de competir sobre ventajas comparativas explicadas en bajos costos de mano de obra o recursos naturales, a competir sobre ventajas competitivas como la calificación de los trabajadores y la capacidad para introducir y difundir innovaciones que incrementen la productividad de los factores de producción.

El trabajo se adelanta con la adopción de una teoría desarrollada por Michael Porter, que tiene dos herramientas, una para hacer análisis de industria, y otra, para identificar los determinantes de la ventaja competitiva. El análisis de la industria láctea de Boyacá, se aborda bajo la metodología de las Cinco Fuerzas Competitivas y la determinación de los factores de la región que entorpecen o contribuyen con la creación de ventajas competitivas en el sector lácteo, se lleva a cabo con la herramienta conocida como el Diamante de Competitividad.

METODOLOGIA

Por el tamaño de la población y la ubicación geográfica en el departamento de Boyacá, se aplicó el método probabilístico de muestreo aleatorio simple para poblaciones determinadas, porque se establecen de manera previa el número de unidades de muestreo que existen en el Departamento. Se tomó una muestra representativa de las empresas del Sector Lácteo de tamaños micro, pequeño y mediano.

Se aplicaron dos instrumentos diseñados para medir las presiones de las Cinco Fuerzas Competitivas y la condición de los factores del Diamante Competitivo.

la Industria Láctea en Boyacá

La producción de leche en Boyacá tiene fundamentalmente tres destinos: las plantas ubicadas en Cundinamarca de las grandes empresas nacionales, el mercado de leche cruda para consumidores directos y las micro y pequeñas empresas procesadoras del Departamento localizadas en el corredor Centro-Tundama - Sugamuxi, y la zona de Chiquinquirá, que fabrican principalmente quesos, yogurt, kumis, leche descremada, crema de leche y otros.

El desarrollo de las unidades productivas de derivados lácteos en Boyacá corresponde a una estructura paralela al desarrollo de esta industria en el nivel nacional. Para este último, la presencia de capital multinacional es importante, la participación de la economía solidaria es fuerte, hay una creciente diferenciación por la calidad de la materia prima, las condiciones tecnológicas son competitivas, la diversificación de productos es alta, y los sistemas de distribución a la red de detallistas son muy desarrollados. Contrario a este panorama las empresas de Boyacá muestran altos grados de informalidad, ausencia de capital multinacional y de esquemas asociativos, status sanitario de materias primas cuestionable (uso de leche cruda), tecnología artesanal, sistemas de distribución de escaso desarrollo, largo ciclo de vida de productos tradicionales y ausencia de innovación en los procesos productivos.

En la Región se producen aproximadamente 1.500.000 litros de leche diarios de los cuales alrededor del 85% (Federación de Ganadores de Boyacá) son acopiados para industrialización afuera por las compañías ALPINA, COLANTA, ALQUERÍA, ALGARRA, y PARMALAT entre otras. Estas compañías tienen un mayor poder de negociación en la compra de la leche, por los volúmenes y sostenibilidad de los contratos que manejan y por los precios que están dispuestos a pagar siempre que se les cumpla con exigencias higiénicas y sanitarias, que además respaldan con sistemas de bonificación a

favor de los proveedores que observan las buenas prácticas de ordeño y manipulación de la materia prima. Adicionalmente, hacen acompañamiento a los finqueros para el logro de certificaciones sanitarias (libre de aftosa y brucelosis) y para elevar las condiciones higiénicas de la leche, facilitando equipos de ordeño y desarrollando programas de sensibilización y asistencia técnica.

Los productos fabricados por estas compañías líderes en el mercado nacional se muestran en una amplia gama de derivados que incorporan permanentemente atributos diferenciadores y se disponen en la red nacional de detallistas para el consumo masivo: CARREFOUR, EXITO, OLIMPICA, CARULLA, etc.

Las empresas boyacenses adquieren la materia prima de los pequeños productores más cercanos, quienes por sus volúmenes de producción y su baja calidad sanitaria no pueden vender a las compañías grandes. El precio que pagan estas pequeñas a sus proveedores es menor frente al de aquellas compañías. Los productos fabricados por las empresas de la Región son iguales para todas las unidades productivas y no han cambiado en aspecto alguno desde hace varias generaciones. La comercialización de los productos tiene lugar a través de intermediarios informales de la ciudad de Bogotá, quienes distribuyen puerta a puerta y surten tiendas y puntos de venta en plazas de mercado de esa ciudad (CORABASTOS, Siete de Agosto, Restrepo, Plaza Palermo y Bosa, entre otras), otros comercializan en el ámbito de la localidad donde producen. Con el sistema de logística y distribución, ocurre lo mismo que con el sistema de producción, se aparta de todas las normas sanitarias, acudiendo inclusive a transportar en la noche los derivados lácteos a Bogotá para evadir los controles, dado que utilizan vehículos sin las condiciones mínimas exigidas.

COMPETITIVIDAD INTERNACIONAL DEL SECTOR LÁCTEO EN BOYACÁ

El análisis de los determinantes de ventaja competitiva para el Sector Lácteo de Boyacá, llevado a cabo a partir del modelo de Diamante de Competitividad de Porter, reporta que las empresas procesadoras de lácteos en Boyacá exhiben alta dotación de recursos básicos, mientras que los recursos avanzados son escasos e inexistentes en la mayoría de los participantes en el Sector, de esta manera el escenario para la innovación y para el desarrollo de nuevos productos y nuevos mercados no existe.

La demanda como determinante de ventaja competitiva, se muestra como una condición negativa, en la medida que no es una fuente de ideas de innovación como tampoco la favorece por los bajos niveles de exigencia que hace sobre los productos. Los sectores conexos y de apoyo se presentan también con un papel negativo para los propósitos de la competitividad, la industria no tiene la posibilidad de contar con proveedores de materias primas certificados, no existe en la Región desarrollos empresariales en servicios logísticos que apoyen los sectores industriales de alimentos, los organismos del gobierno no desarrollan programas sistemáticos de apoyo al Sector, apenas se registran las acciones relativas al control del cumplimiento de las normas de orden sanitario, los organismos financieros y las instituciones de educación y de investigación no tienen entre sus prioridades intervenciones en el Sector.

La estrategia y estructura de las empresas, por su parte, es una determinante que se califica de muy baja favorabilidad, por la escasez de planeación en el mediano y largo plazo, acompañada de escaso conocimiento por parte de los empresarios acerca de este tipo de industria en el ámbito nacional e internacional; las estructuras de las empresas son fuertemente centralizadas, los procesos y procedimientos no se encuentran definidos, y los mecanismos de control y evaluación son inexistentes.

La aplicación del modelo de análisis de industria –Cinco Fuerzas Competitivas- permite señalar que el Sector tiene barreras muy débiles para el ingreso de nuevos competidores, dado que los productos no tienen atributos diferenciadores altamente reconocidos por el cliente, no existen marcas fuertes que hayan logrado significativos grados de fidelización y los proveedores de la materia prima cambian con mucha facilidad de cliente siempre que le signifique un mejor precio por el litro de leche. La presión de

productos sustitutos es altamente favorable, es decir que no existe esta presión, no se identifican productos sustitutos que signifiquen amenaza para el crecimiento de la industria. El poder de negociación de los proveedores es relativamente alto por el papel que ejercen las grandes empresas procesadoras que teniendo sus plantas fuera de Boyacá hacen importantes acopios de materia prima en la Región, dejando para el fabricante local las opciones de proveedor más pequeño, lejano y con materia prima de inferior calidad. El poder de negociación de los clientes es alto por tratarse de un producto homogéneo que le abre grandes facilidades al comprador para cambiarse de proveedor sin dificultades. La rivalidad entre los competidores se califica como desfavorable para el Sector en la Región, por la existencia de muchos participantes informales que compiten principalmente con precio.

Se señalan entre las amenazas para el Sector, la velocidad del cambio tecnológico que impacta las infraestructuras productivas de este tipo de industria, el ingreso de nuevos participantes provenientes de otros departamentos y del exterior, el cambio permanente de la normatividad, el cambio acelerado de los hábitos de consumo de este tipo de productos, el crecimiento de la informalidad y los aspectos de tipo ético que se manifiestan en el bajo compromiso por la inocuidad del producto, a través de todo el sistema de producción de valor (productor de materia prima-transformador-distribuidor).

La mayor debilidad del Sector, se define en la falta de direccionamiento estratégico de las empresas, traducida en una falta de visión, de objetivos de largo plazo y planes de acción que reconozcan las realidades del entorno, lo cual las ha consagrado en el carácter de unidades económicas de subsistencia y no como verdaderas unidades empresariales. Por su parte la mayor fortaleza toma asiento en la dotación de condiciones naturales relativas a fuentes de materia prima, localización geográfica estratégica, y fuentes de mano de obra aunque no calificada.

La formulación estratégica encierra una propuesta de construcción de capital social como labor transversal a cualquier plan de acción, con el propósito de crear el clima para alcanzar apuestas colectivas y puedan superarse gradualmente las dificultades de orden ético que encara el Sector. En segundo orden se propone la estructuración de un sistema integrado de producción de valor tipo clúster que incorpore en la apuesta de competitividad a las empresas de la cadena y a las instituciones gubernamentales, instituciones de educación e investigación, entidades financieras y otras industrias conexas. Finalmente se recomienda una estrategia de competitividad que anime la dinámica del clúster, siguiendo el enfoque teórico de Porter, Hill Ireland, Hoskinsson y Thompson, y se refiere a una diferenciación con enfoque, según la cual la apuesta de competitividad debe basarse en elaborar productos altamente diferenciados y dirigidos a segmentos de mercados determinados.

CONCLUSIONES

El trabajo de campo con los empresarios y la consulta a organismos gremiales y a responsables de la política pública sectorial, permiten precisar que los factores claves de éxito del Sector Lácteo son: capacidad para aprovechar economías de escala, capacidad técnica para asegurar la calidad, capacidad y recursos para desarrollar atributos diferenciadores, y, capacidad y recursos para gestionar la cadena de suministros.

Las oportunidades que se definen para el Sector se relacionan con la diferenciación de los productos en aprovechamiento de las condiciones singulares de la materia prima que se produce en la Región, y con la posibilidad de asociar la marca de los productos a una marca región. La cercanía con Bogotá y los más recientes desarrollos de infraestructura vial, le suponen al Sector la oportunidad de conquistar una participación importante en mercados de alto crecimiento. Las integraciones hacia adelante y hacia atrás se configuran también como una oportunidad del Sector, por la proximidad geográfica entre los actores del sistema de producción de valor, lo cual le permitiría aprovechamiento de economías de escala. De acuerdo con el estudio de Araujo Ibarra, una de las oportunidades de Boyacá en el mercado de los Estados

Unidos está en el renglón de los quesos, por las ventajas comparativas que se tienen relativas a la disponibilidad de recursos físicos favorables.

La creación y puesta en marcha de un sistema de producción de valor como acción estratégica para la construcción de la competitividad del sector lácteo de Boyacá, requiere una investigación juiciosa de carácter multidisciplinario, que se ocupe de caracterizar los aspectos antropológicos de las comunidades de Boyacá, para comprender las motivaciones verdaderas que les conducen a buscar aliados y a construir en colectivo. A partir de los resultados de estudios como el que se propone, se dispondrá de orientaciones para desarrollar planes de acción que intervengan en el capital social, creando los escenarios de compromisos conjuntos y solidarios.

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ABSTRACT

La investigación contribuye al desarrollo regional, propicia la interacción entre sector productivo, academia, gobierno y comunidad. Estudia los eslabones de la cadena productiva de la papa, aplicada en la SAT “Papas de Casablanca del Municipio de Arcabuco Boyacá”. Se aborda como factor determinante la planificación y la aplicación de buenas prácticas en los procesos de siembra, cosecha y poscosecha de la papa para la obtención de un producto de calidad. A partir de los resultados de un cultivo experimental, se diseñan y estandarizan dos alternativas de industrialización de la papa, jarabe de glucosa y fructuosa. Además, se desarrolla un estudio de mercado que permite determinar la viabilidad de la producción y comercialización de los productos de agroindustria mencionados, y el análisis organizacional y financiero que determina la inversión y sus posibilidades vía creación de empresa.

INTRODUCCION

La investigación muestra los resultados obtenidos con el desarrollo del proyecto “desarrollo de productos de innovación con alto valor agregado a partir de la papa para la SAT papas de Casablanca del municipio de Arcabuco departamento de Boyacá”. se presenta en cuatro partes, la primera parte describe el estudio de mercados que determina la viabilidad de los productos de innovación en lo que respecta a oferta, demanda y precio, se complementa con la inteligencia de mercados que profundiza sobre el comportamiento de la oferta; la segunda parte presenta la metodología de planificación del cultivo de la papa para garantizar la producción continua del tubérculo, incluye el diagnostico participativo con los agricultores que establece la situación de la SAT al inicio de la ejecución del proyecto, dentro del diagnostico se analizan aspectos administrativos, de participación activa de los asociados y del desarrollo de su actividad productiva, que permitió establecer la línea base de información; en la tercera parte se muestra el diseño y estandarización para la obtención de dos productos de innovación a partir de la papa, jarabe de glucosa y jarabe de fructuosa, con su correspondiente caracterización; en la cuarta parte se plantea la estructura de costos de producción que determina el costo unitario de los productos de innovación, además la evaluación financiera que determina una aproximación sobre la viabilidad económica del aprovechamiento estos productos de innovación a nivel industrial;

REVISIÓN LITERARIA

El proyecto de investigación es de carácter interdisciplinar, confluyeron temáticas y conocimientos de la ingeniería agronómica, de la ingeniería y química de alimentos y la Administración de Empresas. Desde la agronomía se trabajo lo relacionado con el levantamiento de la línea de base, la planificación de la producción agrícola, el manejo de cosecha y poscosecha, e implementación de nuevas alternativas tecnológicas vinculadas, se realizo a través de la metodología de las escuelas de campo; desde la Ingeniería y Química de Alimentos se trabajo en el diseño y estandarización de subproductos de papa, se obtuvieron y caracterizaron mediante análisis fisicoquímico los productos jarabe de glucosa y jarabe de fructuosa, y desde la Administración de Empresas se trabajo en investigación e inteligencia de mercados, planeación estratégica, costos y, evaluación de proyectos. A continuación se presentan los aspectos teóricos, conceptuales y prácticos más relevantes que se tuvieron en cuenta.

1. Para las escuelas de campo se trabajo con la metodología propuesta por Paulo Freire, educador, que hablo de la “necesidad de reemplazar la educación tradicional de tipo vertical por una “educación problematizadora” que le permitiera a las personas analizar y cuestionar su realidad, diferenciándola de la pedagogía y la enseñanza dirigida a adultos.
2. En el proceso de obtención de subproductos a partir del almidón de papa se utilizaron los procedimientos propuestos por autores como: Ing. Bárbara Fanelli, **Miguel Calvo**, SOUZA ARROYO, Verónica. HIDRÓLISIS ENZIMATICA DE UN POLISACARIDO VEGETAL (ALMIDON), GARCÍA Roman Miguel. Transformaciones de Almidones entre otros
3. Para el caso empresarial se tuvo en cuenta las metodologías para la realización de investigaciones e inteligencias de mercadeo de varias fuentes de internet así como de docentes de la escuela de Administración de empresas de la Universidad Pedagógica y Tecnológica de Colombia, para la formulación estratégica los conceptos de Peter Drucker quien opina que "la estrategia requiere que los gerentes analicen su situación presente y que la cambien en caso necesario, saber que recursos tiene la empresa y cuáles debería tener"; en 1962 Alfred Chandler: "el elemento que determina las metas básicas de la empresa, a largo plazo, así como la adopción de cursos de acción y asignación de recursos para alcanzar las metas" (1ra definición moderna de estrategia strategy and structure) Henry Mintzberg : "el patrón de una serie de acciones que ocurren en el tiempo" en su opinión, los objetivos, planes y base de recursos de la empresa, en un momento dado, no son más importantes que todo lo que la empresa ha hecho y en la realidad está haciendo. Esta concepción enfatiza la acción; las empresas tienen una estrategia, aún cuando hicieran planes.

METODOLOGIA

El proyecto se desarrolla en el municipio de Arcabuco departamento de Boyacá, con la Sociedad Agraria de Transformación “Papas de Casablanca”.

Tipo de estudio: El tipo de estudio es descriptivo porque identifica las características de los universos de investigación, señala formas de conducta, establece comportamientos concretos y descubre y comprueba asociación entre variables. Además, se desarrolla un estudio de tipo experimental para obtener los subproductos, se realizan pruebas de ensayo y error a nivel de laboratorio y planta piloto.

Método de investigación: Se utilizan los métodos inductivo, deductivo y de análisis.

Para la ejecución del proyecto se desarrolló cada objetivo por etapas para dar cumplimiento a las actividades propuestas y, para las escuelas de campo de agricultores ECA, la participación acción, producto de las actividades participativas realizadas con los productores asistentes de la asociación, donde además se capacitaron sobre el manejo integrado del cultivo.

INVESTIGACIÓN E INTELIGENCIA DE MERCADEO

Con los resultados obtenidos se determina la viabilidad de la producción y comercialización de estos productos. El diagnostico del sector se basa en la recolección y análisis de información secundaria de los sectores seleccionados como mercados potenciales, se realizo análisis estadístico a los datos obtenidos y la información fue analizada de acuerdo con la metodología MPVA y, la valoración competitiva de los sectores y formulación de estrategias¹ de acuerdo con los planteamientos de Michael Porter y la matriz de evaluación sugerida por Fred David. Se evidencia que es viable la producción de almidón de papa de jarabe de glucosa y fructosa, por el volumen de toneladas consumidas en el mes (ver tabla No. 1). Dadas las consideraciones anteriores, a continuación se hace referencia a la posición de los consumidores de estos dos productos con respecto a la actual competencia identificada en el estudio.

Tabla. 1 demanda potencial del almidón y el jarabe de glucosa

Tipo de producto	Cantidades consumidas en el mes/ empresas encuestadas Bogotá	Precio promedio de compra
Almidón de papa	11.8 toneladas	\$ 2'500.000- 3'000.000
Jarabe de Glucosa	15.000.000 litros	\$ 30.000 a 40.000

Fuente: encuestas aplicadas en la ciudad de Bogotá, en el mes de febrero de 2008 por el CREPIB

Distribución: Según el análisis de la información recolectada, el proceso de distribución es directo en la empresa, es decir las empresas que comercializan lo entregan directamente a sus consumidores, este varía la forma de entrega en tiempo y espacio dependiendo del volumen y lugar donde se encuentra el consumidor.

Competencia: Dentro de la valoración de los competidores actuales se encontró a las comercializadoras de almidón de papa, ya que la mayoría de almidón consumido es importado, por otra parte, en el caso del jarabe de glucosa este es importado principalmente de países como Estados Unidos, Bélgica y Francia por empresas como Cadbury Adams, Italo, Compañía Nacional de Chocolates, Firminich entre otras.

De acuerdo a los resultados arrojados por el estudio de mercados se reconocen dos grandes líneas estratégicas para la SAT, diversificación de productos orientada al cultivo de variedades de papa para el mercado de consumo en fresco y el segmento industrial, y el desarrollo de productos dirigido a la elaboración de almidón de papa, jarabe de Glucosa y jarabe de fructosa.

METODOLOGÍA DE PLANIFICACIÓN DEL CULTIVO DE PAPA QUE GARANTICE LA PRODUCCIÓN DURANTE TODO EL AÑO CON UN RENDIMIENTO CONSTANTE Y AMBIENTALMENTE AMIGABLE.

La aplicación de la metodología ECA se realizó en talleres donde se inicia con el diagnóstico de conocimientos de los participantes: de su entorno, del manejo del cultivo, de conocimiento que tienen de plagas y enfermedades y de métodos de control, donde grupos de trabajos de cinco personas en promedio, expresaron libremente sus ideas. En la etapa de diagnóstico se tiene que el 60% de los productores reconoce muy bien las prácticas de manejo del cultivo, define los ciclos de vida de las plagas, reconocen el riesgo por el mal uso de los plaguicidas,

Se logró establecer con los productores los siguientes aspectos mínimos para la planificación de las siembras escalonadas del producto: Identificar los volúmenes de tubérculo, según la variedad que demanda el mercado; destino de los tubérculos y variedades ya sea para consumo en fresco o agro industrial; cuantificar las áreas de siembra que satisfaga los volúmenes de producción por variedad que demanda el mercado; caracterizar las áreas de siembra por los potenciales riesgos que se puedan presentar, por encharcamiento, presencia de heladas, granizadas, disponibilidad de agua en periodo seco y por favorecer la presencia de plagas y enfermedades y malezas entre otros; ubicación de las áreas en el calendario de siembras dentro del régimen lluvioso, teniendo en la cuenta los potenciales riesgos que se puedan presentar por los diferentes fenómenos climáticos y por la presencia de plagas y enfermedades; determinar por área de siembra la cantidad de actividades de labranza (arada, rastrillada), necesidades de semilla, fertilizantes, control de plagas y enfermedades y malezas, número de horas riego, actividades e insumos de cosecha y mano de obra en general; estimar los costos de producción por área de siembra; determinar fuentes de financiación; cronograma de actividades o calendario de disponibilidad del apoyo logístico humano y financiero; distribución de las siembras y responsabilidades entre los asociados a la SAT según calendario.

DISEÑO Y ESTANDARIZACIÓN DE SUBPRODUCTOS DE PAPA

Por medio de Hidrólisis enzimática se obtuvieron dos subproductos derivados del almidón de papa, jarabe de glucosa y jarabe de fructosa, el proceso se divide en: *Licuefacción* el resultado de la acción de la enzima α -amilasa, sobre la amilopectina es una hidrólisis parcial que produce maltosa quedando el núcleo ramificado, dando origen a las dextrinas (dextrinas límite). *Sacarificación*: Llevado a cabo el proceso de licuefacción es necesario agregar al sustrato parcialmente hidrolizado la glucoamilasa para romper los enlaces 1-6 de la amilopectina ya que la α -amilasa es también incapaz de actuar sobre los enlaces α 1-6 de la amilopectina, lo que permite un aprovechamiento más completo del almidón. Este proceso enzimático se denomina: sacarificación. *Isomerización jarabe de glucosa*: Ya obtenido el jarabe de glucosa, es concentrado hasta llevarse a un contenido en sólidos totales superior al 70% ya que esto facilita la acción de la enzima glucosa isomeraza durante el proceso. Sin embargo, previo a la isomerización, se requirió activar la enzima teniendo en cuenta las recomendaciones dadas por la casa comercial.

EVALUACION DE LOS COSTOS DE PRODUCCIÓN DE LOS SUBPRODUCTOS DE PAPA QUE SIRVAN COMO BASE PARA LA IMPLEMENTACIÓN DE UNA INDUSTRIA

Se toma como punto de partida el diseño y desarrollo de los productos, que comprende el estudio y análisis de los diferentes factores de orden organizacional, económico, técnico, financiero, administrativo e institucional vinculados, con esta información se realiza la evaluación que consiste en medir objetivamente las variables resultantes de la formulación del proyecto y convertirlas en cifras financieras con el fin de obtener indicadores útiles para medir su viabilidad. Para la evaluación y determinación del costo se determinan aspectos claves como el tamaño del proyecto, el flujograma de producción, el análisis y evaluación de tecnología requerida, el estudio financiero y la evaluación. Una vez realizados todos los aspectos anteriores se concluyo que el proyecto financieramente es viable, dado que evaluado a un costo de oportunidad del 15% representa un valor presente neto de \$ \$ 210.427.977,69; La tasa de rentabilidad que genera el proyecto es del 31.64% 16.64% adicional al costo de oportunidad. Desde la perspectiva del desarrollo de este proyecto los beneficios sociales que se visualizan son la generación de 20 empleos directos, la movilización de recursos en inversión social a través del pago de impuestos, satisfacer una necesidad de un mercado con consumo permanente, que conlleva a obtener mejores ingresos estables a los productores de papa, y en general propiciar una mejor calidad de vida.

CONCLUSIONES

- a. De acuerdo a los resultados arrojados por el estudio de mercados se reconocen dos grandes líneas estratégicas para la SAT, diversificación de productos orientada al cultivo de variedades de papa para el mercado de consumo en fresco y el segmento industrial (papas fritas o congeladas), y el desarrollo de productos dirigido a la elaboración de almidón de papa.
- b. En el mercado de consumo en fresco se reconocen como principales segmentos potenciales para la SAT, mayoristas, detallistas y el segmento domestico, en los que principalmente se deben cumplir con los parámetros exigidos en la Norma NTC 341, que define los requerimientos y tolerancias para la papa de consumo; por otro lado la organización debe ajustar sus procesos internos relacionados con la logística de comercialización y procesos de almacenaje, selección y empaque, entre otros para satisfacer las necesidades de los almacenes de cadena y cumplir con el Acuerdo sobre Buenas Prácticas Industriales, Comerciales y de Defensa del Consumidor de la ANDI y FENALCO, firmado para el 2004.
- c. La incursión en nuevos mercados exige que la SAT fortalezca las áreas críticas, debe fortalecer su talento humano en gestión comercial y administrativa, mejorar su procesos de producción con el fin de contar con productos estándar y de calidad de acuerdo a los parámetros exigidos por el consumo en fresco y la industria, establecer políticas de venta como organización y fortalecer su área contable a fin de contar con soporte financiero para acceder a recursos de cofinanciación.

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ADMINISTRACIÓN PÚBLICA MUNICIPAL Y DESARROLLO ENDÓGENO AMECAMECA, ESTADO DE MÉXICO

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RESUMEN

El desarrollo integral de una sociedad supone la consideración de diferentes factores; cognitivos, sociales, culturales, normativos, etc., por mencionar algunos, siendo las Instituciones Públicas las responsables de generar las acciones o políticas públicas orientadas al Desarrollo Endógeno de los Municipios. Desde el punto de vista jurídico, el factor normativo es uno de los más importantes para el estudio, debido a que de él depende gran parte del desarrollo de una sociedad (población, país, etc.), en el momento del adecuado desempeño de la administración pública. Las instituciones, su estructura, fundamento normativo y reglamentario son la condición de posibilidad del orden social; el municipio, como institución es el encargado de dirigir a la sociedad en su ámbito territorial de competencia, para lo cual se rige por determinados lineamientos normativos en su funcionamiento. Un documento clave para llevar a cabo la gestión de la administración pública es el Plan Municipal de Desarrollo con base en la planeación participativa, democrática de los actores. El Plan Municipal de Desarrollo, debe ser avalado y aprobado por la Legislatura del Estado en turno; debido a la responsabilidad de los actores en su cumplimiento con el propósito de lograr el beneficio de la sociedad donde se refleja su Desarrollo. El cual funge como instrumento de planificación mediante el establecimiento de los factores primordiales del territorio en un periodo de gobierno, mismos que tienen el fin de generar mejores condiciones de vida para los habitantes, a partir del uso eficiente y eficaz de sus recursos. Sin embargo, más allá del discurso, en la realidad no siempre se logra el desarrollo, de ahí nuestra propuesta de analizar y evaluar que tanto la planeación municipal del desarrollo propicia un desarrollo endógeno, entendido este como el conocimiento, potenciación y activación de los principales capitales de una región determinada.

ABSTRAC

The comprehensive development of a society involves the consideration of different factors, cognitive, social, cultural, legal, etc., To name a few, being public institutions responsible for generating actions or public policies Endogenous Development of Municipalities. From the legal point of view, the regulatory factor is one of the most important for the study, because it determines much of the development of a society (population, country, etc.), When the proper performance public administration. The institutions, their structure, policy and regulatory basis is the condition of possibility of social order, the municipality, as an institution is responsible for leading the company in its territorial area of competence, which is governed by certain guidelines in its policy operation. A key document to carry out the management of public administration is the Municipal Development Plan based on participatory planning, democratic actors. The Municipal Development Plan should be endorsed and approved by the Legislature of the State in turn; because of the liability of the actors in their compliance with the purpose of achieving the benefit of society that reflects its Development. Which serves as a planning tool through the establishment of the essential factors of the territory in a period of government, who have themselves to generate better living conditions for residents, from efficient and effective use of resources. However, beyond the speech,

in reality is not always possible development, hence our proposal to analyze and evaluate both the municipal development planning promotes endogenous development, understood as knowledge, empowerment and activation key capital of a region.

PALABRAS CLAVES: Administración Pública, Desarrollo Endógeno Territorial, Sustentabilidad, Municipios, Plan Municipal de Desarrollo, Institucionalidad Jurídica.

KEYWORDS: Public Administration, Territorial Endogenous Development, Sustainability, Municipalities, Municipal Development Plan, Legal Institutions.

INTRODUCCIÓN

El trabajo tiene como propósito establecer cuál es su estructura, funcionamiento y el comportamiento del Plan de Desarrollo de la Administración Pública en el Municipio de Amecameca, Estado de México y su relación con el Desarrollo Endógeno del mismo, en donde se establece que todo organismo público que representa a los actores de la sociedad deben buscar los beneficios y crecimiento para los mismos. Ahora bien, desde el punto de vista jurídico, el factor normativo es uno de los más importantes para el estudio, debido a que de él depende gran parte del desarrollo de una sociedad (población, país, etc.), en el momento de su adecuado desempeño. Un documento clave para llevar a cabo la gestión de la administración pública es el Plan Municipal de Desarrollo con base en la planeación participativa, democrática de los actores. El Plan Municipal de Desarrollo, debe ser avalado y aprobado por la Legislatura del Estado en turno; debido a la responsabilidad de los actores en su cumplimiento con el propósito de lograr el beneficio de la sociedad donde se refleja su Desarrollo. El cual funge como instrumento de planificación mediante el establecimiento de los factores primordiales del territorio en un periodo de gobierno, mismos que tienen el fin de generar mejores condiciones de vida para los habitantes, a partir del uso eficiente y eficaz de sus recursos.

Un documento clave para llevar a cabo la gestión de la administración pública es el Plan Municipal de Desarrollo con base en la planeación participativa, democrática de los actores. El Plan Municipal de Desarrollo, debe ser avalado y aprobado por la Legislatura del Estado en turno; debido a la responsabilidad de los actores en su cumplimiento con el propósito de lograr el beneficio de la sociedad donde se refleja su Desarrollo. El cual funge como instrumento de planificación mediante el establecimiento de los factores primordiales del territorio en un periodo de gobierno, mismos que tienen el fin de generar mejores condiciones de vida para los habitantes, a partir del uso eficiente y eficaz de los recursos.

REVISIÓN LITERARIA

Para saber la efectividad de un plan de desarrollo, es necesario el análisis del mismo, tratando de encaminar el avance obtenido, al desarrollo endógeno, en consideración a que el desarrollo sino las personas en su individualidad y en su sociabilidad, respaldándose en las políticas públicas, vinculadas a hechos políticos, diseñadas para la generación de los procesos virtuosos de desarrollo, sin omitir que estas políticas públicas han mostrado un fracaso sorprendente, que muchos se niegan a aceptar, pero que está allí, visible, y no obstante que las mismas están reguladas de manera lícita por nuestra legislación vigente, que emana característicamente de la Constitución Política de los Estados Unidos Mexicanos en su artículo 115, y dirigiéndolo a nuestro caso específico, el Municipio, estableciendo su integración y su investidura jurídica para manejar su patrimonio, así como las demás legislaciones en donde nos indica la forma de estructura y competencia para poder realizar un Plan de Desarrollo, en donde se debe de crear la participación ciudadana y organizaciones sociales tal y como lo establece la Ley Orgánica Municipal del Estado de México, ahora bien la participación de los habitantes se debe realizar mediante las comisiones que son determinadas, con el fin de recabar información de los demás habitantes poblacionales para

coadyuvar a la elaboración del Plan de Desarrollo y en caso particular el Plan de Desarrollo Municipal, claro que si bien es cierto que quien conduce al municipio es el Presidente municipal, él mismo debe tomar en cuenta la participación de los ciudadanos, pues quién sino los mismos pobladores son los mejores observadores de las necesidades del territorio de población en el que habitan, sin dejar a un lado que para realizar un buen plan de desarrollo no se deben omitir aspectos importantes conducentes a el desarrollo; local-económico, socio-cultural y político-administrativo, en tanto que ni el Estado, ni los sectores privados o públicos, pueden producir el progreso de las personas; solo pueden crear las condiciones de entorno, sin dejar de hacer referencia a un aspecto substancial como lo es la comunicación entre instituciones y ciudadanos, lo cual nos lleva a la creación de un ciudadano activo y responsable, en medida del grado confianza entre unos y otros, así como los valores y normas que compartan, en el actuar del desarrollo de su población dentro de su espacio económico y político.

Si bien es cierto que el plan de Desarrollo en su estructura esta apegado a la normatividad jurídica siendo él mismo parte medular del Municipio en tanto que las políticas públicas se derivan al ver materializado el plan de desarrollo a partir de la ejecución de proyectos y acciones establecidas en el, mismas que nos conlleven a mejorar la construcción de un desarrollo en el territorio, el cual se debe ir efectuando de localidad en localidad, con la efectiva participación ciudadana y la activación de todos los actores presentes en la localidad bajo un enfoque de abajo hacia arriba, debiendo coordinar las acciones desde todas las instancias Nacionales, regionales y LOCALES, en donde se requiere de la participación activa del sector empresarial, de las organizaciones no gubernamentales, de las Universidades y de las distintas instancias gubernamentales. Todos movidos con un solo fin, Mejor calidad de Vida para todos. Tomando incluso al Desarrollo Endógeno como una política pública para superar la desigualdad social, y formar al mismo tiempo la colocación de los diferentes actores sociales en el proceso de transformación de un Estado, partiendo de dimensiones en un desarrollo endógeno territorial; la Gestión del Conocimiento Regional, convirtiéndose en un proceso de aprendizaje colectivo regional y lograr así la formulación y evaluación de planes elaborados en la región, aspecto importante en nuestra investigación, ya que nuestra región carece de este punto elemental, de igual manera el desarrollo de la Institucionalidad, nos lleva a su objetivo práctico que es la investigación y desarrollo de las competencias socio-institucionales con el propósito de mejorar la institucionalidad regional y las relaciones Estado-Sociedad.

Partiendo de las políticas públicas gubernamentales, el funcionamiento de las MIPYMES como parte del motor generador de empleos del país, se espera lograr un modelo que proponga la integración de los mismos, en el desarrollo endógeno de los municipios de la región, que cumplan con el propósito de generar estrategias que permitan dicho desarrollo. De acuerdo a lo anterior, el primer eje empezará por determinar el rol de las políticas públicas que en la actualidad se están conociendo como acciones públicas, que no son más que la responsabilidad que tiene el estado para lograr el crecimiento del país y que se encuentran fundamentada en sus Planes de Desarrollo en todos sus niveles, para ello Aguilar (2009), comenta que “la evaluación de las políticas públicas constituyen asuntos de muy reciente interés en la agenda de interés intelectual y en conocimiento en el campo de las ciencias sociales, y que en México su estudio e interés inicia cuarenta años después que en los Estados Unidos, y que es una actividad que ha alcanzado gran importancia entre los gobiernos”, y que se encuentra deficientemente articulado, debido a los periodos de mandatos diferentes que se manejan en México, asimismo, se debe a la alternancia de los partidos políticos en los diferentes niveles de gobierno.

La presencia de diferentes modelos organizacionales para la implementación de políticas públicas, Aguilar (1996), dice que “la preocupación esta en torno de la implementación de los programas sociales que surgen del reconocimiento de que las políticas públicas no pueden comprenderse al margen y separadamente de los medios de ejecución, debido a la insistente presencia de patrones básicos tales como: pretensiones desmedidas, ejecuciones deficientes, resultados insignificante. Por lo que se ha desarrollado un consenso razonablemente amplio, que determina la incapacidad del gobierno para dar cumplimiento a las promesas de que se generan de una pobre concepción de las políticas publicas”, por

lo que las políticas se transforman en acciones administrativas, y lo fundamental sería que se transformaran en acciones públicas con ciertas simplificaciones decisivas. Aguilar (2006), continúa diciendo que “el rasgo más importante de la teoría organizacional es su anarquía conceptual”, por lo que al referirse a la literatura existente comenta que la diversidad de colección de teorías que al implementarlas son incompatibles y contradictorias. Lo que produce un síntoma inequívoco de que en este campo el conocimiento es “blando”. Esto no quiere decir que debería ser “duro”, ni tampoco que algún día lo será. Simplemente significa que es extremadamente difícil utilizar el conocimiento de este tipo como base para el análisis. Richard Nelson (1974), referido por Aguilar (2006), comenta que “El problema de realizar cambios organizacionales adecuados”, rebasa con mucho la capacidad que actualmente tienen las diversas tradiciones del análisis de las organizaciones. Por lo que en la actualidad se carece de estructuras intelectuales normativas capaces de orientar eficazmente en lo que se refiere a las opciones o modificaciones organizacionales, asimismo, se carece de un lenguaje que permita hacer un listado y hablar de las opciones organizacionales de manera fluida. A partir de lo anterior, el desarrollo sustentable es aquel que satisface las necesidades del presente sin poner en peligro las necesidades de generaciones futuras.

De acuerdo con la “Agenda 21”, requiere la integración de los tres pilares del desarrollo: crecimiento económico, progreso social y normas ambientales. La creación de oportunidades de empleo es un elemento central del pilar social del desarrollo sustentable y requiere una política de empleo integrada.

El empleo presenta una perspectiva dual, ya que es a la vez un objetivo y una consecuencia del desarrollo socioeconómico y es también un importante elemento para la estabilidad política y social. La creación de empleo es esencial para la reducción de la pobreza. Una tasa de desempleo elevada y persistente provoca la inestabilidad política y social y causa un gran impacto psicológico en las personas.

METODOLOGÍA

La metodología que se aplicará en este proyecto estará basada por un lado desde los apoyos metodológicos de los diferentes autores para el levantamiento de los datos y procesamiento de los mismos, y por otro lado, investigando fuentes bibliográficas que le van a dar el sustento teórico a la investigación. Desde el punto de vista del levantamiento y procesamiento de los datos, se utilizará con base en los diferentes tipos de investigación presentados por los diversos autores, necesarios para delimitar y entender la investigación que se lleva a cabo: es un estudio observacional; en este estudio el observador sólo describe el fenómeno estudiado. No puede modificar a voluntad propia ninguno de los factores que intervienen en el proceso. La observación realizada es participativa, debido a que interactúa con los fenómenos observados. Asimismo, es de tipo estudio retrospectivo parcial; el estudio cuenta con una parte de información; el resto está por obtenerse. Con la información proporcionada por parte del Municipio de Amecameca y el plan municipal de desarrollo 2006-2009, los cuales ayudarán a determinar cuál ha sido su comportamiento y el efecto sobre el Desarrollo Sustentable. También es un estudio de investigación de campo; analiza un determinado límite para conocer su estructura y relaciones sociales. Su principal característica consiste en que se realiza en un medio natural que rodea al individuo. Para esta investigación, se tomará en consideración la visita al Municipio, y por consulta a los documentos que se encuentran disponible sobre la ejecución del Plan de Desarrollo Municipal, con el propósito de establecer el análisis FODA, y determinar los elementos que ayuden a la elaboración de acciones públicas en propuesta de planes y programas, que cumplan con los aspectos jurídicos correspondientes. Es un estudio no experimental transversal y longitudinal; estudio en el cual se miden una sola vez las características de uno o más grupos de unidades en un momento dado, por un lado, y por el otro poder realizar comparaciones de los resultados y determinar la eficiencia del Municipio de acuerdo a las estructuras funcionales, jurídicas y estructurales del Plan de Desarrollo Municipal. También es un estudio descriptivo; estudio que solo cuenta con una población la cual se pretende describir la parte estructural y jurídica que sirve como base para la elaboración del Desarrollo Sustentable y como participa en el desarrollo de la Región.

RESULTADOS

Debido a que la investigación sigue en proceso los resultados obtenidos a la fecha, son de carácter teórico y de diagnóstico, el cual reflejan desde el punto de vista jurídico que hay deficiencias en la aplicación de las leyes de acuerdo a la estructura del Plan de Desarrollo Municipal, por lo que trae como consecuencia incongruencias en la aplicación de las leyes, asimismo las políticas públicas se ejercen en función de la negociación entre los integrantes de la nueva organización y los beneficiados que participaron en colaboración con las nuevas autoridades. En el ejercicio del Plan de Desarrollo, en la mayoría de las ocasiones no se ejecutan al 100%, por lo que quedan incompletas y se ve reflejado en el Desarrollo Endógeno del Municipio, debido a que no se cumplen con las políticas públicas planteadas.

CONCLUSIONES

Se concluye que al término de la investigación, se tenga un esquema del Plan de Desarrollo Municipal, que este basado en las necesidades del Desarrollo Endógeno del Municipio y que beneficie a los actores. Asimismo, que su estructura esté relacionado de manera coherente y lógicamente con su fundamentado Jurídico establecido.

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LA RESPONSABILIDAD SOCIAL DE LAS INSTITUCIONES DE SALUD PÚBLICA EN LA ADMINISTRACIÓN PÚBLICA (CASO CENTRO DE REHABILITACIÓN E INTEGRACIÓN SOCIAL ZONA ORIENTE DEL ESTADO DE MÉXICO)

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RESUMEN

La calidad del servicio y la responsabilidad social, que brindan las instituciones a los individuos, las organizaciones y a la sociedad, están regidas por la administración pública en sus diferentes niveles (Municipal, Estatal y Federal). Uno de los pilares fundamentales que se toma en consideración en el Plan Nacional de Desarrollo 2006-2012; es la prestación de servicios de salud, donde cada vez se generalizan más las expectativas y la unificación de criterios; y se busca un estándar de calidad de vida; por lo que los programas de salud pública deben cumplir con la seguridad con responsabilidad social.

Dicho esto, los CRIS (Centro de Rehabilitación e Integración Social) tienen la función de otorgar servicios de calidad a la sociedad y a las organizaciones en general, mediante programas de rehabilitación de amplia cobertura y dependen de las políticas públicas establecidas por los municipios y los estados en atención al cumplimiento de las metas enunciadas. Debido a lo anterior, la conveniencia de la investigación reside en identificar el contraste de las acciones de las instituciones de servicios de salud, de acuerdo a la calidad de sus servicios y la responsabilidad social, cuando se refiere a la funcionalidad de las instituciones públicas y a las posibles acciones apegadas a la racionalidad comunicativa en el cumplimiento real de la responsabilidad social que se tiene para con la comunidad.

INTRODUCCIÓN

La modernidad como herencia del siglo XVI y de la ilustración del siglo XVII viene a instituir a la racionalidad como uno de los principales valores a partir de los cuales se engranan el orden social, económico y político, esta racionalidad entra en crisis debido a que llegó a un irracional crecimiento científico y tecnológico de sobre-explotación de los recursos naturales, hasta llegar a la explotación del hombre por el hombre en cualquiera de los modelos económicos y de desarrollo conocidos.

Desde esta perspectiva, en el siglo XXI se plantean diversos diagnósticos acerca de la modernidad, uno de los cuales es el planteamiento de Habermas, quien traza la posibilidad de recuperar los elementos positivos de la modernidad, señalando también los negativos como la racionalidad instrumental y estratégica, y estos, a su vez, como causantes de la crisis de la modernidad, y menciona que se requiere desarrollar una racionalidad comunicativa en términos normativos que lleve a la consideración de los factores que propicien el bienestar del ser humano, como sería la convivencia con los demás y con la misma naturaleza; a partir de este contexto histórico - teórico uno de los temas que llaman la atención y que requieren investigación, sistematización y complejización, es el tema de la calidad y la responsabilidad social.

En términos teóricos y conceptuales, ambos conceptos tienen historias distintas, la calidad por un lado vincula con este mundo moderno capitalista; racionalista, materialista, individualista, que lleva a la incesante búsqueda de la eficacia y la eficiencia y, por tanto, su discurso es usado en el ámbito de la industria, la producción, los servicios y el mundo corporativo en general. Por otra parte, el discurso de la responsabilidad social, el cual, si bien surge a principios del siglo XX a partir de los nuevos conceptos Taylorianos de la división del trabajo, en donde el desarrollo tecnológico da nacimiento a industrias cada vez más complejas, y quienes a su vez precisaron de trabajadores especializados y más difíciles de reemplazar, generando un escenario que comenzó a crear conciencia entre los industriales sobre las ventajas de no tener personal accidentado o enfermo, así como también de máquinas o equipos detenidos, lo cual además tendrá influencia en el impulso de programas de seguridad social, principalmente, en los países desarrollados, siendo estos los primeros indicios de la responsabilidad social.

Ahora bien, son diversos los espacios, lugares e instituciones en el ámbito público o privado, en los cuales, en esta primer década de la historia del siglo XXI, que se habla de calidad y, además, de responsabilidad social; siendo este un discurso que cada vez se generaliza más a partir de las expectativas de globalización y unificación de criterios que se buscan para alcanzar que el ser humano construya para sí mismo y la sociedad en la que vive, un estándar de calidad de vida en un estado de completo de salud tal y como la concibe la Organización Mundial de la Salud (OMS).

Es entonces bajo este criterio que se describe que la rehabilitación basada en el Sistema de Salud, consiste en la aplicación de medicina de rehabilitación a través de los Servicios de Salud Pública y Seguridad Social en sus diferentes niveles, lo que va desde la llamada Rehabilitación Simplificada que se puede aplicar en un Centro de Salud, hasta los procedimientos más sofisticados como el trasplante de órganos, prótesis e implantes que se llevan a cabo en los Institutos y Hospitales de alta tecnología. Aunado a esto, la atención de la discapacidad en el Sector Salud mediante programas de rehabilitación tiene una amplia cobertura. Como ejemplo se puede decir que la Secretaría de Salud atiende a personas con discapacidad a través de los Institutos Nacionales de Salud, y los Institutos Nacionales de Medicina de Rehabilitación, Ortopedia, Comunicación Humana, integrados en el Centro Nacional de Rehabilitación. Asimismo se realiza la formación y capacitación de personal especializado en Medicina de Rehabilitación, Medicina de la Comunicación Humana, Ortopedia, Terapia Física, Terapia Ocupacional, Terapia del Lenguaje, Prótesis y Órtesis etc. y además, en diversos hospitales de los Servicios Estatales de Salud se cuenta con servicios de Rehabilitación y se tienen ya preparadas las normas y los instructivos, para la prestación de estos Servicios en unidades del primer nivel de atención. Por otro lado, en cada uno de los Estados de la República existe un Centro de Rehabilitación y Educación especial adscritos al Sistema Desarrollo Integral de la Familia Nacional (SNDIF) y algunos a los DIF estatales, así como numerosas unidades básicas de rehabilitación, como el Centro de Rehabilitación e Integración Social ubicado en Chalco, Estado de México.

PLANTEAMIENTO DEL PROBLEMA

Dentro del anterior contexto se menciona que un centro de rehabilitación social tiene fines eminentemente humanos y tiene que ver con el dolor y la búsqueda del bienestar de la persona humana, dentro del esquema de la modernidad, y de acuerdo a Habermas, la racionalidad estratégica y la racionalidad instrumental han invadido a las esferas de la racionalidad comunicativa y es desde esta perspectiva que se vuelve interesante realizar la investigación en el CRIS, dadas sus características de ubicación y por ende, la diversidad poblacional que es susceptible de atención, ya que el mismo, tiene un área de influencia desde centros urbanos hasta las poblaciones rurales en las faldas de los volcanes.

De este modo la problemática que se plantea, se obtiene de las encuestas, de la observación directa del comportamiento del personal de servicio y de entrevistas informales hechas a pacientes del CRIS a los familiares de estos, de tal forma que se encontró que existen los elementos necesarios para señalar que

efectivamente la crisis de la razón mencionada anteriormente, tiene efectos directos en la sociedad, y que se ven reflejados de manera directa en los servicios de Calidad y en la forma como son percibidos e interpretados por los pacientes, sus familiares y los propios prestadores de estos servicios de acuerdo a la Responsabilidad Social que debe cumplir como Institución de la Administración Pública, de tal forma que la manera de resolverlo es bajo los criterios de la acción comunicativa, para que sea factible la comunicación completa, abierta y con el compromiso del entendimiento entre dos seres humanos que interactúan para recibir uno, y brindar el otro, un servicio que la administración pública brinda sin costo significativo para el cliente y por tanto no especula un lucro para con la sociedad.

REVISIÓN LITERARIA

Para establecer un marco teórico que permita hacer la sistematización y la complejización de la calidad y la responsabilidad social, primero se establece el ángulo de visualización a partir de la perspectiva Habermasiana, instalada en el paradigma socio-crítico, en la medida de este paradigma está planteando que el conocimiento no solo es válido en sí, por sí mismo, sino que este conocimiento debe revelar las estructuras de poder que están causando el problema social que está latente al momento en que la responsabilidad social corporativa se está constituyendo como un elemento que valida a la calidad en sus estructuras corporativas, manteniéndose fundamentalmente en la razón estratégica e instrumental dejando de lado a la razón comunicativa, que establece que, la relación entre dos individuos debe ser por consentimiento mutuo y sin intenciones escondidas.

Dentro de este paradigma socio crítico existen múltiples actores, sin embargo es interesante la perspectiva de Habermas en la medida en que hace un diagnóstico de la modernidad; hace una crítica a la racionalidad y plantea que la racionalidad no es una, sino que es diversa, es entonces que ese diagnóstico de la modernidad y de las alternativas que genera de los vicios o problemas que tenemos en la modernidad sirven para enmarcar el estudio de la calidad y la responsabilidad social concretamente en el centro de rehabilitación e integración social de Chalco, en la medida en que esta teoría permite potenciar la visualización de las posibilidades y limitaciones de la teoría de la responsabilidad social inscrita en la calidad de los servicios de salud del CRIS de Chalco.

Es por lo anterior que se usa para este estudio, el paradigma socio crítico; y no el positivista ni el fenomenológico hermenéutico, porque no se pretende generar solamente datos empíricos para la verificación de algo, no sólo se quiere comprender las cosas, que es lo que permitiría el paradigma fenomenológico hermenéutico; el estudio se apega al paradigma socio crítico porque se quiere comprender, pero además es necesario criticar el orden social establecido, dado que, a partir de la perspectiva Habermasiana, se encuentra que hay mecanismos de perversión dentro del sistema social que se pueden ubicar en el momento en que la responsabilidad social es bifronte, porque esta teniendo inercialmente los vicios de la modernidad, implementándose como una racionalidad instrumental legitimadora del orden establecido de la calidad, pero que también se ve de manera emergente la racionalidad comunicativa de la que habla Habermas; la racionalidad comunicativa es donde los individuos no buscan ni someter al otro ni engañarlo, como ocurre en la racionalidad instrumental y en la estratégica, sino que es donde los individuos buscan abrirse a los demás para comunicarse acerca de asuntos del mundo, de la vida, desenagadamente, entonces este discurso de la responsabilidad social está atravesado tanto por los intereses de la racionalidad estratégica e instrumental pero por otra parte esta la racionalidad comunicativa que llega a plantear el entendimiento entre los individuos a partir del imperativo ético kantiano que viene a fundamentar los discursos de los derechos humanos, a partir de los cuales se plantea que debemos ser responsables no solo con los otros sino también con el planeta.

La racionalidad como fuente actual de la generación de conocimiento, da la pauta para que el modelo económico capitalista se instaure de forma genérica en la vida productiva de las naciones, y es esta racionalidad la que permite que cada vez existan formas más sofisticadas de explotación de los recursos

del planeta y de la humanidad. Esta forma de explotación ha sido sustentada con criterios de calidad de procesos que van en la búsqueda incesante de la eficacia y la eficiencia y en estricto apego a la racionalidad instrumental y estratégica diferenciada por Habermas, dejando sin visualizar de forma concreta la racionalidad comunicativa que se basa en la interacción desinteresada de dos individuos y que solo se establece mediante valores éticos. Es por esto que el concepto de responsabilidad social debe ser abordado desde la perspectiva de la racionalidad comunicativa Habermasiana, porque de otra forma solo se utilizará en un elemento más de validación del sistema de producción actual que deja de lado el bienestar de la sociedad y la comunidad en la que se encuentra inserto. Es entonces la problemática planteada involucra a la responsabilidad social y la calidad como ejes de contraste para la consecución de la satisfacción de las necesidades del individuo y sus familiares inscritos en el CRIS.

Es entonces que en este esquema, inicialmente se hizo el análisis de los conceptos generales de la calidad, revisando el consenso general que existe desde Deming (Deming, 1986), Juran (Summers, 2006), Crosby (George & Alvarez, 2005), Feigenbaum (Feigenbaum, 1985), Ishikawa (Ishikawa, 1986) como los más representativos hasta nuestros días, mencionando de manera general las significaciones paradigmáticas de la calidad en servicios de salud enunciados por Avedis Donabedian (Donabedian, 1988) y que si bien son acordes, no corresponden del todo a la visión holística de la calidad y la responsabilidad social requeridos en un ente social, que aun siendo una institución pública que brinda servicios de salud, no deja de ser también una empresa de servicios, por tanto será analizada como tal. Continuando con los términos de la calidad y para hacer énfasis en la visión Habermasiana, se hará la descripción de los gaps de servicio de Parasuraman, Zeithaml, y Berry (Parasuraman, Zeithaml, & Berry, 1985), porque se reconoce la importancia de como ellos identifican las discrepancias entre el entendimiento y la comprensión que tienen los prestadores de servicio del servicio mismo y la percepción que tienen los pacientes y sus familiares, para de esta forma, tener la visión de los posibles sesgos de información en el caso de estudio.

Posterior al análisis de las teorías de calidad y la crítica desde la perspectiva del paradigma Socio-Critico, se habla de la Responsabilidad Social basada en el discurso de los derechos humanos que a su vez están fundamentados en el imperativo categórico Kantiano, para de esta forma abordar claramente las diferencias existentes entre la responsabilidad social que bien pudiera estar basada en la ética y soportada por las teorías de Habermas y Rorty, y la responsabilidad social corporativa llevada por diversas corporaciones internacionales, para de esta manera acentuar la validez que tienen dentro de este esquema los conceptos de misión y visión del CRIS, en cuanto su esencia humana y por ende su apego a la racionalidad comunicativa.

Para poder enmarcar al CRIS como institución y parte fundamental en el estudio del caso, se analizó históricamente y de manera profunda el sistema de desarrollo integral de la familia, desde el nacimiento del mismo, hasta la descripción de actividades que se realizan en el CRIS de Chalco, posteriormente se revelaron las condiciones en las que se encuentra con respecto a la calidad en el servicio de salud y el entendimiento que tienen los pacientes y servidores públicos acerca de la responsabilidad social, y que estos sirvan como elemento catalizador que permita la visualización del sesgo existente en lo referente a la responsabilidad social.

Una vez establecido el contexto general del estudio, y redundando un poco al respecto, enfáticamente se sabe entonces que el presente estudio permite hacer el análisis en un ente social que presta servicios de salud, como lo es el CRIS de Chalco, que esta sujeto a parámetros de calidad de tal forma que se podrá hacer un estudio analítico de las actitudes del personal involucrado y de los pacientes que ahí se atienden y sus familiares, para de esta forma establecer los contrastes y comparaciones pertinentes de la calidad misma y la responsabilidad social inscrita en el propio servicio, esto con la finalidad de que una vez equiparada la información proporcionada por los entrevistados sea posible emitir las reflexiones pertinentes en cuanto a la necesidad social de entendimiento, comunicación y asimilación de la importancia que tiene la comprensión de la persona humana, su comunidad y medio ambiente.

Es por esto que la conveniencia de la investigación reside en el contraste de las acciones que tiene la institución y lo que en realidad reciben los usuarios, es decir, se identifica que la calidad se refiere a procedimientos desde el punto de vista del CRIS, pero desde el punto de vista del paciente se refiere a la funcionalidad del mismo, de tal forma que, si el personal directivo y operativo del CRIS ejercen sus actividades desde la perspectiva funcional, las acciones posibles estarán apegadas a la racionalidad comunicativa y por ende derivarán en un cumplimiento real de la responsabilidad social que tienen para la sociedad.

Lo anteriormente dicho tiene relevancia social, debido a que se vuelve altamente posible que cumplimiento de las metas de atención sean superadas desde el punto de vista del CRIS, pero más importante aún, los pacientes y sus familiares se sabrán atendidos con calidez humana y por ende, sabrán que sus necesidades en este ámbito serán satisfechas.

En definitiva los resultados obtenidos tendrán aplicación práctica en lo que se refiere a la atención de los pacientes y sus familias y al mismo tiempo sentará las bases para llamar la atención hacia la responsabilidad social que realmente este dirigida a la sociedad, marcando una pauta de valor teórico distinta a la responsabilidad social corporativa que sigue las directrices capitalistas de resultados y beneficios por medio del usufructo de los recursos a su alcance.

Finalmente se puede mencionar que el presente estudio tiene la visión de ayudar a dar las bases o la utilidad metodológica que sirva como pauta para la definición de la conceptualización de la responsabilidad social

METODOLOGÍA DE LA INVESTIGACIÓN

Con base en lo anteriormente descrito el cuestionamiento guía para la presente investigación es: ¿La racionalidad comunicativa es fundamental para establecer la relación entre responsabilidad social corporativa y la responsabilidad social y además vincularlas con la calidad de los servicios de salud del centro de rehabilitación e integración social de Chalco? La respuesta a la interrogante se puede conocer una vez que se logre identificar, conocer y establecer la relación entre la responsabilidad social que tiene el CRIS de Chalco en la calidad de los servicios de salud prestados, basada en la racionalidad comunicativa, y si ésta efectivamente cumple con el propósito de dar una atención de alta calidad humana, profesional, en un entorno de respeto garantizando la igualdad de oportunidades, y el ejercicio de los derechos del paciente y sus familiares. Esta respuesta no se puede lograr de forma concreta sin antes sistematizar los conceptos involucrados y que para lograr su alcance deben ser catalogados en los puntos siguientes: Categorizar la Responsabilidad Social de los servicios de rehabilitación que brinda el Centro de Rehabilitación e Integración Social del DIF en Chalco. Identificar y analizar cada uno de los elementos de los servicios de salud. Interpretar las funciones institucionales para describir la responsabilidad social que tiene la misma para con la comunidad. Analizar los elementos de la racionalidad comunicativa en la responsabilidad social y la calidad en los servicios del CRIS. -Identificar si el servicio de salud otorgado tiene alta calidad humana -Identificar la garantía de igualdad de oportunidades en los derechos de los pacientes y sus familiares. Concretamente y a partir de la comprensión de los puntos anteriores, sabremos entonces que los resultados del estudio nos permitirán establecer que realmente la responsabilidad social basada en la racionalidad comunicativa, cumple con el propósito de dar una atención de alta calidad humana, profesional, en un entorno de respeto garantizando la igualdad de oportunidades, y el ejercicio de los derechos del paciente y sus familiares, por lo que se establece la relación entre la responsabilidad social que tiene el CRIS de Chalco en la calidad de los servicios de salud prestados.

Finalmente se hace énfasis en que el presente estudio es de tipo cualitativo, de nivel descriptivo, de investigación acción y de diseño no experimental, transaccional o transversal; realizado en las

instalaciones del CRIS en Chalco en el Estado de México, en febrero de 2010. Y que para su aplicación se tomaron en cuenta las consideraciones éticas en lo referente al Reglamento de la Ley General de Salud en Materia de Investigación para la Salud, (SS, 2009).

RESULTADOS

El comportamiento humano en las organizaciones de salud dentro del esquema de administración pública, ha sido focalizado hacia los sistemas de gestión de la calidad, y por ende el personal involucrado se ve sometido a cursos de liderazgo, motivación, gerencia participativa, proceso grupal, comunicación, entre otros, siempre teniendo como meta la excelencia organizacional en lo que se refiere a la productividad, calidad, mercado, competitividad, aunque en la práctica sus efectos estén distantes del propósito pretendido, es decir, que estén lejos de lo esperado. El razonamiento anterior es producto de los resultados parciales obtenidos hasta el momento debido a que los trabajadores vienen sufriendo reclamos acerca de esa situación. Se ha exigido de ellos respuestas que se unan a las de los demás profesionales para la conformación y concretización de la eficacia prevista. En otros términos, se le ha exigido al personal que tiene contacto directo con el paciente y sus familiares, una actuación que esté de acuerdo con los deseos organizacionales, ofreciéndole como contrapartida fundamental, mayor atención para sus propias dimensiones laborales de procedimiento, así como también para aquellas de sus colaboradores y sus clientes. Lo anteriormente mencionado trae como resultado que el trabajador pierda la perspectiva humana del desarrollo de sus funciones poniendo poca atención en el proceso de comunicación que debe tener en atención a los pacientes, estableciéndose esta únicamente en los parámetros técnicos que requiere el tratamiento ofrecido, olvidando que en la mayoría de los casos el paciente proviene de sectores de bajos recursos y por ende tiene poca comprensión de la terminología especializada lo que trae como consecuencia que el propio paciente y sus familiares tengan la impresión de que están siendo mal atendidos, o que sus necesidades de rehabilitación no están atendidas completamente ya que no le es posible comprender completamente el proceso que lleva el servicio que se le está brindando, y que en muchas ocasiones es de largo plazo, es entonces que el paciente opta por abandonar el tratamiento buscando otras alternativas que difícilmente encuentra en las cercanías de la zona. Finalmente se puede decir que a pesar de que el personal que labora en el CRIS de Chalco, cumple con las labores de servicio encomendadas, y que si bien, no tiene un sistema de gestión de la calidad implementado, generalmente se cumple con las directrices de calidad de servicio marcadas por el Gobierno del Estado de México, estas labor no es plenamente reconocida por los pacientes y sus familiares, debido a los obstáculos que se forman en la comunicación que se establece entre los prestadores de servicio y sus clientes ya que ni uno ni otro es capaz de definir claramente cuales son las expectativas que tiene del otro y por tanto no cierra el ciclo completo de entendimiento que debería existir para una sana comprensión del problema a tratar.

CONCLUSIONES

El análisis del estudio realizado permite tener una visualización genérica de cómo el modernismo ha entrado en crisis a partir de la razón, sin embargo, también se ha podido vislumbrar, con el apoyo de la razón comunicativa de Habermas, que es posible encontrar al individuo como eje principal de recuperación de los valores de la ética kantiana y por ende equilibrar el concepto de responsabilidad social hacia el desarrollo integral de la calidad en las corporaciones y la sociedad, de tal forma que sea posible vincularlos de manera implícita en el desarrollo de la administración pública.

El estado de crisis de la razón trae como valor implícito el deterioro del entendimiento y conceptualización del concepto de calidad, aplicada mayormente a corporaciones, y de esta forma permite el surgimiento del paradigma emergente de la responsabilidad social, sin embargo, la misma se está constituyendo en elemento validador de la calidad en medida en que se busca sea un instrumento de medición y certificación para el ente económico y por lo tanto continúe apegado a la razón instrumental y estratégica. Por otro lado, se logro descubrir que la razón comunicativa conlleva los elementos

necesarios para llevar a la responsabilidad social a ser el medio regulador de las acciones del ente humano en medida en la que esta interactúa con sus semejantes en la provisión de servicios, y es de esta forma en la que puede ser elemento de soporte para el desarrollo integral de los sistemas de producción actuales.

Por lo anteriormente descrito se puede decir que el personal que labora en una empresa de administración pública, en este caso de salud, debe asumir una actitud comprensiva, siendo capaz de entender y aprender que el sentido que el propio paciente da al servicio es significativo y consecuente para la percepción de la responsabilidad social de la institución. De tal forma que si el personal de servicio respalda su conducta en el desarrollo de esa dimensión, puede convertirse en un gestor de la responsabilidad social de la administración pública hacia la comunidad.

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MATERIALES DIDACTICOS DIGITALES PRESENTES EN LA EVALUACION NACIONAL A EGRESADOS DE LA LICENCIATURA EN CONTADURA

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ABSTRACT

El objetivo de elaborar el material didáctico digital interactivo que enseguida se describe fue proporcionar una herramienta de apoyo de autoevaluación fiscal, a los alumnos que cada semestre se preparan para presentar el Examen General de Egreso EGEL-C, siendo ésta una prueba de Cobertura Nacional que tiene como propósito identificar si los egresados de Licenciatura en Contaduría cuentan con los conocimientos y habilidades necesarios para iniciarse eficazmente en el ejercicio de la profesión. La citada herramienta fue materializada en un CD-ROM interactivo cuyo contenido es un ensayo de examen a través de una serie de reactivos teóricos y prácticos referentes a las diversas disposiciones fiscales vigentes elaborados conforme a los lineamientos del Centro Nacional de Evaluación para la Educación Superior, A.C., (CENEVAL). El uso del referido material didáctico digital está en fase de experimentación por lo que el siguiente paso será analizar los resultados obtenidos en el área fiscal de aquellos sustentantes que hubieran utilizado el CD-ROM interactivo en su preparación para el citado examen.

PALABRAS CLAVE: Material didáctico digital interactivo y herramienta de apoyo.

INTRODUCCION

Hoy en día, las Tecnologías de Información y Comunicación (TIC's) están impactando en el quehacer humano y profesional de los mexicanos. La educación superior debe tomar conciencia de estos nuevos contextos o cambios tecnológicos y aprovechar las ventajas que le brinda el uso de estas tecnologías, elaborando y usando materiales didácticos innovadores que coadyuven a fortalecer el proceso de enseñanza-aprendizaje. En virtud de lo anterior y contando con el apoyo de expertos en Tecnología Educativa, en la Universidad Autónoma de Ciudad Juárez se elaboró un material didáctico digital a través de un CD-ROM interactivo con el objetivo de ofrecer una herramienta de estudio que a la vez permita reafirmar conocimientos correspondientes al Área de Fiscal a los estudiantes que cada semestre se preparan para presentar el Examen General de Egreso de la Licenciatura en Contaduría EGEL-C.

Breves Antecedentes Historicos De Los Materiales Didacticos

- Como referente del primer material propiamente didáctico se cita la obra *Orbis Sensualium Pictus* de J.A. Comenio. Elaborada en el siglo XVII, que representa una combinación de texto escrito con representaciones pictóricas y estaba escrito en lengua “vernácula”, características que lo convertían en didáctico.
- En el siglo XIX, el material didáctico impreso se convierte en el eje central de gran parte de las acciones de enseñanza y aprendizaje en cualquiera de los niveles de educación, desde la infantil hasta la universitaria.
- El Libro de texto durante los siglos XIX y XX es un medio material didáctico más entre los restantes materiales curriculares (Martínez Bonafé, 2002.)

- El siglo XXI es la generación de la cultura digital. Los niños y jóvenes de este siglo están sumergidos en variadas experiencias multimediáticas. Esta generación usa habitualmente distintas tecnologías digitales. Para ellos la telefonía móvil, la navegación por Internet, o la televisión digital son experiencias cotidianas y no excepcionales.

Generalidades Del Examen General De Egreso De La Licenciatura En Contaduría (Egel-C)

- Es un examen de opción múltiple ya que cada pregunta o problema se acompaña de tres distractores verosímiles y una respuesta correcta que evalúan las áreas o competencias establecidas por el Consejo Técnico como esenciales y significativas a la formación del Licenciado en Contaduría en el país; acordadas como comunes entre las instituciones formadoras participantes y reconocidas como altamente sensibles para medir la calidad de la formación profesional en el área.
- Evalúa resultados de aprendizaje. No se refiere a los elementos ni a los procesos para lograr ese aprendizaje, sino a los resultados obtenidos.

Contenido Del Examen:

Las áreas corresponden a ámbitos profesionales en los que actualmente se organiza la labor del Licenciado en Contaduría. Las subáreas comprenden las principales actividades profesionales de cada uno de los ámbitos profesionales referidos. Por último, los aspectos por evaluar identifican a los conocimientos y habilidades necesarios para realizar tareas específicas relacionadas con cada actividad profesional.

Tabla 1: Estructura general del EGEL-C por áreas y subáreas

Área / Subárea	% en el examen	Número de reactivos
1. Determinación de la estructura contable	4.0	10
2. Valuación y presentación de información financiera	6.0	14
3. Integración de estados financieros básicos	8.8	22
4. Determinación de estados financieros en su conjunto	0.8	2
1. Cálculo de costos unitarios	12.0	29
2. Análisis de costos	4.4	11
3. Generación de indicadores de desempeño	0.8	2
4. Identificación de actividades que agregan valor a la empresa	1.6	4
5. Diseño del sistema de costeo	2.0	5
1. Análisis de estados financieros	4.4	11
2. Interpretación de estados financieros	4.0	6
3. Evaluación de alternativas de financiamiento e inversión	5.2	10
4. Administración de registros financieros	1.2	3
5. Elaboración del presupuesto	2.4	6

1. Delimitación del mercado legal tributario de la entidad	11.6	29
2. Cálculo de contribuciones de la entidad	6.8	16
	8.8	20
1. Evaluación de los procesos de la organización como auditor interno		
2. Revisión de los estados financieros como auditor externo	7.2	17
3. Revisión de las obligaciones fiscales	8.0	20
Reactivos piloto		25
	Total	262

Esta tabla muestra la Estructura del examen EGEL-C aprobada por el Consejo Técnico del Centro Nacional de Evaluación para la Educación Superior, A.C., (CENEVAL) en reunión del 15 y 16 abril de 2009.

PRINCIPALES CARACTERISTICAS DEL MATERIAL DIDACTICO DIGITAL ELABORADO PARA APOYAR A LOS SUTENTANTES DEL EXAMEN EGEL-C:

- Es un CD-ROM interactivo que consta de 150 preguntas teórico-prácticas relativas al área fiscal, elaboradas bajo el criterio CENEVAL y en apego a las disposiciones fiscales vigentes distribuidas de la siguiente manera:

Impuesto sobre la Renta	50
Impuesto Empresarial a Tasa única	10
Impuesto a los Depósitos en Efectivo	10
Impuesto al Valor Agregado	40
Código Fiscal de la Federación	40
Total	150
- Permite al estudiante conocer la puntuación obtenida en escala del 0 al 100
- En el caso de los reactivos que hayan sido contestados de manera incorrecta, se le proporciona la respuesta correcta, el fundamento legal y el desarrollo de las operaciones en aquellos reactivos prácticos.
- Incluye las leyes fiscales vigentes tomadas directamente de la página de Servicios de Administración Tributaria (SAT).

CONCLUSIONES

En el quehacer educativo es indispensable que los docentes nos demos a la tarea de estar siempre en la búsqueda de material innovador, diferente y creativo que favorezca nuestras estrategias de enseñanza-aprendizaje y que tomemos conciencia del beneficio que ello representa para nuestros estudiantes. Considero que si en nuestros centros de trabajo se nos provee de los apoyos necesarios para producir material didáctico digital pues debemos de sacar el máximo provecho de ello produciendo y usando dichos materiales tendientes a motivar, a generar más conocimientos y a ser mediadores de cultura para accionar y potenciar las competencias de los educandos de este siglo y que cada uno de nosotros antes de la aplicación de alguna propuesta realicemos un estudio crítico sobre los materiales propuestos para asegurarnos de que podrán funcionar dentro de un contexto práctico frente al uso de otros materiales

didácticos digitales, asimismo, creo que es de primordial importancia que aparte de preocuparnos por la constante actualización en lo que a nuestra disciplina se refiere, también lo hagamos en cuanto al uso de las Nuevas Tecnologías de Información y Comunicación para estar acordes a los tiempos y a las demandas de calidad en la educación que la sociedad nos reclama.

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LA CADENA PRODUCTIVA DE PRODUCTOS NO TRADICIONALES EL CASO DE UNA EMPRESA PRODUCTORA DE CHAMPIÑÓN ORGÁNICO

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RESUMEN

El objetivo de este trabajo es analizar los factores que han contribuido al ascenso industrial de una empresa familiar productora de champiñón orgánico dentro de la cadena productiva de productos no tradicionales. Se parte del enfoque de las cadenas productivas desarrollado por Gereffi (2001), que hace una puntual distinción entre la cadena productiva dirigida al productor y la cadena productiva dirigida al comprador. Este enfoque propone que, como resultado de la dispersión global de las cadenas productivas, aumentan las oportunidades de los países en desarrollo y de sus empresas de participar y ganar a partir del comercio. Esto implica cambiar de actividades intensivas en mano de obra a actividades intensivas en capital y habilidades, que conlleven aprendizaje organizativo, para alcanzar el ascenso industrial que permita mejorar la posición de la empresa en el comercio internacional y en las redes de producción. Los resultados obtenidos a partir de un estudio de caso, sugieren que para lograr el ascenso industrial es necesaria una serie de factores institucionales y regulatorios que favorezcan el entorno donde se desenvuelve la empresa, pero además, lo que resulta trascendental es su capacidad de aprendizaje, las redes sociales, el desarrollo de nuevos productos y las estrategias de comercialización.

PALABRAS CLAVE: productos no tradicionales, cadena productiva, ascenso industrial

EL MEJORAMIENTO CONTINUO DE LA CALIDAD A TRAVES DE LA ADMINISTRACION DE LOS PROCESOS

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RESUMEN

El trabajo que presento pretende despertar el interés sobre el modelo propuesto para que sea considerado como una alternativa de organización, que bajo mi opinión, quizá sea el modelo de administración del futuro y la clave del éxito para el logro de la competitividad internacional. El posibilitar el acceso a un modelo de calidad principalmente a la micro, pequeña y mediana empresa permitirá la implementación de mejoras de la calidad en cada uno de los procesos que operan permitiendo la mejora continua de los productos y servicios que en ellas se realizan. El mejoramiento continuo de la calidad a través de la administración de los procesos constituye un instrumento gerencial para toda la organización en virtud del cual los bienes y servicios de óptima calidad vienen a ser el baluarte competitivo más importante ahora y en el futuro. En mi opinión los procesos, tienen que controlarse a fin prever los problemas y los evita antes de que ocurran. La capacitación es fundamental para lograr cambios en una organización, y sobre todo cuando se trata de mejorar los productos y servicios que se ofrecen. Hay que recordar que el recurso humano es el que crea la tecnología y no al revés.

PALABRAS CLAVES: Modelo de Calidad, Mejora Continua, Administración de Procesos

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CONTINUOUS QUALITY IMPROVEMENT THROUGH THE PROCESS ADMINISTRATION

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ABSTRACT

The work presents a proposed model of continuous quality improvement through process management. It is the author's opinion that this model is the answer to improve future global competitiveness. This model is suitable and valuable for Medium and Small Businesses. The author emphasizes control and training as vital parts of his model

KEY WORDS: Model of Quality, Continuous Improvement, Administration of Processes.

EXPORTACIONES AGROALIMENTARIAS DE SONORA : UNA APROXIMACION A LOS FACTORES DE COMPETITIVIDAD

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RESUMEN

Sonora es uno de los estados cuya contribución en el comercio exterior ha ido en ascenso durante los últimos años, exporta a 116 países y mantiene un potencial como otros 112 productos la mayor parte son productos procesados.

ABSTRACT

Sonora is one of the states whose contribution in the foreign trade has gone in ascent during the past few years, exports to 116 countries and maintains a potential as other 112 products most are products process.

INTRODUCCIÓN

La economía mundial contemporánea se caracteriza por la integración internacional y globalización de la producción y los mercados. Como consecuencia de este proceso, que ha inducido además, una tendencia hacia la liberalización de las economías de escala tendencia también se ha globalizado e intensificado en casi todas las ramas y sectores productivos, por lo tanto la globalización no es un fenómeno exclusivo de las actividades manufactureras. Esta ha permeado la agricultura y sistemas o cadenas alimentarias a escala mundial. Precisamente el calificativo de agricultura globalizada ha sido elaborado para señalar que las condiciones materiales de la agricultura moderna, por sectores y áreas, están siendo construidas cada vez mas desde procesos regulatorios y económicos que son globales en alcance, y carácter, y se presenta así una integración de los agro-sistemas en su conjunto (Le Heron,1993). Algunas tendencias y retos resultantes de este nuevo entorno son los siguientes: 1) la competencia es universal,2) la baja tecnología tiende a perder importancia,3) desplazamiento de la importancia de los recursos naturales y mano de obra barata, 4) crecientes estándares de calidad, 5) la competencia se realiza en todas las etapas de producción y coemrcializacion,6)alianzas estratégicas de las firmas exitosas, 7) comercio entre países desarrollados e intra- sectorial, 8) neo-proteccionismo (Presidencia de la Republica, 1994).Sonora es uno de los estados cuya contribución en el comercio exterior ha ido en ascenso durante los últimos años. Entre el 2005 y 2007, sus exportaciones de alimentos procesados crecieron a una tasa de 47.4 % promedio anual(SE), con una participación en las exportaciones totales de la entidad de 2.8 % en el primer año a 13% en el segundo. Así mismo exporta 116 productos al mercado extranjero y mantiene un potencial de exportación en otros 112 productos, la mayor parte de los cuales son alimentos procesados y semiprocesados providentes del sector agropecuario y pesquero. Además, 37 de las 843 empresas exportadoras de alimentos en el país que elaboran productos estilo mexicano, se localizan en esta entidad. Sus ventas externas se concentran en legumbres y hortalizas preparadas o en conserva de pescados y mariscos, jamones y trozos, sardinas preparadas, camarón congelado y preparaciones para salsas (Bancamext,2006).Se puede decir que el grupo de alimentos que registra mayor crecimiento en Sonora es relacionado con el mercado de exportación, los sectores antes mencionados, muestran un crecimiento promedio anual extraordinario que va de preparación de legumbres que va del 43.6% en el caso de legumbres hasta el 192% para alimentos diversos.

COMPETITIVIDAD DEL ESTADO DE SONORA

Estudios comparativos recientes sobre niveles de competitividad sitúan a Sonora en el quinto lugar en términos de posición competitiva con respecto a 32 estados de la república, solo superado por Nuevo León, Distrito Federal- estado de México, Jalisco y Baja California (Gobierno del Estado de Sonora, 2008). De un total de 21 indicadores de competitividad, destaca en la tercera posición en bajo costo de infraestructura física básica y para negocios, y en la cuarta respecto a poder de compra.

Sin embargo este tipo de ejercicios representa un marco de referencia importante para analizar la competitividad de Sonora a escala general, existe una ausencia casi total de estudios sobre el posicionamiento competitivo y sus factores determinantes, a nivel sectores y ramas productivas específicas, como el caso de los distintos segmentos de la industria alimentaria. Como señala Porter (Porter 1990), para competir exitosamente en una economía globalizada se requiere contar con fundamentos económicos vitalizados, que provean una plataforma adecuada para alcanzar ventajas competitivas. De acuerdo a dicha propuesta, en condiciones actuales los fundamentos económicos con trabajo calificado, infraestructura avanzada, acceso a innovaciones tecnológicas, investigación y desarrollo, capital de inversión y riesgo, así como la calidad de vida, son mucho más relevantes para el crecimiento económico de alta calidad, que los factores tradicionales de clima de los negocios, tales como mano de obra barata, costo del suelo, e incentivos fiscales especiales, entre otros.

El contexto descrito es el marco general donde se mueven los agentes dedicados a la actividad de agronegocios, particularmente aquellos dedicados a los mercados de exportación. En México, los estados de la frontera norte han sido considerados entre los más importantes y de mayor potencial para abastecer al país de productos agrícolas y alimentos semiprocesados.

De acuerdo a datos oficiales, en 1997 estas entidades aportaban el 19.9% del total del valor de la producción de la rama de alimentos, bebidas y tabaco, así como el 19.0% de su personal ocupado y el 12.7% de los establecimientos. Durante la década de los noventa, el índice de productividad promedio en dicha rama ha sido superior a la media nacional. Así mismo, su extensión geográfica y calidad de recursos los ha convertido en entidades estratégicas para impulsar la competencia en la exportación de granos, hortícolas, frutas, ganado, camarón y otros productos demandados en el extranjero.

Su aportación a las exportaciones totales del país en 1997, fue de alrededor del 37.6%. Sonora es uno de estos estados cuya contribución en el comercio exterior ha ido en ascenso durante los últimos años. Entre 1988 y 1996, sus exportaciones de alimentos procesados crecieron a una tasa de 47.4% promedio anual, con una participación en las exportaciones totales de la entidad que pasó de 2.8% en el primer año a 13% en el segundo. De esta manera exporta 116 productos al mercado extranjero y mantiene un potencial de exportación en otros 112 productos, la mayor parte de los cuales son alimentos procesados y semiprocesados provenientes del sector agropecuario y pesquero.

EXPORTACIONES AGROALIMENTARIAS Y COMPETITIVIDAD REGIONAL.

La apertura comercial del país no sólo ha provocado cambios en los patrones de la base productiva y de comercio con el exterior; también ha generado una tendencia favorable a la internacionalización de la agroindustria de alimentos. Desde 1985, los cambios en la Ley de Inversiones Extranjeras y las nuevas regulaciones en materia arancelaria, motivaron la afluencia de nuevos flujos de capital en empresas de exportación entre las que se encuentran las llamadas "agro maquilas". Estos nuevos flujos de capital propiciaron la inversión en proyectos conjuntos para la producción de alimentos procesados y también motivaron la compra de grandes empresas nacionales por parte de consorcios internacionales, acelerando el comercio de alimentos con los países de Norteamérica, Europa y Asia. Al

finalizar 1996, México contaba con una plataforma de exportación de aproximadamente 908 empresas exportadoras de alimentos distribuidos en 44 actividades industriales de procesamiento que contribuyeron aproximadamente con el 3.1% de las exportaciones totales manufactureras. Entre 1989 y 1994, el valor acumulado de los diez principales productos que México envió hacia el exterior ascendió a cerca de 8,500 millones de dólares lo que significó el 51.2% de las exportaciones totales de alimentos.

Estos consistieron en camarón congelado, legumbres y frutas, jugo de naranja, café tostado, abulón en conserva, fresas congeladas, azúcar, otros jugos de frutas, atún congelado y carnes de ganado. El destino de dichos productos fueron los mercados de Estados Unidos, Japón, Canadá, España, y algunos otros países de América Latina.

Por lo que respecta a Sonora, esta entidad cuenta actualmente con una plataforma de exportación de alrededor de 60 plantas industriales que envían alimentos procesados y semiprocados hacia Estados Unidos, Japón, Corea del Sur, Hong Kong, China, Canadá y algunos países de América Latina y Europa, principalmente. En conjunto, estas empresas generan 11,300 empleos y poco más del 75% de ellas se localizan en Hermosillo, Caborca, Ciudad Obregón, Guaymas y Huatabampo, de las cuales se destaca la capital del estado que concentra más del 40%.

El 26% del total tiene relación comercial directa con los países de la región Asia-Pacífico. La mayor parte se dedica al empaque y procesamiento de frutas y verduras, cortes de carne de res y cerdo, y en pescados y mariscos. Además, existe gran potencial de exportación en procesamiento de aves (pollo, pavo y avestruz), carne seca y deshidratada, harina, pan y productos de molienda, dulces regionales, licores destilados y alimentos preparados para animales, entre otros.

Desde la perspectiva de los determinantes de las ventajas competitivas, se puede concluir que lo anterior ha sido posible, gracias a la posición que, a nivel general, mantiene la industria de alimentos en factores de producción, tales como recursos humanos, recursos físicos, de conocimiento, de capital e infraestructura, los cuales pueden ser considerados hasta hoy, medianamente favorables para la competitividad regional. Su posición es destacada en disponibilidad de personal calificado y especializado, en bajo costo de la mano de obra, favorable ubicación geográfica en relación a los mercados de exportación, recursos de infraestructura hidroeléctrica, existencia de centros de investigación y desarrollo, y en un aceptable nivel tecnológico, tales como equipo de cómputo, internet y otros sistemas de información.

También ha contribuido la mejoría que registró en los últimos años los servicios de preenfriado y congelado, acopio, envasado y empaque de productos hortícolas, los sistemas de transporte, las facilidades otorgadas a la inversión extranjera, la disposición de los empresarios locales para establecer convenios de asociación y coinversiones, y la baja rotación de personal en las empresas de procesamiento. Esto ha permitido incrementar las potencialidades competitivas de la región y ha facilitado una integración cada vez más creciente de las industrias procesadoras con el sector primario en productos derivados del trigo, maíz, oleaginosas, hortalizas, pescado, etc.

No obstante, la industria de alimentos también se ha visto desaprovechada en sus potencialidades productivas, debido a la persistencia de insuficiencias y la carencia de ventajas en lo referente a innovación tecnológica propia, centros de informática y acceso generalizado a bancos de datos. Asimismo, debido a la lentitud en trámites de exportación, mal estado del servicio ferroviario para transportación de materias primas, instalaciones portuarias deficientes, elevado costo del peaje que encarece los costos de transporte, escasa vinculación entre centros de investigación y universidades con empresas y productores y, sobre todo, en disponibilidad de capital y atractivos programas de financiamiento. Todo esto ha ocasionado que la integración entre la mayor parte de las firmas alimentarias de Sonora con el exterior, siga estando circunscrita, fundamentalmente a relaciones de

compra-venta . Los eslabonamientos productivos alrededor de los principales productos alimenticios que se exportan son aún débiles, coyunturales y, con frecuencia, carentes de continuidad. El desarrollo de cadenas productivas se ha visto limitado por la ausencia de intercambios intensivos en tecnología, capital y mano de obra especializada y, en algunos casos, por las dificultades en materia de infraestructura y servicios avanzados.

Si bien se dispone de insumos básicos y equipo técnico para la integración de cadenas productivas, éstas se ven limitadas por la inexistencia y disponibilidad de industrias productoras de maquinaria y equipo especializado, por los escasos vínculos y colaboración entre las empresas del ramo, por los deficientes canales de comercialización, mercadeo y distribución y por las elevadas tasas de interés y costo de los insumos. Cabe señalar, incluso, que una alta incorporación de las empresas micro, pequeñas y medianas, continúan con rezagos productivos y tecnológicos, problemas de infraestructura, de procesamiento, refrigeración y transporte, escasos recursos económicos y poca capacidad de gestión frente a las instituciones crediticias. De hecho, después de la crisis de diciembre de 1994, se ha tambaleado la existencia de algunas industrias ligadas a la producción de granos y oleaginosas, así como también la de algunas empresas procesadoras de alimentos de origen animal vinculadas con la producción avícola, lechera y cárnica.

Los incrementos en los costos de producción han limitado el crecimiento de los ingresos reales de las empresas frenando la posibilidad de adquirir maquinaria y equipo e incorporar tecnología nueva, inhibiendo así la modernización de la planta productiva para un mayor número de empresas. Sin embargo, la apertura comercial está empujando a los productores a elevar la eficiencia y productividad, incluso cuando para un buen número de empresas la Competitividad sigue estando basada en costos, en el tipo de cambio y en la existencia de recursos naturales, más que en innovación tecnológica. En un estudio reciente sobre la estructura de las exportaciones y competitividad de la economía sonorense, se concluía que, en términos de posicionamiento y eficiencia en los mercados internacionales, las exportaciones “definitivas” de la entidad entre las cuales se encuentran las de la industria alimentaria y productos primarios, mantienen una situación de retirada (posicionamiento desfavorable y eficiencia baja) o de vulnerabilidad (posicionamiento desfavorable y eficiencia alta).

En ese sentido, la dinámica exportadora de un buen número de empresas seguía basando sus estrategias en ventajas comparativas estáticas. Por otra parte, se puede considerar positivo para el desarrollo de la competencia, el hecho de que Sonora ha empezado a ser considerado como centro de ubicación de algunas empresas transnacionales y empresas menores, no obstante que se reconocen las debilidades que todavía registra la planta productiva. Así, por ejemplo, entre las inversiones más importantes de los últimos años, destacan Cervecería Cuahutémoc en Navojoa, Horti-Son, Gamesa Sabritas en Cajeme, SANA Internacional en San Luis Río Colorado, Enlatadora de Huatabampo y Yavaros Industrial en Huatabampo, Cítricos del Litoral del Pacífico; así como varias empacadoras hortofrutícolas ubicadas en la Costa de Hermosillo, Carbó y Pesqueira, además de diversas plantas de productos marinos ubicadas en Guaymas y Huatabampo. En ellas se han invertido fuertes cantidades de capital para impulsar procesos de reconversión productiva y adaptarse a la nueva estructura de demanda internacional de productos agrícolas.

También sobresale la expansión internacional de empresas ampliamente conocidas en el mercado local como es el caso de Valmo, Alpro, Mezor, Bachoco, Kowi y Cervecería Modelo, entre otras. La competencia por los mercados internacionales en algunas de estas empresas concentra cada vez más en ventajas tecnológicas de mediano y largo plazo, de ahí que algunas de estas empresas utilicen técnicas derivadas de la electrónica, así como el uso discreto del software y el hardware, tecnología láser, infrarrojo, nuevos materiales, etcétera; además de los conceptos de calidad total y entregas justo a tiempo, referidas al conocimiento integral de todos los procesos que se suscitan en la esfera productiva, en la de circulación y en la del mercado.

EXPORTACIÓN DE CARNE HACIA LA REGIÓN ASIA- PACÍFICO

La exportación de carne en Sonora es uno de los ejemplos mas exitosos que se mantienen con la Cuenca del Pacifico. Desde 1974, se exportan desde el puerto de Guaymas se exportan canales de cerdo congelado. Sin embargo es a partir de los años noventa que ello cobraría un crecimiento de precedentes, debido, entre otros aspectos, al mejoramiento de la capacidad tecnológica y aumento de la capacidad productiva que registraron empresarios al grupo Norson en Hermosillo. La tasa anual de crecimiento a la exportación de carne de cerdo fue de 77%, esto paso de 3.8 millones de dólares a 39.2 millones y 762 toneladas al iniciar los noventa.

En el transcurso de la entrada en vigor del TLACAN las exportaciones a Japón reflejan una baja considerable en las ventas, presumiblemente debido a la incertidumbre imperante en la economía nacional ante el desconocimiento y la desconfianza que representa la trascendental negociación, situación que fue recuperándose al iniciar 1997. El reconocimiento de la calidad de la carne de cerdo de Sonora en el mercado Japonés, Ha sido un elemento clave para incrementar las exportaciones y abrir nuevos mercados con los países de la cuenca. Entre las empresas que se han destacado en exportación son las siguientes: Grupo Valmo, exporta a Costa Rica, Japón, estados Unidos, Corea, procesa 700 canales diarios.

Kowi: Exportan a Estado Unidos, Japón, Hong Kong, Malasia, Colombia, Grecia, Chile y provee de materias primas a firmas de productos como Chata, Kir, Sigma, Parma, Gerber, Zwan, con una capacidad de sacrificio diario de 2,500 cerdos. Alpro: Es la única empresa en Sonora que cuenta con la calidad de clase, mundial con los sistemas Blast Freezer, con capacidad de 250 toneladas diarias. comercializa cortes congelados a Japón y junto con Valmo, Pisa y mayokowi lideran las exportaciones mexicanas de productos cárnicos de cerdo del país.

El reconocimiento de la calidad de la carne de cerdo de Sonora en el mercado japonés , ha sido un elemento clave para incrementar las exportaciones y abrir nuevos mercados con los países de la Cuenca . Informes internacionales señalan que la carne de Sonora representa , junto con la de Estados Unidos, Canadá y Corea , la mejor opción de abasto para el mercado nipón . Esto se ha visto favorecido por el hecho de que los hábitos de alimentación de la población japonesa presentan un marcado cambio hacia la preferencia y consumo de productos cárnicos .

Actualmente, el abastecedor líder y natural de carne de cerdo del Japón es Taiwán , donde ya se han presentado limitaciones a su producción nacional debido a restricciones de tipo ecológico, recientemente impuestas por su gobierno. Por ello, Japón ha empezado a orientar la adquisición de productos cárnicos hacia otros mercados. Esta situación ha representado una oportunidad para los productores sonorenses , ya que cuatro de las principales plantas exportadoras han ampliado su capacidad de producción y reconvertido sus procesos tecnológicos para hacer frente a la demanda de ese país. Entre las empresas que han destacado en el campo señalado, se encuentran las siguientes:

Valmo. En el comercio de la carne con el exterior, esta empresa cuenta con un rastro Tipo Inspección Federal (TIF) , reconocido por Japón , Estados Unidos, Corea y Costa Rica.

Actualmente, opera al 100% de su capacidad en sacrificio de puerco con 8 mil animales mensuales y 3,500 reses. Exporta a Japón a través de una compañía taiwanesa y entre sus planes está el establecer una alianza estratégica con una compañía japonesa para expandirse en los mercados de Asia e incursionar en Estados Unidos. Tienen proyectado procesar puerco nacional o traerlo de Canadá y la Unión Americana para procesarlo y exportarlo ; de ahí el interés en generar nuevas áreas para duplicar su volumen de producción y llegar a procesar 600 ó 700 canales diarios.

Geneti- Kowi . Es también una planta de sacrificio Tipo Inspección federal , considerada por los productores nacionales de puerco como una de las más modernas de América Latina . Su base de operaciones está ubicada en Navojoa , donde integra desde la crianza del puerco hasta rastros y plantas de proceso, con aproximadamente 2,000 empleados. En el rastro, sacrifican y cortan diariamente 1,750 cerdos (525 mil animales sacrificados en un año y 45 mil toneladas de carne de cerdo). Su producción la dirigen al mercado nacional y al de Japón . En el ámbito nacional, Kowi cuenta con centros de distribución en sus principales zonas de consumo (Culiacán, Monterrey, Guadalajara , Mérida y la Ciudad de México) .Además , provee de materias primas a firmas como productos Chata,Kir, Sigma , Parma ,Gerber, Zwan , y otras de similar importancia en México. Exporta a Japón , Hong Kong, Malasia y Colombia.

Alpro. Es otra empresa del ramo de productos cárnicos ,localizada en Hermosillo, que ha logrado niveles importantes de producción en el mercado local, internacional.Alpro grupa y re presenta a gran parte de los productores de ganado porcino de la región centro del estado. Cuenta con una capacidad de producción mayor a 500 mil cerdos y genera 800 empleos. En el área de sacrificio, cuenta con la tecnología más avanzada y reconocida a nivel mundial como los sistemas de congelación blastfreezer,con capacidad para 120 toneladas diarias.

Mezoro. Otra de las firmas importantes de Sonora con proyección en el comercio mundial . Actualmente su mercado principal es el mexicano pero tienen planes de exportar al mercado de Estados Unidos, una vez abierta la frontera. En años anteriores tenían contemplado crecer hacia mercados orientales (China y Taiwan) exportando productos avícolas en piezas congeladas, pero debido al interés que tienen estos países tan sólo por partes de muy bajo valor como vísceras no se realizó el intercambio. Durante 1996, Mezoro vendió 600 mil pavos en todo el país,650 mil en 1997 y aproximadamente 812 mil en 1998; su participación en el mercado del noroeste fluctúa entre un 70% y un 75% y un 40% en el nacional.

En lo que respecta a sus ventas de pollo, actualmente participan con el 1% del mercado nacional y cubre alrededor del 50% del mercado del pollo en el ámbito regional (Norte de Sonora y Baja California) . La producción de pollo en 1996 fue de un millón 400 mil aves (2,200 toneladas), en 1997 de 1 millón 600 mil animales sacrificados y de 2 millones en 1998.Desde abril de 1995, mantienen convenios de asociación con el grupo Jerome Foods en el área avícola, donde dicha asociación representa un 60% de los ingresos del grupo, que incluye actividades agrícolas, construcción y producción de puerco. Para Mezoro, parece ser que esa asociación le ha permitido no sólo mantenerse en el mercado nacional, sino que también incursionará a nivel internacional en algunos segmentos productivos.En estas nuevas plantas exportadoras , se observa el reforzamiento de actividades integradas, las cuales aprovechan el equipo y la tecnología ya instalados para la elaboración de diversos productos con mayor cobertura internacional . Así , una planta puede utilizar la misma línea de producción para la obtención de distintos productos gracias a la incorporación de sistemas de bandas flexibles que pueden ser desmontadas y readaptadas a diversos productos

A manera de conclusión: hacia el fortalecimiento de la capacidad exportadora

Las tendencias recientes observadas en el comercio exterior de productos alimenticios fabricados en Sonora, muestran un potencial de exportación mayor que en otras décadas y una ,mayor interés de los empresarios por aprovechar el nuevo ,marco regulatorio de comercio exterior, así como acelerar las transformaciones tecno-productivas que indiquen en el crecimiento de la productividad y la calidad de los productos. De acuerdo con información extraída de entrevistas con empresarios locales, aproximadamente una cuarta parte de las empresas sonorenses exportadoras con más de 15 empleados, mantiene relaciones de compra venta con la región Asia. Pacífico, aunque este porcentaje es mayor debido al triangulación a través de Estados Unidos.

Las potencialidades de Sonora son cada vez mayores en productos semi procesados y procesados, gracias a la alta calidad de las materias primas locales y al integración creciente que registran las industrias procesadoras con el sector primario en productos derivados de trigo, maíz, oleaginosas, hortalizas, pescado, etc. Actualmente, las oportunidades para hacer negocios se concretan cada vez en ventajas derivadas de crecimiento aunque inestable de la demanda de productos semiprocesados en el mercado internacional y las facilidades legales para realizar las inversiones en agro maquila de alimentos. Es decir se ha creado una plataforma regional competitiva para la producción y exportación de estos productos. Para mantener le dinamismos que registran las empresas exportadoras es necesario poner atención en aquellos factores que limitan el crecimiento e inhiben las potencialidades de una integración y desarrollo de nuevos proyectos para la región.

Las potencialidades competitivas de Sonora son cada vez mayores en productos semiprocesados y procesados , gracias a la alta calidad de las materias primas locales y a la integración cada vez más creciente que registran las industrias procesadoras con el sector prima rio en productos deri vados del trigo, maíz , oleaginosas , hortalizas , pescado . Más de veinte grandes empresas han ap rovechado las ventajas que ofrece la ubicación estratégica de la regió n para exportar grandes volúmenes de alimentos hacia los países de la Cuenca del Pacífico y otros países del extranjero.

Junto con esto,han sido importantes los avances en tecnología de procesamiento y control de calidad, lo que ha permitido a las empresas cubrir sat i sfactoriamente los requisitos internacionales de sanidad, conservación e higiene, y con ello garantizar productos libres de enfermedades. Asimismo, las barreras del idioma y comunicación entreproveedores extranjeros han sido superadas en muchas de estas empresas gracias a la contratación de especialistas y al uso cada vez más creciente de computadoras e internet .Actualmente, las oportunidades para hacer negocios se concentran cada vez más en ventajas derivadas del crecimiento aunque inestable de la demanda de productos semiprocesados en el mercado internacional y las facilidades legales para realizar inversiones en agromaquila de alimentos, así como para establecer convenios de asociación o coinversiones con empresarios sonore nses. Asi mismo, ello ha sido posible debido a la mejoría e incremento que registran los servicios de preenfriado y congelado, acopio y almacenamiento de productos en fresco ; además de la existencia de una ofe rta suficiente de mano de obra calificada en actividades de procesamiento y a la baja rotación de personal que existe en estas actividades. Es decir, se ha creado una plat a fo rma regional competitiva para la producción y exportación de estos productos.

Sin embargo, para mantener el dinamismo que registran las empresas exportadoras es necesario poner atención en aquellos factores que limitan el crecimiento e inhiben las potende in tegración y desarrollo de nu evos proyectos en la region . Pa r a que un mayor número de empresas micro, pequeñas y medianas tengan acceso al comercio con el exterior es recomendable impulsar una clara integración y especialización de productores y prove edo res que permita establecer una vigorosa cooperación y rivalidad local , y crear sobre esta base una ventaja competitiva sustentable.Asi mismo, es necesario establecer los mecanismos apropiados para transferir tecnología a ese tipo de negocios. Los programas de formación de empresas integradoras pudieran constituir una alternativa distinta de organización para fab ricar productos y atacar mercados de exportación . Esto podría contribuir al desarrollo de encadenamientos productivos , ventajas competitivas dinámicas y no simplemente estáticas , complementariedades sectoriales y la creación de nuevos mercados y nu evas oportunidades de mercado para la región .Asi mismo, es necesario superar las debilidades que afectan al sector de alimentos y que aún se concentran en la escasez de info rmación respecto al conocimiento de los mercados y factibilidad de exportacion ; trámites lentos y bu rocraáticos para trasladar productos al extranjero ; alto costo del dinero deri va d o de políticas fiscales y crediticias que afectan el financiamiento a la producción de pequeñas y medianas empresas; a pesar de los avances, la aún escasa vinculación entre investigación tecnológica agroindustrial y los productores locales; el alto costo del peaje y mal estado del servicio ferroviario para transportación de materias primas; así como las deficiencias de las instalaciones

portuarias y en los servicios que prestan algunos parques industriales del sur de Sonora. Así mismo, es necesario desarrollar sistemas de comunicación eficientes que permitan conocer y hacer frente a las amenazas que derivan de factores exógenos y que pueden afectar el potencial exportador.

Estas tienen que ver con barreras no arancelarias en los Estados Unidos y Japón que afectan la exportación de productos procesados; con declaraciones de prácticas dumping en los Estados Unidos para productos mexicanos; variaciones en los precios internacionales para productos semiprosesados y cambios bruscos en la demanda; inflación e inestabilidad en las políticas financieras y monetarias que afectan la estructura de costos de las empresas; a utilidades mento de trabas y burocratismo en frontera en la transportación de productos frescos y procesados mexicanos.

Para potenciar las posibilidades que brinda el mercado asiático en el largo plazo, las empresas sonorenses deberán buscar una competitividad sistémico-estructural, en relación a la naturaleza estructural del conjunto de los sectores exportadores, en vez de la competitividad secto-funcional. La estrategia productiva y comercial debe pasar de una simple orientación a la exportación, a una industrialización orientada a la competencia y a la competitividad. Lo anterior requiere también de una política regional territorializada, en coordinación con los niveles macro y meso económicos. En síntesis, las exportaciones agroalimentarias parecen constituirse en un elemento importante para la diversificación del comercio exterior de México. De ahí la relevancia de establecer un marco de política más adecuado para su desarrollo.

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CONSIDERACIONES METODOLÓGICAS PARA EL ESTUDIO DE LA INNOVACIÓN EMPRESARIAL

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RESUMEN

El objetivo de esta investigación es estudiar la innovación como un componente fundamental y un resultado de las capacidades tecnológicas de las empresas. Se presenta el marco teórico sobre tres vertientes el diagnóstico, la estrategia y las capacidades tecnológicas y el impacto del cambio tecnológico. El diagnóstico estratégico propone el análisis del entorno global, industrial y del mercado específico. Se intenta identificar el aporte de la tecnología a la competitividad de la empresa; específicamente si alguna de las tecnologías que domina la empresa es la fuente de desempeños superiores frente a sus competidores, si es la base de su diferenciación competitiva o la fuente de sus búsquedas y apuestas competitivas. Las capacidades distintivas constituyen el núcleo de la selección de las estrategias y del comportamiento estratégico al permitirle a la empresa aprender a competir con base en su singularidad y no solo con base en las características de la industria. La innovación como proceso coloca el acento en la forma como esta se percibe y produce en las diferentes etapas a que da lugar (concepción, creación, investigación, desarrollo, producción y comercialización) y en la forma en que estas se articulan.

PALABRAS CLAVE: Estrategia, Innovación, Empresas

INTRODUCCIÓN.

En un diagnóstico estratégico convencional primero se realiza un análisis del entorno y para efecto de este se divide en tres Hitt, et al. (1999), Jhonson y Aholes (2001), Thompson (1999), Hill y Jones (1996).

1) el entorno global, constituido por las condiciones macroeconómicas de la economía, por los factores sociales y culturales, por condiciones políticas y regulatorias, así como tecnologías, las cuales son analizadas en 2) el entorno industrial, que estudia la posición de la empresa frente al poder de presión de cinco fuerzas (los proveedores, los clientes, los productos sustitutos, los competidores potenciales y el grado de rivalidad que existe en el mercado);

3) el mercado específico, en el cual se despliega el juego competitivo de los competidores directos de la empresa, con el fin de obtener preferencias del consumidor y de generar ventajas competitivas frente a sus rivales. Después de diagnosticar el entorno se analizan las condiciones internas de la empresa con el fin de identificar sus fortalezas y debilidades relativas, atributos que los hagan mejores que los ofrecidos por sus competidores.

Los recursos se definen como los insumos del proceso de producción; entre ellos se encuentran el equipo, las habilidades de cada empleado, las patentes, las finanzas (Hitt, et al., 1999). Estos recursos por si solos no crean ventajas y su valor estratégico está determinado por el grado en que pueden contribuir a la generación de fortalezas únicas (capacidades distintivas) y al logro de una ventaja competitiva (Rangote, 1999).

Las empresas cuentan con recursos tangibles e intangibles. Los tangibles son activos físicos y medibles, los intangibles son cualitativos, específicos de la empresa, difíciles de medir y transferir. Los recursos tangibles se clasifican en recursos físicos, humanos, organizacionales y financieros. Entre los recursos intangibles se encuentran la reputación de la empresa y tecnológicos vinculados a la innovación, y que

corresponden a bases de datos, programas, derechos de propiedad intelectual, patentes, marcas registradas y derechos reservados, conocimientos prácticos, redes de trabajo, cultura de la organización, características de comportamiento, entre otros. Los recursos intangibles, en comparación con los tangibles, son una fuente superior y poderosa de capacidades distintivas y de generación de ventajas competitivas.

Las capacidades se configuran a partir de la agrupación de recursos tangibles e intangibles de la empresa para realizar alguna tarea o para lograr algún resultado específico. Estas representan la habilidad o aptitud de una empresa para combinar y aprovechar los recursos que ha integrado en forma intencional para lograr una condición deseada. Como se conforman los procesos al interior de las empresas, las capacidades son específicas a cada una de ellas, mientras que los recursos están en el flujo del mercado. Las capacidades distintivas constituyen el núcleo de la selección de las estrategias y del comportamiento estratégico al permitirle a la empresa aprender a competir con base en su singularidad, en lo que la diferencia, y no solo con base en las características de la industria.

En los análisis estratégicos se deben ante todo identificar capacidades distintivas (Tidd, 2000).

De acuerdo con las características definidas por Barney (1991), para ser considerada como distintiva, una capacidad debe ser (Hitt, et al., 1999):

- Valiosa: crea valor para una empresa al neutralizar los peligros o al aprovechar las oportunidades.
- Rara: un bajo número de los competidores o ninguno la poseen.
- Insustituible: no posee equivalentes estratégicos.
- Costosa y difícil de imitar: otras empresas no la pueden desarrollar con facilidad. Una capacidad puede ser costosa de imitar, primero.

Cuales de las capacidades de la empresa son distintivas en la cadena del valor, plantilla que las empresas utilizan para determinar su posición de costos e identificar los diversos medios que puede emplear para facilitar la puesta en práctica de la estrategia a nivel de negocios. Una empresa debe considerar la posibilidad de subcontratar aquellas actividades primarias y de apoyo en las que no puede crear ni captar valor. La subcontratación es la compra a un proveedor externo de una actividad para crear valor. La razón principal por la cual la subcontratación se utiliza a menudo es que pocas empresas poseen los recursos y capacidades que se requieren para lograr la superioridad competitiva en todas las actividades primarias y de apoyo.

Revisión Literaria Del Análisis Estratégico Y La Tecnología

La primera perspectiva enfatiza en el entorno externo a la empresa y, en la segunda, los análisis se centran en los aspectos internos y, más específicamente, en los recursos y capacidades con que cuenta la firma.

La primera vertiente, denominada de la organización industrial (Hitt, et al., 1999), y dentro de la cual se encuentran los planteamientos de Porter, los resultados económicos dependen del ambiente industrial, en medida en que se parte del paradigma de estructura-comportamiento-resultado (Velez, I.; Torres, S.; Aguilar, J., 2000). Lo clave para la empresa es posicionarse en una industria atractiva y construir ventajas por medio de las economías de escala y el aumento de la concentración de la producción industrial, en medida en que mejoran su posición competitiva y sus resultados vía poder de mercado.

La segunda vertiente se centra en la parte interna de la empresa. Su preocupación no es identificar si la industria es atractiva, sino estudiar el ambiente interno en búsqueda de capacidades únicas, es decir, valiosas para el mercado, difícilmente sustituibles e inimitables, le permite a la empresa ventajas competitivas sostenibles y rentas superiores al promedio o monopolísticas. Así la estrategia se basa en crear recursos y capacidades sobre los que se pueda tener un control monopolístico. La sostenibilidad de la

ventaja competitiva dependen de tres elementos: el índice de obsolescencia de las capacidades distintivas debido a cambios en el entorno, la disponibilidad de sustitutos de las capacidades distintivas, y la facilidad de imitar capacidades.

Este enfoque, denominado de los recursos y las capacidades, define como un conjunto de recursos, capacidades y aptitudes distintivas heterogéneas que interactúan. Las relaciones involucran conocimientos que son acumulados y apropiados a través del tiempo en procesos de aprendizaje específicos de cada empresa. Las capacidades de innovación están en la base del proceso estratégico, que puede acudir a la generación de innovaciones como forma de obtener ventajas competitivas y de mejorar su posición en el mercado.

Al interior de una misma industria, se pueden presentar ambos comportamientos dependiendo del momento de una misma industria, se pueden presentar ambos comportamientos dependiendo del momento por el que esta atraviese o las condiciones internas de la empresa.

En el momento de analizar el comportamiento estratégico de las empresas es la advertencia de Mintzberg (1984) en el sentido de que si bien existen estrategias explícitas, formuladas en un plan estratégico, también pueden existir estrategias emergentes, de carácter implícito, surgidas de manera informal y que por tal razón, no se encuentran en ningún documento formal. Los esfuerzos se deben orientar a establecer si existe un patrón de comportamiento más o menos consistente, de cual se pueda deducir la existencia de una estrategia emergente realizada.

METODOLOGÍA

Se intenta identificar el aporte de la tecnología a la competitividad de la empresa; más específicamente, si alguna de las tecnologías que domina la empresa es la fuente de desempeños superiores frente a sus competidores, si es la base de su diferenciación competitiva o si, incluso, es la fuente de sus búsquedas y apuestas competitivas.

Se acude a la noción de las tecnologías claves o esenciales (Dussauge, Hart y Ramantsoa, 1992). Éstas se entienden como la posesión y dominio de tecnologías críticas para otorgarle a sus procesos y productos, sean estos bienes o servicios, atributos que los hacen mejores que los que ofrecen la competencia para los consumidores.

Las tecnologías esenciales son tecnologías básicas o genéricas, en la medida en que constituyen el saber hacer fundamental para producir el tipo de bienes o servicios que le permite a cualquier empresa ingresar y permanecer en un mercado específico. Estas tecnologías que de una parte, están obligadas las empresas que actúan en el negocio; de otra parte, este saber contiene altas potencialidades tecnológicas en la medida en que les facilita a las empresas desarrollar productos que les permiten desenvolverse en uno o en distintos sectores. El estudio de la explotación de estos saberes o tecnologías básicas suele dar origen al análisis de los “racimos” o “árboles tecnológicos” (Escorsa y Valls, 1997), planteados inicialmente por Giget (1984).

El estudio del árbol tecnológico permite establecer el desarrollo del potencial de las tecnologías básicas de las empresas y su alcance en la aplicación en diferentes mercados o sectores. No obstante, desde una perspectiva estratégica, la indagación se orienta a determinar si en la empresa han existido desarrollos de ese saber fundamental que le hayan permitido diferenciarse tecnológicamente y si además, en la explotación de esas capacidades tecnológicas diferenciadas se han generado ventajas competitivas en diferentes mercados o sectores. Parlad y Hamel (1990)

La evolución y desarrollo de las prácticas en que se materializan tanto la gestión como las capacidades tecnológicas de la empresa, constituyen el contexto tecnológico micro en el cual se realizan los procesos de innovación, su análisis proporciona elementos para la comprensión de la innovación.

El referente evolutivo que orienta este trabajo también se revela en la percepción de que el conjunto de prácticas en que se expresan las capacidades tecnológicas de la empresa tiene niveles de desarrollo y de complejidad ascendentes.

Las capacidades tecnológicas se agrupan en capacidades de inversión, de producción y de vinculación. Las capacidades de inversión se refieren a aquellas habilidades necesarias antes de crear una nueva instalación o de expandir una planta existente, como por ejemplo, las habilidades para identificar, seleccionar y negociar la tecnología necesaria; determinar los costos de capital del proyecto, la convivencia de la escala y la diversidad de productos; comprender las tecnologías básicas implicadas. Estas capacidades afectan la eficiencia con la que operará la planta.

Las capacidades de producción van desde las habilidades básicas (por ejemplo, control de calidad, operación y mantenimiento), las habilidades un poco más avanzadas (como la adaptación del equipo, su mejoramiento o su uso en otras aplicaciones), hasta aquellas más existentes (investigación, diseño e innovación). Dentro de estas capacidades se encuentran las tecnologías de procesos de producto. Estas habilidades determinan que tan bien se aplican las actividades internas para absorber las tecnologías que se adquieren o se copian de otras empresas, así como para operar y mejorar algunas de ellas.

Las capacidades de vinculación son necesarias para transmitir y recibir información, habilidades y tecnología de agentes externos, como proveedores, asesores, subcontratistas, consultores, entre otros. Estas capacidades se pueden tomar como el marco para estudiar la subcontratación, la cooperación, las alianzas estratégicas, entre otras. Las relaciones con el entorno afectan la eficiencia productiva de la empresa, la difusión de la tecnología en la economía y profundización de la estructura industrial.

Las capacidades de eslabonamiento de las empresas se concentrarán en sus relaciones interempresariales y con otras instituciones, vistas estas desde la perspectiva de su articulación con el sistema nacional de innovación (Freeman, 1995; Lundvall, 1992 y Nelson, 1993).

Desde este enfoque se considera que la empresa hace parte de una red de agentes e interacciones que propician la creación, uso y difusión del conocimiento económicamente útil, así como los ritmos de las innovaciones. La empresa se articula a ellos con el fin de efectuar por la vía de la cooperación sus actividades de desarrollo tecnológico.

Este estudio se recurre a la definición de innovación planteada por el Manual de Frascati (OECD, 1996 a: 19), entendida como la transformación de una idea en un producto nuevo o mejorado que es introducido en el mercado, o en un proceso de fabricación nuevo o significativamente mejorado que es utilizado en la industria o en el comercio. Sobre tal definición varias aclaraciones resultan pertinentes: primero, para efectos del presente debe serlo para el mercado en el que se desenvuelve la empresa, independientemente de si este es local, regional, nacional o internacional. Segundo, por los objetivos de la investigación, los procesos de innovación y resultados en que se materializa se mirarán de dos maneras: en cada caso concreto y en términos de las trayectorias tecnológicas de las cuales hacen parte, o a las que dan lugar en la empresa. Siguiendo el libro verde de la innovación de la Comisión europea (1995), el término “innovación” designa a la vez el proceso y su resultado.

La noción de innovación como proceso coloca el acento en la forma como ésta se percibe y produce, en las diferentes etapas a que da lugar (concepción, creación, investigación, desarrollo, producción y comercialización) y en la forma en que éstas se articulan. En este sentido, la visión tradicional que la concibe como fruto de un proceso lineal empujado por el avance del conocimiento, como un flujo unidireccional, en el cual solo es posible comenzar con la investigación hasta culminar en la

comercialización, dio lugar al modelo alternativo de Kline (1985). Este autor argumenta que en la mayoría de los casos la “cadena de innovación” comienza con un hallazgo en el mercado, es decir, con una idea sobre como se puede mejorar un producto o sistema dado; continua con un “diseño analítico” (invención) seguido de un “diseño detallado”; de uno o varios rediseños; de la producción y, por ultimo, de la distribución al mercado.

Se alude al concepto de encadenamientos y, segundo con la conexión entre cada una de las etapas y la investigación, debido a que en cualquiera de ellas surgen problemas y para resolverlos el conocimiento requerido no existe; entonces se inicia una investigación por medio de la cual se obtendrá la solución y se enriquecerá la masa de conocimiento existente en la empresa (Kline, 1985).

El modelo no-lineal de la innovación, hace evidente como el proceso de innovación no se caracteriza por ser ordenado ni mucho menos simple, y cómo la dinámica tecnológica fluye en ambas direcciones: del esfuerzo tecnológico a la ciencia y de la ciencia a la tecnología. Así, la tecnología puede proporcionar dispositivos útiles que refuerzan la investigación científica, y de los signos del mercado puede apoyar el desarrollo de tecnologías comercialmente viables.

La innovación no es un proceso lineal con un orden bien delimitado y un encadenamiento automático, sino un sistema de interacciones y retroalimentaciones entre las diferentes funciones, y entre participantes cuya experiencia y conocimientos se refuerzan mutuamente y se acumulan. En la práctica a los mecanismos de las interacciones internas en la empresa, como la colaboración entre las diferentes unidades y la asociación y participación de los empleados en el proceso de innovación. La importancia otorgada con las redes con las que la empresa se asocia, con otras empresas, institutos de investigación, centros de desarrollo tecnológico, laboratorios de investigación, entre otros.

El grado de innovación se clasifica como radical o incremental. La innovación radical introduce conceptos totalmente nuevos e implica el desarrollo de nuevas capacidades y habilidades; provoca el reemplazo de un producto por otro; produce cambios profundos en las técnicas de producción; conlleva la creación de nuevas ramas de industria o de servicios; y el crecimiento de sistemas tecnológicos totalmente nuevos.

La innovación incremental modifica productos, servicios y procesos existentes por medio de mejoras sucesivas. De esta manera refuerza una posición establecida por una innovación de tipo radical [por ejemplo, la introducción de los microprocesadores de equipos electrónicos (Comisión Europea, 1995)]. El alcance de la innovación se define en función de los mercados en los cuales se puede considerar como tal, esto es, en el mercado local, regional, nacional e internacional.

La innovación también se puede clasificar según su tipo, esto es, según sean de producto, de proceso, organizacionales, en comercialización, (Jaramillo, et al., 2000), en este estudio solo se consideran las de producto y las de proceso. Los estudios de caso analizarán tanto el proceso de innovación, haciendo énfasis en las particularidades del cambio técnico y la innovación en las empresas, tales como la heterogeneidad tecnológica de las empresas, la informalidad de los proyectos de I+D, y las diversas vías y trayectorias a través de las cuales se obtienen innovaciones, no necesariamente por actividades de I+D.

Se adopta una perspectiva evolucionista de la innovación, ya que no solo se busca analizar sus resultados de manera aislada, sino también entender los esfuerzos, mecanismos, gestión y procesos adelantados por una empresa para alcanzarlos. Uno de los objetivos centrales del proyecto es estudiar las conductas tecnológicas de las empresas consideradas, enmarcadas en el contexto de sus estrategias empresariales. Los procesos de innovación descritos arriba corresponden a innovaciones puntuales que, en la medida en que suceden, van generando aprendizajes producidos por la experiencia; estos se acumulan y se traducen en mayores habilidades para generar otras innovaciones, a veces más complejas. La trayectoria de la empresa que define sus particulares capacidades tecnológicas y de innovación, que son difícilmente transferibles y que la diferencian de la competencia (Nelson y Sampat, 2001).

El marco presentado permite analizar el proceso de desarrollo de las tecnologías básicas y de conversión en tecnologías esenciales, esto es, estratégicas, en la medida en que se constituyen en fuentes de diferenciación y de ventajas competitivas; también permite analizar el desarrollo de las capacidades tecnológicas, vistas estas desde una perspectiva funcional; este contexto facilita el análisis de los procesos puntuales y de las trayectorias que siguen la innovación en la empresa. El marco teórico descrito brinda elementos que permiten caracterizar la innovación, identificar los factores que inciden en su dinámica y sus efectos en el terreno competitivo, tecnológico y en las habilidades mismas para innovar.

CONCLUSIONES

Por impacto se entiende aquel cambio con respecto a una situación inicial que es provocado, en este caso, por la innovación. Este se puede evaluar en términos de su éxito técnico y de su éxito comercial. El éxito técnico está asociado directamente al logro mismo de la innovación y a los efectos benéficos que desde la perspectiva tecnológica se deriva de ella. El éxito comercial se determina por las mejoras en el desempeño económico alcanzado por la empresa a partir de una innovación; desempeño que depende de la respuesta del mercado ante la innovación, es decir, su aceptación, la cual se puede establecer a partir de indicadores tales como los cambios en las ventas, la participación de la empresa en el mercado, o en los márgenes de utilidad a los ofrecidos por la competencia.

Una innovación puede inducir otras innovaciones; o puede generar aprendizajes que abran las puertas a innovaciones de mayor complejidad y alcance. Aun en la eventualidad de que en el corto plazo la innovación constituye un fracaso técnico y/o comercial, si la empresa establece las causas del mismo y logra aprendizajes derivados de dicha indagación, que le permitan corregir los errores detectados, es posible que ésta fortalezca sus actividades de innovación, y en consecuencia desarrolle capacidades que le permitan obtener procesos y productos nuevos o mejorados que sean aceptados por el mercado. Las innovaciones tienen efectos sobre las capacidades tecnológicas y de innovación de la firma que pueden ser detectables y evaluables en el mediano o largo plazo. Otro efecto indirecto de las innovaciones de la empresa, está relacionado con imagen en el mercado, aunque es más difícil de establecer, que el mercado la perciba como una empresa innovadora puede convertirse en el largo plazo en un rasgo distintivo que opere como un elemento diferenciador frente a la competencia.

El proceso de innovación se describe, en cada paso, partiendo de identificar el origen de la idea de la innovación, los objetivos que persigue, el proceso detallado que se sigue hasta lograr la innovación, destacando los contratiempos, desplazamientos y ajustes de la idea inicial frente al resultado final.

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LA SIMPLIFICACIÓN DE LOS TRÁMITES DE LA CREACIÓN DE LAS SOCIEDADES MERCANTILES

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RESUMEN

En este documento intentaremos explicar muy someramente los trámites necesarios para la creación de una empresa a la luz del régimen jurídico español y reflexionar sobre las nuevas formas de creación de empresas sobre todo sobre los nuevos métodos de creación telemática. Al efecto traemos a colación las normativas aplicables en España y asimismo aquellas que se tienen desarrollado en los países en su entorno y que presentan verdaderas innovaciones en el presente ámbito.

PALABRAS CLAVE: sociedades mercantiles; nuevas tecnologías; creación telemática; economía sostenible.

CONSIDERACIONES PRELIMINARES

En este análisis estudiaremos el actual proceso de simplificación de los trámites administrativos de constitución de algunas sociedades mercantiles. En verdad, los legisladores de los distintos países, así como el legislador comunitario, vienen realizando importantes esfuerzos para facilitar la constitución de las sociedades mercantiles (proceso de desformalización). El legislador español refuerza este intento al afirmar, en la exposición de motivos del Proyecto de Ley de Economía Sostenible, aprobado por el Gobierno en el pasado mes de marzo de 2010, que con la dicha Ley se “*introduce una serie de novedades directamente vinculadas con el impulso de la competitividad del modelo económico español, eliminando obstáculos administrativos y tributarios*”.

Con la simplificación de los trámites administrativos esperase además incentivar a la creación de sociedades mercantiles. Tratase sobre todo de una exigencia que deriva del actual contexto de crisis económica que, como es sabido, demanda de los gobiernos tomadas de medidas con el objetivo de impulsaren la creación de estructuras económicas y sociales que permitan un real crecimiento financiero. Las acciones legislativas levadas al cabo por el Gobierno español, en consonancia con las orientaciones provenientes del llamado G20 y de la Unión Europea, revelan una preocupación para reforzar el sistema financiero español y trabar las quiebras de actividad económica-financiera que últimamente se tienen verificado. La recuperación económica y social no es posible sin la existencia de un tejido empresarial consistente, fuerte y saludable que sea apto a generar riqueza, trabajo, creación y consumo. Así las cosas es por demás evidente la importancia del mantenimiento de la existencia de las empresas ya instaladas en el mercado y la necesidad de la creación de nuevas. Y porque las trabas económicas y administrativas a la creación de nuevas empresas son consideradas el primer obstáculo a su aumento deberán los gobiernos promover las necesarias medidas para disminuirlas. El trabajo de los gobiernos no está todavía completo acá de las fronteras o tampoco allá de ellas. Tanto es así que, como resulta del reciente estudio del “Instituto Nacional de Estadística” con referencia ya al año de 2010, “*en el mes de enero se crean 6.266 sociedades mercantiles, un 3,6% menos que en el mismo mes de 2009 y un 2,0% menos que en diciembre de 2009*”.

La importancia de los estudios empíricos y estadísticos relevase sobre todo en el hecho de crearen y publicitaren *rankings* de países en distintas materias lo que naturalmente permite la comparación entre los países analizados. Ahora bien, como es sobradamente conocido, en el ámbito económico-financiero, la buena imagen de un país es propicia a estimular nuevas inversiones, nombradamente extranjeras, y concomitantemente a elevar el índice de desarrollo ya instalado. Además de los informes del “Instituto

Nacional de Estadística”, son una importante referencia mundial en el entorno económico, financiero, social y empresarial de un país los informes *Doing Business*, los datos apurados y publicitados por la Organización para la Cooperación y el Desarrollo Económicos y, bien así, los informes reveladores del Índice de Competitividad Global del Fórum Económico Mundial. Vejamos algunos de los datos de estos informes, relativos a España, que mismo sin un análisis exhaustivo permiten hacer una radiografía general al estado económico-financiero del país. Así las cosas, véase que, de acuerdo con el informe *Doing Business*, cuyo objetivo principal reside en hacer una medición cuantitativa a las regulaciones sobre aperturas de empresas, obtención de crédito, protección de inversores, entre otros que no se relacionan directamente con el nuestro estudio, “*se premian con mejores puestos a aquellos países que tengan procedimientos simplificados para aplicar la regulación existente, por ejemplo si cuentan con oficinas de ventanilla única para dar cumplimiento a las formalidades de apertura de una empresa*”.

Nótese que los informes *Doing Business* engloban dos tipos de datos “*el primer tipo proviene de la revisión de las leyes y regulaciones*” y el segundo “*consiste en indicadores de tiempo y movimiento que miden la eficiencia en alcanzar un objetivo legislativo*”. Nótese asimismo que especialmente en lo concerniente al segundo indicador las nuevas tecnologías pueden representar una verdadera ventaja ya que permitirán alcanzar los objetivos legislativos más rápidamente y con una disminución de los costes. Atentando ahora en los números de este informe, véase que España mientras ocupa el puesto 62, en un universo de 183 países, en el “*ease of Doing Business rank*”, cae para la deshonrosa posición 146 en lo que concierne al índice “*apertura de un negocio*”, casi veinte puestos atrás de Costa Rica que ocupa el puesto 127. Véase asimismo que los países en torno a España y, por lo tanto, aquellos que más peligrosamente amenazan y compiten con la economía española, ocupan, relativamente al mismo índice puestos más animadores. Es lo que se verifica con Inglaterra, puesto 16, Francia, puesto 22, Portugal, puesto 60, Alemania, puesto 84. Creemos que el puesto ocupado por España se relaciona directamente con la exigencia de se cumplieren cerca de 10 procedimientos para la apertura de un negocio lo que se traduce inevitablemente en una pérdida de tiempo muy elevada. Nótese asimismo que los dos puestos ocupados por España, anteriormente referidos, son peores relativamente al informe *Doing Business* relativo a 2009.

A su vez, el “*Global Competitiveness Report 2009-2010*”, elaborado por el “*World Economic Forum*”, revela que también aquí España perdió puestos frente a los mismos índices relativos al informe de 2008/2009. Efectivamente, mientras el más reciente informe “*World Economic Forum*” España ocupa el puesto 33, sobre 133 países analizados, en el informe anterior conquistó el puesto 29. El problema mayor es que una vez más las economías más cercas a España, y por eso competidores más directos, llevan avanza es estos índices de tal forma que Suiza ocupa mismo la primera posición, Alemania la séptima, Inglaterra la decimotercera, Francia la decimosexta, Bélgica decimoctava y, entre otros, Luxemburgo vigesimoprimer.

Resulta claro que de los estudios empíricos referidos España tiene que cambiar algo. El propio Gobierno se ha enterado de esta necesidad y también por eso proyectó la Ley de la Economía Sostenible que promueve medidas que pretenden solucionar algunos de los problemas planteados y apuntados como causadores de la continuidad de la crisis. Así sucede pues con las medidas propugnadas para la creación de empresas que, de acuerdo con las propuestas plasmadas en el Proyecto de Ley de Economía Sostenible, resultará en un aumento del uso de las nuevas tecnologías y consecuentemente en una disminución de costes y tiempo utilizado en su creación.

LOS TRÁMITES ADMINISTRATIVOS NECESARIOS PARA LA CREACIÓN DE LAS SOCIEDADES MERCANTILES

En el plan nacional, verificamos que la tramitación administrativa en la creación de una empresa no es homogénea para todas las empresas y depende de la naturaleza de la actividad económica que se pretende

desarrollar. Comprobamos, además, que se dividen en dos los periodos más importantes del proceso de creación de una empresa: el primero reside en la ejecución de los trámites necesarios para la creación de la empresa, es decir, el momento en que la empresa empieza a gozar de personalidad jurídica que le permite contratar con terceros; el segundo, comprende el momento después de la adquisición de la personalidad jurídica hasta el momento en que se encuentran cumplidos todos los trámites administrativos que son indispensables para el ejercicio de la actividad económica propuesta por el emprendedor. La tramitación administrativa para la constitución de una sociedad mercantil depende de la forma jurídica elegida por el emprendedor. Sin embargo, independientemente de la forma jurídica adoptada siempre es necesario concretizar numerosos trámites que se realizan ante diferentes organismos o entidades que son, la mayor parte de las veces, administraciones locales, como es el caso de los trámites a realizar delante de la Administración o Delegación de Hacienda, del Ministerio del Trabajo y Seguridad Social y del Registro Mercantil. El principal trámite del proceso de constitución de una sociedad mercantil es el otorgamiento de la escritura pública de constitución. Cuando se trata de una sociedad de capital su constitución exige escritura pública que se otorga frente al Notario y que requiere la presentación de la certificación negativa del nombre y de los estatutos. Dentro de los tres meses desde el otorgamiento de la escritura, frente al Registro Mercantil, con la presentación de la liquidación del impuesto de transmisiones patrimoniales y de la primera copia de la escritura de constitución, se debe proceder al registro de la sociedad. En la escritura se incluyen los estatutos que fijan las reglas de funcionamiento de la sociedad y, por eso, debe ser redactada por profesionales que deben, además, ajustar los estatutos a los intereses de los promotores y de la clase de sociedad que se pretende constituir.

No obstante, en muchas ocasiones es el propio Notario, quien, a instancias de los socios acomoda los estatutos a las necesidades de los socios fundadores. El otorgamiento de la escritura y la aprobación de los estatutos de la sociedad se hacen ante notario con la firma de los socios fundadores. Este trámite sólo se concluye mediante la presentación al notario del certificado del Registro Mercantil Central referente a la no-coincidencia del nombre propuesto y del comprobante de depósito bancario de las aportaciones dinerarias que conforman el capital social, así como del documento nacional de identificación y del número de identificación fiscal de cada socio. Resulta directamente de las palabras precedentes que los trámites de creación de una empresas son muchos y morosos y, por lo tanto, creemos que el Gobierno tiene que actuar coordinadamente en tres frentes distintos: el normativo, desarrollando las normas necesarias para una disminución de los trámites administrativos y para una nueva forma de tramitarlos; el tecnológico, creando un sistema eficaz, seguro y accesible; y el administrativo, consiguiendo una efectiva coordinación entre todos los organismos intervinientes en el proceso de constitución de sociedades.

NUEVAS FORMAS DE CONSTITUCIÓN DE EMPRESAS. PROCESO DE TRAMITACIÓN TELEMÁTICA DE CONSTITUCIÓN DE EMPRESAS

El legislador español ha introducido en la legislación el recurso a las nuevas tecnologías para facilitar la creación de pequeñas y medianas empresas en forma de sociedad limitada; sin duda, la forma social más utilizada en las últimas décadas en el tráfico económico, hasta el punto de constituir actualmente la forma básica de organización jurídica de empresas. Para ello, ha optado por facilitar la creación de microempresas, mediante el reconocimiento de un subtipo societario: la sociedad limitada nueva empresa.

La normativa que regula las sociedades de responsabilidad limitada permite, desde el año 2003, con el Real Decreto 682/2003, de 7 de junio, la utilización de los medios telemáticos en la constitución de la empresa. Primeramente, solo la puesta en marcha de la sociedad limitada nueva empresa admitía la utilización de las nuevas tecnologías (Ley 7/2003, de 1 de abril), pero en el año 2006, a través del Real Decreto 1332/2006, de 21 de noviembre, tal facultad se extendió a las sociedades de responsabilidad limitada en general, tal como dejaba antever el contenido del precepto de la disposición adicional octava de la Ley 2/1995, añadida por la Ley 7/2003. El objetivo de agilizar el proceso de creación de empresas en España originó la creación del Centro de Información y Red de Creación de Empresas que se puede

definir como siendo “una red de puntos de asesoramiento e inicio de tramitación (PAIT), en los que se asesora y se prestan servicios a los emprendedores, tanto en la gestación, tramitación administrativa y puesta en marcha de sus iniciativas empresariales como durante los primeros años de actividad de las mismas”.

El Sistema de Tramitación Telemática es un sistema informático que tiene por base el Documento Único Electrónico – formulario administrativo que ofrece la ventaja de sustituir hasta dieciséis formularios en papel exigidos en la creación de una sociedad limitada a través del procedimiento tradicional – y que permite la creación de empresa a través de expedientes electrónicos. Con ello se llevará a cabo el intercambio de la documentación necesaria para la creación de empresas mediante la interacción con los sistemas informáticos dispuestos por cada uno de los actores que intervienen en el mismo. El STT garantiza al emprendedor un servicio global y unificado para la creación de empresas”.

La validez jurídica del proceso se encuentra asegurada una vez que todos los mensajes y documentos electrónicos están firmados electrónicamente a través de la firma electrónica reconocida de cada uno de los intervinientes en el proceso que presenta una eficacia jurídica igual a la firma manuscrita del documento presentado en soporte de papel. Además, es el empleo de la firma electrónica reconocida tantos en las relaciones entre las Administraciones Públicas y los ciudadanos como entre éstas y los notarios y registradores mercantiles que garantiza la seguridad del sistema telemático de constitución de sociedades.

Como es sabido, el país que se encuentra más desarrollado relativamente a la utilización de las nuevas tecnologías es los Estados Unidos de América. En relación con la aplicación de las tecnologías de la información e la comunicación a la constitución de las sociedades y a su funcionamiento el Estado del Delaware es aquello que se encuentra más avanzado. En verdad, el Estado del Delaware es, de entre todos los ordenamientos jurídicos que analizamos, aquello que permite la más rápida y sencilla constitución de una empresa porque las exigencias son muchísimo pocas y porque todo se hace de forma completamente electrónica.

La mayor parte de los países europeos tiene apostado en simplificar los trámites administrativos necesarios a constitución de las empresas sea a través de la utilización de las nuevas tecnologías de la información y la comunicación sea a través de la creación de agencias especialmente creadas para el tratamiento de tales materias. Portugal es un buen ejemplo de ambas las situaciones. Portugal tiene dos formas jurídicas especiales de crear empresas de manera rápida e sencilla. Una, la «*empresa na hora*», es regulada por el *Decreto-Lei* n.º 111/2005, de 8 de julio y consiste en un régimen especial de constitución inmediata de sociedades mercantiles de responsabilidad limitada o por acciones. Otra la «*constituição on-line de sociedades*» es regulada por el *Decreto-Lei* 125/2006, de 29 de junio, y tiene como principal ventaja la posibilidad del emprendedor constituir una sociedad de forma completamente electrónica. En verdad, todos los procedimientos conducentes a la puesta en marcha de la sociedad se realizan a través de un *site* en la Internet, reglado por portaría del Ministro de la Justicia. Estas formas de constitución de sociedades no son admisibles cuando el emprendedor tiene la pretensión de crear otro tipo jurídico de sociedades mercantiles, es decir, no es admitida para la constitución de sociedades colectivas, para las sociedades comanditarias y para las sociedades anónimas europeas.

Los proyectos “*empresa na hora*” y “*empresa on-line*” son verdaderamente originales. En efecto, en el año de 2006, la originalidad de la iniciativa “*empresa na hora*” fue reconocida por la Comisión Europea que le atribuyó el primero premio en la categoría de “reducción de los encargos administrativos para las empresas”. Asimismo, el Banco Mundial consideró tal iniciativa meritoria y la refirió en su estudio “*Celebrating Reform 2008*” como un suceso que “inspiró otros países”. En verdad, Angola y Cabo Verde han solicitado apoyo legal y técnico para implementaren tales iniciativas en sus ordenamientos jurídicos. A su vez, Eslovenia, Hungría, Egipto, Mozambique, Chile, Brasil, Finlandia, Suecia, China, San Tome y

Príncipe, Bosnia-Herzegovina, Rumania, Estonia, Argentina, Uruguay, Timor y la propia España han visitado el servicio con el objetivo de conocer los procedimientos adoptados por Portugal en el proceso de creación de empresas. Al fin, y revelador de una verdadera cooperación internacional, aún en el ámbito del proyecto “*empresa na hora*”, Portugal estableció un acuerdo con Estonia que permite que un portugués cree una empresa en Estonia y un estonio cree una empresa en Portugal a través de la Internet y sin cualesquier desplazamientos físicos a los servicios de la creación de empresas.

La importancia del asunto aquí en estudio es de tal forma elevada que, como referimos anteriormente, el legislador español, bien así los demás, sigue concediéndole tratamiento legislativo. Así es de hecho lo que sucede con las intenciones del Proyecto de Ley de Economía Sostenible en cuyo capítulo I introduce medidas de simplificación de los trámites administrativos destinados a agilizar la constitución de sociedades e la adopción de actos societarios. La reforma, en las palabras del propio Proyecto de Ley, “permitirá la tramitación telemática de las operaciones y de las obligaciones de publicidad de los actos del tráfico mercantil, y que todos los trámites necesarios para la constitución de sociedades de responsabilidad limitada puedan llevarse a cabo, con carácter general, en un plazo máximo de uno o cinco días”. Aún de acuerdo con el referido Proyecto de Ley, las innovaciones en la constitución de sociedades de responsabilidad limitada por vía telemática se producen sobre todo en el plazo de otorgamiento de la escritura de constitución que pasará a ser de un día hábil contado desde la recepción de la certificación negativa de denominación expedida telemáticamente (en el plazo de un día hábil) por el Registro Mercantil Central.

Con la introducción de las nuevas tecnologías en este ámbito la escritura de constitución de sociedades será remitida de forma telemática por el Notario al Registro Mercantil del domicilio social, en el mismo día de su otorgamiento, salvo cuando el solicitante no autoriza tal remisión por parte del Notario. En esta última situación será el propio solicitante a remitir la escritura al Registro Mercantil, que podrá ocurrir de forma telemática, después de obtener la respectiva copia electrónica. Posteriormente compare al Notario autorizante de la escritura de constitución solicitar telemáticamente la asignación provisional de un Número de Identificación Fiscal que pasará a definitivo después de la inscripción de la sociedad en el Registro Mercantil.

Alguna particularidad asume la constitución de sociedades de responsabilidad limitada cuyo capital social no es superior a 3.100 euros y cuyos estatutos se adaptan a algunos de los aprobados reglamentariamente. Proceso distinto sigue asimismo la “constitución de las sociedades mercantiles de capital que no sean de responsabilidad limitada o que, siéndolo, tuvieren entre sus socios personas jurídicas o el capital social fuere superior a 30.000 euros o cuyo órgano de administración delimitado en los estatutos sociales no se estructure como un administrador único, varios administradores solidarios, cualquiera que sea su número, o dos administradores mancomunados, se ajustará a las siguientes reglas”. En las primeras agilízase más aun los procedimientos y en las segundas permitiese, no obstante se traten de procesos bien más complejos, la utilización de las nuevas tecnologías en la respectiva constitución. En nuestro juicio, no obstante ser clara la intención de introducir verdaderamente las nuevas tecnologías en la constitución de las sociedades mercantiles, el Proyecto de Ley de Economía Sostenible se muestra poco ambicioso no aprovechando, desde luego, las experiencias legislativas de otros países que, desde hace algún tiempo, incorporaran las referidas tecnologías en la vida societaria.

BIOGRAFÍA

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PROCESO DE INTERVENCIÓN EN UNA COMUNIDAD RURAL CASO EJIDO ESTANQUE DE NORIAS EN CUATRO CIÉNEGAS COAHUILA MÉXICO

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RESUMEN

Los procesos de cambio vividos por nuestra sociedad en las últimas décadas, han sido de gran impacto en nuestras formas de vida y vinculación con nuestro entorno, por lo que las formas tradicionales de operar los programas de apoyo existentes en nuestro país requieren de un enfoque más integral y acorde a los requerimientos y necesidades de cada región. En este trabajo se presentan los resultados obtenidos en un proceso de intervención cuya finalidad fue facilitar un proceso de cambio acerca de las formas actuales de organizarse y administrar sus recursos agropecuarios con un manejo sustentable en la comunidad “Ejido Estanque de Norias” del municipio de Cuatro Ciénegas, Coahuila México. Esta intervención se apoya en una investigación de carácter mixto donde se obtuvo información acerca de las condiciones de vida de sus habitantes, los roles que desempeñan los hombres y las mujeres en las actividades que se llevan a cabo en dicha comunidad y en las reuniones grupales para establecer un plan de trabajo que les ayudará a mejorar sus condiciones de vida actuales.

ABSTRACT

The processes of change experienced by our society in recent decades have made a tremendous impact on our ways of life and relationship with our environment, so that traditional ways of operating the existing support programs in our country require a more comprehensive and consistent approach to the requirements and needs of each region. This paper presents the results obtained in a process of intervention aimed at facilitating a process of change on existing forms to organize and manage their agricultural resources management with sustainable in the community “Ejido Estanque de Norias” in the municipality of Cuatro Cienegas, Coahuila, Mexico. This intervention is supported by a mixed investigation where information was obtained to know the living conditions of its inhabitants, the roles of men and women in the activities carried out in the community and conducting group meetings to establish a work plan that will help them improve their current living conditions.

KEY WORDS: Process of change, Intervention, living conditions.

INTRODUCCION

En este trabajo se plantea la necesidad de llevar a cabo procesos de intervención con un enfoque sistémico a fin de facilitar procesos de cambio en las comunidades, principalmente de carácter ejidal, acerca de las formas actuales de organizarse y administrar sus recursos. El problema que dio origen a esta intervención es que la brecha entre productores con sistemas de alta eficiencia y productores que tienen sistemas de subsistencia es cada vez mayor. Se considera que esta situación no les permitirá estar en condiciones de competir y sí incrementar la importación de alimentos en la región. El proyecto de intervención del caso que se presenta está fundamentado en una investigación de carácter mixto con un enfoque participativo a través del cual se buscó desarrollar un sistema de capacitación – extensión y transferencia de tecnología para productores de ganado bovino en zonas rurales del estado de Coahuila México e incidir en mejorar sus condiciones de vida.

El plan de trabajo consistió en realizar la investigación con los habitantes de la comunidad sobre sus condiciones socioeconómicas de vida, posteriormente llevar a cabo reuniones grupales para conocer sus expectativas de vida en la comunidad y clarificar el rol a desempeñar por los investigadores, finalmente efectuar el levantamiento de información de sus cabezas de ganado bovino y capacitar a los involucrados en esta actividad en un manejo más adecuado del mismo.

REVISION LITERARIA

Intervenir significa operar sobre la capacidad de cambio que tenga el sistema como tal, relacionarse con el sistema humano, vivo, en funciones, con el propósito de ayudarlo teniendo presente que el sistema existe por sí mismo y es independiente del interventor. Realizar estos procesos de intervención en comunidades rurales significa para el investigador, además de lo anterior, estar consciente de que se pueden llegar a jugar dos roles, investigador y actor al mismo tiempo, los que en su momento pueden resultar que sean difíciles de unir o que resulten incompatibles.

En este tipo de intervenciones, el investigador puede elegir diferentes estrategias o métodos de intervención, sin embargo uno de los más usados es el conocido como investigación – acción, o investigación participativa o colaborativa, por lo que el abanico de opciones para el investigador resulta bastante amplio. Esto último conlleva sus riesgos pues puede adentrarse tanto en la dinámica grupal y ser arrastrado a los procesos de dichos grupos y el devenir de los acontecimientos locales. Los resultados obtenidos por lo tanto pueden llegar a ser totalmente diferentes de los que en principio se habían planeado. No obstante estos “peligros” e incertidumbres, el poder coadyuvar a estas comunidades a que sean promotoras y gestoras de su propio desarrollo es un desafío y un compromiso que vale la pena tomarlo.

En el caso de nuestro país, el minifundio predomina y se caracteriza, entre otras cosas, por una baja vinculación al mercado, ubicarse en áreas de bajo potencial productivo, tener importantes procesos de deterioro de los recursos naturales y una baja eficiencia en el aprovechamiento del agua. Económicamente, el producto interno bruto (PIB) silvoagropecuario y pesquero (71% agricultura y 22% ganadería) ha declinado 5% y emplea 20% del total de la fuerza de trabajo, en las actividades del campo del país. (SAGARPA 2005).

La pobreza alcanza en el país al 81.5% de la población en el campo, de la cual el 55.3% se encuentra en pobreza extrema. El sector agropecuario tiene una baja aportación al PIB (6%) un rezago en el crecimiento (1.6% contra 3.4% nacional) y presenta un bajo valor agregado al producto (30% vs. 50 – 60% en Latinoamérica), así como altos costos de transacción. (Informe 2007 SAGARPA, INCA Rural). La población rural es de 24.5 millones de habitantes y la PEA es de 10.7 millones, de los cuales 61.7% son trabajadores sin tierra. 9.3% son productores sin tierra y 29% productores con tierra (INEGI 2005).

Esta situación se presenta con mayor agudeza en el sector ejidal y entre las principales causas de estas condiciones se identifican, además de las ya mencionadas un enfoque centrado en lo agropecuario y la producción primaria, falta de claridad en los derechos de propiedad, deficiente articulación de las políticas e instrumentos públicos hacia el sector, un bajo nivel educativo y nulo desarrollo de habilidades competitivas, así como un bajo perfil del productor para desarrollarse como emprendedor. Las estrategias de desarrollo en el campo han consistido normalmente en establecer políticas de apoyo económico directo al productor, pero sin tomar en cuenta el entorno en general y las condiciones y/o características de cultura y formas de vida, lo que en muchos casos hace que los recursos que se dan en especie, por ejemplo, sean utilizados luego para comercializarlos más adelante o bien utilizarlos como alimento.

Por lo que, no obstante contar con programas de apoyo y campañas de difusión, en la actualidad la brecha entre los productores con sistemas de alta eficiencia y productores que tienen sistemas de subsistencia, es más grande, independientemente que pertenezcan al sector social o privado. El estado de Coahuila cuenta con una población, según censo del 2005, de 2346 678 habitantes, y una superficie de 151,571 km. cuadrados, constituyéndose por este concepto en el 3er. Estado con mayor superficie territorial Coahuila tiene 18 municipios eminentemente rurales que concentran el 16.6% de la población del estado con solo el 6% de su población dedicada al sector primario.

METODOLOGÍA

Para llevar a cabo esta intervención se eligió hacerlo bajo un enfoque sistémico con el propósito de generar y/o mantener una visión holística e integradora tanto de los procesos económicos como su impacto en las condiciones de vida como comunidad. La metodología de investigación utilizada corresponde a un carácter mixto ya que implicó, por una, parte hacer un diagnóstico y la aplicación de técnicas establecidas para el manejo de actividades agropecuarias (cuantitativa), así como de carácter cualitativo donde el enfoque fue investigación – acción .

Instrumentos

Los instrumentos utilizados en el manejo de las actividades agropecuarias se basaron en la guía básica de cuidado del ganado bovino establecida por los centros de recolección y sacrificio de ganado “Rastros” y que se fundamenta en el reglamento establecido por la Secretaría de Fomento Agropecuario. Para conocer las condiciones de vida y sus expectativas sobre la comunidad el instrumento elegido fue realizar entrevistas, mediante guión pre establecido, a cada una de las familias y la validación del instrumento se hizo por jueceo y comprendió un programa de capacitación a los entrevistadores sobre la técnica de la entrevista y uso del instrumento. Posteriormente se realizaron reuniones grupales con un pre-programa para conocer sus expectativas sobre la comunidad, respetando los protocolos de interacción establecidos en la comunidad. Los hombres atendieron lo relativo al ganado y las mujeres lo referente a las condiciones de vida y lo que esperan pase en el ejido.

Muestra

La muestra fueron las 40 familias que conforman dicho ejido.

Fundamento

El proyecto se fundamentó en lo siguiente: si se llevan a cabo en forma básica registros económicos y se refuerzan algunas acciones de sanidad, reproducción y comercialización, dentro del sistema productivo bovino de carne y se les **capacita** para que **sean** los propios **administradores del sistema**, se ha considerado que impactará en mejorar las condiciones socioeconómicas de la comunidad.

RESULTADOS

Los resultados obtenidos en el diagnóstico de las actividades agropecuarias que se presentan en la siguiente tabla, contiene información antes del proyecto y lo que se logró con el mismo.

Los datos obtenidos en las entrevistas realizadas a las familias se agrupan en factores utilizados para realizar los estudios de condiciones de vida, mismos que se presentan de manera resumida en la siguiente tabla:

Sin el proyecto	Con el proyecto
Manejo: 1.- No se llevan registros de producción 2.- Porcentaje de preñez 50% 3.- Mortandad superior al 5% 4.- No ofrecen suplementación del ganado en épocas críticas 5.- Peso al destete promedio de 140 – 150 kilogramos. Zoosanitario: 1.- Falta de un programa zoosanitario adecuado (vacunas y desparasitantes) Base de datos origen genético y productivos: 1.- El grupo no lleva ningún registro Comercialización: 1.- Venta de ganado en pie a intermediarios con precio por kilogramo de \$ 22.00 - \$24.00	Manejo: 1.- Llevar registros de producción 2.- Porcentaje de preñez 60 – 65% 3.- Mortandad inferior al 5% 4.- Aplicación de suplementación de ganado en épocas críticas 5.- Peso al destete promedio de 170 – 180 kilogramos. Zoosanitario: 1.- Establecimiento de un programa zoosanitario adecuado (vacunas y desparasitantes). Base de datos origen genético y productivos: 1.- Implementar programa de registros, base de datos, estadísticas, eventos climatológicos, para la toma de decisiones para el desarrollo de la ganadería. Comercialización: 1.- Venta de ganado en pie en la frontera con precio por kilogramo de \$32.23 (considerando el precio de \$ 1.22 dólar la libra y el tipo de cambio del dólar a \$11.00 m.n.)

Tabla de resultados sobre el manejo del ganado bovino antes y después del proyecto (elaboración propia).

Concepto o rubro	Descripción
Composición general de la muestra	Número de familias encuestadas 40. No. de integrantes por familia (promedio) 4- 6 El 95.8% tiene registrados a sus hijos, el resto están aún muy pequeños. Se observaron matrimonios con más de 20 años de casados, hecho que puede corresponder a que el 70% de la población sobrepasan la edad de 45 años.
Alimentación	Los adquieren en la Cd. de Castaños, el resto en la tienda Conasupo ubicada en la misma comunidad, otros productos como lácteos, carne, frijol, algunas hortalizas son producidas en el ejido.
Salud	El 90% de la población consulta en la Clínica Rural que pertenece al IMSS Castaños. Las enfermedades más atendidas son las respiratorias, de lumbalgia, alta presión y diabetes. No es significativo el número de habitantes que utiliza servicios médicos particulares.
Ingreso Económico	El 71.5% de las familias perciben 2 salarios mínimos (s.m.), el 26:8% 3 s.m. y el 1.7% 4 s.m. El 74.5% tiene cuenta de ahorro en un banco u otra institución financiera ya que es requisito para acceder a los programas de Pro Campo y Pro Gan. El mayor gasto es en comida y aspectos de salud, posteriormente escuela, ropa y accesorios (es muy poco lo asignado) y lo hacen una vez al año.
Educación	Se cuenta con un maestro de Educación Primaria, los de nivel Secundaria asisten a Tele secundaria ubicada en el Ejido Dolores del municipio de Castaños ubicado a 22 km. El 79% de los habitantes cuenta con nivel primaria, el 10% secundaria y un 11% preparatoria.
Vivienda	Se detectaron en un 40% de las viviendas que no tienen piso de cemento. Solo el 5% cuenta con cuarto de baño dentro de la vivienda. El 35% de las casas son de adobe, o enjarre de lodo con albarda y troncos de mezquite.
Agua Potable	Su fuente de agua depende de un pozo ubicado a 12 km.
Vías de Comunicación	Se encuentra ubicado a 58 Km. de la carretera Monclova – Saltillo y 34km. de camino de terracería. Se cuenta con un teléfono comunitario y la fuente de energía eléctrica, recientemente (3 meses)

Tabla sobre condiciones socioeconómicas de vida de los habitantes del ejido Estanque de Norias en Cuatro Ciénegas, Coahuila. México (elaboración propia)

Sobre las expectativas de vida en la comunidad se citan las de mayor incidencia: Las mujeres desean que sus hijos reciban la educación básica (primaria y secundaria) en el ejido, ya que temen “malas” influencias en el ejido al que actualmente van porque se encuentra cerca de la carretera federal y a un lugar donde paran muchos operadores de transporte de carga pesada que los pueden inducir al consumo de drogas. Ellas desean desarrollar otras actividades económicas que les reditúen ingresos independientemente de los de su esposo o padre. Asimismo, desean que los servicios de salud en su comunidad mejoren y sean permanentes.

De igual forma comentaron que desean se cierre un expendio de cerveza que está en el ejido y que es operado por el hermano del Comisario en turno, ya que eso altera los ánimos de los hombres. Sobre las actividades realizadas con los hombres: Se persiguieron tres objetivos básicos: Construir conjuntamente con las personas involucradas en las actividades de producción agropecuaria mejores

formas de explotación y producción. Capacitarles en tecnologías acordes a su realidad y entorno que les permitan ser más eficientes, con un enfoque sustentable. Propiciar un cambio de enfoque sobre las formas de administrar su empresa o actividad empresarial. Se les hizo hincapié en que deben involucrar a uno o dos miembros de su familia para dar continuidad a la empresa, pues en este ejido en particular se observó que el 70% de la población sobrepasa los 45 años.

CONCLUSIONES

Los resultados obtenidos con el proceso de capacitación llevado a cabo en el ejido presentaron avances (tal como se muestra en la tabla pág.7). Sobre mejoramiento de condiciones de vida lograron que se llevara luz eléctrica al lugar lo que les permitirá conservar sus alimentos, así como la producción de queso y crema por el momento. Para poder llevar a cabo este trabajo se conformó un grupo multidisciplinario, con la finalidad de lograr una intervención sistémica, ya que no solo es necesario atender lo concerniente a las actividades productivas sino al desarrollo de capacidades también que incidan en el autodesarrollo de la comunidad.

Las limitaciones encontradas en esta investigación fueron la distancia, el tiempo para hacer el seguimiento, los roles que siguen hombres y mujeres en la comunidad, así como una actitud de dependencia hacia los programas de apoyo ofrecidos por el gobierno. Y por parte de los investigadores el tratar de mantener la objetividad y evitar tomar partido ante las condiciones de vida observadas.

Por lo que se considera se requiere potenciar el desarrollo humano, considerar la naturaleza de las comunidades e incidir en el desarrollo social equilibrando el uso racional de los recursos naturales y el desarrollo económico de la región, así como la formulación, aplicación y evaluación de las políticas y programas de apoyo que incidan en el mejoramiento de las condiciones de vida. Se trató de reconocer la interdependencia entre el interventor y el ejido pero nos enfocamos hacia como mantener o incrementar la autonomía de ellos como una unidad en movimiento, auto responsable, que tiene la obligación de estar en control sobre su propio destino.

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EL IMPACTO EN LAS INVERSIONES DESTINADAS A LOGRAR UN DESARROLLO SUTENTABLE EN EMPRESAS SOCIALMENTE RESPONSABLES A TRAVÉS DE LAS INVERSIONES FINANCIERAS

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RESUMEN

Nuestro objetivo es analizar las inversiones financieras que realizan las Empresas Socialmente Responsables (ESR), y a través de ese análisis conocer el impacto en las inversiones para lograr un desarrollo sostenible. En 2009 diez empresas recibieron el distintivo de ESR por parte del Centro Mexicano para la Filantropía (Cemefi), por nueve años consecutivos: Deloitte, Grupo Bimbo, Grupo Financiero BBVA Bancomer, Hewlett Packard México, Holcim Apasco, S.C. Johnson & Son, Shell México, The Coca Cola Export Corporation, Wal-Mart de México y ZIMAT. Los resultados muestran que solo cuatro empresas expresan que efectúan actividades en inversión de tecnología y buscan un desarrollo sustentable. Esta investigación es de tipo documental y bibliográfica, ya que la información aquí recabada se obtuvo a través del Cemefi, además que la extensión es de tipo caso, las empresas analizadas fueron tomadas de una lista publicada por el Cemefi. Los alcances de esta investigación son descriptivos y exploratorios, debido a que es un tema relativamente nuevo. Los materiales utilizados fueron el Internet, bibliografías y revistas. Las unidades de observación son las ESR. La investigación tendrá una segunda fase en donde se analizaran aquellas prácticas de responsabilidad social que realizan las empresas pertenecientes al estado de Aguascalientes.

NIVEL DE SATISFACCIÓN DE LOS PRACTICANTES DE LA FACULTAD DE CONTADURÍA Y ADMINISTRACIÓN DE LA UNIVERSIDAD AUTÓNOMA DE COAHUILA DURANTE SU ESTANCIA EN LA EMPRESA

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ABSTRACT

El presente trabajo se llevó a cabo con la finalidad de conocer el nivel de satisfacción de los practicantes de la Facultad de Contaduría y Administración de la Universidad Autónoma de Coahuila durante su estancia en la empresa asignada en la ciudad de Monclova, Coahuila y sus alrededores. El estudio es de tipo descriptivo, el cual se realizó en dos etapas metodológicas; en la primera se llevó a cabo una investigación documental para conocer el procedimiento administrativo que opera actualmente en el departamento de Prácticas Profesionales y en la segunda etapa se encuestó a los alumnos que terminaron y acreditaron sus prácticas profesionales durante el periodo de Agosto a Diciembre de 2009. Los resultados obtenidos en la primera etapa es la ausencia de un reglamento que facilite el procedimiento para cumplir con las prácticas profesionales. En la segunda etapa se encontró que los alumnos calificaron el nivel de satisfacción en las Pequeñas empresas y las organizaciones del sector Comercial con las condiciones propicias para no producir insatisfactores; mientras que para el género masculino es importante el espacio físico, mobiliario y herramientas, y para el género femenino es la seguridad e higiene.

PALABRAS CLAVE: Prácticas Profesionales, nivel de satisfacción, condiciones de trabajo.

INTRODUCCION

En respuesta a las necesidades de crear profesionistas competitivos en el ámbito laboral de nuestro país, en la Universidad Autónoma de Coahuila (UAdeC) los planes y programas de las carreras contables y administrativas fueron sometidos a evaluación y ajustes dando como resultado una reforma curricular. En Agosto del 2003 se implementó dicha reforma en la que los cambios realizados fueron, tomando en consideración los requerimientos de los egresados de la Facultad de Contaduría y Administración (FCA) de la UAdeC por parte del sector empresarial de la región.

Las modificaciones realizadas en los planes de estudio de las carreras contables administrativas: basarlos en un sistema de créditos que agiliza movilidad y tránsito de alumnos, hacerlos semiflexibles, para permitir dosificar la carga académica, tronco común homologado para todas las carreras, incluirles un área optativa de acentuación, disponibilidad de las materias en todos los semestres, horarios adecuados, implementar programas de tutorías, incluir prácticas profesionales y diversas formas de titulación. Entre los cambios implementados durante la formación del estudiante, está la realización de prácticas profesionales las cuales podrán efectuarse una vez que el alumno haya cubierto al menos el 75% de las asignaturas acreditadas. Habiendo concluido tanto su estancia en la organización, como la entrega del reporte de actividades realizadas durante su permanencia, el alumno aprueba dicho requisito. Actualmente, son más las universidades del país que han implementado en su curricula la práctica profesional con carácter de obligatoriedad y un reglamento de prácticas profesionales para su

operacionalización que marca las regulaciones durante su proceso en el que el alumno lograra su acreditación.

Es importante conocer el nivel de satisfacción de los alumnos que han acreditado sus prácticas profesionales de las carreras de Licenciatura Contaduría, LAE y LARH que ofrece la FCA de UAdeC durante su estancia en la organización, en cuanto a las condiciones de trabajo.

REVISIÓN LITERARIA

Hoy en día para las universidades tanto públicas como privadas es de especial interés asegurar que los alumnos antes de terminar su carrera con un título profesional cuenten con una mínima experiencia con la cual puedan aplicar el conocimiento adquirido durante su formación y percibir lo que es el campo laboral; por ello el haber insertado las prácticas profesionales como parte de su formación profesional.

Según la Asociación Nacional de Universidades e Institutos de Educación Superior (ANUIES, 2006) en el Glosario de Términos Vinculados con la Cooperación Académica se entiende por Prácticas Profesionales a aquellas: “actividades que realizan los estudiantes dentro de una empresa pública o privada. En el marco estratégico de la movilidad académica se recomienda dar a los estudiantes oportunidad de realizar prácticas profesionales en empresas internacionales.”. (ANUIES, 2006, p. 9)

Por otro lado, la Universidad Autónoma de Coahuila señala (UAdeC) que la “Práctica Profesional es la actividad teórico-práctico, que el estudiante realiza, consistente en la aplicación de los conocimientos y destrezas que apoyan en las necesidades propias de los sectores de producción de bienes y servicios, tanto públicos como privados con un programa y tiempo determinado y que asegura el ejercicio eficiente y efectivo de la profesión”.

De acuerdo a los Lineamientos para la Práctica Profesional de la UAdeC en el artículo 25 inciso “e”: “el estudiante que esté inscrito en el Programa de Prácticas Profesionales tiene el derecho de evaluar el proyecto al que fue asignado por la organización”. Esto permite a los directivos de la facultad conocer las condiciones propicias que optimicen el aprovechamiento del estudiante durante su práctica profesional o bien, si existe un obstáculo que este limitando su desempeño.

Teoría Bifactorial De Herzberg

Unas de las teorías motivacionales que nos ayude a interpretar la experiencia laboral obtenida por el alumno en la práctica profesional es la teoría de “Motivación e Higiene de Herzberg” propuesta en 1959. Esta se basa en dos factores: el de satisfacción o intrínseco y el de insatisfacción o extrínseco también llamado factor higiénico. El primer factor se refiere a las condiciones que tienen relación directa con el contenido del puesto de trabajo que producen un efecto de satisfacción y está integrado por: ascensos, el trabajo en sí mismo, el sentido del logro, posibilidades de crecimiento, responsabilidad y reconocimiento. El segundo factor (insatisfacción), se refiere a las condiciones que rodean al individuo al realizar su trabajo y que pueden ser psicológicamente poco saludables para el trabajador, el cual está integrado por: condiciones de trabajo, administración y políticas de la empresa, relaciones interpersonales con los compañeros de trabajo, relaciones interpersonales con el supervisor o jefe inmediato, supervisión técnica, salarios y prestaciones, seguridad en el trabajo, status y vida personal. (Herzberg et al. 1967).

METODOLOGÍA

Esta investigación se llevó a cabo un estudio de tipo descriptivo; y se realizó en dos etapas: la primera consistió en una investigación documental para conocer los procedimientos administrativos que operan

actualmente en el departamento de Prácticas Profesionales de la FCA de UAdeC para asignar al alumno a la organización, la validación y la obtención de los créditos aprobatorios en el kardex.

En la segunda etapa se encuestó a través de un cuestionario estructurado y de carácter institucional, a un total de 104 los alumnos que terminaron y acreditaron sus prácticas profesionales durante Agosto – Diciembre de 2009, correspondiendo a 31 de Licenciados en Administración de Empresas (LAE), 28 de la Licenciatura en Administración de Recursos Humanos (LARH) y 45 de la Licenciatura en Contaduría (LC). Para efectos de esta investigación, se tomó como muestra a 92 alumnos de las carreras ya mencionadas. Para el análisis de los datos utilizó el paquete estadístico SPSS versión 17.0.

RESULTADOS

De la información reunida de la Coordinación de Prácticas Profesionales de la FCA de la UAdeC, en la primera etapa del proyecto se obtuvo como resultado la descripción del proceso administrativo para la realización y acreditación de las Prácticas Profesionales que a continuación se muestra:

Descripción Del Proceso Administrativo Para Prácticas Profesionales.

- Se inicia cuando una institución pública o privada solicita a través de un registro de programa de Prácticas Profesionales, en el cual hace la solicitud del practicante.
- El programa es revisado y evaluado por un catedrático de la carrera y si es acorde, la facultad envía de dos a tres alumnos a presentación y entrevista inicial a la institución.
- La organización selecciona al alumno de acuerdo a criterio utilizado en la entrevista.
- El alumno seleccionado por la organización realiza la práctica, la cual deberá ser un mínimo de 240 horas, respetando el horario acordado con la empresa.
- Al terminar su estancia en la empresa, el practicante es evaluado por su supervisor en relación el desempeño realizado en la empresa a través de un cuestionario institucional, y también esta le extiende al practicante una carta de terminación de Prácticas Profesionales.
- El alumno cuenta con un período no mayor a dos meses para elaborar y entregar a la Coordinación de Prácticas Profesionales un reporte de actividades realizadas, conocimientos tanto aplicados como adquiridos por primera vez en la empresa; el cual verifica si el contenido del programa registrado fue realizado, una vez evaluado satisfactoriamente el reporte final del alumno, el alumno acredita la Práctica Profesional.
- El practicante evalúa el proyecto de Prácticas Profesionales asignado por la empresa.

A pesar de que dicho procedimiento fue establecido de acuerdo a los lineamientos para la realización de Prácticas Profesionales de la UAdeC, no existe un reglamento interno en la FCA de la UAdeC que regule y contemple su aplicación correcta para las características y necesidades específicas de los alumnos de esta facultad. A continuación se presentan los hallazgos obtenidos en la segunda etapa de la investigación con respecto a los datos generados de los alumnos que han concluido sus Prácticas Profesionales de las carreras de Licenciados en Contaduría, Administración de Empresas y Administración de Recursos Humanos en el período comprendido de Agosto - Diciembre de 2009.

Caracterización De Los Alumnos Y De Las Empresas.

Del total de 92 alumnos que terminaron el proceso de Prácticas Profesionales el 26% de ellos la llevaron a cabo en la Micro Empresa, 15 % en la Pequeña Empresa, 22% en la Mediana y 37% en la Grande.

Factores Que Determinan El Nivel De Satisfacción De Los Practicantes

De acuerdo al instrumento institucional aplicado al alumno una vez terminada y acreditada su práctica profesional se considera como factores de satisfacción: sentido de logro, posibilidades de crecimiento; y en cuanto a los factores de insatisfacción son: condiciones de trabajo, seguridad en el trabajo, relaciones interpersonales, salarios y prestaciones.

Relación Entre El Tamaño De La Empresa Y El Nivel De Satisfacción Del Practicante

De los resultados obtenidos sobre el tamaño de la empresa y el nivel de satisfacción del practicante con respecto a las condiciones de trabajo durante su estancia, se observa que las empresas Grandes demandaron mayor cantidad de practicantes, seguidas por las Micro empresas; sin embargo, el practicante calificó de manera excelente a las empresas Pequeñas en cuanto al espacio físico en un 86% y en un 85% a las Medianas; el mobiliario proporcionado, los practicantes dieron mayor puntuación a la Mediana en un 80% , seguida por un 79% por la Pequeña empresa; por otro lado, las herramientas proporcionadas, los practicantes calificaron en un 68% a las empresas Grandes y en un 65% a las Medianas; en relación a la Seguridad de las instalaciones los practicantes calificaron en un 93% a las empresas Pequeñas seguidas por las Grandes en un 79%; y con respecto a la Higiene de las instalaciones los practicantes calificaron el 79% de las empresas Grandes y Pequeñas.

Basándonos en la teoría de la empresa que cuenta con las condiciones propicias para no producir insatisfacción es la Pequeña empresa ya que los resultados obtenidos arroja que se encuentran en mejores condiciones en cuanto a espacio físico, mobiliario, seguridad e higiene; una explicación probable puede ser que el pequeño empresario cuida las condiciones de físicas del trabajo ya que en caso de un accidente le representaría un desembolso significativo que los puede llevar a un desequilibrio económico.

Relación Existente Entre El Sector De La Empresa Y El Nivel De Satisfacción Del Practicante

Las empresas del sector de Servicios demandaron mayor cantidad de practicantes, seguidas por las empresas de Transformación, sin embargo, el practicante le dio mayor puntuación al espacio físico a las empresas del sector Comercial en un 78% y a las del Gobierno en un 75%; en cuanto al mobiliario proporcionado los practicantes calificaron en un 75% a las empresas del sector Gobierno y Transformación; por otro lado, en cuanto a las herramientas proporcionadas, los practicantes calificaron en un 75% a las empresas de Otros sectores y en un 67% por las del sector Comercial; en relación a la Seguridad de las instalaciones los practicantes calificaron en un 84% de las empresas del sector de Transformación y las del Gobierno en un 75%; en la Higiene de las instalaciones los practicantes calificaron el 79% de las empresas del sector de Transformación seguidas por las de Comercio en un 78%.

Fundamentándonos en la teoría de la empresa que cuenta con las condiciones propicias para no producir insatisfacción en las empresas del sector Comercial ya que los resultados obtenidos arroja que se encuentran en mejores condiciones propicias en cuanto a espacio físico, herramientas e higiene; y las empresas del sector Transformación arrojaron que las mejores condiciones en cuanto a mobiliario, seguridad e higiene.

Relación Existente Entre El Género Y El Nivel De Satisfacción Del Practicante

El practicante del género masculino calificó de excelente en cuanto al espacio físico en un 67%, mobiliario en un 79% y herramientas en un 67%, y el género femenino calificó de excelente la seguridad e higiene en un 75% y 74% respectivamente.

CONCLUSIONES

Actualmente el departamento de prácticas profesionales cubre las necesidades de gestión demandadas por la facultad y los alumnos, la forma de cómo se lleva a cabo la solicitud de ingreso, registro, terminación y liberación de prácticas profesionales se puede mejorar a través de la creación de un reglamento interno que además de servir de guía a los involucrados, establezca tiempos y límites para el registro, entrega de reportes y liberación de prácticas profesionales, de esta manera se puede reducir la saturación de los trámites ofreciendo una mejor atención al alumno y a las organizaciones.

De acuerdo a la segunda etapa de la investigación, los resultados obtenidos en cuanto al nivel de satisfacción que tienen los alumnos en relación al tamaño de la empresa en la que realizaron sus prácticas profesionales, las condiciones propicias para no producir insatisfacción es la Pequeña empresa ya que se encuentran en mejores condiciones en cuanto a espacio físico, mobiliario y seguridad e higiene.

Sin embargo, los practicantes calificaron que las empresas del sector Comercial son las que consideran tener mejores condiciones en cuanto a espacio físico, herramientas e higiene; y las empresas del sector Transformación arrojaron que las mejores condiciones son en cuanto a mobiliario y seguridad e higiene. Sin embargo, en el género masculino es importante el espacio físico, mobiliario y herramientas; y para el género femenino calificó de excelente la seguridad e higiene. Por lo cual, el instrumento aplicado en este estudio, no hay resultados significativos a un nivel de confianza del 95%, por lo que no se puede afirmar que exista relación entre estas variables.

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UN MODELO DE LIDERAZGO EMOCIONAL EFECTIVO CASO DE ESTUDIO FACULTAD DE CIENCIAS ADMINISTRATIVAS

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RESUMEN

Como resultado de la dinámica de los mercados globales, la sociedad actual requiere que los estudiantes de Universidades e Institutos estén adquiriendo una cultura de Liderazgo, lo que significa que estén integrando a competencias como: valores, habilidades, conocimientos y actitudes que les permitan desarrollar actitudes positivas y creativas para lograr su autorrealización a la vez que inciden en el mejoramiento de la comunidad universitaria. En este contexto La Facultad de Ciencias Administrativas ha implementado a lo largo de los últimos 6 años, actividades para fomentar las actitudes y capacidades de Liderazgo en maestros y alumnos. La Facultad implantó desde el año 2005 el “Congreso Sinergia” con el fin de impulsar en los estudiantes, docentes y egresados actitudes que le permitan fomentar valores hacia una cultura de Liderazgo y así promover la participación de cada alumno y docente dentro del ámbito de su perfil. Sin embargo los esfuerzos realizados en este programa, en los últimos tres años han rendido frutos, en el año 2009 se ha logrado consolidar en la última administración debido a que el sistema modificó su organización, estructura y participación. Lo cual ha provocado ciclos de avance y retos a vencer en las próximas administraciones.

PALABRAS CLAVES: Liderazgo, emocional, efectivo.

INTRODUCCIÓN

El surgimiento o aparición del concepto de liderazgo en el ámbito organizacional amerita hacer referencia a la evolución que ha tenido la administración como la actividad esencial para garantizar la coordinación de los esfuerzos individuales y grupales, en otras palabras, desde que los seres humanos comenzaron a formar grupos para el logro de propósitos comunes y en la medida en que la sociedad empezó a depender crecientemente de estos grupos la administración se hizo más importante. (Koontz 1998).

Hoy en día muchos de los que aplican el concepto de liderazgo emocional efectivo, en las áreas de recursos humanos lo hacen porque es lo último en la moda de las áreas de administración, no porque realmente se encuentren convencidos de los beneficios que se obtienen al aplicar el modelo. Algunos directivos de escuelas o empresas elijen pensar que este tema es ligero o que no necesariamente debe revisarse como una habilidad que amerita aprenderse y dominarse, porque desconocen las implicaciones y las llaves de oro que el manejo de los patrones de pensamiento optimista abre a una persona, no obstante todas aquellas personas que lo han aplicado han reconocido sus beneficios y ventajas dentro de las organizaciones (Mills 2007).

PLANTEAMIENTO DEL PROBLEMA

La calidad académica no es referida solamente en términos cognoscitivos, también requiere medirla en términos de respuesta a las necesidades de la sociedad, la pertinencia significa congruencia, oportunidad y adecuación de las actividades de las IES a las necesidades sociales y a los requerimientos de desarrollo de la nación. Dentro de este ámbito, la productividad y la innovación, ambas aplicaciones del conocimiento al trabajo, son generadoras de valor. La Palma(2004).

En una sociedad cada vez más abierta y compleja hay una necesidad creciente que la educación debe estar dirigida a promover necesidades y competencias, no solo conocimientos cerrados o técnicas programadas. La UNESCO (Organización de las Naciones Unidas para la Educación, la Ciencia y la Cultura) plantea en su misión para la educación: “Permitir a todos sin excepción, hacer fructíferos todos sus talentos y todas sus capacidades de creación. Que cada uno pueda responsabilizarse de sí mismo y realizar su proyecto personal”. Dentro de los requisitos planteados para que el sistema de educación superior sea innovador se hace énfasis en la formación de actitudes de Liderazgo. (UNESCO 1998:10).

METODOLOGÍA

El presente trabajo es un estudio teórico de tipo descriptivo, a través del método de estudio de caso, para el cual se emplearon fuentes primarias como la observación directa del fenómeno y se consultaron fuentes secundarias como textos bibliográficos, revistas e internet. Posteriormente se llevó a cabo un análisis de la información obtenida y finalmente las autoras elaboraron una propuesta de consolidación del congreso de sinergia y los eventos a realizarse.

RESULTADOS Y CONCLUSIONES

Después de realizar un análisis de la evolución que ha tenido el liderazgo efectivo y emocional de los directivos durante los periodos del 2008-2 al 2009-2 los eventos realizados se observó que:

- El congreso de Sinergia se consolida en el año 2009
- En Marzo del 2009 se implementa el Ier simposium, denominado “Merkamorfosis” organizado por alumnos de mercadotecnia.
- Se logró en un 90% la participación de alumnos como organizadores de los eventos efectuados en el año 2009.
- Por parte de la dirección se le concedió la importancia de contar con alumnos como parte fundamental de los comités organizadores de los diversos eventos efectuados.
- Por primera vez en la historia de la FCA en el año 2009 se obtuvieron dos registros de ISBN el primero para la publicación de memorias en un disco compacto y en segundo la publicación de un libro impreso.
- Se logró una sinergia entre directivos, docentes y alumnos que participaron en la organización logrando los resultados anteriores.

Se pudo observar que el formato de organización de eventos, simposium, congresos en la FCA en el 2009 fue sin precedentes y para garantizar los resultados favorables es invariable el liderazgo emocional efectivo ejercido por la dirección, así mismo la participación de docentes y alumnos contagiados por el mismo y principalmente estos últimos que son parte clave en cada evento mencionado.

PROPUESTA

- El Congreso de Sinergia debe ser un evento que se designe un solo coordinador general considerando el perfil del mismo y de los docentes y alumnos participantes de las seis carreras.
- Se debe realizar una planeación estratégica en el programa donde se establezcan objetivos definidos con sus correspondientes estrategias, programas y políticas.
- Es importante que se elabore el Reglamento de asistencia y participación a Congresos, simposium, coloquios y foros.

- Debe existir una coordinación y comunicación constante entre la administración y las coordinaciones de los programas académicos.
 - Se propone que se realice un solo evento por semestre que involucre a todos los programas académicos en la misma fecha.
 - Para consolidar el programa se debe continuar organizando los eventos y darle seguimiento a los proyectos presentados.
 - La dirección debe ser promotor de los apoyos para los eventos y fungir como enlace real entre los eventos y los departamentos que otorgan los apoyos.
 - Aunque existan cambios en las áreas administrativas, se debe dar continuidad a las actividades programadas y considerar aquellos elementos que favorecieron a los mismos.
- Garizurrieta, M. y Sangabriel, I. (2005).

Para finalizar, es importante hacer una reflexión acerca de la importancia de ejercer un liderazgo efectivo emocional para el éxito de cada una de las actividades dentro de la FCA se debe proporcionar una formación humanista, crítica, enfocada a la investigación o una formación empresarial. Useche, L. (2007).

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LA BASE DE DATOS COMO INSTRUMENTO TECNOLÓGICO PARA OPTIMIZAR LOS SERVICIOS EMPRESARIALES E INSTITUCIONALES

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RESUMEN

Con este proyecto se pretende alcanzar un impacto social de la Facultad de Ciencias administrativas hacia la comunidad, al conocer y atender la demanda del sector productivo de mano de obra profesional en las áreas económico-administrativas, fortaleciendo los lazos de vinculación con dicho sector. Al vincular organizaciones empresariales con el potencial humano que solucione sus necesidades y dadas las circunstancias económicas imperantes en la actualidad, esta propuesta se proyecta como una oportunidad de apoyar al alumno universitario, brindarle un espacio de promoción y gestión de sus potencialidades en una etapa de madurez académica muy cargada de responsabilidades escolares. Se conformara un grupo de empresas participantes y un grupo de alumnos interesados, manejando así la oferta y la demanda de oportunidades laborales creando una base de datos con estos elementos, homologando información proporcionada por empresas y alumnos interesados. A la vez los egresados y alumnos beneficiados, incorporados en el sector privado, producirá un efecto multiplicador al promover y difundir las bondades de este proyecto, abriendo posibilidades de continuar con una segunda etapa del proyecto, en donde se lleve a cabo una investigación de los resultados alcanzados y difundidos al interior de las empresas u organizaciones empresariales de la localidad.

INTRODUCCION

Las Bases de Datos han existido mucho antes de la aparición de las computadoras éstas eran herramientas rudimentarias que fácilmente guardaban información en una simple “libreta” de anotaciones hasta cajas de cartón o archiveros de lamina. Las bases de datos modernas que están basadas en computadoras se encuentran a nivel mundial gracias a la supercarretera de la información más conocida como “Internet”, se tiene acceso a ellas en forma remota por más lejano que sea la ubicación de éstas. Se pueden encontrar bases de datos de cualquier tipo y costos variados, dependiendo de las características que se soliciten, las primeras bases de datos eran poco accesibles en cuanto a costo, conforme avanza la tecnología sus precios han bajado en forma considerable sin embargo el uso de Internet ha creado una nueva necesidad “las Bases de Datos a través de la Web”, llevando la adquisición de este producto a la elevación de los costos nuevamente. [M. Maslakowski, 2001].

Los avances de la tecnología, la globalización y los diferentes tratados de comercio han dado origen a la búsqueda, organización y actualización de la información, encontrando dificultades para actualizar, ordenar y distribuir flujos de información confiable para los usuarios, para lo cual se han creado programas de aplicación que cubran los requerimientos de información para la eficiente administración de datos dentro de las empresas e instituciones educativas. Una base de Datos es una colección de datos almacenados en archivos relacionados, son sistemas que se diseñan para la gestión de grandes volúmenes de información que hacen referencia a una determinada entidad, las Bases de Datos requieren de un gestor de Base de Datos para (SGBD), que proporcione seguridad, sea eficiente y eficaz en el uso, recuperación y almacenamiento de la información. [A. SILBERSCHATZ, 2000]. Objetivo de las Bases de Datos; es

que para mantener la información en una computadora es almacenar en archivos en forma permanente, que permita a los usuarios manipular la información para crear programas de aplicación que puedan extraer y agregar registros que den respuesta a las organizaciones, evitando los inconvenientes de: Redundancia e inconsistencia, dificultades de acceso y aislamiento de los datos, así como problemas de integridad, acceso concurrente y problemas de seguridad entre otros. [A. SILBERSCHATZ, 2000].

REVISION LITERARIA

El diseño de base de datos es el proceso por el que se determina la organización de una base de datos, incluidos su estructura, contenido y las aplicaciones por desarrollar. Durante mucho tiempo, el diseño de bases de datos fue considerado una tarea para expertos: más un arte una ciencia. Sin embargo, se ha progresado mucho en el diseño de bases de datos y éste se considera ahora una disciplina estable, con métodos y técnicas propios. Debido a la creciente aceptación de las bases de datos por parte de la industria y el gobierno en el plano comercial, y a una variedad de aplicaciones científicas y técnicas, el diseño de una base de datos desempeña un papel central en el empleo de los recursos de información de la mayoría de las organizaciones.

Las últimas dos décadas se han caracterizado por un fuerte crecimiento en el número e importancia de las aplicaciones de bases de datos. Las bases de datos son componentes esenciales de los sistemas de información, usadas de manera rutinaria en las computadoras. El diseño de bases de datos se ha convertido en una actividad popular, desarrollada no solo por profesionales sino también por personas que no son expertas. A finales de la década, cuando las bases de datos entraron por primera vez en el mercado de software, los diseñadores de bases de datos actuaban como artesanos, con herramientas muy primitivas: diagramas de bloques y estructuras de registros eran los formatos comunes para las especificaciones y el diseño de base de datos se confundía muy frecuentemente con la implantación de las bases de datos. Esta situación ahora ha cambiado: los métodos y modelos de diseño de base de datos han evolucionado paralelamente con el progreso de la tecnología en los sistemas de bases de datos. Se ha entrado en la era de los sistemas relacionales que ofrecen poderosos lenguajes de consulta (SQL), herramientas para el desarrollo de aplicaciones e interfaces amigables con los usuarios. Las bases de datos hoy en día incluye la teoría relacional de datos, el procesamiento y optimización de búsquedas de información, control de concurrencias, gestión de transacciones y recuperación de datos.

Desafortunadamente el diseño de bases de datos no es una metodología muy popular; la mayoría de las organizaciones no toma en cuenta estos métodos de diseño y esto se considera con frecuencia una de las principales causas de fracaso en el desarrollo de sistemas de información.

METODOLOGIA

En el mercado existen diversos programas comerciales de bolsas de trabajo que promueven empresas particulares y que tienen un costo para los interesados, así como en organismos empresariales a través de sus cámaras como son de Comercio, de la Industria de Transformación de la Construcción, de los tres niveles de gobierno, en la UABC, y en medios de comunicación entre otros. El resultado de esta investigación da como resultado la creación de un currículo profesional que permita al estudiante promocionarse profesionalmente.

El instrumento para la obtención de la información se diseña con requerimientos que son importantes para las empresas según los puestos que ofertan y que deben estar homologados con los intereses de los estudiantes con la finalidad de apoyarlos a integrarse a la fuerza de trabajo en el sector productivo de la región. La idea principal de esta página no es el de ser una bolsa de trabajo, sino una página que les proporcione a las empresas los perfiles de todos aquellos alumnos de la Facultad de Ciencias Administrativas que sean aptos para ser entrevistados por los empresarios; para esto la página no le

proporcionará a las empresas la información personal de los candidatos sino el perfil que tiene cada uno de ellos.

En base a esto se está creando un software que busca cruzar la información proporcionada por las empresas y los interesados para localizar en forma automática a los candidatos idóneos para las vacantes al comparar los requisitos que deben coincidir de un 95% al 100% y con los resultados favorables obtenidos ponerlos en comunicación a través del correo electrónico automáticamente. El desarrollo de este software se está trabajando bajo el esquema de la Ingeniería de Software el cual inicia con el levantamiento de requerimientos para lo cual los alumnos deberán proporcionar:

MATRÍCULA

Nombre completo (Apellido Paterno, Apellido Materno, Nombre(s))

Facultad a la que pertenece

Carrera a la que pertenece

Dirección particular

Teléfono particular

Correo electrónico

Teléfono personal

Dónde hizo el servicio social

Dónde realizó la práctica profesional

Habilidades con las que cuenta (Ej. Si es informático lenguaje de programación que maneja, administrador de base de datos que sabe usar)

En el caso de las empresas, éstas deberán proporcionar:

Nombre completo de la empresa

Giro de la empresa

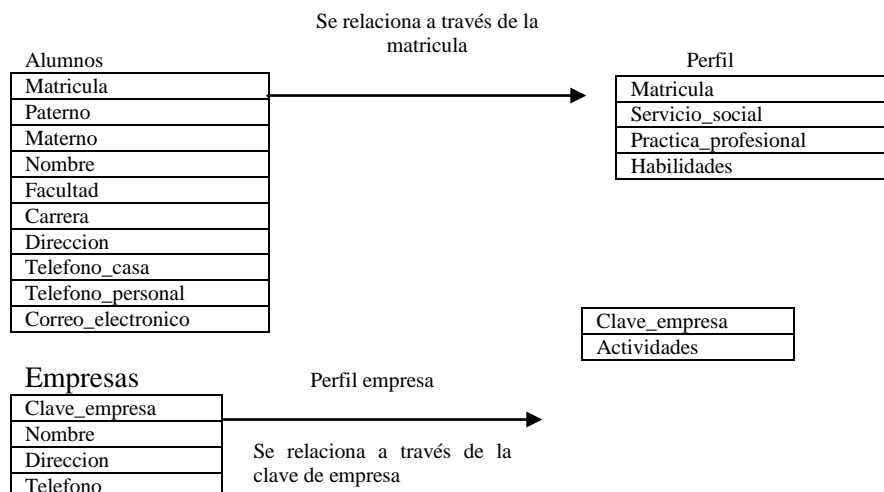
Dirección de la empresa

Teléfono de la empresa

Actividades a las que se dedica la empresa

Correo electrónico

En base a estos requerimientos se busca un diseño que cumpla con los estándares de desarrollo establecidos por la Facultad de Ciencias Administrativas, a través de su centro de TI, en cuanto a páginas web, los cuales consisten en utilizar como plataforma de programación flash, php, asp y como base de datos MySQL o SQL Server 2005. De estas posibles herramientas se elige para la elaboración de este proyecto la plataforma flash utilizando como base de datos MySQL. Se elige flash por ser una de las herramientas más novedosas y fáciles de usar así como también el administrador de base de datos MySQL, sin olvidar que estas son herramientas open source, es decir, una herramienta de libre licencia sin costo. El esquema de base de datos es el siguiente



No hay que olvidar que hoy en día ya existen templates (plantillas) de diseños de libre licencia que facilitan el trabajo, por lo que se elige uno de estas plantillas a la cual solo se le van haciendo las adecuaciones que se requieren para hacerlo de uso propio para la Facultad de Ciencias Administrativas. La plantilla de diseño elegida es el siguiente:

Figura 1: Forma de inicio al ingresar a la página



Esta figura muestra información general sobre el sistema. Da la bienvenida e información sobre lo que ofrece el sistema.

Figura 2: Forma de inicio para las empresas

UABC
Universidad Autónoma
de Baja California

INICIO EMPRESAS ALUMNOS CONTACTO

EMPRESARIOS REGISTRADOS

USUARIO:

CONTRASEÑA:

OK

[no recuerdo mi usuario...](#)

EMPRESAS

Aliquam erat volutpat. Sed adipiscing massa sit amet quam. Aliquam ut ante quis leo accumsan pellentesque. Nulla ege ante id fella consectetur egestas. Cras mollis purus sit amet quam. Aliquam sed sapien. Quisque mattis purus eget arcu placerat pretium. Sed non risus sed massa adipiscing accumsan. Phasellus dolor enim, ultrices placerat, tempus id, porta a, odio. Ut nec mi. Duis pulvinar tellus in augue. Proin in

Esta figura muestra información sobre la forma en la que van a operar las empresas. Da la bienvenida a los empresarios y explica paso a paso la información que podrán encontrar.

Figura 3: Forma de inicio para los alumnos

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Universidad Autónoma
de Baja California

INICIO EMPRESAS ALUMNOS CONTACTO

ALUMNOS

COMO LLENO LOS DATOS?

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Aenean vulputate. Ut id risus. Aliquam sed mauris. Etiam rutrum pellentesque libero. Integer pretium tincidunt odio. Curabitur purus turpis, rhoncus interdum, tristique at, egestas in, orci. Etiam vehicula ullamcorper libero. Morbi semper. Nunc a felis et odio varius gravida. Class aptent taciti sociosqu ad litora torquent per conubia nostra, per inceptos

Esta figura muestra información para los alumnos. Da la bienvenida a los estudiantes y les explica la forma en la que tendrán que dar de alta sus datos para el perfil.

Figura 4: Forma de inicio para contacto



Esta figura muestra la información de la persona a la que pueden contactar para resolver dudas.

CONCLUSIÓN

El propósito de este proyecto es vincular a los alumnos y egresados de la Facultad de Ciencias Administrativas, con la finalidad de integrarlos al sector productivo con las empresas vinculadas con la institución, apoyando con ello al desarrollo profesional y a la economía. Al mismo tiempo evaluar las condiciones de conocimiento y actualización de los alumnos para conocer el grado de oportunidad de satisfacción de las necesidades empresariales. Para propiciar el acercamiento y vinculación laboral entre estudiantes y empresarios para fortalecer la actividad laboral temprana en los alumnos.

Fortalecer los lazos de responsabilidad social de la facultad con los sectores productivos de la comunidad, aportando soluciones del entorno a su problemática de contratación de mano de obra profesional y sustentada en una formación integral del alumno. Al finalizar el proyecto se buscara la forma de aplicar este programa en otras necesidades de la Facultad como son: becarios, servicio social, estancias de alumnos y profesores, prácticas profesionales, etc. Colocar alumnos y egresados interesados en empresas de su interés. Elevar el nivel económico de los interesados Proporcionar a los alumnos y egresados oportunidades para su desarrollo profesional en empresas de la región.

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CHINA FACTOR IMPORTANTE EN LA DISMINUCIÓN DE LA ACTIVIDAD MAQUILADORA: CASO CIUDAD DE TEHUACÁN PUEBLA

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RESUMEN

El objetivo del trabajo es indagar la causa preponderante de la disminución de la actividad de la maquila Tehuacanera. Para ello, se parte de la ubicación de las maquiladoras dedicadas a la confección de ropa dentro de la parte conceptual con el apoyo de diferentes autores que han realizado trabajos enfocados a las maquiladoras localizadas en la frontera norte de México para posteriormente identificar las causas de la disminución de la actividad desde la óptica de los informantes clave de la maquila. El trabajo se desarrolló a través de una investigación cualitativa, bajo el método del estudio de caso. El diseño cualitativo incluyó un trabajo de campo, seleccionando una empresa del municipio de Tehuacán, Puebla en la que se realizaron entrevistas a profundidad y con sujetos considerados como informantes de la maquila, con elementos clave de la empresa, a través de una guía de entrevista, de tal forma que fuera posible ir corrigiendo e introduciendo nuevos factores según fuesen apareciendo en el transcurso de la entrevista. Para así poder determinar el factor preponderante que ha provocado la disminución de la actividad maquiladora. Obteniendo como resultado que la competencia de productos chinos junto con los de otros países asiáticos son la causa preponderante de la disminución de la actividad maquiladora de las empresas localizadas en la ciudad de Tehuacan, Puebla.

FACTORES DETERMINANTES QUE MARCAN UNA VENTAJA COMPETITIVA DEL LUGAR. ESTUDIO EN LAS PYMES DEL SECTOR COMERCIAL EN LA ZONA FRONTERIZA DE REYNOSA, TAM, MÉXICO

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RESUMEN

Los factores de localización empresarial y de competencia espacial de las ciudades juegan un papel esencial en la evolución del desarrollo económico y social desde un enfoque territorial de la competitividad. Las ciudades deben aprovechar sus fortalezas y disminuir sus debilidades con el fin de seguir creciendo y creando ventajas competitivas (Porter, M, 1995). Las decisiones de localización de las empresas afectan su capacidad competitiva, por lo que el estudio de los diversos factores de localización, y en particular los estratégicos para futuros emplazamientos, servirá tanto a la dirección empresarial como a la administración municipal-estatal para gestionar óptimamente este proceso de toma de decisiones. El trabajo presentado es una continuidad del estudio realizado en la frontera norte de Tamaulipas en el sector maquilador industrial y transportista, basado en la adaptación del Modelo Conceptual de la Localización Empresarial. (Contreras, F, et al, 2004). Objetivo. Identificar las variables que influyen significativamente en la toma de decisiones en el sector comercial y el grado de influencia de estas en la localización empresarial. Metodología. Se realizó un estudio de campo, por medio de encuestas a PYME del sector comercial, en particular Franquicias, por cuanto es el sector de mayor dinamismo económico después de la industria maquiladora en el Estado y refleja la atracción de capitales nacionales y extranjeros, en la Ciudad de Reynosa en la frontera noreste de México. Se obtuvo una muestra final de 37 observaciones válidas, y se utilizaron las técnicas estadísticas descriptivas, y Prueba t, para determinar las variables significativas en el proceso analizado. La identificación de los factores determinantes de la ventaja competitiva, y la comparación entre diversos sectores de la economía en la Ciudad fronteriza seleccionada, contribuirá a desarrollar un ambiente propicio para la instalación de nuevas PYME y la relocalización de las existentes, y con ello, la atracción de capitales y la generación de nuevas fuentes de empleo.

PALABRAS CLAVES: competitividad territorial, ventajas competitivas, factores de localización.

INTRODUCCIÓN.

En el mundo competitivo, el análisis de los factores de localización empresarial permite constatar que las decisiones empresariales siguen modelos de comportamientos diversos, complejos y cambiantes, por cuanto su estructura depende de cada caso específico de estudio (Koskosidis, Y., Powell, W. 1990). Pero en última instancia, los directivos de cada organización, propietarios o no, son los que después de un proceso en el que intervienen componentes racionales y otros más subjetivos, deciden cuándo realizar y dónde localizar las inversiones. (Ramírez A. 2002).

El Estado de Tamaulipas y el municipio de Reynosa en particular, han trabajado con la participación de los diferentes actores territoriales en la definición de la Agenda de Competitividad para el 2010 y 2012, cuyo propósito fundamental es la atracción y retención de las inversiones y talentos. Ello justifica la realización de estudios de la competitividad desde una dimensión territorial, para las cuales existen dificultades en su medición y por ello la necesidad de utilizar *estimaciones e inferencias estadísticas y estudios empíricos*. Por ello, la investigación presentada es una continuidad del estudio realizado en la frontera norte de Tamaulipas en el sector maquilador industrial y transportista, basado en la adaptación del Modelo Conceptual de la Localización Empresarial. (Contreras, F, et al, 2004). Su objetivo es

identificar las variables que influyen significativamente en la toma de decisiones en el sector comercial y el grado de influencia de estas en la localización empresarial en la Ciudad de Reynosa, Estado de Tamaulipas. .

La revisión bibliográfica de los estudios en el campo de las decisiones de localización tales como Von Thunen (1820), (Butler, 1986), Alfred Weber (1909), Walter Christaller (1933), así como el enfoque de la ventaja competitiva de las naciones de M. Porter (1991), con especial énfasis en aquellos estudios aplicados que tratan de aportar soluciones fundamentadas, constituyen el sustento teórico para abordar la problemática de esta investigación.

La investigación se sustenta en las variables de localización que resultaron significativas en estudios previos (Towroe, 1972; Aurioles y Pajuelo, 1988; Aureoles y Cuadrado, 1989; Cotorruelo y Vázquez, 1997; Argüelles, 1997; Galán, 1998), como elementos explicativos de la decisión de localización empresarial, y éstas son: Mano de obra calificada, Suelo disponible, Accesibilidad, Abastecimiento de materias primas, Vías de comunicación, Infraestructura, Actitudes de la comunidad, Condiciones climatológicas, Clima económico, social y político (Ramon-Solans, J., Ferriz, R., 2006). Una representación del modelo se presenta a continuación:

METODOLOGÍA

La investigación tiene como antecedente el Estudio empírico sobre la importancia de los diferentes factores de competitividad en la localización de las inversiones y es particular de los factores de carácter estratégicos, que abarcó el sector manufacturero y transportista de las Ciudades del Noreste.

Como el objetivo de la investigación es contribuir a la Agenda de Competitividad de Reynosa, Tamaulipas la cual define la competitividad como la: “Capacidad para atraer y retener inversiones directas productivas, nacionales y extranjeras, así como la producción, atracción y retención de talentos”, con el fin de proporcionar “Bienestar social, crecimiento y desarrollo económico y calidad de vida”, el planteamiento que siguió esta investigación, en cuanto al objetivo de contribuir a mejorar el proceso de toma de decisiones para la localización de actividades empresariales, mediante la identificación de criterios válidos, fue probar la siguiente hipótesis: Los factores estratégicos de localización de las empresas son los mismos para las empresas con modelo de franquicias que para las restantes PYME del sector comercial.

Se diseñó un estudio de campo para analizar los factores de localización de acuerdo a su importancia según el modelo conceptual diseñado por A. Contreras (2004), aplicado y mostrada su validez para las empresas transportistas y maquiladoras, de las ciudades fronterizas del noreste de México. Como uno de los principales propósitos de este estudio se refiere a las decisiones de localización empresarial, las encuestas se aplicaron a los directivos que trabajan profesionalmente en el giro de las empresas mencionadas.

Con los instrumentos diseñados se recolectan los datos y se procesan con el análisis estadístico univariado descriptivo para determinar la importancia y calificaciones de cada uno de los factores de la muestra final, la prueba t para comparar la importancia y significación de los factores con respecto al origen nacional o internacional de la empresa, con el uso de la herramienta SPSS/pc Versión (12.0).

El cuestionario aplicado para la medición consta de seis secciones. El procedimiento desarrollado para obtener la muestra final de 37 encuestas aplicadas en las empresas del sector comercial de la Ciudad de Reynosa del noreste de México fue el siguiente: se capacitó a dos estudiantes de 8vo. Semestre de la Licenciatura en Administración que realizaba su proyecto de investigación final para que se dedicara a

visitar las empresas y contactara a los directivos para que contestaran el cuestionario. El tiempo de aplicación de las encuestas fue de dos meses , en el periodo octubre-noviembre del 2009.

RESULTADOS

Características Socio Económica Del Estado.

Tamaulipas es un estado fronterizo de la región Norte-Este, con un PIB estatal de 28 800 millones de dólares que representa 3.3 por ciento de la economía nacional (la 11ª más grande). Se distingue por la fuerte actividad maquiladora de exportación e importante actividad comercial, así como los flujos de IED. Dentro de ellos, el que alcanzó el mayor crecimiento anual promedio del 1993- 2005 es el del comercio, restaurantes y hoteles y constituye la fuente de empleo más grande con 330 364 trabajadores que representa el 23,5% del total estatal, lo que explica la selección del sector como campo de acción de la investigación. El Estado estableció una estrategia de competitividad para aumentar su desempeño económico, la cual incluye un componente de innovación y se basa en el modelo de la triple hélice y se basa en identificar las ventajas competitivas de cada región, donde varias son importantes y especializadas en diferentes sectores.

Características Socio Demográficas De La Indagación Empírica Realizada.

La caracterización socio demográfica de las 37 empresas participantes en el estudio de campo, de los Gráficos 2 al 5, muestran que todas clasifican por el No. de empleados como pequeñas empresas y en cuanto al origen de las empresas comerciales, las extranjeras en su mayoría Franquicias representan el 65 % y las nacionales o de otros estados el 35%. De acuerdo con los datos generales de los encuestados, desde el punto de vista descriptivo el 97% de los directivos son menores de 40 años, en lo referente al grado de escolaridad el 62% tiene carrera de licenciatura e ingeniería terminada. Esto datos reflejan que las empresas están siendo dirigidas por personas relativamente jóvenes, emprendedoras y cualificadas profesionalmente para la gestión empresarial.

Importancia De Los Factores De Localización Empresarial.

El análisis comparativo de la importancia y calificación de cada uno de los factores de localización empresarial, reflejó que los grupos de factores decisivos al momento de considerar la decisión de localización de la empresa son:

Tabla I Importancia de los factores de localización empresarial.Fuente: Elaboración propia, 2009.

FACTORES EN GENERAL	Promedio Importancia	Posición Importancia
Factores de mercado	1,828	1
Factores de costo	2,280	2
Factores estratégicos	2,566	3
Factores de aglomeración interna	4,833	4
Factores jurídicos	5,0	5
Factores de aglomeración externa	5,117	6
Factores personales	5,476	7
Ayudas oficiales (préstamos o subsidios)	5,578	8

Como puede observarse en la tabla No. 1, los factores principales en la localización de las empresas está el mercado, el costo y los estratégicos,, que aunque son los mismos que para el estudio previo en el giro

de maquiladoras y transportistas, si cambia el orden de importancia, pues para ellos fue: costo, estratégicos y mercado, lo cual puede ser explicado a partir de que la mayoría de las empresas funcionan con esquemas de Franquicias donde el costo está bien estudiado y definido con la eficiencia de los procesos y calidad de los productos y por el hecho de que en la Ciudad existe una gran cantidad de establecimientos comerciales tanto locales como nacionales dado el dinamismo del sector industrial, el crecimiento geográfico y su ubicación en una zona fronteriza de mucho tránsito de carga y de personas físicas. Otras dos apreciaciones es el lugar de las ayudas oficiales que se diferencia del 4to al último lugar en la actual, que también se puede explicar por el tipo de empresas, en su mayoría consolidadas en el extranjero y en el país, a pesar de ser pequeñas en la localidad, lo que confirma la idea de la ventaja y menor riesgo de utilizar los modelos o esquemas de franquicias para el inicio de un nuevo negocio. En la evaluación de cada uno de los factores, en una escala de intervalo de 7 puntos medida en “totalmente de acuerdo” hasta “totalmente en desacuerdo” se tienen los siguientes promedios totales. Nos detendremos en aquellos tres que recibieron mayor puntuación.

Dentro de los factores de mercado resalta el mercado local así como los ejes de comunicación de la ciudad. Esto se corresponde con el crecimiento demográfico y el propio crecimiento y dinamismo del sector industrial maquilador. A diferencia de los sectores de maquiladoras y transporte donde el buen acceso a Estados Unidos fue el mejor valorado. En los factores relacionados al costo se obtiene con calificaciones de conformidad el relacionado al suelo en propiedad y los bajos costos de la mano de obra y con calificaciones de inconformidad los precios del suelo industrial son bajos. Con respecto al estudio del sector maquilador y transportista existe diferencia porque el primer lugar lo ocupó los costos de la mano de obra y el tercer lugar el suelo en propiedad.

En cuanto a los factores estratégicos se manifiesta una de las ventajas comparativas que tiene la localidad y el Estado de tener un mercado de fuerza de trabajo en cantidad y con una calificación adecuada, al nivel medio-alto de la tecnología predominante y jóvenes en su mayoría. Coincide con los resultados del sector maquilador y transportista.

Dentro de estos factores destaca las grandes aglomeraciones poblacionales lo que se corresponde con el tipo de sector. Así como las fuentes de abastecimiento. Las diferencias existentes con el estudio del sector maquilador y transportista presentan diferencias que son explicadas por el tipo de empresa donde la tradición industrial es importante y la proximidad a las fuentes de abastecimiento. De los factores jurídicos todos obtiene calificaciones de conformidad, excepto el nivel de burocratización de la administración pública y las leyes del medio ambiente. Coinciden en ambos estudios las leyes laborales y la sindicalización, por el buen ambiente que existe en la ciudad. Dentro de los factores con calificaciones de conformidad se tiene la existencia de buenos servicios financieros seguida de la densidad industrial en la zona y los servicios de salud y educativos, lo cual coincide con los resultados de las maquiladoras y transportistas. Resalta como negativo la poca importancia asignada a centros de investigación.

En último y penúltimo lugar de importancia se tienen los factores personales y de ayudas oficiales respectivamente con las calificaciones siguientes: Los factores personales son evaluados en desacuerdo a las raíces de la empresa y la localización de la residencia de los dueños con la empresa. Definitivamente este factor es el de menor relevancia al momento de la decisión de la localización de una empresa. En la aplicación de la prueba t se consideró la variable de segmentación en la clasificación de la empresa según su origen, extranjera en modalidad de franquicia o nacional, Y no se encontraron diferencias significativas en las medias de los factores generales. En los factores de mercado y costo las empresas nacionales califican de manera más heterogénea, es decir con una varianza mayor lo que nos indica que tenemos mayor dispersión en los datos con respecto a la calificación promedio.

CONCLUSIONES

De los 8 grupos de factores en general al momento de la decisión de localización de la empresa y que se considera que representan una ventaja competitiva para las empresas, por orden de importancia son: los factores relacionados al mercado, los costos, factores estratégicos, de aglomeración interna, jurídicos, de aglomeración externa, factores personales y por último los ayudas oficiales. La importancia asignada al mercado indica que las PYME, requieren apoyo público en áreas que puedan mejorar fundamentalmente su capacidad y potencial comercial, como información sobre el mercado, certificaciones, registro de códigos de barras, vínculos con empresas grandes, capacitación y acceso a tecnología.

Los factores que inciden en la localización empresarial han variado a lo largo del tiempo debido a la evolución económica social de los países en el entorno mundial, los cambios tecnológicos y de organización industrial y de servicios. La investigación realizada muestra que son fundamentalmente de carácter económico los siguientes: Alto número de clientes en la zona, Alto número de clientes en la zona, Suelo en propiedad, bajos costos de la mano de obra y las leyes laborales para la empresa. Aunque también han adquirido importancia.

La revisión bibliográfica realizada puede contribuir al enriquecimiento de la perspectiva futura de la investigación, pues nos impulsa a transitar de los factores “tradicionales” de la ventaja competitiva a otros factores que se incluyen en los nuevos modelos del diamante de la competitividad de Porter. De ahí la necesidad de incluir otros aspectos importantes en las ventajas competitivas que ayudarían a resolver las debilidades que tiene la inversiones extranjeras en el país, con el fomento a la creación de cluster o cadenas productivas y de logística, atracción por los recursos y talentos humanos, la infraestructura científica y tecnológica y los sistemas locales de innovación que impulsen y eleven los niveles y grados de innovación empresarial. Ello implicaría una reformulación del diseño metodológico e instrumentos de la investigación.

Esta investigación contribuye al proceso de lograr el óptimo aprovechamiento en el campo de la localización de las actividades empresariales, específicamente en lo que respecta a la toma de decisiones, al brindar una fuente de información directa, desde la perspectiva de los propios empresarios, que pueden contribuir a la atracción de las inversiones. Y además plantea insuficiencias y limitaciones para la atracción y retención de las inversiones, propósito fundamental de la agenda de competitividad del Reynosa para el 2010-2012.

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REFLEXION SOBRE LA SOBREVIVENCIA DE LAS PYME EN EL ESTADO DE COAHUILA, MÉXICO

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ABSTRACT

Son innumerables los estudios, análisis e interpretaciones que sobre la sobrevivencia de las PYME (SME en inglés) se han escrito en diferentes espacios e idiomas. Esta ponencia está contenida dentro de un proyecto de investigación, iniciado en 2008, que se desarrolla conjuntamente en los municipios mexicanos de Torreón, Frontera y Monclova del Estado de Coahuila, en ella se combinan aspectos de la investigación cualitativa con lo cuantitativo. Se parte del problema clásico tantas veces analizado ¿qué motiva la baja sobrevivencia de las PYME? para luego incursionar en un tipo de investigación descriptiva al buscar respuestas en diferentes segmentos: el primero con profesores universitarios vinculados a temas de administración que dan sus opiniones de acuerdo con su experiencia académica; el segundo con grupos de empresarios que estudian maestría o doctorados dentro de los programas de nuestra facultad y tercero con empresarios que han logrado que su PYME mantenga nivel de actividad por más de dos años. Todas estas opiniones, codificadas en forma de respuestas, al procesarse estadísticamente con auxilio del paquete SPSS, dan una alta confiabilidad dado que alcanzan valores de Alfa de Cronbach superiores a 0,8. La validez se logra al comparar estas opiniones con muchas de las informaciones que están referenciadas en la bibliografía sobre este problema. Los resultados se presentan en forma de matrices que incluyen paquetes de variables como: Causas de la Baja Sobrevivencia, clasificadas en orden de importancia, Temas Principales que engloban estas causas y los Momentos en que estas causas tienen más preponderancia. Para hacer estas matrices más comprensibles, su contenido se desmonta en forma de Árbol de Problemas dentro de un ambiente de Marco Lógico.

REVISIÓN LITERARIA

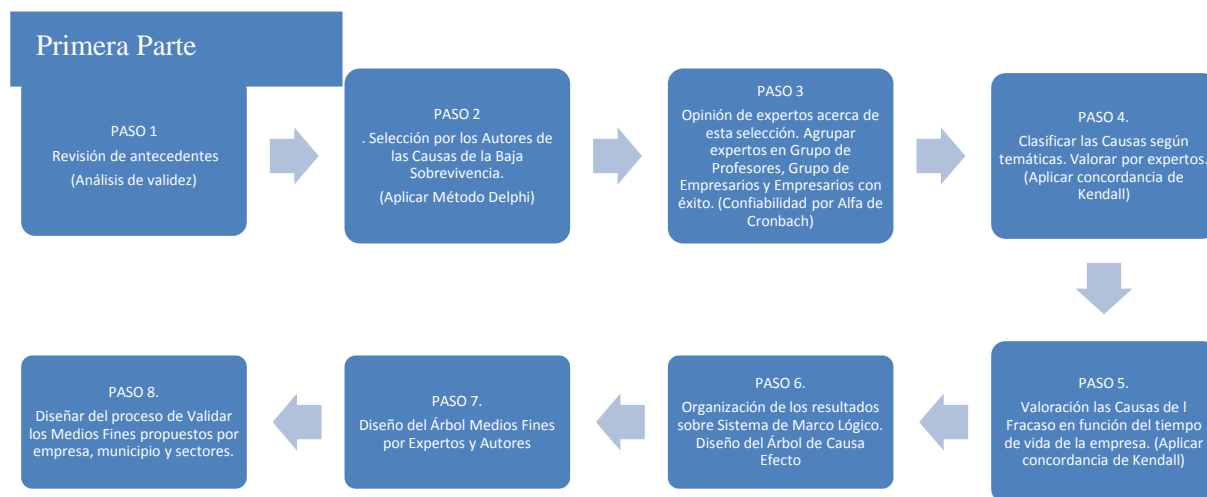
En México, que es el contexto principal en que se enmarca este artículo, no sólo se ha escrito mucho sobre el particular, sino que hay múltiples organizaciones que en su misión tienen reflejada el apoyo a la PYMES. Dentro de los artículos o reseñas sobre las causas del fracaso de la PYMES en México se encuentran los brindados por: Termómetro Empresarial de NAFIN 2008, se evalúan a las empresas por varios parámetros entre los que se encuentran: Reconocimiento y lealtad del cliente, definir objetivos y metas claras, estructura de costos, mejora de procesos, indicadores de gestión, orientación a la administración general, rendimiento de capital...y otros. NAFIN 2009, caracteriza las causas del fracaso en: Incompetencia o falta de experiencia de sus directivos, la “emoción” que se pierde luego que inicia la empresa, la falta de controles adecuados, la falta de capital suficiente y la falta de una identificación correcta del riesgo. En nuestro criterio NAFIM emplea términos y definiciones que la generalidad de las PYMES desconoce cómo evaluarlos y por tanto la propia autoevaluación que los empresarios hagan contendría un por ciento de incertidumbre por el desconocimiento del significado de esas preguntas

METODOLOGÍA

En la Figura 1 se muestran los 8 pasos de esta primera parte del diseño de la investigación empleando el método de investigación descriptiva, basada en procedimientos científicos donde se recolectan datos básicos o puros y se procesan para luego ser interpretados dentro del marco de la estadística no paramétrica.

Se abarca el periodo desde la revisión de antecedentes hasta el proceso de pre-validación de esta primera parte (octubre de 2008 – noviembre de 2009). Una segunda parte de la investigación –no presentada en este artículo- se desarrolla actualmente para evaluar –con los propios empresarios- lo que entienden acerca de las soluciones particulares que estamos brindando a cada PYME.

Figura 1: Diseño de la investigación. Primera parte



Esta Figura muestra el análisis realizado por los autores de la metodología de la investigación y su orden de realización. Se pretende demostrar la validez de la información basado en los estudios bibliográficos, la confiabilidad de las respuestas a las encuestas aplicadas a través del coeficiente Alfa de Cronbach y la concordancia o no de las respuestas a través del coeficiente de Kendall.

La idea central de este trabajo no es hacer un estudio de las causas de la baja sobrevivencia de las PYMES a partir de la revisión de los antecedentes que se brindan en la bibliografía consultada, la particularidad de este estudio es, en primera, que a partir de esta exhaustiva revisión y de la opinión directamente obtenida de profesores de administración y de empresarios exitosos de tres municipios mexicanos, se logra obtener una matriz primaria de causas del fracaso de las PYMES, matriz que mediante rondas Delphi y métodos de procesamiento de la estadística no paramétrica se va ajustando y perfeccionando en función de la opinión de estos, hasta que el valor de Alfa de Cronbach es ligeramente superior a 0,83 tal como se puede apreciar en la Figura 3. Para garantizar más la confiabilidad de los resultados obtenidos se aplica la Prueba de Friedman. La hipótesis nula de la prueba de Friedman es que las 39 variables tienen la misma importancia. Si la significación es mayor que 0.05 se acepta la hipótesis con un 95% de confianza. En caso contrario se rechaza la hipótesis. En el caso de la prueba de Friedman la significación es menor que 0.05 (0,034) por lo que se rechaza la hipótesis nula, es decir, las 39 variables no tienen la misma importancia por lo que se demuestra la validez de la realización del test Delphi.

El segundo aspecto que caracteriza esta investigación es que las causas se agrupan por temas específicos, los cuales son también validados estadísticamente y como tercer aspecto las causas se agrupan en función del momento de existencia de la PYMES en que esta causa provoca un efecto más negativo. A partir de tener ejecutados estos tres pasos y siguiendo la metodología del Sistema de Marco Lógico, se diseña un Árbol de Causa-Efecto y su correspondiente Árbol de Medios-Fines. Estos Medios representan reales soluciones obtenidas de la experiencia de los consultados que permitirán sean validados en la realidad y he aquí que este último paso es el que más distingue este proceder de todo lo encontrado anteriormente en la bibliografía consultada, o sea, se posee un amplia información (Medios) de cómo lograr “salvar” a una determinada PYME del fracaso porque se le puede brindar información no sólo de la Causa que puede motivar su debacle sino del tema (Mercado, Operación, Finanzas...etc) y del momento en que este se

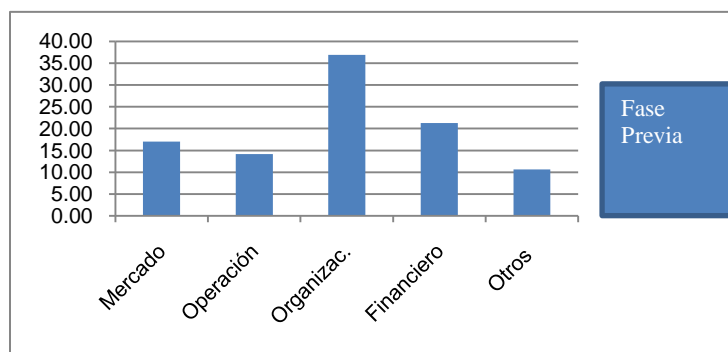
puede producir (cuando se está formando, cuando está tratando de consolidarse o cuando está ya en un estadio superior).

RESULTADOS

Interpretación de los resultados de algunas de las encuestas.

A diferencia de otros estudios sobre PYMES, en este se logran definir Causas que influyen más decisivamente en el fracaso o baja sobrevivencia en los tres momentos de la vida de la empresa en que nuestra investigación ha clasificado la existencia de estas: Fase Previa, Fase de Puesta en Marcha y Fase de Pre-consolidación.

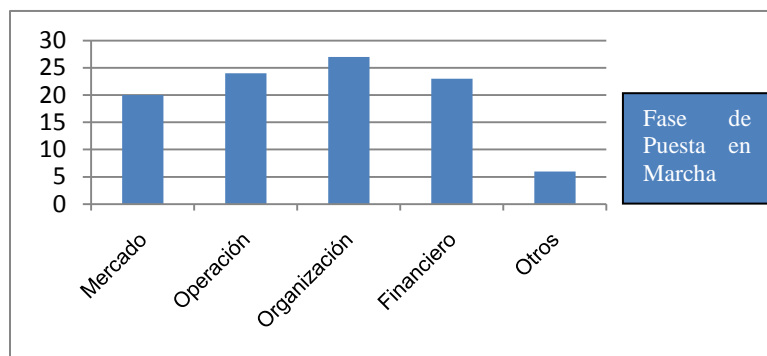
Figura 2. Gráfico de los resultados de la correlación de la Fase Previa con los Temas



Aquí se ha graficado los por cientos en que cada Tema influyen en la Fase Previa. Como se aprecia, casi el 40% se relaciona con el Tema Organización mismo que se identifica con las causas: Falta de experiencia, trámites burocráticos, poca orientación hacia la administración, irrealidad de las metas a alcanzar y compleja documentación a llenar. De idéntica forma en el Tema Financiero las causas más relevantes son cálculo incorrecto del presupuesto requerido (para comenzar), desconocimiento de las fuentes de financiamiento requeridas y altas tasas de interés para acceder a financiamientos.

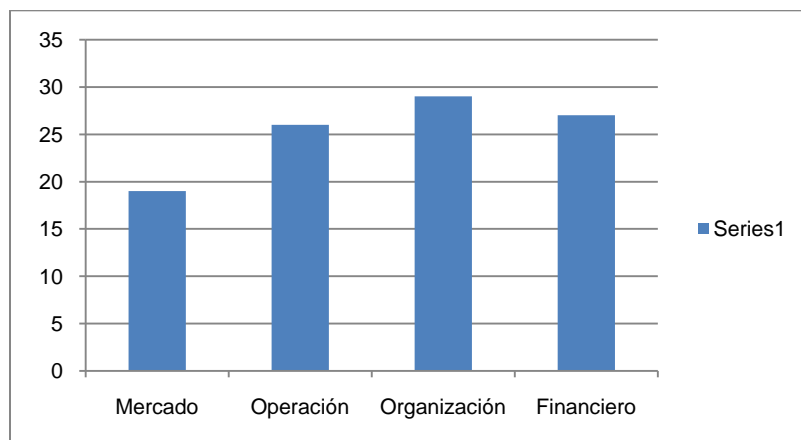
En la Fase de Puesta en Marcha Figura 3 se puede apreciar que se pierde la preponderancia relativa del tema Organización y los Temas de Operación y Financiero se incrementan.

Figura 3. Gráfico de los resultados de la correlación Fase Puesta en Marcha con Temas



En la Fase de Pre-consolidación Figura 4 se puede apreciar el significativo incremento del tema Financiero y el incremento del Tema Operación.

Figura 4. Gráfico de los resultados de la correlación Fase Pre-consolidación con Temas



CONCLUSIONES

Hay dos principales aspectos que se poseen como información que puede contribuir a alertar a las PYME acerca de los problemas que se le pueden originar en cada una de las Fases de su vida. En cada una de esas Fases se identifican cuáles son los Temas que más predominan, en todos se aprecia la significación del tema Organización que incluye los aspectos relacionados con la administración de la Empresa visto desde la planeación hasta el control y además desde las vertientes de la capacitación -con vista a superar la falta de experiencia- y la reacción al cambio entre otros. En la Fase de Puesta en Marcha no sólo se deben tener en cuenta estos aspectos de organización-administración sino que cobra un mayor impulso lo relacionado con el Tema de Mercado con causas tales como problemas para vender y desconocimiento del mercado, el entorno y la competencia también tiene significancia el Tema Operación del negocio con causas como la alta centralización, los compromisos de familia por encima de resultados exitosos o la excesivas inversiones en activos fijos. Finalmente en la Fase de Pre-consolidación el tema con una mayor pendiente positiva es el Financiero en el que se destacan como causas que pueden llevar a la PYME a su fracaso las relacionadas con la mala estructura de costo, el no contar con capital de reserva y el inadecuado nivel de rendimiento del capital.

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ANÁLISIS DE LA INDUSTRIA DE LA CONSTRUCCIÓN, ESTADO DE PUEBLA MÉXICO

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RESUMEN

En este trabajo de investigación se presenta un análisis de la industria de la construcción en el Estado de Puebla comparándolo con cifras a nivel nacional (México), en cuanto, la productividad de la mano de obra, inversión, la ganancia y la rentabilidad de la misma, por subsectores, ramas, sub ramas y clases. Realizando algunas reflexiones acerca de la globalización y su impacto en este sector, enunciando algunas características particulares de la industria de la construcción. Como la inmovilidad del producto, la producción in situ entre otras. El objetivo del presente trabajo de investigación es realizar un análisis del comportamiento de algunas variables económicas que prevalece en la empresa pequeña del sector económico de la construcción en el estado Puebla.

PALABRAS CLAVE: Globalización, actividad constructora, empresa.

INTRODUCCIÓN

El sector económico de la construcción en el estado ha sido y es fundamental para dinamizar el crecimiento económico. En este sentido el fracaso de estas empresas, traerá serias repercusiones, económicas y sociales, por lo cual es motivo suficientes para realizar una investigación sobre este tema. En este contexto, se define al sector de la construcción como actividad económica en donde se da la combinación de materiales y servicios para la producción de bienes tangibles. Una de las características que la distingue de otras industrias es su planta móvil, su producto fijo y en algunos casos distinto. El sector Construcción está constituido por el conjunto de actividades orientadas a la edificación de inmuebles habitacionales y no habitacionales; a la construcción de obras de ingeniería civil u obra pesada; así como también al trabajo especializado que están vinculados a la construcción.

En este contexto, la productividad de la mano de obra y rentabilidad de las pequeñas empresas del sector de la construcción en el Estado de Puebla y el personal ocupado mide la eficiencia organizacional. Por lo que surge la siguiente pregunta: ¿La rentabilidad, en la industria de la construcción en el subsector edificación en el Estado de Puebla, objeto de este estudio está sostenida en el uso de la fuerza de trabajo ya que no hay una fuerte inversión en tecnología para el mejoramiento de sus procesos productivos?

El objetivo del presente trabajo de investigación es realizar un análisis del comportamiento económico que prevalece en la empresa pequeña del sector económico de la construcción en el estado Puebla. Este trabajo de investigación está integrado por tres apartados: el primero trata algunas consideraciones teóricas como es la globalización; y las particularidades de este sector económico; en un segundo apartado se trata de la metodología utilizada; en el tercer apartado se dan los resultados que se obtuvieron del análisis y finalmente las conclusiones.

ALGUNAS CONSIDERACIONES TEÓRICAS

La Globalización y la Industria de la Construcción en México

La globalización significa que las economías nacionales están hoy más integradas con la economía internacional, que los bienes, el capital y las comunicaciones, así como las personas, se han acercado más. Esto ha sido resultado de la apertura de las economías y así como del rápido cambio tecnológico.

En este contexto, se puede decir que en la globalización los fenómenos y procesos que lo caracterizan abarcan los ámbitos económicos, políticos y socioculturales. En el ámbito económico se presentan tres categorías principales. (Barba y Solís, 1997; p. 4) la globalización de las finanzas y el capital expresado como la desregulación de los mercados financieros, la movilidad de capitales y el incremento de fusiones y adquisiciones: b) la globalización de mercados y c) la de la tecnología en la cual se destaca la informática y las telecomunicaciones. En lo que se refiere al ámbito político se perfila la globalización de competencias en materia de reglamentación y en el debilitamiento de los gobiernos nacionales a favor de organismos internacionales.

Antes de iniciarse el proceso de la inserción de México a la economía globalizada, en la segunda mitad de la década pasada, el mercado de ingeniería y construcción nacional mantenía un razonable equilibrio, entre la capacidad instalada de la industria de la construcción y la suma de la demanda estatal y privada de infraestructura, para el desarrollo de las actividades económicas. En 1988, el gobierno entrante aplicó una profunda reforma estructural y aceleró el proceso de apertura económica, asignando a la inversión privada el carácter de motor del desarrollo. En el mercado de la construcción, el gobierno dio un giro que le permitía ofertar en licitaciones internacionales, el desarrollo de obras de infraestructura que incluían su paquete financiero. La utilización de esta modalidad propicio el arribo de empresas extranjeras (Horcasitas, 2001; 15). En su mayor parte, estas empresas se abocaron a construir plantas bajo la modalidad, de llave en mano y en el mejor de los casos, permitieron la participación a las empresas mexicanas con sólo el 25% del total de cada contrato, principalmente dentro del sector energético nacional y en la construcción de plantas termoeléctricas o petroquímicas.

En 1990, con los nuevos esquemas planteados por el Estado, se definieron los primeros proyectos concesionados y las grandes constructoras incursionaron en proyectos paquete participando con financiamiento en construcción, entrando de lleno en las concesiones de autopistas de cuota y plantas termoeléctricas. Con los acuerdos negociados en el Tratado de Libre Comercio (TLC), se esperaba que la industria de la construcción mexicana pudiera participar en el mercado internacional de la construcción que aun hoy se encuentra confinado principalmente a la ejecución de megaproyectos e involucra sólo a las firmas transnacionales más grandes. Sin embargo, es indudable que desde su entrada en vigor en 1994, las empresas constructoras nacionales se han visto obligadas a acelerar su modernización para competir.

En consecuencia, y hechas algunas excepciones, la industria de la construcción mexicana, al igual que otras ramas industriales, estaba débil y descapitalizada en la coyuntura de la apertura, debían competir con estándares internacionales, aunque no contaría con los recursos de tipo mundial que tenían las empresas de otros países.

De hecho, el tamaño de las 15 mil empresas socias de la Cámara de la Industria de la Construcción era muy pequeño, comparado con las empresas constructoras de Estados Unidos y los demás países desarrollados. Estadísticas de 1989 de la cámara registraban 74 empresas gigantes (capital social mayor de 3.6 millones de dólares), y facturaron en promedio 10.6 millones de dólares mientras que en contraste, la empresa de menor contratación de la lista de las 400 constructoras de Estados Unidos obtuvo, en ese año 53 millones de dólares. Así mismo en el ámbito mundial, las principales compañías eran más grandes que las empresas constructoras nacionales. El disponer de una tecnología avanzada constituía una ventaja competitiva, puesto que significaba la posibilidad de producir más con menos recursos. Esto hacía necesario que las empresas mexicanas en lo general, y las constructoras en particular se incorporaran a los métodos tecnológicos de vanguardia, ya que el escaso roce con empresas que utilizaban tecnologías avanzadas no habían permitido que la industria nacional asimilara e incorporara el desarrollo de mejores procesos de producción como se verían en los: a) Métodos. El uso generalizado de microcomputadoras y de software transformaban las prácticas de diseño arquitectónico, provocando reducción de costos; b) Equipo. Las nuevas adquisiciones de maquinaria y equipo de alta tecnología, como el equipo de acción hidráulica, torres de construcción, grúas trepadoras, máquinas pavimentadoras continuas, etc. habían hecho a las empresas constructoras más competitivas. c) Materiales. El uso de nuevos materiales para

reducir los costos e incrementar su vida útil se volvía cada vez una necesidad imperante, en este sentido el uso de los plásticos era un ejemplo claro, ya que tenía una amplia gama de aplicaciones..d) Componentes. El método de construcción prefabricada agilizaba ya la construcción, reducía los costos de la mano de obra, disminuía los retrasos de obra y requería de una estructura de investigadores profesionales especializados en el campo.

Lo grave de estas consideraciones es que la ineficiencia de la construcción fue transferida al usuario final, dado que se encontraba en un mercado cautivo. Durante algunos años, aun sin la existencia de un tratado explícito de libre comercio que incluyera a los servicios de construcción, se registraron actividades en México por lo menos una decena de las mayores constructoras norteamericanas.

La Particularidad De La Actividad Constructora.

La industria de la construcción se caracteriza por algunos rasgos que también presentan algunas otras industrias, pero que en su combinación sólo se dan en la industria de la construcción: a esta combinación peculiar de rasgos particulares cabe denominarla como la especificidad de la actividad constructora. Estos rasgos particulares cuya combinación genera una situación específica abarcan todos los niveles: proceso de trabajo, financiamiento, estructura industrial, etc.; pero son las características del producto de esta actividad las que tienen mayor peso explicativo en la peculiaridad de la construcción como actividad económica.

Características de esta industria; a) La inmovilidad del producto, rasgo más sobresaliente es la inmovilidad del producto, es decir que el producto físico no es transportable, característica que les da el nombre de bien inmueble o bien raíz, término para designar a los bienes que no se pueden transportar. (Grijalbo, 1986) b) La producción in situ, a exigencia de producción in situ del bien inmueble convierte a la actividad constructora en un híbrido de la industria y los servicios. En tanto la actividad constructora se concreta en un producto físico tangible, la construcción constituye una industria, pero su actividad debe realizarse no ante el cliente que solicita el servicio sino en el lugar en que él lo requiere, por lo que a la exigencia de producción in situ la podríamos considerar como un componente de prestación de servicios en la actividad constructora) El desdoblamiento en fabricación y montaje en la construcción. La exigencia de producción in situ no afecta a todas las tareas en las que se pueden desagregar la construcción o edificación. Existen una serie de etapas, tareas o funciones que inevitablemente tienen que ser realizadas en el lugar de las obras ya que no pueden ser trasladadas a una planta fija, por ejemplo: el movimiento de tierras, las cimentaciones, el tratamiento y terminación de áreas exteriores, la implementación de redes de servicios y el montaje o instalación de elementos prefabricados. (Boyer y Hollingsworth, 1997; p .123), .d) dispersión de la demanda y de la oferta en la construcción. La naturaleza inmueble del producto determina una localización geográfica de la demanda pues cada obra debe emplazarse en el lugar que la entidad propietaria lo solicite. Aún tratándose de servicios constructivos solicitados por un mismo cliente (por ejemplo diversas actividades de mantenimiento en las distintas unidades hospitalarias, la necesidad de prestar cada uno de los servicios in situ, desagrega la demanda en servicios de construcción geográficamente dispersos.

En esta dispersión de la demanda contribuye también el tipo de producto. A mayor especialización de una compañía constructora en un tipo de producto, por ejemplo mantenimiento de instalaciones hospitalarias, mayor será la dispersión de la demanda y mayores sus exigencia de movilidad para cubrirla. Situación análoga tiene lugar con la especialización en algún tipo de cliente: la especialización en la construcción de restaurantes para una cadena de comida rápida implica asistir a aquellas ciudades que conforman el plan de crecimiento de la empresa restaurantera. e) Diseño y construcción como unidad contradictoria. La singularidad de cada proyecto implica que toda obra requiere de un proyecto específico diseñado para cada ocasión. A diferencia de la industria manufacturera en la que cada diseño se ejecuta múltiples veces, en la construcción ambos procesos corren a la par, incluso no son pocos los casos en que se presentan

varios diseños para -en el mejor de los casos- sólo ejecutar uno. f) La importancia del producto de construcción. Una de las maneras como se manifiesta la singularidad del producto es la producción por encargo que representa a una buena parte de la producción de las empresas constructoras.

En la industria manufacturera, la complejidad técnica se expresa en la estructura de la fábrica, estando relativamente resuelto el problema técnico del producto final luego de los primeros lanzamientos comerciales. En cambio, en la industria de la construcción, la singularidad del producto demanda un estudio específico para cada proyecto, lo que hace posible que las características técnicas del producto final condicionen el tipo de empresas que pueden ingresar al mercado. (Vitelli 1976: 1.12)

Por ejemplo, en el sector no residencial la construcción de un camino rural abre la posibilidad de participación a un número y tipo de empresas muy distintas que las de una carretera de altas especificaciones. En el sector residencial, en las circunstancias en las que el Instituto Nacional de Vivienda para los Trabajadores (INFONAVIT) opera como desarrollador inmobiliario contratando empresas constructoras, no resulta lo mismo que el instituto concurre un proyecto de construcción de 2,000 viviendas que cuatro proyectos de 500. La especificación del producto y su modulación condicionan el tipo de empresas que pueden participar.

METODOLOGÍA

En este trabajo de investigación se aplicó la técnica documental, lo que permitió la recopilación de información para enunciar las consideraciones teóricas que sustenta, el estudio (análisis).

Los criterios que se toman para clasificar a la empresa según su tamaño son principalmente: el monto de sus ventas, el tamaño de sus instalaciones, el monto de sus capitales, la fuerza de trabajo, la importancia productiva. El criterio para clasificar la pequeña empresa de la empresa industrial según su tamaño, es el definido por el Diario Oficial de la federación (30 de marzo de 1999). El criterio definido por este órgano oficial es; se considera pequeña empresa industrial, a aquella que cuenta entre 31 y 100 empleados como se muestra en la tabla 1.

Tabla 1. Clasificación del tamaño de la empresa por número de empleados.

Tamaño	Sector		
	Industrial	Comercial	Servicios
Microempresa	0-30	0-5	0-20
Pequeña empresa	31-100	6-20	21-50
Mediana empresa	101-500	21-100	51-100
Gran empresa	501 en adelante	101 en adelante	101 en adelante

Esta tabla nos muestra la clasificación de las empresas en micro, pequeña, mediana y gran empresa según la Secretaría de Comercio

Los rubros industria, Comercio, y Servicios incluyen los siguientes sectores económicos: 1) Industria: Minería, manufactura, electricidad, Agua y construcción, incluye un total de 16 subsectores económicos, 2) Comercio: Comercio incluye un total de dos subsectores económicos. 3) Servicios: Servicios financieros y de alquiler, y servicios comunales y sociales, hoteles y restaurantes, profesionales. Incluye un total de 13 subsectores económicos.

Indicadores De Análisis

Los indicadores que se tomaron para realizar este análisis son: productividad, inversión, ganancia y rentabilidad. *Productividad*. Existen diferentes definiciones en torno a este concepto ya que se ha transformado con el tiempo, en términos generales, la productividad es un indicador que refleja que tan bien se están usando los recursos de una economía en la producción de bienes y servicios. Así pues, una

definición común de la productividad es la que la refiere como una relación entre recursos utilizados y productos obtenidos y denota la eficiencia con la cual los recursos -humanos, capital, conocimientos, energía, etc.- son usados para producir bienes y servicios en el mercado, para el análisis se utilizó la fórmula siguiente:

$$\text{Productividad} = \frac{\text{Producción bruta total}}{\text{Personal total de la razón}} \quad (1)$$

Inversión. La inversión es todo desembolso de recursos financieros para adquirir bienes concretos durables o instrumentos de producción, denominados bienes de equipo, y que la empresa utilizará durante varios años para cumplir su objeto social, la fórmula que se utilizó para el análisis es:

$$\text{Inversión} = \frac{\text{Activo fijo total}}{\text{personal total}} \quad (2)$$

Ganancia. Valor del producto neto vendido menos los pagos a todos los factores productivos, incluyendo el costo de oportunidad de los factores aportados por los mismos propietarios de la empresa. En este concepto, la ganancia es la compensación al propietario por su iniciativa y esfuerzo en asumir el riesgo, para el análisis se utilizó la siguiente fórmula:

$$\text{Ganancia} = \text{valor agregado censal} - \text{remuneraciones} \quad (3)$$

Rentabilidad. Es el rendimiento, ganancia que produce una empresa. Se llama gestión rentable de una empresa la que no sólo evita las pérdidas, sino que, además, permite obtener una ganancia, un excedente por encima del conjunto de gastos de la empresa. La rentabilidad caracteriza la eficiencia económica del trabajo que la empresa realiza, la fórmula que se aplicó para el análisis es:

$$\text{Rentabilidad} = \frac{\text{Ganancia}}{\text{Activo fijo total}} \quad (4)$$

RESULTADOS

Análisis De La Industria De La Construcción Del Estado De Puebla México

La industria de la construcción en México atiende a las necesidades de infraestructura que demanda la sociedad, su contribución económica a nuestro país es significativa, ya que su aportación a la riqueza generada por la actividad productiva ha ido en aumento en los últimos años como se ve en la tabla 1, en 1999 aportaba el 4.36% al Producto Interno Bruto (PIB), en el 2007 su aportación es de 6.91%. ver tabla 2 .

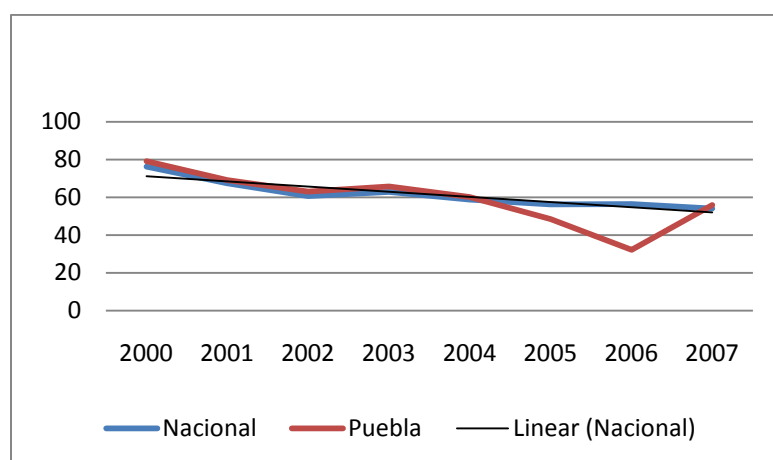
Tabla 2. % de participación del sector de la construcción al PIB.

año	PIB de la construcción en miles de pesos a precios del 2003	Total	Estructura porcentual
1999	270642	5269653	4.36
2000	292179	5734645	5.09
2001	326318	6245546	5.22
2002	380233	6964058	5.46
2003	470217	7162773	6.56
2004	495166	7480189	6.65
2005	514234	8825889	6.68
2006	553495	8082328	6.85
2007	577840	8359944	6.91

Esta tabla nos muestra la contribución de la industria de la construcción al PIB, de 1999 a 2007

En este orden de ideas y con base a los datos que arroja la Encuesta Nacional de la Industria de la Construcción realizada por el Instituto Nacional de Estadística, Geografía e Informática (INEGI) se desprende que este sector económico en Puebla lleva cinco años continuos de baja producción de obra, tanto a nivel nacional como en el estado de Puebla, en el 2006 la participación de obra a nivel Nacional indicó un 56.4%, en el 2007 las cifras muestran 54.1%, en el estado de Puebla se registran las siguientes cifras 32.2% y 55.9% respectivamente, como se ve en la figura 1,

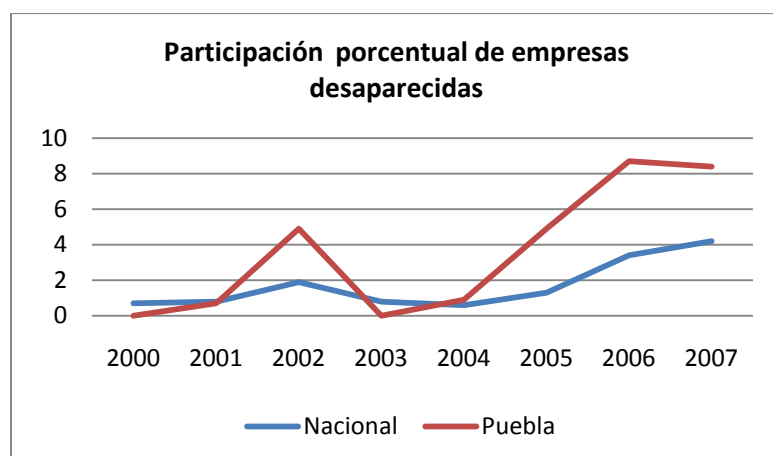
Figura1. Participación Porcentual de empresas activas.



Esta figura muestra la baja producción de obra de las empresas activas del sector de la construcción tanto a nivel nacional como en el estado de Puebla..

Este sector ha presentado, en los últimos años, un alto índice de cierre de empresas, en el estado de Puebla que sobrepasa al índice de cierre a nivel nacional; así en el año 2006 a nivel nacional el porcentaje es de 3.4% y en el estado de Puebla en el mismo año, el porcentaje es del 8.7% como se muestra en la figura 2.

Figura 2. Participación Porcentual De Empresas Desaparecidas.

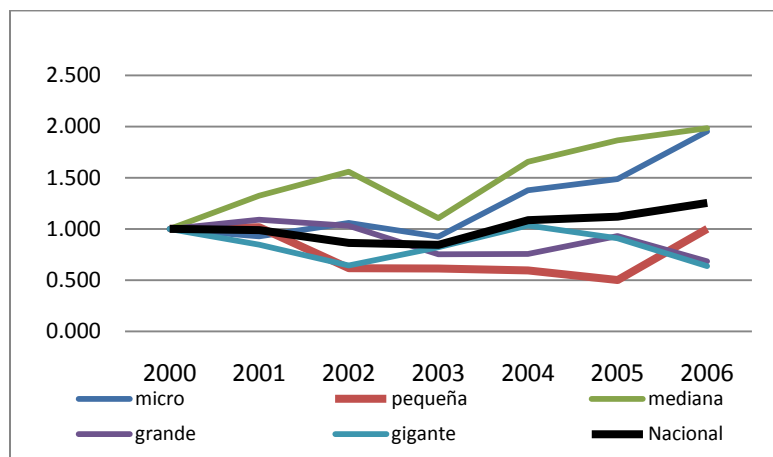


Esta figura muestra la participación porcentual de las empresas constructoras desaparecidas tanto a nivel nacional como en el estado de Puebla

Uno de los indicadores que se analizó son: el *índice de productividad de la mano de obra*. Como parámetro principal se tomó la relación que existe entre el valor de la producción y el valor de las

remuneraciones, tanto a nivel nacional como estatal. Según tamaño de la empresa se puede observar que el índice de productividad de la mano de obra de la empresa pequeña del estado de Puebla (2001, 0.898; 2002, 0.613; 2003, 0.556; 2004, 0.492; 2005, 0.424; 2005, 0.789) en los últimos años se encuentra por debajo del índice nacional ver figura 3.

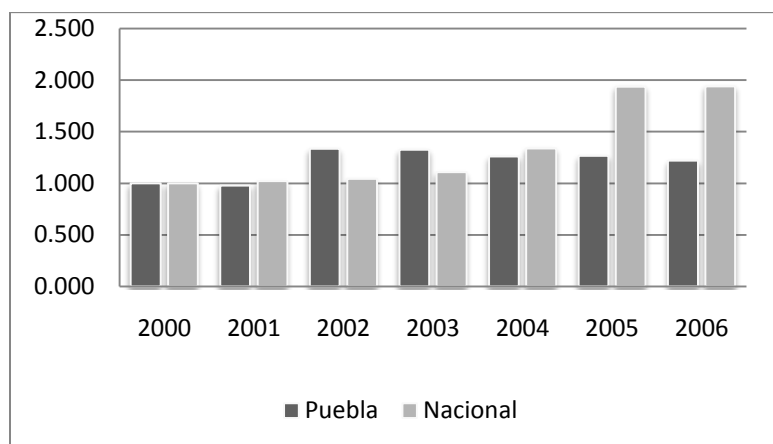
Figura 3. Índice de personal ocupado



Esta figura muestra los índices de personal ocupado del micro pequeño, mediano, grande, gigante, empresa de la industria de la construcción a nivel nacional.

Por último el *índice de rentabilidad*, como parámetro principal se tomó la relación que existe entre el valor de las utilidades netas y el valor de la producción, encontrando que a partir del 2004 el índice es 1.260; en el 2005, 1.265 y en 2006, 1.217 en el estado de Puebla, y a nivel nacional los índices son para los mismos años: 1.338, 1.937, 1.939 respectivamente, por lo que se puede observar en la figura 4, que la rentabilidad de las empresas pequeñas del Estado de Puebla es menor en los últimos tres años, que la rentabilidad de las empresas de ese rubro a nivel nacional.

Figura 4. Rentabilidad De Las Empresas Pequeñas



Esta figura nos muestra la rentabilidad de las empresas constructoras a nivel estado de Puebla y a nivel Nacional

En México el sector económico de la construcción está conformado por las siguientes clases según el INEGI, hay 5943 empresas registradas a nivel nacional y en el Estado de Puebla 164 empresas ver tabla 2.

Tabla 2. Número de empresas por clase en el sector de la construcción

Clase	Número de empresas Nacional	Número de empresas Puebla
Edificación de vivienda unifamiliar	2174	72
Edificación de vivienda multifamiliar	433	0
Administración y supervisión de edificación residencial	65	0
Edificación de naves y plantas industriales excepto su administración	364	11
Administración de naves y plantas industriales	3	0
Edificación de inmuebles comerciales, institucionales y de servicio excepto su administración	2881	81
Administración y supervisión de edificación de inmuebles comerciales, institucionales y de servicio	23	0
Total	5943	164

Esta tabla nos muestra el número de empresas por clase tanto a nivel nacional como en el estado de Puebla

La industria de la construcción está integrado por los subsectores: edificación, construcción de obra de ingeniería civil u obra pesada y trabajo especializado para la construcción, al realizar un análisis del censo económico 2004 de este sector como se ve en la tabla 1. El subsector que presenta la menor productividad a nivel nacional es el de edificación con un índice de 253, el que presenta mayor productividad con un índice de 383 es el subsector de la construcción de obras de ingeniería civil u obra pesada. El indicador de inversión, también indica que el subsector edificación presenta un menor índice que es de 36, el subsector de la construcción presenta una mayor inversión que es 101. El indicador de rentabilidad es mayor en el subsector de edificación y menor en el subsector de la construcción de obra de ingeniería.

El comportamiento de a nivel Puebla, en el índice de productividad construcción de obras de ingeniería presenta el mayor índice de productividad 261 y el de menor productividad el de trabajo especializado con un índice de 174, ver tabla 3. En lo que se refiere a inversión el subsector edificación presenta un menor índice 38 y el de mayor inversión el subsector de la construcción de obras de ingeniería civil. En lo que se refiere a rentabilidad el subsector edificación presenta el mayor índice 1.8 y el que presenta un menor índice de rentabilidad es el subsector construcción de obra de ingeniería civil u obra pesada. Por lo tanto se puede deducir que la rentabilidad, en la industria de la construcción en el subsector edificación, objeto de este estudio está sostenida en el uso del trabajo ya que no hay una fuerte inversión en tecnología para el mejoramiento de sus procesos

Tabla 3. Índices de productividad, inversión y rentabilidad

Subsector	NACIONAL				PUEBLA			
	Productividad	inversión	Ganancia	Rentabilidad	Productividad	Inversión	Ganancia	Rentabilidad
Edificación	253	36	20460041	1.6	261	38	586910	1.8
Construcción de obras de ingeniería civil u obra pesada	383	101	16242162	0.8	261	135	503079	0.6
Trabajos especializados para la construcción	285	66	3079196	1.1	174	56	38017	0.7

Esta tabla nos muestra los índices de productividad, inversión y rentabilidad del subsector de la construcción edificación

El subsector edificación objeto de este estudio, se encuentra dividido en dos ramas que son: a) la edificación residencial y b) la edificación no residencial. Se realizó un análisis de los censos económicos del 2004 los cuales indican que el índice de productividad a nivel nacional ver tabla 3. Fue mayor en la

edificación residencial 272 y menor en la edificación no residencial, el índice de inversión por el contrario fue menor en la rama edificación residencial 28 y mayor en la rama edificación no residencial 46. El índice de rentabilidad en la rama edificación es mayor 2 y en la rama edificación no residencial es de 1. En Puebla el índice de productividad ver tabla 3, también es mayor en la rama edificación residencial 292 y menor en la rama edificación no residencial 207. Esta rama presenta en edificación residencial un bajo índice 28 y un mayor índice de inversión en edificación no residencial 207. Una mayor rentabilidad en la rama edificación residencial y una menor rentabilidad en la rama edificación no residencial de 1.

Tabla 4. Índices de productividad, inversión y rentabilidad

	NACIONAL				PUEBLA			
RAMA	Productividad	Inversión	Ganancia	Rentabilidad	Productividad	Inversión	Ganancia	Rentabilidad
Edificación residencial	272	28	13688549	2	292	28	486531	3
Edificación no residencial	228	46	6771492	1	207	56	100379	1

Esta tabla nos muestra los índices de productividad, inversión y rentabilidad por rama de la construcción, edificación residencial y no residencial.

Las ramas edificación residencial y edificación no residencial se subdividen en las sub ramas edificación residencial, edificación de naves y plantas industriales y edificación de inmuebles comerciales, institucionales y comerciales. En este análisis por sub ramas se encontró que el índice mayor de productividad a nivel nacional se encuentra en la sub rama edificación de naves y plantas industriales con un índice de 295 ver tabla 4, y el menor índice es el de la sub rama edificación de inmuebles comerciales. En lo que se refiere a inversión el mayor índice es el de edificación de inmuebles comerciales y el de menor índice es la edificación residencial. El índice de mayor rentabilidad se encuentra en la sub rama edificación residencial 2. En productividad la sub rama edificación a nivel Puebla presenta una mayor productividad, menor inversión que las otras sub ramas y un alto índice de rentabilidad 3

Tabla 5. Índices de productividad, inversión y rentabilidad

	NACIONAL				PUEBLA			
SUB RAMAS	Productividad	Inversión	Ganancia	Rentabilidad	Productividad	Inversión	Ganancia	Rentabilidad
Edificación residencial	272	28	13688549	2	292	28	486531	3
Edificación de naves y plantas industriales	295	45	1433447	1	184	44	23045	1
Edificación de inmuebles comerciales institucionales y de servicios	215	46	5338045	1	212	59	77334	1

Esta tabla nos muestra los índices de productividad, inversión y rentabilidad por sub ramas tanto nacional como del estado de Puebla

Las sub ramas que componen esta rama son: a) edificación residencial, b) edificación de naves y plantas industriales, c) edificación de inmuebles comerciales, institucionales y de servicio. En cuanto a los indicadores podemos ver en la tabla 5, que la sub rama edificación residencial presenta una mayor rentabilidad en Puebla que a nivel nacional así como una mayor productividad, en cuanto a la inversión es la misma. Donde existe una mayor inversión es en la sub rama de edificación de inmuebles de 46.

Tabla 6. Índices de productividad, inversión y rentabilidad

Clases	NACIONAL				PUEBLA			
	Productividad	Inversión total	Ganancia	Rentabilidad	Productividad	Inversión	Ganancia	Rentabilidad
Edificación de vivienda unifamiliar	269.2	27.8	11333988	2.3	295.2	26.3	365895	3.3
Edificación de vivienda multifamiliar	286.6	29.4	2328298	2.5	289.2	30.9	119240	2.8
Administración y supervisión de edificación residencial	278.2	57.7	26263	1.2	83.1	40.2	1396	1.0
Edificación de naves y plantas industriales excepto su admón. y supervisión	296.2	44.9	1432816	1.3	183.6	44.0	23045	0.8
Edificación de inmuebles comerciales institucionales y de servicios excepto su admón. y supervisión	214.3	46.2	5309023	0.9	212.2	58.8	77536	0.5

Esta tabla nos muestra los índices de productividad, inversión y rentabilidad clases tanto nacional como del estado de Puebla

La sub rama edificación se encuentra dividida en las siguientes clases: edificación vivienda unifamiliar, edificación vivienda multifamiliar administración y supervisión de edificación residencial, edificación de naves y plantas industriales excepto su administración y supervisión y edificación de inmuebles comerciales institucionales y de servicio excepto su administración. En esta clase a se nota una diferencia en los índices de productividad a nivel nacional menor de 269.2 y a nivel del estado de Puebla 295.2, la inversión a nivel nacional es mayor que en el estado de Puebla 27.5 y 26.3 respectivamente ver tabla 5. A diferencia de la rentabilidad en el estado de Puebla es mayor 3.3 y a nivel nacional 2.3 en lo que se refiere a edificación de vivienda unifamiliar. Lo que se puede deducir que la rentabilidad de las empresas constructoras en el estado de Puebla se basa en la productividad de la mano de obra ya que no existe una fuerte inversión en tecnología como sucede en la clase de edificación de naves y plantas industriales con un 44.9.

CONCLUSIONES

A manera de conclusión se puede decir que La industria de la construcción se constituye por una gran variedad de actividades con un desempeño heterogéneo, que llevan a su clasificación en subsectores, ramas, sub ramas y clases Tomando como base los datos censales del Instituto de Estadística Geografía e Informática que las empresas del sector económico de la construcción son muy rentables en el Estado de Puebla, que la rentabilidad de las empresas constructoras que se dedican a edificación de vivienda unifamiliar se basa en la mano de obra y no en la inversión de equipo de alta tecnología. En este sentido, el disponer de una tecnología avanzada implicará una ventaja competitiva, puesto que significa la posibilidad de producir más con menos recursos. Esto hace necesario que las empresas mexicanas constructoras deben incorporarse a los métodos tecnológicos de vanguardia lo cual permitirá el desarrollo de mejores procesos de producción, que se vería reflejado en los: a) métodos, el uso generalizado de microcomputadoras y de software transforman las prácticas de diseño arquitectónico, provocando reducción de costos, b) equipo., las nuevas adquisiciones de maquinaria y equipo de alta

tecnología, como el equipo de acción hidráulica, torres de construcción, grúas trepadoras, máquinas para pavimentar continuas, etc., hacen a las empresas constructoras más competitivas; c) materiales, el uso de nuevos materiales para reducir los costos e incrementar su vida útil se vuelve cada vez una necesidad, en este sentido el uso de los plásticos es un ejemplo claro, ya que tiene una amplia gama de aplicaciones; d) componentes, el método de construcción prefabricada agiliza ya la construcción, reduciendo los costos de la mano de obra, disminuyendo los retrasos de obra lo cual requería de una estructura de investigadores profesionales especializados en el campo. Por lo tanto las empresas constructoras mexicanas deben realizar una fuerte inversión en equipo, para que logren ser más competitivas ante este entorno globalizante.

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DESCRIPCIÓN DE LAS MIPYME Y SU APORTACIÓN AL ÍNDICE DE DESARROLLO HUMANO: CASO REGIÓN 101, CANCÚN-MÉXICO

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RESUMEN

El presente trabajo presenta la primera etapa de una investigación de campo longitudinal que tiene por objetivo principal describir las características de las Micro, Pequeñas y Medianas empresas (MiPyMe) en una colonia (Región 101) de Cancún, México. En esta primera etapa se exponen los resultados de un censo de las MiPyMe de la Región 101 cuyos resultados servirán para un posterior análisis del impacto de dichas empresas en el Índice de Desarrollo Humano de los empresarios y sus familias. Las características de las empresas de esa región se reportan mediante cuadros y gráficos en la sección de resultados.

PALABRAS CLAVE: Microempresa, MiPyMe, Índice de Desarrollo Humano

INTRODUCCIÓN

Actualmente el sector empresarial de las MiPyMe es un tema de mucha relevancia, esto se debe a que ellas representan el principal sustento de la economía Mexicana, además de contribuir como fuente principal de empleo. A pesar de que México está constituido principalmente por MiPyMe y que son el motor principal de crecimiento, estas tienen un alto índice de mortandad ya que sólo dos de cada diez empresas alcanzan su quinto año de operación. Partiendo de estos datos, resulta altamente relevante estudiar las características de las Micro, Pequeñas y Medianas empresas mexicanas así como su impacto en el índice de Desarrollo Humano de su población.

REVISIÓN LITERARIA

Situación De Las Mipyme En México

De acuerdo con la página web del INEGI las MIPyME se definen como: “Acrónimo o siglas con el que se identifica a las micro, pequeñas y medianas empresas mexicanas, legalmente constituidas para realizar actividades productivas.” La Secretaría de Economía menciona en su página web que “Las MIPyME’s generan el 52 por ciento del Producto Interno Bruto y contribuyen con el 72 por ciento de los empleos formales. En el año 2003 existían en México 3’005,157 empresas, de las cuales el 99.8 por ciento son MiPyME’s.”

De acuerdo a la publicación de la Confederación de Cámaras Industriales de los Estados Unidos Mexicanos (CONCAMIN): “En México, como en el resto del mundo, el índice de apertura de empresas micro, pequeñas y medianas, es tan elevado como el de mortandad. Cada año inician actividades entre 300 mil y 400 mil MIPyMES industriales, agrícolas, comerciales y de servicios. Esto significa que cada 24 horas surgen, en promedio, entre 800 y 1,000 nuevos negocios, pero el 90% de ellos habrá cerrado o emigrado a la informalidad, antes de cumplir sus primeros 5 años de operación”

En México muchas de estas empresas, al no contar con el apoyo necesario, recurren a la informalidad y dejan de estar constituidas legalmente para realizar sus actividades productivas. En base a la publicación

de la CONCAMIN existen dos principales motivos por lo que las MiPyMe's recurren a la informalidad o a cerrar debido a:

1. El ambiente en el que se desarrollan, lo cual les impide prevalecer en el sector formal a causa de: los trámites; las diversas disposiciones gubernamentales federales, estatales y municipales; los constantes cambios en materia fiscal; los costos de operar en la formalidad (costos de seguridad social, entre otros) y la falta de apoyos oficiales oportunos y eficaces.
2. Se debe a la forma en que tales empresas son dirigidas, es decir, falta de conocimientos en cada una de las áreas de la empresa.

Conforme a los datos ya mencionados se observa que las MiPyMe's aparte de ser la principal fuente de economía y de un generador de empleos, también contribuyen al Índice de Desarrollo Humano, que de acuerdo con la investigación realizada por Olivares et al "mide la capacidad adquisitiva real de la gente, su esperanza de vida, su longevidad, sus niveles de salud, de educación y de vida con base en un amplio complejo de indicadores que no abarcan exclusivamente al producto nacional bruto ni se centran en él".

Situación De Las Mipyme En Benito Juárez (Cancún)

Ahora bien, aterrizando el tema en nuestra localidad, conforme a la investigación realizada por Olivares, et al, el INEGI (2005) menciona que el municipio de Benito Juárez del estado de Quintana Roo posee el 73.10% del total de las empresas (15,270 unidades), de las cuales el 96.16% son micro empresas (14,684 unidades). Con base en estos números, si se considera que, el 70% de las MIPYMES no llega a los dos años de operación, entonces se deduciría que aproximadamente 10,279 empresas del total en el municipio Benito Juárez están con amplias posibilidades de cerrar en el mediano plazo.

METODOLOGÍA

Este trabajo presenta una investigación descriptiva transversal, que según Danhke "busca especificar las propiedades, las características, y los perfiles de personas, grupos, comunidades, procesos, objetos o cualquier otro fenómeno que se someta a un análisis" (Hernández Sampieri, 2008).

El presente trabajo se trata de la primera etapa de una investigación de campo longitudinal que tiene por objetivo describir las características de las Micro, Pequeñas y Medianas empresas (MiPyMe) en una colonia (Región 101) de Cancún, México. A fin de identificar la ubicación y número de microempresarios instalados en la región 101. Se realizó un censo de uso del suelo comercial en esta región. Para ello se utilizó una cédula cuyo propósito fue el identificar los siguientes datos: Nombre del microempresario, Nombre comercial del negocio, Giro, Tamaño del negocio, Apariencia general del negocio, Actitud del microempresario hacia la mejora de su negocio.

Marco De Referencia

El Municipio de Benito Juárez, se encuentra ubicado en la parte norte del estado del estado de Quintana Roo, que con una superficie de 1,664 Km² ocupa el 3.27% del territorio del estado. Al año de 2009, el PIAMPI estima la población de Cancún en unos 700,000 habitantes. Esta población habita en 205 áreas urbanas, en que está dividida la ciudad. Estas áreas se denominan "supermanzanas" o "regiones" y su nomenclatura es numérica, aunque irregular. Ahora bien, descontando las dos áreas hoteleras, que son, predominantemente, de uso turístico. El resto o 203 regiones, presentan diferencias urbanas y socio-económicas muy marcadas.

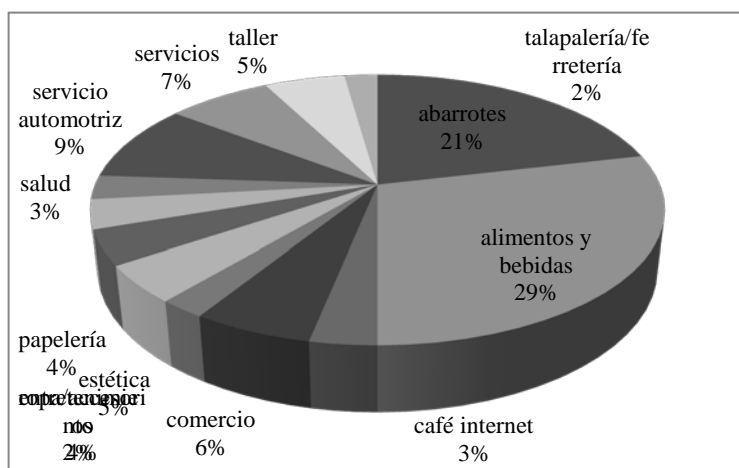
La región 101, objeto de nuestra investigación, está ubicada en la zona noroeste de la ciudad de Cancún. Siendo una de las denominadas regiones, presenta un bajo nivel de urbanización, tanto en lo concerniente a la falta de pavimentación en calles y banquetas, como en lo concerniente al tipo de casa – habitación

predominante. El Plan Director de Desarrollo Urbano de Cancún (PDDU, 2005), establece que la superficie territorial de la región 101 es de 47.77 hectáreas y su uso del suelo esta destinado, predominantemente, para habitación unifamiliar y comercio de barrio. La población que habita la región 101, es según el PDDU, de 11 mil 130 habitantes, que representa el 2% de la población de la ciudad. En cuanto al nivel de ingresos de la población que habita la Región 101, el mismo PDUC los clasificó como nivel D+, es decir con un ingreso mensual de entre \$ 6,800 y 11,599 pesos, de acuerdo a los niveles AMAI. Por último, cabe señalar que la Región 101, constituye una de las 10 Regiones más violentas y necesitadas de programas de acción para contribuir al desarrollo de esa población.

RESULTADOS: PRESENTACIÓN Y ANÁLISIS

Mediante la cédula se encontraron en la Región 101 un total de 349 micro y pequeñas empresas. Que se presentan en la Figura 2: Censo de MiPyMe's en la Región 101, Cancún Qroo. Cabe destacar que en la Región no se encontraron organizaciones medianas o grandes salvo las escuelas primarias, secundarias y organizaciones gubernamentales de la zona. Del total de las 349 empresas, 50% corresponde a negocios de Alimentos y Bebidas así como Abarrotes/Minisuper. Cabe destacar que un alto porcentaje de dichos negocios comercian con bebidas alcohólicas, principalmente la cerveza. (Ver Figura 1)

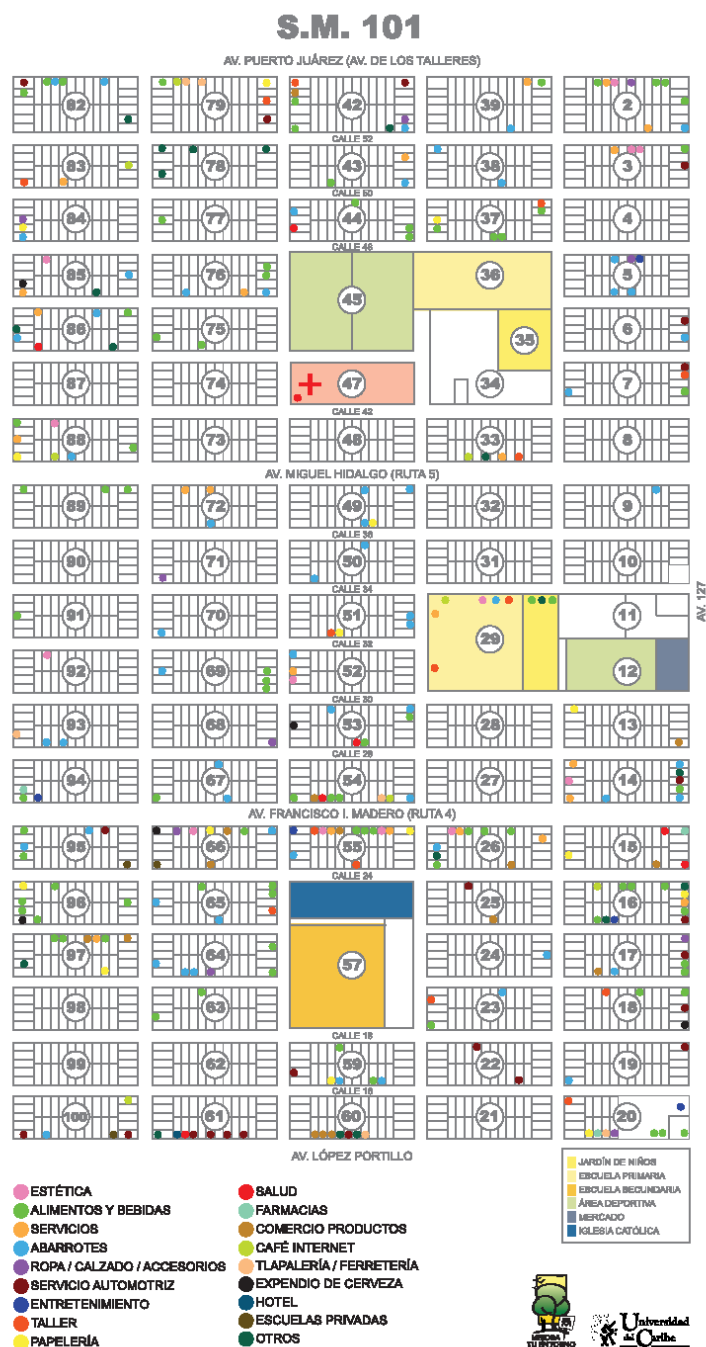
Figura 1: Distribución por Giro de MiPyMe de la Región 101



Esta figura muestra la enorme participación de los negocios de alimentos y bebidas, así como Abarrotes o Minisuper que presenta la Región.

Otro dato que llamó la atención es que el 29% de los negocios no tienen ni siquiera nombre comercial. Esto nos habla de la informalidad en que operan dichos negocios. En este aspecto, también fue significativo encontrar que de los negocios con nombre comercial, el 41% tienen un nombre propio (ya sea apellido o nombre de pila) que en su generalidad tiene relación con el dueño y/o su familia. Por último un dato que merece mención es que el 32% de los encuestados mencionaron no tener interés para recibir asesorías y/o capacitación gratuita para sus negocios, mientras que el 68% restante mostró interés.

Figura 2: Censo de MiPyMe's en la Región 101, Cancún Q.Roo



Esta figura muestra las manzanas y lotes de la Región 101. Se indican en ella las MiPyMe's que se encontraron y el giro al que pertenecen.

CONCLUSIONES

En la presente investigación se cumple con el objetivo de describir las características de las MiPyMe de la Región 101 de Cancún. A partir de estos resultados se continuará la investigación a una segunda etapa donde se identificarán las aportaciones de dichas MiPyMe al Índice de Desarrollo Humano de los microempresarios y sus familias.

Por último cabe mencionar que en el caso de México, como ya se ha mencionado, las MIPyMES constituyen más del 90% de las empresas y por tanto una fuente estratégica en la generación de empleos e ingresos del país. El impulso a la competitividad de las empresas mexicanas representa una estrategia de largo aliento de combate a la pobreza y a favor del desarrollo humano.

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DIAGNÓSTICO DE COMPETITIVIDAD ORGANIZACIONAL EN UNA INDUSTRIA ALIMENTARIA

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RESUMEN

Actualmente, las organizaciones cuyos objetivos son la alta productividad, excelencia en la gestión y aumento significativo en los resultados y la generación de un adecuado ambiente laboral, basan su éxito en la competitividad organizacional misma que propicia condiciones de aprendizaje continuo para diseñar estrategias flexibles e integrales que permitan una rápida adaptación al entorno respetando la filosofía empresarial. El objetivo de este proyecto fue identificar el estado actual de una empresa en términos de indicadores de competitividad. Treinta y seis colaboradores de un total de 180 fueron encuestados siguiendo la metodología propuesta por Consulting Club y considerando factores críticos de éxito como cultura organizacional; nivel de concientización, toma de decisiones, nivel de conceptualización de la calidad y visualización del entorno externo competitivo. Los resultados obtenidos demostraron la falta de un plan de desarrollo integral a mediano y largo plazo así como la carencia de sistemas operativos y administrativos e identidad del personal con la empresa. La generación del diagnóstico de competitividad motivó la implementación de las acciones correctivas pertinentes a través de cursos de capacitación, talleres de trabajo en equipo e identificación de prácticas operativas en empresas líderes en su ramo; lo que permitió alcanzar niveles de competitividad significativamente superiores.

INTRODUCCIÓN

En el ámbito internacional de la economía actual, las organizaciones con mayor madurez prevalecen en términos de continua preferencia dentro de su mercado incluso sobre aquellas con mayor antigüedad y número de colaboradores; dicha característica puede reflejar la capacidad de la empresa en aspectos como la alta productividad, excelencia en la gestión, aumento significativo en los resultados de negocio y la generación de un adecuado ambiente laboral, mismos que le permiten competir satisfactoriamente. La competitividad organizacional engloba todos estos aspectos y propicia condiciones de aprendizaje continuo para diseñar estrategias flexibles e integrales que permitan una rápida adaptación al entorno respetando la filosofía empresarial. En los últimos años, la competitividad de la economía mexicana ha tenido un rezago importante (Guzmán et al., 2007); de acuerdo con IMCO (2006) en el año 2004, México se ubicó en el lugar 31 de 45 países evaluados (dos posiciones por arriba de China) siguiendo los indicadores propuestos por el Foro Económico Mundial (World Economic Forum) y el International Institute for Management Development. En el año 2008 (SUL, 2008), China subió hasta el nivel medio-alto desde el nivel medio-bajo anterior, situándose en el puesto 34 a nivel mundial, después de Chile (26), y seguida por México (52) y Brasil (72). Ante esta situación y como consecuencia del fenómeno de la globalización, resulta indispensable incorporar no sólo a las empresas transnacionales sino a la industria mediana y pequeña a la alta competitividad para conquistar y mantener mercados a nivel local, nacional e internacional.

El diagnóstico de competitividad es una herramienta para la implementación de cambio organizacional (Alannah et al., 2001; Andersen, 1998) y ayuda, a través de indicadores, a detectar las fortalezas y

debilidades de la empresa, así como las oportunidades y amenazas que existen dentro de su mercado. Así, el objetivo de este proyecto fue identificar el estado actual de una agroindustria en términos de indicadores de competitividad y la implementación de acciones que favorezcan el incremento significativo de sus niveles competitivos.

METODOLOGIA

Para evaluar el nivel de madurez competitiva actual así como su evolución después de la implementación de estrategias de cambio, se consideró la metodología propuesta por Consulting Club (1995) la cual incluye 112 indicadores agrupados en los 7 elementos de administración principales que se presentan en la Tabla 1.

Tabla 1. Indicadores del diagnóstico de competitividad organizacional

Elemento	Indicadores principales
Cultura organizacional.	Misión, filosofía, valores, normas, políticas, productos, compromisos y objetivos.
Nivel de concientización, integración, compromiso, participación con la organización y concepto de cliente interno y externo.	Confianza, credibilidad, orden, disciplina, seguridad, delegación de responsabilidades, deseo de logros y perfección, aportación de conocimientos, autocontrol y conceptualización de tipos de clientes.
Nivel y estilo de comunicación y toma de decisión.	Nivel de comunicación interna, detección de necesidades para un mejor desempeño, deseo de cambio e innovación para la perfección, conocimiento de manual operativo, sistemas de ventas y comercialización, sistema de detección de necesidades del cliente, sistema de mejora continua.
Nivel y desarrollo del potencial organizacional.	Madurez de la estructura organizacional, experiencia industrial, nivel académico de la organización, programa de educación básico de cultura de la organización, programa de clima organizacional, programa de desarrollo profesional.
Nivel de conceptualización de la calidad y la productividad.	Programa de calidad total, auditoría del sistema operativo de calidad, concientización de la calidad y productividad.
Visualización del entorno externo competitivo	Matriz competitiva (reputación, precio, cartera de productos, rapidez de entrega, costo de tecnología), porción del mercado por competidor (participación en mercado nacional e internacional).
Nivel de conocimiento de posición competitiva	Conceptualización de ventajas competitivas, conocimientos de competidores, mercado potencial total, detección de necesidades del mercado, detección de oportunidades y amenazas, proyección del mercado potencial.

La escala de interpretación a seguir durante el diagnóstico se presenta en la tabla 2.

Tabla 2 Escala de interpretación de indicadores

Rango	Observaciones
0.00-10.00%	Pésimo
10.01-30.00%	Muy malo
30.01-40.00%	Malo
40.01-60.00%	Regular
60.01-70.00%	Bueno
70.01-90.00%	Muy bueno
90.01-100.00%	Excelente

Debido a la importancia y alcance del diagnóstico, su aplicación y análisis fue elaborado en coordinación con el equipo directivo de la empresa. La generación de resultados fue obtenida mediante el siguiente procedimiento (Álvarez Torres, 1998; Cruz, 2001):

1. La utilización del instrumento de evaluación (Aplicación de la encuesta; validación de indicadores)
2. Selección de la muestra. (Treinta y seis colaboradores de un total de 180 fueron encuestados)
3. Aplicación de la encuesta. (Programa de aplicación óptima de encuestas)
4. Jerarquización indicadores. (Asignación de valor cuantitativo basado en su importancia)
5. Obtención y evaluación de resultados obtenidos. (Detección del nivel actual de competitividad)
6. Establecimiento de estrategias y acciones correctivas.

RESULTADOS

En la Tabla 3, se resumen los resultados obtenidos del total de encuestas aplicadas. Con base en el paso tres del procedimiento; la selección de la muestra consideró colaboradores de tres diferentes niveles de la empresa; gerencia, supervisores y colaboradores. Una vez establecidos los criterios de evaluación para cada uno de los indicadores se definieron niveles o calificaciones máximas alcanzables para cada elemento de administración. Como se aprecia todos los indicadores presentaron niveles extremadamente bajos de cumplimiento (muy malo), destacando por su bajo nivel elementos como nivel de conceptualización de la calidad– productividad (11.9%), el cual implica la aplicación de una estrategia competitiva que engloba el proporcionar productos de calidad a bajo costo. También, se detectó la carencia de un apropiado clima de trabajo que permita lograr la participación voluntaria y el compromiso de todos sus integrantes con la organización (17.57%). Cabe destacar que el resto de los elementos evaluados (excepto el nivel y desarrollo del potencial organizacional) están por debajo de un 30% de cumplimiento incluso se detectó que la visualización del entorno externo competitivo tuvo un porcentaje apenas superior al 14% y, considerando que sólo fueron incluidos dos indicadores de competitividad, es clara la falta conocimiento acerca de los mercados potenciales y sus necesidades por cubrir. El nivel y desarrollo del potencial organizacional fue el único elemento que alcanzó un porcentaje regular de cumplimiento (60.33%) lo que refleja una mediana habilidad del personal para generar productos de excelencia.

Tabla 3. Resumen de resultados del diagnóstico

Elemento	Número de indicadores	Máxima calificación a alcanzar	Calificación obtenida	Porcentaje de cumplimiento
Cultura organizacional	11	1100.00	279.02	25.37
Nivel de concientización, integración, compromiso y participación con la organización	18	1800.00	316.24	17.57
Nivel y estilo de comunicación y toma de decisiones	37	3700.00	994.03	26.87
Nivel y desarrollo del potencial organizacional	15	1500.00	905.00	60.33
Nivel de conceptualización de la calidad-productividad	15	1500.00	178.45	11.90
Visualización del entorno externo competitivo	2	200.00	28.55	14.28
Nivel de conocimiento de la posición competitiva	14	1400.00	332.33	23.74
Total	112	11,200	3033.63	25.72

Ante este panorama se consideró en conjunto con el equipo directivo de la empresa aplicar e implementar acciones correctivas de cambio de la situación actual predominante. Así, se elaboraron y programaron

cursos de capacitación, talleres de trabajo en equipo e identificación de prácticas operativas en empresas líderes en su ramo. Después de un periodo de 90 días de operación con las nuevas estrategias corporativas, los mismos indicadores fueron nuevamente evaluados. Los resultados obtenidos se presentan a continuación en la Tabla 4.

Resulta evidente el hecho de que la implementación de acciones correctivas en los principales elementos e indicadores que conformaron el diagnóstico de competitividad tuvo como resultado un incremento cuantitativamente significativo. Como se aprecia en la Tabla 4, de los siete elementos administrativos atendidos, 4 de ellos lograron pasar de un nivel muy malo a un nivel regular; los niveles de desarrollo del potencial organizacional y el nivel de conocimiento de la posición competitiva lograron calificaciones correspondientes a un nivel muy bueno (> 70.01%). Es importante resaltar que el nivel de concientización, integración, compromiso y participación con la organización obtuvo un porcentaje de cumplimiento de sólo el 32.31% lo que lo situó en la más baja posición de mejora; lo anterior se puede atribuir a la resistencia al cambio del recurso humano principalmente en áreas no pertenecientes a la gerencia y supervisores.

Tabla 4 Resumen de resultados del diagnóstico después de la implementación de acciones correctivas

Elemento	Número de indicadores	Máxima calificación a alcanzar	Calificación obtenida	Porcentaje de cumplimiento
Cultura organizacional	11	1100	493.70	44.88
Nivel de concientización, integración, compromiso y participación con la organización	18	1800	581.53	32.31
Nivel y estilo de comunicación y toma de decisiones	37	3700	1600.78	43.26
Nivel y desarrollo del potencial organizacional	15	1500	1348.42	89.89
Nivel de conceptualización de la calidad-productividad	15	1500	839.21	55.95
Visualización del entorno externo competitivo	2	200	105.39	52.70
Nivel de conocimiento de la posición competitiva	14	1400	986.69	70.48
Total	112	11,200	5955.72	53.18

CONCLUSIONES

Con base en los resultados obtenidos se pudo determinar que antes del diagnóstico de competitividad la organización se encontraba en una etapa de calidad no competitiva (convencional), lo anterior reflejado en: la carencia de sistemas operativos y administrativos, falta de un plan estratégico, bajos niveles de capacitación y entrenamiento de personal. El procedimiento de evaluación de la competitividad permitió establecer acciones de cambio significativo en la organización. En efecto, el resultado global de competitividad, inicialmente 25.72%, se incrementó en aproximadamente un 106%, obteniendo un valor final de 53.18% que se aproxima a indicadores considerados como regulares y que representan un cambio importante en el corto plazo.

Con base en la experiencia adquirida durante el presente proyecto, se destacó la importancia de la concientización de cada empresa y sus niveles de competitividad con los que regularmente opera, ya que con ellos se pueden generar estrategias que la conduzcan por mejores directrices dentro de mercados cada día más exigentes. La importancia de la técnica empresarial diagnóstico de competitividad radica en que con su aplicación se puede contribuir a mejorar las debilidades y afianzar las fortalezas de la

organización. La agroindustria, motivo objeto de este proyecto elevó significativamente sus niveles de competitividad y se proyecta actualmente como una organización en crecimiento y mejora continuos.

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EL ENTORNO ECONÓMICO DE MÉXICO Y SUS VARIABLES, PROPUESTA DE UN MÉTODO QUE PERMITA ANALIZAR SU SITUACIÓN ECONÓMICA A TRAVÉS DE SUS PRINCIPALES INDICADORES

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RESUMEN

El entorno económico de México debe analizarse con un sistema integral que nos permita identificar las variables más importantes y así, poder obtener un diagnóstico efectivo. El análisis que planteamos en este trabajo está desarrollado de tal forma que revisa, analiza y sugiere una recomendación de la información obtenida de los siguientes temas: Política Fiscal el cual incluye análisis del presupuesto de ingresos y egresos del 2008, tomando los siguientes temas en especial: educación, programa de atención a zonas marginadas, campo mexicano y el TLCAN en el sector agrícola, inversión en infraestructura, Pemex, desarrollo social y seguridad pública. En otro sentido también se analiza el tema de Balanza de pagos ofreciendo un panorama de las cuentas que la integran y sus posibles implicaciones. Y para terminar se analiza el entorno económico nacional donde se toman algunos temas de mayor interés actual debido a su influencia en nuestra economía, entre los cuales se encuentran los siguientes: Posible recesión de Estados Unidos, Caída de las Bolsas de Valores, Recorte de las tasas de interés de la FED, Reforma energética en México, y el IETU.

PALABRAS CLAVE. Entorno económico, Política fiscal, Balanza de pagos, Economía mexicana, Recesión.

ECONOMIC ENVIRONMENT OF MEXICO AND VARIABLES, OFFER A METHOD FOR ANALYZE YOUR SITUATION THROUGH ITS ECONOMIC INDICATORS MAIN

ABSTRACT

The economic environment in Mexico should be discussed with a comprehensive system that allows us to identify the most important variables and thus to obtain an effective diagnosis. The analysis we propose in this paper is developed in such a way that reviews, analyzes and suggests a recommendation from the information obtained from the following subjects: Fiscal Policy, which includes analysis of income and expenditure budget of 2008, taking the following subjects in particular education, care program for poor areas, rural Mexico and NAFTA on the agricultural sector, infrastructure investment, PEMEX, social development and public safety. In another sense also discussed the issue of balance of payments by providing an overview of the accounts that comprise and their possible implications. And finally analyzes the domestic economic environment where you take some current topics of major interest because of their impact on our economy, among which are the following: Possible U.S. recession, Fall of the Stock Exchanges, Clipping the interest rates from the Fed, energy reform in Mexico, and the Flat Tax.

KEYWORDS. Economic, fiscal policy, balance of payments, Mexican Economy, Recession.

BIOGRAFIA

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FACTORES QUE INFLUYEN EN LA COMPRA DE VINO EN USUARIOS DE PÁGINAS WEB DE BODEGAS

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KEYWORDS: Marketing estratégico, Ecuaciones Estructurales, Comercio electrónico, sector del vino

INTRODUCTION

En este estudio se analiza los factores que influyen en el uso de Internet para comprar, al igual que en los demás países de la Unión Europea, en España el comercio electrónico no ha parado de crecer desde 2004, pero lo ha hecho a un ritmo menor que el promedio de los demás países. Debido principalmente a la desconfianza a la hora de proporcionar datos personales y bancarios a través de la web. A pesar de esto, España es uno de los veinte países con más usuarios de Internet, según datos de 2007. Ocupa el número catorce y representa el 1,8% del uso mundial, lo que equivale a un 42% de la población nacional. Aproximadamente, veinte millones de españoles usan Internet, sin discriminar aquí usos personales o empresariales.

Internet se expande cada día y su uso alcanza cada vez horizontes más lejanos. Uno de los objetivos más comunes de los últimos años con los que se emplea Internet es para comprar, intercambiar información, hablar... se hace uso de esta ventaja de manera más común, pero aún así, existen reticencias o falta de confianza hacia “destaparse”, es decir, a ceder parte de los datos personales o financieros que el uso con estos fines de Internet implica. Se analizará como influye la confianza, la usabilidad de un sitio web, la seguridad, la satisfacción del consumidor y el compromiso en un sector muy importante para España como es el sector del vino.

Numerosos estudios de toda la segunda mitad del siglo XX definen el término confianza desde diversos puntos de vista y apuntan definiciones con peculiaridades propias de cada uno. Se analizará según la perspectiva del Marketing, calidad y las características del comercio electrónico. El concepto de confianza ha sido ampliamente estudiado por los expertos para descubrir cómo influye a la hora de realizar transacciones electrónicas. De la misma manera, otros aspectos tales como la seguridad percibida por el usuario a la hora de gestionar sus datos, la satisfacción del cliente en experiencias anteriores e incluso la usabilidad de la página se relacionan estrechamente con esta confianza y predisposición a hacer uso de Internet para realizar compras.

Las variables del estudio son: la confianza, teniendo en cuenta tres factores que la definen: la honestidad y benevolencia y competencia percibida por parte de consumidor, la satisfacción del consumidor, la usabilidad del sitio web, la seguridad en el tratamiento de datos privados, el compromiso y la intención de compra del vino a través de Internet. Para ello se estudia cuándo y en qué condiciones un consumidor que visita páginas web donde puede comprar vino y realizar dicha compra online o, al menos, se siente motivado para ello con el fin de poder diseñar una estrategia diferenciada de otros productos para las empresas que lo comercializan.

METODO

Se realizó un formulario siguiendo las hipótesis del trabajo con una la escala Likert de siete puntos. Los encuestados debían elegir un sitio web que manejaran con relativa frecuencia relacionada con el vino y

que hubiesen comprado dicho producto alguna vez a través de él para fijarse en la citada página cuando respondiesen a las preguntas.

Se envió la encuesta diseñada a diversos portales de Internet que la colgaron en su web. Por otro lado, se distribuyó entre varias bodegas del Somontano y de La Rioja, las cuales la difundieron por medio del correo electrónico a los clientes de su base de datos. Finalmente, se remitió adjunta a todo el personal de la Universidad perteneciente al Campus Río Ebro a través del correo electrónico. El formato de la encuesta constaba de dos pestañas: una para cumplimentar la encuesta propiamente dicha y otra para aportar datos de carácter más personal tales como edad, estudios realizados, lugar de procedencia, frecuencia de compra, etc.

El proceso consistía en descargarse la encuesta desde el mail recibido o desde el sitio web donde aparecía colgada, rellenarla debidamente y adjuntarla en un correo para remitirla a una dirección creada expresamente en gmail para llevar a cabo este estudio.

Se recibieron 102 encuestas rellenas durante el plazo establecido para la recepción de las mismas (mes de abril). Todas ellas se recibieron correctamente y no hubo problemas con lecturas de archivos con formatos en versiones incompatibles, ni de ningún otro tipo. Debido a la sensibilidad mostrada por la metodología de modelos de ecuaciones estructurales a la presencia de datos ausentes, el análisis de éstos fue meticuloso; no obstante, todas las encuestas estaban debidamente cumplimentadas, con lo cual no hubo que realizar ningún análisis previo de este tipo de datos.

En primer lugar, todos los consumidores residían en España. En su mayoría eran hombres (60%) y el rango de edad en el que se encontraban era de 25 a 44 años. Por lo general, el nivel de formación que posee el encuestado es universitario, la experiencia en el uso de Internet es de más de cinco años y los accesos a Internet bastante frecuentes (varias veces al día). Sin embargo, la frecuencia con la que el propio encuestado considera que compra vino a través de Internet es, a pesar de hacerlo, baja.

RESULTADOS

Una vez se recibieron los cuestionarios y se revisaron para su comprobación, los datos fueron elaborados para pasar a ser tratados. Se procedió a la validación de las escalas inicialmente propuestas para la medición de las variables componentes del modelo de investigación.

Se efectuaron primeramente una serie de análisis exploratorios de fiabilidad. Estos análisis estuvieron caracterizados por el uso del indicador alpha de Cronbach y la correlación ítem total.

En segundo lugar, las escalas fueron sometidas a varios análisis exploratorios de dimensionalidad con el objetivo de depurar aquellos ítems que aún presentaban niveles de convergencia bajos o que poseían una capacidad explicativa reducida del constructo sobre el que cargaban. Esta estrategia permitió la depuración de ítems hasta alcanzar niveles de ajuste suficientemente altos con los que trabajan los modelos confirmatorios que posteriormente se utilizarían.

En la tabla 1 se muestran los resultados definitivos con los que pasaremos a la siguiente fase de análisis. Han sido obtenidos después de realizar las depuraciones pertinentes. (Se ha eliminado usab5, conf1 y conf2)

Tabla 2: resultados de los análisis exploratorios definitivos

VARIABLE	ALPHA DE CRONBACH	ITEM	CORRELACIÓN ITEM-TOTAL	COMPONENTES	% DE VARIANZA
Usabilidad	0,944	usab1	0,842	1	86,94%
		usab2	0,847		
		usab3	0,884		
		usab4	0,936		
Satisfacción	0,904	sat1	0,798	1	78,18%
		sat2	0,739		
		sat3	0,887		
		sat4	0,740		
Confianza	0,781	conf3	0,712	1	63,44%
		conf4	0,752		
		conf5	0,604		
		conf6	0,397		
Seguridad	0,878	seg1	0,893	1	74,11%
		seg2	0,698		
		seg3	0,600		
		seg4	0,783		
Compromiso	0,856	comprom1	0,791	1	67,01%
		comprom2	0,757		
		comprom3	0,783		
		comprom4	0,536		
		comprom5	0,591		
Int. de compra	0,850	inten1	0,754	1	64,69%
		inten2	0,694		
		inten3	0,758		
		inten4	0,426		
		inten5	0,735		

APLICACIÓN DEL MODELO ECUACIONES ESTRUCTURALES

Para aplicar la metodología de las ecuaciones estructurales, se debe evaluar la fiabilidad, dimensionalidad y validez del modelo de medida, tareas que se realizan en base a un Análisis Factorial Confirmatorio global.

A continuación (tabla 2) se muestran los resultados definitivos obtenidos después de realizar las depuraciones pertinentes (se ha eliminado conf6 e inten4).

Tabla 2: resultados de los análisis confirmatorios definitivos

Ítem	Criterio de convergencia débil		Criterio de convergencia fuerte	R2
Usabilidad				
usab1			0,879	0,773
usab2	12,760	17,659	0,876	0,767
usab3	13,747	17,062	0,906	0,820
usab4	16,405	19,021	0,977	0,954
Satisfacción				
sat1			0,996	0,718
sat2	9,021	9,371	0,800	0,571
sat3	12,799	14,387	0,651	0,889
sat4	10,396	9,774	0,806	0,684
Confianza				
conf3			0,848	0,759
conf4	11,074	11,643	0,756	0,940
conf5	6,829	7,306	0,943	0,367
Seguridad				
seg1			0,827	0,992
seg2	12,342	10,397	0,871	0,640
seg3	8,314	7,442	0,969	0,424
seg4	12,586	13,450	0,606	0,650
Compromiso				
comprom1			0,919	0,844
comprom2	13,890	13,075	0,890	0,791
comprom3	12,549	9,319	0,851	0,725
comprom4	6,177	5,685	0,553	0,306
comprom5	6,573	4,942	0,580	0,336
Intención de compra				
inten1			0,794	0,630
inten2	8,130	11,210	0,760	0,577
inten3	9,631	12,408	0,875	0,766
inten5	8,947	10,616	0,821	0,674

La validez del modelo de medida se consigue cuando el modelo mide realmente lo que el investigador pretende. Se analiza la validez de contenido, convergente y discriminante.

De contenido:Respecto a la validez de contenido, las escalas utilizadas se pueden considerar válidas al estar basadas en la teoría existente.

Convergente:La medición de la validez convergente se puede realizar a través del Bentler-Bonett Non Normed Fit Index (BBNNFI), que, como ya se ha dicho, tiene un valor cercano a 0,9. Además, la tabla 3 muestra otros índices que exige la comprobación de esta validez.

Tabla 3: índices para comprobar la validez convergente

Índice	Valor aceptable
Cargas estandarizadas	Mayor o igual que 0,4
AVE	Mayor o igual que 0,5
FCC	Mayor o igual que 0,7

El cálculo de la AVE y la FCC se corresponde con las expresiones siguientes. Los resultados se observan en la tabla 4.

$$AVE = \frac{\sum_{i=1}^n \lambda_i^2}{\sum_{i=1}^n (\lambda_i^2 + \varepsilon_i)} \quad FCC = \frac{(\sum_{i=1}^n \lambda_i)^2}{(\sum_{i=1}^n \lambda_i)^2 + \sum_{i=1}^n \text{var}(\varepsilon_i)}$$

Tabla 4: cargas estandarizadas y cálculo de la AVE y de la FCC

Usabilidad			
		Confianza	
Cargas estandarizadas (λ)	Errores estandarizados (ε)	Cargas estandarizadas (λ)	Errores estandarizados (ε)
usab1 0,879	usab1 0,477	conf3 0,871	conf3 0,491
usab2 0,876	usab2 0,482	conf4 0,969	conf4 0,246
usab3 0,906	usab3 0,424	conf5 0,606	conf5 0,796
usab4 0,977	usab4 0,215		
AVE=0,675	FCC=0,951	AVE=0,574	FCC=0,865
Seguridad			
		Compromiso	
Cargas estandarizadas (λ)	Errores estandarizados (ε)	Cargas estandarizadas (λ)	Errores estandarizados (ε)
seg1 0,996	seg1 0,088	comprom1 0,919	comprom1 0,395
seg2 0,800	seg2 0,600	comprom2 0,890	comprom2 0,457
seg3 0,651	seg3 0,759	comprom3 0,851	comprom3 0,525
seg4 0,806	seg4 0,591	comprom4 0,553	comprom4 0,833
		comprom5 0,580	comprom5 0,815
AVE=0,570	FCC=0,891	AVE=0,498	FCC=0,878
Satisfacción			
		Intención de compra	
Cargas estandarizadas (λ)	Errores estandarizados (ε)	Cargas estandarizadas (λ)	Errores estandarizados (ε)
sat1 0,848	sat1 0,531	inten1 0,794	inten1 0,608
sat2 0,756	sat2 0,655	inten2 0,760	inten2 0,650
sat3 0,943	sat3 0,333	inten3 0,875	inten3 0,483
sat4 0,827	sat4 0,562	inten5 0,821	inten5 0,571
AVE=0,579	FCC=0,909	AVE=0,534	FCC=0,887

Discriminante: Por último, existe validez discriminante si los coeficientes de correlación no superan el valor de 0,8 y si al calcular el intervalo de confianza (IC) como se indica en la fórmula que vemos a continuación, el valor 1, no está incluido en ninguno de ellos.

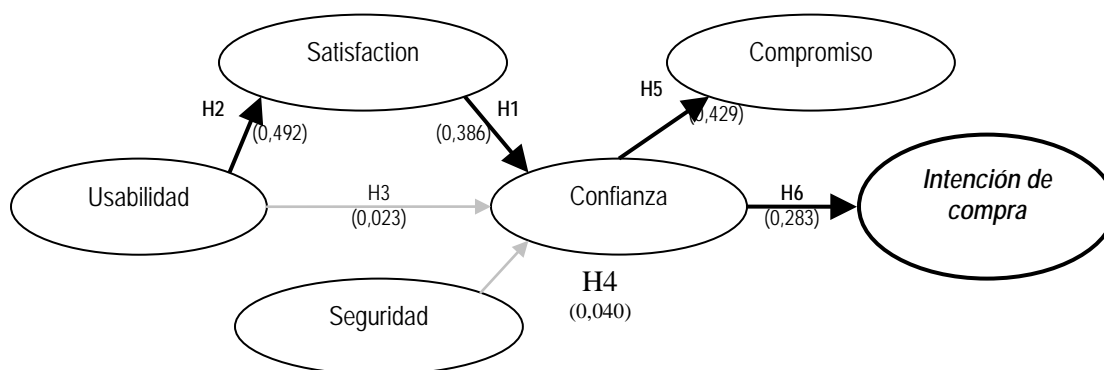
Tabla 5: correlaciones e intervalos de confianza para parejas de variables

Variables relacionadas		Correlación	Desviación típica	IC	
F1-F2	Usabilidad-Satisfacción	0,223	0,035	0,154	0,292
F1-F3	Usabilidad-Confianza	0,165	0,043	0,081	0,249
F1-F4	Usabilidad-Seguridad	0,225	0,038	0,151	0,299
F1-F5	Usabilidad-Compromiso	0,171	0,031	0,110	0,232
F1-F6	Usabilidad-Intención de compra	0,078	0,034	0,011	0,145
F2-F3	Satisfacción-Confianza	0,205	0,037	0,132	0,278
F2-F4	Satisfacción-Seguridad	0,139	0,048	0,045	0,233
F2-F5	Satisfacción-Compromiso	0,209	0,052	0,107	0,311
F2-F6	Satisfacción-Intención de compra	0,305	0,042	0,223	0,387
F3-F4	Confianza-Seguridad	0,070	0,043	-0,014	0,154
F3-F5	Confianza-Compromiso	0,110	0,025	0,061	0,159
F3-F6	Confianza-Intención de compra	0,101	0,039	0,025	0,177
F4-F5	Seguridad-Compromiso	0,427	0,050	0,329	0,525
F4-F6	Seguridad-Intención de compra	0,273	0,045	0,185	0,361
F5-F6	Compromiso-Intención de compra	0,256	0,037	0,183	0,329

ANÁLISIS CAUSAL DEL MODELO

En la figura se muestran las ecuaciones interpretadas, es decir, con el nombre de las variables y el coeficiente que las relaciona. Aparecen destacadas las relaciones que consideramos significativas (coeficiente mayor que 0,3, aproximadamente) y la hipótesis que se acepta; por eliminación, en las relaciones no destacadas se rechaza la hipótesis correspondiente.

Figura 1: resultados de las ecuaciones interpretados



Se observa cómo la confianza está influenciada en mayor medida por la satisfacción (aceptamos H1), pero casi nada por la usabilidad (rechazamos H3) ni por la seguridad (rechazamos también H4). Sin embargo, la usabilidad afecta de manera indirecta en la confianza, ya que destaca la influencia que tiene en la satisfacción (aceptamos H2). Finalmente, la confianza influye tanto en el compromiso como en la intención de compra (aceptamos H5 y H6).

CONCLUSIONES

En vista de los resultados del estudio se puede afirmar, que el vino es un producto que, por el momento, tiene muy poca venta por Internet.

Se puede interpretar este resultado de dos maneras: como una falta de confianza en Internet a la hora de comprar, pero de manera general; es decir, que no importa el producto, ya que, como defiende la literatura, España es uno de los países con el comercio electrónico menos desarrollado de la UE y sus habitantes de los menos confiados al respecto. Ante esta situación, las empresas poco pueden hacer salvo esperar un cambio cultural en la población que desemboque en un cambio de mentalidad respecto a las nuevas tecnologías para que sean aceptadas con menos recelo, sin olvidar que un esfuerzo por su parte, hará que este cambio sea más rápido y eficaz.

Si se considera en cambio, que el resultado ha sido así por tratarse de este producto en concreto y analizamos en las causas que provocan este recelo, quizás la más refrendada sea el hecho de que es un producto que necesita unas condiciones especiales en su manipulación y en el transporte hasta el domicilio se corra el riesgo innecesario de que pueda salir perjudicado. Otro de los motivos más aceptados es que es un producto alimenticio y, en general, este sector es un sector más “atrasado” en la venta online que otros.

De cualquier forma, Internet es un canal de venta que día a día va cobrando importancia y fortaleciéndose, sin decir con esto que sea mejor, ni sustitutivo de los canales de venta tradicionales. Si nos fijamos en las conclusiones extraídas del modelo estudiado, hay un camino que favorece tanto el compromiso como la intención de compra a través de Internet y es la usabilidad, que desemboca en mayor satisfacción al navegar y fomenta la confianza del consumidor. La página web es el escaparate que cualquier empresa muestra a sus clientes a través de Internet. El estudio revela que un diseño cuidado, la inclusión de foros de opinión donde intercambiar experiencias sin tener que salir de la propia página y de espacios donde sugerir a la propia empresa sin necesidad de tener que recurrir al correo electrónico son aspectos que mejoran la usabilidad. Así mismo, resulta más agradable y ordenado un sitio web donde saber en cada momento donde se está, con un sistema de pestañas o niveles visible para poder saltar de uno a otro desde cualquier punto de la navegación.

Además, este aspecto mejorará de manera indirecta tanto las ventas a través de otros canales como la propia imagen de la empresa, porque el hecho de que no se compre a través de la web no significa que no se tome información de ahí; de hecho, muchos consumidores tradicionales utilizan Internet como principal fuente de información antes de realizar sus compras.

Como ha revelado el estudio, la confianza influye además en el compromiso con la empresa y esto repercute en el rendimiento de la misma, sea por el medio y motivo que sea, de manera que se puede concluir, que potenciar la imagen de la empresa en Internet así como incluirlo como canal de venta junto a los tradicionales, tendrá importantes resultados, a medio – largo plazo.

Entre las futuras líneas de investigación cabe señalar la realización de un contraste del estudio realizado a una muestra de mayor tamaño y más experimentada en la compra de vino por Internet, ya que se ha visto que en un 70% de los encuestados la frecuencia de compra de vino online no había sido muy alta.

En segundo lugar, se plantea, como superación a una de las limitaciones observadas en la presente investigación, la réplica del estudio en otros países (Francia o Italia, donde el vino es un producto importante, por ejemplo) para comparar los resultados y comprobar si la confianza online enfocada al mismo producto es comparativamente superior e investigar las causas de esta diferente situación.

En tercer lugar y como complemento al presente estudio u otros futuros similares, resultaría interesante estudiar minuciosamente el perfil de la gente que habitualmente compra vino a través de Internet y valorar sus gustos y sugerencias respecto a las web que visitan, ya que como se ha comprobado, la usabilidad tiene una repercusión importante, tanto en la satisfacción como en la confianza. En base a esto diseñar una web adaptada a dichas sugerencias.

En cuarto y último lugar, ligado en cierto modo con la opción anterior –puesto que el estudio sería de gran importancia–, se podría hacer un plan de viabilidad para una bodega que quiera potenciar este canal de venta de su producto, valorando las diferentes estrategias que puede adoptar para fomentar la venta de su vino a través de Internet.

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PROCURACIÓN DE MATERIA PRIMA. SU CORRECTO SEGUIMIENTO EN UN SISTEMA ELECTRÓNICO PARA REDUCIR GASTOS EXTRAS EN LA TRANSPORTACION DEL PRODUCTO

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RESUMEN

El presente trabajo es un estudio cuantitativo no experimental transeccional tipo correlacional – causal. Se analizan cambios ocurridos en la variable independiente (control de procuración de materiales) en relación con la variable dependiente (numero de arneses enviados tarde a causa de retraso del material). La empresa investigada en este estudio de caso fue una maquiladora dedicada al mercado automotriz, contando dentro de ella con el departamento de abastecimiento de materias primas. El Departamento presenta fallas en el abastecimiento de materias primas para la fabricación de arneses prototipo automotriz, ya que no cuenta con un debido sistema que controle el seguimiento del material. Actualmente la maquiladora objeto de estudio no está mostrando con la suficiente claridad el seguimiento y tiempo de entrega de los materiales. Este flujo crea confusiones al momento de revisar el material recibido y el solicitado y ocurriendo en algunos casos que se produzca duplicidad en el pedido, también dificulta el proceso para la toma de decisiones para el área de ventas, ya que la obtención de la información es tardía y/o incorrecta y demerita el servicio ofrecido al cliente. Los resultados obtenidos recomiendan incluir el sistema electrónico interno al área de procuración de material para que el seguimiento de las materias primas sea más exacto y se pueda con ello reducir el costo extra en la transportación del producto terminado.

PALABRAS CLAVE: procuración de materia prima, sistema electrónico, reducción de costos

INTRODUCCIÓN

Un entorno altamente competitivo demanda procesos con tiempos de ciclos más cortos, mejor aprovechamiento de recursos, y un manejo de información ágil y confiable para que las empresas proveedoras de productos y servicios puedan competir y convertirse en líderes en el segmento de la industria en el que se desarrollan. (Ochoa, 2004) La nueva configuración de la industria también demanda empresas que sean innovadoras no solamente en sus productos y servicios, sino también en los procesos internos donde existen más oportunidades de llevar a cabo estudios para lograr ventajas competitivas que nos permitan el éxito en las organizaciones.

Una de las estrategias competitivas para la industria maquiladora automotriz a nivel internacional es el tener una optimizada cadena de suministros, ya que, los insumos justo a tiempo proporcionan en gran medida un mercado satisfecho. Muchos cambios están ocurriendo a nivel mundial, exigiendo una nueva postura por parte de las organizaciones y la información es crucial para el desempeño de la cadena de suministro porque constituye la base sobre la cual los gerentes toman decisiones. La tecnología de la información consta de herramientas que se emplean para conocer la información, analizarla y ejecutar acciones basadas en esta para mejorar el desempeño de la cadena de suministro. (Chopra, Mendl, 2008). Cabe mencionar que el campo de estudio de la presente investigación fue el eslabón de la procuración de las materias primas, siendo el objetivo general de esta investigación el analizar y demostrar el impacto que produce el tener un sistema electrónico único de control interno como herramienta competitiva para

llevar el correcto seguimiento en la procuración del material en una empresa arnesera, productora de manufactura internacional. Siendo esto la manera de mantener y mejorar la competitividad de la industria maquiladora automotriz a nivel internacional nivel internacional. (Ochoa, 2004). A continuación se presenta la revisión de la literatura más relevante, la metodología utilizada así como la recolección de datos, el análisis de los resultados y finalmente las conclusiones y recomendaciones para futuras investigaciones.

REVISIÓN DE LITERATURA

El concepto de la cadena de suministro es muy importante hoy en día; este es un término que surgió en la década de los 80, pero es hasta principios de los 90's que las organizaciones empiezan a considerar que, administrar exitosamente sus cadenas de suministro es determinante para incrementar su competitividad. (Cobas-Flores & Mata, 2008) La palabra "cadena" implica una serie de organizaciones lineales, pero en la práctica las organizaciones están involucradas en una "red", por lo cual este término debería ser utilizado en lugar de cadena. Por otro lado, el término "suministro" implica el flujo y relaciones en una sola dirección y sentido, pero realmente las empresas tienen flujos y relaciones cliente-proveedor, es decir, en ambos sentidos, por lo que el término "relaciones clientes-proveedor" o "relaciones entre miembros logísticos" debería ser utilizado en lugar de suministro. (Cobas-Flores & Mata, 2008).

Tal como lo citan Chopra y Meindl (2008). Una cadena de suministro está formada por todas aquellas partes involucradas de manera directa o indirecta en la satisfacción de una solicitud de un cliente. La cadena de suministro incluye desde el fabricante y proveedor hasta a los transportistas, almacenistas, vendedores al detalle e incluso a los mismos clientes. Una cadena de suministros es dinámica e implica un flujo constante de información, productos y fondos entre las diferentes etapas. Las etapas de una cadena de suministro típica incluyen: Clientes, Detallistas, mayoristas/distribuidores, fabricantes, proveedores de componentes y materia prima. Cada etapa en la cadena de suministro se conecta a través del flujo de productos, información y fondos. Estos flujos ocurren con frecuencia en ambas direcciones y pueden ser administrados por una de las etapas o un intermediario. No es necesario que cada etapa esté presente en la cadena de suministro. El diseño apropiado de esta depende tanto de las necesidades del cliente como de las funciones que desempeñan las etapas que abarca. (Chopra y Meindl, 2008).

El funcionamiento de una cadena de suministro depende de los niveles de desarrollo de tres factores: integración dentro de la firma, colaboración entre las organizaciones involucradas y sincronización de todo el sistema para lograr un flujo de información y de bienes sin interrupciones. (Gigola, 2001). De otro modo, en su forma más simple, la cadena de suministro consiste en tres componentes principales: el proveedor, la empresa y el consumidor. El proveedor entrega bienes y servicios necesarios por la empresa; la empresa alimenta los insumos del proveedor a su proceso de transformación para crear sus propios productos; y el consumidor es la última fuente de demanda. La administración de la cadena de suministros une a proveedores, empresas y clientes en un flujo continuo de tal manera que el patrón de los insumos, transformación, y resultados es imitado a través de la cadena de suministros en diferentes ocasiones. Así cada elemento de la cadena de suministros es, en cierto momento, el proveedor del insumo, el transformador o receptor de un resultado. Cualquier cliente que comparte una relación a un producto a través de la retroalimentación, provee un comentario a los proveedores o la empresa que transforman el producto (Ruiz, 2002). Administrar efectivamente las cadenas de suministro es vital tanto para las organizaciones como para los países, ya que afecta los criterios básicos de competitividad, que son el costo, la calidad y el tiempo de entrega del producto requerido por el cliente. Anteriormente del enfoque hacia las cadenas de suministro se decía que una organización podía satisfacer dos de los tres criterios básicos de competitividad, es decir, si el cliente lo quiere rápido y con calidad el costo es alto, si lo quiere a bajo costo y con calidad, lleva mucho tiempo elaborarlo, y si lo quiere rápido y a bajo costo no se garantiza la calidad. La integración de la cadena de suministro permite cumplir no sólo con estos tres criterios básicos sino con otros como la innovación, seguridad, flexibilidad, precisión, accesibilidad,

visibilidad y confiabilidad, siendo estos factores claves de la competitividad internacional. (Cobas-Flores & Mata, 2008). En la actualidad la competencia no es entre organizaciones, sino entre cadenas de suministro, sin importar la dimensión o el poder que cada empresa pueda tener. La cadena de suministro es una parte esencial para poder competir, en otras palabras, cualquier organización necesita tener una buena relación con los diferentes miembros de sus cadenas con la finalidad de poder penetrar mercados y extenderse internacionalmente. Hay enfoques o estrategias de negocios esenciales que forman parte de estas redes de suministro para facilitar su adecuado funcionamiento: algunos de los mas destacados son: Desarrollo de proveedores, subcontratación (outsourcing) e Inventario Administrado por el Proveedor (Vendor Managed Inventory) (Cobas-Flores & Mata, 2008).

Para impactar en las cadenas de suministro, estas estrategias de negocio requieren de una transformación fundamental que puede ser complementada por el modelo de las 4Cs. Tal como lo citan Cobas y Mata (2008), este modelo está conformado por los conceptos de confianza, compromiso, comunicación y colaboración. La tecnología de procuración de materia prima electrónica es una de las diversas aplicaciones que han surgido para complementar las tecnologías de información y de esta manera desarrollar tiempos más cortos en el abastecimiento de insumos generando ventajas competitivas. (Ochoa, 2004) La procuración electrónica de materia prima es considerada por los directivos de empresas de clase mundial como una herramienta que proporciona un retorno de inversión superior a otros proyectos de tecnologías de información, y genera una significativa reducción de costos en un periodo de tiempo corto después de su implementación. Crouch, (2003) señala que la reducción de costos es consecuencia de los siguientes factores: Disminución en los niveles de inventario, Requisición de materia prima en base, Eliminación de excesos, Cumplimiento de planes de producción y Reducción de gastos originados por transportación del material

METODOLOGÍA

El objetivo de este estudio es la procuración de materia prima. Su correcto seguimiento en un solo sistema electrónico para reducir gastos extras en la transportación del producto. ¿Cuál es la relación que existe entre el poseer un sistema de control interno de materia prima con el costo extra que se genera por envíos fuera del periodo de tiempo pactado con el cliente, en una economía internacional globalizada? El presente trabajo es un estudio de campo, cuantitativo no experimental transeccional tipo correlacional – causal de la procuración de la materia prima a través de un sistema electrónico para reducir gastos extra en la transportación del producto. La empresa investigada en este estudio de caso fue una empresa líder que emplea miles de trabajadores en México. La información fue recolectada con el 100% de las personas que se dedican a procurar el material y que utiliza dos tipos de sistemas de (software) para solicitarlo y archivos de Excel para llevar el seguimiento.

Se aplicó un cuestionario tipo likert el cual se dividió en datos generales y 3 medibles: En cuanto a los medibles, fueron enunciados de sistema (9 preguntas), enunciados de tiempo (7 preguntas) y enunciados de costo (4 preguntas). Para analizar los datos se utilizó el modelo de coeficiente de correlación de Pearson (Anderson, Sweeney y Williams, 2005) El coeficiente de correlación de Pearson, es una prueba para analizar la relación entre dos variables medidas en un nivel por intervalos o de razón. (Hernández, 2008). La hipótesis de investigación planteó:

Ho. Un sistema de control interno en una empresa de manufactura automotriz para el seguimiento de los materiales no tiene una relación estadísticamente significativa como herramienta para reducir el gasto extra de transportación del producto y la optimización de la cadena de suministro interna. Ha. Un sistema de control interno en una empresa de manufactura automotriz para el seguimiento de los materiales tiene un impacto directo como herramienta para reducir el gasto extra de transportación del producto y la optimización de la cadena de suministro interna. Las variables planteadas fueron: Variable independiente.- El control de procuración de materia prima (sistema) Variable dependiente.- Número de

arneses enviados tarde a causa del retraso del material (gasto extra) La fórmula para el Coeficiente de correlación de de Pearson: datos de una muestra, se presentará como sigue:

$$r_{xy} = \frac{S_{xy}}{S_x S_y} \quad (1)$$

Donde:

r_{xy} = coeficiente de correlación de la muestra.

S_{xy} = covarianza de la muestra.

S_x = desviación estándar muestral de x .

S_y = desviación estándar muestral de y .

Fórmula para la desviación estándar muestral de x .

$$S_x = \frac{\sqrt{\sum (x_i - \bar{x})^2}}{n-1} \quad (2)$$

Fórmula para la desviación estándar muestral de y .

$$S_y = \frac{\sqrt{\sum (y_i - \bar{y})^2}}{n-1} \quad (3)$$

RESULTADOS

Aplicado el cuestionario la siguiente tarea fue la de describir los valores obtenidos para cada variable, Esto se realizó utilizando las medidas de tendencia central, utilizando la moda, mediana y media, cuya formula podemos representarla de la siguiente manera:

$$\bar{x} = \frac{x_1 + x_2 + x_3 + \dots + x_n}{N}$$

Donde:

x_1, x_2, \dots = datos numéricos

N = tamaño de la muestra.

De acuerdo a lo anterior podemos establecer la media, en base a la siguiente tabla:

Tabla 1: Puntajes Por Empleado Y Arnese Defectuosos

Total puntaje por empleado	No. de arneses que tuvieron faltantes de material y que fueron enviados con cargo a nuestra cuenta.
79	6
57	9
75	8
86	4
78	5
78	5
75	6
80	4

Total de puntajes arrojados por el cuestionario Likert y para el costo de empleado

Teniendo como resultado lo siguiente:

Media para puntajes totales= 76

Media para No. De arneses con faltantes = 5.875

También se aplicó la desviación estándar, la cual nos indica el promedio de desviación de las puntuaciones con respecto a la media la cual fue utilizada para esta investigación. Su formula se expresa de la siguiente manera:

$$\sigma = \sqrt{\frac{(x_1 - \bar{x})^2 + (x_2 - \bar{x})^2 + \dots + (x_n - \bar{x})^2}{N}} \quad \sigma = \sqrt{\frac{\sum_{i=1}^n (x_i - \bar{x})^2}{N}}$$

Donde:

X=datos numéricos de la variable.

\bar{x} = media de los datos agrupados.

N= tamaño de la muestra.

Teniendo como resultado lo siguiente:

Desviación estándar para puntajes totales= 7.8740

Desviación estándar para No. De Arneses con faltantes= 1.6909

Los resultados fueron correlacionados (media y desviación estándar de puntajes totales contra media y desviación estándar no. de arneses que tuvieron faltantes de material y que fueron enviados con cargo a nuestra cuenta, a manera de establecer una interacción entre la el sistema y su importancia como herramienta competitiva en una empresa manufactura mundial.

De esta manera se realizó la correlación como sigue:

X= puntajes totales

Y= No. total de arneses que tuvieron faltantes de material y que fueron enviados con cargo a nuestra cuenta

Dando como resultado lo siguiente:

Coefficiente de Pearson = -0.854318877 de la muestra p= 0.0007

Lo cual nos ubicó en la posibilidad de poder realizar la prueba de significancia de la muestra, Obteniendo lo siguiente:

$$Tc = \frac{r - 0}{\sqrt{1 - r^2}}$$

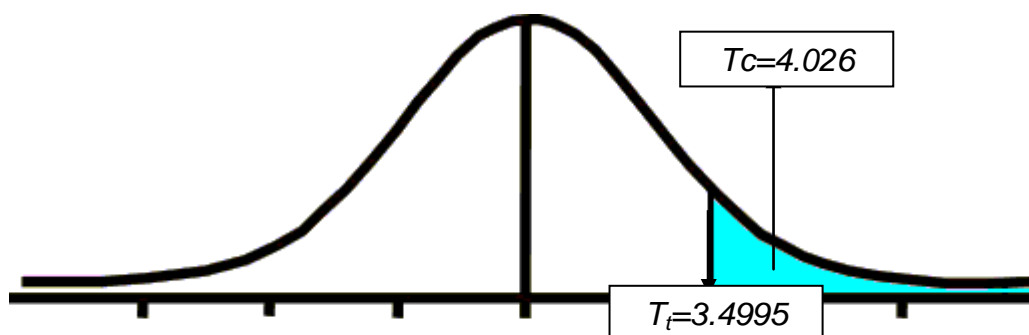
$$n - 2$$

Tc= 4.026

Grados de libertad = N - 1 = 8 - 1 = 7

Tt=3.4995

Figura 1: Prueba De Significancia De La Muestra



Como se puede observar en los resultados de el coeficiente de correlación Pearson, se tiene una correlación negativa, por lo tanto se rechaza la hipótesis nula, es decir; un sistema de control interno en la planta donde se realizó el estudio para el seguimiento de los materiales no tiene una relación estadísticamente significativa como herramienta para reducir el gasto extra de transportación del producto y la optimización de la cadena de suministro interna. Dando como resultado lo siguiente:
Coeficiente r de Pearson = -0.854318877 de la muestra. $P = 0.007$

Arrojando en este caso una correlación negativa considerable es decir cada vez que X aumenta una unidad, Y disminuye siempre una cantidad considerable. Dicho de otra manera a mayor puntaje dentro del cuestionario tipo Likert de manera individual, menor será el resultado de los arneses con faltantes de material y que fueron enviados con cargo a cuenta de la planta por empleado. Para comprobar la veracidad de la hipótesis nula la cual se estableció como $H_0 = 0$ y mediante los resultados de correlación de Pearson, se estableció la prueba de significancia arrojando lo siguiente:

T_c = para la muestra = 4.02

T_i = para la muestra = 3.4995

CONCLUSIÓN

Debido a la necesidad de que la empresa arnesera recupere la competitividad en la actual economía internacional globalizada, se recomienda incluir al sistema electrónico interno al área de procuración de material para que el seguimiento de las materias primas sea más exacto y se pueda con ello reducir el costo extra en la transportación del producto terminado. La información es la base principal para el desempeño de la cadena de suministro de cualquier organización. Citando principalmente la importancia de la información basada en un sistema electrónico para el manejo del eslabón de la procuración de materias primas en una empresa maquiladora productora de manufactura mundial automotriz y reduciendo con el mismo el gasto extra por envío fuera del tiempo pactado con el cliente. Este problema de investigación se determinó en base a que los materiales solicitados, ya se encontraban en la planta y no se daba aviso al área de materiales, ya que cada empleado cuenta con un seguimiento de la mercancía en archivos propios de Excel.

De acuerdo al diseño de la presente investigación el cual se basa en la correlación lineal de Pearson, se logró determinar que existe una correlación negativa, lo anterior muestra que a mayor puntaje dentro del cuestionario menor será el número de arneses que presenten faltantes de material y que sean enviados con cargo a nuestra cuenta. es decir, que después de haber realizado el análisis de los datos proporcionados por cada uno de los candidatos a quienes se les aplicó el instrumento de medición se llegó a la conclusión

que para la muestra de la población $N = n = 8$, la hipótesis nula se rechaza, por lo tanto, un sistema de control interno en la planta en la cual se hizo la investigación para el seguimiento de los materiales tiene un impacto directo como herramienta para reducir el gasto extra de transportación del producto y logrando con ello la optimización de la cadena de suministro interna. Si las organizaciones contaran con una buena base de datos para el desarrollo de la cadena de suministro para cada uno de los departamentos involucrados, se puede lograr una ventaja competitiva considerable sobre las demás organizaciones del mismo ramo industrial, ya que, el tener la información a la mano facilita el correcto seguimiento y desarrollo de la cadena de suministros.

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DEDUCCIÓN EN LA LEY DEL IMPUESTO SOBRE LA RENTA DE LAS CUOTAS ESCOLARES POR EDUCACIÓN BÁSICA PRIVADA

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RESUMEN

La educación básica en México es obligatoria, según lo establece la Constitución Política, además de gratuita. Pero la educación otorgada por el Estado, conforme a indicadores nacionales e internacionales, no cumple las expectativas esperadas por los organismos evaluadores, a pesar de su regulación y los esfuerzos que el gobierno, a través de sus diversas administraciones, ha hecho por crear un marco nuevo de educación de calidad, centrado en la globalización y en la competitividad.

Algunos padres de familia deciden no dirigir a sus hijos hacia la educación pública por su baja calidad; obligándose a recurrir a la educación impartida por instituciones particulares, lo cual disminuye la carga financiera del Estado; ante esto se debe considerar si éste tiene capacidad de otorgar educación básica a todos sus ciudadanos y con la calidad que sugieren los organismos evaluadores.

En el presente trabajo se establece una propuesta fiscal que permite a los contribuyentes la deducción en la Ley del Impuesto sobre la Renta de las cuotas escolares pagadas por educación básica, a partir de un diagnóstico del aspecto legal y fiscal actual de la educación en México, la calidad educativa, la población escolar en la educación básica y el presupuesto público asignado.

PALABRAS CLAVE: Educación básica, calidad educativa, costo, deducción.

INTRODUCCIÓN

Una de las funciones y obligaciones del Estado es otorgar a sus ciudadanos servicios públicos; en particular, de educación básica. La información acerca de la calidad de la educación básica que se imparte en México es escasa y dispersa. La que hay coincide que en promedio, está bastante lejos de alcanzar los estándares que exige la sociedad del conocimiento. Puesto que la educación básica obligatoria en México, según lo establece la propia Constitución Política debe ser gratuita; el Estado cumple con esta obligación a sus ciudadanos, pero la educación que otorga de acuerdo a los resultados de las evaluaciones nacionales realizadas por el mismo gobierno señalan que ésta no cumple las expectativas esperadas por los mismos, por ello, algunos padres de familia deciden no dirigir a sus hijos hacia la educación pública por su baja calidad; y recurren a la educación impartida por instituciones particulares, lo cual disminuye la carga financiera al Estado. Por ello se debe considerar si el Estado mexicano tiene la capacidad para otorgar educación básica en sus tres niveles, y que la misma cumpla con los requisitos básicos para que se pueda considerar de calidad satisfaciendo: cobertura, equidad, eficacia, eficiencia y pertinencia.

Ante la incapacidad económica del Estado para otorgar educación básica a todos sus ciudadanos, y al no otorgar una educación pública de calidad, y con base a estos parámetros surge la importancia de establecer un beneficio o incentivo fiscal a los contribuyentes que pagan por recibir la educación básica en una institución privada.

Esta investigación se centra en todo momento en la educación básica, pues es en ésta donde se adquieren las bases necesarias para la formación de un individuo, pero además por considerarse obligatoria para otorgarla al Estado, y para recibirla a sus ciudadanos. El alcance de esta investigación se basó en datos o en cifras oficiales obtenidas de Instituciones Gubernamentales, aún cuando en algunos casos no me fue

posible tener información suficiente, lo cual limitó en cierta medida hacer una investigación con mayor amplitud.

REVISIÓN LITERARIA

Educación básica

La Secretaría de Educación Pública en su página de Internet <http://basica.sep.gob.mx> [accesado 5 de marzo 2009] señala que la educación básica es la etapa de formación en la que se desarrollan las habilidades del pensamiento y las competencias básicas en los educandos con el objetivo de brindarles las herramientas necesarias para su vida cotidiana, así como las disposiciones y actitudes que normarán su vida. Está descrita en la legislación como un derecho y una obligación de los ciudadanos y comprende tres niveles obligatorios: preescolar, primaria y secundaria. Por ello es importante señalar que el Artículo 37 de la Ley General de Educación la Educación básica se integra por:

- a) La educación elemental
- b) La educación primaria
- c) La educación secundaria
- d) La educación indígena

a) Educación elemental

La Educación Elemental es un acercamiento a la educación en los primeros años de vida del niño, está constituida por la Educación Inicial en sus dos modalidades de atención: escolarizada y no escolarizada, la Educación Preescolar y la Educación Especial.

- *Educación inicial escolarizada:* Es el primer nivel de la Educación Básica. Tiene como propósito contribuir a la formación armónica y al desarrollo equilibrado de los niños desde su nacimiento hasta los 5 años 11 meses de edad, estableciendo sistemáticamente objetivos y actividades dentro de un programa pedagógico y actividades de estimulación temprana, todo esto en el marco de los Centros de Desarrollo Infantil, (CENDI).
- *Educación inicial no escolarizada:* El objetivo de la educación inicial no escolarizada es brindar asesoría a padres, madres y personas que participan en el cuidado y la crianza de niños y niñas de cero a cuatro años de edad en comunidades rurales e indígenas de alta marginación con el fin de enriquecer las prácticas de crianza que favorezcan el desarrollo de competencias y lograr, entre otros beneficios, una transición exitosa a la educación preescolar, busca favorecer el desarrollo de competencias de los niños y las niñas de cero a cuatro años de edad a través de la formación y orientación de los padres de familia, agentes educativos y otros miembros de la comunidad para propiciar el mejoramiento de las prácticas de crianza.
- *Educación Preescolar:* La Educación Preescolar como primer peldaño de la formación escolarizada del niño mexicano, brinda a las niñas y los niños de 3,4 y 5 años una atención pedagógica congruente con las características propias de la edad. La función social de la educación preescolar es brindar oportunidades de socialización en ambiente distinto al familiar y contribuir al desarrollo de todas las potencialidades de los niños y las niñas del nivel, haciendo énfasis en las competencias cognitivas, socio-afectivas y de lenguaje. Democratizar las oportunidades educativas, atendiendo a la diversidad y brindar especial influencia positiva a las niñas y niños en situación de riesgo y con necesidades especiales.
- *Educación Especial:* Es la atención que se da a todos los niños, niñas y jóvenes que presentan Necesidades Educativas Especiales (NEE), dando prioridad a los que presentan alguna discapacidad.

Su misión es favorecer el acceso y permanencia en el sistema educativo a niños, niñas y jóvenes que presentan necesidades educativas especiales asociadas o no a alguna discapacidad, con los recursos que les permitan desarrollar sus potencialidades al máximo e integrarse educativa, social y laboralmente.

b) Educación primaria

La Educación primaria está considerada en el Artículo Tercero Constitucional y en la Ley General de Educación como parte esencial y obligatoria en la formación integral del individuo. Es el nivel que consolida el proceso de socialización del niño, proporciona las herramientas fundamentales para la apropiación de la cultura, mediante el desarrollo del conocimiento, hábitos, actitudes y valores esenciales en el proceso formativo del individuo.

c) Educación secundaria

En este nivel se contribuye a elevar la calidad de la formación de los estudiantes que terminan la educación primaria mediante el fortalecimiento de los contenidos y necesidades básicas de aprendizaje; integra los conocimientos, habilidades y valores que permiten continuar los aprendizajes con un alto grado de independencia.

La Educación secundaria también se imparte con carácter obligatorio a través de las siguientes modalidades:

- *Secundaria general*: El objetivo primordial que impulsa la Educación Secundaria General es el de proporcionar una educación que identifique a los educandos con los valores nacionales, los prepare para continuar con su preparación académica y los dote de elementos científicos y culturales suficientes para enfrentar su realidad individual y colectiva.
- *Secundaria técnica*: Este servicio educativo tiene como finalidad, además de proporcionar formación humanística, científica y artística, la de brindar educación tecnológica básica que permita a los alumnos no sólo la adquisición de conocimientos, habilidades y destrezas manuales, sino también que aprecie el significado que la tecnología tiene en su formación para participar productivamente en este mundo globalizado y en el desarrollo de nuestro país.
- *Telesecundaria*: Es una modalidad de educación secundaria escolarizada, cuyo objetivo consiste en proporcionar secundaria a jóvenes que viven en comunidades rurales que no cuentan con este servicio, o en lugares en que la cobertura educativa no es suficiente.

d) Educación Indígena

Tiene como objetivo atender niñas, niños y jóvenes indígenas, ofreciendo una educación con enfoque intercultural bilingüe que garantice la calidad, equidad y pertinencia; de la misma manera favorecer el acceso a los diferentes servicios educativos lo que permita disminuir el rezago educativo así como la deserción y reprobación escolar para lograr elevar de manera significativa la eficiencia terminal.

Calidad Educativa

La mayoría de los autores que han escrito sobre el tema de la calidad de la educación coinciden en señalar la poca concreción del concepto y las dificultades que surgen al tratar de cuantificar sus implicaciones, las cuales por lo regular están relacionadas a diferentes perspectivas filosóficas en que se sustentan. El concepto de calidad educativa es un concepto asociado a los costos y beneficios de los sistemas educativos. Se refiere a los efectos positivamente valorados por la sociedad respecto del proceso de formación que llevan a cabo las personas en su cultura. Sin embargo, actualmente también se asocia el concepto a la mejora de los procedimientos para cumplir con los objetivos que se plantean alcanzar, y que son determinados por quienes influyen o toman las decisiones que repercuten en la educación. Para Cobo (1985, p. 358) una educación será de calidad en la medida en que todos los elementos que intervienen en ella se orienten a la mejor consecución posible.

La calidad educativa se identifica con un producto educativo válido; entendiendo la validez como funcionalidad, como congruencia con las necesidades, expectativas y aspiraciones educativas de los individuos y la comunidad y que en la práctica resulta también eficaz, (De la Orden, 1993, p. 264)

Muñoz (2003, p. 13) explica “que la educación es de calidad cuando está dirigida a satisfacer las aspiraciones del conjunto de los sectores integrantes de la sociedad a la que está dirigida; si al hacerlo se alcanzan efectivamente las metas que en cada caso se persiguen; si es generada mediante procesos culturalmente pertinentes, aprovechando óptimamente los recursos necesarios para impartirla y asegurando que las oportunidades de recibirla – y los beneficios sociales y económicos derivados de la misma – se distribuyan en forma equitativa entre los diversos sectores integrantes de la sociedad a la que está dirigida. González (2000, p. 59) señala que los factores que tienen mayor incidencia en la calidad educativa según un estudio realizado por Cano García (1998) de carácter bibliométrico son el profesorado, currículum, evaluación, y organización escolar. A partir de esta clasificación se analizan distintas definiciones de calidad en cada uno de estos aspectos:

- *La calidad centrada en el profesorado*: existen afirmaciones que hacen depender exclusivamente la “garantía de calidad” de la formación de su profesorado; desde esta perspectiva, la responsabilidad del sistema educativo se descarga en ellos y consideran que la mejora de la calidad del profesorado pasa por procedimientos rigurosos de selección que permitan elegir solamente a los candidatos más cualificados y muy motivados; una formación pedagógica inicial breve y basada en la práctica; una remuneración suficientemente motivante que evite la fuga de de estos profesionales a otras profesiones; planes de desarrollo profesional y una profesión que ofrezca posibilidades de promoción.

- *La calidad centrada en los programas formativos*: desde este ámbito de la calidad de la evaluación del currículum y de los procesos de enseñanza aprendizaje serán objetivos fundamentales. La calidad del currículum consiste en planificar, proporcionar, y evaluar el currículum óptimo (según los criterios de cada país) para cada alumno, en el contexto de una diversidad de individuos que aprenden. La calidad de los procesos de enseñanza-aprendizaje viene garantizada cuando posibilita, potencia y produce el resultado de humanizar más a todos y a cada uno de los agentes implicados.

- *La calidad centrada en centros/instituciones*: la calidad de los centros e instituciones educativas no podemos lograrla a través únicamente de medidas políticas diseñadas de manera estandarizada y uniforme. Nuestra historia reciente ha mostrado que si bien estas decisiones han servido de impulso y cambio, se han vuelto incapaces de asegurar la calidad educativa de manera equitativa en las diversas escuelas del país.

Como señala González (2000, p. 61) la idea de la eficiencia escolar se asienta en el panorama educativo internacional. Las iniciativas desarrolladas por políticas educativas denotan que en la actualidad la educación tiene que asumir el papel de explicar el origen de las diferencias en el rendimiento de los alumnos y las instituciones educativas en general. La UNESCO, con base a las evaluaciones internacionales en educación ha señalado que en México estamos profundamente mal, por debajo de países mucho más pequeños y pobres de la región como Bolivia, Barbados o Granada.

El Banco Mundial identifica la educación con la creación de escuelas que estén controladas por las comunidades o que estén privatizadas: “**Educación**: Construir más escuelas de educación primaria cuando los dineros son fácilmente desviados, las comunidades no están organizadas y los ciudadanos casi no tienen voz, conduce a la ausencia de docentes y salones de clase desbaratándose, abandonadas. Si los recursos se hubieran dirigido a los hogares pobres para que enviaran a los niños a la escuela, se les hubiera fortalecido para demandar una mejor calidad en la educación. (En muchos aspectos..) Para muchos aspectos de la educación básica, el cliente se encuentra en la mejor posición para juzgar los servicios, por lo tanto, el mayor beneficio vendrá de aumentar la participación de los pobres en el

sistema –por ejemplo, teniendo a las comunidades o los hogares haciendo más en el manejo de la escuela- En síntesis, para el Banco Mundial, educarse es ir a la escuela.

Para el Fondo Monetario Internacional -cuya razón de ser es promover la cooperación internacional en temas monetarios internacionales y facilitar el movimiento del comercio vía la capacidad productiva- el concepto de servicios se extiende hasta comprender áreas que tradicionalmente se interpretan como estructuras de aseguramiento de derechos fundamentales, como la educación, la salud o la previsión social. En ambas instituciones, la identificación de la educación con la escolarización es total y siempre va ligada con políticas de ajuste estructural impulsadas también por el FMI.

Por su parte, la Organización para la Cooperación y el Desarrollo Económico (OCDE) como corporación internacional compuesta empeñada en coordinar las políticas económicas y sociales de los países que se agrupan en ella, mantiene una fuerte injerencia en educación, no obstante que sus principales objetivos son:

- Promover el empleo, el crecimiento económico y la mejora de los niveles de vida en los países miembros, y asimismo mantener su estabilidad.
- Ayudar a la expansión económica en el proceso de desarrollo tanto de los países miembros como en los ajenos a la Organización.
- Ampliar el comercio mundial multilateral, sin criterios discriminatorios, de acuerdo con los compromisos internacionales.

En México, la educación se ha considerado un bien público donde el gobierno juega un papel central, producir este servicio involucra a lo largo del tiempo un múltiple proceso burocrático y social, que puede entenderse mejor dirigiendo el estudio a los años, cuando se construyeron las bases para el desarrollo social del país y donde la educación fue vista como elemento de integración nacional, necesario para la unificación del país y todos los objetivos se supeditaron a su expansión, articulando intereses de los grupos docentes, administrativos y técnicos en una estructura burocrática compleja. Actualmente, el Presidente Felipe Calderón Hinojosa tiene una visión clara sobre el desarrollo y la política educativa nacional. Bajo su guía se ha formulado el Plan Nacional de Desarrollo con una visión llamada 20-30. Dentro de esta visión es indispensable construir un escenario deseable de la educación y de cada uno de sus tipos al año 2030 con el fin de diseñar las políticas y orientar acciones a desarrollar en el corto y mediano plazo consistentes en:

1. Reducir las desigualdades regionales, de género y entre grupos sociales en las oportunidades educativas.
2. Impulsar el desarrollo y utilización de nuevas tecnologías en el sistema educativo para apoyar la inserción de los estudiantes en la sociedad del conocimiento y ampliar sus capacidades para la vida.
3. Promover la educación integral de las personas en todo el sistema educativo.
4. Fortalecer el acceso y la permanencia en el sistema de enseñanza media superior, brindando una educación de calidad orientada al desarrollo de competencias.
5. Ampliar la cobertura, favorecer la equidad y mejorar la calidad y pertinencia de la educación superior. Pese a los efectos del desarrollo social sobre la distribución de los conocimientos, el sistema educativo mexicano no ha tenido la capacidad de neutralizar los efectos de la pobreza sobre la adquisición del aprendizaje. Así lo demuestra la preocupación de las autoridades educativas mexicanas por ofrecer educación básica a las poblaciones excluidas, en especial en las zonas rurales.

Deducción

En lo referente a las deducciones, Cárdenas (2004, p. 204) considera la misma como “Cada una de las cantidades que deberán ser restadas de otra. En materia impositiva, cada una de las partidas que la ley

autoriza para ser rebajadas de los ingresos brutos a efecto de determinar el ingreso neto”.La Ley de Impuesto sobre la Renta no define que se considera deducción, pero señala diferentes términos referidos a las mismas y que son los siguientes:

Deducciones autorizadas: Como tal, se consideran aquellos conceptos de gasto e inversión que le permiten al contribuyente restarlo a sus ingresos por los cuales se encuentra obligado al pago del impuesto a efecto de disminuir la base gravable sobre la cual se tiene que determinar el impuesto correspondiente, siempre y cuando se cumplan con los requisitos de deducibilidad que la misma ley establece, como los son su estricta indispensabilidad de efectuarlos para la obtención del ingreso, que reúnan requisitos fiscales, etc.

Deducciones personales: A diferencia de las deducciones autorizadas, las deducciones personales las pueden efectuar las personas físicas solamente, y se refiere a gastos que efectúa el contribuyente para un beneficio personal. El artículo 176 de la Ley del Impuesto sobre la renta señala como deducciones personales los pagos por honorarios médicos, dentales, hospitalarios, y los gastos funerales efectuados por el contribuyente para sí, , para su cónyuge o para la persona con quien viva en concubinato y para sus ascendientes o descendientes en línea recta, los donativos no onerosos ni remunerativos, los intereses reales efectivamente pagados por créditos hipotecarios destinados a casa habitación, las aportaciones complementarias de retiro, las primas por gastos médicos, los gastos destinados a transportación escolar de los descendientes en línea recta cuando sea obligatoria y los pagos efectuados por concepto de impuesto local sobre ingresos por salarios. Ante lo anterior, es importante señalar que fiscalmente no existe un tratamiento a las cuotas escolares.

Costo

En términos generales *Costo* significa “la cantidad que se da o se paga por algo”

En esta investigación se abordará el costo que tiene el Estado por otorgar educación pública básica.

METODOLOGÍA

De acuerdo con el método de investigación utilizado, la presente investigación es de tipo descriptiva, pues se enfoca en describir la situación actual de la educación en México. Este trabajo de investigación se considera un estudio de campo, pues la información se recolectará de la proporcionada por Dependencias Gubernamentales y por Organismos Internacionales.

A pesar de ello, con la información obtenida se realizará un análisis de la misma a efecto de responder la pregunta de investigación y con ello, en su caso, la elaboración de la propuesta, objeto de este estudio.

Para desarrollar las secuencias operativas de la investigación, se ejecutaron los siguientes pasos:

- Recopilación del material bibliográfico, histórico, legal y estadístico pertinente a los objetivos y fundamentos teóricos del estudio, a la selección de información y a los antecedentes del marco teórico.
- Definición de los aspectos metodológicos pertinentes al desarrollo del estudio.
- Análisis estadístico y discusión de los resultados.
- Formulación y presentación de una propuesta de modificación a la Ley del Impuesto Sobre la Renta.

RESULTADOS

A continuación se presentan los principales datos y cifras resultado de la investigación efectuada, los cuales se presentan en cuatro diferentes ejes: cobertura educativa, costo, e indicadores nacionales e internacionales.

Cobertura Educativa

Se han registrado importantes avances en materia educativa durante los últimos años. Aún persisten rezagos de consideración en el sistema educativo nacional. Los más importantes son la falta de oportunidades de gran parte de la población para acceder a una educación de calidad, y a los avances en materia de tecnología e información. Para el ciclo escolar 2007-2008, la matrícula total del sistema educativo nacional escolarizado se conformó por 33.3 millones de alumnos, equivalente al 31.5% de la población total del país.

En el calendario escolar 2007-2008, 1'144,093 maestros brindaron servicios de educación básica a 25.5 millones de niños y jóvenes en 220,348 escuelas, conforme a la distribución presentada en la Tabla 1:

Tabla 1: Distribución de la educación básica

Nivel educativo	Alumnos	Docentes	Escuelas
Preescolar	4'745,741	214,548	88,426
Primaria	14'654,135	564,822	98,225
Secundaria	6'116,274	364,723	33,697
Total	25'516,150	1,144,093	220,348

Esta tabla presenta la cobertura de la educación básica en México en el calendario escolar 2007-2008

Como se muestra en la Tabla 2, el sostenimiento de la educación básica corresponde no sólo al Estado, sino también a instituciones particulares:

Tabla 2: Sostenimiento de la educación básica

Organismo	Alumnos	Docentes	Escuelas
Federal	1'678,859	93,457	35,619
Estatat	21'449,235	902,558	158,484
Autónomo	3,714	286	18
Particular	2'384,342	147,792	26,227
Total	25'516,150	1'144,093	220,348

Esta tabla presenta el sostenimiento de la educación básica en México en el calendario escolar 2007-2008

El rezago en educación básica se estima en más de 30 millones de personas de más de 15 años que no concluyeron, o que nunca cursaron la primaria o la secundaria. De ellos, la mitad son jóvenes de entre 15 y 35 años. Actualmente, los años de escolaridad promedio de las personas de 15 años y más, es de 8.1 años. Según lo señala el Plan Nacional de Desarrollo 2007-2012 se propone alcanzar, al final del sexenio del Presidente Felipe Calderón Hinojosa, un promedio de 12.5 años. En 2008, la mayor cobertura se logró en educación básica: la preescolar, con 66.9%; la primaria, con 94.1%, y la secundaria con 87%.

Una comparación con otros países que, como México, integran la Organización para la Cooperación y el Desarrollo Económico (OCDE), muestra que, si bien es satisfactorio el avance de la matrícula en educación primaria, el de los demás niveles es insuficiente. Mientras que en México 77% de la población en edad de trabajar tiene solamente escolaridad básica, en los países de la OCDE este promedio es de 30%. Igualmente, mientras que en México 23% de la fuerza laboral tiene estudios superiores a la secundaria, en los otros países miembros de la Organización 67% tiene niveles educativos de preparatoria y mayores.

Costo

Como lo señala la Ley General de Educación en su Artículo 25, el Ejecutivo Federal y el gobierno de cada entidad federativa, con sujeción a las disposiciones de ingresos y gasto público correspondientes que

resulten aplicables, concurrirán al financiamiento de la educación pública y de los servicios educativos. En 2008, México gastó en educación 722,190.1 millones de pesos, equivalentes a 6.3% del PIB. Sin embargo, 90% de los recursos se destinó al gasto corriente, lo que significa que el monto disponible para inversión e innovación es significativamente pequeño en comparación con las necesidades de cambio cualitativo que presenta el sistema educativo.

En este mismo año, el gasto público participó con el 77.4% del financiamiento educativo; de éste, el 62.5% fue erogado por la Federación, el 14.8% por los gobiernos estatales, y el 0.2% por los gobiernos municipales. El sector privado participó con el 22.6% del gasto educativo total.

El gasto público por alumno y por nivel educativo, publicado por la Secretaría de Educación Pública en la página <http://www.dgpp.sep.gob.mx> [consultado el 19 de enero de 2010], los cuales se presentan en la Tabla 3.

Tabla 3: Gasto Público Federal 2008 Por Alumno Y Por Nivel Educativo

Concepto	Monto
Preescolar	12.6
Primaria	11.4
Secundaria	17.6
Profesional Técnico	16.8
Bachillerato	24.0
Superior	53.9

Esta tabla representa el costo anual por alumno y por nivel educativo de la educación pública en México en 2008.

Los datos expresados se encuentran en millones de pesos.

Las escuelas particulares que imparten educación básica contribuyen con:

Tabla 4: Cobertura educativa de educación básica en escuelas privadas o particulares

Nivel	Alumnos	Docentes	Escuelas
Preescolar	713,973	43,399	14,643
Primaria	1'208'444	52,157	7,597
Secundaria	561,925	52,236	3,987
Totales	2'484,342	147,792	26,227

Esta tabla muestra la cobertura educativa en educación básica que se tiene en las escuelas privadas o particulares en México en 2008.

Indicadores Nacionales E Internacionales

En el actual Plan Nacional de Desarrollo 2007-2012, en la estrategia nacional de política pública, se enuncia que es necesario, en forma coherente, lograr una educación de calidad, enriquecedora en valores, relevante para el mundo productivo en todos los niveles de formación y que cada vez alcance a más mexicanos. La calidad educativa comprende los rubros de cobertura, equidad, eficacia, eficiencia y pertinencia. Una educación de calidad y equitativa facilita a los individuos que su esfuerzo se traduzca en mayores ingresos y les permite una mayor libertad de elección.

Un indicador relevante para entender el problema de la calidad educativa es el desempeño de estudiantes de primaria y secundaria. Éste continúa siendo muy bajo en lo referente a la comprensión de lectura, la expresión escrita y las matemáticas. Así, las escuelas urbanas presentan niveles de logro sistemáticamente más elevados que las telesecundarias o las escuelas de educación indígena.

Esta disparidad en la calidad educativa es de especial importancia pues, actualmente, las instituciones públicas de educación básica atienden al 87% de los estudiantes, mientras que sólo 13% tiene acceso al sistema de educación privada, donde además de tener un mejor desempeño en el aprendizaje, la

posibilidad de cursar materias extracurriculares relacionadas con el deporte, el arte, la cultura y los idiomas, propicia una formación más integral.

En México, el Instituto Nacional para la Evaluación de la Educación (INEE) es un organismo que contribuye al mejoramiento de la educación a través de evaluaciones integrales de la calidad del sistema educativo y de los factores que la determinan, así como de la difusión transparente y oportuna de los resultados para apoyar la toma de decisiones, la mejora pedagógica en las escuelas y la rendición de cuentas, como lo es la prueba ENLACE, la cual mide los conocimientos y habilidades definidos en los planes y programas oficiales de estudio de educación básica, en las asignaturas de Matemáticas, Español y, desde 2008, de una tercera asignatura, iniciándose con Ciencias en 2008 y continuando con Formación cívica y ética en 2009, la cual se aplica en todas las escuelas de educación básica del país.

Este 2009, la prueba se aplicó a más de 13 millones de estudiantes de educación básica en escuelas públicas y privadas del país. Las escuelas privadas alcanzan calificaciones mejores a las logradas por las escuelas públicas. Por su parte, los alumnos de telesecundaria, educación comunitaria e indígena son quienes obtienen los puntajes más bajos. Además, la brecha en calidad entre escuelas públicas y privadas sigue siendo considerable. Los resultados obtenidos muestran que el mayor porcentaje de la educación básica impartida por particulares se encuentra en el rango de bueno o de excelente. El porcentaje más alto obtenido por el Estado corresponde a resultados de insuficiente o elemental. Las tablas 5, 6 y 7 muestran los resultados obtenidos en la prueba ENLACE aplicada en 2009 en las disciplinas de español (Tabla 5), Matemáticas (Tabla 6), y Formación Cívica y ética (Tabla 7).

Tabla 5: Resultados de la Prueba ENLACE 2009 en el área de Español.

Nivel Escolar	Insuficiente (%)	Elemental (%)	Bueno (%)	Excelente (%)
<u>Primaria:</u>				
CONAFE	44.7	45.3	9.3	0.7
General	18.9	50.4	27.1	3.7
Indígena	50.0	40.3	8.9	0.8
Particular	5.1	29.2	48.0	17.7
<u>Secundaria:</u>				
General	31.7	51.1	16.7	0.5
Técnica	32.3	50.3	16.9	0.5
Telesecundaria	39.5	48.3	11.9	0.3
Particular	12.1	41.5	42.4	4.1

Esta tabla muestra los resultados de la Prueba ENLACE 2009 en el área de Español

Tabla 6: Resultados de la Prueba ENLACE 2009 en el área de Matemáticas.

Nivel Escolar	Insuficiente (%)	Elemental (%)	Bueno (%)	Excelente (%)
<u>Primaria:</u>				
CONAFE	48.8	39.9	9.7	1.6
General	20.2	50.4	24.2	5.3
Indígena	48.7	38.7	10.8	1.8
Particular	6.0	37.2	39.9	17.0
<u>Secundaria:</u>				
General	48.8	39.9	9.7	1.6
Técnica	48.7	38.7	10.8	1.8
Telesecundaria	6.0	37.2	39.9	17.0
Particular	20.0	50.4	24.2	4.3

Esta tabla muestra los resultados de la Prueba ENLACE 2009 en el área de Matemáticas

Tabla 7: Resultados de la Prueba ENLACE 2009 en el área de Formación Cívica y Ética.

Nivel Escolar	Insuficiente (%)	Elemental (%)	Bueno (%)	Excelente (%)
<u>Primaria:</u>				
CONAFE	40.2	38.6	19.4	1.7
General	24.5	34.2	36.4	4.9
Indígena	44.0	37.0	17.3	1.6
Particular	9.4	18.9	51.9	19.9
<u>Secundaria:</u>				
General	11.0	32.5	49.6	6.9
Técnica	11.7	33.3	48.4	6.6
Telesecundaria	14.4	41.7	40.9	3.0
Particular	4.1	15.5	56.3	24.2

Esta tabla muestra los resultados de la Prueba ENLACE 2009 en el área de Formación Cívica y Ética

Respecto a indicadores internacionales, el Programa Internacional de Evaluación de Alumnos (PISA) de la OCDE es un esfuerzo realizado en colaboración, que implica a todos los países de la OCDE y a un número considerable de países asociados, para medir hasta qué punto los estudiantes de 15 años están preparados para afrontar los desafíos de las actuales sociedades del conocimiento.

La evaluación está orientada al futuro: se centra en la capacidad de los jóvenes de utilizar sus conocimientos y destrezas para afrontar los retos de la vida real, más que en el dominio de currículos educativos concretos. Esta orientación refleja un cambio en los objetivos de los mismos currículos, que cada vez más se ocupan de la aplicación del conocimiento en lugar de limitarse a su adquisición. Se escoge a alumnos de 15 años porque en la mayoría de países de la OCDE se trata de la edad en que aquellos se acercan al final de su escolarización obligatoria.

PISA evalúa los conocimientos de los estudiantes, pero también su potencial para reflexionar acerca de sus conocimientos y experiencias y aplicar estos a situaciones del mundo real. Por ejemplo, si quisiera entender y evaluar las indicaciones científicas sobre seguridad de los alimentos, un adulto no sólo necesitaría poseer algunas nociones básicas sobre la composición de las sustancias nutritivas, sino que debería ser capaz de aplicar esa información. El término *literacy* (competencia) se utiliza para condensar este concepto más amplio de conocimientos y destrezas.

Asimismo, este indicador examina la distribución de la puntuación de los alumnos en cada país.

El número de países que fueron examinados en este indicador es de 36 países, donde Finlandia encabeza la lista con 563 puntos, siguiéndole Canadá (534), Estonia (531), Japón (531), Alemania (516), Estados Unidos (489), España (488), Chile (438), entre otros. México se encuentra en penúltimo lugar con 410 puntos, el último es ocupado por Brasil con un puntaje de 390. Es importante señalar que la media establecida por la OCDE es de 500 puntos.

CONCLUSIONES

Con esta investigación se trata de aportar un beneficio social – fiscal a todas aquellas personas que recurren a la educación básica por sus propios medios, y no en espera de la que otorga el Estado, por lo que ya se ha expuesto con anterioridad. Para otorgar este beneficio, o incentivo fiscal se establece la necesidad de permitir a los contribuyentes la deducción de las cuotas escolares pagadas por educación básica obligatoria, como parte de las deducciones personales en la Ley del Impuesto sobre la Renta, y que se puedan considerar como tales en la declaración anual del ejercicio.

Permitir la deducción representará para el Estado una captación de menores ingresos para la prestación de los servicios públicos, lo cual lo debe obligar a realizar una transformación real al sistema educativo nacional, en aras de otorgar educación básica de calidad y que sea útil a la sociedad y poder seguir contando con los recursos necesarios para ello, debe realizar acciones a fin de mejorar la calidad y equidad

educativa, contar con suficientes plantales, buenas condiciones de infraestructura, un mayor número de maestros capacitados y preparados para su desempeño, y evaluar y mejorar el contenido de sus programas educativos, dejando de lado la burocracia y el sindicalismo que por años han afectado al sistema educativo nacional.

Así, la deducción se consideraría dentro de las deducciones personales en la Ley del Impuesto sobre la Renta, y la aplicará el contribuyente padre de familia por un monto mensual de 3 salarios mínimos del área geográfica del contribuyente elevado al año, por cada descendiente en línea recta. Este gasto lo podrán considerar como deducción personal cuando los montos que se paguen sean por concepto de inscripción y de colegiaturas por la educación de sus hijos en escuelas particulares que imparten educación básica con autorización o reconocimiento de validez oficial según la Ley General de Educación.

Los niveles que se consideran para la deducción corresponden a la educación básica: preescolar, primaria y secundaria; mismos que el Estado está obligado constitucionalmente a otorgar a sus ciudadanos. Al establecer el límite de deducción de 3 salarios mínimos del área geográfica del contribuyente se pretende que los contribuyentes que obtienen menores ingresos reciban un mayor beneficio que los contribuyentes que reciben un ingreso mayor a este límite.

La deducción personal por el monto propuesto y para los niveles educativos señalados disminuiría significativamente la utilidad gravable para el cálculo del Impuesto sobre la Renta, lo que permitiría a las familias contar con un mayor ingreso disponible.

Por último, y pensando en hacer este trabajo más completo en un futuro, será necesario obtener información financiera respecto del total de ingresos obtenidos a nivel nacional por las instituciones particulares que otorgan educación básica, considerando sólo el concepto de matrícula o inscripción y cuotas escolares; así como la determinación de que otros factores (además de la baja calidad educativa y la falta de espacios) inciden en la decisión de algunos padres de familia para no enviar a sus hijos a las escuelas públicas, y decidirse por las instituciones particulares.

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ESTRATEGIAS PROSPECTIVISTAS DE COMERCIALIZACIÓN INTERNACIONAL DEL SECTOR AGROALIMENTARIO ESPAÑOL BASADO EN EL FORMATO DE FRANQUICIA: CASO ACEITE DE OLIVA Y VINO DE CASTILLA-LA MANCHA

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RESUMEN

Las principales decisiones de la dirección estratégica de las empresas son las responsables del camino a seguir en los mercados (Porter: 1980), pero éstas tienen que tener diferentes canales para visualizar alternativas y soluciones en momentos de incertidumbre. El sector del Aceite de Oliva en España es un sector que subsiste gracias a los incentivos que la Unión Europea inyecta a los agricultores para que mantengan una renta suficiente para sobrevivir de la olivicultura, pero el gran hándicap de este sector está centrado, desde hace muchos años, en la comercialización. Durante los últimos años en los que el ritmo de los mercados se ha reducido ostensiblemente el sector oleícola necesita de nuevas fórmulas que solucionen las caídas en el precio del Aceite de Oliva. Acostumbrados a exportar en torno al 50% de la producción a granel, el valor añadido de la venta se queda en los intermediarios del Aceite de Oliva y los grandes distribuidores no españoles. El sector oleícola de España está soportado en un alto porcentaje por almazaras cooperativas pertenecientes al medio rural que no cuentan, ni con personal cualificado, ni con estructuras y volúmenes sólidos de producción para afrontar la entrada en los nuevos mercados internacionales emergentes si no es de manera colegiada con otras cooperativas en grupos de comercialización. Estos grupos de cooperativas para la comercialización del Aceite de Oliva cuentan con el volumen necesario, la estructura y la fuerza para tomar decisiones estratégicas innovadoras. Una nueva estrategia que el sector cooperativo español no ha tomado en ningún momento es el de crear una marca propia de franquicias por el que se realicen aperturas de oficinas comerciales de productos cooperativos a nivel internacional para, desde un punto de vista aperturista, conseguir acercar los productos de las cooperativas a los consumidores y a su vez, innovar en modelos que reducen considerablemente el riesgo de la inversión, pues el peso de la misma lo lleva el franquiciado. La creación de un modelo prospectivista de este tipo de estrategia es el resultado de este trabajo, que demuestra, cómo la viabilidad de la innovación comercializadora pasa por tomar decisiones estratégicas en momentos de incertidumbre.

PALABRAS CLAVE: Cooperativas, Internacionalización, Franquicias, Valor añadido.

ESTADO DE LA CUESTIÓN: VINO Y ACEITE DE OLIVA

En un mundo globalizado en donde el intercambio comercial de bienes y servicios es una actividad común entre individuos, empresas y países, resultaría difícil concebir que existan productos de consumo regular que no estuvieran a la vanguardia en estrategias de comercialización ni mucho menos inmersos en el intercambio comercial de manera directa y comprometida dentro de su sector. Ante este panorama y con base a investigaciones respecto a los productos que se elaboran en la zona de Castilla la Mancha, se detectó la urgencia de desarrollar estrategias que permitieran la expansión de mercados que potenciaran el crecimiento del sector vitivinícola y oleícola a través de la implementación de formatos alternativos de negocios, en este caso la franquicia.

¿Porqué investigar respecto al sector vitivinícola y oleícola español, específicamente el de la zona de Castilla-La Mancha? Porque el sector vitivinícola español tiene una gran importancia, tanto por el valor económico que genera como por la población que ocupa. España, con 1,5 millones de has. destinadas al cultivo de la uva (de la que el 97 % se destina a transformación), sigue siendo el país con mayor extensión de viñedo de la Unión Europea y del mundo (más de un tercio de la superficie total de la UE, seguida por Francia e Italia con un 25 % cada una, lo que representa más de un 15 % del mundo), y Castilla-La Mancha es la primera de las regiones de España en cuanto a superficie dedicada a este tipo de cultivo con más del 50% de la producción nacional. La vid ocupa el tercer lugar en extensión de los cultivos españoles, detrás de los cereales y el olivar.

Tomando en consideración algunos datos para resaltar la importancia de lo mencionado, según estimaciones del Ministerio de Agricultura español, la producción española de vino para la campaña 2003/2004 se estimó en unos 46,7 millones de hls. (incluido el mosto), lo que suponía un incremento de un 17 % respecto al año anterior. Esta cifra coloca la producción española en segundo lugar en el ranking mundial, detrás de Francia con una producción estimada de 47,3 millones (-9% comparada con 2002/2003). En tercer lugar, Italia con 44,9 millones experimenta un descenso en su producción de un 2%. La producción de vino (junto con el mosto) representa en España el 2% de la producción final agraria total y el 3,3 % del valor de la producción vegetal. El valor de las ventas netas en el año 2001 fue de 4.474 millones de euros. El incremento del valor de las ventas netas entre los años 1995 y 2000 fue de 57,6 %, el mayor de los experimentados en toda la industria agroalimentaria española. La participación de este sector en el conjunto de la industria pasó de un 6 % a un 8 % en el mismo periodo.

Tabla 1. Comparativas Grandes Cifras del sector

3.337.000	1.180.000	566.429	17%	48,00%
924.000	342.000	81.000	8,77%	23,68%
n.d.	5.766	545	n.d.	9,42%
182.63	41,12	21,21	11.61%	51,60%
180	40,5	20	11,09%	49,36%
12	3,5	0,28	2,33%	8%
185.905	97.239	20.634	11,10%	21.22%

Fuente: elaboración propia

España, con 1,1 millones de has. destinadas al cultivo de la uva (de la que el 97% se destina a transformación), sigue siendo el país con mayor extensión de viñedo de la Unión Europea y del mundo (más de un tercio de la superficie total de la UE, seguida por Francia e Italia con un 25% cada una, lo que representa más de un 15% del mundo), con una tradición elaboradora de vinos que se remonta a la época de los romanos. La vid ocupa el tercer lugar en extensión de los cultivos españoles, detrás de los cereales y el olivar.

Tabla 4. Producción España

España				
	1.167.700	1.167.700	1.159.600	1.142.400
	6.539.812	5.271.737	5.601.852	6.927.600
	45.500.000	33.900.000	39.400.000	47.330.000

Fuente: M.A.P.A. e I.N.E.

Los rendimientos del viñedo son bajos, por ello España que es el primer país del mundo por extensión de viñedo, es el tercero en cuanto a producción de vinos. Esta característica, puede restar algo de

competitividad a la industria vitícola, pero en compensación, se producen uvas de elevada calidad y sanidad, que producen gran variedad de vinos por toda la geografía. Hay parcelas muy numerosas con superficies medias muy pequeñas, lo que constituye una debilidad desde el punto de vista de racionalización de los costos de producción, pero es un factor clave para el asentamiento poblacional y de redistribución de renta, sobre todo en el medio rural, donde por ejemplo, Castilla-La Mancha cuenta con 919 municipios en el que el 90% tienen una población inferior a 15.000 habitantes.

Tabla 5. Producción De Uva Y Vino /Ha

España				
	5,6	4,52	4,83	6,06
	38,96	29,03	33,98	41,43
			5.459.000	5.359.000
	9.829.400	10.460.562	10.853.661	11.590.455

Fuente: M.A.P.A. e I.N.E. y elaboración propia

Rentabilidad/Ha; teniendo en cuenta que las ventas de vino en 2001 alcanzaron la cifra de 4.844.811.000 €(I.N.E.) obtenemos que la rentabilidad por hectárea en España se sitúa en 4.149'02 €/ha.

Castilla-La Mancha

La producción media de vino de mesa en las últimas campañas es de 17.25 millones de hectolitros. Las Comunidades Autónomas de Castilla-La Mancha y Extremadura son las que más elaboran este tipo de vinos, con el 67 y el 11,5% del total de la producción nacional, respectivamente.

Tabla 6. Producción Castilla La Mancha.

Castilla la Mancha				
	566.429	572.237	583.585	566.587
	3.340.906	2.336.625	2.895.248	3.610.274
	21.232.036	13.678.935	16.081.000	19.808.000

Fuente: M.A.P.A. e I.N.E.

Tabla 7. Producción De Uva Y Vino /Ha

Castilla-La Mancha	2000	2001	2002	2003
Producción de uva /Nº hectáreas	5,9	4,08	4,96	6,37
Producción de vino /Nº de hectáreas	37,48	23,9	27,56	34,96

Fuente: M.A.P.A. e I.N.E. y elaboración propia.

A pesar de tener la mayor extensión de cultivo dedicada al viñedo, Castilla la Mancha sigue teniendo unos rendimientos inferiores a la media española y europea y que pueden traducirse en una menor cantidad de hls/ha de producción de vino. Así, en el año 2000 se dio la menor diferencia siendo la productividad española de 38.96 hls/ha por los 37.48 hls/ha de Castilla la Mancha, lo que supuso solo un 3.8% más de productividad. Esta diferencia se ve incrementada en los años siguientes siendo la diferencia en el 2001 del 17.67% , en el 2002 del 18.90% y en 2003 del 15.61% de mayor producción de España sobre Castilla-La Mancha.

En cuanto al Aceite de Oliva, la Unión Europea tiene una gran importancia en la producción de éste. Es necesario destacar que, el 98% del total del Aceite de Oliva producido a nivel mundial tiene su origen en

la cuenca del Mediterráneo. Esto se debe a las óptimas condiciones que presenta esta zona para la producción de dicho aceite.

Observando los datos siguientes y centrándonos en el caso de Castilla-La Mancha se puede decir que, la producción de Aceite de Oliva no es tan intensiva como en el total de España, es más, de la producción nacional supone un 7% y se sitúa en segunda posición en cuanto a niveles de producción detrás de Andalucía, que produce el 80% del total de Aceite de Oliva español, y es el máximo productor a nivel mundial, a lo que hay que sumar que la superficie destinada al cultivo del olivar y el número de olivos es muy superior en porcentaje al de producción de Aceite de Oliva de Castilla-La Mancha y sobre todo tiene mayores extensiones dedicadas al cultivo intensivo.

	MUNDO	UE	España	Castilla-La Mancha	CLM/UE (%)	CLM/España (%)
Superficie (has)	10.700.000	6.000.000	2.509.677	397.173	6,62%	15,83%
Número de olivos	1.300.000.000	822.000.000	282.696.000	36.263.000	4,41%	12,83%
Producción (miles de toneladas)	2665,5	1.933	1.030	63	3,26%	6,12%
Exportaciones (miles de toneladas)	581	374	154	-	-	-
Importaciones (miles de toneladas)	568	96	40,6	-	-	-

Fuente: Elaboración propia a partir de Agencia para el Aceite de Oliva.

La producción de Aceite de Oliva en España para el año 2010 se ha visto seriamente afectada debido a las duras condiciones meteorológicas por recientes heladas, nieves e intensas lluvias que se han producido en los meses en los que se debía haber llevado a cabo la cosecha. En el caso concreto de Castilla-La Mancha se estiman unas pérdidas de 86 millones de euros. Esto supone una pérdida de entre el 40 y el 50% de la cosecha de aceituna para la producción de Aceite de Oliva.

Por tanto, esta pérdida cuantiosa de la cosecha y el empeoramiento de las condiciones de la aceituna recolectada ponen en riesgo el mantenimiento de las cotas de calidad que se estaban manteniendo en los últimos años, ejerciendo un efecto negativo sobre aquellas familias que dependen económicamente de la recolección de la aceituna, la imagen de marca de calidad creada y, por tanto, sobre la economía general del país.

COOPERATIVISMO AGROALIMENTARIO Y COMERCIALIZACIÓN

Durante muchos años el cooperativismo de comercialización oleícola se ha convertido en una realidad económica consolidada para el sector agrario de la región de Castilla-La Mancha (Martín, Molina y Ruiz: 2009); su actualidad es siempre tendente a la contabilización de datos negativos, siendo esta circunstancia algo natural, por lo complicado de los mercados y, sobre todo, el mercado de comercialización del Aceite de Oliva, en el que existen multitud de intermediarios que encarecen el producto de forma innecesaria y reducen los márgenes hasta límites por debajo de la rentabilidad asumible por las cooperativas y sus socios.

La tradición y el desarrollo alcanzado por estas cooperativas ha requerido de la creación de grupos asociados de cooperativas que han creado, *ad hoc* empresas dedicadas a la comercialización de su producto, lo que los ha convertido en actores importantes en los ámbitos de decisión del sector oleícola y una referencia imprescindible para el asociacionismo agrario español; en efecto, estas empresas

constituyen, sin duda, un subsector muy importante del cooperativismo en Castilla-La Mancha tanto en términos de número de cooperativas como en volumen de negocio, y por lo tanto con una mayor eficiencia en las ventas respecto al resto de los sectores tradicionales del cooperativismo agrario castellanomanchego.

Estudios anteriores realizados sobre el comportamiento empresarial de estas cooperativas han puesto de manifiesto una mejora de los resultados económicos a medida que aumentaba el volumen de negocio de las entidades de segundo grado creadas. Esta mejora se pone de manifiesto en la mayor rentabilidad obtenida por las mismas, tanto en términos estáticos (ratios contables de rentabilidad económica o financiera) como en términos dinámicos (tasa interna de rendimiento global de los períodos de estudio analizados) (Caballer y Segura, 1995). No obstante, ha sido imposible encontrar relaciones funcionales que permitan establecer las causas de la misma; los datos analizados muestran siempre una elevada correlación lineal entre la variable ventas y los componentes del coste total de la cooperativa, lo que, unido a la ausencia de relación entre las ventas y el coste unitario, induce a pensar que estamos ante un proceso de producción con rendimientos a escala constantes, partiendo de funciones de producción homogéneas de grado uno.

Este hecho podría ser explicado por la alta estandarización alcanzada en la tecnología de los procesos de producción de la comercialización agroalimentaria, unido a la subordinación de la función de operaciones en el ámbito de la cooperativa, lo que ha conducido a la proporcionalidad entre costes e ingresos, que hacen inútiles los intentos de establecer una dimensión óptima (Vidal *et al*, 1999).

Los estudios anteriores que han afrontado el análisis de la eficiencia de las cooperativas se han centrado, básicamente, en comparar la forma cooperativa de empresa con su contrapartida capitalista, incidiendo en alguna de las principales diferencias entre ambas: objetivos globales, sistemas de control y representación, distribución de excedentes y transferencia de la propiedad, etc., y la forma en que estas diferencias afectan al logro de la función objetivo de la empresa (Enke, 1945; Clark, 1952; Helmberger, 1964; Anderson *et al*, 1979; Anderson *et al*, 1980), o bien en la estructura de los derechos de propiedad y sus implicaciones sobre el coste y la eficiencia (De Alessi, 1983; Porter y Scully, 1987) y en este caso, y siguiendo con la necesidad de diversificar la procedencia de las líneas de negocio, se ha hecho necesaria la innovación para salvaguardar la supervivencia del sector, y sobre todo, del medio rural que lo sustenta a lo largo y ancho del territorio español, dándose por sentado que, en el mundo globalizado en el que vivimos, se hace imprescindible tener abiertos canales de comercialización y de exportaciones para facilitar la diversificación del riesgo, y para poder afrontar este tipo de estrategias es necesaria la acumulación de fuerzas, es decir, crear vínculos comunes para compartir costes en la comercialización, y así evitar que se multipliquen los costes por tantas cooperativas como existen.

COMERCIO EXTERIOR DE PRODUCTOS AGROALIMENTARIOS

La mayor consideración de las propiedades beneficiosas del Aceite de Oliva para la salud de las personas a nivel mundial ha propiciado una mayor expansión del producto. Por lo que, por regla general, las exportaciones españolas han ido creciendo, experimentando sobretudo un espectacular crecimiento a partir del año 2000.

En Castilla-La Mancha existen cuatro Denominaciones de Origen reconocidas, las cuales son: Aceite Campo de Montiel, Aceite de la Alcarria, Aceite Campo de Calatrava y Montes de Toledo, las cuales suponen casi la mitad de la superficie de olivar existente en Castilla-La Mancha.

En este año ha representado para Castilla-La Mancha en cuanto a comercio exterior, según el Consejo Económico y Social de CLM y un último informe del Instituto Español de Comercio Exterior (ICEX, Octubre 2009) una serie de cambios en las expectativas que se tenían planteadas a futuro.

El primer dato importante que nos revela el informe, es el escaso peso que tiene Castilla-La Mancha en el conjunto de las exportaciones totales en España, tan sólo un (1,6%), cifra en la que los esfuerzos por conseguir mejores resultados han de aumentar el ritmo de avance de las exportaciones. Un dato más positivo, y contrario a lo sucedido en años anteriores, es la reducción de la elevada dependencia regional del exterior, que se traduce en un descenso de las importaciones (una caída del 18% en Castilla-La Mancha frente al 1% de España).

Años	Aceite de Oliva		Aceite de Oliva virgen			
	Comercio exterior		Precios percibidos por los agricultores (euros/100kg)			
	(toneladas)		Extra	Extra	Fino	Corriente
	Importación	Exportación	hasta 0,5°	de 0,5 a 1°	de 1 a 1,5°	de 1,5 a 3°
1990	21.107	270.059	171,31	164,39	157,43	151,35
1991	64.506	379.342	194,43	181,45	167,65	157,41
1992	78.741	164.765	182,24	174,91	165,43	163,12
1993	54.341	225.862	200,97	194,56	188,70	181,93
1994	125.579	266.440	–	233,46	228,44	219,09
1995	145.216	158.307	–	288,82	283,15	276,25
1996	98.153	213.636	–	374,08	362,29	355,22
1997	70.568	458.629	–	257,04	215,18	200,92
1998	57.496	426.999	–	197,42	170,56	159,17
1999	148.582	273.244	–	243,36	234,54	215,63
2000	38.083	437.257	–	199,30	187,39	186,32
2001	50.287	509.770	–	297,12	281,36	274,74
			Extra hasta 1°		Fino de 1 a 2°	Corriente de 2,1 a 3,3°
2002	16.346	699.288		197,15	184,55	180,78
2003	71.169	573.121		225,22	215,92	200,89
2004	82.697	672.216		243,90	234,92	227,16
2005	114.556	549.626		305,03	299,84	288,28
			Extra		Virgen	Lampante
2006	132.928	509.677		564,32	370,08	158,20
2007	80.130	690.813		581,10	474,68	136,82

Esto se traduce en una mejora de la Balanza de Pagos por Cuenta Corriente, ya que las salidas de la comunidad no disminuyen tanto como las entradas procedentes del extranjero. Al igual que ocurre con las exportaciones, el peso de Castilla-La Mancha en el total de las importaciones es minúsculo (un 2,4%) del total de España.

Algo que es importante considerar para objeto del presente trabajo es que Castilla-La Mancha presenta una menor orientación a los mercados exteriores que la media nacional española, es decir, se autoabastece de bienes y mercancías en mayor medida que el resto de comunidades, que se nutre del mercado externo (presenta un grado de apertura regional del 8,4% frente al 17,2 % nacional). No obstante, es preciso aclarar la dificultad de extrapolar estos datos a la realidad geográfica de los flujos comerciales de la comunidad, ya que muchos de éstos se realizan a través de otras Comunidades Autónomas fronterizas.

Hay que considerar que la Unión Europea de los 27, es el principal socio comercial , un 80% de los productos castellano-manchegos están destinados a exportación, mientras que en el total de las importaciones un 84% proviene de la Unión Europea. Los principales consumidores son Portugal

(20,2%), Francia (16,8%), Alemania (13,1%), Italia (9,3%) y Reino Unido (4,7%) entre los comunitarios. Fuera de las fronteras europeas el impacto de las exportaciones es mínimo, como ocurre en EEUU (2,9 %), en África (5,9%, centrándose la mitad de la mercancía en Marruecos) o Asia (4,8%). Este último apartado es susceptible de mejora, y se deben reforzar esfuerzos para ampliar cuota en destinos emergentes (bloque de países BRIC). Lo interesante de este panorama es el área de oportunidad que representa el mercado de América Latina, en este caso México.

Los intercambios comerciales en las provincias de Castilla-La Mancha (formada por 5 provincias) se llevan a cabo teniendo un reparto bastante equitativo en las exportaciones entre ellas, no ocurriendo lo mismo en las importaciones. En Octubre de 2009, según datos oficiales publicados por informe mensual ICEX se comprueba que Toledo ocupa el segundo lugar con 558.3 millones después de Ciudad Real. Estos datos se refieren a un momento muy puntual del año 2009 (el mes de Octubre), por lo que no es significativo de la tendencia mostrada a lo largo de todo el ejercicio económico. Para ello nos servimos de la tasa de variación interanual de la exportación y se comprueba el dinamismo de las ventas al exterior. La provincia que se encuentra más activa según dicha tasa interanual es Guadalajara (3,5%), el resto de provincias arrojan cifras negativas: Cuenca (-5,6%), Toledo (-7,3%), Ciudad Real (-14,7%) y Albacete cerrando la lista (-16,8%). Otro dato positivo es que esta tasa ha sido más favorable en Castilla-La Mancha que la media nacional (un -9,5 frente al -17,5%).

La especialización comercial y la descomposición sectorial de los intercambios comerciales permite extraer una primera conclusión: las compras y ventas a economías extranjeras se concentran en algunos sectores y ramas de manufacturas. En el caso de la exportación, el sector Alimentos (32,3%), la rama de Productos químicos (19,7%), Otros bienes de equipo (9%) y Otras semi-manufacturas (5,8%), acapararon en conjunto el 67% de las ventas al exterior. Otras exportaciones como Maquinaria para industria, Manufacturas de consumo, Metales no ferrosos, Componentes del automóvil y Calzado, siguen la lista en menor proporción.

Se han producido modificaciones dispares en el patrón comercial de la región, la tendencia ha sido afianzar y seguir manteniendo el peso de algunas de las ramas de mayor protagonismo en Castilla-La Mancha para otros bienes de Consumo, Calzado y Alimento. La especialización se mantiene en Metales no ferrosos mientras que se suaviza en Muebles y otras manufacturas de consumo.

Como se esperaba, siete de las partidas más vendidas al exterior pertenecen a la rama Alimentos, siendo el vino de uvas frescas y mosto de uvas el producto estrella más demandado por clientes extranjeros.

NUEVAS EXPECTATIVAS COMERCIALIZADORAS AL EXTERIOR

Se pueden considerar ventajas comparativas reveladas de la especialización comercial de un área económica en determinadas producciones en función de los costos y precios relativos frente a sus competidores, aunque existe un déficit comercial en aquellos sectores necesitados de una alta tecnología, mientras que los sectores de demanda más dura y menor contenido tecnológico presentan superávit.

Con el paso del tiempo se ha modificado la fuente de las ventajas comerciales. Las ventajas comparativas localizadas en las producciones intensivas en el factor relativamente más abundante, la mano de obra no cualificada y la dotación de recursos naturales, se han reducido sustancialmente. Por otro lado, se ha conseguido la especialización de la región en otro tipo de ramas de actividad más dinámicas (equipos de oficina, telecomunicaciones y metales no ferrosos).

Para poder considerar la posibilidad de crecer el comercio exterior del Aceite de Oliva y el Vino, la información es un aspecto clave a la hora de abordar la salida a los mercados exteriores, ya que antes de salir es necesario analizar los mercados atractivos para nuestros productos, estudiar su tamaño, consumo,

evolución, economía, política, estructura, barreras comerciales, etc. Todo ello nos ayudará a seleccionar los mercados más interesantes y a poner en marcha una eficaz estrategia de promoción.

El objetivo del presente trabajo es proponer un método alternativo de comercialización para ambos productos, el vino y el aceite de oliva, con el fin de potenciar su capacidad de adquisición más allá de las fronteras españolas e inclusive europeas, para lo que se estudia la posibilidad de desarrollar una propuesta de modelo para la distribución en exclusiva, preferentemente con el diseño del formato de franquicias mediante la apertura de Unidades de Negocios en territorio extranjero propiedad de las cooperativas.

¿Porqué desarrollar un esquema bajo el formato de franquicias? Si consideramos que de acuerdo con May (2008) la franquicia es *un formato de negocio con posicionamiento de marca que permite la explotación de un concepto desarrollado y probado en su viabilidad y documentado en manuales por un emprendedor denominado franquiciante a través del otorgamiento de los derechos a otro emprendedor inversionista denominado franquiciatario, cuya unión o alianza se estipula bajo las cláusulas de un contrato de franquicia*. Entonces valdría la pena analizar el Aceite de Oliva y los vinos de la zona de Castilla-La Mancha, que, como se ha comentado a lo largo del presente trabajo, gozan de aceptación en los mercados en los que incursionan; sin embargo solo es su Denominación de Origen (D. O.) el respaldo con el que cuentan, es decir, no han desarrollado Unidades Estratégicas de Negocios (UEN), ex profeso, para la comercialización exclusiva de sus productos y, que permita lograr un posicionamiento de marca que les abra la posibilidad de comercializar, adicional a los productos mismos, el formato que les permita el ingreso a nuevos mercados, pudiendo ser éste, el de las franquicias. Por lo que uno de los primeros pasos a seguir es la determinación de una “unimarca” que ampare a los productos provenientes de Castilla-La Mancha y que sea su escaparate ante los posibles inversionistas – emprendedores que se interesen por el formato.

¿Cuál de las formas en las que se presenta la franquicia sería el idóneo? Identificando cada una de éstas nos encontramos que de acuerdo con Ferreira (2009) Un sistema de distribución exclusiva es la forma extrema de la distribución selectiva, la cual es la que se usa cuando determinado producto está disponible solo en pocas tiendas y se utiliza en productos de especialidad o de lujo. La selección exclusiva se lleva a cabo en una región predefinida, un sólo distribuidor recibe el derecho exclusivo de vender la marca y se compromete generalmente a no vender marcas competitivas. En contrapartida, el distribuidor acepta no referenciar marcas competidoras en la misma categoría de productos.

Una estrategia de cobertura exclusiva es útil cuando el fabricante quiere diferenciar su producto por una política de alta calidad, de prestigio o de calidad de servicio que significa que solo uno o unos cuantos distribuidores en un área determinada tienen el derecho de distribuir o comercializar determinado producto. Puesto que los compradores tienen que buscar o viajar muy lejos para comprarlo, la distribución exclusiva suele confinarse a bienes especiales de consumo. La distribución limitada también sirve para proyectar una imagen de exclusividad del producto. La estrecha cooperación entre fabricante y distribuidor facilita la puesta en marcha de este programa de calidad. Las ventajas e inconvenientes de este sistema son las de la distribución selectiva, pero ampliadas. Cabe señalar que una forma particular de distribución exclusiva es la franquicia.

La franquicia de distribución o producto se caracteriza por ser la propia empresa franquiciadora la que facilita los productos de venta, bien suministrándolos ella misma o bien actuando a modo de central de compras. Estos productos pueden ser fabricados por la propia central o por terceros, pero en cualquier caso se distribuyen en la red de forma exclusiva con la marca de la franquicia. Así el producto es el elemento de fidelización del franquiciatario, ya que no puede adquirirse a través de terceros para su distribución, por lo regular son tiendas de ropa, joyas o muebles las que se apegan a éste tipo de franquicia, sin embargo, por las propiedades de los productos que estamos considerando, el potencial para que se utilice este formato es real.

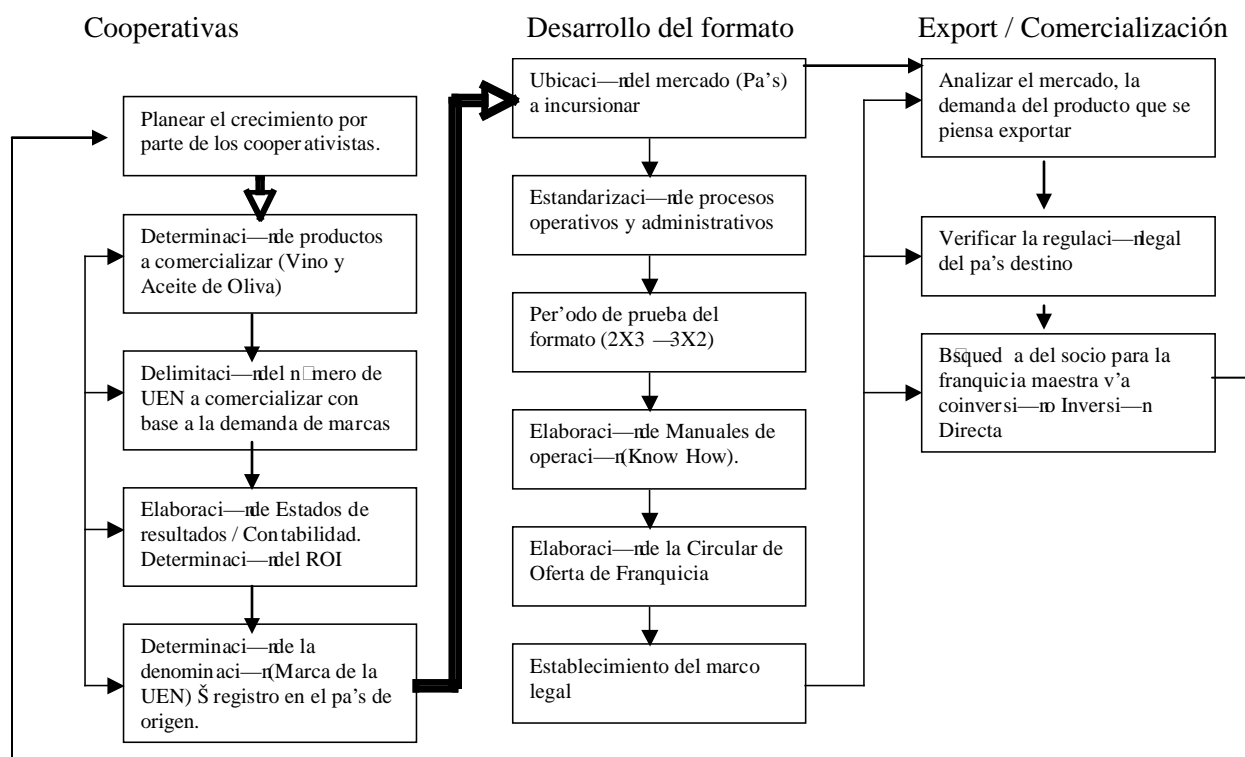
En este modelo de franquicia, el franquiciatario tiene mayor libertad de actuación en cuanto a la comercialización, aunque también recibe un know how específico.

Los productos tema de la presente investigación cumplen a criterio de los autores las premisas de exclusividad, alta calidad, prestigio, etc. Por lo que sería este esquema el recomendable y bajo el que se elaboraría la propuesta de modelo, tomando en consideración la urgencia en primera instancia del desarrollo y creación de una UEN con marca propia y creada ex profeso para la comercialización de los productos. Además de acuerdo con la Asociación Mexicana de Franquicias (AMF) dentro de los giros que han tenido más auge en los últimos años debido a las transformaciones culturales se encuentra todo lo relacionado con productos para el cuidado personal, gimnasios, comida saludable, productos orgánicos, etcétera. La preocupación por llevar un nivel de vida más sano va en aumento en la población, al menos en México, por lo que explotar conceptos relacionados puede ser muy productivo

La urgencia de la creación de una marca radica en que el papel de éstas en el comercio cada vez se consolida más, a grado tal que la actividad comercial está cada vez más impulsada por la marca, que se generaliza entre los consumidores, por medio de la publicidad, la mercadotecnia y el lanzamiento de productos de promoción que han alcanzado en la actualidad un alto grado de sofisticación auxiliadas por estudios de mercado con las correspondientes tendencias Psicológicas de los consumidores. En este contexto la marca se convierte en un elemento sensible en la conquista de los mercados, pues su carácter distintivo la convierte en el instrumento central de la disputa de la competencia. A opinión de Aaker (1996), hoy por hoy, muchas de las marcas con un alto prestigio venden más por la calidad de los productos o servicios que respaldan. A esto se llama equidad de marca, la cual es un conjunto de cualidades que implica una inversión para crear y mejorar las mismas.

De acuerdo con Torres (2010), es un hecho que toda empresa necesita poner en circulación sus productos o servicios en el mercado, en muchas ocasiones se puede tener las mejores ideas o productos pero no se cuenta con el canal de distribución adecuado lo que podría condenar los productos al fracaso; sin embargo también está la posibilidad de que alguien quiera invertir en un producto pero no tenga la idea adecuada, pues bien, es en este punto donde se ubican las bondades para poner en circulación los productos o servicios de las empresas utilizando un formato como el de las franquicias, en este caso de los productos provenientes de las cooperativas de Castilla la Mancha.

¿Qué ventaja conlleva el desarrollar el formato como estrategia de expansión hacia nuevos mercados? de acuerdo con los expertos en la materia como Gallastegui y Feher entre otros, la franquicia presenta la ventaja de que, aunque el Franquiciante y el franquiciatario se unen a través de un contrato de franquicia, ambos son económica y legalmente independientes, ya que el Franquiciante es una especie de “proveedor” del franquiciatario quien debe aportar el capital para el establecimiento de la UEN que operará bajo la marca que provee el franquiciante con todo el Know How correspondiente, que da la garantía del soporte y conocimiento del sector. De desarrollarse el formato bajo esta premisa, deberán seguirse algunos pasos, mismos que se presentan en la propuesta del modelo, el cual queda de la siguiente manera:



Elaboración propia.

Como se puede apreciar, el modelo propuesto se divide en tres partes.

1. Cooperativas (productos a comercializar).
2. Desarrollo del formato.
3. Exportación / comercialización del formato de la franquicia.

Esta propuesta se centra exclusivamente en el proceso inicial de la conformación del formato, ya que una vez que se ubique al socio, deberá analizarse la norma bajo la cual opera el país destino en cuanto a la introducción de los productos que operará la marca. Una ventaja indudable es aprovechar los países con los que España tiene acuerdos comerciales o relaciones favorables en donde se tenga conocimiento que ya el producto se está exportando, como el caso de México, algunos países latinoamericanos y la unión americana, sin contar los propios de la Unión Europea.

Si se analiza la posibilidad de aprovechar las ventajas de poder franquiciar para expandirse a nuevos mercados, las cooperativas obtendrían la posibilidad de integrarse hacia delante de manera directa. Con la implementación de Unidades operando bajo una marca potencian la posibilidad de colocar sus productos en otros mercados de manera exclusiva con capital de terceros, para lo cual deberán en primera instancia desarrollar y probar el formato de franquicias a través de realizar la apertura de tres unidades (sucursales) por dos años en territorio español o como Inversión Extranjera Directa en otros países. Aunque esta fórmula pueda parecer para algunos un tanto obsoleta, ofrece, desde la óptica del presente documento, garantías que permitan corroborar la rentabilidad del negocio.

CONCLUSIONES

El desarrollar una propuesta de modelo de franquicia para apoyar las estrategias de comercialización desarrolladas para productos como el Aceite de Oliva y los vinos procedentes de la zona de Castilla-La

Mancha en España, indudablemente representaría un parteaguas en la manera tradicional en como se ha venido desarrollando la distribución y venta de productos provenientes de esta zona.

Parte importante para hacer que la estrategia augure éxito, es sin duda el poder crear, con base a la homologación de opiniones de quienes conforman el grupo de cooperativistas, una empresa que represente bajo una marca franquiciable bajo el esquema de distribución en exclusiva, los productos que se incluyan dentro de las UEN que se pretendan comercializar y que darán ese sello distintivo a la marca – empresa que se cree.

El proceso no es inmediato, pero sí alcanzable en el mediano plazo a fin de poder desarrollar lo pertinente para evitar en la medida de lo posible el fracaso de la estrategia. Si bien es cierto que, de acuerdo con diversas declaraciones por expertos y diversa bibliografía en la materia las franquicias no garantizan en ninguna medida el éxito, sí minimizan la posibilidad del fracaso.

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CALIDAD Y PRODUCTIVIDAD: “UN BINOMIO HACIA EL CRECIMIENTO”

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RESUMEN

Ante un entorno dinámico y turbulento, las organizaciones se tienen que enfrentar a la renovación de mercados de trabajo y de disciplinas, lo que debe impulsar a sus directivos a diseñar programas de capacitación y desarrollo que promuevan el crecimiento personal y que incrementen los índices de productividad, calidad y excelencia en el desempeño de tareas laborales, a fin de obtener una ventaja competitiva. El presente documento refiere información que permite identificar la importancia de una capacitación con calidad, al encontrarse ante un entorno globalizado donde la nueva sociedad del conocimiento, impactada por las tecnologías y nuevos sistemas obligan a las organizaciones a facilitar el aprendizaje en el lugar de trabajo; provocando el generar stocks de conocimientos tanto en lo individual, grupal y organizacional que apoyen en su gestión. Seguros de que la calidad en la capacitación impacta en la productividad, lo ideal es diseñar programas de capacitación donde se trabaje simultáneamente con el “hacer y el llegar a ser”, ya que esto implica para el personal, lograr realizar un trabajo en conjunto, que apoye su desarrollo personal como miembro de un equipo, de un grupo, de la misma comunidad empresarial y por ende de la sociedad en general.

PALABRAS CLAVES: Calidad, Productividad y Capacitación

QUALITY AND PRODUCTIVITY: “A BINOMIAL TOWARDS THE GROWTH”

ABSTRACT

Before dynamic and turbulent surroundings, the organizations must face the renovation of markets of work and disciplines, which must impel its directors to design programs of qualification and development that promote the personal growth and that increase the indices of productivity, quality and excellence in the performance of labor tasks, in order to obtain a competitive advantage. The present document refers information that allows to identify the importance of a qualification with quality, when being before globalized surroundings where the new society of the knowledge, hit by the technologies and new systems forces the organizations to facilitate the learning in the work place; causing generating stocks of knowledge as much in individual, group and the organizational thing that support in their management. Insurances of which the quality in the qualification hits in the productivity, the ideal is to design qualification programs where it works simultaneously with “doing and getting to be”, since this implies for the personnel, to manage to altogether make a work, that supports its personal development like member of an equipment, a group, the same enterprise community and therefore of the society in general.

KEYWORDS: Quality, Productivity and Qualification.

INTRODUCCIÓN

Desde finales del siglo pasado la historia se ha venido caracterizando por una aceleración del cambio, esto ha venido proporcionando el que las organizaciones se preocupen y ocupen por darle el justo valor a la necesidad de “aprender a aprender” y “aprender a desaprender”; es decir, el entender el efecto que la

globalización a propiciado al mundo de los negocios y las fuerzas que mueven a estos, el reconocer la urgencia de iniciar a generar conocimientos, habilidades, actitudes y comportamientos entre todos los que conforman la fuerza de trabajo en cada uno de sus niveles a fin de que se mantenga un espíritu de competitividad, que los apoye a la adaptación de dichos cambios.

Y es que a medida que se genere nuevo conocimiento, las organizaciones serán capaces de aprender debido a que las personas aprenden; reconociendo por lo tanto que las personas es el activo más importante con el que cuentan las organizaciones. El factor humano es cimiento y motor de toda empresa y su influencia es decisiva en el desarrollo, evolución y futuro de la misma. El hombre es y continuara siendo el activo más valioso de una empresa. (Siliceo, 1998).

Por otra parte Orozco y Jiménez (1998), opinan que la gente es definitivamente el factor más importante en cualquier proceso, ya que es el único capaz de mejorar, crear e innovar, el factor determinante en el fracaso o en el éxito de toda organización y la responsabilidad de toda alta dirección es la de extraer el talento y la creatividad que es inherente a todo ser humano a través de su educación, capacitación y entrenamiento. Finaliza al comentar que las empresas que mayor inversión realicen en este rubro serán sin lugar a dudas las únicas que tienen probabilidad de sobrevivir y ser competitivas en el siglo XXI.

El actual entorno de crecimiento económico que se vive en el ámbito internacional, nacional y local requiere de empresas productivas, con organizaciones competitivas que se adapten a las diferentes dinámicas de los mercados, a la innovación y al cambio tecnológico; por lo que demandan, hoy por hoy, recursos humanos con altos índices de conocimientos y educación, así como mayores niveles de capacitación de todo el personal que labora dentro de estas empresas. (Córdova, 2005)

Hoy en día las empresas tienen que recurrir a estrategias de cambio para alinear un entrenamiento a los procesos críticos del negocio y garantizar su competitividad y permanencia en la sociedad, por lo que la capacitación se ha convertido en un autentico proceso de cambio, dirigido a hacer mas eficiente el desempeño de los empleados e impactar la productividad de las organizaciones. (Pinto, 2000). Debiendo ser los directivos primeramente quiénes deben estar concientes de la importancia de llevar a cabo una capacitación con calidad, a fin de facilitar el aprendizaje en el lugar de trabajo; provocando con ello, el generar stocks de conocimientos tanto en lo individual, grupal y organizacional que apoyen en su gestión. Esta celeridad en los cambios obliga a las organizaciones no tan solo a allegarse del mejor capital humano, sino el de motivarlo e incentivarlo a fin de poder mantenerlo dentro de la misma, para que pueda ser más productivo día con día.

Seguros de que la calidad en la capacitación impacta en la productividad, lo ideal es diseñar programas de capacitación donde se trabaje simultáneamente con el *“hacer y el llegar a ser”*, ya que esto implica para el personal, lograr realizar un trabajo en conjunto, que apoye su desarrollo personal como miembro de un equipo, de un grupo, de la misma comunidad empresarial y por ende de la sociedad en general.

Reconociendo que la capacitación constituye uno de los pilares fundamentales sobre los que se sustenta el proceso de aprendizaje organizacional y que posibilitan la adquisición y desarrollo de competencias (se desglosará el termino más adelante) laborales, que incrementan la efectividad y calidad de los trabajadores.

Frente un proceso de capacitación siempre se asocian procesos de cambios tanto de aptitud, actitud y de imagen; ya que se espera la creación de nuevas habilidades y destrezas ante la generación de nuevos conocimientos que en el mediano y largo plazo se puedan consolidar estos sobre la base de la creación de nuevos valores culturales no tan solo dentro de la cultura organizacional sino lo más importante en lo personal; motivando así el desarrollo y calidad de los individuos y por lo tanto el conformar los equipos de trabajo bajo un clima de confianza y respeto.

De ahí la importancia de establecer un programa de capacitación, en función a los resultados obtenidos en el Diagnostico de Necesidades de Capacitación (DNC) previamente realizado, mismo que debe ser motivado y promovido por la alta dirección, debiendo establecer desde sus inicios claramente los objetivos y resultados que se esperan obtener para hacer posible el poder medir el impacto en la gestión de las competencias y el incremento en la productividad posterior a la capacitación.

Es necesario dejar de ver a la capacitación como un gasto únicamente y no como lo que realmente es: una inversión, o en el peor de los casos tan solo como una obligación gubernamental y no como una opción de crecimiento en la productividad de su empresa y competitividad en los mercados, es pues importante que las organizaciones destinen recursos significativos a las acciones de capacitación tanto internas como externas, cuidando el poder medir el impacto que la misma causa en la productividad. El poder observar la transferencia de la capacitación a la conducta laboral diaria, los efectos sobre la organización y los efectos de valor final (productividad y relación costo/beneficio), pudiendo así determinar el retorno de inversión.

Por todo lo anterior, se dice que una capacitación de calidad en las organizaciones, conduce a la rentabilidad mas alta dentro de las mismas, generando cambios positivos y que apoyan en la realización de este binomio de capacitación-productividad que provoca un crecimiento individual, de equipo y organizacional, que aplicado en sus tareas, impacta incrementalmente a la organización y a su cultura, motivado por ese cambio profundo de no limitarse a tratar tan solo en “*ser*” o “*hacer*” sino “*hacer y el llegar a ser*”, pasando de la lógica de cambios posibles a la lógica de cambios profundos y necesarios, según palabras de Felipe Calderón, Presidente de México, donde además nos advierte que hoy los mexicanos estamos llamados a transformar las instituciones y las estructuras heredadas del siglo XXI para construir precisamente, dijo, las instituciones y estructuras del México del futuro.

DESARROLLO

La introducción de cambios y la aspiración de que estos se coronen con el éxito, tiene entre sus exigencias la preparación que requieren, tanto aquellos que deben conducirlos, como los que deben llevarlos a cabo. Ello determina la necesidad de modificar comportamientos y crear nuevas habilidades. (Ramírez y García, 2005). Según Mayo y Lank (2000), cada empresa tiene un lenguaje propio que transmite sus mensajes. Por eso una organización que aprende necesita un conjunto compartido de palabras que hablen de la capacidad de la gente, y que refuercen los mensajes de aprendizaje necesarios. Manejando que el termino popular en los años noventas es el de “competencias”. Este es, sin embargo, un término más bien genérico y puede significar cosas muy diferentes para distintas personas. Es preferible la descomposición en:

- Conocimiento: (lo que alguien sabe)
- Habilidades: (lo que alguien puede hacer)
- Actitudes: (las creencias que moldea su forma de hacer las cosas)
- Experiencia: (lo que alguien ya ha hecho)

La capacitación según Siliceo (1998), es dar a un candidato elegido la preparación teórica que requiera para llenar su puesto futuro con toda eficiencia.

En la opinión del consultor Zapata (2005), se puede esperar que las personas que recibieron una capacitación puedan reaccionar en forma correcta, pero no ser capaz de aprender o bien de poner en practica lo aprendido, o fallar simplemente a la hora de aplicar lo aprendido en su puesto de trabajo; lo que otros autores han denominado: “*saber*”, “*saber estar*”, “*querer hacer*”, “*poder hacer*”. Este modelo plantea que la unión de los anteriores elementos llevan al “*hacer*” o sea, a la competencia, que resulta observable para los demás y que permite establecer diferentes niveles de desempeño de las personas en su

ámbito personal y/o profesional, ya sea durante la realización de tareas diversas o en sus interacciones sociales”.

Por otra parte Carlos Kasuga distinguido industrial mexicano, en una conferencia hablaba sobre el orden de los valores:

1. El bien ser (voluntad, actitud, calidad)
2. El bien saber (inteligencia, capacitación)
3. El bien hacer (habilidad, entrenamiento)
4. El bien tener (recompensa honesta)

Y Manrique (2008), defiende que dentro de un entorno dinámico y con mercados más exigentes, éstos promueven entre las organizaciones la necesidad de contar con personas cuyas competencias no solamente se centren en aspectos de “elegibilidad” (conocimiento y habilidades específicas del puesto), sino también presenten aspectos de “idoneidad” (actitudes, valores, motivaciones y atributos). Que les permitan desenvolverse con eficiencia y eficacia en el desarrollo de sus actividades. De esta forma, la organización se ve beneficiada con un capital humano que le permite enfrentar positivamente los cambios.

Es necesario dejar de ver a la capacitación como ya se menciono anteriormente como un gasto o bien como una obligación gubernamental, más bien debe verse como una inversión y como una opción de crecimiento en la productividad de su empresa y competitividad en los mercados, destinando recursos significativos a las acciones de capacitación tanto internas y externas, cuidando el poder medir el impacto que la misma causa en la productividad. Lo paradójico es que en búsqueda de ofrecer capacitación que eleve la productividad del capital humano, no se cuenta con una evaluación de la inversión en esa actividad, pero este será tema de otro estudio en otra ocasión. Cuestionando así, el desempeño de los niveles gerenciales. Por lo que en ocasiones los procesos de cambio fracasan, pues la capacitación a los directivos y la falta de preparación a otros miembros de la organización impiden una comunicación efectiva entre ellos. Por ello deben de existir acuerdos entre todos los miembros para lograr resultados exitosos.

Un programa de capacitación espera que impacte no solo a la persona, sino también a los equipos de trabajo y a la organización en sí, por eso es fundamental que esta se lleve a cabo en todos los niveles. “Los impactos deberían dimensionarse en términos de cantidad y cualidad y ellos deberían ser comparados con estándares esperados que son característicos para organizaciones similares a la organización que es foco de la evaluación”. (Zapata, 2005).

Se debe conocer como impacta el proceso de capacitación en el desempeño de las organizaciones, como se invierten sus recursos materiales y financieros, así como su activo más importante, su capital humano. Se debe poner especial cuidado en el tipo de capacitación que se esta realizando, evaluar la efectividad de la entidad capacitadora, no tan solo para cubrir las expectativas de su capital humano, sino también para conocer los cambios esperados después de que se haya aplicado el programa, donde se esperan cambios actitudinales, dónde se esta convencido de aplicar y llevar a la practica lo aprendido.

Por eso la importancia como se indica al inicio de este documento de que hoy por hoy, las empresas tienen que recurrir a estrategias de cambio para alinear tal entrenamiento a los procesos críticos del negocio y garantizar su competitividad y permanencia en la sociedad.

CONCLUSIÓN

Por todo lo anterior se puede concluir que si la capacitación es efectiva en las organizaciones, ésta las conduce a la rentabilidad más alta dentro de la misma, generando cambios más positivos. Es así como ella

misma crea imagen y mejora el conocimiento del puesto en todos los niveles de la organización. Motiva la mejora en los canales de comunicación, teniendo como resultado la ágil toma de decisiones y la solución de problemas, promoviendo el desarrollo con vistas a la promoción.

Por eso la importancia como se indica al inicio de este documento de que hoy por hoy, las empresas tiene que recurrir a estrategias de cambio a través de una capacitación de calidad, pero sobre todo motivar cambios y poder evaluar dichos procesos a fin de alinear tal entrenamiento a los procesos críticos del negocio y garantizar su productividad, su competitividad que produzca un crecimiento constante de manera integral, asegurando entonces su ventaja competitiva y por ende su permanencia.

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GESTIÓN DEL CONOCIMIENTO EN LAS UNIVERSIDADES

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RESUMEN

Desde los albores de la Revolución Industrial no habían tenido los directivos tanto que aprender a aprender y desaprender sobre el arte de liderazgo como fue en la década de los 90's; al encontrarse frente a tanta información tan diversa y confusa. Se vislumbraba entonces un mundo de caos e inseguridad, lleno de cambios, donde la economía no se basara únicamente en la tierra, el dinero o las materias primas, sino en el capital intelectual. Es en esa década que aparece el enfoque "Gestión del conocimiento", concepto que está asociado al surgimiento de la "Sociedad del conocimiento", considerado como una novedad en las grandes empresas y donde algunos comenzaron a aplicarlo inclusive a la administración universitaria. El artículo tiene como objetivo determinar el papel que juega el líder en la gestión del conocimiento en las universidades, ya que en base a ello, se debe propiciar el máximo rendimiento social y económico de los recursos puestos a su disposición, a través de una administración eficiente de su capital intelectual que agrupa los activos intelectuales y de naturaleza intangible.

PALABRAS CLAVES: Gestión del Conocimiento, Sociedad del conocimiento, Liderazgo

“MANAGEMENT OF THE KNOWLEDGE IN THE UNIVERSITIES”

ABSTRACT

From the dawn of the Industrial Revolution they had not had the directors as much that to learn to learn and to unlearn on the leadership art as since was in the 90's decade; when being as opposed to as much so diverse and confused information. One glimpsed then a world of chaos and insecurity, plenty of changes, where the economy was not based solely on the earth, the money or the raw materials but in the intellectual capital. It is in that decade that appears the approach "Management of the knowledge", concept that is associate to the sprouting of the "Society of the knowledge", considered like a newness in the great companies and where some began to apply it including a the university administration. The article must like objective determine the role that the leader in the management of the knowledge in the universities plays, since on the basis of it, the maximum social and economic yield of the resources made its available is due to cause, through an efficient administration of its intellectual capital that groups the intellectual assets and of intangible nature.

KEY WORDS: Knowledge Management, Society of the Knowledge, Leadership.

INTRODUCCION

La nueva economía, la globalización y las nuevas tecnologías son algunos de los elementos que han hecho que la "Gestión del Conocimiento" (GC), vaya adquiriendo cada vez más importancia. Es desde principios de la década de 1990, que el enfoque de la GC se ha convertido en un tema de candente actualidad (Von Krogh, et.al.2001), La comunidad científica a mostrado un gran interés por la GC, interés

que ha ido parejo al estudio de temas tales como la nueva economía, la visión de las empresas como organizaciones capaces de generar ventajas competitivas mediante el conocimiento, el capital intelectual, los activos intangibles, entre otros (Serradell, 2003).

Y es que las organizaciones del futuro solo podrán adquirir y mantener ventajas competitivas mediante el uso adecuado de la información, y, sobre todo del conocimiento, termino muy asociado con el surgimiento de la "sociedad del conocimiento" anunciado por Peter Drucker en su libro "Las Nuevas Realidades".

Las Universidades deben de poner toda la atención en materia de cambios en la economía y la administración y es que al aparecer como una novedad la GC en las grandes empresas, estas no pueden dejar de aplicarlo en su administración por ser precisamente un sistema de conocimiento, teniendo como tarea central formar profesionales y especialistas de distintas disciplinas, a través de las siguientes funciones: "función investigadora y creadora de conocimiento", "función educadora donde se transmite y se forma conocimiento" y "la función gestora" tema central de este documento, donde se administra el conocimiento y que las autoridades encargadas de hacerlo, deben estar a la vanguardia de las nuevas técnicas de GC. (Esteban, 2004).

En la actualidad según Pérez L, (2004), casi todos admiten que la universidad debe realizar actividades productivas, innovadoras, de servicios, de asistencia técnica en cooperación con organismos públicos, empresas y organizaciones sociales. Asimismo Ugarte Vega (2007) asegura que las universidades deben buscar modernizar su gestión administrativa de acuerdo a las demandas del entorno, estableciendo estrategias que le permitan aprovechar y optimizar sus recursos a fin de ser una organización dinámica, creativa e innovadora, que permita logros de eficiencia y productividad y sobre todo de ética profesional, elemento fundamental para generar conciencia de sus responsabilidades en el desarrollo social, la producción y el fortalecimiento de su cultura organizacional apoyados por la gestión de líderes con una visión compartida y una cultura institucional de acuerdo a las exigencias de los cambios en la escena de investigación, enseñanza y gestión, que generen acciones institucionales que respondan a la necesidad de toda la sociedad.

Y es que desde los albores de la Revolución Industrial no habían tenido los directivos tanto que aprender a aprender y desaprender sobre el arte de liderazgo como fue en la década de los 90's; y es que al encontrarse frente a tanta información tan diversa y confusa, misma que da pie a la entrada de la era de la información y del conocimiento, generando la transición de la sociedad industrial a la sociedad del conocimiento.

El nuevo entorno al que se enfrentan todas las instituciones es altamente competitivo y caracterizado por mayores exigencias de calidad, servicio e imagen, lo que obliga a las organizaciones a ir reestructurando sus procesos a fin de eliminar costos, potencializar las ideas innovadoras, en convertir la calidad en la atención y servicio al cliente en la única razón de existir de las mismas. Según Itza (2007) se debe comprender que en la nueva era del conocimiento la consecución de la ventaja competitiva deja de estar ligada a la obtención de economías de escala para pasar a depender de la flexibilidad de las empresas, que se fijaran la mejora de la calidad y la respuesta a las necesidades del mercado como principales objetivos. Y es que cualquier organización que gestione el conocimiento, le significa el conseguir las sinergias entre los miembros de la comunidad para mejorar la productividad y, por ende los resultados esperados. Siendo todo esto posible solo a través de un capital humano liderado por directivos comprometidos con el cambio permanente, acelerado e interdependiente que permita vivir esta nueva realidad que devuelve toda su importancia al individuo, mismo que conforma los equipos de trabajo comprometidos y que llevan a las organizaciones al éxito.

LA UNIVERSIDAD Y LA GESTION DEL CONOCIMIENTO

El cambio del significado del saber, que empezó hace doscientos años, ha transformado la sociedad y la economía. Es por ello que a las personas se les considera el activo más importante de la empresa, ya que su saber le proporciona a estas una ventaja competitiva, pues una vez que se ponen en práctica los conocimientos los otros recursos pueden obtenerse con facilidad. Proporcionar saber para averiguar en qué forma el saber existente puede aplicarse a producir resultados es, de hecho lo que significa gestión.

Se puede definir a la gestión del conocimiento aplicada a la universidad como un nuevo paradigma. De manera general podría decirse que se trata de un enfoque para acumular y orientar los recursos científicos y tecnológicos de manera sistemática a fin de alcanzar objetivos deseados por una institución o por la sociedad en general. (Perez L., 2004)

Ante un contexto económico, social y tecnológico como el actual, se están provocando cambios a los que también las universidades deben adaptarse. La educación superior es ahora accesible a muchos, lo que justifica en parte el aumento de la competitividad entre las universidades. Además, la rapidez de la transferencia de conocimiento a generado una, cada vez mayor demanda de formación continuada por parte de los profesionales y las empresas. La GC es una disciplina adecuada para integrar con fluidez esas nuevas necesidades a la educación superior, tanto en la gestión de la institución universitaria en si como en sus funciones de investigación y docencia según conclusiones en documento emitido por la Secretaria General de la Conferencia de Rectores de las Universidades Españolas (CRUE) y redactada por Roc Fages.

Según Larrea se entiende la gestión del conocimiento, como el factor que permite la ruptura de esquemas dentro de la educación tradicional, principalmente la universitaria en el ámbito de la generación de nuevos conocimientos y habilidades.

Por otro lado Valdez opina que la gestión del conocimiento es una nueva cultura empresarial, una manera de gestionar las organizaciones que sitúa los recursos humanos como el principal activo y sustenta su poder de competitividad en la capacidad de compartir la información y las experiencias y los conocimientos individuales y colectivos.

Donde establece que el líder es, en esencia, un constructor de cultura y un animador de procesos, porque tiene como retos:

- Crear una visión, difundirla y seguirla
- Definir la misión y el código de valores de la organización, comunicarla y reforzarla sistemática y congruentemente, en especial con su ejemplo
- Identificar, enriquecer y encauzar el capital intelectual de la empresa
- Ser agente de cambio y gestionarlo al interior de la organización
- Crear y sostener la mejora continua
- Establecer y controlar, con claridad y justicia, los objetivos, funciones, responsabilidades y roles del personal
- Fortalecer el trabajo en equipo, los procesos humanos al interior de la empresa y el clima organizacional
- "Estar presente", o sea, entrar en contacto y diálogo con los seres humanos que componen la organización o se relacionan con ella
- Promover un alto nivel de energía y orientación a los resultados, premiándolos cuando se produzcan

Tareas no tan fáciles de realizar, pero que solo a través de un liderazgo efectivo y comprometido, será posible, ya que son las universidades las que contribuyen de forma decisiva a la producción científica y, cada vez más, de manera cuantiosa, directa y variada. En este sentido, para maximizar la aportación de la comunidad científica en el incremento de la base de conocimiento de la sociedad, es necesario orientar los procedimientos de las universidades hacia la adopción de programas de medición y gestión del capital humano. (Bueno 1998,2002).

En relación al Conocimiento, el nuevo paradigma es la Sociedad del Conocimiento está produciendo profundos cambios en nuestro mundo, impulsados principalmente por los nuevos medios disponibles para crear y divulgar información mediante tecnologías digitales, de forma que las comunicaciones y los mecanismos de coordinación se están digitalizando en muchos sectores de la sociedad (Cepal, 2003).

Convirtiendo a la GC en un punto de presión y referencia para orientar los cambios que tiene que efectuar el sistema educativo; por una parte para formar los nuevos cuadros profesionales y por la otra para mantenerse en coherencia o sintonía con los cambios macro estructurales, en los que es participe y determinan las características de la educación del futuro. Davenport (1998),

LA GESTION DEL CONOCIMIENTO Y EL LIDERAZGO

Etimológicamente, liderazgo es cualquier intento expresado de influenciar e impactar la conducta de otras personas, tanto en el plano individual como en el colectivo, que se orienta al logro de objetivos esforzándose con buena disposición, esto es, trabajando de manera entusiasta en su consecución. El liderazgo ha sido un tema de interés desde los tiempos antiguos en que las personas se reunían en grupos para lograr objetivos. Sin embargo no fue sino hasta principios del siglo XXI que los investigadores comenzaron a estudiarlo. Estas primeras teorías del liderazgo se centraron en el líder (teoría de rasgos) y cómo el líder interactuaba con los miembros de su grupo (teorías del comportamiento) (Robbins, 2005).

En este sentido, la nueva orientación estratégica de la gestión del capital humano ha dado un vuelco al diseño de las tareas a realizar en las universidades, es importante que las universidades practiquen en su gestión lo que enseñan en las aulas. Peter Drucker (1991) argumenta que estamos entrando en la sociedad del conocimiento, donde el recurso económico ya no es el capital, ni los recursos naturales, sino que es y seguirá siendo el conocimiento. Por ello los líderes generadores de conocimiento en la organización deberán ser los protagonistas que construyan prácticas sistemáticas, que permitan administrar su aprendizaje continuo, dentro de un ambiente de cambio, donde las actividades se realicen en un clima de confianza y respeto que apoyen a la aplicación de la innovación y la creatividad continua. Determinando así el comportamiento competitivo de las universidades.

CONCLUSIÓN

Como conclusión del presente documento, podemos afirmar que los líderes de las Universidades deben de crear las condiciones necesarias para facilitar el aprendizaje entre su equipo de trabajo, ya que ante las demandas de cambio e innovación que ha generado la globalización, estas están obligadas a estar a la vanguardia en lo que a gestión del conocimiento se refiere. Son las universidades las que desempeñan un rol de suma importancia en la formación del capital intelectual de todas las disciplinas y a todos los niveles, en la creación y desarrollo de procesos, sistemas, transferencia y adaptación de las nuevas tecnologías ante los requerimientos de la sociedad moderna que pugna por conocer las diferentes técnicas para hacerle frente a un entorno empresarial competitivo y global; que busca llevar a las empresas al logro de sus objetivos a través del manejo de información que aplicada propicie ese conocimiento que apoye en la toma de decisiones acertadas que resuelvan la problemática a la que se enfrentan día con día; pero que al estar estas lideradas por profesionales visionarios, logran establecer esa ventaja competitiva que las proyecta a crear y diseñar a las Universidades del futuro.

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EL FRACASO DE LAS MICRO, PEQUEÑAS Y MEDIANAS EMPRESAS EN QUINTANA ROO, MÉXICO: UN ANÁLISIS MULTIVARIANTE

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RESUMEN

El rol de las micro, pequeñas y medianas empresas (PYME) en la economía mexicana indican que resulta importante comprender por qué este tipo de empresas fracasan. El objetivo de esta investigación es determinar los factores que inciden en el cierre de las PYMES en el Estado de Quintana Roo, México. Los resultados obtenidos, a través del análisis multivariante, indican que el factor más importante es la planeación estratégica.

PALABRAS CLAVE: quiebra, fracaso, PYME, desarrollo, factores.

INTRODUCCIÓN

Actualmente las micro, pequeñas y medianas empresas (PYME) en México representar un motor que impulsa el desarrollo económico del País. De acuerdo al Instituto Nacional de Estadística y Geografía (INEGI) en 2005, el 97.7% de las empresas en el país son micro y pequeñas empresas (PYMES), mismas que generan el 42 por ciento del Producto Interno Bruto manufacturero y el 64 por ciento del empleo en el país.

A pesar del rol que desempeñan las PYME en la economía éstas enfrentan muchos obstáculos que han propiciado una alta tasa de mortandad en sus dos primeros años de operación. En Quintana Roo las PYMES presentan una escasa formación de desarrollo de las habilidades empresariales, poca capacidad de producción, insuficientes sistemas de información, desconocimiento del mercado, problemas de comercialización, falta de vinculación con programas para el desarrollo e innovación tecnológica y, en general, un difícil acceso a esquemas de financiamiento ofrecidos por la banca comercial. El objetivo principal de esta investigación es identificar los factores que conllevan al fracaso empresarial de las PYME establecidas en el Estado de Quintana Roo, México; con el fin de plantear soluciones viables para evitar la alta mortandad de este tipo de empresas.

REVISIÓN LITERARIA

La literatura reporta un gran número de investigaciones orientadas a determinar los factores que inciden en la quiebra de empresas. De acuerdo a estas investigaciones las razones por las cuales las empresas fracasan son Falta de un plan de negocios.- Un plan de negocios es un documento que define el propósito y las metas de la empresa. También especifica el monto de la inversión, la fuente de financiamiento, la estructura organizacional y el modelo de negocio en el cual se sustenta la empresa (Ang, 1991). Sin un plan de trabajo las PYME pierden de vista sus metas y se tornan vulnerables ante factores negativos que propician su insostenibilidad. Ang (1991) considera que la planeación juega un rol primordial en el éxito empresarial y que su ausencia eleva el riesgo de quiebra. Aunque dicho documento resulta necesario, históricamente existe una relación inversa entre el tamaño de la empresa y la existencia de un plan estratégico. Perry (2001) afirma que rara vez una pequeña empresa cuenta con un plan de negocios, lo que le impide identificar posibles fuentes de financiamiento.

Insuficiencia de capital.- Debido a la falta de financiamiento las PYME inician operaciones con limitado capital que les permite sobrevivir en un periodo de tiempo corto (dos años). Fredland, y Morris (1976) identifican dos etapas críticas en las cuales se debe inyectar capital para sostener la empresa. Primero al iniciar un negocio, los propietarios estiman los recursos necesarios para cumplir con sus obligaciones en el corto plazo siendo su fuente de financiamiento préstamos a familiares y amigos. La segunda etapa ocurre entre el año dos y tres, una vez que los recursos iniciales se han agotado.

Inadecuado uso del financiamiento.- Además de ser insuficiente los recursos financieros, existe la tendencia por parte de los propietarios para destinar dichos recursos al pago de sus créditos personales. La obtención de nuevos fondos se complica dado que las pequeñas empresas no participan en el mercado de valores y la banca comercial no les otorga financiamiento ya que representar un gran riesgo. La falta de crédito para las PYME limita su crecimiento, aumenta la rotación del personal e inhibe el desarrollo de nuevos productos o servicios.

Vulnerabilidad de lo nuevo (Liability of Newness).- Un gran número de estudios muestran que la tasa de mortalidad de empresas disminuye a medida de que aumenta la edad del negocio. El número de empresas creadas con anterioridad así como el grado de involucramiento en la gestión de las mismas, juegan un rol significativo para explicar las diferencias en el desarrollo de los nuevos negocios. En este sentido, no hay mejor manera de aprender acerca de crear una empresa que haber trabajado en una, o mejor aún, haber fundado una (Stewart y Gallagher, 1986). La falta de experiencia es además uno de los principales obstáculos a los que se enfrentan los emprendedores, especialmente en lo relacionado con la planificación financiera del negocio, la gestión del mismo y la contratación de servicios externos.

Excesiva carga financiera.- Para mantenerse en el mercado algunas empresas se endeudan por encima de su capacidad de pago, esta situación puede originarse por un incremento en los precios de la materia prima, una inadecuada política de crédito a los clientes, inexistencia de un plan de adquisiciones, crecimiento en la planta laboral, entre otros .

Crecimiento acelerado.- Cuando una pequeña empresa crece a una tasa mayor (exponencial) al de su industria se presentan dos problemas. El primero consiste en el sobre endeudamiento que tiene que realizar dicha empresa para poder solventar la adquisición de materia prima. El segundo subyace en la necesidad de contratar personal adicional que permita atender los nuevos niveles de producción pero con los mismos fondos (Fredland, y Morris, 1976).

Cambios en la política industrial.- Los cambios en la regulación y la reorientación de los programas de apoyo a las PYME pueden causar un efecto adverso. El gobierno inhibe el desarrollo de las PYME a través de la excesiva regulación, la aplicación de tasas impositivas altas, la disminución de su gasto, el establecimiento de plazos largos para el cumplimiento de sus obligaciones con sus acreedores y la disminución de sus programas de apoyo. Los cambios en la política industrial afectan el desarrollo de la economía local y, por ende, impactan en el desempeño de las PYME.

Falta de capacidad para acceso a nuevos mercados.- Para que las PYME puedan progresar es importante que los propietarios apliquen métodos que les permitan identificar y analizar su mercado. El desconocimiento del mercado propicia una mala ubicación del negocio, desventaja ante la competencia, altos costos de producción. **Carencia de habilidades gerenciales.-** Principalmente durante la fase inicial de una empresa, la falta de habilidades empresariales en un propietario puede hacer que un negocio fracase. Esto puede no ser aplicable durante los últimos períodos de crecimiento y madurez de las empresas en donde los conocimientos administrativos y la habilidad de gestión son necesarios. El desarrollo de una PYME esta en función de muchas variables, incluyendo las características individuales del propietario y su comportamiento. Los empresarios, en general, tienen una alta necesidad de logro y conciencia social.

En consecuencia, el personal y las características de personalidad de un propietario puede ser una causa de fracaso empresarial (Gaskill, 1993).

Causas familiares.- Algunas enfermedades crónicas degenerativas, fallecimientos, divorcios, incapacidades físicas, desacuerdos entre los socios, cambios de residencia, etc. afectan la continuidad de muchas empresas. Esta situación tiene un mayor impacto en las pequeñas empresas debido a su conformación y génesis.

METODOLOGÍA

Primeramente se realizó un análisis de componentes principales de los datos existentes y cuya finalidad es evaluar los factores internos que ocasionan el cierre de PYME y revisar la estructura de cuatro componentes que se propone a priori. Los análisis estadísticos se realizan a través del Programa Estadístico Informático SPSS (Statistical Package for the Social Sciences), sin la opción de manejo de valores perdidos.

De 397 encuestas realizadas que constituyen las características de las empresas, de las cuales se eliminan 47 debido al alto porcentaje de inconsistencias en la información. Para asegurar la aplicabilidad del análisis factorial, se realiza la prueba de esfericidad de Barlett, la que resulta altamente significativa ($P = 0.000$) y con un valor de Kaiser de .705; indicando así que la matriz de correlación difiere de la idéntica, habiendo patrones de asociación entre las respuestas a los reactivos lo que permiten la identificación a las variables latentes subyacentes. El resultado obtenido en la prueba sugiere la presencia de cuatro factores que explicarán la mayor parte de la varianza original. La solución de 4 factores explica el 75.18 por ciento de la varianza original.

Se declaran altamente significantes todas aquellas cargas superiores a $2(0.081) = 0.162$ en valor absoluto. Varios reactivos resultan con cargas significantes en más de un factor, asignándose a aquel factor en el cual exhibían la mayor carga y en el cual se agrupan con otros reactivos que a priori forman parte de la misma sección o componente de satisfacción. En la tabla 1 se describe el contenido de cada uno de los cuatro factores extraídos.

Tabla 1: Factores

Componentes	Factores	Valor
Administración estratégica	Reacción ante competidores.	.699
	Estrategias de precios.	.686
Capacidad Financiera	Solidez o fortaleza financiera.	.718
	Establecimiento de precios.	.656
Administración de Recursos Humanos	Recursos Humanos.	.787
	Salarios.	.741
Capacidad de Marketing	Fluctuación en ventas.	.485
	Percepción de los clientes.	.461

La tabla 1 muestra los cuatro componentes principales así como sus valores estadísticos. Fuente: Elaboración propia.

La primera columna de la tabla propone un nombre genérico que identifica al componente, la segunda columna resume el contenido de los reactivos que se asignan a este componente y la tercera muestra las cargas correspondientes a cada reactivo dentro del factor. Posteriormente se realiza un análisis a través un modelo de regresión múltiple basado en mínimos cuadrados ordinarios que permite determinar el impacto de cada uno de los componentes en el cierre de las empresas.

Este modelo se presenta por medio de la ecuación:

$$y = \alpha + \beta_1 X_1 + \beta_2 x_2 + \beta_3 x_3 + \beta_4 x_4 + \varepsilon_i$$

En donde:

y= Utilidad o pérdida de la empresa (unidades monetarias)

$\beta_1 x_1$ = Componente 1 (Administración estratégica)

$\beta_2 x_2$ = Componente 2 (Capacidad Financiera)

$\beta_3 x_3$ = Componente 3 (Administración de Recursos Humanos)

$\beta_4 x_4$ = Componente 4 (Capacidad de Marketing)

ε_i = Representa un componente aleatorio (los residuos) que recoge todo lo que las variables independientes no son capaces de explicar.

Al realizar la regresión $y = \alpha + \beta_1 X_1 + \beta_2 x_2 + \beta_3 x_3 + \beta_4 x_4 + \varepsilon_i$ se obtiene el siguiente resultado:

Tabla 2: Resultados

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.980 ^a	.960	.956	27246.94875	.933

b. Dependent Variable: CDT

La tabla 2 muestra que todas las variables independientes incluidas en el análisis explican un 98 % de la varianza de la variable dependiente, pues R^2 corregida = .98. Elaboración propia.

Por otra parte el estadístico F contrasta la hipótesis nula de que el valor poblacional de R es cero y, por tanto, nos permite decidir si existe relación lineal significativa entre la variable dependiente y el conjunto de variables independientes tomadas juntas. El valor del nivel crítico Sig. = 0,000 indica que sí existe relación lineal significativa. Por lo que respecta a los coeficientes de cada una de las variables y al nivel de significancia de cada una de ellas, se observa que el componen 1 es el que determina las utilidades de la empresa y por ende su sobrevivencia en el mercado

Tabla 3: Coeficientes.

		Coefficients ^a			T	Sig.
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta		
1	(Constant)	2.867	.072		39.671	.000
	REGR factor score 1 for analysis 1	.023	.073	.033	.311	.002
	REGR factor score 2 for analysis 1	.164	.073	.242	2.251	.027
	REGR factor score 3 for analysis 1	-.113	.073	-.167	-1.553	.142
	REGR factor score 4 for analysis 1	-.113	.073	-.167	-1.553	.112

a. Dependent Variable: Utilidades

La tabla 3 muestra que el coeficiente del componente uno es significativo estadísticamente. Fuente: Elaboración propia.

Lo anterior permite determinar que la administración estratégica incide en el fracaso de la PYME en Quintana Roo ya que la capacidad de respuesta ante los cambios que presenta el mercado; así como el proceso de adaptación a las condiciones de la competencia genera estabilidad a dichas empresas.

CONCLUSIONES

De acuerdo a los resultados obtenidos en las pruebas estadísticas aplicadas en esta investigación se identificó como factores que inciden en la decisión de cierre de las PYME la competencia, la planeación estratégica, el conocimiento del mercado, la administración financiera y la administración de los recursos humanos. Siendo el más significativo, estadísticamente, la poca o nula planeación del negocio; esto se debe principalmente a que las empresas en la entidad surgen a partir de situaciones coyunturales y no como resultado de un proceso de planeación estratégica, es decir, surgen para solucionar un problema de subsistencia y no como un aprovechamiento de las oportunidades que presenta el mercado.

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BIOGRAFIA

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GESTIÓN HOTELERA ORIENTADA A LA PROTECCIÓN DEL AMBIENTE Y SU IMPACTO EN LA IMAGEN DE LA EMPRESA. CASO HERMOSILLO, SONORA, MÉXICO

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ABSTRACT

Este estudio se enmarca en el concepto de desarrollo sostenible y turismo sostenible, así como los elementos esenciales del desarrollo sostenible en la industria hotelera. En particular este trabajo se centra en el análisis de las prácticas ambientales aplicadas en la hotelería de la ciudad de Hermosillo, Sonora, México. Adopta la metodología expuesta por Silvia Ayuso referida a grounded theory la cual establece un enfoque interdisciplinar que combina métodos cuantitativos y cualitativos; se divide en tres partes importantes. La primera parte es teórica- analítica y tiene como finalidad discutir y describir el concepto de turismo sostenible y su aplicación en la gestión hotelera desde la perspectiva ambiental. La segunda parte, práctica - analítica pretende investigar en los hoteles de 3, 4 y 5 estrellas de la ciudad de Hermosillo, Sonora, México el empleo de prácticas ambientales utilizando, para ello, un cuestionario con la intención de medir los elementos esenciales de sostenibilidad ambiental. La tercera parte la constituye una sección interpretativa que tiene como finalidad exponer los resultados obtenidos en la segunda parte y exponer las fortalezas y debilidades resultantes de la investigación.

INTRODUCCIÓN

La investigación tiene como objetivo general, determinar la situación actual de los elementos esenciales del desarrollo sostenible de la industria hotelera de la ciudad de Hermosillo, Sonora, México, para facilitar al empresario valorar los impactos que ocasiona su actividad económica en el ambiente, e identificar la importancia de lograr una reputación de empresa ambientalmente responsable. La contaminación ambiental está vinculada a todos los sectores económicos, por lo que la industria turística y en particular la hotelera, no está exenta de ello; asimismo, se deben considerar las repercusiones de los elementos contaminantes que recibe la comunidad objeto de estudio a través de la prestación del servicio de hospedaje, de ahí la importancia en la implementación de acciones pro ambientales en las empresas hoteleras, lo que traerá como consecuencia la disminución de impactos negativos al medio físico asociados a sus operaciones al reducir costos tanto en el consumo energético, como en el agua y en la generación de residuos.

REVISIÓN LITERARIA

La definición de “desarrollo sostenible” apareció en 1987 en el documento denominado Nuestro Futuro Común, que es conocido a nivel mundial como “Informe Brundtland” producto de la “Comisión Mundial sobre Medio Ambiente y Desarrollo” (World Commission on Environment and Development, (WCED) por la Organización de las Naciones Unidas; la cual realiza informes respecto a la situación del ambiente a nivel mundial, estableciendo que es “aquel que satisface las necesidades de la generación presente sin comprometer la capacidad de las generaciones futuras para satisfacer sus propias necesidades” (Ascención, 2005: 81, Pérez, 2004: 22, Wearing, 1999: 29 y Chávez, 2005: 42), entendiéndolo como un proceso de cambio social responsable con el ambiente, en el sentido del avance material y moral de la sociedad.

La propia Organización Mundial de Turismo en la Agenda 21 para Viajes y Turismo define el turismo sostenible como aquel que “satisface las necesidades de los turistas actuales y de las regiones de destino, al mismo tiempo que protege y garantiza la actividad de cara al futuro. Se concibe como una forma de gestión de todos los recursos de forma que las necesidades económicas, sociales y estéticas puedan ser satisfechas al mismo tiempo que se conserva la integridad cultural, los procesos ecológicos esenciales, la diversidad biológica y los sistemas que soportan la vida” (OMT 1999:18).

METODOLOGÍA

Fue de gran utilidad el empleo del esquema metodológico utilizado por Silvia Ayuso (2003) en su trabajo titulado *Gestión Sostenible en la Industria Turística* (2003), ya que nos pareció un método práctico y adecuado por la claridad conceptual que maneja y porque encaja con nuestros objetivos. Para ello recabamos datos cualitativos (orígenes y evolución del concepto de turismo sostenible y prácticas ambientales). Posteriormente se hizo un análisis combinando tanto datos cualitativos como cuantitativos, es decir, la sostenibilidad ambiental a través de la aplicación del cuestionario cuyo propósito es identificar las prácticas ambientales que emplea la hotelería hermosillense, utilizando como base la Guía de Buenas Prácticas Ambientales, Sector Turismo (hoteles y campos de golf) 2003, el cual se presentó a la totalidad de los hoteles de 3, 4 y 5 estrellas existentes e inscritos en la Oficina de Convenciones y Visitantes de la ciudad de Hermosillo, Sonora, México. Seguidamente nos concentramos en el trabajo de interpretación tomando en cuenta el diagnóstico de las buenas prácticas ambientales y sus fortalezas y debilidades.

El cuestionario evalúa nueve aspectos relacionados con las prácticas ambientales a través de sus 62 indicadores ordinales, que buscan detectar los niveles de información, organización y acción a favor de la preservación del ambiente tales como: necesidad de políticas ambientales; organización y recursos humanos; información y sensibilización (clientes y proveedores); ahorro de agua; ahorro de energía; iluminación; otros puntos de ahorro de energía; ecoconsumo y gestión de residuos urbanos especiales y peligrosos.

RESULTADOS

Del estudio realizado para determinar la situación actual de los elementos esenciales del desarrollo sostenible de la industria hotelera hermosillense, encontramos que en términos de fortalezas y debilidades clasificamos las 9 variables diagnosticadas en este apartado siendo satisfactoria la situación global, como se muestran en el cuadro número 1.

Se observa que las variables son aceptables; en algunas de ellas existe un margen importante para la mejora, sobre todo en la información y sensibilización (clientes y proveedores); en algunos puntos sobre el ahorro del agua, de energía y, en particular, se sugiere prestar más atención a la gestión de los residuos urbanos, especiales y peligrosos.

CONCLUSIONES

Como hemos podido ver en esta investigación, los elementos esenciales del desarrollo sostenible relacionados con el: gasto energético, uso racional del agua, gestión de residuos y sensibilización ambiental dirigida al personal, clientes y proveedores son prácticas recurrentes en la industria hotelera de Hermosillo; por ello es importante que esas prácticas se den a conocer a los clientes, proveedores y sociedad en general, con el fin de informar las actuaciones que en materia ambiental se están empleando.

Es importante considerar mecanismos de difusión efectiva (documentos, letreros, reconocimientos, certificados, anuncios) que permitan transmitir a los huéspedes el nivel de cumplimiento de la legislación ambiental aplicable y el entorno favorable en que se sitúan las instalaciones.

Cuadro 1: Fortalezas Y Debilidades De Las Buenas Prácticas Ambientales

Principales Fortalezas		Principales Debilidades	
Políticas Ambientales			
Clientes sensibilizados con el ambiente	79%		
Conocimiento de la legislación ambiental	63%		
Trabajo en ambiente no deteriorado	58%		
Organización Y Recursos Humanos			
Política ambiental definida	84%		
Cuentan con un responsable del ambiente	74%		
Personal sensibilizado con el ambiente	74%		
Personal involucrado en la gestión ambiental	74%		
Información Y Sensibilización (Clientes Y Proveedores)			
Delimitación de áreas de fumadores y no fumadores	95%	Compromiso ambiental formalizado	26%
Buzón de sugerencias ambientales	74%	Programa ambiental a disposición de clientes	11%
Información sobre el ahorro de agua en habitaciones y lugares públicos	58%	Utilización de símbolos ecológicos	11%
Sensibilizan a proveedores sobre la política ambiental	58%		
Ahorro de Agua			
Controles sobre el consumo de agua	100%	Informan resultados a clientes y personal	37%
Revisión de medidores para detectar fugas	100%	Establecen acciones para no desperdiciar el agua	37%
Instruyen al personal para el ahorro de agua	100%	Depuran aguas residuales	37%
El circuito de agua permite cerrar áreas desocupadas	90%		
Consumo de agua por áreas diferenciadas	89%		
D9 Optan por plantas autóctonas	58%		
Ahorro de Energía			
Asignación de habitaciones en áreas desocupadas	100%	Informan resultados a clientes y proveedores	42%
Revisión de instalaciones de aire acondicionado	100%	Utilizan puertas giratorias que evitan la salida de aire	42%
Establecimiento de objetivos de reducción energético	95%	Adquisición de equipo que funciona con gas	42%
Desconexión del aire acondicionado a solicitud del cliente	95%		
Medición del consumo energético	90%		
Se evitan calefactores eléctricos de apoyo	89%		
Conducciones de agua caliente recubiertas	84%		
Desconexión del aire acondicionado al abrir ventana	73%		
Iluminación			
Instrucciones al personal para apagar luces	100%	Instalación de detectores de presencia	42%
Utilización de la iluminación natural	100%		
Se limpian frecuentemente lámparas y focos	95%		
Sistemas de desconexión centralizada en habitaciones	58%		
Otros puntos de Ahorro de Energía			
Descongelan las cámaras frigoríficas	84%		
Los alimentos no se descongelan calientes	84%		
Los alimentos no se descongelan en el horno	84%		
El personal de cocina enciende los aparatos justo antes de usarlos	84%		
Limpieza frecuente de los hornos y placas	79%		
Ecoconsumo			
Se compran productos a granel	100%		
Utilizan el papel por ambas caras	95%		
Usan en mayor medida el correo electrónico	95%		
Compran productos biodegradables	90%		
Uso de papel reciclado	89%		
Usan plantas naturales	84%		
Compra de productos que minimizan el impacto ambiental	84%		
Se usan dosificadores automáticos	84%		
Optan por botellas retornables	74%		
Se informan a proveedores el interés por el ambiente	63%		
Gestión de los Residuos Urbanos, Especiales y Peligrosos			
Objetivos de reducción de residuos	79%	Utilizan colores diferenciados por categoría de residuos	37%
Clasifican envases y embalajes	68%	Colocación de carteles respecto a la recogida selectiva	37%
Separan residuos peligrosos de la basura orgánica	63%	De los resultados se informa al personal y a la clientela	32%
Se informa al personal sobre la recogida selectiva de basura	53%	Compostaje de residuos orgánicos	16%

Considerando que la mayor parte de los hoteles tienen definida su política ambiental, es trascendental comunicarla a sus empleados, huéspedes, proveedores y sociedad en general, con la finalidad de generar una cultura de compromiso y responsabilidad hacia la conservación del ambiente que refleje sus resultados tanto al interior como al exterior de la empresa. El agua es uno de los recursos fundamentales para el desarrollo y tiene una especial prioridad en la desértica región y, por lo tanto, su ahorro se considera de mucha importancia en la operación del hotel; esto se ve reflejado en los aspectos fundamentales que se vigilan en los establecimientos hoteleros de Hermosillo.

El ahorro de energía es otra de las preocupaciones fundamentales, genera más acciones que el ahorro del agua, entre las que destacan: la organización de las áreas climatizadas de forma tal que se asignan primero aquellas que se encuentren ocupadas; el uso de instalaciones individuales para que el huésped desconecte el aparato de aire acondicionado a voluntad; el seguimiento y medición de los consumos energéticos.

Existen buenas prácticas ambientales ligadas a la iluminación ya que sólo hemos detectado bajo nivel de aplicación en lo relativo a la instalación de detectores de presencia, cuyo uso repercutiría en ahorros del consumo energético con el consiguiente ahorro en costes. Respecto al elemento identificado como “Otros puntos de ahorro de energía”, se concluye que se hace buen uso y manejo de las cámaras frigoríficas, hornos y placas de cocina haciendo mantenimiento periódico y el uso oportuno de tiempos para congelar o descongelar los alimentos.

En general las prácticas de ecoconsumo están generalizadas en las unidades hoteleras de la ciudad de Hermosillo, ya que el promedio de esta variante es del 86%, reflejando así altos porcentajes en el uso y empleo de productos que minimizan el impacto en el ambiente.

En suma, en una valoración global observamos buenas prácticas ambientales por parte de la industria hotelera hermosillense, teniendo áreas de oportunidad diversas ya que en muchos casos existe un déficit de información y divulgación de los resultados de las acciones realizadas, aún cuando existe un margen importante para la mejora, destacando una carencia de atención en el aspecto del manejo de residuos urbanos, especiales y peligrosos. Por último, debemos mencionar que este tipo de acciones referidas a las buenas prácticas ambientales, permiten al hotelero hermosillense promoverse como empresa ambientalmente responsable.

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LOS RETOS DE LAS EMPRESAS FAMILIARES ANTE SU CONTINUIDAD CASO TEHUACÁN

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RESUMEN

La empresa familiar es un motor generador de riqueza económica y bienestar social a nivel mundial. Sin embargo, presenta una tasa de mortalidad muy alta, debido principalmente al reto que representa el conjuntar los diferentes fines e intereses de los sistemas que la componen. Un problema grave al que se enfrenta la empresa familiar en México es la falta de formalidad, la ausencia de reglas para diferenciar sus sistemas y poder conservar por un lado la armonía en la familia y por el otro, la competitividad y rentabilidad en la empresa. Esta es una investigación documental y de campo mediante la aplicación de cuestionarios a empresas familiares de manufactura, comercio y servicios de la ciudad de Tehuacán, Puebla, cuyo objetivo principal es determinar el grado de profesionalización de las empresas familiares de dicha ciudad y analizar cómo se relaciona con el desempeño exitoso de la organización familiar.

INTRODUCCIÓN

La empresa familiar es un tipo peculiar de organización empresarial, donde confluyen tres sistemas: empresa, familia y propiedad; el fin de cada uno es diferente: la familia busca armonía, la empresa pretende competitividad y la propiedad necesita ser rentable. De acuerdo al Grupo Europeo de Empresas Familiares y la Family Business Network (2008), sin importar el tamaño, una empresa es familiar si:

1. La mayoría de los votos son propiedad de la persona o personas de la familia que fundó o fundaron la compañía, o, son propiedad de la persona que tiene o ha adquirido el capital social de la empresa; o son propiedad de sus esposas, padres, hijo(s) o herederos directos del hijo(s).
2. Al menos un representante de la familia o pariente participa en la gestión o gobierno de la compañía.
3. Cotizando en bolsa el fundador, sus familiares o descendientes poseen el 25% de los derechos de voto a los que da derecho el capital social ¹.

¹ Nota aclaratoria: Una característica típica de las compañías cotizadas es la fragmentación de su propiedad. El mayor accionista (o bloque de accionistas) en muchas ocasiones tiene menos del 50% de los derechos de voto. En dichas compañías un accionista (o bloque de accionistas) puede ejercer influencia decisiva sobre aspectos fundamentales de gobierno corporativo sin tener la mayoría de los votos. El punto cuarto de la definición se refiere a empresas en las que la familia no cuenta con la mayoría de los votos pero que, a través de su participación accionarial, puede ejercer influencia decisiva

Ahora bien en la perspectiva social de la organización, el sistema familiar y el sistema empresarial son incompatibles, con objetivos y prioridades diferentes, lo que produce tensiones propias de su interacción. Es decir, el sistema familiar es introvertido, busca igualdad y seguridad para sus miembros y cultiva valores, está compuesto por individuos relacionados por vínculos de sangre o de naturaleza política (Cannizzaro, 2007). En contraste, el sistema empresarial es objetivo, extrovertido, orientado al cambio, basado en el logro de resultados, y la relación entre sus miembros es de tipo laboral (Pablo, 2007).

En México existen alrededor de 10 millones de empresas familiares (Secretaría de Economía, 2009), las cuáles generan el 75% de los empleos, y representan el 80% de la actividad económica del país (Universidad de Monterrey, 2008, citado en Pérez, Mánica y Pérez, 2008). Las estadísticas relacionadas al ciclo de vida de las empresas familiares mexicanas son preocupantes, 8 de cada 10 mueren antes de los 2 años de vida (Valda, 2009), de cada 100 que inician, sólo 30 sobreviven a la primera generación y cinco a

la segunda (Foro Mundial de Empresas Familiares, 2009). Entre las principales causas de su fracaso están: la falta de objetivos, de planes y reglas claras para manejar el negocio (Coparmex, 2008) y las relaciones familiares no equilibradas en la empresa (Moreno, 2009).

EJES TEÓRICOS

Son varios los enfoques que han observado el comportamiento de las empresas familiares en varios lugares del mundo y la mayoría de los autores coinciden en que, al buscar un equilibrio entre la parte emocional de la familia y la racionalidad de la empresa se generan conflictos que entorpecen su gestión e impiden su continuidad. Lo anterior lleva a suponer que, el gran secreto de las empresas familiares reside en la armonía familiar (Bavera, 2004). Dicha armonía está basada en factores como, la comunicación efectiva, la unión, el compromiso, la confianza, y la ausencia de conflictos. Una comunicación efectiva es indispensable para conservarla (Bavera, 2004), que en combinación con el establecimiento de reglas claras empresa-familia minimizan la existencia de conflictos (Serebrenik, 2008). Otro destacable coadyuvante en el logro de relaciones armoniosas es la confianza, que contribuye a la cohesión del grupo filial. En una empresa familiar sana existen intereses comunes y un fuerte compromiso para su consecución, por lo tanto, otros factores a destacar son: la unidad y el compromiso. Un elemento fundamental, es el liderazgo, ya que es determinante para la continuidad de la empresa familiar, un buen líder en la familia es capaz de hacer compatibles los intereses divergentes entre la empresa y la familia (Ramírez, s.f.). Como se puede apreciar es fundamental concebir a la empresa familiar, como una organización y un sistema estructurado a partir de dos subsistemas, el familiar y el empresarial, que en una relación dialéctica, van encontrando causas que varían en función de la claridad de sus objetivos y de la identificación de sus intereses, en el marco de reglas de convivencia que creen institucionalidad y generen confianza. De esto se deriva que profesionalizar la vida en las empresas, pero sobre todo en las familiares es un paso definitivo para su permanencia y competitividad en esta época de cambios vertiginosos provocados en gran parte por la gran competencia propiciada por la globalización.

PLANTEAMIENTO DEL PROBLEMA

En Tehuacán, los principales sectores económicos están conformados por empresas familiares; en el 2002, las industrias más importantes eran la del vestido, las embotelladoras de refresco, la producción de ónix, la producción ganadera y la industria del calzado (Barrios y Santiago, 2003). Marco Antonio Balseca (2008), refiere que, durante el periodo de 1940 a 1980, surgieron empresas familiares que al pasar de los años fueron absorbidas por compañías transnacionales, actualmente la única empresa refresquera familiar con capital local es Agua Mineral de Tehuacán San Francisco. Por otra parte, Sergio Adame (2010), menciona que en Tehuacán: “sólo 2 de cada 10 comercios resisten los estragos de la crisis y el resto concluyen en el cierre del establecimiento”. Al igual que la industria refresquera y el comercio, muchos otros sectores se han visto afectados por factores de diferente índole, tanto internos como externos, repercutiendo principalmente en la falta de continuidad de las empresas familiares de la región. Pero ¿por qué hay empresas que han sorteado la influencia negativa de factores externos e incluso de operación e interacción interna, siendo familiares? Aunque la literatura ya ha avanzado sobre el particular, las condiciones propias del lugar y de la idiosincrasia también juegan un papel relevante, por ello investigar la situación de las empresas familiares en Tehuacán, segunda ciudad en importancia en el Estado de Puebla, es trascendente para el futuro de estas organizaciones, y como consecuencia para la generación de empleo y de progreso en la región. Como resultado de la revisión de la literatura, se deduce que la falta de profesionalización es una de las principales causas que impiden la continuidad de la empresa familiar mexicana. Por lo tanto el problema consistirá en identificar el grado de profesionalización de las empresas familiares de Tehuacán, y cómo influye en el desempeño de la familia dentro del sistema empresarial.

OBJETIVOS GENERAL Y PARTICULARES

El objetivo general del presente estudio es determinar el grado de profesionalización de las empresas familiares de Tehuacán y analizar cómo se relaciona con el desempeño exitoso de la organización familiar. Los objetivos particulares que se persiguen son: determinar y analizar los principales obstáculos a los que se enfrentan las empresas familiares de Tehuacán para profesionalizar su empresa; analizar cómo se relaciona el nivel de profesionalización de una empresa familiar con la armonía familiar; analizar cómo se relaciona el nivel de profesionalización de las empresas familiares con la calidad de su sistema de comunicación para la resolución de conflictos familiares; determinar los principales conflictos familiares de las empresas de Tehuacán y analizar su relación con el desarrollo de su profesionalización.

ALCANCES Y LIMITACIONES

El estudio comprenderá empresas familiares de manufactura, comercio y servicios de Tehuacán y su región, que se encuentran en las etapas de crecimiento y madurez. Este proyecto es un estudio transversal que se efectuará en el lapso de un año (2010).

METODOLOGÍA

Esta es una investigación documental y de campo mediante la aplicación de cuestionarios a empresas familiares de manufactura, comercio y de servicios de la ciudad de Tehuacán y localidades circunvecinas. Los alcances de la investigación son: exploratorio, se busca dar una visión general acerca de la empresa familiar en Tehuacán; descriptivo, se pretende detallar las características de la empresa familiar en Tehuacán y la problemática para su continuidad; y explicativo, se busca determinar las causas que impiden su continuidad. A partir de la revisión de la literatura, se diseñarán modelos para plantear las relaciones entre las variables para cada una de las hipótesis. En seguida se diseñará el instrumento y se probará antes de aplicarlo. Simultáneamente se identificará el marco muestral y se determinará una muestra estratificada que considere sector de actividad y tamaño de la organización. En el diseño del instrumento se integrarán todos los elementos que permitan la operacionalización de las hipótesis, con escalas de Likert y de intervalo, así como nominativas para variables de control. Se utilizarán métodos de análisis estadístico como el análisis de varianza y el de tablas cruzadas. Para la captura, procesamiento y presentación de los datos se utilizarán los programas de Excel y SPSS.

HIPÓTESIS Y SU OPERACIONALIZACIÓN

Las hipótesis que guiarán este trabajo están relacionadas con los elementos internos estructurales y de funcionamiento de las empresas familiares, a saber:

H1: Las empresas familiares con un mayor grado de profesionalización tienen un mejor desempeño.

Grado de Profesionalización = f (Planeación estratégica, Nivel de educación formal, Proceso de comunicación formal, Capacitación continua, Normas claras empresa-familia, Formación en nuevas tecnologías de la comunicación, Consultores externos, Sistemas de control y gestión del desempeño, Política de Recursos Humanos con criterios profesionales, Implementación de herramientas para la profesionalización)

H2: Las empresas familiares con mayor grado de profesionalización tienen mayor armonía familiar

Armonía familiar = f (Grado de profesionalización)

H3: Las empresas que tienen un mayor grado de profesionalización tienen un mejor sistema de comunicación.

Comunicación eficiente= f (Grado de profesionalización)

H4: Los factores que obstaculizan el proceso de profesionalización de una empresa familiar son: Rigidez en la cultura familiar, falta de reglas claras, comunicación deficiente, falta de liderazgo

Obstáculos para profesionalizar la EF= f (Rigidez en la cultura familiar, Falta de reglas claras, Comunicación deficiente, Falta de liderazgo)

RESULTADOS ESPERADOS

Los resultados que se espera conseguir con este estudio, son:

- Conocer la situación actual de las empresas familiares de los sectores: manufacturero, de comercio y de servicios de la ciudad de Tehuacán.
- Analizar como incide el grado de profesionalización en el desempeño de las empresas familiares de manufactura, comercio y servicios.
- Identificar si la profesionalización de dichas empresas está afectando su continuidad.
- Determinar la influencia de los factores principales que obstaculizan la profesionalización, para derivar las recomendaciones pertinentes.

Las pretensiones de esta investigación son: Fortalecer las empresas familiares de Tehuacán aportando soluciones a sus principales debilidades; aumentar su esperanza de vida; concientizar sobre su papel, como generadoras de riqueza y bienestar social, así como de la importancia de su continuidad para la economía regional y nacional

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LA RESPONSABILIDAD SOCIAL EMPRESARIAL, CARÁCTERISTICA DE LAS BARRERAS DE ENTRADA PARA PENETRACIÓN EN LA EXPANSIÓN GLOBAL: UN CASO APLICADO A LA INDUSTRIA DE LA CIUDAD DE MEDELLÍN

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RESUMEN

Este artículo explica los resultados de la investigación descriptiva acerca las principales características de las barreras de entrada, que encuentran las empresas colombianas al momento de penetrar en los mercados globales. El caso se desarrolla en 70 empresas de la ciudad de Medellín, en los sectores de alimentos, textiles, confección y metalmecánica, a partir de la aplicación de un formulario de entrevista construida desde el marco conceptual de las Barreras de Entrada, y de las Estrategias de Responsabilidad Social Empresarial –ERSE-. Entre las conclusiones más importantes, se destaca que las RSE, se han convertido en el nuevo mecanismo para tener la opción de penetrar a los mercados globales vía exportación, por lo que se erige como una nueva función para la gestión del estratega moderno, y que aunque el concepto de ERSE, ha sido impulsado fundamentalmente por organismos multinacionales, ubicados en Europa y Norteamérica, hoy día cuenta con amplio apoyo ciudadano y muchas ONG, gobiernos, consultores, asociaciones de consumidores, etc., lo que denota que será la tendencia que habrá que no solo explorar, sino cumplir dentro de la gestión administrativa.

PALABRAS CLAVE: Estrategias de Responsabilidad Social Empresarial –ERSE-, Barreras de Entrada, Estrategias de Expansión Global, Gestión Sostenible.

INTRODUCCIÓN

Las barreras de entrada son mecanismos que impiden el acceso a mercados locales, cuando una empresa intenta la penetración a los mercados globales, mediante una estrategia de expansión global. En la medida que la marcha de la globalización siga su camino de integración de las naciones con mercados comunes, el desarrollo de las tecnologías de información y de las comunicaciones se constituyan en la base inicial de competencia, la responsabilidad por el planeta sea una preocupación de los ciudadanos, las empresas que penetran a mercados globales se encontrarán con novedosas barreras de entrada que han evolucionado desde la productividad y con ello los precios bajos; la calidad y la necesidad de durabilidad; la innovación y con ello la flexibilidad; a lo que se conoce hoy día como Responsabilidad Social Empresarial –RSE- y el consecuente diseño de estrategias de responsabilidad social empresarial. Este trabajo explica mediante el análisis descriptivo, las nuevas características de las barreras de entrada a las que encuentran 70 empresas exportadoras de tres sectores específicos de la ciudad de Medellín en Colombia.

REVISION DE LA LITERATURA

Cuando para las empresas, los mercados locales no logran satisfacer los esperados potenciales de sus objetivos estratégicos –supervivencia, rentabilidad y crecimiento-, éstas se ven en la imperiosa necesidad de conseguir participación en los mercados internacionales a través de acciones tales como: (1) trasladar sus habilidades distintivas, (2) realizar lo que se conoce como economías de localización; y o (3) bajar la curva de experiencia antes que los competidores, disminuyendo los costos de creación de valor. (Hill and

Jones, 1996). Estos mecanismos, en la literatura estratégica se desarrollan en lo que se conoce como estrategias de expansión global, tal como lo manifiestan: David (2003), Hitt, Ireland and Hoskisson, (1999), Hill and Jones (1996), Thompson and Strickland (1999), y Porter (1987).

Adicionalmente, la tendencia que están creando la globalización de los mercados, los tratados comerciales y la apertura de fronteras al comercio exterior apoyados por las políticas públicas, especialmente para el caso colombiano, mediante la promoción que el gobierno realiza para atraer inversiones extranjeras (Pérez, Sepúlveda y Arango, 2009), incrementa la acción empresarial de salir a vender a otros países – expansión global-, que a su vez se convierte en una actividad altamente competitiva.

Pero estas empresas que compiten en el mercado global usualmente enfrentan dos tipos de presiones competitivas: (1) Presiones para el logro de reducciones en costos, y (2) Presiones para obtener mayor capacidad de aceptación local. Ambas presiones establecen exigencias conflictivas para la empresa; para el caso de las primeras, obliga a que la empresa minimice sus costos unitarios. Según Pérez, Sepúlveda y Arango (2009), para lograr este objetivo, la empresa puede optar por ubicar sus actividades productivas en el sitio más favorable de bajo costo en cualquier parte del mundo donde sea posible. También puede ofrecer un producto estandarizado al mercado global con el fin de disminuir la curva de experiencia tan rápido como sea posible. Por otro lado, responder a las segundas presiones, requiere que la empresa diferencie su oferta de productos y estrategia de mercado de un país a otro, en un esfuerzo por acomodarse a las diversas exigencias que surgen en cuanto a las diferencias nacionales tanto en gustos como preferencias de los consumidores, prácticas de negocios, canales de distribución, condiciones competitivas, y políticas gubernamentales. Los costos pueden incrementarse de manera significativa, debido a la diferenciación entre los países y la imposibilidad de estandarización de los productos. (Hitt, Ireland and Hoskisson, 1999).

Según, Bain (1956), Porter (1980), Weizsacher, (1980), Stigler, G. J. (1968), estas dos presiones se conocen en la literatura estratégica como Barreras de entrada, que son uno de los requisitos indispensables para considerar un sector como estratégico. La no existencia de estas barreras es una de las condiciones para que se dé competencia perfecta; situación esta poco probable en la actualidad competitiva mundial.

Con relación al mismo tema, según Pérez y Bedoya (2005), las empresas en Colombia al momento de penetrar a los mercados globales, han encontrado que su relación con la sociedad debe convertirse en prioritaria. Esta relación con la sociedad, incluye preocupaciones y acciones relacionadas con el desarrollo sustentable, la conformación de capital social, y lo que se conoce como Responsabilidad Social Empresarial –RSE-, que incluye la toma de conciencia por parte de las empresas de una perspectiva a largo plazo, considerando no sólo la construcción de valor para los accionistas, sino para el conjunto de actores sociales relacionados directa o indirectamente con su entorno de influencia; conformándose un nuevo grupo de barreras de entrada bien del tipo “Presiones para el logro de reducciones en costos”, y, o, “Presiones para obtener mayor capacidad de aceptación local”.

METODOLOGÍA

Con el fin de identificar las principales barreras para penetración a los mercados locales cuando una empresa ha emprendido el camino de la expansión global, el grupo GICO adelantó la investigación que acá se presenta, utilizando una muestra representativa de empresas antioqueñas de diferentes sectores industriales, utilizando herramientas descriptivas que permitieron caracterizar dichas barreras y diagnosticar la situación actual de esas empresas en materia de ERSE.

Tomando como base las definiciones de Roitstein sobre RSE, Hill y Jones sobre Estrategias de expansión global, la de Pesca sobre ERSE y la de Torres sobre la Guía de Estandarización en Responsabilidad Social y con el fin de evidenciar las principales barreras de entrada al penetrar a mercados globales, se tomó una

muestra inicial de 20 empresas medianas de los sectores: alimentos, textiles y joyería, en las que se aplicó una entrevista a profundidad diseñada a partir de la información secundaria que conforma el marco conceptual de la investigación. Por ser un estudio exploratorio, este servirá para precisar hipótesis, elaborar nuevas preguntas de investigación, y seleccionar un sector industrial específico. Los entrevistados fueron en su mayoría los representantes legales de las empresas y en casos particulares el director de mercadeo y ventas. El formulario guía de entrevista se presenta en el Cuadro 1.

Cuadro 1. Guía de Entrevista

ENTREVISTA CARACTERIZACIÓN DE LAS BARRERAS DE ENTRADA A MERCADOS GLOBALES	
NOMBRE DE LA ORGANIZACIÓN: _____	
1.	De los ingresos de su empresa, qué porcentaje proviene de actividades desarrolladas en el mercado global.
2.	Seleccione los países de los cuales provienen los ingresos del mercado global
Estados Unidos Venezuela Ecuador Chile Argentina Uruguay México España Inglaterra	
Otros (por favor escríbalos) _____	
3.	De la siguiente lista, enumera las barreras de entrada que usted considera se presentan al momento en que su empresa intenta penetrar en los mercados globales.
1. Normas de Calidad 2. Normas ambientales 3. Seguridad Social 4. Salarios 5. Ecoeficiencia 6. Protección a empleados 7. Equidad de Género 8. Trabajo Infantil 9. Utilización de recursos naturales 10. Maltrato a animales 11. Tratados y acuerdo Internacionales. Cuales _____ 12. Precio	
4.	De las barreras de Entrada que Usted enumeró ¿en cuales está trabajando actualmente?
5.	De las barreras de Entrada que Usted enumeró ¿en cuales piensa trabajar en el mediano plazo?
6.	De las barreras de Entrada que Usted enumeró ¿en cuales piensa trabajar en el largo plazo?
7.	De las barreras de Entrada que Usted enumeró ¿en cuales definitivamente no va a trabajar?
8.	De las barreras de Entrada que Usted enumeró ¿en cuales piensa, debe trabajar el sector al que su empresa pertenece?

RESULTADOS

Entre los principales resultados se cuentan el alto número de empresas de los que sus ingresos provienen de países como Venezuela, Ecuador y Estados Unidos (82%), el bajo porcentaje de ingresos provenientes de los mercados globales, en promedio el 25% de los ingresos proviene de los mercados globales (Desviación estándar 5%), lo que muestra que estas empresas consiguen sus recursos en el mercado interno. Las principales barreras de entrada identificadas en los mercados globales suramericanos (excepto Chile y Uruguay), y Centro Americanos (excepto México) son en su orden: Normas de Calidad, Precio, Tratados y Acuerdos Internacionales. Las principales barreras de entrada identificadas en los mercados globales de España, Inglaterra, Estados Unidos, Chile y Uruguay son en su orden: Normas de Calidad, Precio, Ecoeficiencia, Normas ambientales, Trabajos infantil, equidad de género, protección a empleados.

Las principales normas en las que están trabajando en actualmente las empresas en su orden son: Normas de Calidad, Tratados y acuerdos Internacionales, las principales normas en las que piensan trabajar en el mediano plazo las empresas en su orden son: Ecoeficiencia y Normas ambientales. Las principales normas en las que piensan trabajar en el largo plazo las empresas en su orden son: Equidad de género y trabajo infantil.

CONCLUSIONES

Las estrategias de Responsabilidad Social empresarial, se han convertido en el nuevo mecanismo para por lo menos tener la opción de penetrar a los mercados globales vía exportación, por lo que se erige como una nueva función para la gestión del estrategia moderno, sin embargo aún los empresarios de la ciudad de Medellín, no han iniciado ni piensan iniciar acciones tendientes a establecer en sus empresas, verdaderas estrategias de responsabilidad social empresarial.

A pesar de que las estrategias de responsabilidad social empresarial fortalecen la estrategia de negocio de la empresa, al integrarla con las redes sociales del entorno, de tal forma que se mejora las condiciones de vida de la comunidad en la que opera, al mismo tiempo que se obtienen beneficios empresariales tan significativos como la disminución de costos, los empresarios encuestados tienen otras preocupaciones prioritarias, entre las que se destacan las normas de calidad.

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LAS EMPRESAS FAMILIARES Y SUS ORGANOS DE GOBIERNO: CASO EMPRESAS DE GUADALUPE VICTORIA

Mariana Monserrat Valenzuela Montoya, Universidad Autónoma de Baja California

ABSTRACT

Las empresas son un elemento fundamental para el desarrollo económico de un país, constituyen una fuente de empleo amplia, además de que actúan como agentes del desarrollo económico de una comunidad. Las empresas familiares son el tipo predominante de empresa en todo el mundo. Están ligadas a nuestra vida económica y social, tienen en su identidad como empresa, las mismas características que cualquier otra empresa; la diferencia es su conexión con una familia o grupo familiar que posee una influencia directa en la dirección y control de la misma. El propósito de este trabajo es dar a conocer los resultados iniciales del Diagnóstico de las Empresas Familiares de Guadalupe Victoria pertenecientes al Valle de Mexicali, así como conocer los órganos de gobierno de éstas, con la finalidad de ayudar a la familia empresaria a cristalizar su visión en acciones concretas. Los órganos de gobierno involucran a los tres subsistemas de la empresa familiar (propiedad, familia y empresa) y durante este proceso cada uno de éstos experimentará cambios importantes.

INTRODUCCIÓN

La empresa es la institución que toma las decisiones sobre la utilización de los factores de producción para obtener los bienes y servicios que se ofrecen en el mercado; es el instrumento universalmente empleado para producir y poner en manos del público la mayor parte de los bienes y servicios existentes por la economía; para tratar de alcanzar sus objetivos, obtiene del entorno los factores que emplea en la producción, tales como materias primas, mano de obra, capital, maquinaria y equipo. En el presente trabajo se habla sobre las empresas familiares, sus características y los órganos de gobierno que existen en ellas. Además de que se da a conocer el resultado del diagnóstico aplicado a las empresas familiares de Guadalupe Victoria ya que esta ciudad se encuentra en vías de desarrollo por el aumento de población, llegada de instituciones de educación y de reconocidas empresas. Se aplicó una encuesta a una muestra de 22 empresas, como herramienta para obtener la información necesaria para diagnosticar el desarrollo de las empresas y encontrar los puntos en los cuales deben de trabajar para lograr la profesionalización.

REVISION LITERARIA

ORIGEN DE LAS EMPRESAS FAMILIARES

El sueño de hacer algo productivo por cuenta propia y de ser independiente puede cristalizarse con la formación de una empresa. Generalmente las empresas nacen con muy pocos recursos, escasos apoyos y en un ambiente de incertidumbre. Lo que mueve a los que las inician es la consecución de una idea. Su visión es de corto plazo y esta ligada a la supervivencia. La mayoría de los obstáculos se superan gracias a la gran determinación personal de los fundadores, a su trabajo incansable, a la austeridad, al ahorro, así como por su determinación de aprovechar al máximo los limitados recursos de que disponen. Así nacen casi todas las empresas familiares.

EMPRESA FAMILIAR

Por empresa familiar se entiende a la organización mercantil cuyo capital accionario pertenece, en su mayoría a los miembros de una familia y en la que alguno de sus integrantes por línea consanguínea o parentesco político -sin ser accionistas- desempeñan altos puestos ejecutivos. (Álvarez Cuevas)

Las empresas familiares son emprendimientos económicos en donde trabajan una o más familias. Sus integrantes ocupan los distintos puestos, desde los cargos de operarios hasta el director, aunque también suelen contratarse empleados que no pertenezcan a la familia. (Monsó Luis) La empresa familiar es aquella cuya propiedad, dirección y control de las operaciones está en manos de una familia. Sus miembros toman las decisiones básicas (estratégicas y operativas) asumiendo por completo la responsabilidad de sus acciones. (Soto Figueroa)

Una empresa familiar es aquella en la que el capital y, en su caso, la gestión y/o el gobierno están en manos de una o mas familias, que tienen la capacidad de ejercer sobre ella una influencia suficiente para controlarla, y cuya visión estratégica incluye el propósito de darle continuidad en manos de la siguiente generación familiar. (Sánchez-Crespo) Aunque no existen datos exactos que proporcionen información precisa de la proporción que guardan las empresas familiares con las que no lo son, debido a que los censos no clasifican a las empresas como familiares y no familiares algunos autores mencionan que a nivel mundial, de 65 a 80 por ciento de las empresas son manejadas o pertenecen a una familia (Family Business Review III. 1990). De ahí, la importancia en ocuparse de este tema. A pesar de que no hay consenso sobre la definición de empresa familiar, la mayoría de los expertos la asocian con el control accionario y la dirección de la organización en manos de los miembros de una familia. Unos la definen en función del grado de involucramiento de la familia, mientras que otros la ven como una organización destinada a ser transferida a la siguiente generación para su control y administración.

Diferencia Entre Familia Y Empresa:

La familia es una institución, cuyas finalidades más importantes son: la preservación de la vida, la reproducción de la especie, el crecimiento de los hijos, el cuidado de la salud, la elaboración de la identidad, la contención frente a las crisis vitales, la protección de las adversidades y el aprendizaje de la vida emocional (manejo de los celos, la rivalidad, los miedos.) Por otro lado, están las empresas, que son organizaciones cuya finalidad más importante es la productividad y rentabilidad (ganancia económica). Cuando los roles de parentesco y los roles laborales, en la empresa familiar, están bien diferenciados y respetados hay más posibilidades de una convivencia armónica. Pero es muy común que aquellos se mezclen, eventualidad que se convierte en un factor que genera conflictos.

Características De Las Empresas Familiares

Las empresas familiares difieren en una serie de aspectos importantes con respecto a las empresas institucionales. Estas tienen que ser capaces de evaluar las dinámicas que rigen las conductas de su fundador, la familia y la organización en su conjunto. Necesitan desarrollar habilidades especiales que les permitan identificar y resolver los problemas que plantean estas dinámicas y adoptar estrategias ingeniosas para fomentar el crecimiento de la empresa, transferir el poder y el control de esta. Podemos encontrar empresas familiares en casi todos los sectores, pero en donde han probado tener éxito y una presencia relevante es el sector comercial y de servicios, donde la administración está controlada por su propietario-fundador y familiares más cercanos, donde la atención personalizada es fundamental para dar satisfacción a los requerimientos de los clientes. Básicamente, las empresas familiares tienen las siguientes características:

a) Dentro de las empresas familiares los puestos más importantes (aquellos que tienen la autoridad y responsabilidad de tomar decisiones) son ocupados por los mismos miembros.

- b) En estas empresas el poder de decisión (control de las acciones) reside en su totalidad, o en su mayoría en la familia y es manejada por una persona o por el núcleo familiar.
- c) El patrimonio familiar está involucrado en la empresa para poderla considerar familiar.
- d) Están integradas por el fundador (padre de familia) y sus hijos. Ésta es la estructura básica de la que parte una empresa familiar típica.

Una de las ventajas de formar una empresa familiar es que las personas se identifican con el proyecto, lo sienten suyo y, por lo tanto, muestran un alto grado de interés y compromiso en y con el objetivo para que resulte un éxito.

EL MODELO DE LOS TRES CÍRCULOS

Para que una empresa se considere familiar, debe existir relación entre la empresa, la familia y la propiedad. El modelo de los tres círculos de Tagiuri y Davis (1982), representa la unión que existe entre estos tres subsistemas.

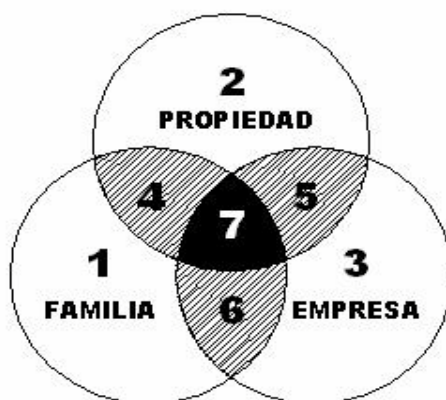


Figura 1. Modelo de tres círculos desarrollado por Renato Tagiuri y John A. Davis. Se encuentra en "Bivalent Attributes of the Family Firm", ensayo de 1982, Harvard Business School, Cambridge MA. Reimpreso en 1996, Family Business Review, vol IX num.2 pp.199-208

El desarrollo del modelo de los tres círculos permite analizar mejor la problemática de las relaciones familiares y empresariales, ya que los individuos que participan directa o indirectamente en un negocio familiar tienen intereses y puntos de vista que difieren de acuerdo con sus situaciones particulares. Cada uno de estos círculos representa un subsistema y cada uno interactúa con los otros, influyéndolo, cambiándolo y ese cambio hace que él mismo tenga que cambiar.

Por ejemplo, un miembro de la familia que trabaje en la empresa, pero que no tenga participación en la propiedad (sector 6) podría favorecer oportunidades de empleo y avance más generosas para los miembros de la familia que aquél que es, digamos, un miembro de la familia que tiene parte de la propiedad, pero que trabaje en algún otro lado (sector 4) o un empleado que no tiene intereses familiares ni en la propiedad.

El ámbito de la propiedad persigue el mantenimiento de la armonía accionaria, la gestión del patrimonio familiar con el fin de mantenerlo y aumentarlo, y el mantenimiento y mejora de la rentabilidad y la posición competitiva. Entre sus actividades críticas destacan la definición del plan estratégico de la empresa, el diseño y gestión eficaz de los órganos de gobierno accionarial y la elección de los miembros del consejo de administración, la gestión de los conflictos entre accionistas, y la selección del sucesor. El órgano de gobierno suele ser el consejo de administración.

El ámbito de la familia persigue el mantenimiento de la armonía familiar y el desarrollo personal de sus miembros. Entre sus actividades críticas destacan la definición de la misión familiar y del protocolo familiar, el diseño y gestión eficaz de los órganos de gobierno familiar, y la gestión de los conflictos familiares. El órgano de gobierno es el consejo familiar.

En tercer lugar, **el ámbito de la empresa** persigue la máxima eficacia, la mejora del clima organizacional y el continuo desarrollo organizativo. Entre sus actividades críticas destacan el diseño de la estructura organizacional, la gestión del cambio y de la innovación, y el establecimiento de la política de recursos humanos: selección, desarrollo, identificación y compromiso del personal. El órgano de gobierno es el comité de dirección. La empresa familiar tiene tres dimensiones claramente diferenciadas pero que entre ellas puede haber una elevada probabilidad de superposición de roles.

Igualmente, el modelo de los tres círculos permite clarificar uno de los puntos centrales en la comprensión de la problemática de la empresa familiar: la existencia de diferentes grupos de interés. Una parte importante de las dificultades que aparecen en las empresas familiares están relacionadas con la existencia de diversos grupos con intereses diferentes. Para crecer, los negocios familiares deben reconocer la necesidad de una administración profesional y el hecho de que en ocasiones los intereses familiares deben ser subordinados.

ÓRGANOS DE GOBIERNO DE LAS EMPRESAS FAMILIARES

Los órganos de gobierno son figuras constituidas en la empresa familiar con la pretensión de ayudar a la familia empresaria a cristalizar su visión en acciones concretas. Son estructuras que se crean, tanto para mantener la armonía familiar y alcanzar los objetivos familiares como para incrementar el valor de su patrimonio. Existen diversas modalidades jurídicas para constituir sociedades, pero por lo general, gran parte de las empresas familiares no se crean bajo un régimen de sociedad mercantil. Si lo hicieren de esa forma, ésta figura (la de sociedad mercantil) obliga a contar al menos con un consejo de administración y una asamblea de accionistas, que deben reunirse legalmente cuando menos una vez al año; además, en los últimos años ha surgido una figura llamada consejo familiar, la cual ha logrado gran aceptación en las empresas familiares.

La asamblea de accionistas es el órgano supremo de gobierno de una empresa y constituyen un foro en el cual los propietarios abordan diversos temas para fijar posiciones con respecto a la empresa que poseen. El consejo de administración se encarga de defender los intereses de los accionistas, que son clarificados gracias a las asambleas. El consejo familiar, que surge de la asamblea familiar, articula formalmente y en una manera organizada los deseos e intereses de los miembros de la familia con respecto al negocio.

La asamblea de accionistas, el consejo de administración y el consejo familiar son mecanismos de articulación entre los subsistemas de propiedad, familia y empresa (Belausteguigoitia Rius).

La figura anterior trata de describir de manera gráfica la interrelación que guardan los órganos de gobierno constituidos en las empresas familiares. Para desgracia de las organizaciones y su propietarios, estos órganos de gobierno rara vez operan en la práctica. Es muy común que las comidas familiares se conviertan en mesas de trabajo y de asuntos de negocio. Al no llevarse a cabo de manera formal las juntas y asambleas, se pierde una gran oportunidad de participación de los miembros de la familia, donde escuchen y sean escuchados, donde den a conocer sus dudas e inquietudes, sus ideas y propuestas.

Por desgracia, en un gran porcentaje de empresas familiares no operan los órganos de gobiernos por alguna de estas razones: a) por desconocimiento de su gran utilidad, b) por su costo, que para algunas es innecesario, c) porque a los dueños y fundadores no les gusta que los controlen y que alguien les lleve la contraria, d) porque los dueños piensan que pierden autoridad si consultan a alguien y comparten responsabilidades, y e) porque el consejo puede implicar una importante inversión de tiempo.

La Manera Como Aparecen Y Se Unen, Está Representada En La Siguiente Figura.

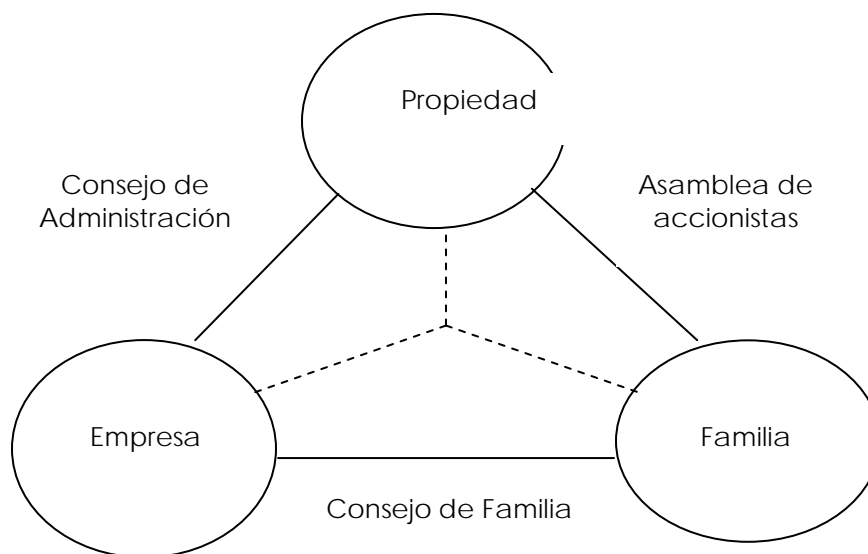


Figura 2. Órganos de gobierno y su interacción en la empresa familiar (Belausteguigoitia Rius).

Asamblea De Accionistas:

Es el órgano de gobierno más importante de todos, dado que se trata del foro de quienes poseen la organización. La visión, los valores y los intereses de los accionistas, que en el caso de estas organizaciones suelen ser miembros de una misma familia, deben ser tenidos muy en cuenta por el consejo de administración, y también deben ser puestos en práctica por quienes se encargan de la gestión de la compañía.

La asamblea de accionistas da algunas importantes directrices para el manejo de la compañía que se deben tomar en cuenta en la operación cotidiana. Dentro de los temas que se abordan en las reuniones están:

- a) Decisión sobre mantener el control de la empresa en manos de la familia
- b) Decisiones de carácter estratégico.
- c) Giros en los que les interesaría ingresar o evitar.
- d) Evaluación de los consejeros y directores de la empresa.

Consejo De Administración:

En las empresas los consejos de administración operativos deben verse como una figura fundamental, ya que estos dan al empresario una nueva visión y pueden asesorarlo cuando está equivocado, de esa manera se rechaza la intuición como único elemento para tomar decisiones, además de que los obliga a llevar una planeación sistemática, por lo que al final terminan siendo buenos críticos y asesores.

Las empresas familiares encontrarían solución a sus problemas si decidieran crear un consejo de administración que operara con regularidad y eficacia, ya que algunos de los aspectos que se podrían abordar en las juntas de consejo de administración son los siguientes:

- a) Revisión de la marcha de la organización.
- b) Formulación o aprobación de los planes estratégicos y el cumplimiento de los objetivos.
- c) Asesoramiento a la dirección general y a su equipo directivo.
- d) Aprobación de la gestión directiva, incluidos los presupuestos y estados financieros.

Además de los órganos sociales propios de cualquier sociedad mercantil como la Asamblea de Accionistas y el Consejo de Administración, en las Empresas Familiares y en los Protocolos Familiares se pueden contemplar otros distintos, de carácter familiar, como la Asamblea Familiar y el Consejo de Familia. Es frecuente, asimismo, la existencia de otros órganos de carácter accesorio como la figura del asesor externo, que resulta muy práctica para facilitar el proceso de intercomunicación familiar o resolver los conflictos que pudieran suscitarse.

Consejo De Familia

Dentro de la estructura del Protocolo, el Consejo de Familia es el órgano ejecutivo y de gobierno de la familia en relación con la empresa, aunque “per se” no tiene facultades formales para decidir en nombre de la misma. Suele estar integrado por el fundador de la familia, así como por las cabezas de cada rama familiar (es decir, el padre y los hijos del cabeza de familia). Tiene la obligación de mantener actualizado el protocolo familiar y de aplicarlo correctamente. Entre sus funciones principales se encuentran:

- a) El control familiar de la empresa.
- b) Definir los intereses de la familia con respecto a la empresa.
- c) Requisitos de la contratación de familiares.
- d) Sucesión del grupo directivo.
- e) Elaboración del Protocolo Familiar.
- f) Velar por el cumplimiento, aplicación y, en su caso, revisión del Protocolo Familiar.
- g) Servir de cauce y encontrar soluciones a los posibles conflictos entre miembros de la familia.

El Consejo de Familia no tiene funciones tasadas, por lo que puede decidir sobre todas las cuestiones o requisitos que le atribuya el Protocolo Familiar concreto que se firme. Resulta conveniente regular en el Protocolo determinados puntos relativos al funcionamiento y composición del Consejo de Familia, con la finalidad de que exista una respuesta eficaz ante los problemas que puedan suscitarse entre la familia y los órganos sociales de la Empresa Familiar.

DIAGNÓSTICO DE LA EMPRESA FAMILIAR

Basado en el Modelo de los tres círculos y de acuerdo al breve Diagnóstico de la Empresa Familiar que maneja Imanol Belausteguigoitia Rius las empresas familiares pueden hacer un rápido diagnóstico sobre los subsistemas empresa, familia y propiedad para detectar algunos puntos que merecen especial atención, para cada subsistema o rubro se plantean diez preguntas, que se responden al marcar una de las cinco columnas de la parte derecha del cuestionario siguiendo el siguiente criterio como se muestra a continuación:

A continuación se muestran los resultados del diagnóstico, considerando las diferentes puntuaciones que obtuvieron las empresas encuestadas:

- a) Si se obtuvieron más de 120 puntos (El valor máximo es de 150), la empresa familiar ha alcanzado un buen desarrollo y ha hecho lo necesario para dar continuidad a la organización a través de la siguiente generación.
- b) Si se obtuvieron entre 90 y 119, la empresa está en vías de profesionalización y es necesario implementar algunos cambios para aumentar sus posibilidades de éxito.

c) Si se obtuvieron entre 60 y 89 puntos, aún deben realizarse cambios importantes para, por un lado, articular en forma armónica tanto a la empresa como a la familia y, por el otro, hacer más competitiva a la empresa. Hay indicios de que se están realizando cambios, que aún no son tan evidentes.

d) Una clasificación menor de 60 puntos ilustra a una empresa en desarrollo que está lejos de lograr la profesionalización.

1) Totalmente De Desacuerdo 2) En Desacuerdo 3) Indeciso 4) De Acuerdo 5) Totalmente De Acuerdo.
Encuesta Para Realizar El Diagnóstico De La Empresa Familiar:

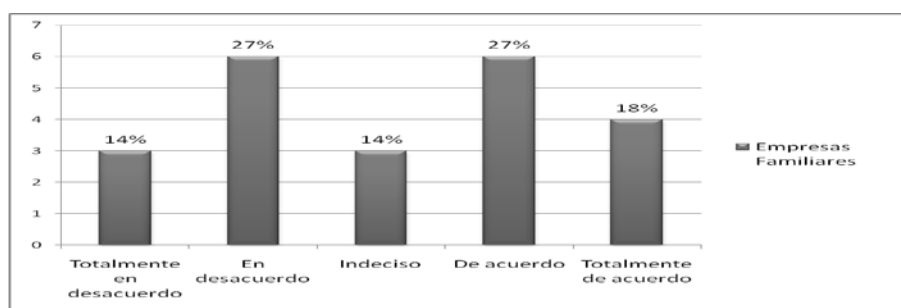
#		Inventario de la Empresa Familiar	1	2	3	4	5
EMPRESA	1	Las metas de la organización están claramente definidas					
	2	Existe un plan estratégico de largo plazo por escrito					
	3	Regularmente se llevan a cabo evaluaciones de desempeño de todos los miembros de la familia que laboran en la organización.					
	4	Existe un consejo de administración, donde se incluyen miembros ajenos a la familia.					
	5	Existe un ambiente empresarial que permite el desarrollo de los miembros de la generación más joven.					
	6	Las promociones están basadas en meritos y las compensaciones de los miembros de la familia están de acuerdo con sus habilidades.					
	7	Existe una clara definición de puestos y todos tienen claro, incluidos los miembros de la familia, lo que se espera de ellos en la empresa.					
	8	Profesionales ajenos a la familia ocupan altos cargos en la empresa.					
	9	La toma de decisiones es descentralizada, se delega la autoridad y la responsabilidad.					
	10	La empresa cuenta con políticas claras sobre la contratación de parientes					
	11	Los planes empresariales de largo plazo toman en cuenta las circunstancias de la familia.					
FAMILIA	12	La familia se reúne formalmente para discutir temas de la empresa, y ha instalado un consejo de familia.					
	13	La entrada a la empresa es totalmente voluntaria, por lo que no existe presión alguna, por parte de la familia, para incorporarse a ella.					
	14	Existe un plan de sucesión escrito.					
	15	Existe compromiso por parte de los miembros de la familia hacia la empresa.					
	16	Los sucesores tienen experiencias profesionales en otras empresas antes de incorporarse a la empresa familiar.					
	17	Existe una clara visión del negocio compartida entre familia y empresa.					
	18	La empresa es más que una herramienta para hacer dinero					
	19	Los miembros de la familia son capaces de trabajar armónicamente, y en caso de existir diferencias son capaces de solucionarlas.					
	20	Los miembros de la generación mayor tienen planes para después del retiro.					
	21	El negocio ha sido valuado y se revisa su valor periódicamente.					
	22	La familia tiene un acuerdo de compraventa de acciones que todos comprenden y aceptan.					
PROPIEDAD	23	La información financiera y de otras áreas del negocio se presenta con regularidad a todos los que tienen derechos a solicitarla.					
	24	El sucedido ha determinado cuándo y cómo se retirara de la empresa.					
	25	El sucedido sabe como hará la sucesión, particularmente en temas sobre propiedad, y lo ha comunicado a sus familiares.					
	26	Los sucesores aprueban la forma en que se planea la sucesión.					
	27	El sucedido ha hecho testamento de todas sus pertenencias y lo ha comunicado a los miembros de la familia.					
	28	El sucedido ha contemplado las implicaciones futuras de su decisión al hacer el plan de sucesión.					
	29	El sucedido piensa que sus descendientes no se enfrentarán por dejar un testamento confuso e injusto.					
	30	El sucedido y su cónyuge han hecho un presupuesto para el retiro.					
		Subtotal (numero de marcas por columna)					
		Valores	X1	X2	X3	X4	X5
		Totales (subtotales multiplicados por valores)					

RESULTADOS

Se aplicó la encuesta a 22 empresas de la comunidad de Guadalupe Victoria perteneciente al Valle de Mexicali, considerando los principales aspectos que considera el Modelo de tres círculos, para realizar un breve diagnóstico y conocer la situación actual de éstas empresas familiares, ya que fue una de las principales características al seleccionar a las empresas, que fueran empresas familiares. Posteriormente a la aplicación se procedió a elaborar una base de datos para poder graficar los resultados obtenidos, mencionando los puntos más importantes dentro de cada uno de los rubros de Empresa, Propiedad y Familia, graficando cada una de las variantes, solo que por cuestiones de espacio de redacción se presentarán solo algunos de los aspectos más relevantes en cada rubros relativos a los órganos de gobierno en las empresa familiares encuestadas.

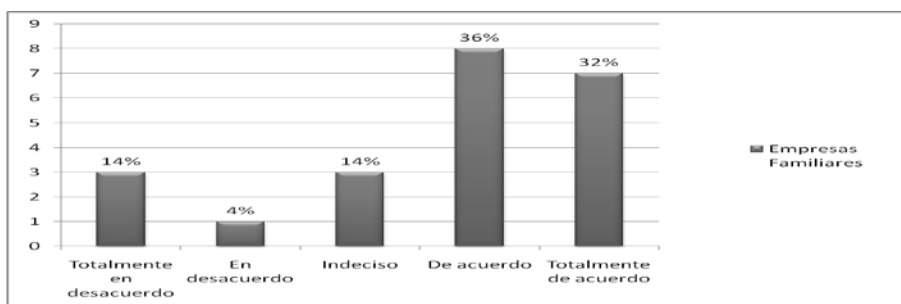
Empresa

4.- ¿Existe Un Consejo De Administración, Donde Se Incluyen Miembros Ajenos A La Familia?



Los datos arrojados por las encuestas aplicadas a los empresarios de Ciudad Guadalupe Victoria, nos muestra que un 41% de los empresarios no incluyen a miembros ajenos a la familia a su consejo de administración, sin embargo un 45% están de acuerdo en integrar a estos miembros a su consejo y un 14% se encuentra indeciso respecto a esta variable.

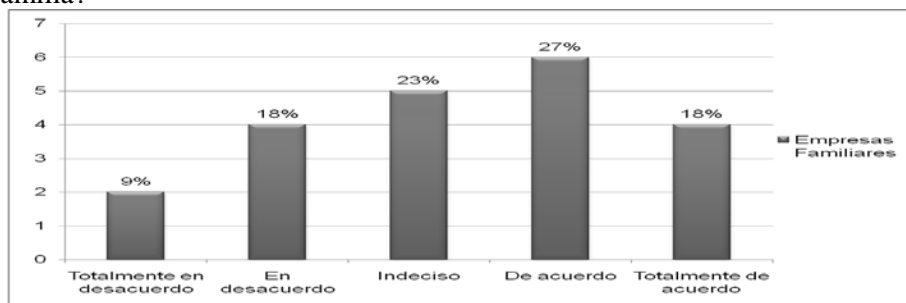
10.- ¿La Empresa Cuenta Con Políticas Claras Sobre La Contratación De Parientes?



Según los datos recabados mediante el diagnóstico aplicado a los empresarios de Ciudad Guadalupe Victoria muestra que el 36% los empresarios están de acuerdo en contar con políticas claras sobre la contratación de parientes, el 32% está totalmente de acuerdo, por otra parte el 14% se encuentran indecisos y 18 % restante no está de acuerdo con tener las políticas sobre la contratación de parientes.

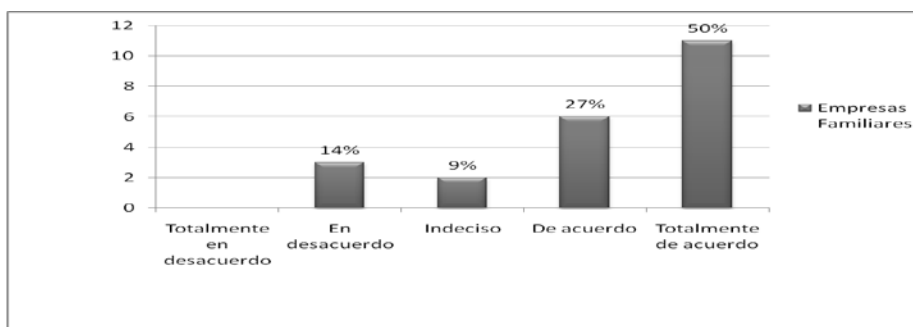
Familia

12.- ¿La Familia Se Reúne Formalmente Para Discutir Temas De La Empresa, Y Ha Instalado Un Consejo De Familia?



La gráfica muestra que un 45 % de las empresas encuestadas están de acuerdo en reunir la familia para discutir temas importantes, solo el 27 % empresas no están de acuerdo con tal situación y el 23 % restante de las empresas se encuentran indecisos en su respuesta.

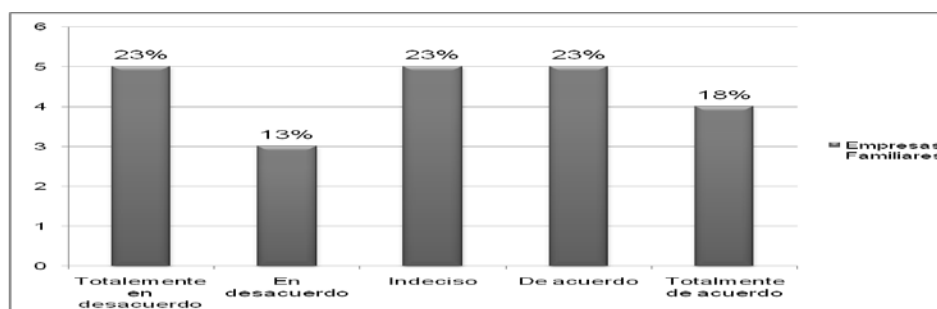
13.- ¿La Entrada A La Empresa Es Totalmente Voluntaria, Por Lo Que No Existe Presión Alguna, Por Parte De La Familia, Para Incorporarse A Ella?



La gráfica muestra que el 77 % de las empresas encuestadas permiten la entrada voluntaria a los miembros de su familia a las mismas para no provocar frustración que afecte a la organización y solo el 14 % está en desacuerdo con lo anterior y el 9 % restante se encuentra indeciso con su respuesta.

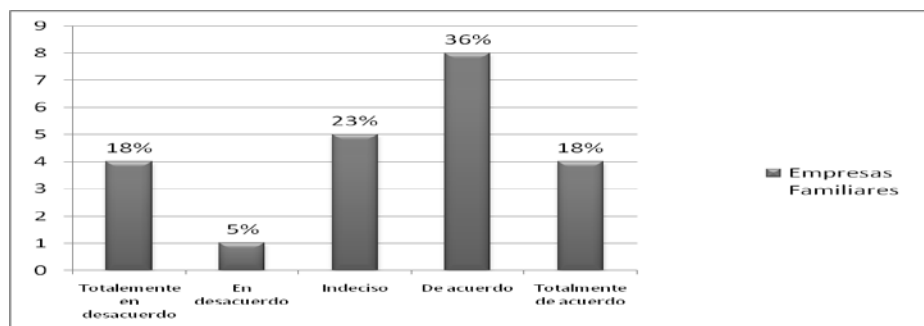
Propiedad

22.-La Familia Tiene Un Acuerdo De Compraventa De Acciones Que Todos Comprenden Y Aceptan.



La gráfica muestra que el 41% de las empresas tienen un acuerdo de compra venta de acciones que todos comprenden y aceptan, mientras que el 23% se encuentra indeciso en su respuesta lo que indica que no todos aceptan o están de acuerdo, solo algunos, y el 36% restante no tiene ningún acuerdo respecto al tema.

23.-La Información Financiera Y De Otras Áreas Del Negocio Se Presenta Con Regularidad A Todos A Los Que Tienen Derecho A Solicitarla.



La gráfica muestra que en la mayoría de las empresas familiares encuestadas la información financiera y de otras áreas puede darse a quien tiene el derecho de solicitarla ya que el 54% afirman que si presentan con regularidad a todos la información que requieren, el 23% no esta de acuerdo con esto y el 23% restantes se encuentra indeciso en su respuesta.

CONCLUSIONES

De acuerdo a los resultados del diagnóstico realizado en las empresas familiares de Guadalupe Victoria muestra que estas empresas se encuentran en vías de profesionalización, ya que son solo algunos puntos en los cuales se deben trabajar para lograr un buen desarrollo y para darle continuidad a la organización generación tras generación. Los órganos de gobierno involucran a los tres subsistemas de la empresa familiar (propiedad, familia y empresa) y durante este proceso cada uno de éstos experimentará cambios importantes. En términos generales la mayoría de las empresas familiares diagnosticadas han logrado articular en forma armónica tanto a la empresa como a la familia y propiedad, lo cual las hace sin lugar a duda más competitivas día con día.

EMPRESA. En este rubro y de acuerdo a los diagnósticos se muestra que la mayoría de los empresarios están de acuerdo en integrar a miembros ajenos a la familia es decir en que exista un Consejo de Administración ya que en las empresas familiares además de actuar como árbitro en el caso de conflictos familiares, puede establecer límites a todos y cada uno de los integrantes de la compañía, reduciendo así los enfrentamientos de carácter personal entre miembros de la familia. Además es de suma importancia que las empresas familiares cuenten con políticas claras sobre la contratación de parientes esto sobre todo con el fin de establecer una buena articulación entre sus miembros.

FAMILIA. Es importante que se establezca un Consejo de Familia debido a que es quien tiene la obligación de proponer, preparar y elaborar el Protocolo Familiar, así como velar por el cumplimiento y aplicación; y a la vez servir de cauce y encontrar soluciones a los posibles conflictos entre los miembros de la familia. En cuanto a la entrada de algún miembro a la empresa es importante que la gente se sienta realizada haciendo lo que le gusta, encontrándole significado a su tarea y colaborando en su ambiente, ya que todo en la naturaleza tiene un propósito y tiende al equilibrio, por lo que el trabajo creativo de cada uno tiene que estar en armonía.

PROPIEDAD. En este punto es importante mencionar que en el caso de que la Asamblea de Accionistas se reúnan una vez al año los propietarios y que reciban información general sobre la marcha del negocio, los planes que se tienen para el futuro, ya que esto brinda una seguridad en cuanto a la formalidad y claridad de la información financiera y de otros aspectos referentes a la empresa.

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PROPUESTA DE UN SISTEMA TRIBUTARIO PARA AMERICA LATINA COMO CONTRIBUCIÓN DE UNA POSIBLE CONFORMACION DE LA UNIÓN DE PAÍSES LATINOAMERICANOS PARA SER COMPETITIVOS A NIVEL MUNDIAL

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RESUMEN

Se investiga el sistema tributario en América Latina para hacer un análisis de las repercusiones económicas en la población y los beneficios en el sector social en sus diferentes estratos sociales a fin de conocer cuál es el impacto en la calidad de vida de cada uno de los países. Se encontró que cuando las normas de contribución son más complejas la cantidad de impuestos recaudados es menor, así mismo, se encontró que el sector social que más recursos económicos tiene, paga menos impuestos, al haber artículos fiscales que les permite evadir el pago de impuestos, desprotegiendo a los que menos tienen. De este análisis se desprende una propuesta de fiscalización para la creación de la Unión de Países Latinoamericanos que les permita asociarse y enfrentarse los embates de la globalización mundial.

Palabras Clave: Tendencias del Sistema tributario, América Latina y Propuesta para la competitividad.

INTRODUCCIÓN

Los impuestos ocupan un lugar importante en la estructura del sector público y son un tema importante para el desarrollo económico y motivo de controversia en los gobiernos. Los distintos grupos de la sociedad siempre le exigen al Estado menos y menores impuestos, la burocracia, por su parte buscará aumentar los ingresos del Estado, fundamentado en las necesidades sociales y para promover el desarrollo, por lo cual siempre demandaran de mayores gastos. Los gobiernos requieren disponer de los recursos suficientes para cumplir con sus funciones básicas, y mediante la política tributaria tiene capacidad para redistribuir los recursos financieros en los distintos sectores de la población. A través del manejo de los impuestos los gobiernos pueden favorecer el crecimiento o la estabilidad, el ahorro o el consumo, la inversión productiva o la inversión financiera, entre otras disyuntivas económicas. La política tributaria es uno de los mecanismos más poderosos con que cuenta el Estado para influir en la asignación de recursos y la distribución del ingreso y la riqueza. La carga fiscal en los países desarrollados llega a representar hasta el 60% del PIB (Producto Interno Bruto) (Ayala, 2005:218-219).

En la mayoría de los países de América Latina los resultados fiscales están todavía muy lejos de equipararse a las cifras de referencia de la OCDE (Organización para la Cooperación y el Desarrollo Económicos). Entre 1990 y 2006 el total de ingresos gubernamentales alcanzó en Latinoamérica una media de sólo un 23% del PIB, frente a un 42% en los países de la OCDE. Los ingresos puramente tributarios sólo constituyen un 16% del PIB de la región frente al 35% que alcanzan en los países de la

OCDE; a su vez, de los ingresos tributarios, sólo el 25% proviene de impuestos directos en América Latina, frente al 42% en los países de la OCDE y, en América Latina, sólo pueden atribuirse 4% al impuesto individual sobre la renta, frente al referente de la OCDE de 27% (OCDE, 2008).

De manera que existe una baja recaudación fiscal, problema que se ve reflejado en los ingresos del Estado, donde el principal afectado, es el ciudadano, ya que la inversión para satisfacer las necesidades públicas en Latinoamérica, se ve afectada debido a la escasez de recursos, los cuales deben ser satisfechos por los gobiernos. También existen marcadas diferencias en el modo en que se estructuran los ingresos públicos, el grado de descentralización de los sistemas fiscales y la cantidad y calidad de los servicios públicos que reciben los ciudadanos a cambio de sus impuestos (Adams, 1999:79).

Por otro lado, el potencial de la política fiscal en América Latina, está siendo significativamente infrautilizado. Mientras los impuestos y las transferencias sociales reducen la desigualdad en diecinueve puntos de Gini en Europa, la diferencia es de menos de dos puntos en América Latina (el índice de Gini es una medida de la desigualdad de la renta que va desde cero – todo el mundo tiene la misma renta – a cien – una sola persona recibe toda la renta) (Dayton, 2008). La distribución de la renta presenta unos altos niveles de concentración. Muchos países alcanzan un valor del índice de Gini superior al 0,5. América Latina es la región que ofrece la peor distribución de la riqueza en el mundo (Díaz, 2005:18).

De manera que, la política fiscal no es sólo un medio de gestión macroeconómica, sino un instrumento que los gobiernos latinoamericanos pueden emplear para proseguir el desarrollo. Sin embargo, la estabilización macroeconómica no es el único objetivo de la política fiscal. Los sistemas fiscales pueden proporcionar los recursos necesarios para llevar a cabo inversiones y transformaciones estructurales en pro del crecimiento. Los impuestos y el gasto público pueden combatir de manera directa la pobreza y la desigualdad, dos problemas que siguen acosando a los países de América Latina. Por lo que se requiere establecer un sistema tributario justo y eficiente, objetivo que aun no se cumple plenamente. Los requisitos de un sistema tributario ideal mantienen su vigencia: eficiencia económica, sencillez administrativa, flexibilidad para adaptarse a un entorno cambiante, transparencia política y equidad, todos ellos son todavía los componentes esenciales de un sistema fiscal ideal para América Latina.

REVISIÓN DE LITERATURA

Los sistemas tributarios de América Latina han sido objeto de numerosos estudios especializados entre los que cabe citar CEPAL (1998), Pita (1994), Shome (1998), Tanzi (2000), Silva (2007), Silva (2008), entre otros durante la primera década del siglo XXI, ellos forman parte de una vasta literatura especializada que ilustra los importantes cambios registrados en los sistemas tributarios de los países de la región en las últimas dos décadas, abordándose también, en algunos de ellos, el tratamiento de los factores determinantes -o causas acompañantes- de tales reformas. Los estudios en pauta son de gran riqueza empírica, permitiendo identificar importantes tendencias generales así como aspectos específicos de la variada experiencia latinoamericana en materias tributarias. La literatura es basta en los análisis sobre las tendencias y desafíos que deben enfrentar los países en América Latina en cuestión del sistema tributario. La gran mayoría ha identificado los retos a los que se enfrenta la región y han propuesto algunas acciones.

Tendencias De La Política Fiscal En La Economía Mundial

El notable cambio de la economía internacional y la creciente globalización ha influido en una tendencia a que los países traten de orientar sus políticas tributarias en una misma dirección, ello ha contribuido, ciertamente, a que los países en lo individual tengan un margen de maniobras menos para manejar internamente con mayor soberanía su política. Actualmente ya no funciona la fórmula tan ampliamente aceptada según la cual la carga tributaria debería ser progresiva y el Estado tenía el derecho, ahora los

países usan la imposición como un instrumento básico de la política social y económica. Hoy en día este consenso se encuentra amenazado y bajo un duro ataque de la globalización (Steinmo, 1993:29).

En los últimos años, han ocurrido cambios importantes en la economía mundial, que han desafiado a la teoría y política fiscal convencionales. Entre estos cambios destacan:

- Una mayor interdependencia de las políticas fiscales de distintos países atribuible a la globalización económica.
- Intensa movilidad de capitales relacionadas con la explosión de la teleinformática.
- Mayor disponibilidad de información sobre transferencias de capitales que afectan a las estructuras fiscales locales.
- La gran mayoría de las economías se han abierto a la competencia internacional lo cual influye en una pérdida relativa de eficiencia de las políticas fiscales domésticas para estabilizar la economía.

Todo ello significa que las decisiones en materia fiscal de un país a un año afectarán a la política fiscal de otro país y a sus variables económicas más allá de este horizonte temporal. Esto es muy importante en un contexto en el cual la deuda externa acumulada es muy grande, el riesgo de una importante fuga de capitales significativa, y los controles institucionales a los mercados de capitales son precarios o inexistentes. Estos cambios han obligado a pensar la política fiscal más allá de las limitaciones de los enfoques keynesianos convencionales. Como se sabe la economía keynesiana privilegiaba más los aspectos macro y menos los microeconómicos, más la estabilización y menos la eficiencia (Ayala, 2005:224).

A nivel mundial, las políticas fiscales tienen que apoyar la actividad económica en el corto plazo. A este respecto el Fondo Monetario Internacional (FMI, 2010:6), recomendó que para el 2010, las economías del mundo deberán planificar los estímulos fiscales vinculados a la crisis, procurando reducir los déficit fiscales sin perder de vista la necesidad de proteger el gasto en reducción de la pobreza y en ayuda externa, así como de reformar el gasto en prestaciones sociales, entre otras medidas. Sin embargo esta expectativa exige no solo un repliegue del estímulo fiscal vinculado con la crisis, sino también de establecer estrategias de ajuste fiscal, para reducir los déficits fiscales sin perder de vista la necesidad de proteger el gasto en reducción de la pobreza y en ayuda externa; y reformar el gasto en prestaciones sociales, entre otras medidas.

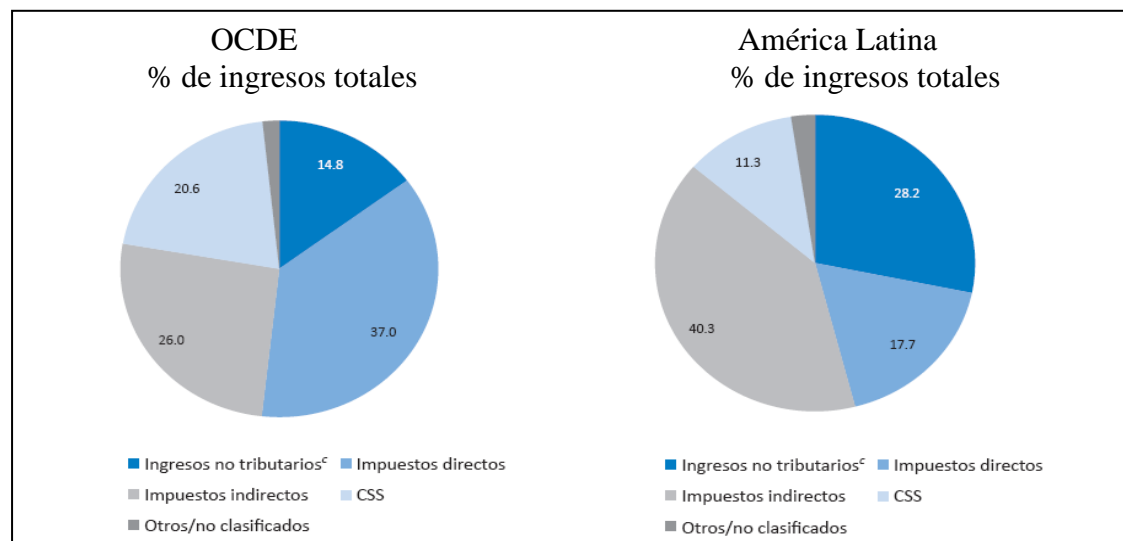
La Situación Actual Del Sistema Tributario En América Latina: Tendencias Y Resultados Fiscales

Existe una tendencia y una gran cantidad de opiniones, que en América Latina y en los países en desarrollo, el sistema fiscal debe ser capaz de financiar un nivel adecuado de gasto público de la forma más eficiente y equitativa que sea posible. Ello exige, incrementar la recaudación para financiar los gastos públicos esenciales sin necesidad de incurrir en un endeudamiento excesivo y minimizando los posibles efectos desincentivadores sobre la actividad económica. No obstante los países en desarrollo encuentran una serie de dificultades estructurales para implantar un sistema fiscal eficaz (Díaz, 2005:18). En un estudio realizado por la OCDE (2008:15-212), analizó las tendencias fiscales en América Latina versus países de la OCDE, el cual obtuvo los siguientes resultados:

El ingreso como el gasto público en América Latina se halló por debajo del promedio de la OCDE. En cuanto a la dimensión de los ingresos se observa (Figura 1), que los ingresos no tributarios resultan mucho más importantes para las finanzas públicas en América Latina, donde representan, en promedio, un 8% del PIB. Por su parte, los ingresos puramente tributarios sólo constituyen un 16% ciento del PIB de la región frente al 35% que alcanzan en los países de la OCDE; a su vez, de los ingresos tributarios, sólo el 25% proviene de impuestos directos en América Latina, frente al 42% en los países de la OCDE. La

política fiscal latinoamericana es procíclica: por lo general, los gobiernos gastan más durante los periodos de auge económico y menos en caso de recesión.

Figura 1. Composición de los Ingresos en Países de América Latina y de la OCDE. (Promedios regionales, 1990-2006).



Fuente. Cálculos del Centro de Desarrollo de la OCDE, con base en Estadísticas de Finanzas Públicas de CEPAL ILPES, en Estadísticas de Ingresos Públicos en América Latina del Centro de Desarrollo de la OCDE, en Revenue Statistics de la OCDE, y en General Government Accounts de la OCDE.

Sin embargo, obligados por la necesidad de tener recursos, el reto para los gobiernos ha sido afinar sus políticas de impuestos con objeto de no castigar demasiado el ingreso y la marcha de la economía. Por ejemplo, para no perjudicar a los que menos ganan, el impuesto se retira en forma proporcional a la capacidad económica de quien paga dicho impuesto. Esto se logra con un sistema de impuestos conocido como *progresivo*, donde quien más gana paga proporcionalmente más impuestos.

Por el contrario, se dice que un sistema impositivo es *regresivo* si extrae proporcionalmente mayores recursos a quien menos ingresos generan. Obviamente, un sistema regresivo no es deseable porque es desproporcional y genera injusticia. Además de proveer bienes y servicios, el gobierno debe procurar igualdad de oportunidades (de educación, vivienda, cultura, entre otros.) entre los miembros de una sociedad.

Por ejemplo en México, una reducción del IVA beneficiaría a los sectores más ricos de la población. Adicionalmente, algunos productos con tasa cero y exentos ayudan a disminuir la regresividad de la estructura actual del IVA. Sin embargo, ello no significa que no se tenga que revisar las exenciones y tasa cero de algunos productos, en especial aquéllos que no están dentro de la canasta básica, como por ejemplo, las gomas de mascar, jugos y néctares, y demás.

De los anterior, se infiere que el Sistema Tributario en América Latina a un sigue siendo débil, sin embargo existen otros estudios en los que se analizan otros aspectos sobre el sistema tributario en América Latina y abordan diferentes aspectos sobre la baja recaudación fiscal.

METODOLOGÍA

A través del estado del arte, se identificaron las tendencias y retos del sistema tributario en América Latina, así como las posibles propuestas que se han manifestado en distintos foros y análisis académicos. Así mismo, a través de un análisis empírico se han propuesto alternativas de un sistema tributario que permita la creación de la Unión de Países Latinoamericanos que les accedan asociarse y enfrentar los desafíos de la globalización.

RESULTADOS

El retomar las experiencias de otras naciones sobre todo de los países en desarrollo, permite a los países emergentes tener un referente de políticas justas y equitativas, sin embargo las experiencias de las reformas fiscales llevadas a cabo en América Latina, desde la década de los 50 del siglo XX, se pueden considerar como un conjunto de fracasos, donde los modelos tributarios que se implantaron en los textos legales, generaron graves problemas económicos y relevantes enfrentamientos sociales. Existe una obsesión por establecer modelos tributarios provenientes de los países desarrollados, pero no se ha tomado en cuenta las realidades y los entornos económicos, sociales y culturas de los países de Latinoamérica, cuyas acciones no corresponden a las necesidades, circunstancias sociales y económicas e, incluso, las normas jurídicas y la mentalidad de los ciudadanos de América Latina.

No se quiere decir que las políticas y programas de los países desarrollados no son eficaces, sino más bien, que se reconoce que las administraciones tributarias en América Latina, en muchos de los casos están politizadas, son clientelistas, sin medios materiales y con funcionarios con baja calidad en sus métodos de trabajo, han llevado al fenómeno de la corrupción generalizada en el servicio público y la imbricación de los intereses y los grupos de presión existentes entre la administración y los sectores sociales oligárquicos, ocasiona el fracaso inmediato de brillantes sistemas y programas fiscales que no han pasado del papel a la realidad.

La mayoría de las reformas fiscales en América Latina se han hecho a espaldas de los obligados tributarios, a los cuales ni se les consulta ni se les ayudaba a la hora de aplicar los tributos, ni se consideraba la incidencia, en términos de renta o costes de cumplimiento, de las reformas. Por lo cual las políticas públicas no han logrado avanzar hacia la igualdad social, ni mejorado las infraestructuras o los servicios públicos, no debe extrañarse la resistencia social existente en toda América Latina a pagar impuestos.

Sin lugar a dudas, la administración y el sistema tributario ha sido motivo de reflexiones y debates, así como una gran cantidad de propuestas sobre todo para América Latina. ¿Pero porque para esta región? La historia pudiera contestar esta pregunta, por muchos años los países de América Latina, fueron colonias de los países Europeos, situación que aun se sigue en esta connotación, aunque América ha logrado su independencia nacional, sin embargo, sigue bajo el yugo de los países desarrollados. Basta con ir de compras y en cualquier país Latinoamericano se encontrará artículos importados de primera necesidad a bajos costos, restando importancia y poca demanda a los artículos nacionales. Por otro lado, porque si contando con grandes extensiones de tierras disponible para el cultivo y mantener la soberanía alimentaria, los países tienen que importar y endeudarse, lo cual genera inconformidades, porque el gobierno requiere ingresos y establecen políticas emergentes solo para el corto plazo.

En la revisión de literatura, no se encontró, que manifestaran como desafíos en el sistema fiscal en América Latina, la delincuencia, al crimen organizado, los bajos índices en los derechos humanos, políticos corruptos, los problemas ambientales, el exceso de basura y contaminación, el aumento de la prostitución, la escasez de agua, la desigualdad de género y el maltrato de niños y mujeres, los problemas raciales, la baja calidad en la educación básica, los bajos niveles de desarrollo tecnológico y transferencia

de tecnología, las pocas oportunidades de adquisición de una vivienda con servicios públicos (agua, luz, pavimentación, drenaje, teléfono, entre otros), el narcotráfico, policía corrupta, la pérdida de identidad nacional y cultural, indígenas soslayados de la economía y de derechos, migración del sector rural a las grandes ciudades dejando las tierras sin producción por falta de recursos, programas de TV y entretenimiento que distraen y enajenan al ciudadano, escasos servicios médicos y hospitalarios, todo ello, es una realidad que vive América Latina. La mayoría de los esfuerzos y programas de desarrollo han sido sectoriales, es decir, se han dirigido a resolver un problema específico, cuando tendría que ser un programa integral que abarcará todos los sistemas fallidos de una nación, es como quitar una piedra de un ahoyo para tapar otro hoyo.

La pregunta que nos atañe es: ¿América Latina y el Caribe no cuenta con los elementos necesarios para salir adelante económicamente? ¿A caso necesita de los países desarrollados para emerger en su economía? ¿Necesita que otros países del primer mundo, lo dirijan y rija su proceder nacional, autónomo y soberano? ¿Solicitar financiamiento, para aumentar la deuda pública, mientras se pagan excesivos sueldos a los funcionarios públicos, cuando no llegan los recursos a los programas de desarrollo? Los países de América Latina necesitan emerger de una utopía globalizante, bien se sabe que la región no es competitiva con los países de la OCDE, mientras tanto qué tenemos que hacer, ya que los países de Europa y los del MERCOSUR, tienen acaparado el mercado, son los que ponen las reglas y políticas de los mercados financieros, que si estornuda EEUU se refría América Latina. Porqué ha aumentado la calidad y nivel de vida en la Unión Europea, qué los hace diferentes a los de América Latina. A estas y más interrogantes en las asimetrías entre los países de América Latina y los países desarrollados, se debe en gran parte a:

La pérdida de identidad nacional, cultural y de responsabilidad ciudadana, los habitantes son incrédulos de los gobernantes, organismos públicos y de sus promesas y procederes corruptos.

Burócratas poco éticos, en todos los niveles de gobierno, son elegidos y puestos por amistades (o compadrazgos) con la finalidad de conseguir beneficios económicos a costillas del pueblo. Sin velar por los intereses de la ciudadanía quien los elogia.

La escasa o nula acción colectiva de los habitantes de América Latina para forjar empresas, competitivas y fortalecer la economía del país.

La baja densidad y cohesión de redes de conocimiento (entre las academias e instituciones de investigación), redes empresariales, redes de innovación tecnológica, las redes de innovación agroalimentaria, las redes económicas y tributarias, las redes sociales, que permitan detonar el desarrollo y crecimiento de la región.

Por otra parte, los países Europeos se unieron con el fin de agilizar su mercado, unificaron una moneda que en comparación con el dólar tiene mucho mayor valor adquisitivo en el mercado, aumentaron y agilizaron las líneas de comunicación vía terrestre, pasas de un país a otro sin visa, pero más aun, son los portadores internacionales de nuevos procesos tecnológicos y científicos en todos los aspectos. Al respecto, se infiere que la unión hace la fuerza. ¿Qué necesita América Latina? La respuesta sería, unirse para formar una “Unión Latinoamericana” para emerger y ser competitiva.

Propuesta Para Conformar La Unión De Países Latinoamericanos Para Ser Competitivos A Nivel Mundial

Esta propuesta no es la panacea para América Latina, todas las estrategias, programas y políticas públicas propuestas han sido relevantes y en ciertos puntos acertados, sin embargo nos olvidamos del factor más impredecible, insoslayable, incierto y muchas veces fortuito, nos referimos al ciudadano, al habitante, a la

persona, al individuo gobernado. ¿Qué tiene que ver con la eficiencia y eficacia del sistema tributario de una nación? O más aun, ¿Con las políticas hacendarias, en la recaudación y la distribución de la riqueza? Al respecto, cabe mencionar que los que pagan los impuestos son los ciudadanos de un país, es por ello que primero se tiene que sensibilizar al individuo, a desarrollar una cultura tributaria desde la infancia, a elevar el nivel educacional y cultural hacia un Estado de bienestar, de ahorro, de colaboración, de participación política y económica. Por ello se presenta la siguiente propuesta: “Programa de Creación de Redes Sociales de Innovación para la Acción Colectiva en América Latina”.

El objetivo de este programa es promover acciones colectivas, a través de la participación de coaliciones en el sector salud, educación, empresarial, turístico, político, gubernamental, científico, tributario, entre otros, con el fin de crear asociaciones entre los países de América Latina, y otras instituciones regionales o internacionales para crear consensos de una forma participativa, utilizando nuevas herramientas para la distribución del conocimiento, innovando y tomando riesgos controlados.

Este programa tiene dos metas; 1) promover la acción colectiva en todas las actividades económicas, sociales, culturales y de educación para crear redes con organismos internos, nacionales con el fin de cohesionar y fortalecer a cada nación en forma interna y después enlazarse con otros países, 2) crear una plataforma en la cual los participantes de diferentes segmentos de la sociedad pueda trabajar en coalición para revisar las prácticas y reformas positivas o negativas de la política pública, e 3) iniciar la unión de países Latinoamericanos para crear redes sociales de innovación en todos los aspectos económicos, políticos, culturales y sociales.

El diseño de este programa está dividido en cuatro etapas entrelazadas:

Fase I. Promover la sinergia entre los grupos o sistemas a fines. Impulsar alianzas entre las instituciones, grupos, sectores relacionadas con fines comunes.

Fase II. Crear redes sociales de innovación. Implica reconocer que las organizaciones no sólo forman grupos, sino también redes. Y para este programa las redes son redes de personas, que se conectan y vinculan, aunque estas personas sean directores o gerentes de las organizaciones, no se conectan cargos entre sí, se conectan personas (Rovere, 1996).

Esta fase del programa se debe emprender una serie de vínculos entre pares, en la ciencia, la tecnología, la educación, la salud, la cultura, la investigación, la economía, entre muchas otras áreas, dando lugar a una red cuya estructura este orientada al aprendizaje estratégico. Para ello se propone adoptar la propuesta formulada por Rovere (1996), donde el proceso de construcción de una red se establecen cinco niveles a saber: 1) Reconocimiento, 2) Conocimiento, 3) Colaboración, 4) Cooperación y 5) Asociación. Donde cada nivel sirve de apoyo al siguiente.

El primer nivel, el de reconocimiento, se traduce en la aceptación del otro. La dificultad de interactuar consiste en que no se reconoce que el otro existe. No hay forma de crear redes con otros a los cuales no se reconoce su derecho de existir y opinar. En este nivel el valor que deben de generar las personas es la “Aceptación”.

El segundo nivel es el de conocimiento. Una vez que el otro es reconocido como par, como interlocutor válido, se empieza a despertar el interés por conocer lo que hace y cómo lo hace. Existe el interés de saber quién es el otro, entender cómo se ve el mundo desde ahí. En este nivel el valor a manifestar por parte las personas es el “Interés”.

Un tercer nivel es el que surge a partir del interés y del conocimiento del otro, lo cual lleva a la colaboración, es decir en el sentido de “trabajar con”. No es una ayuda sistemática, no es una

colaboración organizada, sino espontánea. Se registran momentos, hechos, circunstancias donde se constatan mecanismos de colaboración que empiezan a estructurar una serie de vínculos de reciprocidad. Se empieza a colaborar y se espera reciprocidad. El valor que generará la colaboración es la “Reciprocidad”.

En el cuarto nivel ya se registran algunas formas sistemáticas de cooperación, es decir “operación conjunta”. Este nivel implica un proceso más complejo porque supone la existencia de un problema común, lo cual significa que hay una “co-problematización” y existe una forma más sistemática y estable de operación conjunta. Hay, en suma, un compartir sistemático de actividades. El valor para que se dé la cooperación es la “Solidaridad”

Finalmente, existe el quinto nivel donde se da la asociación. Implica el establecimiento de vínculos formalizados en contratos y convenios. Se debe considerar todos aquellos vínculos donde existen proyectos o actividades que suman recursos económicos y personas con objetivos comunes y con visión de largo plazo. El valor que permite crear redes sociales de colaboración e incita a la acción colectiva de grupos es la “Confianza”.

Por lo que se infiere que cuando no existe confianza, no se generan vínculos que promueva la sinergia en las organizaciones y esto hace que las políticas públicas no se lleven a cabo. De manera que es necesario que los integrantes de las organizaciones y organismos gubernamentales y ONG’s mejoren su nivel de confianza, reciprocidad y fortalezca la red de cooperación para lograr una mejor articulación, lo cual dependerá de las relaciones entre las personas, el cual es un elemento común de la acción colectiva.

Fase III. Creación de innovaciones. Por innovación en este programa, se está haciendo referencia a todo cambio basado en conocimiento que genera riqueza. En esta fase el fin es crear un modelo de red o innovación abierta, que den lugar a innovaciones trascendentales con gran impacto económico y social. Se asemeja a un ecosistema o red en el que múltiples actores o nodo, cada uno con diferentes recursos y capacidades, interactúan y co-desarrollan nuevos bienes y servicios que la sociedad valora, así como nuevos programas para elevar la calidad de vida de los países (Ander, 2006). Para esta fase es necesario articular seis grandes actores o nodos a saber (Radjou, 2004 y 2006; Ruelas y Sull (2006); Muñoz et al, 2004):

Investigadores/Inventores. Los cuales conducen las labores de investigación y desarrollo en las diferentes áreas del conocimiento para generar riqueza de un país. Generalmente este tipo de actores no tiene las capacidades para traducir en bienes y servicios comercializables o imponer programas y políticas gubernamentales, con el conocimiento que generan. A esta categoría pertenecen los centros o institutos de investigación, universidades, centros de desarrollo tecnológicos y aquellas empresas que invierten importantes sumas en la investigación y desarrollo.

Financiadores. Proveen los fondos para que investigadores desempeñen sus respectivos roles en la red de innovación. Dichos fondos pueden ser suministrados en forma de crédito, capital de riesgo, reembolsos, subsidios, etc. A este pertenecen los organismos financieros como bancos comerciales y de fomento, fideicomisos, organismos públicos, empresas, organizaciones no gubernamentales, entre otras.

Transformadores. Identifican, capturan o compran las ideas y conocimientos de los investigadores, donde las someten a una serie de procesos de validación y transformación hasta llegar a la generación de bienes y servicios con valor de uso y de cambio, así como adaptar los programas y políticas públicas a los diferentes sectores de la economía del país.

Transferidores/difusores. Asumen la función de identificar, familiarizarse y disseminar los conocimientos, bienes o servicios a nivel de los diferentes actores que demuestren interés y necesidad por adoptarlos con

el propósito de generar valor. A este grupo corresponden a los asesores, consultores y organismos que tienen contacto con la ciudadanía en necesidad.

Empresarios/grupo a beneficiar. Bajo un enfoque lineal, este actor suele ser concebido como el último eslabón de una cadena que empieza con el investigador. En quien incorpora los conocimientos y bienes a los procesos productivos, comerciales y conocimientos reflejados en programas y políticas públicas, con el propósito de crear valor. Sin embargo este actor también puede asumir cualquiera de los anteriores roles, ya que en el proceso de innovación ocurre una serie de adaptaciones que dan lugar a nuevos descubrimientos que alimentan a los investigadores.

Orquestadores/articuladores. Este nodo actúa entre iguales y es el que identifica la oportunidad ente iguales, reúne y coordina a los demás actores de la red para formar una combinación novedosa de recursos que hacen posible la innovación a nivel de los procesos productivos, comerciales, políticos, culturales, sociales y económicos. Los recursos incluyen tanto activos tangibles (redes de distribución, equipo/maquinaria, dinero) como activos intangibles (tecnología, experticia, marcas, programas gubernamentales, políticas públicas, innovaciones, entre otras). Así, la orquestación consiste en coordinar al resto de los actores o nodos para proporcionar una combinación novedosa que satisfaga una demanda de los clientes, es decir, de la ciudadanía.

Bajo una concepción de esta naturaleza, el problema que enfrenta América Latina en todos sus sectores, incluyendo el sistema tributario, para mejorar su capacidad competitiva a nivel mundial, se requiere un enfoque de sustentabilidad y equidad social el cual reside en la innovación (no sólo tecnológica, sino administrativa, organizativa y de gestión). América Latina requiere que el conocimiento generado se convierta en riqueza, y este proceso requiere un proceso. El ciclo debe comenzar en la investigación que genere conocimiento, para posteriormente se transforme en innovación tecnológica, para luego convertirse en un proceso, insumo, programa o política para incorporarla al sector o área en la que se requiere ayudar mediante la creación de redes sociales de innovación.

La innovación debe adecuarse a tres dimensiones:

- (i) Organizaciones eficaces y eficientes , en particular la administración tributaria de todos los niveles de gobierno, así como la administración de aduanas;
- (ii) Políticas bien orientadas , en particular las políticas fiscal (tributaria y presupuestaria), monetaria y cambiaria que contribuyen a definir el ambiente macroeconómico ;
- (iii) Instituciones funcionales a los objetivos trazados , esto es, un conjunto de reglas de juego (formales e informales) que definan un sistema de incentivos compatibles con los fines por alcanzar, sumado a un sistema de instrumentos y procedimientos capaces de asegurar el eficaz cumplimiento de contratos y obligaciones.

CONCLUSIONES

En resumen, el grado de éxito de una Administración Tributaria está asociado a un gran número de variables que trascienden las clásicas explicaciones macro económicas y las de política tributaria. En países con esquemas impositivos similares y con economías compatibles, de "performance" en la recaudación de tributos ha sido muy dispar. Por lo tanto se debe prestar particular atención al desarrollo de capacidades administrativas para la resolución de este "enigma". Se trata, en síntesis, de estudiar cómo se reconstruye el estado en América Latina. Para ello es menester un "approach" multidisciplinario. América Latina para ser competitiva a nivel mundial debe: Garantizar la legalidad del sistema impositivo a través de la sincronización, simplificación, procedimiento y la administración tributaria en los niveles nacional, regional y local.

Fortalecer la capacidad de gestión de la administración tributaria, procurando la autonomía administrativa y fortalecer una cultura tributaria capaz de permear favorablemente la sociedad hacia una cultura de la contribución

Construir una visión compartida de largo plazo que cuente escenarios potenciales del accionar organizacional en el marco de los retos de modernización del Estado, globalización e internacionalización de la economía. Incorporar a todos los actores en un proyecto nacional capaz de redundar en el afinamiento de las estrategias de acción necesarias para garantizar el adecuado cumplimiento de las obligaciones.

La administración tributaria debe actuar con rapidez ante la dinámica con la que se mueve el comercio electrónico. Pero más aun, reconocer que el implementar un sistema tributario bajo un enfoque de red de innovación no puede ser llevada a cabo por un organismos o administración, sino en colaboración con otros agentes y como resultado de la interacción de los mismos. Lo cual permitirá que los países de América Latina puedan unirse bajo un mismo sistema que les permita la cohesión entre sí, y ser más competitivos a nivel mundial.

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EVOLUCIÓN DE LOS PROYECTOS DE VINCULACIÓN EN LA CARRERA DE LAE EN LA EIN-GV

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ABSTRACT

Como una alternativa para la formación profesional y en base al modelo curricular de la Universidad Autónoma de Baja California (UABC), la Escuela de Ingeniería y Negocios, Guadalupe Victoria, ha trabajado desde el 2007-2 con Proyectos de Vinculación con Valor en Créditos (PVVC) cumpliendo el objetivo de proporcionarle a la sociedad del Valle de Mexicali, profesionistas de la Licenciatura en Administración de Empresas (LAE), capaces de solucionar problemas reales empresariales. Desde entonces a la fecha, los PVVC se han trabajado con diferentes empresarios, han participado tres grupos distintos de estudiantes de LAE y los docentes han perfeccionado la forma de aplicar los proyectos. En estos tres años los PVVC han evolucionado de forma favorable para todos los participantes: para la EIN-GV la ha posicionado entre la comunidad empresarial como una universidad que le ayuda a mejorar su competitividad; a los alumnos, han adquirido una formación profesional que los hace capaces de solucionar problemas empresariales; a los maestros han dado una perspectiva amplia de la situación que viven los empresarios del Valle. Hoy los PVVC continúan evolucionando, durante el semestre 2010-1 se está trabajando el nuevo proyecto Desarrollo del Potencial Empresarial, uno de los retos actuales de la carrera de LAE.

INTRODUCCIÓN

La Escuela de Ingeniería y Negocios, Guadalupe Victoria (EIN-GV) es parte de la Universidad Autónoma de Baja California (UABC). Fue creada por el Consejo Universitario el 16 de noviembre de 2006. Actualmente cuenta con 385 estudiantes que cursan las licenciaturas en Administración de Empresas, Psicología e Ingeniero en Computación; al mismo tiempo en la Escuela se imparten los respectivos troncos comunes: Ciencias Administrativas, Ciencias Sociales, Ciencias de la Ingeniería (Padilla, 2008).

Al ser la misión de la EIN-GV “desarrollar profesionistas de calidad, cuyos conocimientos sean pertinentes social y profesionalmente; profesionistas que estén comprometidos con el desarrollo de la comunidad y de su estado, promoviendo siempre el ejercicio de los más altos valores éticos y profesionales” (Idem), la Escuela busca proporcionarle a sus estudiantes opciones que les permitan incrementar sus conocimientos y ponerlos en práctica en ambientes reales, así como fortalecer sus valores retribuyéndole a la comunidad con su conocimiento para el desarrollo de la misma.

La EIN-GV es la primera Institución de Educación Superior que llega a Ciudad Guadalupe Victoria la cual es una población en crecimiento; al llegar la EIN-GV en la ciudad, trabaja impulsando este crecimiento con el desarrollo de profesionistas de calidad comprometidos con el desarrollo de la ciudad. En el camino a lograr lo anterior, se han establecido diferentes estrategias incorporadas a los planes de estudio para que los estudiantes refuercen y pongan en práctica sus conocimientos, habilidades, actitudes y valores; entre estas estrategias se encuentran la implementación de los Proyectos de Vinculación con Valor en Créditos (PVVC), aplicados desde el semestre 2007-2 en la EIN-GV con empresas de Ciudad Guadalupe Victoria.

El objetivo de este documento es dar a conocer la experiencia que se ha obtenido a partir de los PVVC en la formación y el desarrollo de los estudiantes de la carrera de LAE de Empresas como una estrategia para que los estudiantes desarrollen los conocimientos, habilidades y valores referentes a su carrera y a la par efectuar una vinculación con la comunidad empresarial.

REVISIÓN LITERARIA

El Modelo Curricular

Para la UABC el Modelo Educativo es la base sobre la cual se diseñan y desarrollan sus planes y programas académicos. La estructura de los contenidos, las políticas de vinculación laboral y social, la movilidad, la incorporación y uso de tecnologías, medios de comunicación que favorecen y fortalecen en el docente y su quehacer como facilitadores del aprendizaje, proporciona al alumno temas de interés para complementar su formación profesional (citado en Valenzuela, Bravo, 2007).

Una de las ventajas que ofrecen los planes de estudio que se perfilan con el actual Modelo Educativo de la UABC, es la flexibilidad y el diseño basado en el modelo de competencias profesionales, todo esto con el fin de formar alumnos con un perfil profesional actualizado, con una actitud de que él mismo construya su aprendizaje, capacitado, competente, que sepa trabajar en equipo, pero sobre todo con valores bien cimentados, que posea las habilidades y conocimientos en ambientes reales en beneficio de su comunidad y de la sociedad en general (ídem).

Educación Situada

Como parte de las estrategias que se utilizan para fortalecer los planes de estudio, se maneja la educación situada o en situ como normalmente se le conoce. El aprendizaje situado toma diferentes formas y nombres, como cognición situada, participación periférica legítima, aprendizaje cognitivo (cognitive apprenticeship) o aprendizaje artesanal (Hendricks, 2001, citado en Díaz Barriga, 2003). A través de un enfoque situado se busca un aprendizaje centrado en auténticas prácticas educativas, debiendo ser éstas congruentes, significativas y propositivas (Díaz Barriga, 2003).

La UABC a través de sus políticas educativas y propósitos del Modelo Educativo, es un ejemplo de la educación situada en donde el estudiante participa activa y responsablemente de su propio proceso formativo. Las modalidades de aprendizaje de la UABC que propician el aprendizaje situado o educación situada, de acuerdo al artículo 155 del estatuto escolar son las siguientes:

- Ayudantías de investigación
- Ejercicio investigativo
- Apoyo a actividades de extensión y vinculación
- Proyectos de vinculación con valor en créditos
- Servicio social comunitario asociado a la currícula
- Servicio social profesional asociado a la currícula
- Prácticas profesionales.

La enseñanza situada destaca la importancia de la actividad y el contexto para el aprendizaje, reconociendo que el aprendizaje es un proceso de enculturación donde los estudiantes gradualmente se integran a una comunidad de prácticas sociales. Siendo la idea central que aprender y hacer son acciones inseparables (Díaz Barriga, 2003).

Existen diferentes estrategias de enseñanza que podemos aplicar como docentes, en las cuales el profesor utiliza herramientas de manera adaptativa y flexibles acordes a las necesidades del contexto que promueven el aprendizaje significativo en los alumnos. Las estrategias para el aprendizaje significativo centradas en el aprendizaje experiencial y situado, que se enfocan en la construcción de conocimientos en ambientes reales son:

- Aprendizaje centrado en la solución de problemas auténticos
- Análisis de casos
- Método de proyectos
- Prácticas situadas
- Aprendizaje en el servicio
- Trabajo en equipos cooperativos
- Ejercicios, demostraciones y simulaciones situadas
- Aprendizaje mediado por las nuevas tecnologías de la información

Consideramos que la estrategia de los PVVC es adecuada para que el estudiante ponga en práctica conocimientos previos, desarrollando actividades específicas en una organización y refuerce sus habilidades y actitudes, en el entorno real de los negocios, en la localidad. Los PVVC forman parte del tipo de aprendizaje significativo al centrarse los proyectos en la solución de problemas auténticos, en base a un caso empresarial, a través de trabajos en equipo.

Además desde una perspectiva experiencial, donde el alumno aprende a través de la experiencia personal, activa y directa con el fin de iluminar, reforzar y asimilar el aprendizaje cognitivo, (Posner, 1998, citado en Díaz Barriga, 2003) plantea como rasgos centrales del enfoque de proyectos:

- Tipos de conocimiento para preparar a los alumnos: conocimiento social, conocimiento propio (actitudes) y habilidades cada vez más complejas. Por consiguiente, implica un enfoque desarrollista, de currículo en espiral.
- Énfasis: en asuntos del mundo real de interés práctico para los estudiantes.
- Se focaliza en preparar a los alumnos para la ciudadanía.
- Particularmente exitoso en poblaciones de alto riesgo (baja motivación, abandono escolar).

De hecho, Scardamalia y Bereiter (en Daniels, 2003, citado en Díaz Barriga, 2003), postulan que la principal función de la educación debería ser la construcción de conocimientos colectivos mediante el aprendizaje basado en problemas y el aprendizaje basado en proyectos, incorporando aprendizajes para el manejo de la información y la alfabetización tecnológica requeridos en la sociedad del conocimiento.

Proyectos de Vinculación con Valor en Créditos

Un proyecto es una iniciativa de carácter temporal que surge para la obtención de un resultado singular. (Proyecto Management Institute, 2000, citado por Klastorin, 2005) Por otra parte la vinculación se define como el conjunto comprensivo de procesos y practicas planeadas, sistematizadas y continuamente evaluadas, donde los elementos académicos y el sector productivo se relacionan íntimamente unos con otros con el propósito de desarrollarse y realizar acciones de beneficio mutuo (citado por Aguilar, Ramírez).

El Estatuto Escolar de la UABC, en el artículo 156 menciona que un PVVC, tiene varias alternativas para el logro de créditos, así mismo puede integrar diversas modalidades de aprendizaje a la vez. Según el artículo 158, el objetivo por el cual se otorgan créditos a los PVVC estriba en los beneficios que aportan estos a la flexibilidad curricular y al modelo de competencias para dar fortaleza a la adquisición del

conocimiento más allá de las aulas y propiciar el acercamiento a su área profesional (Estatuto Escolar de la UABC, 2006).

Los PVVC son aquellos que se encuentran considerados en los planes de estudio y que se desarrollan en sectores externos en los que participan estudiantes y docentes, existen los procesos de asignación, conversión y transferencia de créditos hacia actividades académicas que incorporan la educación situada o formación en ambientes reales.

Los programas de estudio en sus diferentes etapas refuerzan los conocimientos teóricos, a través de incrementar los trabajos teórico-práctico desarrollando con ello las competencias profesionales mediante la participación del alumno en el campo laboral, orientándolo hacia la integración y aplicación de los conocimientos adquiridos en el desarrollo de diversos PVVC.

METODOLOGIA

Experiencia de los PVVC en la EIN-GV

La EIN-GV, consideró que la estrategia adecuada para la formación profesional de los estudiantes y para establecer una relación ganar-ganar con los empresarios, era la implementación de los PVVC. De esta forma desde el periodo 2007-2 en la EIN-GV se han implementado los PVVC, con empresas de la localidad. Para lo cual, en el inicio de la aplicación, se realizaron las siguientes actividades:

1. Se revisaron los planes de estudio del quinto y sexto semestre de la carrera de LAE el cual está homologado con la Facultad de Ciencias Administrativas del plan por competencias 2002-1.
2. Se analizó el modelo de vinculación de la Universidad Autónoma de Baja California.
3. Se revisó el procedimiento de operación de los PVVC.
4. Se evaluó la implementación de los PVVC en los semestres quinto y sexto de la carrera de LAE.
5. Se platicó con empresas de la comunidad de Guadalupe Victoria para implementar los proyectos.
6. Se diseñaron y registraron los Proyectos ante el Departamento de Formación Profesional y Vinculación de la UABC.
7. Se elaboraron convenios de colaboración con las empresas participantes.
8. Se realizaron seminarios durante la duración del proyecto para asesorar a los estudiantes en el logro de los objetivos.
9. Se realizaron presentaciones al final del proyecto con los empresarios en donde se les hizo entrega de los resultados y la información recabada durante el proyecto.

A lo largo de estos tres años y medio, los proyectos han llevado diferentes nombres según las actividades que los estudiantes realizan en las empresas. Todos los PVVC tienen como objetivo en común el estudiante desarrolle los conocimientos, habilidades y valores de manera integral y simultánea, asociados a la situación actual de las empresas, creando así una pertinencia social y profesional, y además que la empresa, en la cual se aplica el PVVC, incremente sus oportunidades de negocio y competitividad. Sin embargo, es importante destacar que dependiendo de cada proyecto y necesidades de la empresa son las actividades que se realizan.

En el *Proyecto Diagnóstico Situacional Empresarial* los estudiantes realizan a la empresa un diagnóstico de la situación referente a la unidad de aprendizaje que estén tomando, en este caso son: Mercadotecnia, Análisis Financiero, Derecho Fiscal, Desarrollo de Recursos Humanos y Métodos Cuantitativos, abarcando con éstas las áreas en la empresa de Ventas, Finanzas, Derecho Fiscal y Recursos Humanos. Al

finalizar el proyecto los estudiantes entregan al empresario los resultados del análisis de la empresa y propuestas para mejorarla. De esta forma el alumno y el empresario a través del proyecto detectan áreas de oportunidad para mejorar y ser más competitivas en su entorno.

Por otra parte el *Proyecto Implementación de un Nuevo Producto o Servicio*, consiste en que los alumnos realizan un análisis de la empresa en base a las unidades de aprendizaje que cursan en el sexto semestre de la carrera, las cuales son: Mercadotecnia II, Impuestos, Desarrollo de Pequeñas y Medianas Empresas, Administración del Capital de Trabajo, Liderazgo, Métodos Cuantitativos II y Administración de Sueldos y Salarios; en base a la cual el estudiante le propone al empresario ó microempresario la implementación de un nuevo producto o servicio, en base a la situación en la que se encuentra.

Un tercer proyecto que se ha manejado es *Asistencia Microempresarial para Apoyo al Empleo en Baja California*, a través del cual se brinda asesoría a micro, pequeñas y medianas empresas referente a cómo mejorar su condición financiera, capacitación y actualización mediante la implementación de un nuevo producto o servicio en microempresas de la localidad, esto con la condición de que se formalicen ante las autoridades correspondientes. La dinámica que se ha trabajado en este proyecto es asociar algunas de las unidades de aprendizaje que maneja el estudiante como por ejemplo: Impuestos y Administración del Capital de Trabajo, por mencionar algunas.

Por otro lado han sido diferentes empresarios los que han participado en cada proyecto en total se han trabajado con 8 empresas medianas: Agua Tap, Ferretera Muñoz, S.A. De C.V., Hotel Dial, RD Centro Automotriz, S. De R. L. De C.V., Recolectora de Materiales Reciclables del Valle, S.A. de C.V., Grupo El Progreso de Baja California, S.A. de C.V., Valle Congelado, S.A. de C.V. y Mercado Corona. Por otro lado, durante el semestre 2009-1 se trabajó con la asistencia a microempresarios, atendándose a 30 de ellos. Ver Tabla 1.

Nombre del Proyecto	Semestre	Empresa Participante	Alumnos Participantes
Diagnóstico Situacional Empresarial	2007-2	Agua Tap	5
		Ferretera Muñoz, S.A. De C.V.	6
Implementación de un Nuevo Producto o Servicio Empresarial	2008-1	Hotel Dial	5
		RD Centro Automotriz, S. De R. L. De C.V.	6
		Recolectora de Materiales Reciclables del Valle, S.A. de C.V.	8
Diagnóstico Situacional Empresarial	2008-2	Grupo El Progreso de Baja California, S.A. de C.V.	7
Asistencia Microempresarial para Apoyo al Empleo en Baja California	2009-1	30 microempresarios de la comunidad de Guadalupe Victoria	15
Diagnóstico Situacional Empresarial	2009-2	Valle Congelado	6
		Mercado Corona	8

Tabla 1: Esta tabla muestra la integración de los PVVC en los diferentes periodos, así como las empresas y alumnos participantes.

La aplicación de estos proyectos en las empresas ha evolucionado al pasar de los semestres. Uno de estos ha sido que hoy los convenios que se realizan con las empresas para los PVVC, se firman en una ceremonia en la que están presentes autoridades de la UABC, de la EIN-GV, empresarios y alumnos participantes. Lo anterior le da formalidad, representatividad y proyección en la comunidad publicándose en medios regionales el acontecimiento, proyectando lo que se va a realizar.

Al inicio de la aplicación de los PVVC, fue una labor exhaustiva para convencer a los empresarios de abrir las puertas de sus empresas para que los alumnos de la EIN-GV realizarán un diagnóstico, los microempresarios se manifestaban inseguros respecto a la confidencialidad de la información ya que era un servicio que no se le iba a cobrar; aun cuando se le explicaba al empresario que había criterios para

manejo de información y que no se cobraba porque la EIN-GV y los estudiantes también obtenían beneficios. Esta situación se ha ido modificando con el paso del tiempo, actualmente es más sencillo que el empresario acepte la entrada de los estudiantes a su empresa, pues se ha corrido la voz en la comunidad empresarial sobre el trabajo de los estudiantes y los resultados, incluso hay empresarios que manifiestan estar en disposición para que los alumnos realicen los PVVC en sus empresas.

Lo anterior nos habla de que actualmente hay un posicionamiento de la Escuela en la comunidad empresarial del Valle. Anteriormente se tenía que trabajar en la sensibilización con la comunidad para que conocieran lo que es la Universidad, su objetivo y el sentido social que tiene de vincularse con la comunidad como una forma de reciprocidad y solidaridad con su entorno. Hoy a través de los PVVC la comunidad conoce y reconoce a la UABC, recurren a ésta buscando apoyo; esto se manifiesta en el PVVC de Asistencia Microempresarial para Apoyo al Empleo en Baja California, con el cual se logró reforzar el papel de la UABC en la sociedad. Otro aspecto que ha reforzado el posicionamiento en la comunidad, es que los resultados de los PVVC se han publicado en algunos medios de comunicación regionales, lo que han permitido que la comunidad se entere del quehacer universitario.

En cuanto al alumno, cada grupo pasa alrededor de un año en los PVVC, tiempo en el cual vemos en ellos una madurez profesional, un mayor compromiso, mentalidad abierta, proactividad, responsabilidad y mayor disposición para el trabajo en equipo. Hoy los primeros estudiantes que participaron en los PVVC han egresado y manifiestan que fue su participación en la PVVC un aspecto definitivo para su crecimiento como profesionales.

Por otro lado como resultado de estos proyectos, alumnos del séptimo semestre de LAE Antonia Segura Saldivar y Andrés Venegas García, presentaron una ponencia dentro del *II Coloquio Estudios sobre Competitividad*, en la ciudad de Tijuana Baja California, México, organizada por el Cuerpo Académico *Planeación y Desarrollo*, integrado por alumnos docentes de la UABC. La ponencia se tituló *Proyecto Estrategias para Fomentar el Empleo en Zonas Rurales*, y cabe mencionar que fue todo un éxito su presentación ya que los felicitaron, primeramente porque para participar pasaron por un comité evaluador y compitieron con investigadores de amplia experiencia, además de ser los únicos alumnos que presentaron trabajos en ese evento. Esta misma ponencia fue presentada dentro del *III Coloquio de Investigación: Avances y Productos en la EIN-GV*, en el cual maestros de la EIN-GV y alumnos presentaron sus trabajos que durante el año se expusieron en foros nacionales e internacionales; parte del objetivo de este coloquio es fomentar en los estudiantes la cultura de la productividad y la investigación desde etapas tempranas en su formación académica.

Para el docente participante en los PVVC, es muy enriquecedor y gratificante este proceso; bajo el esquema de que “nunca se deja de aprender”, los cuales obtienen una visión de cómo trabajan las empresas privadas, en específico de Ciudad Guadalupe Victoria, es decir conocen más sobre la cultura de la región, aspecto básico que ha permitido lograr la identificación de la UABC con la comunidad. Esto ha permitido encontrar formas de cómo convencer, tratar y explicar diferentes puntos a los microempresarios, ayudando a entender la cultura empresarial del Valle, sobre todo porque es una región rural, en la que las empresas son familiares, ambas características son definitivas para el comportamiento de las mismas.

Además los PVVC, han permitido a los docentes realizar productividad para dar a conocer los avances y resultados que se han tenido en la escuela con la aplicación de estos proyectos, ya que somos la primera escuela dentro de la UABC, que maneja los proyectos de acuerdo a la metodología explicada anteriormente.

CONCLUSIONES

Con estos proyectos la EIN-GV como parte de la UABC contribuye a brindar respuesta a los problemas que enfrenta la comunidad de Ciudad Guadalupe Victoria: primero a través de la formación profesional de LAE con una formación profesional sólida y responsables con su sociedad; además se apoya a las pequeñas y medianas empresas, las cuales al participar en los PVVC, obtienen un diagnóstico que les permite identificar las áreas de oportunidad de las empresas y brindar sugerencias para impulsarlas o bien implementar un nuevo producto o servicio para mejorar su negocio, y por último fomentar el autoempleo en las microempresas de la localidad.

Los PVVC han fortalecido los conocimientos, habilidades, actitudes y valores de los estudiantes de LAE, y les ha permitido hacer conciencia de la importancia de los mismos al momento de ejercer su profesión además de su responsabilidad como estudiantes y futuros egresados de la UABC, ya que con esto se ha fortalecido la habilidad emprendedora y entusiasta al involucrarse en negocios reales, adicionalmente participaron haciendo propuestas para mejorar la competitividad de las empresas, lo cual permite un mayor desarrollo de la comunidad.

Con la aplicación de estos proyectos se está poniendo en práctica el Modelo Educativo basado en competencias centrado en el aprendizaje en ambientes reales y con ello favorece la práctica docente dejando de lado la enseñanza tradicional; fortaleciendo la vinculación del estudiante con el sector laboral donde se insertará al término de su formación profesional.

Actualmente la vinculación entre la EIN-GV y los sectores sociales y productivos de la comunidad de Guadalupe Victoria se han fortalecido a través de la incorporación de los PVVC, permitiendo la colaboración conjunta de las estructuras educativas y las empresas, posicionando a la Escuela y a la UABC, permitiendo que éstas, logren su objetivo y el sentido social que tienen de vincularse con la comunidad como una forma de solidaridad y reciprocidad con la sociedad.

Hoy la aplicación de los PVVC en la carrera de LAE, son una fortaleza para la EIN-GV, pues los estudiantes han fortalecidos su formación profesional, lo que distingue a la EIN-GV como una escuela que forma egresados de calidad.

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HISTORIA DE VIDA, CURRÍCULUM VITAE EN LA BÚSQUEDA DE UN EMPLEO

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RESUMEN

En la actualidad el modelo de un currículum ha sufrido una serie de cambios en su proceso por el tiempo, ahora bien, el currículum vitae se ha convertido en un instrumento básico para el intercambio de información curricular con el objeto de facilitar la gestión de las ayudas en las entidades corporativas, en las cuales buscan los empresarios poder tener un acercamiento laboral con los candidatos a ingresar a laborar a sus empresas. Recientemente se han diseñado un sinfín de formatos de currículum a efecto de que sean aplicables para que toda empresa tenga una oportuna y satisfacción de la información de los posibles candidatos a sus empresas, por lo que el presente documento pretende diseñar y aplicar una base de datos a efectos de poder fortalecer los lazos entre el estudiante próximo a egresar y los empresarios, a efecto de que como corresponsable con los sectores productivos se pueda proporcionar una posibilidad de solución a los nuevos egresados así como poder colaborar a efecto de que sea una forma de poder formar al estudiante en una forma integral insertándolo en la vida laboral.

INTRODUCCION

El término latino *curriculum vitae*, el cual significa literalmente “carrera de la vida”, por analogía y contraposición a *cursus honorum*, la carrera profesional de los magistrados romanos. Por simplificación se usa el término *curriculum* o currículum, mientras que en ocasiones se puede encontrar Curriculum vitae et studiorum (carrera de vida y estudios). Con todos ellos nos referimos al conjunto de experiencias (laborales, educacionales, vivenciales) de una persona. Se aplica comúnmente en la búsqueda de empleo, siendo requisito indispensable su presentación para solicitar empleo en la mayoría de los puestos. Hoy en día se observa como las empresas que han salido adelante a pesar de la situación económica que se vive a nivel mundial han tenido que hacer importantes modificaciones en la estructura de sus organizaciones, cambios tales como; reducción de personal, capacitación de empleados para alcanzar nivel de “multidisciplinarios”, reclutamiento de personal más especializado, énfasis en la cultura laboral de trabajo en equipo, entre otros.

REVISION LITERARIA

¿Cómo Es Un Currículum?

El currículum es un resumen de tu historia personal, escolaridad y experiencia y describe las competencias que has desarrollado durante tu formación. Los perfiles solicitados por las empresas cada vez son más especializados, requieren una serie de actitudes y habilidades para cubrir unos puestos determinados. Es el documento mediante el cual se venderá ante el empleador y ante las diversas bolsas de trabajo. Saucedo Gastelúm (2009) afirma que las bolsas de trabajo operan como un gran mercado laboral y que inicialmente se formaron en las universidades para buscar empleo para sus egresados.

¿En Qué Momento Debemos Mandar Nuestro Currículum Al Empleador?

El currículum debe enviarse y/o entregarse personalmente no solo cuando sabemos de alguna vacante en particular si no también cuando deseamos ponernos a disposición de alguna empresa y que esta analice si cubrimos el perfil de alguna vacante disponible. Diariamente el empleador recibe muchos CV para cubrir una sola vacante es por eso que nosotros debemos encargarnos de que el nuestro sea el más atractivo, interesante, y sobre todo apto.

Importancia Del Currículum Vitae

Si se busca trabajo es determinante saber comunicar de la mejor forma tus conocimientos y experiencia. Los reclutadores de talento esperan que el *Curriculum Vitae* sea la presentación clara y concisa de los datos personales, educación, experiencia profesional y habilidades de quien aspira a un empleo. El principal objetivo del *Curriculum Vitae* es capturar la atención del reclutador para obtener una entrevista.

El *Curriculum Vitae* posee una triple función:

1. Darte a conocer al futuro empleador
2. Concentrar la atención durante la primera entrevista sobre los aspectos más importantes de tu educación, experiencia profesional y habilidades
3. Después de la entrevista, recordar a tu futuro empleador los datos que mejor hablan de ti.

Estructura Del Currículum Vitae

Debes resaltar los puntos que se adecuen mejor con la función que quieras desempeñar en la organización. Es imperativo no mentir.

Título del CV.

Objetivo.

Datos personales

Formación académica.

Experiencia profesional.

Actividades extraacadémicas.

Idiomas.

Otros datos de interés.

Reglas De Oro De Un CV

El dominio de los conocimientos técnicos de la profesión, cualquiera que se trate, no es garantía de alcanzar una vacante en el mercado laboral tan competitivo de la actualidad; no obstante la facilidad de aprendizaje a través de los diversos medios tecnológicos al alcance, se presenta como un reto para los profesionistas cómo demostrar en una organización pública o privada, el tener los conocimientos necesarios para ser contratado y una vez en la institución, enfrentar otros retos de superación y competencia interna en dicha empresa. Por lo anterior, es necesario expresar a los interesados en insertarse en el mercado laboral, los puntos básicos para una correcta elaboración de un curriculum vitae y que enseguida se mencionan sintetizada mente.

1. Un buen *Curriculum Vitae* se escribe en una página, a lo sumo en dos.
2. Refleja en el *Curriculum Vitae* que reúnes las exigencias del puesto de trabajo.
3. El *Curriculum Vitae* se debe enviar siempre en original.
4. Un buen *Curriculum Vitae* debe estar bien estructurado.
5. Es conveniente que incluyas la fecha en el *Curriculum Vitae*.
6. Destaca tus cualidades, pero nunca mientas.

Antes De Comenzar A Escribir El Currículum

Es fundamental que antes de comenzar a escribir tu currículum se tenga bien clara la información que se va a dar, así como el orden en que va a hacer. El currículum tiene que presentar los datos de forma clara y concisa, bien explicada y sin rodeos. Tenga en cuenta que sólo se tendrá una breve oportunidad de causar buena impresión a quienes se tienen que contratar.

Por ello, antes de ponerse a redactar el currículum, es importante que planee y responda a una serie de cuestiones.

- ¿Para quién se va a escribir el currículum?
- ¿Qué puesto voy a solicitar?
- ¿Tendré la preparación necesaria?
- ¿Cuáles son los logros profesionales?
- ¿Cuál fue la experiencia profesional anterior?
- ¿Qué idiomas hablo?
- ¿Domino la informática?
- ¿Que otras experiencias puedo acreditar?

Una vez contestadas estas cuestiones seguro que tendrás una visión general más clara de cómo tiene que ser o cómo deberás organizar tu currículum. Es el momento de comenzar a escribir.

PROCESO DE AUTOANÁLISIS

Es el estudio, con detenimiento, de nuestras características de personalidad (actitudes, puntos fuertes y débiles, hábitos, logros, aptitudes, etc.). Tenemos que conocernos bien para poder ofrecer al mercado laboral las soluciones que esperan de nosotros.

Conceptos Que Se Deben Entender En El Proceso De Autoanálisis

- Actitudes.
- Aptitudes.
- Puntos fuertes y débiles.
- Hábitos.
- Logros.

Recomendaciones Para El Envío Del Curriculum Vitae Por Email

- La extensión del CV como archivo adjunto debe ser breve, sin abusar de negritas, subrayados, etc.
- Los diseños deben ser sencillos, sin gráficos, ni imágenes.
- No es conveniente enviar fotografía y mucho menos en archivo aparte.
- Si te la solicitan utiliza el formato jpg.
- No incluyas imágenes en formato bmp.
- Nunca incluya macros en el documento.
- No acompañes el documento con archivos ejecutables (*.exe).
- En Asunto, escribe tus apellidos y nombre.
- En Asunto, debe incluir la referencia de la oferta en el caso de que esté enviando su CV en contestación a una oferta.
- Si envías el documento como archivo adjunto, denomínalo con tus apellidos y nombre, evitando de esta forma generalidades del tipo CV.doc, que pueden confundir y no identificar claramente tu CV con respecto a otros candidatos.

Tipos de currículum vitae

Además de los diversos formatos que cada persona pueda dar a su propio currículum existen diversos currículum normalizados establecidos por las instituciones oficiales. Así, por ejemplo, en 2002 se creó un modelo de CV Europeo que ha sido sustituido actualmente por el Europass En España, la Fundación Española para la Ciencia y la Tecnología (FECYT) con el apoyo del Ministerio de Ciencia e Innovación (MICINN) y las Comunidades Autónomas, está liderando el proyecto Currículum Vitae Normalizado de (CVN) que comprende la información que todas las clases de investigadores, tecnólogos o innovadores, puedan necesitar para reseñar la trayectoria de su actividad y sus resultados. El modelo de currículum CVN xml es un instrumento básico para el intercambio de información curricular con el objeto de facilitar la gestión de las ayudas públicas o privadas de todas las entidades del Sistema Español de Ciencia-Tecnología-Empresa (SECTE). Además, dependiendo del modo de organización de la información, el *curriculum vitae* puede ser de tres tipos:

1. **Cronológico:** consiste en ordenar el currículum vitae del más antiguo al más reciente. No es recomendable cuando se ha cambiado de trabajo con frecuencia.
2. **Inverso:** permite destacar la experiencia laboral reciente. Recomendable si ésta tiene relación con el puesto de trabajo al que aspiramos.
3. **Temático o Funcional:** consiste en ordenar el currículum vitae por bloques temáticos. Recomendable cuando la experiencia es muy dispersa o cuando hay grandes espacios de tiempo en los que no se ha trabajado.

En algunos casos se puede hablar también de un currículum combinado o mixto. En este caso, la información se organiza temáticamente aunque mantiene la distribución cronológica (o cronológica inversa) dentro de cada bloque.

Lo relevante de los tipos de curriculum no es la clasificación en sí misma, sino el manejo que los interesados deseen darle, pero aún más importante que eso, es orientar a los alumnos por egresar acerca de las habilidades y actitudes que les interesa al empresariado que posean.

Dadas las condiciones económicas imperantes a partir de la crisis de finales de 2008, la mayoría de los profesionistas prefieren depender de un patrón, según las cifras de la secretaría de trabajo y previsión social (observatorio laboral, 2010); lo que provoca mayor necesidades de programas y proyectos de investigación que vinculen y promuevan el intercambio de información entre empresarios e instituciones de educación superior que facilite su acceso a fuentes productivas.

CONCLUSIONES

Uno de los objetivos estratégicos de la Asociación Nacional de Universidades e Instituciones de Educación superior, (ANUIES, 2010) es aportar soluciones a los problemas de la educación superior y uno de los grandes retos de las universidades contemporáneas es no sólo preparar profesionistas, sino además buscar su inserción en el mercado laboral; en este sentido los programas tendientes a incorporar a los egresados en los sectores productivos, cumplen con una función eminentemente social.

El trabajo de investigación “*Desarrollar Un Modelo Automatizado Aplicando Las TIC’s, Para Vincular Estudiantes y Egresados de la Facultad de Ciencias Administrativas con el Sector Productivo*”. Que se lleva a cabo en la Facultad de Ciencias Administrativas de la Universidad Autónoma de Baja California y del que se esperan resultados a finales del 2010, tiene por objeto fortalecer la vinculación con el sector empresarial y poner a su disposición la información académica y profesional de los alumnos próximos a egresar, para cumplir con un doble objetivo: por un lado, ofrecer un banco de especialistas en áreas contable-administrativas para ocupar mandos medios y superiores y por el otro, asegurar el análisis y la retroalimentación de las habilidades que se deben fortalecer con los contenidos de los programas

educativos. Los resultados de dicha investigación se darán a conocer en un segundo trabajo de difusión, una vez que se dispongan al concluir el trabajo.

Las instituciones de educación superior, principalmente las de naturaleza pública, tienen el compromiso social de formar profesionistas que cumplan y satisfagan las expectativas del campo laboral de sus comunidades y no simplemente dedicarse a producir recursos humanos, que muchas de las veces, no alcanzan a ocupar un trabajo formal en su área de especialidad.

Debería constituirse en un deber institucional de toda universidad, preparar no solamente en los aspectos valorables y de conocimientos, sino además en aquellas habilidades prácticas inherentes a su formación profesional, tales como realizar una correcta búsqueda de trabajo, cómo elaborar un impecable curriculum vitae, desarrollar las habilidades del lenguaje no verbal, cómo llevar a cabo una correcta entrevista de trabajo, entre otras. Las instituciones de educación superior deben crear o fortalecer sus áreas de capacitación en las unidades académicas que preparen a los alumnos próximos a egresar en las actividades operativas básicas, estableciendo en los planes de estudios respectivos, materias optativas o cursos intersemestrales 100% prácticos, como talleres de entrevistas de trabajo, elaboración de curriculum, cursos intensivos de búsqueda de empleo, talleres prácticos de lenguaje no verbal, Etc.

Las diversas dependencias federales como las Secretarías de Educación Superior, de Trabajo y Previsión Social y de Economía entre otras, deben de crear fondos y dar mayor difusión a los fondos ya disponibles que promuevan y fomenten las habilidades prácticas y operativas que sirvan a los alumnos próximos a egresar, para insertarse de inmediato a la fuerza de trabajo del país y con ello no sólo se estaría apoyando directamente a los egresados, sino que además se estaría propiciando el desarrollo y la economía nacionales, tan necesarios en estos tiempos que se viven en México.

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EL COMERCIO EXTERIOR DE MÉXICO Y CENTROAMÉRICA, ANÁLISIS Y DETERMINACIÓN DEL PATRÓN COMERCIAL DE 1993-2002

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RESUMEN

Este artículo analiza los índices de comercio intra-industrial de México con los países centroamericanos, con datos oficiales a cuatro dígitos del sistema armonizado, para los años de 1993 a 2002, se presentan índices por país, se constata además una relación positiva con la existencia de acuerdos de libre comercio.

INTRODUCCIÓN

Esta temática de interés vital para las economías de nuestras regiones se compone de los siguientes contenidos y tiene los siguientes objetivos; Identificar por medio del índice de Grubel y Lloyd qué productos de México tienen ventajas comparativas con respecto a Centroamérica y viceversa, en el periodo comprendido de 1993 y 2002. Verificar cual es la intensidad en el uso de factores productivos para desarrollar el comercio internacional entre estas dos áreas geográficas (México y Centroamérica). Al igual de cómo está compuesta la estructura productiva sectorial de cada país. Con este análisis esperamos aportar elementos, que contribuyan a explicar el comercio intra-industrial, entre estas dos áreas geográficas buscando proponer a través de las ventajas comparativas un desarrollo socioeconómico más homogéneo en sus industrias de comercio internacional.

DETERMINANTES DEL CRECIMIENTO Y EL DESARROLLO ECONÓMICO: EL CASO MÉXICO (1994-2008)

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RESUMEN

México es un país con enormes desigualdades, cerca del 50% de su población se encuentra en pobreza de patrimonio por otra parte, un mexicano encabeza la lista de de Forbes, Carlos Slim, ocho mexicanos más, forman parte de dicha lista. Las políticas de crecimiento y desarrollo seguidas por el Estado mexicano, no han sido muy diferentes a las del resto de los países latinoamericanos, a partir del gobierno de Lázaro Cárdenas, siguió un modelo keynesiano, con una fuerte participación estatal, privilegiando el desarrollo hacia adentro, protegiendo la industria local, con un control estatal mediante la inversión y administración pública en áreas estratégicas, la implantación de este modelo se vio coronada cuando en los años 60, el gobierno de Adolfo López Mateos, se dio el llamado milagro mexicano, cuando la economía de nuestro país, creció ininterrumpidamente y en año de 1964, alcanzo el 11.01% del PIB. Sin embargo, con la implantación de este modelo no se alcanzaron las metas económicas propuestas, la deuda externa de nuestro país llego a niveles insostenibles. A partir de 1982, México, da los pasos para un cambio a un modelo de corte neoliberal, mediante el Estado se retira de la intervención de la economía

PALABRAS CLAVE: Modelo de desarrollo, desarrollo, crecimiento.

INTRODUCCION

Los términos utilizados en el titulo del presente ensayo, en el lenguaje común no son muy diferentes, desarrollo y crecimiento, muchas veces son utilizados como sinónimos, para la ciencia económica son cualitativamente diferentes, aunque interrelacionados. En el presente ensayo, se analizara las determinantes en el crecimiento y el desarrollo económico de México, y con ello, las políticas seguidas por el Estado Mexicano, para pretender alcanzar el desarrollo.

México, es un país de enorme desigualdades, con una población de 47.4% que viven en pobreza de patrimonio (INEGI 2009), sin embargo la revista Forbes publico hace unos días que nueve mexicanos aparecen en la lista de los más ricos del mundo, encabezándola Carlos Slim, que inicio su fortuna en México y luego la extendió a otras partes del mundo. El presente ensayo, pretende explicar, el porqué, se presentan estas desigualdades, en un país que como México, hace más de medio siglo inicio con medidas económicas para alcanzar el crecimiento económico con la finalidad de lograr el desarrollo y hace un análisis de los resultados de las mismas y los logros alcanzados. Por lo tanto, para conocer las “determinantes del crecimiento y desarrollo económico: El caso de México (1994-2008)”, partiremos por conocer las diferentes teorías y porque no decirlo ideologías ligadas a estos conceptos de crecimiento y desarrollo que unimos en este ensayo.

ANTECEDENTES

Osvaldo Sunkel señala que los conceptos que se utilizan para referirse a un país, necesariamente vinculan a una determinada visión o teoría, la cual destaca aspectos característicos y preestablece un diagnóstico de las causas básicas y por ende de la política de desarrollo a seguir, así señala, cuando se habla de “países pobres”, el concepto que prevalece es el de la distribución del ingreso, tanto entre países como en sus habitantes, los que hablan del “subdesarrollo”, lo ven como una etapa en el proceso histórico, los que usan

la expresión “en vías de desarrollo” ven la posibilidad de aprovechar el potencial productivo y el acento en la “dependencia” es poner énfasis en las características de las relaciones económicas, tecnológicas y políticas entre los países desarrollados y subdesarrollados. (Sunkel 1982). El concepto de crecimiento se refiere al incremento porcentual del Producto Interno Bruto (PIB) de una economía en un periodo de tiempo $(PIB_2 - PIB_1)/PIB_1 = \Delta PIB/PIB$. El crecimiento es una medida de bienestar de un país o región.

El Concepto De Desarrollo Por Su Parte

Dice Sunkel

“La idea de desarrollo se centra, en cambio, en el proceso permanente y acumulativo de cambio y transformación de la estructura económica y social, en lugar de referirse a las condiciones que requiere el funcionamiento óptimo de un determinado sistema o mecanismo económico” (Sunkel 1982, 23) .

Al analizar los conceptos de desarrollo, de las diferentes teorías es necesario tomar una visión o ideología, y al formular este ensayo, es igualmente necesario. No se puede soslayar este hecho, ya que en éste como en otros análisis, el no tomar una posición o querer ser neutral, realmente es colocarse en una posición.

“Parece pues conveniente clasificar en tres las principales tendencias entre las que se preocupan actualmente del desarrollo, las que lo conciben como crecimiento, las que lo perciben como un estado o etapa, y las que se enfocan el desarrollo como un proceso de cambio estructural global”. (Sunkel 1982, 29).

Las diferentes “visiones” o teorías acerca del crecimiento, se pueden clasificar en las siguientes:

El desarrollo como crecimiento:. Lo definen en términos de ingreso per capita (PIB) y el desarrollo en términos de tasa de crecimiento. Su enfoque principal es la influencia que la inversión tiene sobre el crecimiento del ingreso, el equilibrio dinámico y la ocupación. Esta visión del crecimiento, ha tenido influencia en los países subdesarrollados y por ende en México, debido al énfasis que se hace en la inversión que permite asociarla a la escasez de capitales considerado un problema básico del subdesarrollo. Otra característica es el énfasis que estas teorías hacen del papel del Estado, ya sea para que estimule la inversión, como inversor público o mantenga el gasto público elevado. En esta visión reduccionista, el problema de los países subdesarrollados, es el de una mayor capacidad de acumulación y el desarrollo queda asegurado con la elevación de tasas de ahorro e inversión, es también una visión que no toma en cuenta las condiciones de los países desarrollados, suponiendo que el desarrollo (con todas sus consideraciones), es una meta a la cual todos los países tienen que llegar.

a) El desarrollo como etapa.

Este enfoque parte de determinadas características que se presentan en el subdesarrollo, como puede ser un excedente de mano de obra, situación de mercado insuficientes, baja de productividad prevaleciente cuando falta capital, etc. y a partir de esta caracterización que son concebidas como “el problema” se formulan determinadas teorías que determinan políticas a seguir, con la finalidad de señalar, como a través de la superación de determinadas etapas del subdesarrollo se puede llegar a una sociedad equivalente a la de los países desarrollados.

Este enfoque, ha suscitado esfuerzos y políticas, de diferentes países que han establecido programas tendientes a mejorar las condiciones o subsanar estas características detectadas. Al igual que la visión anterior, se concibe el desarrollo de las sociedades subdesarrolladas como una etapa para alcanzar el modelo de las sociedades desarrolladas.

b) El desarrollo como un proceso de cambio estructural global.

Desde hace más de medio siglo, muchos países de América Latina, incluyendo México, han realizado esfuerzos y llevado a cabo políticas de mejoramiento económico y social, sin embargo, el crecimiento acumulativo, aparece lejano, no se han logrado, las características que determinan el desarrollo.

Se ha señalado que los esfuerzos de inversión y de industrialización, por ejemplo, no lograrán los efectos esperados, o deseados, cuando prevalecen en algunos sectores de la economía, como en la agricultura, estructuras e instituciones que dificultan el avance tecnológico, el mejoramiento de la productividad y la utilización eficiente de los recursos y que tienen a agudizar la concentración del ingreso y la desigualdad de oportunidades.” (Sunkel 1982, 35).

Algunos teóricos de la CEPAL y otros llamados “estructuralistas”, ponen el acento en la función del Estado como orientador, promotor y planificador, y en una reforma y ampliación sustancial de las modalidades de financiamiento externo y del comercio internacional”. (Sunkel 1982, 35).

A través de un proceso de autocrítica, se plantearon nuevos retos y se fijaron nuevas posturas. En esta visión se postula que el subdesarrollo es parte del proceso histórico global del desarrollo, que desarrollo y el subdesarrollo son dos caras de un mismo proceso histórico universal; que ambos procesos son históricamente simultáneos y se encuentran vinculados funcionalmente.

Esta visión o ideología, reconoce que los países subdesarrollados no son iguales a los países desarrollados, el desarrollo a alcanzar por estos países adquiere otras características en las cuales se reconoce la cultura nacional y de las rasgos que le son propios con la finalidad de fortalecerlos y lograr un desarrollo, que no sea ya el modelo a seguir que los países desarrollados han establecido. Reconociendo las características que le son propias a los actores para los cuales se pretende el desarrollo.

MODELOS DE CRECIMIENTO

Pero ¿Cómo se logra el crecimiento económico? La escuela clásica, que surge de forma sistematizada a finales del siglo XVIII, tenía ya como inquietud principal tratar de explicar el crecimiento y desarrollo económico, desarrolla una teoría del valor y valor del trabajo, entre otras. Las características principales de dicha escuela es el “laissez faire laissez passer”, es decir:

por una parte, a pesar de que en apariencia las acciones de las unidades económicas son desordenadas, se entiende que el conjunto de estas acciones obedece a cierto mecanismo que presenta regularidades, susceptibles de ser expresados por leyes; por otra parte, se admite que este mecanismo tiene tales características que, si lo deja operar libremente, lleva a obtener un resultado óptimo, en el sentido que el sistema económico se ajusta a la medida necesaria para el logro de la producción máxima factible” (Sunkel 1982, 99) ,

Eje fundamental de las teorías clásicas. David Ricardo (1772-1823), formulo la “ley de los rendimientos decrecientes”, válida para las economías agrícolas, ya que las industrialización introduce rendimientos crecientes a escala, en esta teoría se establece que a medida que se intensifica la cantidad producida de un bien, la utilidad marginal tiende a disminuir. En el modelo ricardiano, se establece que el capital aumenta por medio del ahorro y que es el subproducto del trabajo o plusvalía es lo que genera excedente económico.

A inicios del siglo pasado, después de la crisis del capitalismo de 1929, surgieron nuevas teorías de corte keynesiano, con la finalidad de establecer y demostrar mediante modelos matemáticos, las diferentes variables que determinan el crecimiento. El modelo Harrod-Domar, fue establecido por Sir Roy Domar (Inglaterra) en 1939 y por Evsey P. Domar(Estados Unidos) en 1946, los cuales en forma independiente desarrollaron un modelo, que sirvió de base, para las políticas económicas. En el cual se estable que para

alcanzar el crecimiento y sostenerlo, es necesario que la producción (trabajo) y el capital productivo crezcan en la misma proporción. Este supuesto del modelo, muestra que el crecimiento es muy inestable, ya que en el largo plazo, es muy difícil lograr lo que el modelo propone, para ello requerirá necesariamente la participación del Estado.

Tomando las bases del modelo de desarrollo exógeno de Harrod-Domar, Robert Solow (1956), desarrollo el modelo de crecimiento neoclásico, este modelo, incluye el nivel de tecnología y establece que $Y = A K^\sigma L^{1-\sigma}$. Donde Y = Producto, A =Nivel de Tecnología, K =Capital Total, σ = Fracción del producto producida por el capital o coeficiente de los rendimientos marginales decrecientes.

Otra función relevante de este modelo es: $\Delta K = sY - \delta K$

En la primera parte de la ecuación, que es el ingreso multiplicado por la tasa de ahorro, la segunda parte de la ecuación, representa la inversión de reposición, que representa cuanto capital se ha depreciado por lo que es necesario reponerlo.

Lo característico de este modelo de crecimiento es que considera el progreso tecnológico, como la única fuente de crecimiento sostenido.

El pensamiento de la CEPAL (Comisión Económica para América Latina y el Caribe. Organismo dependiente de la Organización de las Naciones Unidas (ONU) fundada en 1948. Sus labores se centran en la investigación económica). Surge a partir de la década de los cuarentas como una respuesta de científicos latinoamericanos al estancamiento económico de esta región y con la finalidad de reconocer sus diferencias y en la búsqueda de un fortalecimiento de estas naciones frente a los países desarrollados. El concepto “centro-periferia” fue planteado por el argentino Raul Presbich (Raul Presbich, 1901-1986) el centro del debate fue en la CEPAL y con este concepto se hace referencia a las características disímiles que asume el ciclo entre esos dos tipos de economía, y a las distintas posibilidades que ofrecen en ellas los instrumentos cambiarios y monetarios para hacer frente a los problemas del empleo de la fuerza de trabajo, respecto a la distinta aptitud de cada tipo para defender los precios de sus exportaciones, en las fases de contracción del nivel de actividad” (Rodríguez 1983).

El pensamiento de la CEPAL, no constituye un modelo económico, como los vistos anteriormente, para los cuales, alcanzar el crecimiento económico es visto en términos de la inclusión de diferentes variables, como son el ahorro, la inversión, el crecimiento tecnológico, el crecimiento del PIB por trabajador, etc. Es una “visión” del crecimiento, que plantea “Crecimiento para quién? ¿A quién conviene el crecimiento?

La teoría de la CEPAL, reconoce las diferencias estructurales del centro-periferia, sus desigualdades, sus diferentes estructuras productivas y sociales, abandona, la visión de que el subdesarrollo es una etapa anterior al desarrollo, que todos los países estamos en la misma pista de carreras, solamente que unos más atrasados que otros.

Esta serie de teorías, fueron determinantes para algunos países de América Latina, de 1940 hasta inicios de los 80, ya que el desarrollo que buscaron y por ende las medidas económicas y políticas que tomaron para alcanzar el crecimiento económico diferentes países de América Latina, incluido México, estuvieron inspirados en este pensamiento y llevaron a cabo, una serie de medidas económicas planteadas por esta escuela.

Entre los planteamientos fundamentales fue “el deterioro de los términos de intercambio” teoría planteada por Raúl Presbich, la cual señalaba que estos países periféricos exportaban productos primarios en cambio el centro exportaba productos manufacturados, señalaba en el marco de esa división internacional del trabajo, los países subdesarrollados no retenían los frutos del progreso técnico y estos tendían a concentrarse en el centro. Mientras los salarios reales tendían a estancarse en los países periféricos, estos

y las utilidades aumentaban en los países centrales” (Guillen 2004, 9) Así que una de las medidas planteadas por estas teorías es la necesaria industrialización de estos países, ya que como la periferia nace sin sistema productivo, el desarrollo implica la construcción de un sistema productivo articulado y coherente, susceptible de asegurar, por sus propios medios, la reproducción ampliada del capital. Ello conlleva la creación de una base endógena de acumulación de capital. Dicho esfuerzo de creación de un sistema productivo es, pues, una tarea histórica e implica la puesta en marcha de un proyecto nacional” (Guillen 2004, 5).

Sí hasta antes de estas fechas, las teorías clásicas eran las dominantes para muchos países latinoamericanos y con ellas el papel del Estado en la economía era del de “dejar hacer, dejar pasar”, esta nueva visión, le da un rol fundamental, así lo señala Sunkel, El objetivo principal era la modernización, la industrialización como vehículo para incorporar tecnología. Lo central fue el paso de economías abiertas, integradas al mercado mundial hasta los años treinta y como un papel insignificante del Estado, a economías relativamente cerradas y en las que el Estado asumió un rol fundamental. Es decir, se postulo que el agente de crecimiento pasara a ser el Estado y el mercado interno en vez del mercado internacional. Este periodo se llamo, en trabajos más reciente, el periodo estado céntrico”. (Sunkel, El desarrollo de América Latina ayer y hoy 2005, 2).

EL CASO MÉXICO: (1994-2009).

Antecedentes.

A partir del gobierno de Lázaro Cárdenas se establecieron las bases en la infraestructura económica con la nacionalización del Ferrocarril, el Petróleo, la creación de la Comisión Federal de Electricidad, entre otras medidas. De esta manera, entra México, al igual que los países de Latinoamérica a una nueva fase del crecimiento económico, impulsado por modelos keynesianos, y también de alguna manera influido por el pensamiento cepalino, todo ello apoyado por políticas económicas del estado mexicano como una respuesta a las crisis del capitalismo de 1929. Este modelo que priorizaba el desarrollo hacia adentro, mediante la sustitución de importaciones y daba al Estado el papel de rector de la economía nacional, como vimos anteriormente, estuvo vigente de 1940 a 1982. En los 60's con el gobierno de Adolfo López Mateos (1958-1964), se dio lo que se conoce como milagro mexicano, ya que la economía creció ininterrumpidamente, y en el año 1964 alcanzo el record de 11.01% del PIB, a partir de 1970, con el gobierno de Luis Echeverría, se continuo con el crecimiento del PIB, acompañado de una alta inflación, que estalla en el año de 1976, con una devaluación del peso del 76%. Para el año de 1982, las crisis económicas, se hicieron más notorios y el Estado no pudo ya continuar con el proteccionismo por el fuerte endeudamiento y los magros resultados económicos que presentaba la economía mexicana, por lo que para el año de 1982, con una inflación que alcanzó el 581% y una reducción del PIB con respecto a 1981 de -.52% que provoco una severa crisis económica se inicia con Miguel de la Madrid Hurtado un nuevo modelo económico. (INEGI, www.inegi.org.mx 2010)

Esto es, por decirlo así, visto como una derrota de las medidas tomadas por el estado mexicano con la finalidad de lograr el desarrollo, en algunos años, se logro el crecimiento económico, sin embargo no logro fructificar en el desarrollo de la sociedad mexicana. Como vimos anteriormente, varios países latinoamericanos alinearon sus políticas económicas a las teorías de la CEPAL y a la par de seguir modelos keynesianos para alcanzar el crecimiento, se tomaron políticas públicas con la finalidad de impulsar la industrialización, sustituir las importaciones y alcanzar una base interna de acumulación de capital con la finalidad de constituirse como entidades con presencia en los ámbitos económicos mundiales.

Mucho se ha discutido del porqué este fracaso de este modelo en Latinoamérica y no sólo en México, diversos autores lo han abordado, y han señalado Se aspiraba a conseguir mayor autonomía frente al

centro, lo que permitiría, con el tiempo, construir una base endógena de acumulación de capital” (Guillen 2004, 10) y continua. “Sin embargo, dicho objetivo, resulto inalcanzable, pese a los indudables avances en la dirección de sustentar la acumulación de capital en un motor interno. Las dificultades financieras y tecnológicas se acrecentaron con el avance de la industrialización en los años sesenta. Los empresarios locales encontraban crecientes obstáculos para acceder a la producción de bienes intermedios y de capital. En el centro se consolidaba el poder de las empresas transnacionales (ET), en ese entonces primordialmente estadounidenses, que incursionaban *por* todo el mundo. (Guillen 2004, 10) y continúa

“Se configuró una estructura industrial desarticulada, sesgada hacia el consumo suntuario; una industrialización “trunca” que carecía de una base endógena de acumulación de capital. Los avances para crear una base científica y tecnológica propia fueron fragmentarios y se circunscribieron a algunas actividades, generalmente controladas por el Estado, o se efectuaron en las universidades públicas, las que realizaban proyectos, la mayoría de las veces separados de las actividades productivas” (Guillen 2004, 11).

Guillen en su obra, siendo un investigador mexicano, no se refiere exclusivamente a México, al realizar este artículo, pero es muy significativo, la regularidad con que actúa la ciencia económica, salvo algunas diferencias, que no vamos a analizar en este ensayo, lo que paso en México, paso en lo general en algunos otros países latinoamericanos que siguieron estos modelos para alcanzar el crecimiento y también, por los mismos años, se plantearon la necesidad de seguir un nuevo modelo porque las medidas seguidas hasta esos años, habían agotado ya los recursos estatales y los resultados para muchos de ellos eran en lo general muy parecidos a los antes expuestos.

Modelo Neoliberal (*neoclassical liberalism*) (1983).

A partir de 1983, con el gobierno de Miguel de Lamadrid, se inicia en México al igual que en otros países latinoamericanos el cambio de modelo económico, a uno de corte neoliberal, con orientación hacia afuera, en la cual se minimiza la participación estatal, se da énfasis en la exportación de manufacturas como eje de la acumulación de capital y que según algunos teóricos fue consecuencia de las necesidades de los países desarrollados, ante la crisis de la posguerra, de buscar la penetración a nuevos mercados, es por ello que la internacionalización se convirtió en una estrategia. Es por ello, señalan, que el Fondo Monetario Internacional y el Banco Mundial, dictaron a los países una serie de compromisos que debían a seguir en su condición de deudores. Así lo señala Guillen. A la nueva estrategia, que consistía en diez medidas de política económica que abarcaban desde la disciplina fiscal hasta la liberalización comercial y financiera, se le bautizo como el Consenso de Washington” (Guillen 2004, 14)

El modelo de Corte Neoliberal, se ve fortalecido por las medidas seguidas por el presidente Carlos Salinas de Gortari, que termino la entrega de las empresas que aún controlaba el estado mexicano a los capitales nacionales y extranjeras, como fueron el caso de Teléfonos de México, la privatización de la banca, la venta de la Mina de Cananea, las reformas a los artículos constitucionales 27 y 123 y la firma del Tratado de Libre Comercio de América del Norte (TLCAN), entre otras. Estas medidas sin embargo, no se vieron reflejadas en crecimiento económico, ya que en promedio en este sexenio, el crecimiento de la población fue de 1.9%, el crecimiento económico promedio en este periodo fue de 2.0% y el crecimiento de la economía promedio mundial fue de 3.9%, lo que da un magro crecimiento económico de México de solamente 0.01% (www.reporteindigo.com 2010).

Continuación del Modelo Neoliberal (1994-2008).

El año de 1994, es uno de los más negros de la historia económica reciente de México, la crisis en México tuvo repercusiones a nivel mundial, el endeudamiento histórico de este ejercicio, contradice notablemente las prioridades de los objetivos señalados por el gobierno México al asumir el modelo neoliberal, la

balanza comercial tuvo un saldo negativo, según cifras del INEGI, en este periodo fue de -18,464 mil millones de dólares, la deuda bruta en porcentaje del PIB para el periodo de 1995 fue del 59.2% del PIB. Esta crisis, llamada por algunos analistas como la “primera crisis de la globalización”, fue provocada por la inestabilidad causada por la apertura comercial, y sobre todo por la apertura financiera efectuada bajo los parámetros del Consenso de Washington” (Guillen 2004, 17).

La tasa del crecimiento anual del PIB, una de las tasas usadas para medir el desarrollo de un país, según los teóricos que ven el crecimiento como una etapa para alcanzar el desarrollo, en estos años de 1994 – 2008, ha sido francamente negativo, únicamente en el sexenio de Ernesto Zedillo, creció 0.05%, arriba de la tasa de crecimiento de la población, para después de ese sexenio ir francamente picada, según datos del INEGI, el PIB de los años 2001 al 2007 fue de.

2001	2002	2003	2004	2005	2006	2007
-0.20	0.8	1.4	4.2	2.8	4.8	3.3

Elaboración propia según datos del INEGI. Principales indicadores económicos 1993-2007

Según la datos publicados por la revista Indigo, si analizamos el crecimiento del nivel de vida de los mexicanos y tomamos el crecimiento acumulado de 1976 al 2009, años en que estuvieron vigentes los dos modelos del crecimiento económico (Substitución de importaciones y el modelo neoliberal) y tomamos el crecimiento económico de 1983 al 2009, año en que estuvo vigente el modelo neoliberal únicamente, el crecimiento económico acumulado solamente es del 0.06%.

Concepto	1976-2009 (Vigencia de los dos modelos)	1983-2009 (Vigencia modelo neoliberal)
Crecimiento Economía mundial	2.9%	2.1%
Crecimiento de la población	1.7%	1.5%
Crecimiento del nivel de vida	1.2%	0.6%
Dif. Entre población y nivel de vida	0.5%	0.9%

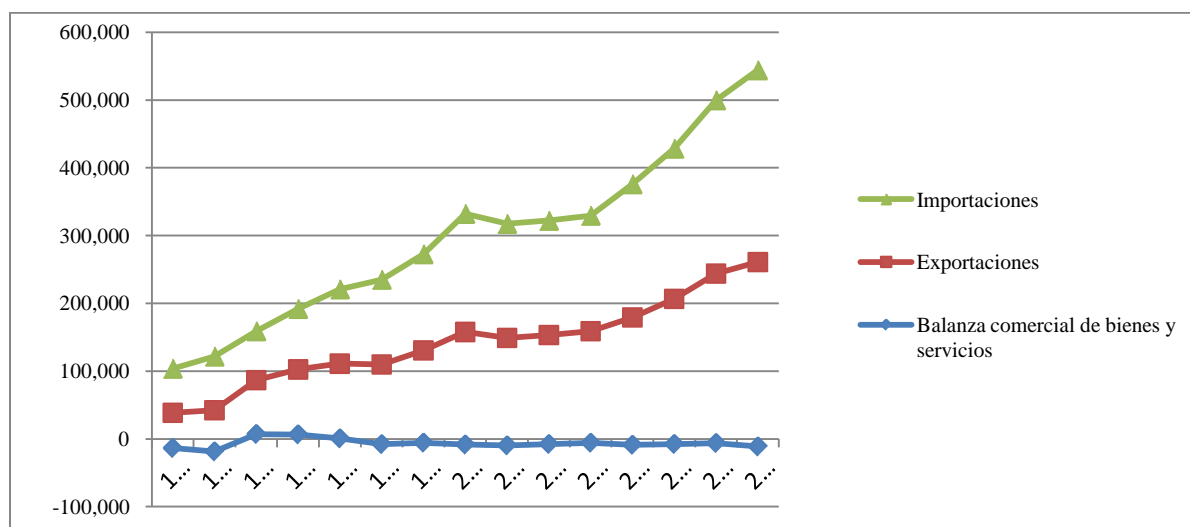
Elaboración propia con base en los datos publicados en www.reporteindigo.com

Lo que establece, que este modelo ha estancado el crecimiento en el país y son casi tres décadas ya de la implementación del mismo, que en cuanto al crecimiento del nivel de vida en el país ha representado en términos reales un retroceso, porque otras economías si han estado haciendo lo que nuestro país ha dejado de hacer, en este tiempo, colocando a México, en una situación cada vez más difícil para la recuperación del ritmo de crecimiento económico, tan necesario para alcanzar el desarrollo.

Uno de los objetivos, al cambiar al modelo neoliberal, fue el de dinamizar el mercado y abrirse al exterior con la finalidad de hacernos más competitivos, lograr la diversificar las exportaciones mexicanas, transformar el modelo maquilador por una industria exportadora.

Como podemos observar en la siguiente gráfica, la balanza comercial en el periodo de 1993 al 2007, ha sido negativa, la exportación de crudo, se ha venido reduciendo año con año, y de tener una participación en la década de los 80's del 57.9% paso en el año 2009 al 9.7%, las exportaciones del sector primario, también cayeron drásticamente, de una participación del 8.5% en los 80's pasaron al 2.5% en el 2009, de tal manera que el grueso de las exportaciones se encuentra ahora en el sector manufacturero que del 30.8% de los 80's paso a con un 87.1% de participación actual.

GRÁFICA 1

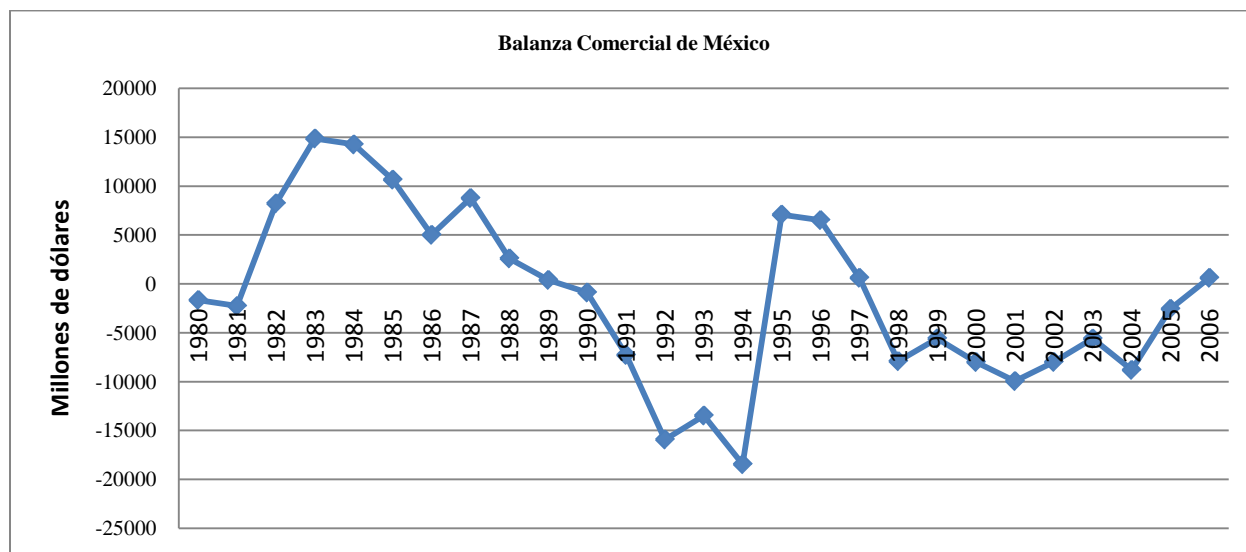


Elaboración propia en base a información del INEGI

Estas cifras, no son nada halagüeñas. Las reservas petroleras, según declaraciones del propio gobierno mexicano, han declinado considerablemente en los últimos años y Pemex, no ha logrado ser rentable y las exportaciones agrícolas, si bien, muestran un ligero incremento en miles de pesos, no logra compensar la participación que tenía en la década de los 80's, la producción agrícola o el campo mexicano, no ha logrado colocarse en los estándares internacionales de manera competitiva, con la finalidad de no reducir su participación en las exportaciones.

En información proporcionada por el INEGI, "Balanza Comercial 1980-2008", podemos observar que en los ejercicios de 1983 a 1987, la balanza comercial, mostraba números favorables para la economía mexicana, con respecto a años anteriores.

GRÁFICA 2



Elaboración propia en base a la publicación del INEGI (INEGI, Información oportuna sobre la balanza Comercial de México durante junio del 2006 2006)

Sin embargo, esta aparente recuperación mostrada en los años de 1983 a 1988, en los que inicio el modelo neoliberal, se fue en picada en el sexenio de Carlos Salinas de Gortari y no se ha vuelto a recuperar.

Si verificamos las cifras de la balanza comercial en estos años, podemos observar que si bien la exportación de manufacturas es la que contribuye en mayor medida a la cuota de las exportaciones, también lo es en las importaciones que se requieren para abastecer a las industrias o maquiladoras, es decir se importa la materia prima, material de empaque, maquinaria y otros implementos que requiere esta industria, y el saldo del valor agregado que se produce en nuestro país, es casi nulo, por lo que logra impactar de manera favorable la balanza comercial y por ende el tan buscado crecimiento económico.

Por otra parte, al observar las cifras de las exportaciones petroleras, podemos concluir que en las ramas como la agropecuaria, extractiva, manufacturera tradicional, es poco el avance que ha tenido en estos 27 años, y no es valido, dejar de lado estos rubros, que si bien, algunos de ellos eran exportaciones primarias, como la agropecuaria y extractiva, las cifras, no reflejan un avance significativo y pudiéramos pensar, que sufrieron un abandono en medidas gubernamentales o privadas con la finalidad de lograr mayor participación de estos rubros en las exportaciones.

No se puede decir que ya no somos exportadores del sector primario y estamos transformando la industria exportadora con la salida del país de productos manufacturados en México, señala Guillen. Las Empresas Transnacionales y las maquiladoras son el núcleo principal del sector exportador mexicano. Con la entrada en vigor del TLCAN se esperaba la desaparición gradual de las maquiladoras y su sustitución por una industria exportadora más sólida y articulada. Pero en vez de un proceso de industrialización de la maquila, se ha producido, por el contrario una maquilización de la industria” (Guillen 2004, 18) Por la brevedad del espacio, estas son solo algunas de las variables que se analizaran en el presente ensayo, las cuales nos permiten concluir lo siguiente.

CONCLUSIONES

Con casi tres décadas de haber implementado el modelo neoliberal en México, las variables económicas que analizamos anteriormente, muestran un retroceso en el crecimiento económico, pues si bien, ha habido un crecimiento acumulado en todos estos años de 0.06%, la población ha crecido 1.5% en el mismo periodo, lo que nos da un retroceso del 0.09%. Pero aún más, si lo comparamos con el crecimiento de la economía mundial que fue del 2.1%, vemos que lo que México ha dejado de hacer o de crecer, en estas tres décadas, será determinante para el posicionamiento futuro de nuestro país.

Año tras año, los políticos mexicanos, enfrascados en tomar un botín que no les pertenece, han abandonado, tareas prioritarias que sí les corresponden, de la marcha económica del país. El gobierno se lavo las manos, de sus tareas, al asumir el modelo neoliberal, cosa que no han hecho países que han implementado este modelo. Y si bien, se puede señalar que existen, organismos como la Secretaria de Economía, Nacional Financiera, el Banco de Comercio Exterior, esta cultura de dejar hacer, de voltear para otro lado mientras se desmantela nuestro país, de entrega de los recursos humanos, materiales y sociales a las empresas trasnacionales ha permeado en los diferentes organismos y al no contar con una visión de futuro plenamente estructurada, con objetivos de posicionamiento claro de las diferentes rubros económicos, cada dependencia, actúa de forma separada y sin tomar medidas que incidan directamente en crecimiento económico de los rubros que le corresponden. Cada vez más observamos, que la economía en nuestro país y los recursos, son un botín político, que se olvidaron los objetivos que deberían regir, buscar el crecimiento económico y tomar las medidas necesarias para ello.

El modelo neoliberal, reprodujo y multiplico los vicios señalados al modelo anterior de sustitución de importaciones, que fue el endeudamiento excesivo del estado mexicano, pero no mejoro ninguna de las otras variables. Para el grueso de los mexicanos, se incrementaron las exportaciones manufactureras pero

a la vez las importaciones por este rubro también crecieron, se continuo con el modelo maquilador, que no contribuye y no se ha conectado o lo ha hecho de forma muy escasa con el mercado interno. Por otra parte, se ha avanzado muy poco en la distribución del ingreso y México ocupa el lugar 91 de 124 países en este rubro, con un índice GINI de 48.5%. Los costos sociales del modelo neoliberal, son más numerosos y porque no decirlo más dolorosos, el número de habitantes en pobreza de patrimonio se ha incrementado notablemente alcanzando cifras cercanas al 50% de la población, con más de 20 millones en pobreza extrema en el país.

Un país con la mitad de la población en pobreza, sin posibilidades de ahorrar, de comprar, de divertirse, es más sin posibilidades de alimentarse adecuadamente, no puede pensarse en un crecimiento económico. La política económica y social del gobierno mexicano, para combatir la pobreza o por lo menos paliarla es la mediante los programas sociales, oportunidades en estos últimos dos sexenios. No se esta haciendo nada, por un combate real, si ya no fue con esta generación, por lo menos con la siguiente con la finalidad de insertarlos al mercado laboral, a la vida productiva.

CONEVAL, en su reporte publicado el 18 de julio del 2009, reporta que el número de personas, en situación de pobreza alimentaria aumento de 13.8% el 2006 al 18.2% el 2008. En este mismo informe, reporta logros en los rubros de seguridad social. Podemos observar, las mejoras en las condiciones de vida, de seguridad social, de educación, no se han dado, y entre más tiempo se tome para llevar medidas que realmente tiendan a abatir estos indicadores, más se van a precarizar las condiciones de vida, de esa mitad o más de la población.

Podemos hablar de políticas sociales y económicas adecuadas, cuando en nuestro país, casi la mitad de la población, con pobreza de patrimonio el 47.4% según cifras del CONEVAL, con el 44.1% de la población sin protección de seguridad social, con el 23.2% de la población mayor de 15 años con primaria incompleta, y con 7.3% de la población mayor de 15 años analfabeta, un mexicano es el más rico del mundo, seguido por ocho mexicanos más en este millar de personas más ricas del planeta. No, es imposible hablar de políticas adecuadas en materia social o económica, estamos ante un enorme fracaso de estas políticas, estos datos, son dados por organismos reconocidos por el gobierno, y muchos otros que nos falto analizar. Es por eso, que cerramos este rubro con la pregunta. ¿Crecimiento económico? Para quién.

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FACTORES EN EL DESARROLLO DE LA COMPETITIVIDAD: EL MODELO DE COMPETITIVIDAD SISTÉMICA EN LA INDUSTRIA DEL SOFTWARE EN BAJA CALIFORNIA

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RESUMEN

La industria del software como parte de las tecnologías de la información, está tomando fuerza a tal grado que constituye la columna vertebral de la economía en algunas naciones. Es por ello que en México se le está dando la importancia que requiere, pues su desarrollo puede llevar al país a competir con otros ya experimentados en este campo y los beneficios que traería consigo, no solo económicos sino también en cuestiones de desarrollo tecnológico. Tanto México como nación y Baja California como región, cuentan con algunas condiciones favorables para convertirse en un competidor mundial en este ramo, tales como: ubicación geográfica, perfil demográfico y estado de desarrollo tecnológico. En líneas generales, la industria del software en Baja California aparece como una de las más consolidadas, aunque con un menor número de empresas y organizaciones que otros estados de la nación, que cuentan con una mayor dinámica. En esta investigación se busca una perspectiva de los factores que influyen en el desarrollo de la competitividad, para ello el análisis es llevado a través de la óptica del modelo de competitividad sistémica, el cual busca respuesta a la falta de un entorno empresarial eficaz, que permita a las empresas construir una competitividad duradera, en un entorno de negocios cada vez más difícil y con la participación de múltiples actores.

PALABRAS CLAVE: Competitividad Sistémica, Industria del Software, Nivel Meta, Nivel Meso, Nivel Micro, Nivel Macro.

INTRODUCCIÓN

La industria del *software* constituye un eje importante para mejorar las condiciones económicas de los países menos desarrollados ya que ofrece ventajas sobre otros sectores, gracias a que es intensiva en conocimiento, requiere recursos humanos calificados, genera empleos bien remunerados, propicia la innovación tecnológica, no contamina y las inversiones iniciales en infraestructura requieren poco capital financiero. Las posibilidades que ofrece este sector son respaldadas con las experiencias de países como la India, Israel e Irlanda que han logrado insertarse en la economía mundial, cubriendo distintas áreas de oportunidad en esta industria (Casalet, 2007).

Baja California es uno de los estados más dinámicos del México debido a su fuerte actividad económica, la cual es impulsada por la estrecha interacción con el resto del mundo, especialmente con su vecino del norte: Estados Unidos. Esta actividad se ve influenciada por la recepción de grandes flujos migratorios procedentes del sur del país, los cuales llegan en busca de cruzar a los Estados Unidos o de un empleo mejor remunerado. Estas particularidades son la clave para que la economía de Baja California muestre una dinámica diferente al resto de México (Plascencia & Alcalá, 2008). El concepto de *Competitividad Sistémica* busca respuesta a la falta de un entorno empresarial eficaz que permita a las empresas construir una competitividad duradera en un entorno de negocios cada vez más difícil y con la participación de múltiples actores (Narváez, 2009). Tres aspectos fundamentales para lograr una competitividad sostenida son:

- a) Énfasis en la innovación como factor central del crecimiento económico.
- b) Una organización capaz de aprovechar los procesos de aprendizaje e innovación en todas sus áreas.
- c) Redes de colaboración orientadas a la innovación y apoyadas por diversas instituciones y un contexto institucional con capacidad para fomentar la innovación.

En esta investigación se ve a la industria del *software* en Baja California a través de la óptica del modelo de competitividad sistémica, pues este nos provee de un marco general que nos permite identificar el gran número de determinantes de la competitividad de un país o una industria en lo particular, y evaluar –a la luz de las interacciones entre esos elementos– las condiciones y posibilidades de inserción internacional en un momento determinado. Este marco, ofrece una perspectiva de análisis que es especialmente útil para el estudio de los procesos específicos de interacción local-global que implica el desarrollo regional (García, 2009).

REVISIÓN LITERARIA

El concepto de Competitividad Sistémica es un modelo heurístico que combina los discernimientos cruciales de las ciencias económicas, sociales y otras disciplinas para el mejor entendimiento de las fuerzas que conducen el desarrollo económico. La intención detrás de la formulación del concepto fue, primero, permitir una mayor adecuación del análisis de los países y localidades en los cuales se quiere ir más allá de los enfoques reduccionistas y baja complejidad; segundo, permitir una mayor adecuación de la formulación de políticas, en particular recomendaciones que no son basadas en la asunción de condiciones ideales en términos de calidad y capacidad de gobernanza, pero si en un entendimiento realista de la existencia en términos de la definición del problema, formulación de las propuestas de acción y la implementación (Meyer-Stamer, 2008).

Últimamente, la competitividad de una empresa se basa en el patrón organizativo de la sociedad en su conjunto. Los parámetros de relevancia competitiva en todos los niveles del sistema y la interacción entre ellos es lo que genera ventajas competitivas. La Organización para la Cooperación y el Desarrollo Económico (OCDE) aplica a la competitividad así resultante el atributo de "estructural". El Instituto Alemán para el Desarrollo (GDI, por sus siglas en inglés) a través de un estudio le da preferencia al concepto de "competitividad sistémica" para enfatizar los siguientes aspectos: la competitividad de la economía descansa en medidas dirigidas a un objetivo, articuladas en cuatro niveles del sistema (el nivel meta, macro, meso y micro) y se basa asimismo en un concepto pluridimensional de conducción que incluye la competencia, el diálogo y la toma conjunta de decisiones, concepto al que están adscritos los grupos relevantes de actores (Esser et al, 1994).

El concepto de Competitividad Sistémica, se caracteriza y distingue, ante todo, por reconocer que un desarrollo industrial exitoso no se logra meramente a través de una función de producción en el nivel micro, o de condiciones macroeconómicas estables en el nivel macro, sino también por la existencia de medidas específicas del gobierno y de organizaciones privadas de desarrollo orientadas a fortalecer la competitividad de las empresas (nivel meso). Además, la capacidad de vincular las políticas meso y macro está en función de un conjunto de estructuras políticas y económicas y de un conjunto de factores socioculturales y patrones básicos de organización (nivel meta).

La Competitividad Sistémica aproxima conocimientos, la crucial importancia de condiciones favorables en un marco macroeconómico, instituciones robustas y una predecible política macroeconómica para el desarrollo económico. Esto enfatiza, a través de un ambiente macroeconómico favorable que es necesario pero aun no condición suficiente para el proceso de crecimiento sostenido. Intervenciones objetivas por el gobierno u otros actores son necesarias para enfocarse en las fallas del mercado, las fallas de la red, esto

mantiene una actualización de la existencia de industrias y el surgimiento de nuevas, las cuales son necesitadas para competir a una escala global (Meyer-Stamer, 2008).

METODOLOGÍA

El diseño desarrolla un plan para la obtención de la información: el enfoque del estudio es cuantitativo porque usa la recolección de datos. Con base en la medición numérica se utiliza estadística descriptiva, para establecer patrones y la descripción de los factores. El alcance es descriptivo, porque considera a un fenómeno y sus componentes, mide conceptos y define variables. El diseño es no experimental y de corte transversal. No experimental porque es un estudio que se realiza sin la manipulación deliberada de variables y en el que solo se observan los fenómenos en su ambiente natural para después analizarlos. Transversal porque es la recolección de datos en un único momento. En base al marco de referencia establecido, la muestra consta de 11 empresas dedicadas al desarrollo de *software*, tomadas de un universo de 27 que son las que se identificaron como empresas de desarrollo de *software* dentro de las 60 empresas que integran formalmente el sector de empresas dedicadas a las Tecnologías de la Información en Baja California.

Como base se utiliza el modelo de Competitividad Sistémica (Esser et al, 1994), desarrollado en el Instituto Alemán para el Desarrollo (IAD), y como referencia para el instrumento de medición se adaptó el estudio realizado por aregional.com en el Reporte de Competitividad Sistémica del estado de Chihuahua y sus regiones, mismo que fue entregado el 15 de Diciembre de 2005 (AREGIONAL, 2005). El proceso de recolección de datos se llevo a cabo mediante la aplicación del Cuestionario de Competitividad Sistémica a las empresas dedicadas al desarrollo de *software* en Baja California, este fue aplicado por dos medios: 1) En forma presencial directamente en la ubicación de la empresa y 2) Cuestionario aplicado vía correo electrónico. Con los datos obtenidos de la aplicación del instrumento se busca identificar mediante los factores que componen el modelo de competitividad sistémica, las oportunidades de desarrollo competitivo que pueda tener la Industria del *Software* en Baja California, y así mostrar la perspectiva del entorno en la industria desde el enfoque de la competitividad sistémica.

RESULTADOS

Nivel MetaValores socioculturales: Los valores socioculturales son identificados como la base de ideas que los integrantes de una sociedad usan como referencia para tomar decisiones con respecto a: contextos humanos, aspectos de la realidad, situaciones de la vida y fenómenos sociales (ITESM, 2008). En el presente estudio se identificó al trabajo, la creatividad y la diversidad cultural como pilares de la sociedad en Baja California. A su vez el estudio encontró a la delincuencia, el aislamiento regional y la informalidad como defectos característicos de Baja California. Lo anterior representa la oportunidad de mejora en diferentes áreas que van desde lo social hasta lo económico, atravesando por lo tecnológico, en busca de maximizar el potencial de Baja California. Logrando con ello ir más allá de mitigar los problemas y defectos que caracterizan a la región, logrando llegar a una competitividad sustentada basada en la sociedad como pilar esencial.

En Baja California los grupos minoritarios (personas con capacidades distintas, indígenas, adultos mayores) como parte de la sociedad constituyen una parte importante de la diversidad que muestra el estado. De los cinco municipios que componen el estado, Tijuana y Mexicali son los municipios que presentan mayor discriminación hacia los grupos minoritarios tomando como base los resultados del cuestionario aplicado para el presente estudio. Del total de empresas solamente el 9 por ciento de ellas emplean a personas integrantes de grupos minoritarios, como parte de sus operaciones normales. Se le preguntó a las empresas de la industria si tienen contemplado contratar a personas pertenecientes a los grupos minoritarios en el corto plazo (un año), a lo cual el 18 por ciento contestó positivamente. Los valores socioculturales cambian a medida que las instituciones también se transforman a lo largo del

tiempo (ITESM, 2008), los datos mostrados nos dan una impresión a la alza de la mejora en las empresas con respecto a su entorno social.

Gobernabilidad: A continuación tratamos con la gobernabilidad en Baja California, para ello los datos que arroja la encuesta conformaron un índice de gobernabilidad, este captura la percepción que tienen los empresarios de la industria sobre la gobernabilidad que se presenta en el estado, los resultados resaltan a los municipios de Mexicali y Ensenada, en ese orden, como los municipios que presentan mejor gobernabilidad. A su vez se la encuesta coloco a el mismo Mexicali y Ensenada sucesivamente como los municipios de Baja California con mayor estabilidad política.

Estado de Derecho: La esencia de un Estado de Derecho consiste en (la pretensión de) que el derecho guíe el comportamiento de las personas (es decir alcance plena efectividad); ésta no es en sí misma una virtud moral, sino “una condición necesaria para que el derecho sirva directamente a cualquier buen propósito” (Báez, 2002). La percepción de los empresarios sobre la violencia e inseguridad que se tiene en el estado muestra a Tijuana con el mayor índice y a Tecate con el menor. A su vez el 18 por ciento de los integrantes de la industria del software consideran que el gobierno del estado es eficaz en materia de procuración de justicia y seguridad pública.

Responsabilidad y cohesión social: El 18 por ciento de los empresarios pertenecientes a la industria del software son miembros activos de alguna organización no gubernamental (ONG) o asociación civil (AC). El objetivo de la participación en estas organizaciones/asociaciones es la generación de valores y hacer conciencia ciudadana en temas como la seguridad, educación, medio ambiente, fomento tecnológico, cooperación, vinculación, etc. Algunos ejemplos de estas organizaciones/asociaciones en el estado son Activate A.C., Patronato Cecut, Niños y niñas de México, entre otras. Cada vez son más las empresas que desean asumir plenamente su responsabilidad social (prácticas más honestas, transparencia en la gestión, respeto al medio ambiente, ...) puesto que son más conscientes de que en la economía actual de mercado, la legitimidad para poder operar ha de venir concedida por todos aquellos agentes o grupos de interés con los que se relaciona la organización (De la Ceusta & Valor, 2003).

La cohesión social es un estado en el que existe una visión compartida entre los ciudadanos y el gobierno acerca de un modelo de sociedad basado en la justicia social, la primacía del estado de derecho y la solidaridad “...*Las políticas públicas a favor de la cohesión social serían aquellas que: a) Desarrollen identidad común, b) Construyan solidaridad, c) Establezcan horizontes de confianza, d) Establezcan situaciones de igualdad de oportunidades, e) Generen en la comunidad relaciones basadas en la reciprocidad*” (EUROPEAID, 2007). El 73 por ciento de los empresarios encuestados participan en obras benéficas o son voluntarios en alguna institución. A los mismos se les pregunto si conocían a gente miembro de alguna organización no gubernamental o asociación civil, a lo cual el 82 por ciento contesto favorablemente.

Política de competencia: Cuando se les pregunto a los empresarios de la industria acerca de la planeación en conjunto con el gobierno, el seguimiento y calidad de estos planes, la respuesta encontrada fue: que la planeación regularmente se lleva en conjunto para cuestiones que implica la participación de ambos, sector empresarial y gobierno, esto se realiza con mucha frecuencia, pero el seguimiento y la calidad de los planes es muy deficiente, además de una carencia muy fuerte de difusión y falta de alineación de los objetivos, con lo cual el beneficio para la región no alcanza el impacto planeado. La visión de largo plazo existe, pero el problema de estos planes mayormente es con los cambios efectuados cada ciclo de gobierno, lo cual los limita y en muchos casos, estos no son llevados a cabo de la forma para la cual se diseñaron. Con referencia al impacto del sector informal de productos importados en la industria del *software*, más del 50 por ciento de los encuestados contestaron que este no afecta en su negocio. El 55 por ciento de los empresarios consideran que existen políticas y apoyos que resguardan la producción del sector. Más del 40 por ciento de estas políticas y apoyos de protección a la producción del sector son

deficientes, dejando esto un amplio margen en la oportunidad de mejorar y adaptar las políticas en beneficio tanto de la industria como de la región. El 55 por ciento de los empresarios consideran la existencia de medidas que regulan la entrada de productos ilegales (contrabando). Del 55 por ciento que considera la existencia de medidas que regulan la entrada de productos ilegales, más del 80 por ciento considera que estas medidas son deficientes.

Fomento a la exportación: Los programas de fomento a las exportaciones están orientados a promover la productividad y la calidad de los procesos que elevan la competitividad de las empresas y permiten su incorporación adecuada al mercado mundial. Lo anterior, con base en la reducción de cargas arancelarias para los insumos, partes y componentes que se incorporarán en el producto de exportación y la simplificación de trámites administrativos por parte del gobierno federal (SE, 2009). Se les pregunto a los empresarios de la industria acerca del conocimiento de los programas por parte del gobierno para apoyar la exportación, a lo cual solo el 10 por ciento conoce de estos programas. Del 10 por ciento que contestaron en forma positiva ninguno de los encuestados ha sido beneficiado por los programas del gobierno para la exportación.

En conclusión el nivel meta se refiere al modelo general de organización de la vida política, jurídica y económica de una sociedad, al conjunto de elementos socioculturales y de valor, a los acuerdos explícitos e implícitos sobre los grandes propósitos nacionales en el mediano y largo plazo; a la capacidad de organización y gestión de la sociedad para su logro, para movilizar los recursos y las aptitudes creativas y de resolución de conflictos. De la información obtenida por el instrumento en el nivel meta, podemos concluir: que el trabajo, la creatividad y la diversidad son los valores que caracterizan a la región de Baja California. Pero los efectos positivos de estos son contrarrestados por el alto índice de violencia y la discriminación presentada a ciertos grupos de la sociedad. Hay tendencias a la mejora, y muchas áreas de oportunidad para la mejora. Habrá que evitar los esfuerzos aislados, es necesario el reforzamiento y alcance de los programas que vinculan a los diferentes actores en pos de la mejora y transformación hacia una competitividad sostenida en la región en un marco de beneficio social.

NIVEL MACRO

Política comercial: Suele llamarse así al conjunto de medidas gubernamentales que regulan el comercio internacional. La política comercial define entonces la estructura de los aranceles, las prohibiciones, cuotas y contingentes a la importación, y los incentivos a la exportación; también tiene relación directa con la creación de áreas de libre comercio, los acuerdos bilaterales o multilaterales y la conformación de uniones aduaneras. La política comercial puede considerarse como una parte específica de la política económica de un gobierno, pues sólo de este modo es posible concebir una acción coherente sobre el desarrollo de las actividades económicas (EUMED, 2009). Dentro de la percepción sobre el grado de apertura del negocio. El 27 por ciento de las empresas dedicadas al desarrollo de software en el estado, realizan actividades de exportación y/o importación. A estas mismas se les pregunto en qué medida les afectaba las variaciones en el tipo de cambio, a lo cual más del 50 por ciento respondió que afecta de manera significativa.

Entorno macroeconómico: Para que el sistema financiero pueda operar eficientemente, captando y canalizando los recursos hacia aquellas actividades económicas en las cuales existan ventajas comparativas y se logre alcanzar mayores niveles de desarrollo, además de una reglamentación que promueva el desarrollo eficiente de los diversos componentes del sistema financiero, es necesario que la economía se desenvuelva en un entorno macroeconómico estable. Entre más estable sea una economía - medida en términos de bajas y estables tasas de inflación-, menor será la incertidumbre que impere en las diferentes actividades económicas. Esto permite que tanto las empresas como los individuos puedan realizar actividades que tengan un horizonte de planeación de largo plazo, lo cual se reflejará en mayores niveles de desarrollo económico (CIDAC, 2009).

Cuando una economía se desenvuelve dentro de un marco de estabilidad macroeconómica, los precios relativos, tanto de bienes como de factores de la producción, tienden a reflejar su escasez relativa y, por lo tanto, el precio mide su verdadero costo de oportunidad. Lo anterior permite que los recursos sean asignados a aquellas actividades en donde el rendimiento real esperado es mayor, aprovechando las ventajas comparativas disponibles. Por el contrario, cuando la economía se desenvuelve bajo un escenario de inestabilidad, la incertidumbre se incrementa, distorsionándose con ello la asignación de recursos, porque al existir inflación, el cambio de los precios, además de reflejar el cambio en el costo de oportunidad en el uso de los recursos, también incluye un componente que refleja el incremento general en el nivel de precios.

Debido a que los agentes económicos no disponen de perfecta información, tienen que dedicar recursos reales para determinar si el cambio en el precio del bien se debe a un cambio en el precio relativo o a un incremento nominal provocado por la inflación. El asignar recursos reales a esta actividad, representa por sí mismo una distorsión en la asignación de recursos, misma que se refleja en un nivel de ingreso real menor al potencial (CIDAC, 2009).

De los datos recabados del instrumento aplicado a las empresas, al evaluar la percepción general del entorno macroeconómico en la industria del *software* en Baja California, el 100 por ciento de los encuestados manifiestan que no existe una política de competitividad sistémica.

Política financiera: A partir del conjunto de criterios, lineamientos y directrices que utiliza el Estado para regular el sistema financiero nacional y canalizar los recursos hacia las actividades productivas se fundamenta la política financiera. El sector financiero permite que los proyectos productivos puedan llevarse a cabo. Es presentar recomendaciones de política pública para lograr que el sector financiero responda a los retos que la competitividad sistémica plantea, haciendo un uso eficiente de los recursos escasos de la economía (AGEXPORT, 2004). A continuación se muestra la percepción sobre el acceso a créditos para la actividad productiva. El 36 por ciento de las empresas encuestadas manifiestan haber solicitado financiamiento bancario o de algún otro tipo. De las empresas que han solicitado algún tipo de financiamiento, muestran a la Banca Comercial como el medio más utilizado en este rubro. En general el acceso a fuentes de financiamiento es deficiente, pues más del 70 por ciento así lo refleja en la encuesta.

El nivel macro representa la suma de los acuerdos del nivel meta, plasmados en las políticas macroeconómicas y macro sociales. A manera de conclusión en este apartado, se puede ver que la región tiene grandes oportunidades si decide orientar a su industria de *software* a la exportación. La región cuenta con un punto de ubicación estratégico único, que impulsaría y sería de gran beneficio al implementar programas y mecanismos de exportación para las empresas. Parte de estos mecanismos y políticas tienen que fundamentarse en eficientes sistemas de financiamiento que motiven y beneficien a todas las partes involucradas. El gobierno cuenta con excelentes programas, que son reconocidos y tomados como modelo de aplicación por países en Latinoamérica, el área de oportunidad que se presenta aquí, es darle a esos programas la profundidad y el alcance necesario para que tengan impacto en la región y en consecuencia el mejoramiento de la misma, especialmente del contexto económico y social.

NIVEL MESO

Fomento tecnológico: Percepción sobre los programas de apoyo tecnológico a empresas. El 55 por ciento de las empresas encuestadas, conocen los programas del gobierno de apoyo tecnológico a empresas. Dentro de los programas gubernamentales de apoyo que mencionaron los empresarios de la industria se encuentran: PROSOFT (siendo este el más conocido), programas de CONACYT, INNOVATE, INNOVAPYME y PROINNOVA. Del total el 9 por ciento de las empresas se ha beneficiado de alguno de los programas del gobierno de apoyo tecnológico ya mencionados. El mismo 9 por ciento manifiesta

conocer algún centro de apoyo tecnológico en la localidad. Este bajo porcentaje muestra la falta de vinculación entre institutos de investigación con el sector empresarial. Y la carencia de políticas que promuevan estas prácticas en promoción a la mejora no solo del sector empresarial, si no de los mismos centros de investigación y la región en conjunto.

El 64 por ciento de las empresas encuestadas tienen planeado en el corto plazo utilizar algún servicio de apoyo tecnológico. El 27 por ciento de las empresas encuestadas considera que existe una política de fomento tecnológico. Del 27 por ciento de las empresas que consideran que existe una política de fomento tecnológico, el 40 por ciento considera que si se le da seguimiento a la misma.

Encadenamientos productivos: La percepción que se encontró al preguntarle a la industria si se ha aumentado los encadenamientos productivos en la industria maquiladora de exportación, muestra que solo el 14 por ciento lo considera así. El bajo porcentaje nos muestra la falta de competitividad, así como la falta de mecanismos que vinculen a los sectores participantes para reforzar la participación en el exterior. Sumado a lo anterior se encontró en lo general un beneficio deficiente para la industria del software en lo que respecta a la presencia de la industria maquiladora en la región, dado que son contadas las empresas de software que han tenido un beneficio de la industria maquiladora y más allá de ello una relación de negocios sostenida que de beneficio a ambas partes.

Al preguntar si se ha reorientado la estrategia para fortalecer los encadenamientos productivos, el 17 por ciento de los encuestados contesto positivamente, lo cual no lleva a deducir que hay una falta de atención y seguimiento a las políticas de desarrollo, así como la falta de fomento y vinculación de los componentes de la industria.

Formación profesional: La percepción que se encontró al preguntarle a la industria si considera que los centros de educación superior y/o centros de investigación cubren las necesidades del sector empresarial, fue promedio, lo cual nos lleva a decir que es muy valiosa la aportación de estos centros de educación e investigación, pero hay ciertas áreas y necesidades que quedan por cubrir, lo cual nos habla de una separación entre los programas académicos y los requerimientos de la industria, la falta de una vinculación y alineación de objetivos entre las instituciones educativas y centros de investigación con la industria, cobra efectos que obligan a replantear las políticas de vinculación y desarrollo.

Políticas selectivas de fomento: Hay que poner en práctica políticas selectivas de comercio, cooperación científico tecnológica y financiación del desarrollo, que permitan emplear las relaciones externas a favor de la estrategia que se plantee. Puesto que las empresas grandes y modernas con gerencias diversificadas en las áreas de producción, innovación y finanzas, que permiten la integración más activa en el mercado internacional, no pueden surgir sino a largo plazo, se impone manejar la producción para la exportación a través de compañías comerciales o incluso una agencia coordinadora con experiencia internacional y medidas de fomento estatal activas (Esser, 1985). Cuando se le pregunto a las empresas acerca de la existencia de una política de fomento sectorial, solo el 27 por ciento respondió conocerla.

El 73 por ciento de las empresas de *software* en la operación de su negocio manifestaron tener una colaboración con negocios del mismo giro (competidores directos) con el fin de conseguir mejores condiciones con sus proveedores y/o clientes, o bien para conseguir apoyos del gobierno del estado. El 55 por ciento de las empresas forman parte de alguna cámara u organismo empresarial. De este 55 por ciento, más del 60 por ciento asiste a eventos y cursos de la cámara u organismo empresarial casi siempre.

El nivel meso corresponde a las políticas específicas de fomento económico formuladas y ejecutadas por los sectores público, privado y social, a su capacidad para articularse entre sí y satisfacer las necesidades de las empresas de servicios de apoyo y asesoría, para promover el desenvolvimiento de las condiciones generales para la producción. A manera de conclusión se puede ver que en promedio las empresas

conocen los programas de fomento tecnológico, pero el aprovechamiento de los mismos es muy escaso, esto nos marca que hay trabajo por realizar en la difusión e implementación de los programas. Al igual resalta que existe un desconocimiento por parte de las empresas de la existencia de los centros tecnológicos de la región, lo cual nos habla de la oportunidad que se presenta en vincular a la industria y los centros de desarrollo tecnológico, así como a las Instituciones de Educación Superior (IES), todos ellos actores fundamentales en el desarrollo competitivo de la región, y en especial interés de la industria del *software* en Baja California.

NIVEL MICRO

Formación del empresario: Por mucho tiempo, se miró el interés de estudiar en las universidades como una simple carrera de ascenso social y de obtención de un "cartón". Pero hoy se está cambiando esa visión en un contexto de competitividad creciente de los mercados (Ferro, 2007). El 91 por ciento de los empresarios encuestados consideran que en la actividad de su negocio es importante su formación educativa y profesional. Más del 90 por ciento de los empresarios consideran que ha afectado favorablemente su formación educativa y profesional en su actividad empresarial. El 73 por ciento de los empresarios encuestados asiste a programas de capacitación y actualización. El 45 por ciento de las empresas encuestadas proporcionan cursos de capacitación.

Propensión al ahorro: El 91 por ciento de los empresarios encuestados suelen ahorrar y/o invertir un porcentaje de su ingreso personal. El 50 por ciento de los empresarios encuestados suelen ahorrar y/o invertir entre 10 y 20 por ciento de su ingreso personal, el 30 por ciento menos del 10 por ciento y un 20 por ciento de los encuestados suelen ahorrar y/o invertir más del 40 por ciento de su ingreso personal.

Entorno económico: Percepción sobre el entorno económico local para la realización de negocios. Se encontró que el 82 por ciento de los empresarios encuestados tienen planes de expansión en su negocio actual. De este 82 por ciento mencionado, el 89 por ciento considera a Baja California como un lugar para expandir su negocio, el 33 por ciento considero a otro estado de la nación como lugar de expansión y solo el 22 por ciento ve la expansión fuera del país.

El 55 por ciento de los empresarios consideran iniciar otro negocio de su propio giro. El 100 por ciento de los empresarios consideran a Baja California como el lugar para iniciar otro negocio de su propio giro, adicionalmente a esto el 17 por ciento considera otro estado del país y de igual porcentaje es el que desea hacerlo fuera del país. Los empresarios que no han considerado iniciar otro negocio de su propio giro, se centran mayormente en la misma razón: no lo han considerado, seguido de la falta de infraestructura, personal capacitado y recursos financieros.

El 45 por ciento de los empresarios planean iniciar otro negocio en otro giro. De este 45 por ciento, el 80 por ciento lo harían en Baja California y solo el 20 por ciento fuera del país. La razón: "*no lo he considerado*", es la razón principal por la cual el 55 por ciento de los empresarios no planean iniciar otro negocio en otro giro. De las empresas encuestadas ninguna cuenta con algún tipo de instrumento financiero que las proteja de fluctuaciones en el tipo de cambio.

El 82 por ciento de las empresas encuestadas manifestó conocer los programas del gobierno de apoyo a empresas, dentro de los programas más conocidos se encuentra: Prosoft, seguido por Fondo Pyme, Probecad, Fomix, Empreser, CAE, Protege, Proinnova, Innovatec, Innovapyme, México First, etc. El grado de impacto del entorno general en la localidad en las relaciones cliente-proveedor, habiendo un sentimiento compartido en promedio por el favorecimiento de este al igual que el efecto nulo.

Flexibilidad productiva y calidad: Se tiene un alto porcentaje de empresas que han implementado mejoras para elevar la calidad y competitividad de sus productos, el estudio arrojó que esta área se cubría con un

82 por ciento. Dentro de las propuestas más fuertes se encuentra la certificación MOPROSOFT. El 18 por ciento de las empresas encuestadas poseen alguna certificación de calidad o cumplen con alguna normatividad o estándar.

INNOVACIÓN Y DESARROLLO

El ahora Programa para el Desarrollo del Sector de Tecnologías de la Información (PROSOFT 2.0) tiene como antecedente el Programa para el Desarrollo de la Industria de Software (PROSOFT), el cual fue lanzado en octubre de 2002. La nueva versión de PROSOFT 2.0 hará énfasis en que el alcance del programa incluye actividades relacionadas con los servicios de TI y los relacionados con el outsourcing de procesos de negocio (BPO, por sus siglas en inglés). Se encontró que el 64 por ciento de las empresas conocen el programa para el desarrollo de la industria de software (PROSOFT). Del 64 por ciento de empresas que conocen PROSOFT el 18 por ciento de estas lo han utilizado.

El 67 por ciento de las empresas consideran que se ha sustituido a las fuentes (recurso humano, conocimiento, plataformas, proveedores, etc.) importados utilizados en el desarrollo, por fuentes nacionales. El 36 por ciento de las empresas manifiestan ser proveedoras de algún servicio a la industria maquiladora.

El nivel micro se conforma por el conjunto de empresas de los diferentes tamaños y sectores de actividad, la cultura empresarial donde se encuentran inmersas, su capacidad gerencial y para integrarse a las diversas formas de asociación y cooperación inter empresarial, por las actividades que desarrollan para subsistir, crear y desarrollar ventajas competitivas. El instrumento nos arroja datos que nos orillan a concluir que la formación educativa es esencial para el buen desarrollo de las empresas en la industria del software, tanto los empresarios como los profesionales que participan en esta industria deben poseer alto grado de preparación y actualizarse constantemente, muy el ritmo de esta industria es muy intenso y demandante.

Es necesario alinear los planes de estudio en las IES con las demandas actuales de la industria, pues esta será la forma de eliminar esfuerzos aislados, que fomentan un desarrollo lento y entrada tardía al contexto mundial. Como punto a remarcar es necesario fomentar la alta especialización en cuestiones relevantes a la industria. La calidad con que realicen su trabajo las empresas será factor determinante a la hora de competir no solo en el mercado local, sino en el internacional, donde las certificaciones son demandadas en alto grado. Y estas marcan la pauta de quien puede competir por los mejores mercados.

CONCLUSIONES

La investigación nos lleva a deducir que la competitividad es más bien el producto de un patrón de interacción compleja y dinámica entre el Estado, las empresas, las instituciones intermediarias y la capacidad organizativa de una sociedad. La competitividad de un sector de actividad económica, se basa en el patrón organizativo de la sociedad en su conjunto, los parámetros de relevancia competitiva y la interacción entre ellos, que es, en última instancia; la interacción que genera ventajas para la región.

Los hallazgos de la investigación plasmados en este documento buscan describir los factores que integran una competitividad sostenida para la industria del *software* en Baja California, esta perspectiva es presentada desde el enfoque del modelo de competitividad sistémica, la interrelación entre estos factores es pieza clave para el desarrollo de la competitividad en la región. Los factores que se identifican como centrales son: la innovación, el conocimiento y la estrecha relación entre las instituciones, publicas, académicas y privadas.

Se presentan áreas de mejora, el nivel meso representa uno de los cuales habrá de trabajar a fondo, y sus consecuencias de mejora se verán reflejados en los diferentes niveles que componen el modelo. La propuesta desprendida de esta investigación toma al modelo de Competitividad Sistémica como el vehículo que lleve a la industria de software al impulso del desarrollo económico y social en la región de Baja California. Para ello habrá que utilizar a la innovación, el conocimiento y la interacción de las instituciones como motor de desarrollo. Esta interacción de los tres actores principales es vital para el exitoso desarrollo y alcance de la prosperidad y bienestar social que busca la región de Baja California.

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BIOGRAFIA

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INCORPORACIÓN DE LAS TIC's EN EDUCACIÓN SUPERIOR EXPERIENCIA

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RESUMEN

En tan solo unos años, el panorama tecnológico-académico ha experimentado profundos cambios. El creciente desarrollo de la enseñanza on-line ha hecho necesaria la realización de plataformas de e-learning que proporcionen un sistema de administración de cursos. En el presente trabajo de investigación se desarrollará la experiencia en la utilización de las TIC's en la Facultad de Ciencias Administrativas, Unidad Mexicali, de la Universidad Autónoma de Baja California, específicamente del portal de internet Blackboard, el cual ha sido concebido especialmente para el mundo académico. Su ciclo se desarrolla durante un semestre ordinario, permite la facilitación de la comunicación, la colaboración y la participación de los alumnos e instructor, así como la evaluación del trabajo y el rendimiento de los alumnos mediante una amplia gama de posibilidades. Este un sistema de enseñanza flexible, ampliable, abierto y sus principales posibilidades se centran en el área de la formación académica, que permite una reducción drástica de los costos de integración de aplicaciones y datos.

PALABRAS CLAVE: TIC's, proceso enseñanza-aprendizaje en línea, blackboard, enseñanza colaborativa, enseñanza semipresencial, profesor como facilitador.

ABSTRACT

In only years, the technological-academic panorama has experienced deep changes. The increasing development of education online has made the accomplishment of platforms necessary of elearning that provide a management system of courses. In the present work of investigation the experience in the use of TIC's in the Faculty of Administrative Sciences will be developed, Mexicali Unit, of the Independent University of Baja California, specifically of Blackboard internet, which has been conceived specially for the academic world. Its cycle is developed during an ordinary semester, allows the facilitation of the communication, the collaboration and the participation of the students and Profesor, as well as the evaluation of the work and the yield of the students by means of an ample range of possibilities. This is a learning flexible system, expandable education, opened and its main possibilities are centered in the area of the academic formation, that allows to a drastic reduction of the costs of integration of applications and data.

KEY WORDS: TIC' s, process education-learning, blackboard, collaborative education, almost presence education, professor like facilitator

INTRODUCCIÓN

La presencia de las TIC's en los procesos educativos en Educación Superior ha sido escasa. Lo que determina el éxito de una experiencia de incorporación de las TIC's a nivel institucional es su articulación con la misión y los objetivos Educativos institucionales. Aspectos organizativos, institucionales, educativos (enseñanza-aprendizaje) y tecnológicos deben ser considerados al momento de implementar una innovación al respecto. La Facultad de Ciencias Administrativas Unidad Mexicali de la Universidad Autónoma de Baja California inició en el año 2004 la implementación de una estrategia institucional de incorporación de las TIC's en los procesos educativos. En el presente trabajo se aborda un marco

conceptual frente al tema y se presenta la experiencia institucional: fases, estrategia, metodología y resultados.

La UABC impulsa la implementación de un enfoque de educación flexible, centrado en el aprendizaje del alumno y fundamentado en la evaluación colegiada; con un currículo que incluya toda la generación de conocimiento que se logra con la investigación; como con el servicio social, como elemento de pertinencia y retribución a la comunidad, buscando que el estudiante asuma un papel protagónico en su propia educación.

En particular, se pretende generar un ambiente de aprendizaje y sensibilidad entre los estudiantes respecto de sus compromisos sociales y la superación de los límites que imponen los recursos disponibles, que incentive su creatividad y apoye sus propuestas, que motive su participación y proporcione oportunidades de apreciar y aprovechar sus talentos, trabajando en conjunto con sus compañeros y en vinculación con el contexto externo que lo rodea, cuidando que la innovación académica, cada vez más necesaria, genere un aprendizaje relevante y pertinente, donde el papel del profesor como facilitador adquiera especial importancia.

REVISIÓN LITERARIA

Filosofía educativa: Los fundamentos que sustentan el proceso pedagógico de la institución, en concordancia con el "Informe de la Comisión Internacional para el Desarrollo de la Educación (1992)" de la UNESCO, destacan los siguientes principios que forman la nueva visión para la educación: aprender a aprender; aprender a hacer; aprender a vivir juntos; y aprender a ser.

Componentes Básicos Del Modelo Educativo De La Facultad De Ciencias Administrativas De La UABC

La educación es una estrategia para lograr la formación y actualización permanente de los individuos, enfocándose hacia la vinculación de los procesos de aprendizaje con las habilidades requeridas en la práctica profesional y en el trabajo, y enfatiza la actuación o el desempeño del sujeto en un contexto particular y con diversos niveles de complejidad.

inició en el año 2004 la implementación de una estrategia institucional de incorporación de las TIC's en los procesos educativos.

Blackboard Academic Suite™ Los LMS, son sistemas integrales de administración, distribución, control, seguimiento de contenidos y recursos educativos en un ambiente compartido de colaboración, que utiliza la tecnología de Internet para su operación, lo cual hace posible su acceso desde cualquier lugar en cualquier momento. Un sistema para ser denominado como un LMS debe contener o permitir integrar herramientas de publicación y producción de contenidos, comunicación sincrónica y asincrónica, administración de cursos y agentes, además de posibilitar la creación de comunidades o grupos de aprendizaje, ofreciendo así, tanto a alumnos como a profesores ambientes de enseñanza-aprendizaje de primer nivel.

Los sistemas de administración de conocimiento son sistemas distribuidos de hipermedia para administrar el conocimiento en organizaciones, brindar soporte a la creación, captura, almacenamiento y disseminación del expertis y el conocimiento.

El conocimiento en el caso de los KMS es el Know-how de las organizaciones. Es la habilidad que las organizaciones tienen para operar, tomar decisiones importantes y establecer la dirección de sus estrategias. Como una organización administrar su conocimiento involucra cómo se dan los procesos de trabajo, rediseñar estos procesos y dirigirlos a nuevas estrategias.

La idea de los KMS es brindarles a los empleados de una organización el acceso al conocimiento explícito de la compañía, a hechos, fuentes de información y soluciones. Hacer que los empleados compartan el conocimiento (en su cerebro y en documentos) puede potencialmente dirigir a una más efectiva forma de resolver problemas y puede dirigir a ideas para mejorar o diseñar nuevos productos y servicios. La meta de los KMS es tener la información correcta para la persona correcta en el tiempo correcto. Esto incrementa la eficiencia por ende dirige a ventajas competitivas

Blackboard es un administrador de cursos que, a través de sus bastas herramientas de publicación de contenidos, comunicación, evaluación y control, permite crear espacios de aprendizaje virtuales que facilitan enormemente la educación a distancia. Su característica más importante al respecto es ser una aplicación para Internet lo cual hace que la barrera del tiempo y espacio se rompa; alumno y profesor pueden estar en contacto independientemente del lugar donde se encuentren, basta tener una conexión a Internet para ingresar a un espacio común de interacción.

Las TIC's En Los Procesos Docentes En Educación Superior: Los procesos pedagógicos y educativos en educación superior no son siempre visibles. Se ha dejado a merced del educador la construcción del mundo del aula. Esto se debe en parte al énfasis que se ha puesto en los contenidos, más que en la didáctica y el ambiente mismo de aprendizaje (Duart y Sangrà, 2000).

Consideraciones Para La Incorporación De Las TIC En Educación Superior: Como lo sugiere Collis (2004), la generación de un proceso de incorporación de las TIC's en los procesos educativos debe verse como un proceso de innovación. Como lo expresa la autora, el proceso puede verse en tres fases: Iniciación del cambio, Escalabilidad del cambio (implementación), Institucionalización del cambio. Adicionalmente en cada una de estas fases deben cuidarse aspectos que se articulan y complementan de muy diversas formas, tales como:

Institucionales y organizativos;

Pedagógicos y educativos (proceso enseñanza-aprendizaje), y

Tecnológicos.

Condiciones Organizativas E Institucionales En Educación Superior

Dentro de las condiciones del entorno institucional que deben articularse con el rol de las TIC's en los procesos educativos se encuentran:

El Modelo Educativo: La universidad en red (o su componente virtual) debe tener un modelo pedagógico definido, en el cual quede recogida la metodología que se va a utilizar, los objetivos propuestos, los materiales didácticos, la acción docente, y el sistema de evaluación a implementarse. Según Duart y Sangrà (2000), los modelos representativos de la educación superior son:

Modelos Centrados En Los Medios, Modelos Centrados En El Profesorado

Modelos centrados en el estudiante. Los autores hablan de la necesidad de encontrar “un modelo equilibrado en el que cada uno de los componentes (medios, profesor, estudiante) tiene un papel fundamental pero no necesariamente superior a los otros dos”.

La política institucional: La estrategia de incorporación de las TIC's a los procesos educativos, debe articularse con los planes institucionales. En la medida en que se entienda como un propósito común será más factible llegar al establecimiento de las condiciones necesarias para su mejor implantación. Por lo tanto, la institución debe formular de manera clara las políticas, espacios, tiempos, incentivos, etc., que acompañarán y viabilizarán el cambio.

Los procesos de aprendizaje: El aprendizaje como lo plantea Bates (2001), es una búsqueda individual y colectiva de significado y relevancia. Como lo expresan algunos autores (Duart y Sangrà, 2000; Moreira y Guitert; Bates, 2001; McVay Lynch, 2002), en la sociedad de la información esta búsqueda, de manera explícita, debe trascender los contenidos y llegar al área de la creatividad, la resolución de problemas, el trabajo colaborativo, destrezas éstas requeridas para trabajar en una economía basada en conocimientos y en la vida en general (Bates, 1999).

METODOLOGÍA

El objetivo principal de esta investigación es conocer la utilidad que ofrece el uso del portal Blackboard en el proceso de enseñanza-aprendizaje, como una herramienta tecnológica-académica, puesto que la educación en línea se ha introducido y se encuentra avanzando a pasos agigantados en dicho ámbito.

Debido al gran incremento de la oferta de educación en línea y a la gran demanda educativa existente, las instituciones educativas de educación superior han buscado una alternativa de enseñanza masiva, introduciendo la educación a distancia dentro de sus ofertas de instrucción, al analizar la experiencia de la Facultad de Ciencias Administrativas en la utilización de este tipo de TIC's, se podrá establecer un precedente que fundamente la necesidad de disponer dentro de la UABC de una plataforma que les permita ir más allá de los cursos y de las aulas, incorporando los innumerables recursos educativos que comprende el entorno de aprendizaje en red, lo cual permite a cualquier alumno o profesor acceder a los recursos de enseñanza en cualquier momento y desde cualquier lugar a fin de conseguir sus objetivos educativos.

La investigación se realizó dándole seguimiento con el grupo 42 en la materia de Reglas Particulares de la carrera de Licenciado en Contaduría, de la Facultad de Ciencias Administrativas Unidad Mexicali de la UABC, dándose de alta al inicio del semestre 2009-2 en el Centro de Educación Abierta (CEA) de la misma UABC, quienes al recibir la solicitud de incorporación de la materia dieron de alta a la totalidad de alumnos inscritos a dicha materia. Al Profesor se le asignó la responsabilidad de proporcionar la instrucción básica del contenido de Blackboard. En el área de Documentos de Blackboard se encuentran los instructivos de uso tanto para el docente como para el estudiante, teniendo cada uno de éstos la responsabilidad de su análisis. La materia se clasifica como semipresencial, impartándose semanalmente 4 presenciales y 1 a distancia.

INICIATIVA INSTITUCIONAL

Facultad de Ciencias Administrativas

La Facultad de Ciencias Administrativas de la Universidad Autónoma de Baja California, es una unidad Académica ubicada en la Ciudad de Mexicali, Baja California, cuenta a su vez con dos extensiones ubicadas una en la zona rural y la segunda en el Puerto de San Felipe; inició la implementación de la experiencia institucional de incorporación de las TIC's en los procesos educativos en el año 2004. El contexto de esta implementación tiene las siguientes características: la Facultad de Ciencias Administrativas, Unidad Mexicali, es una Facultad presencial con alta tradición, aceptación y credibilidad en el estado de Baja California y en el interior del país.

En el marco del PDI (Programa de Desarrollo Institucional) actual se sitúa como una de sus Políticas Institucionales en la INICIATIVA GENERAL 10.1 TECNOLOGÍA DE LA INFORMACIÓN Y LA COMUNICACIÓN EN APOYO A ACTIVIDADES SUSTANTIVAS. Esta iniciativa pone de manifiesto la importancia de contar con sistemas de información eficientes y adecuados a las necesidades del modelo educativo UABC, así como de mantener una continua actualización y mejora de la infraestructura informática de apoyo, a la vez que busca mejorar la utilización de las nuevas tecnologías de información y

comunicación por parte de los universitarios, en este sentido en la Facultad de Ciencias administrativas se adoptaron metodologías docentes para mejorar los procesos de aprendizaje, se identificó como estrategias fundamentales la actualización docente en pedagogías y metodologías modernas y el apoyo que pueden ofrecer las TIC's a los procesos educativos presenciales. Adicionalmente, se viene implementando una reforma curricular institucional inspirada en la necesidad de mejores estrategias de aprendizaje individual y colaborativo (uso eficiente del tiempo de estudio). Dentro de este contexto se perciben los ambientes virtuales de aprendizaje como estratégicos para el apoyo a los procesos educativos presenciales. Como lo plantea Collis (2004), la generación de un modelo de incorporación de las TIC's en los procesos educativos debe verse como una innovación pedagógica.

En seguimiento a la iniciativa Institucional de la formación y actualización pedagógica y profesional del personal académico, se atiende la necesidad de contar con personal académico capacitado para implementar adecuadamente el modelo educativo UABC (Universidad Autónoma de Baja California), en beneficio de los estudiantes.

Sus objetivos específicos son: Mejorar las habilidades pedagógicas y la actualización profesional de los docentes, para asegurar la calidad de los programas educativos, e Incrementar el número de profesores que actúen como facilitadores.

Estrategia Global: La Facultad de Ciencias Administrativas en base al PDI, incorporó como estrategias: Fortalecer el programa institucional de formación docente, que incluye además de los profesores de licenciatura a los profesores de posgrado, habilitándolos en las nuevas tecnologías del aprendizaje y nuevas formas de aprender a aprender, así como en estrategias didácticas congruentes con el desarrollo de las competencias estipuladas en los Programas Educativos (PE).

En este sentido la Facultad de Ciencias Administrativas y en respuesta a las inquietudes de profesores de contar con herramientas para la administración de sus cursos, se iniciaron capacitaciones en el uso de la plataforma Blackboard. Originalmente se tenía disponible la versión 7.3 de Blackboard Learning System. Con el crecimiento de la demanda así como de nuevas necesidades de información se adquirió la versión 8 Academic Suite. Algunas de las nuevas características y mejoras son las siguientes:.

DESCRIPCIÓN GENERAL

En búsqueda de la mejora continua se incorporó una nueva versión, Blackboard Académic Suite™, versión 8, la cual introduce una serie de nuevas características, siendo unas de las principales:

SafeAssign™

Centro de Calificaciones (antes libro de calificaciones)

Foro de discusiones

Evaluación

SafeAssign™

Descripción general SafeAssign™, es una nueva herramienta que compara los documentos presentados (tipo ensayo, informes, reportes, etc.) contra un conjunto de otros trabajos académicos para identificar las zonas de coincidencia. SafeAssign se puede utilizar para evitar el plagio y crear oportunidades para ayudar a los alumnos a utilizar correctamente citas o parafraseo de fuentes.

SafeAssign se basa en diferentes bases de datos: Internet, © ProQuest, ABI / Inform © base de datos, archivos documentales institucionales, y la base de datos de referencia de usuarios de Blackboard a nivel global. En cualquier área de contenido se puede insertar una entrada de SafeAssign para que el alumno entregue ahí su documento. Inmediatamente al ser enviado por el alumno, se genera un reporte de coincidencia con información en otras fuentes, el alumno puede ver el reporte pero ya no puede editar su documento.

La herramienta de SafeAssign está integrada con el Centro de Calificaciones, es decir, que en el momento que se abre un espacio para entrega de tarea con SafeAssign, inmediatamente se abre una columna en el Centro de Calificaciones donde el Profesor puede ver el reporte de coincidencia con otras fuentes, asignar la calificación y retroalimentación el trabajo.

Centro de Calificaciones

Descripción general: Casi totalmente rediseñado, el Centro de Calificaciones tiene nuevas capacidades y mejoras al Libro de Calificaciones anterior. Algunas de las nuevas características o mejoras incluyen las siguientes: Un nuevo diseño de la barra de herramientas, barra de título de acción. La capacidad de crear e imprimir informes, tales como las calificaciones finales, para enviar a los alumnos u otros interesados. Edición directa: la capacidad para editar directamente a través de las celdas de calificación de la hoja de cálculo.

Nuevos cálculos de calificaciones, parciales o totales.

Vista inteligente - la capacidad de clasificar a los estudiantes en grupos basados en criterios preseleccionados. Una multitud de maneras de personalizar la pantalla del Centro de Calificaciones.

Página principal del Centro de Calificaciones La Barra de acción en la página principal del Centro de Calificaciones contiene múltiples funciones, entre ellas las siguientes:

Agregar columnas

Gestión de los períodos de calificación.

Esquema de clasificación.

Vista inteligente.

Enviar calificación a los alumnos por correo electrónico.

Creación de informes.

Visualización de un historial de calificaciones.

El centro de calificaciones ahora es más parecido a una hoja de cálculo, es posible introducir los resultados, tales como resultados, porcentajes, u otras formas de clasificación directamente en las celdas. En las distintas columnas, celdas y filas, el profesor puede rápidamente realizar múltiples funciones que antes requerían varios clics.

Informes: A través del Centro de Calificaciones, el profesor puede crear un informe que muestra las diversas calificaciones y la información de los alumnos. Un informe podría ser utilizado, por ejemplo, como una nota final o un informe de parciales de las actividades de los alumnos. El profesor puede controlar las calificaciones que se muestran en el informe, así como lo que aparece la información de los alumnos. Los informes se pueden imprimir desde la pantalla.

Cálculo de las calificaciones En el Centro de Calificaciones, el profesor puede calcular parciales o integrar ponderados finales. Existe ahora la posibilidad de que el profesor pueda elegir columnas para ponderar un parcial y luego agregar una columna de total ponderado, donde sólo agregue para ser calculadas las calificaciones de cada parcial.

Vista inteligente de calificaciones: Los profesores tienen la capacidad de personalizar el Centro de Calificaciones para mostrar un subconjunto de los alumnos, sobre la base de criterios preseleccionados. Los alumnos pueden ser clasificados por grupos de trabajo, mediciones, u otros criterios. Una vez construido y guardado el criterio de calificación en la función de Vista inteligente, se pueden ver tantas vistas como el profesor desee configurar lo cual hace más sencillo el ingresar notas al poder navegar fácilmente entre una vista y otra.

Tablero de Discusión

Descripción general: El tablero de discusión es una herramienta de enseñanza basada en resultados, que puede aplicarse de diferentes maneras para mejorar el aprendizaje y medir el rendimiento.

Las principales funciones de tablero de discusión son:

Secuencia: Consiste en la publicación inicial y la serie completa de respuestas a esa publicación en el foro del tablero de discusión.

Detalle de la secuencia: Es la página que muestra la vista secuencial de todas las publicaciones de una secuencia junto con la publicación seleccionada.

Publicación: Es una entrada de un tablero de discusión enviada a una secuencia o utilizada para comenzar una secuencia. También se utiliza como un verbo para referirse a la acción de enviar un anuncio.

Rol de foro: Es un tipo de rol que se asigna a todos los miembros del tablero de discusión de cada foro, y permite especificar los privilegios dentro de ese foro. Un usuario puede tener un rol por foro; no obstante, el rol de un usuario puede variar en cada foro. Pudiendo ser: lector, participante, evaluador, moderador y director.

Calificar foro: Es el proceso de asignar una calificación a un usuario por su rendimiento en el foro.

Calificar publicación

Es el proceso de evaluar una publicación con base a una escala fija de 5 puntos.

Recopilar publicaciones: Es el proceso de seleccionar una o más publicaciones o secuencias para incluirlas en una página que se pueda ordenar, filtrar, imprimir y guardar como un documento. La recopilación se reúne en un formato que se pueda ordenar, filtrar, imprimir y guardar como un documento que pueda visualizarse en un navegador.

Secuencia bloqueada: Es una secuencia que se puede leer pero no modificar. Los usuarios no pueden enviar publicaciones a una secuencia bloqueada.

En cola para moderación: Es una lista de publicaciones que deben ser aprobadas antes de que aparezcan en el tablero de discusión.

Evaluación

Descripción general: Los profesores utilizan evaluaciones para determinar el conocimiento de los alumnos, medir sus progresos y reunir información sobre ellos. Existen dos tipos de evaluaciones:

Pruebas: Las pruebas se crean para verificar el nivel de conocimientos y aptitudes de los usuarios inscritos en el curso. Las Pruebas permiten al profesor asignar valores de puntuación a cada pregunta en exámenes o pruebas. Cuando un alumno termina una prueba, la misma se envía para su calificación. Los resultados quedan registrados en el Libro de calificaciones.

Sondeos: Los sondeos son útiles para efectuar encuestas, evaluaciones y controles aleatorios de conocimiento. Funcionan de la misma manera que las Pruebas y con frecuencia ofrecen las mismas opciones. Las preguntas de los Sondeos no reciben valores de puntuación. Los Sondeos no se califican.

RESULTADOS: PRESENTACIÓN Y ANÁLISIS

Se observó que por parte de los alumnos hubo resistencia para tomar la materia bajo la plataforma Blackboard, aduciendo que tendrían que dedicar el doble del tiempo asignado a la materia, y que además no contaban con el equipo necesario. Conforme fue avanzando el semestre y obteniendo mayor experiencia en la utilización de las herramientas que ofrece dicho portal, observaron las bondades de la aplicación de la materia por esta vía, debido a que en su gran mayoría se costean sus estudios y en ocasiones existe la necesidad de salir de la ciudad, aprovechando la impartición de la materia por este medio, así como la entrega de sus trabajos de investigación y exámenes, les permitió resolverlos en el lugar en que se encontraban en tiempo y forma, y consultar sus dudas al docente y a sus propios compañeros, desarrollando sus habilidades de investigación y colaborativo.

El educador que impartió la cátedra, fue capacitado por el CEA en el manejo de esta plataforma, adquiriendo con ello nuevas habilidades en el desarrollo de los contenidos temáticos de su materia, material bibliográfico y elaboración de reactivos acordes a los objetivos generales y específicos de ésta; y a su vez, le permitió revisar continuamente si el material y los reactivos eran congruentes con los temas que se imparten en la materia. Respecto del contacto con los alumnos por este medio, además de transmitir los conocimientos técnicos, los indujo al autoaprendizaje individual, incentivó el sentido de responsabilidad presentando en tiempo y forma, cada uno de los elementos necesarios para acreditar la materia y fomentó el uso de la tecnología como una herramienta didáctica y de uso en su práctica profesional.

“La práctica docente no puede reducirse a un problema de asunto curricular y operativo, tampoco debe limitarse a un asunto puramente instrumental y de manejo de técnicas, o a un trabajo de exposición de carácter demostrativo de ciertas habilidades y destrezas, o reducirla a la imitación y repetición de un modelo que desconoce la complejidad de los procesos de construcción y re-construcción del conocimiento inherente a la enseñanza, el aprendizaje y en general, al quehacer educativo” (Calonje, Patricia. 1997)

La preocupación por investigar los acontecimientos en el aula, como las habilidades del profesor, el clima de la clase, la motivación, las formas de enseñanza de cada profesores, las estructuras y formatos instruccionales establecidas para las actividades emprendidas, son una constante en la investigación de la práctica docente, en este caso, nos estamos refiriendo a una práctica docente distinta, a través de un asesor en línea, como definición genérica será un asesor en línea aquel que utilice medios electrónicos para comunicarse con sus alumnos, por tanto el asesor que utilice el correo electrónico para realizar sus asesorías pueda considerarse un asesor en línea, así como, aquel que utilice el teléfono, el audioconferente, una red de video, también llamados conferencias en inglés, el chat o simplemente las herramientas de publicación en web, el concepto en línea nos refiere para manejar y administrar sus comunicaciones. Podemos considerarnos asesores en línea al utilizar la plataforma Blackboard.

CONCLUSIONES

El presente trabajo hace un análisis de la práctica docente de los facilitadores o asesores de cursos en línea y basados en el aprendizaje de la esta investigación, concluiremos relacionando algunas las características y funciones de éste, así como, sus principales retos. Los cambios acelerados de nuestra sociedad y en el mundo, exige un aumento del nivel cultural y de la capacidad de aprender de las personas; razón por la cual la tarea del docente cada día tiene mayor importancia.

Como respuesta a este desafío, y considerando que las tecnologías de la información y comunicación constituyen recursos potencialmente efectivos para el aprendizaje, la Universidad Autónoma de Baja California ha implementado el uso de las tecnologías de la información y la comunicación por medio del portal Blackboard, como apoyo adicional a la enseñanza, pretendiendo eliminar con ésto las barreras geográficas y políticas, facilitando la transferencia y diseminación de la información, posibilitando una nueva visión del mundo y promoviendo cambios de paradigmas en la educación.

Sería deseable establecer un modelo de práctica docente única para cursos en línea, pero no hay que olvidar que existe una diversidad de propuestas los cuales encuentran factores que tienen que ver con la necesidades de cada curso y con relación a los niveles de educación y a las diferentes áreas del conocimiento e incluso, hasta relacionado con la experiencia docente y de los sistemas tecnológicos de los educadores. Sin embargo, es importante el reconocer de la diversidad mencionada y proponer algunos criterios generales que permitan orientar a la práctica de educación a distancia en la formación de los educadores de hoy.

Algunas funciones características del profesor (Acevedo, 2004):

1. Dedicar tiempo suficiente a planificar los procesos de enseñanza-aprendizaje y la programación de aula, así como a la evaluación de la enseñanza practicada para mejorarla.
2. Son flexibles con el currículum y la propia programación.
3. Tienen altas expectativas sobre sí mismos y sus alumnos, siendo capaces de animar, apoyar y potenciar las iniciativas de éstos.
4. Potencian la aplicación de los conocimientos al mundo real. Dan tiempo para discutir y evaluar estas aplicaciones.
5. Hacen que los alumnos vean la utilidad de la ciencia y la tecnología y les dan confianza en su propia capacidad para utilizarlas con éxito. No ocultan, sin embargo las limitaciones de éstas para resolver los complejos problemas sociales.
6. Crean que el aprendizaje debe trascender fronteras. Llevan la clase a personas y recursos diversos. Educen para la vida y para vivir.

En relación a las características de las funciones anteriormente relacionadas, presentamos algunos de los retos que tiene un facilitador en línea, respecto a su práctica docente, cuando comienza con un grupo de educandos que no están familiarizados con la modalidad o que se encuentran renuentes a éstas:

1. Correcto manejo de la comunicación mediada por tecnologías, concretamente en el uso de la computadora y los programas del portal Blackboard.
2. Propiciar un ambiente de trabajo tanto individual como en grupos; cuando se trabaja como grupo, se favorecen las interacciones posibles con los compañeros y asesores, y si se tiene la oportunidad de contactar con expertos invitados, se multiplican la “línea de la comunicación” con que el estudiante puede contar.
3. Conforme el educando desarrolla sus habilidades en el desarrollo de actividades por la plataforma Blackboard, independientemente de desarrollar sus conocimientos básico de la computadora y de la navegación por Internet, el educador desarrolla la la obligación de asegurarse de que los estudiantes

avancen en ese sentido y a la par junto con la temática del curso, ya que puede existir heterogeneidad en el ritmo de trabajo con el grupo.

4. Mediante el manejo de la herramienta de SafeAssign™, Centro de Calificaciones y mediante el uso de los Foro de Discusión, el estudiante hará uso de ambientes virtuales que puede hacer de dichas herramienta trabajo colaborativo por excelencia.

Para ser docente, asesor o facilitador en línea se debe contar con una capacidad profesional totalmente novedosa, calificada, con habilidades de comprensión, manejo de plataformas, habilidad para discernir lo que quiso formular el diseñador, concluyendo, es una novedosa competencia laboral del siglo XXI.

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GENERACIÓN DE ENTORNOS DE CONOCIMIENTO EN EL ÁMBITO EDUCATIVO Y EMPRESARIAL DE MÉXICO

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RESUMEN

En un país como México, con cambios constantes en las estructuras organizacionales y envuelto en un entorno privilegiado donde la ubicación geográfica y la oportunidad de mercado confluyen, se torna especialmente importante considerar aspectos que involucran la generación de conocimiento. Una sociedad globalizada, como la actual, donde a cada momento el crecimiento económico y cultural depende de los avances que en materia tecnológica desarrollen las naciones, ejerce presión sistemática sobre los países que no crean conocimiento, sino que solamente lo consumen o utilizan. Se hace cada vez más importante el rubro de la educación, como parte esencial de la preparación del elemento humano como capital creador, intelectual y transformador de su sociedad. Y es aquí donde los gobiernos deben promover y capacitar a su capital humano para lograr crear organizaciones que fundamenten sus actividades en el conocimiento. Los países en desarrollo al modificar sus planes curriculares en la educación y al descubrir cuál es la realidad de la misma en resultado que esta da para sus habitantes puede mejorar su desempeño y llevar a cabo un cambio estructural que le brinde ventaja competitiva en el entorno global en el que se ve involucrada y de esta manera lograr un crecimiento sostenible. Este trabajo contesta a las cuestiones sobre el papel de estas organizaciones, su desempeño en el entorno global de competencia y su participación real en la creación de una sociedad mexicana basada en el conocimiento.

PALABRAS CLAVE: Entornos de conocimiento, Investigación y Desarrollo, Educación, Empresa.

INTRODUCCIÓN

La sociedad moderna es un enigma aun para los más importantes e innovadores pensadores modernos. En ella, se plasman infinidad de acciones y actitudes organizacionales que se piensa suelen ser las mejores tendencias para el desarrollo. El establecimiento del ser humano como el factor de cambio ha logrado modificar la percepción de la realidad circundante. En naciones como la nuestra, donde por muchos años se han llevado a cabo proyectos de crecimientos supeditados a la riqueza ecológica, específicamente al petróleo, a la industria maderera, a la agricultura y a la pesca; encontramos ahora un auge en el enfoque tecnológico y científico. En Neira y Guisan (1999) se realiza una revisión literaria de crecimiento económico considerando especialmente el papel que el capital humano ejerce en el crecimiento del PIB y por lo tanto en el desarrollo económico de sus respectivos países. Una relación presente en este proceso es la educación, de ella se deriva el afán por lograr una mejora en la producción de conocimiento. En diversos foros podemos encontrar que no es posible una mejora social sin la adaptación de su población a los cambios globales. (De la Fuente, 2002), esta adaptación se inicia crucialmente en las organizaciones que componen las sociedades que poco a poco se fortalecen en el ámbito científico.

La educación y la cultura organizacional se levantan así mismas como ejes cruciales en el cambio de los pueblos, es allí donde las grandes modificaciones surgen, donde los planes estratégicos a largo plazo se planean, se implementan y en el mejor de los casos, surten efectos como en Irlanda (Díaz de Sarralde, 2005), donde se apostó definitivamente a la formación tecnológica y el desarrollo de aplicaciones en

materia de software computacional siendo uno de los países que más han crecido en este rubro, contando claro está, con el apoyo de las organizaciones educativas, gubernamentales y de la industria privada.

En este documento se analizan los puntos más importantes en cuanto al crecimiento que en materia educativa generadora de conocimiento han promovido las instituciones educativas en nuestro país, esto como condicionante principal de la actitud y percepción organizacional hacia la investigación científica y al desarrollo sustentable (I+D) que desembocan en una mejora competitiva de los productos mexicanos. Aunque la responsabilidad de cambio hacia la mejoría no es responsabilidad exclusiva de los gobiernos, si es este el que debe establecer el camino por el que se promueven los cambios, siendo estos definitivamente, implementados a largo plazo, y como reflejo primario se debe encontrar un mejor orden organizacional en las empresas y un respaldo uniforme a la I+D

REVISIÓN LITERARIA

Globalización: Este nuevo concepto pretende describir al entorno moderno como una sociedad internacional sin límites, más allá de fronteras, barreras arancelarias, diferencias étnicas, credos religiosos, ideologías políticas y condiciones socio-económicas o culturales. Surge como consecuencia de la internacionalización cada vez más acentuada de los procesos económicos, los conflictos sociales y los fenómenos político-culturales.

En sus inicios, el concepto de globalización se ha venido utilizando para describir los cambios en las economías nacionales, cada vez más integradas en sistemas sociales abiertos e interdependientes, sujetas a los efectos de la libertad de los mercados, las fluctuaciones monetarias y los movimientos especulativos de capital. Afectados también sin duda, por el crecimiento de la necesidad de crear capital humano, personas capacitadas para hacer frente a los retos que el conocimiento genera. Los ámbitos de la realidad en los que se refleja la globalización son la economía, la innovación tecnológica y el ocio (Friedman, 2006).

Los grandes sucesos sociopolíticos de finales del siglo XX, tales como la unificación de las Alemania y la caída de la Unión Soviética, logran imponer una acusada mundialización de nuevas ideologías, planteamientos políticos de "tercera vía", apuestas por la superación de los antagonismos tradicionales, como "izquierda-derecha", e incluso un claro deseo de internacionalización de la justicia. Temas que definitivamente se ven enmarcados en tratados internacionales que decretan la forma en que se tratan temas tan variados como el comercio, la educación y los medios de producción.

Sociedad de la Información: En internet la sociedad de la creación, distribución y manipulación de la información forman parte importante de las actividades culturales y económicas. La sociedad de la información (SI) es vista como la sucesora de la sociedad industrial, relativamente similares son los conceptos de la sociedad post-industrial (Bell, 1999), la sociedad postmoderna, entre otros.

Cuando una sociedad logra que el número de empleos que se basan en la manipulación y manejo de información es mayor a los que están relacionados con algún tipo de esfuerzo físico (Machlup, 1962). se dice que está formándose una sociedad de información. Aun cuando no existe un concepto universalmente aceptado de las SI, la mayoría de los autores concuerda en que alrededor de 1970 se inició un cambio en la manera en que las sociedades funcionan (Masuda, 1984). Este cambio se refiere básicamente a que los medios de generación de riqueza poco a poco se están trasladando de los sectores industriales a los sectores de servicios. En otras palabras, se supone que en las sociedades modernas, la mayor parte de los empleos ya no estarán asociados a las fábricas de productos tangibles, sino a la generación, almacenamiento y procesamiento de todo tipo de información. Los sectores relacionados con las tecnologías de la información y la comunicación (TIC), desempeñan un papel particularmente importante dentro de este esquema.

Desde la perspectiva de la economía globalizada contemporánea, la sociedad de la información concede a las TIC, el poder de convertirse en los nuevos impulsores de desarrollo y progreso. Si en la segunda mitad del Siglo XX los procesos de industrialización fabriles marcaron la pauta en el desarrollo económico de las sociedades occidentales que operaban bajo una economía de mercado. A principios del Siglo XXI, se habla más bien de las "industrias sin chimenea"; es decir, el sector de los servicios, y de manera especial, las industrias de la informática.

Algunos autores sugieren que este modelo de desarrollo tuvo un origen más preciso a principios de la década de 1990, en el llamado "Consenso de Washington", en el que el grupo de los países desarrollados definieron algunos de los principales lineamientos económicos que habrían de adoptarse para enfrentar el problema de los llamados "países en vías de desarrollo" y el fracaso de sus economías. Algunas de las acciones derivadas de este acuerdo y que se han observado en todo el mundo occidental, son: a) La privatización de las industrias de las telecomunicaciones. b) La desregulación del mercado de las telecomunicaciones. c) La búsqueda del acceso global a las TIC. (Williamson, 2004)

Muchos críticos han señalado que la SI no es sino una versión actualizada del imperialismo cultural ejercido desde los países ricos hacia los pobres, especialmente porque se favorecen esquemas de dependencia tecnológica, logrando influir para que la educación de estos países responda a sus necesidades. Quienes están a favor de la SI sostienen que la incorporación de las TIC en todos los procesos productivos, ciertamente facilitan la inserción a los mercados globales, donde la intensa competencia obliga a reducir costos y a ajustarse de manera casi inmediata a las cambiantes condiciones del mercado. En todo caso, aun quienes se muestran optimistas con respecto a la SI, admiten que la brecha digital es uno de los principales obstáculos en este modelo de desarrollo. A grandes rasgos, este fenómeno se refiere a todos aquellos sectores que permanecen por muy diversas razones, al margen de los beneficios y ventajas asociados a las TIC. De acuerdo a la declaración de principios de la Cumbre de la Sociedad de la Información llevado a cabo en Ginebra Suiza en 2003, la SI debe estar centrada en la persona, integradora y orientada al desarrollo, en que todos puedan crear, consultar, utilizar y compartir la información y el conocimiento, para que las personas. Las comunidades y los pueblos puedan emplear plenamente sus posibilidades en la promoción de su desarrollo sustentable y en la mejora de su calidad de vida. Sobre la base de los propósitos y principios de la Carta de las Naciones Unidas, fundamentada en una modificación educativa que permita la promoción y creación de nuevas alternativas en materia de desarrollo y en creación de patentes para beneficio de las naciones

Sociedad Del Conocimiento

La noción de Sociedad del Conocimiento fue utilizada por primera vez en 1969 por Peter Drucker y en el decenio de 1990 fue profundizada en una serie de estudios detallados publicados por investigadores como Mansel y Stehr (Rodríguez, 2001). Actualmente la podemos ver en casi cada uno de los discursos que se manejan tanto en el ámbito académico como en el empresarial y político. Un país que no cuenta con un sistema científico generador de conocimiento no puede aspirar a mejores niveles de desarrollo científico y sustentable (De la Fuente, 2002)

Previo al concepto de "conocimiento", surgen las llamadas "sociedades de la información" con el uso e innovaciones intensivas de las tecnologías de la información y las comunicaciones, donde el incremento en la transferencia de información, modificó en muchos sentidos la forma en que se desarrollan muchas actividades en la sociedad moderna. Sin embargo, la información no es lo mismo que el conocimiento, ya que la información es efectivamente un instrumento del conocimiento, pero no es el conocimiento en sí, el conocimiento obedece a aquellos elementos que pueden ser comprendidos por cualquier mente humana razonable, mientras que la información son aquellos elementos que a la fecha obedecen principalmente a intereses comerciales, retrasando lo que para muchos en un futuro será la sociedad del conocimiento.

Cabe destacar que la sociedad del conocimiento no es algo que exista actualmente, es más bien un ideal o una etapa evolutiva hacia la que se dirige la humanidad, una etapa posterior a la actual era de la información (Rodríguez, 2001), y hacia la que se llegará por medio de las oportunidades que representan los medios y la humanización de las sociedades actuales, mientras la información sólo siga siendo una masa de datos indiferenciados (hasta que todos los habitantes del mundo no gocen de una igualdad de oportunidades en el ámbito de la educación para tratar la información disponible con discernimiento y espíritu crítico, analizarla, seleccionar sus distintos elementos e incorporar los que estimen más interesantes a una base de conocimientos, aquí surge de nuevo la necesidad de comprender el currículo oculto, entonces seguiremos estando en una sociedad de la información, y no habremos evolucionado hacia lo que serán las sociedades del conocimiento, siendo estas últimas las que en el afán de sostener una superioridad sobre las primeras, tratan en teoría, de mantener un currículo que les permita mantener la ventaja competitiva.

En 1974, Peter Drucker escribió su libro “La sociedad post-capitalista”, en el que destacaba la necesidad de generar una teoría económica que colocara al conocimiento en el centro de la producción de riqueza. Al mismo tiempo, señalaba que lo más importante no era la cantidad de conocimiento, sino su productividad. En este sentido, reclamaba para una futura sociedad, para una sociedad de la información en la que el recurso básico sería el saber, que la voluntad de aplicar conocimiento para generar más conocimiento debía basarse en un elevado esfuerzo de sistematización y organización. Drucker, afirma que la sociedad del conocimiento sería una sociedad en la que la gestión empresarial cambiaría radicalmente su relación con los trabajadores del conocimiento empleados, pues éstos últimos estarían mucho menos necesitados de instituciones empresariales e incluso de la tradicional gestión del conocimiento que las primeras lo estarían de ellos, encontramos en esto una esperada modificación de en la cultura organizacional moderna, un cambio empresarial y una orientación más pronunciada de la empresa hacia el I+D

METODOLOGÍA

Justificación: México es un país en vías de desarrollo (Martínez, 1999), pero aun así está considerado como una economía en crecimiento. Es por ello que sus métodos educativos son cuestionados y son puestos sobre la balanza de la comparación mundial. Esta se acrecienta cuando se incluye la participación empresarial y organizacional en los medios de producción y en la generación de patentes que son el reflejo primario de la I+D en la empresa privada.

Países que anteriormente apostaron a la creación de diferentes estrategias de crecimiento, como por ejemplo el uso de los recursos naturales, ahora apuestan a los recursos humanos, al nuevo valor intelectual de las naciones. Es indispensable analizar si es posible la aplicación de los conocimientos previos a este entorno y preguntarnos si nuestro país está siendo objetivo en sus intentos por generar y producir más y mejores elementos humanos que generen valor a la nación. Los ejemplos de Japón, Alemania y recientemente Irlanda (Díaz de Sarralde, 2005) nos invitan a pensar más en lo que educamos y promovemos en las personas que capacitamos, y preguntarnos:

- ¿Para qué trabajos están siendo capacitados nuestros estudiantes universitarios y los empleados en las organizaciones?
- ¿Es realmente una educación de calidad la que se recibe?
- ¿Somos educados para convertirnos en una sociedad del conocimiento?
- ¿Las organizaciones de México responden a las necesidades del fenómeno de la globalización?

Las respuestas nos pueden dar una orientación de hacia dónde está siendo guiado nuestro país, no es fácil lograr que una cultura organizacional se modifique en un sentido, pero estudios como este pueden motivar

la realización de cambios educativos en un inicio y organizacionales por correspondencia, que regresen ese pasado creativo que la nación mexicana tiene en sus culturas precolombinas. No nos es desconocido el concepto creativo, no es un tema nuevo, sin embargo, es innegable que siglos de educación pasiva y bancaria (Freire, 1973) y sometida a intereses no descubiertos nos llevan a pensar en la dificultad de la creación de nuevos planes educativos que mejoren la tendencia a la I+D.

Mediante este trabajo se cuestiona el enfoque educativo que se da en México. Se analizan posibles tendencias productivas para la generación de capital humano y sobre todo se hace mención del concepto de currículo oculto, el cual, se referencia como aquella intención global o macro social que el país en cuestión tiene sobre el uso de su capital humano para aprovechar al máximo sus virtudes y orientar en ese sentido su educación. Es por ello que el objetivo principal sería:

- Describir el enfoque de las empresas en el desarrollo de actividades de investigación y desarrollo así como el papel que juegan en este aspecto la educación y el gobierno.
- Analizar si las organizaciones de México responden a las necesidades de fenómenos globales, por ejemplo: la protección ecológica, de inclusión y de género que exige el desarrollo sustentable.

HIPÓTESIS

H1. Las empresas mexicanas se ven debilitadas por la falta de actividades de investigación y desarrollo, presentándose con esto una desventaja competitiva en el entorno global y haciéndolas incapaces de responder a fenómenos globales de inclusión, desarrollo sustentable y equidad de género

H2. El acceso a la investigación no es una de las metas del currículo educativo mexicano, provocando de esta forma la creación y el fortalecimiento de una sociedad de información e impidiendo a su vez que surja la sociedad del conocimiento.

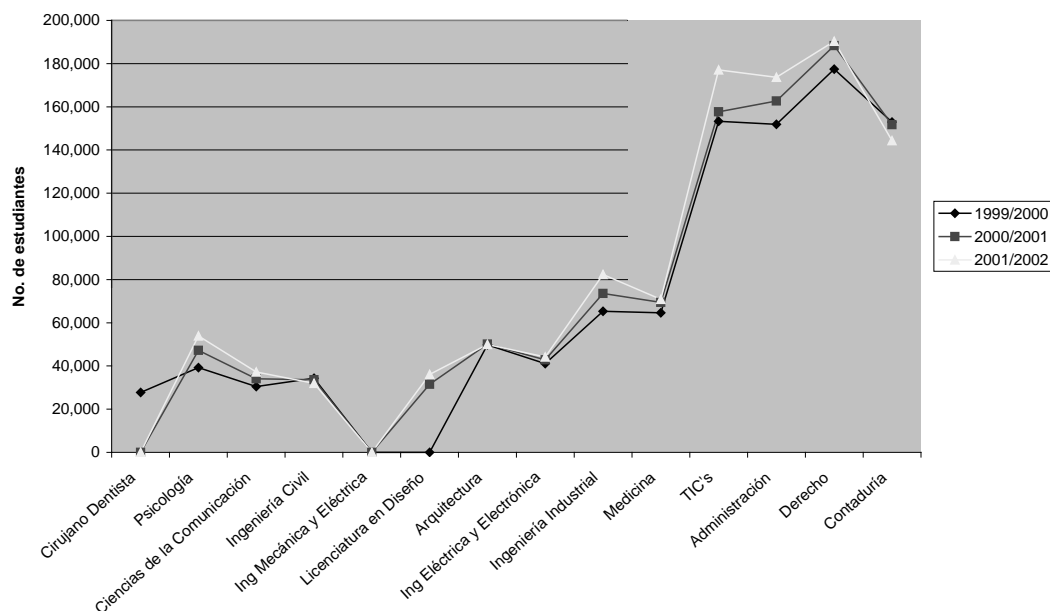
METODOLOGÍA APLICADA

Para la realización de este trabajo se llevo a cabo la investigación bibliográfica del sistema mexicano de estadística INEGI (Instituto Nacional de Estadística, Geografía e Informática), así como la consulta de diversos autores y organismos especializados en la recolección como el OCDE (Organisation de Coopération et de Développement Economiques) de información procedente de organizaciones. Seleccionando información referente a la educación superior y a la formación especializada de elementos orientados a la investigación. Parte a su vez de los trabajo previos efectuados por Ramón de la Fuente (2002), rector de la UNAM (Universidad Nacional Autónoma de México), sobre la importancia del establecimiento de un sistema de investigación científica eficiente para el desarrollo y crecimiento de países.

RESULTADOS

En la figura 1 podemos analizar la realidad tangible de que las carreras de ingeniería y áreas médicas, donde se ve mayoritariamente la presencia de investigadores no son ni por margen cerrado de las más solicitadas en México. Encontramos que la única área científica que compite contra las ya tradicionales carreras de Administración, Contaduría y Derecho, son las de Tecnologías de Información y Comunicación, las cuales son mas orientadas hacia el manejo de la información que hacia la creación de la misma. En México es mayor el uso que la creación de herramientas de información. La demanda de capacitación y la responsabilidad de las organizaciones en la creación de la cultura de I+D va hermanada con los intereses de los estudiantes

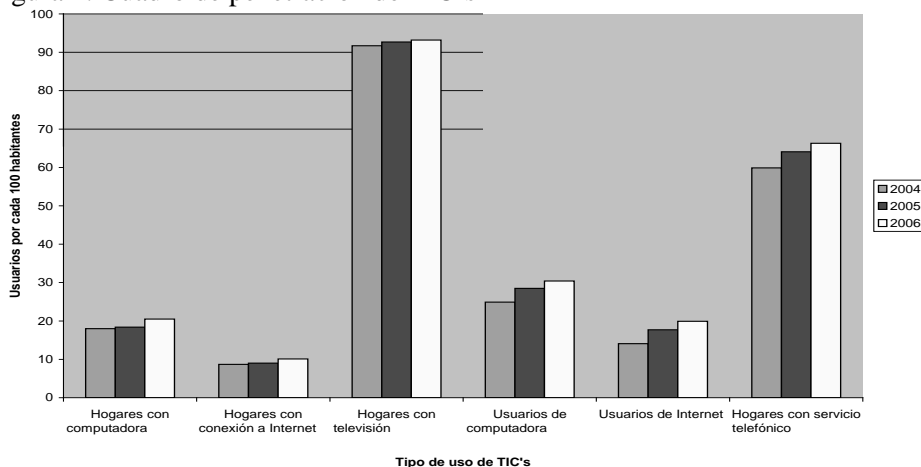
Figura 1. Matricula por carreras en México



Fuente: ANUIES.

Ahora bien, en la figura 2 se aprecia un crecimiento constante en el uso de las tecnologías de información y de comunicación en los hogares mexicanos, sin embargo, la televisión se mantiene como el medio de comunicación masiva más utilizado. Se puede concluir que el uso de las computadoras sigue siendo hasta cierto punto inaccesible para la mayor parte de la población. Recordemos que el capital humano se ve influenciado por los mensajes que se reciben de todo el entorno socio-cultural donde se desenvuelve, a esto, hay que agregar que los contenidos televisivos no son, muchas veces, de alto contenido educacional, sino más bien de solamente entretenimiento.

Figura 2. Cuadro de penetración de TIC's



Fuente: INEGI. Encuesta Nacional sobre Disponibilidad y Uso de Tecnología de Información en los Hogares.

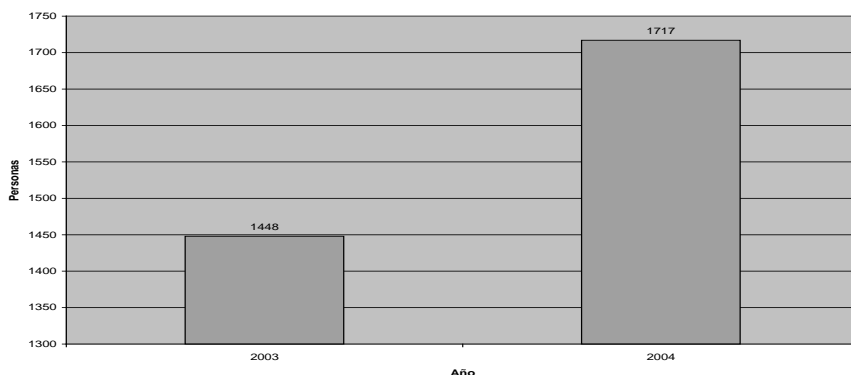
INEGI. Sistema de Cuentas Nacionales de México. Producto Interno Bruto Trimestral 2002-2004.

INEGI. Indicadores de la Encuesta Industrial Mensual por División y Clase de Actividad Económica, Banco de Información Económica.

Se muestra en la figura 3 la cantidad de personas que egresan del mayor grado de especialización posible. Estas personas son las generadoras de conocimiento nuevo y por consiguiente son la medula de la

sociedad del conocimiento que se produce en el país y son los responsables de que las organizaciones se vean a si mismas como corresponsables de implementar tareas de I+D. Sin embargo este número no es suficiente. No se promueve este nivel de estudio, de la cantidad de alumnos graduados de licenciatura menos del 1% logra llegar al nivel de doctorado, los alumnos no ven la adquisición de este tipo de estudios como algo deseable y esto termina impactando la producción científica.

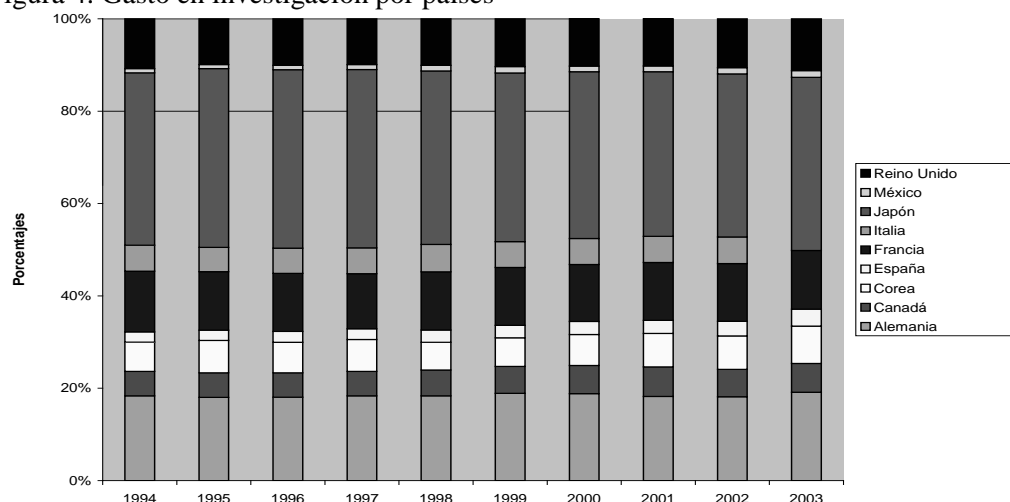
Figura 3: Graduados de Progrmas de Doctorado en Mexico



Fuente: CONACYT. Informe General del Estado de la Ciencia y la Tecnología, 2005. México, D.F., 2005. Instituto Mexicano de la Propiedad Industrial (IMPI). IMPI en Cifras 2006. México, D.F., Enero 2006

En la figura 4 se demuestra que México es, entre el grupo de países del OCDE, el que menos gasto destina a la promoción de la investigación, aquí se puede responder a la pregunta del porque no hay más alumnos en programas doctorales, ¿cuál es el futuro económico que espera a un estudiante de doctorado?, ¿realmente es una opción remunerante?, ¿el gobierno destina alguna partida presupuestal para la investigación que justifique el crecimiento de los programas?, ¿qué tan complejo es el acceso a los beneficios de existentes en los diferentes organismos que manejan los apoyos a los investigadores y a sus investigaciones? ¿Cuántas empresas promueven el desarrollo de actividades de I+D?

Figura 4. Gasto en investigación por países



Fuente: Para México, 1994: CONACYT. Informe General del Estado de la Ciencia y la Tecnología, 2004. México, D.F., 2004. Para México, 1995-2004: CONACYT. Informe General del Estado de la Ciencia y la Tecnología, 2005. México, D.F., 2005. Para los demás países, 1994-1995 al 2003: OCDE. Main Science and Technology Indicators, Volumen 2001/2 al 2005/2.

CONCLUSIONES

La educación en México está directamente relacionada con las políticas de inversión y con los convenios que en materia económica se deba llevar entre nuestro país y sus aliados comerciales.

- Ambas hipótesis se demuestran, la educación interfiere directamente con los resultados organizacionales y el avance en materia de investigación y desarrollo crea desventaja competitiva e incapacidad de crear espacios de desarrollo de apertura hacia los fenómenos globales mencionados anteriormente.
- La educación está supeditada al currículo que la política educativa de los países pretenda seguir para producir elementos humanos que manejen uno de los dos tipos de sociedades que se generan en la actualidad.
- La sociedad de la información es principalmente la que maneja las tecnologías creadas en otros lugares y por otras personas y la sociedad del conocimiento es la que de alguna forma genera esas tecnologías, esos elementos que surgen de la investigación.
- Un país recupera su independencia tecnológica cuando apuesta a la capacitación profesional, superior y especializada de sus elementos humanos, creando así el llamado capital humano. Por lo que el capital humano es ahora el elemento más importante de las sociedades modernas, sin este, el país queda como un simple proveedor de materia prima y de mano de obra barata, un país que pretenda crecer y desarrollarse en todos los sentidos debe promover la capacitación de sus habitantes. De esta forma las organizaciones necesitan apoyarse en la educación para que hacer frente de forma efectiva a la competencia que el mundo moderno le impone. Para ello necesita dedicar parte de sus recursos a la I+D como fuente creadora de bienes innovadores.
- Revisión del currículo de nivel básico a las carreras universitarias para que estas promuevan la investigación
- Creación de espacios de intercambio de conocimiento en los procesos entre organizaciones mediante medios masivos de comunicación (Ahumada, 2009)

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PLANEACIÓN ESTRATÉGICA PARA LA PROMOCIÓN DE TURISMO EN EL MUNICIPIO DE CUATRO CIÉNAGAS, COAHUILA

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RESUMEN

El presente trabajo denominado Planeación Estratégica para la promoción de turismo en el municipio de Cuatro Ciénegas, Coahuila, se desarrolla entre 2009 y 2010 y siendo un tema de actualidad, se refiere al diagnostico que se realizó para fortalecer el turismo que ha disminuido después de haberse declarado área natural protegida en 1994, y cerrando las pozas (playitas y Becerra) por la Profepa en el año 2007. La idea motivadora de este estudio es presentar una propuesta sustentada y sustentable para el desarrollo de la comunidad. es decir, utilizar la planeación estratégica aplicada para diseñar la forma más eficiente de ofrecer alojamiento sin descuidar el patrimonio cultural de esta entidad, elemento potencial para el desarrollo turístico teniendo como prioridad la conservación del medio ambiente ya que el patrimonio cultural es vital para el desarrollo turístico, entonces será de gran importancia investigar los servicios con que cuentan para atender a los visitantes y será necesario estudiar la forma actual en que se promocionan. Se aplicaron 186 encuestas a los prestadores de servicios de las MiPYMES y entrevistas diversas a representantes de instancias de gobierno y se complemento con investigación de carácter documental, y ponencias que ha investigado sobre este tema.

INTRODUCCION

El principal motivo de este estudio es presentar una propuesta para el desarrollo del turismo en el municipio de Cuatro Ciénegas, Coahuila, México, una alternativa para crear atracción al turismo ya que el turismo es considerado como el desplazamiento voluntario de los individuos a espacios diversos a los lugares de descanso, recreación o culturales se genera por la gente y para la gente. Buscar bases para la integración del turismo, así como las estrategias de planeación para lograr un desarrollo turístico cultural sustentable. Por este motivo se pretende atraer el turismo intelectual, comenzar a generar conductas y hábitos en la comunidad y personal que brinda el servicio.

REVISIÓN LITERARIA

El municipio de Cuatro Ciénegas cuenta con 9,545 habitantes último censo hecho por INEGI (2009). El valle de Cuatro Ciénegas de Carranza, Coahuila, cuenta con más especies endémicas que cualquier otro lugar en Norteamérica (Stein et al, 2000), en términos de ecosistemas únicas del mundo. Gran parte de su biodiversidad está asociada a un complejo de pozas, ciénegas, lagunas y ríos. Desde la década de los 60 el valle de Cuatro Ciénegas a sido reconocido como un importante municipio de endemismos de flora y fauna silvestre. El uso del agua de las pozas con fines agropecuarios y visitantes principalmente de la región centro del Estado de Coahuila estos factores ponen en riesgo de desaparecer las diferentes especies del valle. Por lo tanto en 1994 causó que fuera declarado como área natural protegida de flora y fauna ya que muchas especies de plantas y animales se encuentran en la lista del gobierno mexicano de especies en peligro o amenaza de extinción .abriendo en unos meses mas tarde la oficina local del *Área de Protección de Flora y Fauna Cuatrociénegas (APFFCC)*, bajo la dirección de CONANP, unidad de la SEMARNAT (Secretaría del Medio Ambiente y Recursos Naturales). Ubicada junto al museo de Venustiano Carranza ubicado a menos de una cuadra de la plaza principal.

A partir de la invitación realizada a nivel mundial en el año 2007 para elegir a través de millones de votos del mundo a las 13 maravillas de México. Fue organizada por la televisora mexicana TV Azteca y el Consejo de promoción turística de México, tanto lugares naturales como los creados por el hombre. La votación se llevo a cabo del 17 de Julio al 25 de Septiembre registrando un total de 1, 421,434 votos. Quedando el valle de Cuatro Ciénagas dentro de las 13 maravillas naturales de México. Por lo tanto atrajo una gran cantidad de turistas Aventureros (busca un viaje distinto en cada ocasión, suele no tener responsabilidad ante el desarrollo sustentable). Causando daños ecológicos en las pozas (Becerra y Playitas) esto origino que la PROFEPA (Procuraduría Federal de Protección al Ambiente) clausurara el acceso a estas aéreas y las Dunas. Por este motivo la cantidad de turistas a disminuido notablemente, sin embargo sigue recibiendo visitantes interesados en realizar estudios sobre esta región.

METODOLOGÍA

Conscientes de que se trata de una Planeación Estratégica a largo plazo como son los procesos de cambio, se trata de beneficiar a la comunidad en general, protegiendo principalmente la flora y fauna silvestre buscando una planeación estratégica adecuada para atraer el turismo intelectual (busca conocer la cultura del lugar, la gastronomía dicen que tienen una actitud respetuosa en los entornos que visitan). Contar con una investigación que pueda ser utilizada para difundir la conciencia patrimonial que influya favorablemente en la sustentabilidad del turismo generando impactos positivos en el caso de Cuatro Ciénagas. Diseñar estrategias de diversión, esparcimiento, ocio y actividades que beneficien tanto a los prestadores de servicio como a los habitantes de la comunidad.

Definición del problema: a la clausura de las pozas (becerra y azul) el turismo disminuyo considerablemente además de la falta de trabajo en conjunto por parte de Gobierno, municipio y Profepa a generado que no se avance en el proceso de una buena planeación estratégica para la conservación de flora y fauna silvestre y la preparación de los prestadores de servicio como los habitantes de la ciudad.

Objetivo de la Investigación: Establecer criterios de gestión patrimonial para la ciudad de Cuatro Ciénagas, que nos conduzca al buen funcionamiento del turismo cultural. Analizar los prestadores de servicio en la actualidad si cuentan con la infraestructura necesaria y se encuentran capacitados para atender al turismo. Encaminar la normatividad hacia un modelo de seguimiento en la actividad turística.

HIPOTESIS DE LA INVESTIGACIÓN

Se pretende analizar el plano actual para proyectar el escenario óptimo

- 1.- la capacitación del recurso humano está relacionada posiblemente con la competitividad de las PYMES.
- 2.- las empresas de servicios que cuentan con un plan estratégico e invierten en capacitación son más eficientes y rentable.

Las técnicas utilizadas fueron entrevistas, encuestas una directamente a los prestadores de servicio, Se eligió una muestra de 186 encuestas de los nueve principales establecimientos que brindan hospedaje y 8 de alimentación así como 20 negocios establecidos en la cabecera municipal.

MARCO TEORICO

Enfoque de la Planeación Estratégica nos menciona en su libro Lourdes Munch (2008) el Ecléctico.- se concibe como un proceso de transformación. Toma principios y técnicas de las diversas escuelas de planeación y ofrece la posibilidad de un enfoque integral de la administración estratégica, que aprovecha las ventajas de las otras escuelas.

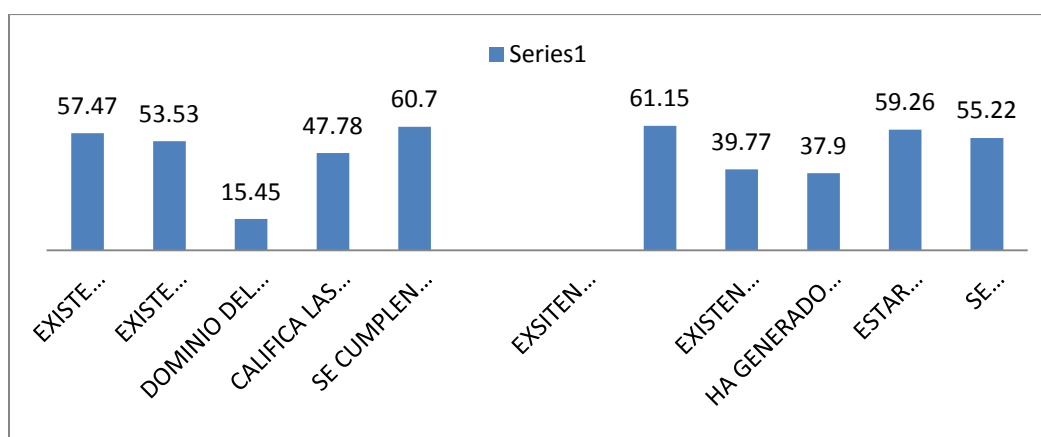
Sus aportaciones son:

- La planeación mantiene un proceso de transformación en relación con las variables de los entornos externo e interno.
- El plan en su caso, es la base para adecuar la estructura organizacional.
- Se orienta hacia todas las aéreas, a través de equipos de trabajo.
- Rediseño de procesos, de acuerdo con las necesidades del plan
- Movilización a nivel de unidades estratégicas de negocio.

La metodología que se estudia en el presente texto sigue el enfoque eclético.

Los enfoques anteriores se orientan a organizaciones del sector privado. Cabe mencionar que para la gestión de gobiernos existen metodologías de planificación económica que han tomado conceptos de planeación estratégica.

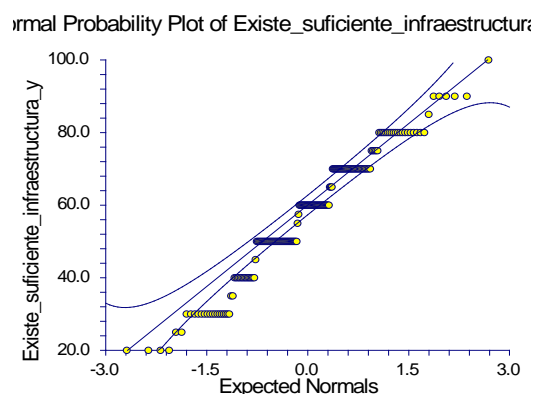
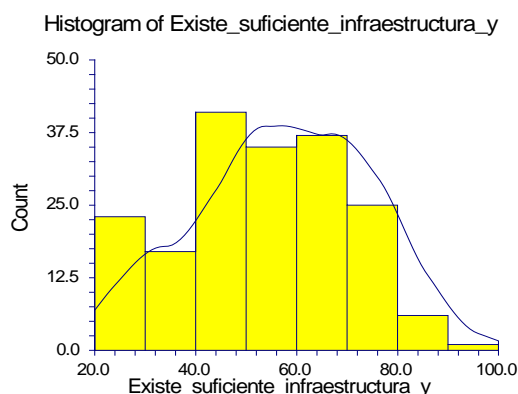
Resultados: Presentación Y Análisis



Se encontró en la aplicación de las encuestas que los Hoteles de 3 estrellas(5) si se encuentran organizados para recibir a los visitantes, cuentan con servicios completos, alimentación, bar y cuentan con una persona bilingüe e información para el visitante, los demás solo cuentan con servicio de hospedaje, no cuentan con información para el visitante y algunos no tienen una persona bilingüe, nos encontramos que a los sitios de paraderos turísticos cuenta con 47.78% les falta adecuarlos para recibir una cantidad mayor de visitantes. La mayoría de los prestadores de servicio no cuenta con normas de consumo de ahorro del agua, pero les interesa participar en programas de capacitación ya que un 15% domina el idioma ingles. Al obtener Cuatro Ciénagas estar dentro de las 13 maravillas del mundo la comunidad se vio favorecida pero al cierre de las pozas el turismo disminuyo notablemente un 37.9%.

En la entrevista con Héctor González (conanp) en Cuatro Ciénagas manifestó que actualmente existen guías pero aun no pueden visitar las pozas y los arenales (dunas). Por lo tanto aun no se ha incrementado el número de visitantes, además se está trabajando con un proyecto de reciclado de la basura con el fin de modificar conductas y hábitos en separar la basura en orgánicos e inorgánicos

Plots Sección of Existe_suficiente_infraestructura_y



Descriptive Statistics Report

Summary Section of Existe_suficiente_infraestructura_y

Count	Mean	Standard Deviation	Standard Error	Minimum	Maximum	Range
185	57.47283	17.09943	1.257175	20	100	80

The geometric mean confidence interval assumes that the $\ln(y)$ are normally distributed.

The harmonic mean confidence interval assumes that the $1/y$ are normally distributed.

Estadígrafos

Mínimo	20	El mínimo de los encuestados es 20
Máximo	100	El máximo de los encuestados es 100
Rango	100	La opinión de los encuestados oscila entre 0 a 100
Media	57.47	El promedio de la opinión de los encuestados es de 57.47
Mediana	50	La mitad de los encuestados le dan valor a la infraestructura de 50 o más
Moda	50	Existen varios encuestados que opinaron que la infraestructura de servicio en Cuatro Ciénegas se encuentra a la mitad.
Desviación estándar	17.09	El rango de 38.91- 67.09 es la opinión de la mayoría sobre la infraestructura de servicio en la Ciudad de Cuatro ciénegas.
Asimetría	-0.52	La opinión de los encuestados se carga a lo positivo
Curtosis	2.41	Tienden a ser una sola opinión
Coefficiente de variación	.42	
Coefficiente de dispersión	.35	Existen dos grupos de opiniones
Normalidad	Normal	No se rechaza la normalidad

Del resultado del análisis se observó que la opinión de los encuestados oscila entre 20 a 100 Máximo, existen dos grupos de opinión uno de ellos está en 38.91 a 67.09 que ahí se encuentra La mayoría de las opiniones. La opinión que más se repitió es de 50(modal) .no se rechaza La normalidad.

PROPUESTA

Con respecto a la infraestructura de los prestadores de servicio al incrementar el turismo se puede invertir en ampliaciones.

Actividad	Objetivo	Dirigido A
Taller para la elaboración del plan estratégico	Establecer un programa de trabajo para atraer el turismo intelectual incluir en sus establecimientos aéreas para acampar.	Prestadores de servicio MIPYMES
Curso sobre el porqué del área restringida	Modificar conductas de la comunidad y turistas	Prestadores de servicio, comunidad en general y turismo.
Cursos del Idioma Ingles y atención al cliente.	Capacitar a los prestadores de servicio y Guías Turísticos	Prestadores de servicio MIPYMES.
Crear un Tur con Guías y establecer normas de protección.	Visitar las aéreas protegidas, conocerlas, pero sin dañar, mediante un buen plan estratégico con medio de transporte (Tran-vía).	Guías Turísticos.

CONCLUSIONES Y LIMITACIONES

Las personas que habitan en el municipio de Cuatro Ciénagas están en la espera de que la Secretaria de Turismo les ayude estratégicamente para atraer el turismo ya que una de las actividades de este índole es fuerte en esta comunidad. y al obtener un lugar dentro de las 13 Maravillas del mundo aumento el turismo y al ser declarado zona de área protegida disminuyo un 40%.

Este estudio es parte de un caso específico del cual se ha hecho mención anteriormente, por lo cual se limita a presentar resultados obtenidos con base en el procesamiento de los datos de las encuestas efectuadas a la muestra determinada para la región..

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BIOGRAFIA

Sandra de la Garza Cienfuegos originaria de la ciudad de Saltillo, Coahuila, estudie la carrera de Ing. Administrador de Sistemas, Maestría en Administración y Liderazgo, actualmente estudio el Doctorado en administración y Alta Dirección, labore en la Cía. Sistel de Telefonía en la Ciudad de Monterrey, N. L. 3 años posteriormente Ingrese como docente en el año 1990 en Escuela de Nivel Básico y Medio Superior y en el año 2003 en el nivel Superior actualmente me desempeño como Catedrático Investigador de la Universidad Autónoma de Coahuila.

EL VINCULO ACADEMIA – EMPRESA, UNIÓN QUE GENERA GANANCIAS

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Víctor Manuel Molina Morejón, Universidad Autónoma de Coahuila
Sandra De La Garza Cienfuegos, Universidad Autónoma de Coahuila

ABSTRACT

El estudio se enfoca a las diferentes apreciaciones que se han escrito sobre el vinculo entre universidad-empresa, en la universidad se obtiene aprendizaje teórico y en la empresa se aprende sobre la practica. En la universidad se realiza la investigación mientras que en la empresa se desarrolla. Este vínculo pareciera en sentido figurado como la dificultad de unir el agua y aceite. Sin embargo, todo indica la gran necesidad que existe entre los dos entes, ya que al incorporarse los egresados al ambiente laboral se dan cuenta de que la universidad es una cosa y la empresa otra muy diferente. La ligación entre universidad y empresa es como una relación cliente-proveedor, ya que se preparan profesionistas para que la empresa los absorba. Entonces es evidente que la única manera de que la empresa obtenga profesionistas con el perfil deseado, es tener un seguimiento del aprendizaje que obtiene el alumno en la universidad para complementarlo con conocimientos prácticos, mediante proyectos de vinculación. La vinculación efectiva universidad-empresa es la que tiene como meta guiar al estudiante en dirección del éxito profesional, enseñando desde el inicio de su carrera, el aprendizaje teórico junto a su aplicación en el medio laboral.

INTRODUCCIÓN

El fracaso de la vinculación de la educación superior no es un problema exclusivo de México, el mismo proceso o el mismo comportamiento se encuentra al menos en los países de América Latina. Aquí se presentan algunos de los resultados detectados en varias regiones por dos estudiosos del tema. En Brasil, 8.3% de las empresas encuestadas declararon que la vinculación con la universidad fue importante para el desarrollo y logro de innovaciones; sin embargo, las universidades son la opción menos mencionada como origen de ideas para la innovación [...] por otro lado, en México, los acuerdos de cooperación para proyectos innovadores solo alcanzaron el 6% de las empresas encuestadas[...] A su vez, en Venezuela, las vinculaciones con universidades son 3.5%....mientras en Chile, 25% de las empresas declara haber realizado contratos con universidades; de éstas las que declaran intensidad media o alta en la firma de contratos con universidades alcanzan 3.7% del total. Campos (2005).

Considerando el párrafo anterior en el que la universidad latinoamericana y sus respectivos entornos productivos tienen una tarea pendiente de realizar en materia de vinculación. Pues existen evidencias sólidas de que se inicia por medio de actividades, pero no tiene la amplitud que debiera para una mayor efectividad de resultados constantes. En una sociedad cada vez más compleja, y que aspira a ser moderna, las empresas son, igual que las universidades, poseedoras y transmisoras de grandes porciones del conocimiento y la tecnología en uso; por tanto deben ser consideradas por ellas mismas y por la sociedad como participantes de pleno derecho en la formación de los jóvenes. Inversamente: la necesidad de que educación se extienda a toda la vida no podrá satisfacerse si las universidades monopolizan esta tarea y no se asocian con las empresas y otras organizaciones para hacerla viable.

ANTECEDENTES

Históricamente a la educación le ha correspondido la ardua tarea de planear y ejecutar estrategias de desarrollo en función de las necesidades que el entorno demande como consecuencia de los rápidos y turbulentos cambios que en su seno se producen. Por ello se habla de la sociedad del conocimiento, cuyo rol protagónico corresponde a la educación (García, 1996). En América Latina y específicamente Venezuela se han dado escasas experiencias en cuanto a la vinculación a pesar de que se ha escrito mucho en esta cuestión. En función de esta necesidad se han realizado esfuerzos mundiales, nacionales y regionales entre los cuales es importante señalar; a nivel mundial: Valera (1994-97), Hidalgo (1996), D'Onofrio y Cols. (1998), Álvarez (1999), Coronado y Col. (2001); a nivel nacional; García G. (Op. Cit.), Pirela (1991-96), Paredes (1996), Espinoza (1999), y en el ámbito regional: Dillon (1998), Martínez (1998), Espósito de Díaz (1999) y Colmenárez (2002).

De acuerdo con lo planteado en el programa de vinculación por la secretaria de educación pública en el año 2004, que menciona las acciones concretas en las instituciones educativas de México y algunos países muestran un panorama más amplio en modelos de organización. “Los procesos de apertura y de integración en mercados de ámbito superior están configurando una economía cada vez más globalizada, en la que la competencia llega rápidamente de todas partes.” La relación Universidad - empresa, que sigue despertando un gran interés, a pesar de que desde hace más de veinticinco años el argentino Jorge Sábato escribió que el grado de la innovación en un país es el resultado de una acción múltiple y coordinada del gobierno, la estructura productiva y la infraestructura científico-tecnológica. Martínez (2008). En la mayoría de los países latinoamericanos las relaciones entre universidad y empresa existen, pero en algunos casos en estado agonizante.

METODOLOGIA

Para la realización de este trabajo se adoptó un diseño cualitativo, con un acercamiento a la investigación documental. El estudio se inició con una búsqueda de documentos en la propia Internet, a partir de las palabras claves: vinculación universidad empresa, ganancia en el vínculo y factores que influyen para que no se logre la vinculación. Para tal fin, se utilizaron algunos de los motores de búsqueda disponibles en la red, como: Altavista, Google. Como resultado, se localizaron más de 30 referencias a sitios y documentos. En una revisión preliminar, se detectaron que sólo alrededor de 17 sitios y documentos parecían mostrar los principales aspectos del tema, mientras el resto sólo hacían mención del asunto o elaboraban aplicaciones prácticas de las propuestas hechas por otros autores. Además, la bibliografía de los documentos seleccionados sirvió de apuntador hacia otras referencias que coincidían en su importancia sobre el tema, así que fueron recuperadas en este momento. Hasta aquí se reunieron unos 12 artículos científicos, sitios en Internet, libros y artículos de difusión que se consideraron representativos del tema. La metodología siguió tres fases: identificación de estudios relevantes, requisitos para la inclusión y análisis para la adecuación de la información respecto del tema.

RESULTADOS Y CONCLUSIONES

A través de este recorrido textual sobre la temática de vinculación universidad empresa, se percibe como es un fenómeno problemático de llevar a cabo, por la falta de cooperación entre la Universidad y la Empresa, puesto que ambos entes han logrado salir adelante, cada uno desde diferentes expectativas de crecimiento. Sin embargo, existe un problema en cuestión de la efectividad del capital humano en la empresa, dicho personal está formado por la universidad, y si ésta desconoce las expectativas productivas difícilmente contribuye positivamente, en los diferentes textos se ha trabajado en que exista vinculación, solo que con ciertos factores que conducen al fracaso como son:

- Escaso reconocimiento universitario sobre la importante contribución que puede tener la transferencia de tecnología a los presupuestos para investigación.
- Las operaciones de las unidades de vinculación generalmente no cuentan con recursos suficientes y su administración, frecuentemente, está fragmentada y pobremente coordinada.
- La responsabilidad de la identificación de invenciones explotables comercialmente, en la mayoría de los casos, se deja al propio investigador.
- En muchos casos los procesos de valuación de proyectos utilizados son rudimentarios. En las etapas iniciales, se realizan pocos análisis de mercado, usualmente debido a limitaciones presupuestarias.
- Actitudes demasiado pasivas y selectivas para involucrarse en proyectos nuevos.
- Dejar las negociaciones en manos de administradores que no dedican tiempo completo a la vinculación.
- Ineficientes sistemas de seguimiento a los compromisos contractuales.

Se concluye que la desvinculación que existe entre Universidad - Empresa, se debe a la falta de comunicación efectiva, así mismo a diferencias de ideologías, es decir, que no se presentan fallas en la preparación del recurso humano, sino en la conexión que debiera acompañar a ambos sectores. A pesar de que existen políticas de comunicación.

Las causas que han impedido efectuar un trabajo en conjunto son, en primer lugar, una falta de confianza de los actores que participan; en segundo término, la inexistencia de un ente formal articulador entre ellos; luego, el desconocimiento de fuentes de financiamiento y, finalmente, el debilitamiento de las oportunidades para un diálogo efectivo. Se propone la manera para establecer una solución a los problemas antes planteados que sería la existencia de un organismo, llámese empresa o corporación, en el cual participen la Universidad, el Gobierno y las micro, pequeñas y medianas empresas, lo cual debe existir en cada una de las regiones, ya que cada una de ellas presenta particularidades propias. La vinculación involucra a la Universidad a la Empresa y al Estado, donde existe una problemática por: el desconocimiento de la trascendencia que tiene la universidad en el sector social, el desequilibrio entre la oferta de profesionistas y la demanda de los mismos en el mercado laboral, el cierre de empresas por falta de apoyo en su administración y el aumento de desempleo por cierre de empresas. Que se combaten con: el fortalecimiento de la formación profesional, conocimiento del Sector productivo (PYMES) de la potencialidad de los egresados de la universidad, impulso a las empresas a través de acciones de gestión e innovación, estructura del gobierno para apoyar las alianzas y colaboraciones que surjan entre la Universidad y la Empresa.

Obteniendo beneficios como: la consolidación de la pertinencia social de las instituciones de educación, preparación de profesionales capaces de interpretar los grandes cambios, retos que actualmente el presente demanda, mejoramiento de la administración de las empresas a través de innovación constante y en la sociedad se lograría potenciar el crecimiento económico y lograr mejores condiciones de vida para la población

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Leonor Gutiérrez González; Sabinas, Coahuila, México. 1961. Catedrática Investigadora de la Universidad Autónoma de Coahuila desde 2002, madre de 3 hijos. Contadora Pública con Maestría en Administración de Empresas, actualmente estudiante de Doctorado en Administración y Alta dirección. Forma parte del CA en Consolidación “Administración”. Ingresó como catedrática después de laborar en AHMSA en el área de Costos de Producción.

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LA SECUENCIA DIDÁCTICA, HERRAMIENTA PEDAGÓGICA DEL MODELO EDUCATIVO ENFACE

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RESUMEN

Los incesantes y variados cambios que ha tenido la sociedad en todo el mundo, ha motivado que el enfoque tradicional de formación profesional este siendo sustituido por otro que pone mayor énfasis en la formación de competencias profesionales. Ante este contexto, el Centro de Estudios Superiores del Estado de Sonora implementa el modelo educativo Enfocado en el Aprendizaje y las Competencias del Estudiante, organizado con base en: a) las competencias profesionales, b) la flexibilidad curricular y académico-administrativa y c) el enfoque centrado en el estudiante y el aprendizaje. Uno de los pilares de dicho modelo es la "secuencia didáctica" como herramienta pedagógica en la construcción de las competencias profesionales. Después de haber realizado una investigación del tipo no experimental, los resultados presentan la percepción de los alumnos ante la secuencia didáctica, correlacionándose ésta con la variación entre el promedio final de la preparatoria y el promedio obtenido durante el semestre 2009- en la Universidad..

PALABRAS CLAVE: constructivismo, modelo educativo, secuencia didáctica.

ABSTRACT

The incessant and varied changes that society has had worldwide has motivated that the traditional approach to training is being replaced with one that places greater emphasis on skills training. Given this context, the Centro de Estudios Superiores del Estado de Sonora implement the educational model Focus on Learning and Skills Student organized based on: a) professional skills, b) the flexibility of curricula and academic-administrative and c) student-centered approach and learning. One of the pillars of this model is the "teaching sequence" as a teaching tool in building professional skills. After making a non-experimental research, the results show the perceptions of students before the teaching sequence, correlating it with the average grades variation between the end of the high school and the average during the semester 2009-2 in the University..

KEYWORDS: constructivism, educational model, teaching sequence

INTRODUCCIÓN

Teniendo en cuenta que un modelo educativo es una representación que refleja el diseño, la estructura y los componentes esenciales de un proceso formativo que sirve de guía para la acción, el Centro de Estudios Superiores del Estado de Sonora (CESUES) acorde a las exigencias actuales, ha implementado importantes cambios en su estructura académica con la implementación del modelo educativo ENFACE, que por sus siglas significa: ENFocado en el Aprendizaje y las Competencias del Estudiante y se organiza en torno a tres ejes fundamentales y estrechamente articulados: el enfoque centrado en el estudiante y el aprendizaje, el enfoque educativo basado en competencias profesionales y la flexibilidad curricular y académico administrativa (CESUES, 2006).

El eje centrado en el estudiante y el aprendizaje, se refiere a que se promueve la equidad entre los estudiantes, promoviendo apoyos académicos administrativos, económicos y de servicios estudiantiles que estimulan la construcción de su propio aprendizaje, en el desarrollo de las competencias profesionales se promueve la capacidad integral del estudiante para desempeñarse eficazmente en situaciones específicas del ámbito laboral y la flexibilidad curricular implica que se incorporan elementos académicos y administrativos, para garantizar condiciones favorables en el proceso formativo del estudiante, además de que se diversifican las experiencias y estrategias de aprendizaje, se otorga mayor peso al trabajo independiente del estudiante, permitiendo la autonomía y autorregulación del aprendizaje por medio de la planeación de su programa de curso (Agudelo, 2003).

De esta manera, la secuencia didáctica representa una poderosa herramienta pedagógica para apoyar al estudiante en el desarrollo de sus programas de curso, para lograr los objetivos fundamentales del modelo educativo ENFACE: formar profesionales con un alto nivel de competencias que les permitan ser generadores del desarrollo del conocimiento, de competencias y estrategias de aprendizaje, capaces de facilitar la integración de saberes (saber, saber ser y saber hacer) con la experiencia cotidiana y que se constituyan en agentes de desarrollo social.

REVISION LITERARIA

Es a finales del presente siglo, cuando a la par de innumerables cambios estructurales que marcan esta época, surge el constructivismo como corriente epistemológica válida, que sostiene que nuestros conocimientos no se basan únicamente en el entorno, sino que son resultado de lo que un observador construye a partir de analizar dicho entorno (Camejo, 2006). Destacando lo señalado por Pitágoras de que es el hombre la medida de todas las cosas y el mismo hombre quien determina como son las cosas, se pone en evidencia que la comprensión del mundo no proviene de descubrirlo, sino de las inferencias que se llevan a cabo para lograr dicha comprensión.

En este mismo contexto, Platón (427-347 a.C.) sostiene que todo conocimiento implica una determinada permanencia y que si los objetos se hallasen en constante transformación, el pensamiento no podría retenerlos; si bien afirma que el conocimiento no puede reducirse a simples sensaciones, también considera que la razón está en la cabeza, la energía moral en el pecho y el deseo en el abdomen, por lo que, sostiene, la parte del alma tiene el privilegio de la inmortalidad (Camejo, 2006).

Por otro lado, Hume destaca a partir de la teoría de la causalidad, la existencia de dos razones fundamentales, las relaciones de las ideas y las cuestiones de hecho; por lo que afirma que nuestros razonamientos consisten en comparar y descubrir relaciones constantes o inconstantes de los objetos entre sí. Sostiene que la causalidad es el resultado de una secreta conexión que permite a la mente inferir acerca de un objeto cuando es seguido o precedido de otro. Cabe mencionar los postulados de Piaget, quien afirma que nuestros conocimientos no provienen ni de la sensación ni de la percepción, sino de la totalidad de la acción, lo que implica que el conocimiento no se recibe en forma pasiva sino que se construye a partir de la suma de acciones (Camejo, 2006).

De estas afirmaciones se desprende que el conocimiento no se genera a partir de la observación pasiva, sino que se edifica a partir de las acciones consientes del individuo, de la observación y las experiencias vivenciales de su entorno, lo que representa un quiebre rotundo de la ciencia, dado que se habla de construir conocimiento, es decir, constructivismo.

En respuesta a lo anterior, las instituciones de educación superior han emprendido importantes procesos de cambio de sus modelos educativos, incorporando innovaciones surgidas de los avances de los distintos campos de conocimiento con el propósito de lograr mayor pertinencia y calidad en su funcionamiento.

Al respecto, se han identificado algunas tendencias relevantes que han marcado desde hace algunos años, el proceso de transformación de las instituciones de educación superior. Estas son: La emergencia del enfoque centrado en el estudiante y en el aprendizaje, la flexibilidad curricular y académica y el enfoque educativo basado en competencias, estas tendencias engloban distintos procesos y elementos que transforman los paradigmas que sustentan el proceso educativo, su gestión y administración.

Respecto a las bases psicopedagógicas, se advierte el interés por incorporar el constructivismo y otros enfoques cognoscitivistas y socioculturales, que inciden directamente en el desarrollo del enfoque centrado en el estudiante, en el aprendizaje y en la utilización de experiencias educativas que requieren una implicación más activa por parte del mismo. Desde el punto de vista de la gestión y administración de la institución y del proceso educativo, se advierte la importancia de la evaluación y la acreditación, así como el uso casi generalizado de la planeación y gestión estratégicas. De particular importancia es la emergencia del enfoque de formación por competencias, que sin duda, provoca un cambio fundamental en la concepción de la formación profesional.

Ante estas reformas educativas, en donde se transita de un modelo tradicional hacia un modelo constructivista, resulta indispensable la implementación de herramientas que brinden soporte ante un cambio de tal magnitud, los jóvenes universitarios abandonan el programa educativo tradicional con el que han sido formados a lo largo de su vida, para formarse a partir de la universidad con un programa educativo bajo el enfoque de las competencias. En este contexto, la secuencia didáctica (SD) viene a representar una valiosa herramienta en el aprendizaje autoregulado del que aprende, así como en la planeación secuencial de las actividades por parte del facilitador.

La SD implicará entonces una sucesión premeditada (planificada) de actividades (es decir un orden), las que serán desarrolladas en un determinado período de tiempo (con un ritmo). El orden y el ritmo constituyen los parámetros de las SD; además algunas actividades pueden ser propuestas por fuera de la misma es decir, realizadas en un contexto espacio- temporal distinto al aula (Rodríguez, 2007).

En el CESUES, la construcción de las SD tiene como punto de partida el perfil de egreso del programa educativo de que se trate, logrando una alineación entre las competencias de dicho perfil, con las competencias del módulo, las competencias de la asignatura y los elementos de competencia. Las SD representan una verdadera herramienta pedagógica para el que aprende, éstas incluyen, competencias de módulo, de asignatura, elementos de competencia, fases por elemento, así como contenido, estrategias de información y tiempo de dedicación, tomando en cuenta tanto las actividades supervisadas como las independientes (Anexo 1). Elementos importantes en la SD son también la forma de evaluación, los atributos genéricos, los valores y actitudes a desarrollar, así como la especificación de evidencias a presentar y fuentes de referencia.

OBJETIVO

Medir el impacto que ha tenido el uso de la secuencia didáctica en el desempeño académico de los estudiantes, correlacionándose ésta con la variación entre la calificación promedio obtenida al final de la preparatoria y la calificación promedio obtenida durante el semestre 2009-2, con el fin de identificar áreas de oportunidad de dicho instrumento.

METODOLOGÍA

El enfoque de la investigación es cuantitativa, con un diseño del tipo no experimental, ya que las variables no pueden manipularse deliberadamente (Mertens, 2005 en Hernández, 2006). A efecto de determinar y analizar las relaciones entre las diferentes variables que se midieron, se aplicó un cuestionario en la semana del 8 al 12 de marzo, a estudiantes de los cuatro programas educativos y seleccionados al azar.

Las variables que se consideran en la investigación son el nivel de uso de la secuencia didáctica, el promedio obtenido por los estudiantes en la preparatoria y el promedio obtenido durante su estancia en CESUES hasta el 09-2.

En relación a los sujetos de la investigación, se considera a todos los estudiantes del CESUES inscritos en el modelo educativo ENFACE.

El cálculo para el tamaño de la muestra se determinó utilizando la siguiente fórmula:

$$n = (Z^2 pqN) / (Ne^2 + Z^2 pq) \quad (1)$$

Considerando un nivel de confianza del 95%, y un margen de error del 5%.

Participantes

De una población de 468 alumnos del modelo educativo ENFACE en los cuatro programas académicos, se determinó una muestra de 349, considerando los siguientes criterios:

De inclusión: Alumnos inscritos en el modelo educativo ENFACE

De exclusión: Alumnos inscritos en el plan 2001.

Prorrateándose la muestra según el número de estudiantes escritos por programa educativo, como se indica a continuación:

Tabla 1. Población y muestra de alumnos.

Licenciatura	Población	Muestra
Nutrición Humana	187	126
Sistemas Computacionales y Administrativos	125	94
Comercio Internacional	96	77
Acuacultura	60	52
TOTAL	468	349

Se determinó el tamaño de la muestra por cada uno de los programas educativos que ofrece CESUES Navojoa.

Instrumento de recolección de datos:

Como instrumento de recolección de datos se utilizó un cuestionario compuesto de 21 reactivos con opción de respuesta dicotómica, para medir el impacto que la secuencia didáctica ha tenido en el desempeño académico de los estudiantes. Las preguntas fueron diseñadas para medir el grado de conocimiento de los estudiantes en cuanto a la sd, así como la opinión de los mismos respecto al uso del mencionado instrumento.

Procedimiento

Para el desarrollo de esta investigación, se llevó a cabo el procedimiento que se describe:

1. Determinación de la población.
2. Determinación de la muestra.
3. Prorrato de la muestra tomando en consideración el número de sujetos inscritos en cada uno de los programas educativos.
4. Determinación de tres tiempos para la aplicación de cuestionarios.
5. Aplicación de los cuestionarios en un primer tiempo.
6. Captura de datos en base de datos.
7. Elaboración de las gráficas de los datos en hoja de cálculo de Excel.
8. Preguntas de discusión.

9. Análisis.
10. Presentación de resultados.

RESULTADOS

Conforme a los datos arrojados por el instrumento de recolección de datos, reobserva que el 97% de los alumnos utilizan la secuencia didáctica, no obstante que en la preparatoria el 84% de los alumnos no habían utilizado, por lo que se puede afirmar que la implementación para el uso de la secuencia didáctica ha sido con éxito.

Por otro lado, en relación al uso se encontró que el 89% de alumnos analizan la secuencia didáctica al inicio de la asignatura, coincidiendo con el 90% de alumnos que afirma que el profesor realiza las estrategias de formación que indica la secuencia didáctica y el 87% de alumnos que opinan que si son evaluados conforme a lo establecido en la secuencia didáctica.

En su parte operativa, resultó que un 14% de los alumnos, opina que las fuentes de referencia del curso no coinciden con lo que indica la secuencia didáctica y el 27% de los alumnos dicen no encontrar en biblioteca los títulos que indica la secuencia didáctica. Por el contrario el 91% de alumnos opina que las actividades del curso se apegan a la secuencia didáctica.

Además, el impacto encontrado es que el 93% de los alumnos considera que la secuencia didáctica es una herramienta de apoyo para ellos y el 87 % de alumnos recomiendan su uso.

Finalmente se encontró que la calificación promedio de estos alumnos ascendió significativamente al pasar de un 8.3 de calificación en preparatoria a un 8.9 de calificación en universidad.

Tabla 2. Resultados de la encuesta aplicada a los alumnos de Modelo ENFACE

Preguntas	Respuestas	
	SI	NO
¿Has utilizado la secuencia didáctica?	97 %	3 %
¿En tu clase analizan la secuencia didáctica al inicio de la asignatura?	89 %	11 %
¿Consideras que la secuencia didáctica es una herramienta de apoyo para el alumno?	93 %	7 %
¿Habías utilizado la secuencia didáctica en la preparatoria?	16 %	84 %
¿Consideras que las actividades de tu curso se apegan a la secuencia didáctica?	91 %	9 %
¿Tu profesor realiza las estrategias de formación que indica la secuencia didáctica?	90 %	10 %
¿Eres evaluado conforme a lo establecido en la secuencia didáctica?	87 %	13 %
¿Las fuentes de referencia de tu curso coinciden con lo que indica la secuencia didáctica?	86 %	14 %
¿Encuentras en la biblioteca los títulos que indica la secuencia didáctica?	73 %	27 %
¿Recomiendas el uso de la secuencia didáctica?	87 %	13 %

Esta tabla muestra los resultados en términos relativos de la apreciación de los alumnos respecto de algunos aspectos relacionados con la secuencia didáctica.

CONCLUSIONES

Sin duda, la implementación del modelo educativo ENFACE, en el cuál el uso de la secuencia didáctica es herramienta pedagógica de apoyo al estudiante, presenta resultados muy satisfactorios, pues un alto porcentaje de alumnos la usa, la recomienda y considera que le sirve de apoyo.

Por otro lado, en menor medida pero sin dejar de ser satisfactorio, los maestros cumplen con las estrategias de formación y evaluación que indica la secuencia didáctica. Se aprecia que hay una razonable

minoría de maestros que no cumplen con lo que indica la secuencia didáctica, por lo que se recomienda capacitar e involucrar a todo el personal docente en la elaboración y actualización de las secuencias didácticas.

En el mismo sentido, se debe tener especial atención en asegurar la pertinencia de las referencias con el contenido del curso, así como asegurar la existencia de dichas referencias en biblioteca.

Por último, en esta primera exploración se puede inferir que la secuencia didáctica ha sido factor clave en el incremento de la calificación promedio de los alumnos que se forman con el Modelo ENFACE.

ANEXO 1



SECUENCIA DIDÁCTICA

Nombre de curso: El nombre del curso debe señalarse en mayúsculas y minúsculas	Clave del curso: clave correcta del curso	
Antecedente: que se escriba el antecedente si el curso lo tiene, sin antecedente se escribe NINGUNA	Clave del antecedente: clave correcta del antecedente. Se escribe NINGUNA si no hay antecedente	
<p>Módulo</p> <p>Competencia del Módulo:</p> <p>Cotejar que el modulo sea el correspondiente al señalado</p>		
<p>Competencia del curso:</p> <p>Competencia de curso redactada correctamente</p> <p>Elemento de competencia:</p> <div style="border: 2px solid black; padding: 10px;"> <p>1.- Los elementos de competencia deben estar redactados con los elementos mínimos de una competencia (verbo en infinitivo, objeto, finalidad y condición de calidad).</p> <p>2.-</p> <p>3.- Los elementos de competencia deben estar estructurados correctamente, el primer elemento debe tener un grado menor de competencia que el último elemento y de tal manera que en su conjunto den como resultado la competencia de curso.</p> <p>Que sean de 3 a 5 elementos de competencia</p> </div>		
Elaboró:	Nombre de profesores que elaboraron la SD y el PE al que pertenecen	fecha
Autorizó:	Dirección de Programas Especiales ó Unidad académica Hermosillo	fecha
Actualizó:	Nombre de profesores que actualizaron la SD	fecha
Autorizó:	Unidad Académica correspondiente	fecha

Elemento de competencia: Debe de ser el mismo elemento de competencia que se encuadran en el marco superior

Fases	Contenido	Estrategias de formación	Actividades con tiempo de dedicación (T.D)			
			Actividades supervisadas	T.D.	Actividades independientes	T.D.
El verbo debe estar en infinitivo (terminación ar, er, ir) e incluir el objeto de la acción Que sean de 2 a 4 fases	Que este señalado como tema	Que la estrategia corresponda a las actividades Que se señale solo la estrategia de formación	Que las actividades estén bien desarrolladas y que sean entendibles para el estudiante Que se especifique el tiempo de dedicación en el que se desarrolla la actividad h o min • Que la sumatoria de horas supervisadas e independientes no exceda de 45 horas semanales de trabajo del estudiante para todas las asignaturas del semestre por programa educativo			

Atributos genéricos	Valores y actitudes	Evaluación
Que los atributos señalados se desarrollen específicamente en el elemento de competencia	Los valores y actitudes se desarrollan específicamente en el elemento de competencia. Es decir, que tengan congruencia con el elemento de competencia	Evidencias de la competencia ♦ <u>Se deben de identificar las evidencias que evaluarán la competencia del estudiante.</u> ♦ <u>No debe de haber porcentajes</u>
Materiales didácticos de apoyo		Aspectos afectivo-emocionales ♦ <u>Se evalúan los aspectos afectivos emocionales que corresponden a los valores y actitudes que se debieron de haber generado</u>
Que se especifiquen las herramientas reales para el apoyo del estudiante		Portafolio del estudiante ♦ se debe de integrar el portafolio en aspectos específicos de organización
		Fuentes de Información <div style="border: 1px solid black; padding: 5px;"> Se deben citar como maximo 5 fuentes de información La bibliografía debe estar citada en formato APA ♦ Murciano, M. (1992). Estructura y dinámica de la comunicación internacional (2a. ed.). Barcelona: Bosch Comunicación. </div>

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BIOGRAFÍA

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DERECHO Y ACTIVIDAD FINANCIERA DEL ESTADO

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ABSTRACT

El presente trabajo fue realizado conforme a la normatividad mexicana. El objetivo de este estudio es identificar la autonomía conforme a derecho que posee el Estado como órgano fiscalizador supremo, así como la actividad financiera que lo rodea. Se realizó un estudio descriptivo de tipo documental, a través del cual se llevó a cabo un análisis de la Constitución y del Derecho Tributario, así como un comparativo con legislaciones de otros países a fin de identificar las obligaciones y perspectivas que ofrecen otros países en materia tributaria. Se plantearon y ejemplificaron las obligaciones del Estado, el nacimiento del tributo y la importancia de conocer el marco teórico que circunda el pago de impuestos así como la autonomía que posee el Estado para establecer impuestos de forma obligatoria. Con base en el análisis realizado se presentan en este estudio, algunas conclusiones y recomendaciones para los lectores interesados en conocer la actividad financiera del estado y su relación con el pago de tributos.

INTRODUCCIÓN

El Estado realiza diversas actividades para la ejecución de sus finalidades. A través del Poder Ejecutivo desarrolla una actividad que se encamina a la realización de los servicios públicos y a la satisfacción de las necesidades generales. Es necesario tener conocimiento de la Actividad Financiera del Estado ya que de esta derivan los impuestos, por consecuencia es importante estudiar de donde se originan y quien esta facultado para la imposición de los mismos.

El Estado tiene la capacidad de recaudar los impuestos conforme el artículo 25 de la Constitución Mexicana el cual establece: “Corresponde al Estado la rectoría del desarrollo nacional para garantizar que este sea integral y sustentable, que fortalezca la soberanía de la nación y su régimen el democrático y que, mediante el fomento del crecimiento económico y el empleo y una mas justa distribución del ingreso y la riqueza, permita el pleno ejercicio de la libertad y la dignidad de los individuos, grupos y clases sociales, cuya seguridad protege esta Constitución.”

En base a lo citado anteriormente es notorio que el Estado a través de su Plan Nacional de Desarrollo, planea, coordina y orienta la actividad económica del país, a través de la Ley de Ingresos y el Presupuesto de Egresos, estableciendo todas las contribuciones que a su parecer sean necesarias para cubrir los gastos y así cumplir el plan de desarrollo, promoviendo el crecimiento económico para lograr una verdadera distribución de la riqueza.

Esta actividad, que tiene una importancia primordial en el Estado moderno, ha recibido el nombre de actividad financiera, la cual según Giannini en su libro Instituciones de Derecho Tributario, la cumple el Estado “para administrar el patrimonio, para determinar y recaudar los tributos, para conservar, destinar o invertir las sumas ingresadas” y se distingue de todas las demás, en que no constituye un fin en si misma, o sea en que no atiende directamente a la satisfacción de una necesidad de la colectividad, sino que cumple una función instrumental de fundamental importancia, siendo su normal desenvolvimiento una condición indispensable para el desarrollo de todas las restantes actividades.

El fiscalista mexicano Joaquín B. Ortega ha definido la actividad financiera como “la actividad que desarrolla el Estado con el objeto de procurarse los medios necesarios para los gastos públicos destinados a la satisfacción de las necesidades públicas y en general a la realización de sus propios fines”.

REVISIÓN LITERARIA

La Actividad Financiera del Estado ha sido el principal fundamento de los tributos, llegando así Mayolo Sánchez Hernández a definirla como una actividad que desarrolla el Estado y que consiste en procurarse los recursos necesarios para estar en condiciones de sufragar los gastos públicos, destinados a satisfacer las necesidades colectivas a su cargo, mediante la prestación de los servicios públicos correspondientes.

Dentro de las necesidades que el Estado debe satisfacer, se encuentran las necesidades individuales, que son aquellas que afectan al individuo, independientemente de sus relaciones con la sociedad y el Estado. Del mismo modo, los individuos al vivir en sociedad provocan el surgimiento de determinadas necesidades y que determinados individuos no pueden satisfacerlas, por ello es necesario que se provea la satisfacción de los mismos

Por último, cuando surge la comunidad política en cualquiera de las formas del Estado, se le adjudica al Estado el cumplimiento de la tarea de satisfacer determinadas necesidades públicas. El conocimiento del proceso histórico acerca del fenómeno financiero, es de vital importancia pues permite ubicar en el tiempo, la actividad financiera del estado, lo que facilitará la comprensión de algunos temas, así como su planteamiento y las soluciones ofrecidas.

Dentro del Marco Histórico pudiéramos ubicar periodos que por su trascendencia constituyen el precedente de la Actividad Financiera del Estado. La historia muestra, que en algunos Estados de la antigüedad como Egipto, Grecia, y Roma, la riqueza se obtenía mediante la guerra y la conquista de otros pueblos, es decir, la fuerza del Estado No permitía los asuntos públicos, estos solo se obtenían median coacción.

La evolución del pensamiento financiero comenzó con el Cameralismo, esta corriente se presento con diferentes autores alemanes de los siglos XVII y XVIII, quienes tomaron el nombre por la derivación del vocablo Kammer que significa Cámara o Gabinete Real. Esta disciplina contiene nociones de Administración y gobierno, de Economía, Política Económica y de Finanzas Publicas.

Otra etapa de vital importancia en el establecimiento de la Actividad Financiera del Estado fue el pensamiento económico de Adam Smith, el cual estuvo influido por los fisiócratas. El pensamiento de Adam Smith en cuestión financiera, estuvo dirigido hacia dos temas: el papel del Estado y principios de la imposición.

Ya en el siglo XX, después del conflicto bélico de la Primera Guerra Mundial se desataron crisis económicas que culminaron con la depresión económica del año 1930, este hecho influyo en el pensamiento económico financiero. Al igual que la Segunda Guerra Mundial, contribuyo a dejar a un lado las ideas liberales acerca del automatismo del mercado y del papel pasivo que en la Economía debía desempeñar el Estado.

METODOLOGÍA

En la presente investigación se realiza un análisis de la importancia de la Actividad Financiera del Estado así como de sus orígenes como elemento clave para la implementación de los tributos en México. El presente estudio es documental. La investigación se realizó teniendo como universo el establecimiento de tributos en México. Se buscó información documental acerca de los orígenes del Derecho Tributario como principal disciplina reguladora del nacimiento de los impuestos, así como se busca establecer que el

Derecho Tributario es una disciplina intersubjetiva y formal, lo que la distingue de la política como la ética y de la economía.

Como parte del estudio, se busca destacar la autonomía legislativa que posee el Estado, poder en virtud del cual hace uso para la creación de Leyes Tributarias, es importante destacar, que las normas relativas a esa rama del Derecho constituyen un cuerpo de leyes separado y orgánico.

Es tal como nos muestra Jarach, Dino en su Curso Superior, en donde declara que el carácter de imposición se transforma en una especie de voluntariedad, y en lugar del término impuesto, que recuerda a la fuerza o el poder de imperio, en todas las constituciones francesas a partir de 1791 incluida la mexicana, se habla de contribuciones, por la razón histórica de que ya no existe la imposición como poder de imperio estatal sobre los ciudadanos, sino un poder estatal que se ejerce a través de un instrumento que es la Ley, o sea de un acto del Poder Legislativo.

De ahí que como fuente principal de la Actividad Financiera del Estado surja la rama del Derecho Tributario o Derecho Fiscal como también se le conoce, esta, está integrado por el conjunto de normas jurídicas que se ocupan fundamentalmente de regular la percepción de las contribuciones y las relaciones entre el Poder Público (Fisco) y los contribuyentes que tienen la obligación de cubrirlas.

Otro de los aspectos trascendentales entonces radica en destacar que la labor del jurista no es la de legislar, sino su misión consiste en ofrecer los instrumentos técnicos idóneos para realizar los propósitos del legislador, así al emanar la norma, se valorara críticamente el resultado obtenido.

RESULTADOS

Como es bien sabido hoy día, el tributo ya no se paga a los pueblos conquistadores, más bien es un instrumento subordinado al orden jurídico y asociado a la consecución de los más grandes objetivos comunitarios, es decir, el tributo es el elemento clave de la Actividad Financiera del Estado para satisfacer las necesidades colectivas.

Es digno de mención que el 16 de Noviembre de 1937 el Tribunal Fiscal Federal en México, dicta su famosa tesis, en la que sostiene que “debe atribuirse carácter de fiscal a cualquier ingreso del Erario, a toda prestación pecuniaria a favor del Estado, sin que interese distinguir si el deudor es un particular, persona física o moral, algún establecimiento público, ya sea entidad federativa u organismo municipal”.

Concluyendo entonces, lo que da el carácter de fiscal a un crédito es la circunstancia de que el sujeto activo de él sea el poder público y no afecte el sujeto pasivo para precisar el carácter de la prestación adecuada; el sujeto activo y no el pasivo proporciona el criterio necesario para precisar si la relación jurídica es de naturaleza fiscal. Por tanto, dicha tesis es muy clara al declarar que todos los créditos a favor del Erario Federal tienen el carácter de fiscales.

La Suprema Corte de Justicia de la Nación Mexicana (SCJN) por su parte declara en su tesis 158 de 1917 que por materia fiscal debe entenderse “todo lo relativo a impuesto o sanciones aplicadas con motivo de la infracción a las leyes que determinan impuestos”.

En un Estado de Derecho, como el mexicano, es importante que tanto el estado como los gobernados actúen dentro del orden jurídico, y para ello se encuentran establecidos en la Carta Magna, en los artículos 1, 14, 16 y 17 algunas máximas que tanto Estado como gobernado deben seguir para una mayor consecución del citado orden jurídico. Esto implica que el Estado no puede actuar sino sólo a partir de potestades en principio, expresamente consagradas por la norma jurídica y que son atribuibles sólo a él y sólo dentro de los límites marcados por las leyes.

El establecimiento de normas revela de forma eficaz el limitado poder del Estado y es además garante de la seguridad del gobernado, pues a merced de ella, el Estado no tiene mas formas de expresarse, que las que halle en el número de potestades que le atribuya la norma jurídica y respecto al gobernado, este encara sus relaciones frente al poder público dentro de un escenario de certidumbre a sabiendas que el Estado solo puede hacer lo que las potestades le permitan, nada fuera de ellas.

Para que haya estado de derecho si es una condición necesaria la exigencia de un ordenamiento jurídico y la proclamación del deber de sujeción a el. Por ello, es necesario que el ordenamiento jurídico consagre un cuerpo de garantías o derechos fundamentales a favor del gobernado, que asegure a favor de el un fácil acceso a demandar la tutela o protección de los jueces cuando van lesionados sus derechos e intereses legítimos, que la independencia de los jueces este garantizada, que los fallos de estos encuentren un adecuado acatamiento, etcétera.

Hoy día, en el siglo XXI el tributo, no puede existir en un Estado Democrático, si este no tiene una realidad justificada, es decir como fenómeno sometido y sujeto a todas las exigencias del Estado del Derecho. Lo primordial será entonces al establecer un tributo, su realidad jurídica, es decir si la ley no establece el tributo, este no existe, por tanto su primera naturaleza o condición es la jurídica y luego vendrán todas las demás.

CONCLUSIONES

Tras haber realizado la presente investigación se plantean las siguientes conclusiones: Primera: El punto de partida cuando se habla de materia tributaria, será la Constitución Política de los Estados Unidos Mexicanos, ya que al ser la Carta Magna o la norma de normas, esta se convierte en la norma jurídica que da legalidad y sustentación al resto de los componentes del orden jurídico mexicano. Es la Constitución la que definirá los elementos estructurales del edificio tributario, quien debe construir el sistema tributario, conforme a que principios debe cumplirse tal encomienda, etcétera.

Segunda: El legislador tendrá la tarea de cumplir el cometido constitucional de construir un sistema tributario con las características ordenadas por ella. Sin embargo vez tras vez, se han observado irregularidades en la puesta en marcha del establecimiento de tributos, que van desde un gravamen que no va de acuerdo a la capacidad económica de quien ha de soportarlo, hasta el quebrantamiento del principio de legalidad establecido en nuestra Constitución Mexicana al momento de creación de las Leyes, otras veces la batalla estriba en una norma jurídica legal pero viciada por circulares u ordenamientos internos de las Autoridades Hacendarias.

Tercera: El derecho tributario entonces enmarcado dentro de la Actividad Financiera del Estado, tiene mucho que decir, en la fase de la elaboración de los impuestos, al ofrecer al legislador una guía para juzgar sobre la lógica económica del sistema, sobre sus efectos económicos y sobre las alternativas posibles. Pero cuando la ley impositiva ha sido publicada, es decir, cuando el contribuyente se encuentra cara a cara ante una norma tributaria concreta, la cual en ocasiones es difícil de entender, no es momento de discurrir sobre las posibilidades de traslación que el tributo ofrece, o sobre las consecuencias que se habrían derivado para el, es mas bien el momento de ver si el contribuyente encuadra en el supuesto, es decir se trata de determinar que tipo de efectos ha derivado para él, el establecimiento de esta nueva ley.

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COSTOS LOGISTICOS Y LA CADENA DE SUMINISTRO EN LA COMPETITIVIDAD DE MÉXICO

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RESUMEN

Peter Drucker (1962) hizo referencia a la logística como “el continente oscuro de la economía” y señaló que es la más descuidada y a la vez la más prometedora área de los negocios”. La globalización obliga a las empresas a crear estrategias que les lleven a la reducción de costos, en especial los costos de logísticos, afectan directamente la competitividad de las empresas en forma negativa con baja productividad y elevados costos. En México los costos logísticos en promedio representan del 15 al 20% del Producto Interno Bruto (PIB), afirma la Secretaría de Economía (APICS), siendo el sector logístico del comercio internacional uno de los mas importantes, a pesar de ser considerado como una función de costos innecesarios que no agregan valor. El exceso de regulación y normatividad por el gobierno, la falta de infraestructura en comunicación y transportes, de apoyos fiscales y Tecnologías, afectan la competitividad de las empresas del país México ocupa la posición 60 en competitividad a nivel mundial, conclusiones publicadas (Reporte Gobla de Competitividad, 2009) en el Encuentro de Logística; se requiere de desarrollo tecnológico e infraestructura, integración de cadenas de suministro efectivas, así como herramientas y mecanismos que permitan a las empresas crear estrategias hacia una ventaja competitiva y por ende a la productividad.

ABSTRACT

Peter Drucker (1962) referred to the logistics as " the dark continent of the economy " and indicated that it is the most careless and simultaneously the most promising area of the business ". The globalization forces to the companies to create strategies that take them to the reduction of costs, especially the costs of logistic, they affect directly the competitiveness of the companies in negative form with low productivity and high costs. In Mexico the logistic costs in average represent from 15 to 20 % of the Internal Brute Product (GDP), it affirms the Secretariat of Economy, being the logistic sector of the international trade one of the more important, in spite of being considered to be a function of unnecessary costs that do not add value. The excess of regulation and normatividad for the government, the empty of infrastructure in communication and transport, of fiscal supports and Technologies, they affect the competitiveness that the country. Mexico occupies the position 60 in competitiveness worldwide, conclusions published in the Meeting logistics; it is needed of technological development and infrastructure, effective chains of supply, as well as tools and mechanisms that allow the companies to create strategies towards a competitive advantage and finally to the productivity.

PALABRAS CLAVE: Competitividad, costos logísticos, cadena de suministro, productividad

INTRODUCCION

Hasta hace algunas décadas la logística no se consideraba como área importante de los negocios, pero debido a la Globalización, la competitividad de los mercados internacionales, así como la crisis actual por la que atraviesan gran parte de las empresas, las colocan dentro de escenario de cambios permanentes. En este escenario los clientes son cada vez más exigentes, se tienden a estandarizar los procesos y elevar la calidad tanto en los productos como en los servicios, dentro de todos estos cambios la calidad en el

servicio al cliente es sumamente importante y sobre todo la reducción de los costos logísticos tanto para el área de ventas como para la empresa en general.

La logística debe entenderse como un sistema integral, cuyo objetivo sea ofrecer el producto adecuado en el momento, lugar, cantidad y calidad adecuadas: todo ello tratando de eliminar los conflictos de intereses existentes, con el objetivo de minimizar no ya los costos parciales de cada función, sino los costos totales de la cadena de suministro” Urzelai A. (2006)

En México los costos logísticos representan en promedio del 15 al 20% del Producto Interno Bruto (PIB), datos proporcionados por la Secretaría de Economía, indicados por Asociación para la Administración de Operaciones, capítulo México (APICS). El sector logístico es uno de los sectores más importantes del país, debido al intercambio comercial con el país del norte considerando que dichos costos en la Pequeñas y Medianas Empresas (PYME) “se estiman 13% del total de las ventas y 25% más que el gasto equivalente en los Estados Unidos” datos publicados por Santiago Macías Coordinador General de COMPITE.

Cantidades importantes si consideramos que las PYME’s en México representan el 98% de las empresas y que a su vez estas consideran los costos logísticos irrelevantes, o de nula importancia, o en el peor de los casos no los toman en cuenta dentro de su gestión, a pesar de que “dichos costos actualmente representan entre el 6 y 7% de la facturación total de dichas empresas”, (publicado en la revista-e DatoPymes).

Como consecuencia de los datos anteriores, surge como herramienta de apoyo dentro de la logística, la Cadena de Suministro tomando creciente importancia, desarrollando la necesidad de crear una cultura empresarial que permita a las organizaciones competir satisfactoriamente en los diferentes mercados, integrando y coordinando las actividades de todos los participantes a través de la administración compartida en los procesos clave negocios que generan valor.

Al hablar Sablón Neyfe, et al (2009) de Cadena de Suministro,...“se refiere a la unión de todas empresas que participan en la producción, distribución, manipulación, almacenamiento y comercialización de un producto y sus componentes; es decir, integra todas las áreas que hacen posible que un producto o servicio salga al mercado en un momento determinado. Esto incluye proveedores de materias primas, fabricantes, distribuidores, transportistas y detallistas”.

Podemos aseverar que para elevar la competitividad es necesario efficientizar la cadena de suministro, considerada como un factor importante que puede garantizar la permanencia estratégica en el mercado, elevando los niveles de competitividad en el país y otorgando una ventaja competitiva a las empresas. Por lo que sería conveniente apoyar a las empresas mexicanas para elevar los niveles de competitividad que van en decadencia

EL presente trabajo pretende analizar la importancia de los costos logísticos, su evolución, la gestión de la Cadena de Suministro como medida de competitividad empresarial; definir conceptos básicos y posteriormente se presentarán datos relacionados con la problemática de competitividad visto desde la logística en México y finalmente se presentarán retos y conclusiones.

REVISION LITERARIA

Logística

La logística definida por Council of Logistics Management (CLM) como “la parte del proceso de la cadena de suministro que planea, implementa y controla eficiente y efectivamente el flujo y

almacenamiento de bienes, servicios e información relacionada desde el punto de origen hasta el consumo, para así satisfacer las necesidades del cliente”.

En dicha definición del CLM, no se hace referencia al traslado de personas comenta Long D. (2009), por lo que el considera una definición de logística comercial, según el mismo autor, la logística comercial “se refiere al mas elevado nivel de integración de las operaciones de la compañía”, como la participación de finanzas y mercadotecnia en el trabajo logístico. En cambio la logística integrada para Long D. (2009), “es similar a la anterior pero hace hincapié en la coordinación con los proveedores y los clientes”. El mismo autor hace una diferenciación cuando se incluye el traslado de personas, nos dice que se trata de logística integrada. Desde su punto de vista la logística eficiente requiere de la coordinación de otras compañías, otras organizaciones y de muchas personas, es hacer que todos trabajen en beneficio de la empresa.

Bowersox D. (2007) nos dice que la logística “se enfoca en la responsabilidad de diseñar y administrar sistemas con el fin de controlar el movimiento y el posicionamiento geográfico de la materia prima, el trabajo en proceso y el inventario terminado al costo total mas bajo”. El mismo autor nos hace reflexión que la logística implica la administración del procesamiento de pedidos, el manejo de materiales, el inventario, el transporte y la combinación del almacenamiento, y el empaque; todo esto integrado mediante la red empresarial, para conseguir una ventaja competitiva.

Czinkota, M. (2008) define la logística internacional como: “el diseño y la administración de un sistema que controla el flujo de materiales dentro, entre y fuera de la corporación internacional”. En su definición abarca un concepto de movimiento total de bienes, incluyendo en forma simultánea importaciones y exportaciones, adoptando un enfoque de sistemas reconoce los vínculos entre los componentes logísticos dentro y fuera de la organización.

Otra definición nos dice que “la logística agrupa actividades que ordenan los flujos de materiales, coordinando recursos y para asegurar un nivel determinado de servicio al menor coste posible; Heskett, James, mencionado por: Pau, J y Navascué (2006).

El Council of Logistics Management define la logística como “la parte del proceso de gestión de la cadena de suministro encargada de planificar, implementar y controlar de forma eficiente y efectiva el almacenaje y flujo directo e inverso de los bienes, servicios y toda la información relacionada con éstos, entre el punto de origen y el punto de consumo, con el propósito de cumplir con las expectativas del consumidor”.

La logística debe entenderse como un sistema integral, cuyo objetivo sea ofrecer el producto adecuado en el momento, lugar, cantidad y calidad adecuadas: todo ello tratando de eliminar los conflictos de intereses existentes, con el objetivo de minimizar no ya los costos parciales de cada función, sino los costos totales de la cadena de suministro” Urzelai A. (2006)

la integración de las actividades en función de asegurar el flujo y garantizar un alto nivel de servicio al cliente procurando la reducción de costos de: Almacenaje, despacho, aprovisionamiento, transporte, distribución, atención a pedidos, planificación y control de la producción, reciclaje y control de residuos, control de la calidad, mantenimiento y protección al medio ambiente entre otras. El área de logística se debe encargar de gestionar que cada una de las actividades se realice en forma coordinada garantizando una solución integral en el servicio al cliente.

Evolución De La Logística

Las prácticas empresariales del siglo XX, la estructura de distribución, la tecnología utilizada y para efectuar la entrega de mercancías, ha evolucionado de acuerdo a las necesidades del entorno. En las últimas 5 décadas, la logística ha cobrado mayor relevancia a medida que las distancias se acortan por la Globalización. Expandiéndose más allá de la actividad de transporte, en la actualidad abarca una perspectiva más amplia e integrada a la administración de costos y suministros hasta llegar a un posicionamiento en el mercado. Desde los tiempos en que Marco Polo, se tenía que conseguir el equilibrio entre la operación logística como el transporte y los inventarios los gerentes de logística comenzaron, resultó evidente que se podía ganar una ventaja competitiva al proveer un servicio logístico de clase superior a clientes selectos, en particular, a los estratégicos desde épocas muy remotas

Posteriormente se utilizó la logística en la milicia para posteriormente ser adoptada por las empresas como medida eficiente de competitividad y para incrementar la rentabilidad del negocio. El detonador importante para mejorar las capacidades de la logística fue, la reducción de costos, el uso de la tecnología desarrollo de las capacidades de la logística y mejor servicio al cliente. La logística fue evolucionando conforme a los requerimientos del entorno.

En 1959 se descubre la logística integral y la concientización de los costos totales. Enfoque de costos como estructura sistémica. 1960, la optimización del servicio al cliente a través de mejorar el desempeño. En 1970, la logística se centra en el recurso del outsourcing integrado por multioperacionales existe un nuevo interés en la integración de las operaciones, es en esta se implantan conceptos como Justo a Tiempo (JIT) que llegó a beneficiar el manejo de los inventarios. 1980 se modifican las prácticas en los negocios con programas nuevos y filosofías administrativas que se utilizan como herramienta de competitividad. 1990 se hace énfasis en las relaciones cercanas con los clientes. Se desarrollaron relaciones muy cercanas con los clientes, sobre todo con los denominados clientes estratégicos y se enfoca la atención en establecer alianzas con los proveedores; todo con el afán de aumentar el control logístico total sobre la empresa. 2000 Existe una clara conciencia de la necesidad de realizar una transformación en la administración para afrontar con éxito la administración logística de la cadena de Suministros.

Costos Logísticos

La exigencia de los mercados, la integración de bloques económicos y la globalización, han obligado a las empresas de todo el mundo a entrar en un proceso de mejoramiento continuo a fin de competir y mantenerse en el mercado, busca atender eficientemente a sus clientes, acortar tiempos de entrega y haciendo uso eficiente de las nuevas tecnologías, dando como consecuencia la elevación de costos, entre ellos los costos logísticos, anteriormente llamados costos de distribución, de pedido, almacenaje, etc.

Existe una gran cantidad de costos de operación que produce un efecto negativo en la eficiencia, elevando los costos de los productos, llamados costos ocultos. Los costos logísticos afectan directamente la competitividad de las empresas “en parte al exceso en la regulación y normatividad del gobierno, así como la falta de infraestructura en comunicación y transportes según conclusiones del V Encuentro de Transporte y Logística.

El controlar los costos logísticos “se ha vuelto una necesidad para las compañías que participan en comercio internacional, dicho control es vital para mantener la competitividad, los gerentes requieren de información precisa enfocada a la reducción de costos de la cadena de suministro para asegurar la maximización de la rentabilidad” Prieto M. y Valladares H.(2007).

Respecto al control de costos Foster & Young (1997) lo consideran uno de los aspectos prioritarios al que debe enfrentarse la administración de las organizaciones en general y en las logísticas en particular teniendo como centro del control la búsqueda de los inductores de costos

Cadena De Suministro

El concepto de supply chain management (SCM) se ha traducido literalmente al castellano como “gestión de la cadena de suministro”, ha cobrado fuerza en el mundo de los negocios convirtiéndose en un factor importante de los escenarios logísticos. Urzelai A. (2006) la define “como una estrategia global encargada de gestionar conjuntamente las funciones, procesos, actividades y agentes que componen la cadena de suministro

Hablar de Cadena de Suministro,...“se refiere a la unión de todas empresas que participan en la producción, distribución, manipulación, almacenamiento y comercialización de un producto y sus componentes; es decir, integra todas las empresas que hacen posible que un producto salga al mercado en un momento determinado. Esto incluye proveedores de materias primas, fabricantes, distribuidores, transportistas y detallistas” (Sablón Neyfe, et al). La Administración de la cadena de suministro, “consiste en la colaboración de las empresas que persiguen un posicionamiento estratégico común y pretende mejorar su eficiencia operativa”. El concepto de cadena de suministro integrada suele ilustrarse mediante un diagrama que relaciona las empresas participantes en una unidad competitiva coordinada”. Bowersox D. (2007)

Para Long D. (2009) la cadena de suministro “es la integración de procesos clave desde el usuario final hasta el proveedor original que surte los productos, servicios o información que agreguen valor para el cliente y otros terceros interesados”. El mismo autor nos define la Administración de la cadena de suministro se como “el concepto que identifica la manera en que los eslabones de la cadena se integran para promover la eficiencia” La integración de la cadena de valor es relevante para aumentar el valor del proceso completo para todas las empresas participantes, creando mayor valor para el consumidor

Competitividad

La competitividad “es la capacidad que tiene una empresa o país de obtener rentabilidad en el mercado en relación a sus competidores. La competitividad depende de la relación entre el valor y la cantidad del producto ofrecido y los insumos necesarios para obtenerlo (productividad), y la productividad de los otros oferentes del mercado. El concepto de competitividad se puede aplicar tanto a una empresa como a un país. Porter M. (2003) define la ventaja competitiva “las empresas de una nación deben pasar de competir sobre ventajas comparativas (bajo costo de mano de obra o de recursos naturales) a competir sobre ventajas competitivas que surjan a partir de productos y procesos únicos”.

“Una empresa tiene una ventaja competitiva cuando cuenta con una mejor posición que sus rivales o competidores, para asegurar a los clientes y defenderse contra las fuerzas competitivas,”

Es “la capacidad de crear un entorno que favorezca el crecimiento sostenido de la productividad, y que refleje en niveles de vida mas elevados para la población”. Abel y Romo (2004) Al hablar de competitividad de un país se refiere a su capacidad de vender productos o servicios en el mercado internacional, en relación a los otros competidores en el mercado. La competitividad de un país estaría determinada por la suma de la competitividad de las firmas de ese país.

PROBLEMÁTICA DE COMPETITIVIDAD EN MÉXICO

Competitividad En México

La eficiencia de la logística como factor clave de la competitividad mundial, pone a México con un porcentaje de 13.5% en el PIB, mientras que Estados Unidos como principal competidor maneja un 9.5% cifras proporcionadas por la Secretaría de Economía. Así mismo el país ocupa la posición 60 en el Reporte Global de Competitividad 2008 – 2009. Uno de los factores que miden el desempeño logístico en las empresas es la calidad en la infraestructura, el entorno económico, la fiabilidad del sistema comercial y la cadena de suministro.

En México los costos logísticos representan en promedio del 15 al 20% del Producto Interno Bruto (PIB), datos proporcionados por la Secretaría de Economía, indicados por Asociación para la Administración de Operaciones, capítulo México (APICS). El sector logístico es uno de los sectores más importantes del país, debido al intercambio comercial con el país del norte considerando que dichos costos en la Pequeñas y Medianas Empresas (PYME) “se estiman 13% del total de las ventas y 25% más que el gasto equivalente en los Estados Unidos” datos publicados por Santiago Macías Coordinador General de COMPITE.

Lahore (2009) hace la comparación de los países de América Latina con la OCDE, donde ilustra de manera detallada cuáles son los mayores retos, donde se encuentran principalmente en los factores que miden el entorno institucional, las infraestructuras, la innovación, la preparación tecnológica y la educación. El Foro Económico Mundial (WEF, por sus siglas en inglés) define la competitividad como “el conjunto de instituciones, políticas y factores que determinan el nivel de productividad de un país”¹. Desde 1979, el FEM ha elaborado anualmente el Reporte Global de Competitividad (RGC) donde se analizan los factores macro y microeconómicos que determinan la competitividad de los países.

Tabla no. 1 Índices de Competitividad Mundial

Países	Índice Global de Competitividad	Requerimientos Básicos	Eficiencia	Innovación y sofisticación
	08-09			
Chile	28	36	30	44
Barbados	47	33	56	51
Panamá	58	54	67	58
Costa Rica	59	63	60	39
México	60	60	55	70
Brasil	64	96	58	42
Colombia	74	77	70	60
Uruguay	75	57	83	82
El Salvador	79	66	84	96
Honduras	82	78	91	89
Perú	83	94	69	83
Guatemala	84	84	86	65
Jamaica	86	97	75	72
Argentina	88	89	81	81
Trinidad y Tobago	92	65	80	79
Rep. Dominicana	98	99	90	86
Surinam	103	73	127	117
Ecuador	104	90	117	118
Venezuela	105	111	94	116
Guyana	115	115	112	111
Bolivia	118	108	128	134
Nicaragua	120	122	116	124
Paraguay	124	123	111	132

Fuente: Informe Global de Competitividad 2009 – 2010 del Foro Económico Mundial

En el reporte sobre la competitividad el Foro de Economía Mundial 2009, México se ubico en el lugar 60 en el ranking de competitividad, mismo sitio que ocupo el año pasado. Entre los principales problemas para realizar negocios, según el informe de la competitividad 2009-2010, están la ineficiencia de la burocracia, con 5.5 por ciento de las respuestas; la corrupción, con 12.8 por ciento; el crimen y el robo, con 12.4 por ciento; el acceso al financiamiento, con 12.3 por ciento, y las regulaciones laborales restrictivas, con 10.5 por ciento”.

Dentro de la clasificación de los países de Latinoamérica, México ocupa el sexto lugar después de Chile, que se encuentra en el sitio 30; Puerto Rico, en el 42; Costa Rica, en el 55; Brasil, en el 56, y Panamá, en el 59. En es estudio de este año se incluyeron 133 países en lugar de los 134 del año pasado, pues Moldavia salió del estudio por falta de datos. Desplaza Suiza a EU en competitividad

"La competitividad muestra la posición competitiva de los países del mundo en todas las etapas de desarrollo” Estos pilares son: Instituciones, Infraestructura, Estabilidad Macroeconómica, Salud y Educación, Capacitación y Eficiencia en el mercado laboral y de bienes, eficiencia Financiera, Preparación tecnológica, Innovación y sofisticación empresarial (INCAE, Revista de Negocios, 2010) México se mantiene en la posición 60, destaca su tamaño de mercado, clusters relativamente bien desarrollados en algunas regiones del país y buena dependencia en manufactura, sin embargo tiene deficiencias considerables en Instituciones, cargas laborales, burocratización, disciplina fiscal y diversificación en la economía.

Podemos distinguir que la logística al igual que la cadena de suministro no son una moda, sino una pieza fundamental o herramientas encaminadas a la consecución de ventajas competitivas basadas en la reducción de costos como estrategia Si consideramos el nuevo entorno mundial donde el concepto de globalización o mundialización nos lleva a que los proveedores puedan estar en cualquier parte del mundo, las fábricas también repartidas por todo el mundo y los clientes sin duda en cualquier parte, es evidente que la función logística cobra una importancia de primerísimo nivel. El coste de la logística en el entorno internacional puede llegar hasta un 30% del costo del producto. Asociación para la Administración de Operaciones (APICS) Capítulo México (2008)

CONCLUSIONES

En el mundo actual los clientes demandan una gran variedad de productos y servicios, con características especifica en el tiempo oportuno, esto aunado a la internacionalización de actividades comerciales y globalización hace que los mercados se vuelvan más exigentes, los tiempos de entrega mas cortos, los procesos más costosos y el desempeño de actividades operativas tal como la transportación, fabricación y entrega de materiales, productos y servicios sea más rentable y eficiente. Si a esto le agregamos tecnologías de la información nos dará como consecuencia un aumento significativo en los costos.

Las empresas se ven obligadas a tomar muy en serio el concepto de Gestión Logística y cadena de suministro, si realmente quieren tener una ventaja competitiva y permanecer en el mercado mediante la reducción de costos. Al definir y entender la estructura de costos la administración tomadora de decisiones puede analizar y crear nuevas estrategias que permitan llegar a niveles elevados de competitividad. Podemos concluir que la logística y la cadena de suministro son pieza fundamental en la reducción de costos y no son una moda que pronto desaparecerá, sino una consecución de ventajas competitivas basados.

REFLEXIONES

No todo esta perdido pues existen evidencias de que se esta trabajando al respecto por parte de las empresas, certificando ejecutivos especializados en Cadena de Suministro, proporcionando

financiamiento y capacitación a pequeñas empresas para compra de equipo de tecnologías de la información, se trabaja en la cultura organizacional que apoye a mejorar el ambiente de trabajo, se habla de mejorar la infraestructura de cada una de las regiones del país y de fortalecer la economía promoviendo en integrando a las empresas en cluster que les permitan crecer en conjunto y beneficiar a todos.

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PERCEPCIÓN DEL CAMBIO DE MARCA CUANDO EL PRODUCTO ES EL ESTABLECIMIENTO COMERCIAL: CASO SUSTITUCION DE ALMACENES VIVERO Y ALMACENES LEY POR ALMACENES ÉXITO - CARTAGENA DE INDIAS COLOMBIA

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RESUMEN

Los diferentes atributos de una marca, de acuerdo con López y Benlloch (2005), sirven para crear vínculos positivos, generar confianza y garantizar la credibilidad del producto que representa. Dichos vínculos refuerzan la imagen de marca percibida por el usuario o consumidor y el consecuente posicionamiento de la misma. Cuando este concepto hace referencia al establecimiento de venta al detalle “la marca” corresponde al nombre que éste tenga; es decir, indistintamente de las marcas de los productos, siempre que el cliente elige el sitio para proveerse “compra” el almacén. La presente investigación se centra en el contraste de la percepción que tienen los compradores cambio de marca de Almacenes Vivero y Almacenes Ley por Almacenes Éxito, los cuales aunque comparten geográficamente el área de influencia, los efectos difieren considerablemente.

PALABRAS CLAVE: Imagen, posicionamiento, marca, comercio minorista, supermercado, hipermercado.

INTRODUCCION

En Colombia, al igual que en otros países de América Latina, desde el punto de vista del comercio al por menor, la década del noventa se caracterizó por el crecimiento de las grandes cadenas de supermercados e hipermercados y el ingreso al mercado de fuertes competidores internacionales. Este crecimiento producido en medio de fuertes crisis económicas generó una fuerte competencia intertipo e intratipo, en beneficio de la captura del consumidor, evidenciándose con un comportamiento atípico en el ciclo de vida del establecimiento comercial, toda vez que se evidenciaron características de canibalismo en plena etapa de introducción.

Posteriormente, la dinámica comercial de grandes superficies se ha focalizado en la ampliación de la cobertura a nivel nacional y a la concentración de las principales cadenas nacionales y extranjeras. El mercado de grandes minoristas, actualmente se concentra mayoritariamente en sólo seis cadenas principales: Almacenes Éxito, Organización Olímpica, Carrefour, La 14 Makro y Alkosto. La base de dichos cambios se encuentra tanto en las estrategias de crecimiento interno como externo de las respectivas organizaciones.

El crecimiento externo fundamentado en las alianzas, compras y fusiones de supermercados e hipermercados, de una u otra forma ejerce un efecto positivo o negativo en el consumidor. Este efecto se evidencia a través de la percepción que tienen los compradores respecto al obligado cambio de una marca con la que se sentían identificados y acostumbrados, por otra con la que deben iniciar un proceso de adaptación.

MARCO TEORICO

La primera actividad mercantil reconocida por la humanidad fue la comercial; ésta, inicialmente, consistió en vender los excedentes de la producción propia para posteriormente hacerlo con la de otros productores a la manera de intermediación entre el productor y el consumidor potencial. La ampliación de los mercados y el fortalecimiento de la división social del trabajo, convirtieron al comerciante en un profesional encargado de establecer el *punte* entre una serie de productores, que ofertaban bienes diversos, y un mundo disperso de consumidores con diferentes necesidades y bajos volúmenes individuales de compra, bien fuera recorriendo las distancias que los separaban (comerciante nómada) o estableciendo lugares de encuentro como los puestos en el mercado o locales comerciales (Bonilla y Bejarano, 2001:16).

Dentro de la gestión empresarial, la distribución comercial abarca el conjunto de actividades necesarias para situar los bienes y servicios producidos, a disposición del comprador final en las condiciones de lugar, tiempo, forma y cantidad deseadas (Chirouze, 1982; 5). Como instrumento de marketing, tiene como objetivo trasladar el producto desde su origen -la fábrica- hasta el consumidor final, es decir, su misión es poner el producto a disposición del consumidor final o del comprador industrial en la cantidad demandada, en el momento que lo necesite y en lugar donde desee adquirirlo; esta función, es llevada a cabo fundamentalmente por el comerciante, quien compra o tiene en depósito los productos para su posterior venta (Santesmases, 1996; 542)

El comercio minorista tiene la particularidad de proyectarse y diferenciarse de los demás no solamente por la calidad y variedad de los productos que vende sino por las características propias del punto de venta en que opera. Ello unido a las estrategias de marketing utilizadas genera lazos de unión con clientes y compradores no permanentes que apuntan a un posicionamiento en la mente de los mismos y por ende una recordación de marca. En este orden de ideas el enfoque teórico que respalda la investigación de la cual se deriva el presente documento se fundamenta en los conceptos de marca, imagen y posicionamiento.

Marca: Según la Asociación Americana de Marketing, marca (Stern, 2006) es “*un nombre, un término, una señal, un símbolo, un diseño, o una combinación de alguno de ellos que identifica productos y servicios de una empresa y los diferencia de los competidores*”. Esta definición llevada al campo del marketing, en concepto de Benett (1988), hace referencia a un nombre, término, signo, símbolo, diseño o cualquier combinación de estos conceptos utilizados para identificar bienes y servicios a la venta, es decir, como afirma Drawbaugh (2001), las marcas consisten en representaciones verbales y visuales asociadas a organizaciones y sus servicios (Fournier, 1998).

Para López y Benlloch (2005), la marca se compone de diferentes atributos, beneficios, valores, cultura, personalidad, con un claro objetivo: *crear vínculos positivos, para generar confianza, garantizar la credibilidad del producto que representa*; por ello cada marca ocupa una posición en el mercado, configurada por una serie de atributos y característicos que los consumidores asocian o asignan a la misma en relación con las demás marcas con quienes compite (García. G., 2007). Cuando se trata de un negocio de venta al detalle, los atributos mencionados se focalizan en las características de propias el establecimiento, por tanto las marcas de los productos que oferta pasan a convertirse en uno de ellos (Londoño, 2008).

Imagen de marca

La imagen de marca es un concepto muy intuitivo, aunque la acotación terminológica del mismo presenta cierta dificultad (Martinez, Pina, 2005). De acuerdo con Dobni y Zinkhan (1990), desde las primeras investigaciones sobre la materia, que surgieron en los años 50 del siglo XX, hasta prácticamente nuestros

días, no ha existido un consenso suficiente ni en la definición de imagen de marca ni en la forma de hacer operativo este constructo. Keller (1993) se refiere a ésta como las “percepciones sobre la marca que se reflejan como asociaciones existentes en la memoria del consumidor”(Keller 1993) . Dichas asociaciones, anota, pueden descomponerse en atributos, beneficios y actitudes y crearse de la experiencia directa con el bien o servicio, por la información comunicada (por la propia empresa, otras fuentes comerciales y a través del efecto boca-oído) y mediante la realización de inferencias en función de los conocimientos sobre la empresa, país de origen y cualquier otra asociación preexistente. Refiriéndose a las mismas Aaker (1992) manifiesta que ayudan en el proceso de decisión del consumidor ya que sientan las bases para la diferenciación y la extensión del nombre y proporcionan una razón para comprar, a la vez que se crean sentimientos positivos hacia la marca.

Santesmases (2007) se refiere a la *imagen de marca* como una representación mental de los atributos y beneficios del producto o marca. Es un fenómeno multidimensional que depende de cómo se perciben tales atributos y beneficios. La percepción del producto puede determinarse mediante técnicas estadísticas, que miden la posición en un *mapa* (mapa perceptual) de los productos en relación con la de los demás.

En la actualidad, dice Costa (2004), la sostenibilidad de las organizaciones mayoritariamente tiene su asiento en el grado de reconocimiento *de marca* por parte de los consumidores y que apunta al sostenimiento de las ventas en el tiempo. Ella es el resultado cuantitativo y cualitativo de todas sus comunicaciones, por tanto se configura a partir de una serie de fuentes de información, derivadas de las características del bien o servicio como tales (envase, precio, vendedor, distribución) de las acciones de comunicación acerca de éstos y de las experiencias (buenas o malas) pasadas o actuales y personales o a través de terceros con los mismos.

Imagen De Marca En Los Establecimientos Comerciales

La imagen de un establecimiento comercial, afirma Martineau (1958), hace referencia a la forma en la que el establecimiento es definido en la mente de los compradores, en función de sus *características funcionales* y de una serie de atributos psicológicos. A ello, agregan Vásquez Casielles (1989) y Azpiazu (1992): La percepción de los establecimientos por parte del consumidor y las elecciones reales y preferidas que éste realiza, permiten identificar grupos de establecimientos más directamente competitivos, en cuanto a imagen percibida, como a la distribución del gasto y tipo de compra de que se trate, entre los establecimientos considerados.

Como quiera que la imagen de marca de los establecimientos comerciales se refiera al conjunto de *impresiones de carácter subjetivo que el consumidor asocia respecto a una determinada marca o establecimiento*, dichas impresiones afectan su percepción y condicionan su proceso de compra. Podns, et., alia (2008), proponen un modelo conceptual para la elección de un punto de venta (figura 1), el cual se sustenta en los fundamentos de los diferentes conjuntos de elección, la relación imagen-satisfacción del cliente, las teorías generales del comportamiento del consumidor así como la conducta que este seguiría una vez elegido el punto de venta y efectuada la compra (comportamiento post-compra); estos aspectos dicen, en buena medida vienen determinados por el papel que ejerce la imagen en el comportamiento del consumidor pues esta variable decide en última instancia el punto de venta elegido.

METODOLOGIA

El presente documento se deriva de una investigación fundamentalmente descriptiva utilizando el método transversal de encuestas, sin dejar de lado la causalidad de algunas variables en beneficio de la necesaria contrastación de hipótesis. Dado que la investigación busca contrastar el efecto del *cambio de marca* cuando al consumidor se le sustituye un establecimiento por otro, en este caso Almacenes Vivero por

Almacenes Éxito y Almacenes LEY por Almacenes Éxito, dentro de un área de influencia compartida, se ha tomado una muestra de 89 personas (1 por familia) en cada caso. Resultado de la aplicación de la fórmula de proporciones para población infinita, en donde el *elemento muestral* (UPM) corresponde a hombres y mujeres mayores de 18 años y la *unidad muestral* (USM) el supermercado donde se recoge la información.

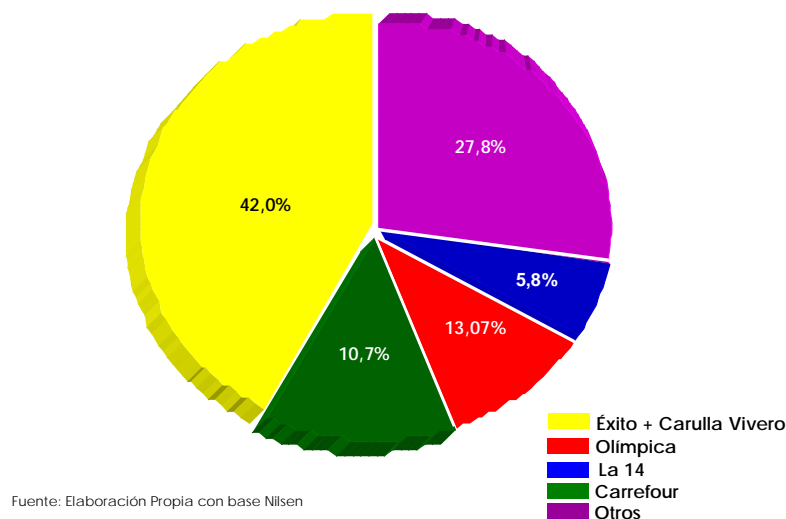
La variable principal (p) se refiere al porcentaje de personas que se considera afectado por el cambio de marca; por ende (q) corresponde al porcentaje de personas para quienes dio cambio es indiferente, con un nivel de confianza del 97% y un margen de error de 1% Las variables analizadas desde la percepción del consumidor hacen referencia a la *ubicación y accesibilidad, calidad, variedad y precio de productos ofertados, ambientación comodidad del establecimiento y servicio al cliente.*

El procesamiento de la información y validez del instrumento de recolección de información se llevó a cabo con la utilización del software DYANE, *versión 4, Diseño y análisis de encuestas en investigación social y de mercados* Para el análisis de la percepción del consumidor frente al cambio de marca, además de las tabulaciones simples y cruzadas se ha utilizado una escala de Likert con valoración de cinco puntos que permite hacer un AFC (análisis factorial de correspondencias). La validación de esta escala con el coeficiente Alfa de Cronbach dio resultados superiores al 0.7 (Peterson, 1994) lo que muestra su alta consistencia interna.

ANÁLISIS DE RESULTADOS

La dinámica comercial de grandes superficies en Colombia ha desembocado en la concentración de las principales cadenas de venta al detalle en donde sólo una de ellas (Organización Olímpica) es de capital totalmente nacional. Los movimientos comerciales ocurridos durante la última década han apuntado tanto al crecimiento interno como al crecimiento externo de dichas organizaciones. El crecimiento externo resultado de las diferentes alianzas, compras y fusiones ha llevado a Almacenes Éxito a colocarse a la cabeza de los grandes minoristas con una participación en el mercado del 42%. Ver figura 1.

Figura 1. Grandes Minoristas: Participación en el Mercado



Dentro de las adquisiciones realizadas por Almacenes Éxito y que constituyen el centro de interés en la investigación por tener asiento en la ciudad de Cartagena, se encuentran Almacenes Ley de la cadena Cadenalco y Almacenes Vivero de la Cadena Carulla-Vivero.

Motivos de compra Al contrastar los resultados provenientes de la percepción que tienen los compradores de la nueva *marca* en función de las características de las *marcas* a las que accedían antes, se ha encontrado que mientras que el cambio de Ley a Éxito ha tenido efectos favorables, en el caso del cambio de Vivero Castellana por Éxito Castellana, el efecto ha sido igualmente favorable y las personas añoran la marca anterior; muchas de ellas al referirse al nuevo almacén lo llaman Vivero y otras han preferido cambiar de proveedor.

Es importante señalar que anteriormente el comprador podía acceder a tres marcas diferentes que se encontraban a lo sumo a un kilómetro de distancia; hoy en ese mismo espacio se encuentra una sola marca con tres puntos de venta con un área de influencia compartida. Al mirar los motivos por los cuales los compradores acceden a la nueva *marca* se ha encontrado que en ambos casos el principal motivo para elegir a estos establecimientos es *la buena ubicación y facilidad de acceso al establecimiento así como la cercanía del sitio de vivienda*. En otros motivos como *buenos precios, variedad y calidad de productos y marcas, así como el tipo de promociones*, favorecen al Éxito de los Ejecutivos mas no al Éxito Castellana, pues es mínimo el número de personas que encuentra conveniente este tipo de aspectos. Ver tabla 1.

Tabla 1. Motivos De Compra En Los Supermercados

MOTIVOS DE COMPRA	ÉXITO LOS EJECUTIVOS		ÉXITO LA CASTELLANA	
	FREC	%	FREC.	%
1 Buena Ubicación/acceso	53	51,46	42	47,19
2 Cercanía a la vivienda	74	71,84	45	50,56
3 Facilidad de transporte	11	10,68	24	26,97
4 Comodidad	16	15,53	26	29,21
5 Tradición	16	15,53	15	16,85
6 Buenos Precios	39	37,86	13	14,61
7 Variedad de productos	36	34,95	20	22,47
8 Cal. de los productos	26	25,24	10	11,24
9 Variedad de marcas	21	20,39	13	14,61
10 Buenas Promociones	28	27,18	12	13,48
11 Atención y servicio	25	24,27	9	10,11
12 Aseo General almacén	15	14,56	12	13,48
13 Seguridad del almacén	16	15,53	14	15,73
14 Ambiente agradable	19	18,45	14	15,73
15 Servicios adicionales	6	5,83	3	3,37
16 Marcas propias	9	8,74	7	7,87
17 No compra	0	0,00	18	20,22
TOTAL	410	(103)	297	(89)

Efecto del cambio de marca desde la perspectiva del comprador

Percepción de los productos ofertados

De acuerdo con la calificación asignada, desde el punto de vista del género se encontró que tanto para hombres como para mujeres la *presentación de los productos* no difiere mucho; en cuanto a la variedad de los mismos, mientras que para los compradores del anterior Ley, el cambio de marca ha favorecido la *variedad*, para los actuales compradores de Éxito Castellana, el Vivero les ofrecía más variedad de productos. Otro tanto sucede con la percepción que se tiene de la *calidad, los precios y las promociones*. Se exceptúa lo referente a la percepción de las *marcas propias* en Éxito Castellana, en donde la misma prueba muestra que existen diferencias significativas en la opinión de hombres y mujeres, lo cual se puede afirmar con un nivel de confianza superior al 98% ya que $p=0,0065$. Ver tabla 2

Percepción sobre el ambiente Esta particularidad hace que hombres y mujeres perciban de forma diferente aspectos como *la música, ruido, iluminación y sonido*. Si se hace la comparación entre almacenes, el comportamiento es similar al encontrado con las variables analizadas anteriormente: los compradores del Éxito Castellana consideran que la ambientación del almacén era mejor cuando en las mismas instalaciones funcionaba Vivero. Los compradores del Éxito los Ejecutivos por el contrario estiman que es mejor el ambiente de este almacén que el que tenía Almacenes LEY. La percepción de los actuales compradores de Éxito Castellana, en este caso, es fácilmente explicable por cuanto con el anterior almacén de origen costeño. las personas tenían identidad cultural (costa Caribe). El actual almacén es de originario del interior del país. caso, es fácilmente explicable por cuanto con el anterior almacén de origen costeño. las personas tenían identidad cultural (costa Caribe). El actual almacén es de originario del interior del país.

Tabla 2. Percepción De Los Productos

Variable	Almacen	Total Muestra	Genero		F De Snedecor
			HOMBRE	MUJER	
Presentacon De Producto	Éxito los	Med= 3,0777	3,2222	3,0000	F(1,101) = 0,4822
	Ejecutivos	N= 89	29	60	(p = 0,4912)
	Éxito la	Med= 3,8764	3,7045	4,0444	F(1,87) = 1,1463
	Castellana	N= 89	44	45	(p = 0,2901)
Variedad De Productos	Éxito los	Med= 2,5146	2,6111	2,4627	F(1,101) = 0,1866
	Ejecutivos	N= 89	29	60	(p = 0,6682)
	Éxito la	Med= 3,6629	3,3182	4,0000	F(1,87) = 4,9022
	Castellana	N= 89	44	45	(p = 0,0304)
Calidad De Productos	Éxito los	Med= 2,7864	2,6111	2,8806	F(1,101) = 0,6371
	Ejecutivos	N= 89	29	60	(p = 0,4289)
	Éxito la	Med= 3,8202	3,5227	4,1111	F(1,87) = 4,6720
	Castellana	N= 89	44	45	(p = 0,0344)
Precios Bajos	Éxito los	Med= 2,8835	2,8056	2,9254	F(1,101) = 0,1087
	Ejecutivos	N= 89	29	60	(p = 0,7435)
	Éxito la	Med= 4,1348	3,7727	4,4889	F(1,87) = 7,5795
	Castellana	N= 89	44	45	(p = 0,0075)
Promociones	Éxito los	Med= 2,8544	2,9167	2,8209	F(1,101) = 0,0722
	Ejecutivos	N= 89	29	67	(p = 0,7898)
	Éxito la	Med= 3,9888	3,7500	4,2222	F(1,87) = 2,3711
	Castellana	N= 89	44	45	(p = 0,1294)
Marcas Propias	Éxito los	Med= 2,4757	2,5000	2,4627	F(1,101) = 0,0163
	Ejecutivos	N= 89	29	67	(p = 0,8991)
	Éxito la	Med= 3,9438	3,5455	4,3333	F(1,87) = 7,8574
	Castellana	N= 89	44	45	(p = 0,0065)

Fuente: Encuesta

Percepción sobre el servicio en el punto de venta Del análisis de las variables *actitud/aptitud de los empleados, oportunidad en la información, atención, identificación, presentación personal, capacitación y número de empleados*, en función de lo que se tenía antes, se deriva una percepción favorable hacia el servicio recibido en el Vivero ya que la calificación media sobrepasa el nivel de indiferencia.. En El Ley igualmente no se presentan diferencias significativas pero la opinión favorece el servicio prestado por el actual Éxito Los Ejecutivos. En lo referente a servicios adicionales, deja en claro que eran mejores los ofertados por Vivero a sus clientes, mientras que en el caso del Ley las calificaciones favorecen es a los servicios adicionales del Éxito.

CONCLUSIONES

El resultado de la unión de dos marcas, en detrimento de la desaparición de una de ellas, en este caso salida del mercado de Vivero y Almacenes Ley al ser reemplazadas por Éxito, deja al comprador en un estado inicial de desamparo en donde muchas veces la única salida es buscar adaptarse a la nueva marca y

recordar con nostalgia la marca anterior cada vez que se enfrenta a un cambio en su proceso rutinario de compra. Sin embargo, en otros casos ese cambio de marca constituye una reivindicación comercial y social. En el caso de la sustitución de Vivero Castellana por Éxito Castellana los compradores evocan con nostalgia al anterior almacén y sienten que en ningún aspecto la nueva marca les proporciona los productos, la variedad de marcas, las promociones, el trato y el ambiente al interior del establecimiento.

Además, muchos de ellos, sienten que con la salida de Almacenes Vivero del mercado se fue parte de su cultura, ello en cierta medida los ha llevado a proveerse en establecimientos con marcas completamente diferentes. En el caso del Ley la investigación muestra que el efecto es totalmente opuesto, ya que las personas manifiestan haber ganado con el cambio de marca. Parte de esta ganancia radica en la ampliación y modernización locativa. Para quienes el vínculo con las anteriores marcas persiste, se observa que si bien acuden a Almacenes Éxito Castellana y Los Ejecutivos en sus manifestaciones orales, queda claro que van es al Vivero Castellana y al Ley de Los Ejecutivos.

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EL COMPORTAMIENTO ORGANIZACIONAL DENTRO DE LAS COMERCIALIZADORAS DE AUTOS USADOS EN MEXICALI, BAJA CALIFORNIA ANTES Y DESPUÉS DE LA ENTRADA EN VIGOR DEL TLCAN: DESDE UN PUNTO DE VISTA CUALITATIVO

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RESUMEN

Este trabajo analizo desde el punto de vista cualitativo el comportamiento organizacional en la comercialización de autos usados en Mexicali, Baja California. Con el fin de conocer las estrategias de competitividad que han sido utilizadas por nuestras comercializadoras de autos en la frontera, tomando en cuenta la experiencia de uno de los grandes empresarios que ha sobrevivido a varias crisis durante varias décadas. Para lo cual utilizamos el método cualitativo lo que nos permitió identificar las variables más importantes (como parte del comportamiento organizacional las variables independientes en cuanto a aquellas que posee la persona). Ya que este método de investigación nos llevo a conocer más en cuanto a la relación que guarda la administración donde muchas veces empíricamente los empresarios aplican sus conocimientos y las reacciones que ocurren en cuanto al comportamiento social de las personas que se involucran con la empresa y el comerciante a lo largo de su vida. Esta investigación también logro identificar el impacto que los individuos, los grupos y las estructuras tienen sobre el comportamiento dentro de las organizaciones, con el propósito de aplicar tal conocimiento al mejoramiento de la competitividad de las comercializadoras de autos en la región fronteriza de Mexicali, Baja California

PALABRAS CLAVE: Comportamiento Organizacional, Autos Usados, Comercializadoras, Competitividad, Libre comercio.

ORGANIZATIONAL BEHAVIOR IN THE BUSINESS CAR USED IN MEXICALI, BAJA CALIFORNIA BEFORE AND AFTER THE ENTRY INTO FORCE OF NAFTA: FROM A QUALITATIVE PERSPECTIVE

ABSTRACT

This study analyzed from the qualitative point of view organizational behavior in the marketing of used cars in Mexicali, Baja California. In order to meet competitive strategies that have been used by our trading of cars on the border, taking into account the experience of one of the big businesses that has survived several crises for decades. For which we used the qualitative method allowed us to identify the most important variables (as part of organizational behavior as independent variables to those owned by the person). Since this method of investigation led we to learn more about the relationship of administration where employers often empirically apply knowledge and reactions that occur in social behavior of people involved with the company and trader throughout his life. This research also could identify the impact that individuals, groups and structures have on behavior within organizations, in order to apply this knowledge to improve the competitiveness of car traders in the border region of Mexicali, Baja California.

KEYWORDS: Organizational Behavior, Used Cars, marketing, competitive, free trade.

BIOGRAFIA

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CULTURA ORGANIZACIONAL EN LOS EMPLEADOS ADMINISTRATIVOS BAJO EL ENFOQUE SISTÉMICO

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RESUMEN

Actualmente las organizaciones se enfrentan a la globalización, la cual implica rápidos cambios en el entorno interno y externo, donde la clave es el elemento humano al ser con quien y para quien se trabaja en la satisfacción de sus necesidades, de aquí la importancia de su adaptación a los cambios. Por ello, es necesario diseñar herramientas que permitan a las instituciones conocer su actual comportamiento para saber si éste ha permitido alcanzar las metas, de lo contrario, tendrán que proponerse las mejores estrategias para lograrlas. Esta investigación está enfocada a los trabajadores administrativos, por ser los involucrados en el diseño de las mismas. Para tal propósito se plantean tres ejes significativos: Cultura Organizacional (CO), Desempeño (D), y Productividad (P); que pueden ser la base del éxito y competitividad de toda organización. Para mayor comprensión dichos ejes pudieran considerarse como un proceso, donde el individuo (insumo) debe ser capaz de adoptar las pautas que marca la respectiva CO, D será el reflejo del grado de integración y compromiso asumido en la etapa anterior al ejecutar favorablemente las actividades encomendadas, y P serán los resultados que obtiene la empresa por la incorporación del individuo capaz de adaptarse a las etapas anteriores.

INTRODUCCIÓN

El hombre como un ente social por instinto busca relacionarse con los seres que le rodean, más aún, desde el punto de vista Administrativo esto cobra un interés especial cuando pretende incorporarse laboralmente a una organización (productora de bienes o servicios), ya que inherentemente buscará la aceptación de los miembros que la integran, lo cual implica que debe cambiar y moldear sus patrones de conducta arraigados, a los indicados por la empresa. Siendo este el inicio para una compañía que busca ser exitosa, y si ya lo es, entonces que se mantenga y haga los esfuerzos necesarios por aumentarlo logrando ser altamente competitiva. Por esta razón, la presente investigación aborda a las empresas bajo un enfoque sistémico, debido a que en su manejo interior se ve reflejada su interacción con el ambiente externo; al mismo tiempo, los esfuerzos de dicha investigación estarán dirigidos a los trabajadores administrativos del Centro Universitario UAEM Amecameca. Consecuentemente, cabe destacar que los tres ejes fusionados de la investigación serán: 1.- la Cultura organizacional, como base de la alineación humana, 2.- Desempeño, y 3.- Productividad, como el logro de los objetivos para alcanzar las metas organizacionales.

REVISIÓN LITERARIA

Esta investigación aborda la importancia que tiene la cultura organizacional en el comportamiento de los individuos pertenecientes a una organización, es decir, que tan grande es el poder que ejerce sobre éstos, para que eleven su nivel de desempeño, y en consecuencia se logre un incremento sobre el nivel de productividad organizacional, mejorando entonces la eficiencia y eficacia del organismo. Para ello se analiza a la empresa con el modelo de sistema abierto, el cual establece los siguientes parámetros: 1.- Entrada o insumo (input), 2.- Procesamiento o transformación (throughput), 3.- Salida, resultado o producto (output), 4.- Retroalimentación (feedback), 5.- Medio Ambiente (environment) (Chiavenato,

2001). Dicho sistema se encuentra rodeado de factores internos y externos, por lo cual está expuesto a constantes cambios que resultan del nivel de exigencias del mercado, es decir, las organizaciones deben estar a la vanguardia, ser innovadoras y sobre todo responder de forma rápida y satisfactoria a las necesidades de los consumidores. De lo contrario, al rezagarse en sus procesos y no hacer el propósito por adaptarse a los cambios requeridos, corren el riesgo de fracasar y por lo tanto de desaparecer. Bertalanffy (2006), menciona como propiedades del sistema: adaptabilidad (para responder a cambios internos y externos), optimización o sub-optimización (modifica o no el sistema para alcanzar los objetivos), éxito (se mide en la medida en que alcanza sus objetivos).

Es así, que en este estudio el análisis es de la siguiente forma: existe un sistema abierto denominado empresa u organización, el cual se encuentra rodeado de un ambiente externo que considera aspectos políticos, económicos, sociales, tecnológicos, etc. que forman parte del actual proceso de globalización; que a su vez es responsable del citado cambio y adaptación de las organizaciones, a fin de que sean capaces de enfrentar la competitividad y lograr la supervivencia. Como ya se mencionó, este sistema también está rodeado de un ambiente interno, que ni más, ni menos conforma la esencia misma de la empresa, por lo cual es este el ambiente propicio donde se desenvuelve el proceso propuesto por la investigación, y que se encuentra estructurado por las siguientes tres variables: Cultura Organizacional (CO), Desempeño (D), y Productividad (P).

Chiavenato (2001), señala que las organizaciones son un sistema de actividades, que están coordinadas y tienen la finalidad de lograr un objetivo en común; así mismo, afirma que la organización existe a partir de la interacción de 2 o más personas y que los principales requisitos para que sea efectivo es que haya personas capaces de comunicarse, estén dispuestas a actuar conjuntamente, y deseen obtener un objetivo en común.

De ello se desprende que cuando el individuo busca incorporarse a la empresa lo primero que hará será desarrollar el proceso de comunicación con el propósito de interactuar con el personal de la empresa y así sea éste el primer medio de incorporación a la misma. Sin embargo llegará influenciado en menor o mayor grado por las ideologías del ambiente externo; donde al ingresar a la empresa se encuentra con una estructura social sustentada por valores, costumbres, mitos y tradiciones que en conjunto conforman la CO; la cual perfila las acciones que posteriormente el individuo (trabajador administrativo) debe ejecutar. En el modelo de organización de Katz y Kahn se establece que toda organización crea su propia cultura con sus propios tabúes, costumbres y usos (Chiavenato, 2001). Aunado a la CO inciden los parámetros de la empresa como sistema social funcional; siendo éstos el sentido de pertenencia a la organización, responsabilidad individual, la jerarquización adecuada entre los distintos niveles, los canales de comunicación apropiados, límites claros, y el adecuado ejercicio de autoridad (Vázquez y R. L.

de Moyano, 1988). Si este conjunto de características que involucra la Cultura Organizacional son correctamente asimiladas por los individuos (insumo de la empresa), el reflejo de ello estará en el incremento de su nivel de desempeño; puesto que al sentirse miembro identificado y absoluto, asume un alto grado de responsabilidad y conciencia, al saber que su existencia en la IES es porque se esperan resultados óptimos (logro de metas y objetivos específicos) que contribuyan al éxito o fracaso de la misma. Entonces si la persona logra asimilar y hacer suya la CO, grandes posibilidades existen de que eleve el desempeño de sus actividades y por lo tanto logre elevar el nivel de productividad de la organización, consiguiendo con ello que el resultado esperado este reflejado en el incremento de demanda, puesto que los alumnos buscan IES competitivas y reconocidas que contribuyan favorablemente en su continuo desarrollo intelectual.

Sin embargo ¿cómo dar a conocer a los empleados administrativos la Cultura Organizacional a fin de mejorar su desempeño y en consecuencia lograr una organización con alto nivel de productividad? evidentemente como se mencionó anteriormente, es necesario utilizar formas de comunicación con el

objeto de transmitir a los trabajadores administrativos precisamente la Cultura Organizacional que tiene la empresa a fin de crear el sentimiento de miembros identificados con la ella y lograr nuevas actitudes y comportamientos.

Nokolas Luhmann profesa una teoría del conocimiento fundada en una teoría de la sociedad, y describe a la sociedad como un sistema recíproco de comunicación con sentido, así, en vez de analizar las diferentes funciones sociales, esta nueva teoría adopta una forma estructural como es la emergencia evolutiva de círculos comunicativos cerrados, cada uno de los cuales desarrolla una función propia. Si tales círculos son cerrados se produce una diferenciación sistémica de modo tal que cada sistema se forme distinguiéndose de un entorno. (Moreno y Domínguez, 2003). De este modo la IES como sistema en su ambiente interno informa a través de diversas formas de comunicación su CO a los empleados.

En este caso se consideran los Principios de Sistema de Información Gerencial, que se enfocan a describir la importancia de la información y los niveles jerárquicos organizacionales a los cuales llega. Más aún el término Sistemas de Información Gerencial (SIG), no se limita únicamente a la información requerida por las gerencias, si no a la información requerida por todas aquellas personas que toman decisiones. Entonces la importancia de SIG en el sistema organizacional radica en que la información es la base del funcionamiento de toda la organización, mientras mejor sea la información en una organización, ésta podrá administrar mejor sus recursos; es ventaja competitiva, porque permite tomar decisiones efectivas respecto al devenir de la organización, y permite a los supervisores un mejor control del trabajo bajo su responsabilidad. Un sistema de información implica la comunicación entre las personas, sobre situaciones que afectan el trabajo y el desempeño de los miembros de la organización (Waterfield y Ramsing, 2001).

A comienzos de los años ochenta, las diferencias de productividad entre el modelo de gestión empresarial norteamericano y el de la industria japonesa, despertó el interés por la cultura organizacional. Peters y Waterman (1982) realizaron una investigación en organizaciones calificadas como excelentes en un período completo de veinte años -1961 a 1980- y concluyeron en que no sólo los japoneses tenían una cultura original y que estas empresas se movilizaban alrededor de valores clave. Recientemente, grandes éxitos y fracasos han sido atribuidos a la cultura. (Peters y Waterman, 1982). La cultura es así una variable o un medio que podría ser administrado para mejorar el desempeño y el logro de los objetivos (Smircich, 1983). Y la dirección de una organización puede entonces, formular una estrategia interna para aumentar la identificación y la cohesión de los integrantes alrededor de los valores escogidos como clave para la estrategia externa. (Garay, 2009).

Si se trata de una variable, la cultura organizacional podría ser un recurso o medio para alcanzar objetivos. Y si ese recurso agrega valor, es diferente en sus características a la cultura de otras organizaciones y no es fácilmente imitable por los competidores, puede convertirse en ventaja competitiva y en un activo estratégico que sustente el éxito (Barney, 1986). De igual manera, una estrategia y su implementación a través de estructuras y sistemas, no alineada con el sistema cultural -creencias y valores- podría llevar a ineficiencias, un deterioro en el desempeño y la pérdida de eficacia en el logro de objetivos. La consecuencia de estos pensamientos ha impulsado al management a crear técnicas destinadas a cultivar creencias, supuestos y valores que puedan movilizar conductas alineadas con las estrategias organizacionales (Garay, 2009)

Distintos autores han considerado el tema de la funcionalidad de la cultura organizacional, la cual se logra cuando está alineada con la estrategia y conjuntamente crean una identidad organizacional. Los valores que la sostienen aumentan la cohesión de los integrantes con la identificación y el compromiso. También crean una fuerte imagen positiva hacia afuera y se aumenta la posibilidad de instalación de estos valores nuevos en la sociedad. Por esto la cultura funcional logra: otorgar a sus integrantes un claro sentido de identidad, especificar qué es importante y cómo hacer las cosas, reduciendo la ambigüedad, la inseguridad y la ansiedad de los integrantes, sustituir normas y reglamentos escritos, reforzar el compromiso y la

identificación, crear una imagen institucional distintiva, e instalar supuestos, creencias y valores (Garay, 2009) En definitiva una cultura puede existir en toda la organización o en una división, filial, planta o departamento de ella. Esta idea de cultura organizacional es algo intangible, pero que afecta todo cuanto ocurre en la empresa (Guizar, 2004) como es el grado de desempeño y la productividad.

METODOLOGÍA

Por las características que aborda el estudio, se determina un diseño de investigación cualitativa, debido a que la observación estudiada por los métodos cualitativos incluye la comprensión de la totalidad social. Este trabajo se encuentra en desarrollo como una investigación de tipo documental. Por el nivel de conocimiento, es una investigación de tipo descriptiva que combinada con ciertos criterios de clasificación sirve para ordenar, agrupar o sistematizar los objetos involucrados en el trabajo indagatorio. Este trabajo de investigación se encuentra desarrollado bajo un proceso lógico deductivo; al enlazar en una pieza con enfoque de tipo sistémico a la Cultura organizacional, desempeño y productividad.

RESULTADOS

Con el proceso abordado CO-D-P, los trabajadores administrativos del Centro Universitario UAEM Amecameca deben asumir y llevar a cabo los valores que aprenden de la CO del organismo, de tal forma que manifiesten su sentido de pertenencia y al obtener actitudes y comportamientos que favorezcan su desempeño en sus actividades, y al ser encargados del establecimiento de objetivos (el más importante es atraer alumnos y con ella múltiples consecuencias favorables) consigan como productividad una IES con mayor demanda que sepa enfrentar adecuadamente las exigencias del mercado a fin de garantizar su permanencia en el mismo para el bien de la sociedad.

CONCLUSIONES

Cuando se cuenta con una cultura organizacional definida, aprehendida y fuerte; el trabajador administrativo tiene altas probabilidades de lograr el mejor desempeño posible logrando mejorar los niveles de productividad y conseguir que la empresa alcance sus metas, sea exitosa y enfrente adecuadamente los retos que impone la globalización, garantizando su supervivencia en el entorno. La empresa que logra integrar: CO, D, y P como un proceso asegura cambios favorables en su ambiente interno y externo.

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LA LICENCIATURA EN NEGOCIOS INTERNACIONALES DE LA FACULTAD DE CONTADURIA Y ADMINISTRACION DE LA UABC CAMPUS TIJUANA, 15 AÑOS DESPUES

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RESUMEN

El mundo presenta profundos y significativos cambios sociales, económicos, políticos y culturales que impactan la vida de las naciones, modificando la manera de pensar y actuar de los grupos humanos, el orden político y la organización económica de los países, teniendo un mayor impacto en el mercado de trabajo y en consecuencia, en la formación de los profesionistas para este. La formación flexible por competencias profesionales se ha establecido como un factor de garantía para ejercer una profesión con éxito. El trabajo y la educación son temas de constante análisis y debate, ya que son factores determinantes para el desarrollo de las naciones a nivel económico y social. Es por ello que las instituciones de educación superior, buscan garantizar una formación profesional e integral que posibilite un buen desempeño laboral. Por lo que el principal objetivo de la Universidad Autónoma de Baja California (UABC), es llevar acabo revisiones de sus planes de estudios de acuerdo a sus estatutos, por lo cual la Lic. en Negocios Internacionales, en sus 15 años de existencia dentro de la Facultad de Contaduría y Administración ha modificado en dos ocasiones su plan de estudio, para dar cumplimiento con las necesidades del entorno laboral actual.

INTRODUCCION

La licenciatura de Negocios Internacionales, se crea en 1995, por la necesidad de contar con profesionistas capacitados en temas de negociación y comercio internacional, dada la reciente apertura económica de México con el Tratado de Libre Comercio de Norteamérica (TLCAN) firmado en 1994 con Estados Unidos y Canadá, por lo que la Facultad de Contaduría y Administración (FCA) de la UABC junto con la Universidad Estatal de San Diego (SDSU), desarrollaron el plan de estudios de esta licenciatura con la intención de contar con un programa de doble de grado en el área de negocios internacionales con el objetivo de contar con profesionistas con una visión global capaces de desenvolverse en una ambiente económico y comercial lleno de cambios y desafíos inesperados.

A siete años de haberse creado la Licenciatura en Negocios Internacionales, la FCA de la UABC reviso y reestructuro sus planes y programas de estudios, debido a los cambios del entorno y a las nuevas necesidades del profesionista y empleador, identificando así la necesidad de establecer planes educativos con un enfoque de competencias, entiéndase como competencia *en el ámbito de la educación escolar, que es aquello que permite identificar las necesidades de cualquier persona para dar respuesta a los problemas a los que se enfrentará a los largo de su vida.* (Zabala & Arnau, 2007) Teniendo impacto en los diferentes ámbitos de su vida, mediante acciones en las que se involucran actitudes, procedimientos y conceptos para la toma de decisiones.

Es por ello que el plan de estudios de 2002-1 busca dar una formación integral a los estudiantes donde los conocimientos conceptuales les permitan tener a su vez una responsabilidad social y ética para hacerle frente a los retos y oportunidades al entorno cambiante de ese momento. El plan de estudios 2009-2

continúa con el enfoque de competencias pero poniendo atención a los cambios de México a consecuencia de una crisis internacional que ha afectado a empresas nacionales, multinacionales y extranjeras; buscando dar respuesta con un profesionista capaz de identificar nuevas oportunidades de negocios fuera de la región del TLCAN.

ANTECEDENTES

La Facultad de Contaduría y Administración de la UABC se encuentra ubicada en una de las regiones fronterizas más transitadas del mundo, que se caracteriza por su avanzado desarrollo económico en comparación con otras regiones de México, e influenciada por su situación geográfica se ve en la necesidad de crear una nueva Licenciatura que vaya de acuerdo con el rápido desarrollo y crecimiento de la región, efecto que se dio principalmente con la apertura económica de México con la firma del TLCAN en 1994.

La Licenciatura en Negocios Internacionales nace 1995 con el Plan 1995-1, donde su enfoque principal, es educar profesionistas mediante un proceso de enseñanza basado en objetivos, entendido: *“Como un proceso que ha de partir de la aclaración previa de los objetivos que se pretenden conseguir, habiendo de especificarse estos lo más concretamente posible, e incluso preconizando el hacerlo en términos de conducta (Sacristán)”*; determinando que el principal objetivo fue crear profesionistas que pudieran desarrollar estrategias de negocios hacia el norte del país, tomando en cuenta las diferencias culturales, que pudiera resolver problemas de administración de negocios con el pleno conocimiento de los aspectos jurídicos y legales de ambos países, y sobre todo que pudiera incentivar y orientar a las empresas mexicanas en la creación de nuevos negocios fuera del País, específicamente en el mercado estadounidense y así incrementar en una mayor proporción el intercambio comercial de ambos países.

Las cambiantes formas de organización del trabajo requieren no sólo una nueva cultura laboral con énfasis en la colaboración, el trabajo en equipo, el aprendizaje a lo largo de la vida y en mejores condiciones laborales y salariales, sino también una nueva cultura educativa en las instituciones de educación superior para que asuman el compromiso de formar a sus alumnos como personas competentes para el ejercicio de su profesión, desde los procesos educativos formales y no una vez que éstos hayan egresado, es por esto que la Facultad de Contaduría y Administración genera una restructuración del plan de estudios 1995-1 en base a un nuevo proceso de enseñanza-aprendizaje, el cual está basado en competencias plan denominado 2002-1.

Dado a que la enseñanza se encuentra centrada en el estudiante, y que esta exige una la renovación continúa por los constantes y rápidos cambios en México y específicamente en nuestra región, como en el resto del mundo, han obligado a crear y desarrollar nuevas estrategias para subsistir y a su vez ser mucho más competitivos a nivel regional e internacional.

El resultado de la modificación del plan de estudios 2002-1 y que dio pie al desarrollo del plan 2009-2 de la licenciatura en Negocios Internacionales, surgió como consecuencia del trabajo de evaluación al plan actual, esto con la finalidad de dar continuidad con un plan de estudios orientado al desarrollo de competencias profesionales. Para ello se consideró un ejercicio de reflexión colectiva donde se involucraron académicos de la Dependencia de Educación Superior de Ciencias Económico Administrativa por áreas de conocimiento y por etapas formativas y a los resultados obtenidos de la aplicación de un diagnóstico a empleadores, egresados, alumnos y maestros.

PLANES DE ESTUDIOS DE LA LIC. EN NEGOCIOS INTERNACIONALES

Plan 1995-1: El plan de estudios de la Lic. en Negocios Internacionales tiene como objetivo que sus egresados tengan un perfil profesionista con conocimientos en el ámbito de los negocios internacionales entre México y Estados Unidos de Norteamérica, con una formación en disciplinas socio-culturales de ambos

países y el manejo de dos idiomas español e inglés, para enfrentar los cambios generados por la globalización de la economía.

Por ello dentro de los requisitos de ingreso a esta licenciatura los alumnos debían presentar examen ante la UABC en el siguiente orden: examen de inglés de la Educational Testing Services (ETS), examen psicométrico y examen de conocimientos generales. Tomando en cuenta que el aspirante a ingresar a esta licenciatura, debía acreditar el examen de inglés para poder considerar el puntaje sus otros exámenes.

El plan de estudios 1995-1 se desarrolló en base a las siguientes áreas del conocimiento: Administración, Contabilidad, Finanzas, Economía, Derecho, Idiomas, Socio-Cultural.

Movilidad Estudiantil: La internacionalización del estudiante se da solamente con programas específicos de la facultad, los cuales nacen al mismo tiempo que la Licenciatura en Negocios Internacionales.

- Programa con doble grado académico:
 - Programa MEXUS. SDSU y UABC. (1995).

Plan 2002-1: El plan de estudios 2002-1 de la Lic. en Negocios Internacionales se desarrollo en base a un nuevo proceso de enseñanza-aprendizaje, el cual está basado en competencias siendo ya un programa homologado con la Facultad de Ciencias Administrativas de la UABC-Mexicali y es durante el 2004-1 que se establece un tronco común de un semestre con las licenciaturas de administración de empresas y contaduría.

Como requisito de ingreso a esta licenciatura el estudiante debía presentar exámenes ante la UABC en el siguiente orden: examen de inglés de la Educational Testing Services (ETS), examen psicométrico y examen de conocimientos generales. Tomando en cuenta que el aspirante debía acreditar el examen de inglés para poder considerar el puntaje de sus otros exámenes. Pero a partir del 2004-1 el aspirante a este programa educativo solo debía presentar el examen de conocimientos generales y psicométrico, ya que estos le permiten el ingreso a tronco común y es durante su primer semestre que se les aplica el examen de inglés para ingresar a esta licenciatura.

Este plan tiene como objetivo que sus egresados tengan un perfil profesionalista que le permita contar con un amplio conocimiento sobre las condiciones y las posibilidades que existen dentro de la empresa o institución para competir en una entorno internacional, que pueda formular e implementar estrategias factibles dentro de un ambiente internacional, además de poder determinar y aprovechar la forma en que afecta el entorno económico y comercial a nivel internacional el funcionamiento y desarrollo de las empresas tanto a nivel doméstico como mundial.

Los programas de movilidad estudiantil se empiezan a considerar como parte fundamental de la formación del estudiante, y complementando así uno de los objetivos generales de la Universidad el cual se enfoca principalmente, en la Promoción e Internacionalización de los programas educativos.

- Programas con doble grado académico:
 - Programa MEXUS. SDSU y UABC. (1995).
 - Convenio UABC- Universidad de Valparaíso Chile (UV). (2004).
- Programas con triple grado académico:
 - Programa CANMEXUS. UQAC, SDSU y UABC (2002)
 - Programa de PANAMERICA. UABC, SDSU y UV. (2004)

- Programa con Diploma de Técnicos en Comercialización Internacional.
 - Programa de Intercambio entre UABC y la Université Claude Bernard Lyon 1. (2000)

Plan 2009-2; El plan de estudios 2009-2 de la Lic. en Negocios Internacionales continua bajo el esquema de competencias, reestructurando el número de semestres, contenidos de las asignaturas y esquemas de estudios. Además, de que el programa educativo cuenta con un tronco común con las licenciaturas de contaduría, administración de empresas, informática, mercadotecnia y turismo que corresponde a los dos primeros semestres, motivo por el cual para su ingreso a esta licenciatura deberá acreditar un examen de inglés durante su segundo semestre de tronco común, obteniendo como mínimo 450 puntos del examen TOEFL (Paper Score Base) de la ETS. Uno de los cambios principales es que el estudiante debe acreditar mínimo dos semestres de un idioma diferente al inglés y al español. Este plan se desarrolló en base a las siguientes áreas del conocimiento: Economía, Comercio, Administración, Contable/Financiera, Derecho, Informática, Humanidades y Matemáticas

Este plan tiene como objetivo que sus egresados tengan un perfil profesionalista que sea sensible a las diferencias culturales con una base multidisciplinaria que le permita interactuar en un ambiente doméstico e internacional en aspectos administrativos, jurídicos, económicos, financieros y de competitividad, con liderazgo positivo para que promueva el desarrollo económico del país.

METODOLOGIA

Plan 1995-1: No se aplicó una metodología específica, si no que se desarrolló en base a una necesidad regional, que el estudiante de administración de empresas no cumpliera, ya que en ese momento el perfil de estudiante estaba enfocado a los recursos humanos y a la administración general dejando fuera aspectos internacionales e idioma.

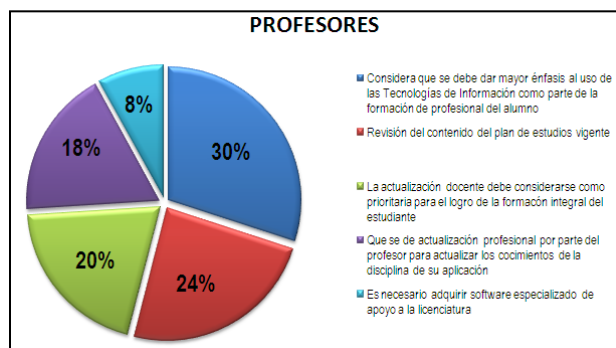
Plan 2002-1: No se aplicó una metodología específica si no que se consideró la consulta de planes de estudio de otras Instituciones Educativas del país, así como un sondeo realizado de forma interna y externa, y las recomendaciones de los Comités Interinstitucionales para la Evaluación de la Educación Superior (CIEES).

Durante la reestructuración de este plan de estudios, se encuentra la necesidad de reforzar y desarrollar las siguientes habilidades:

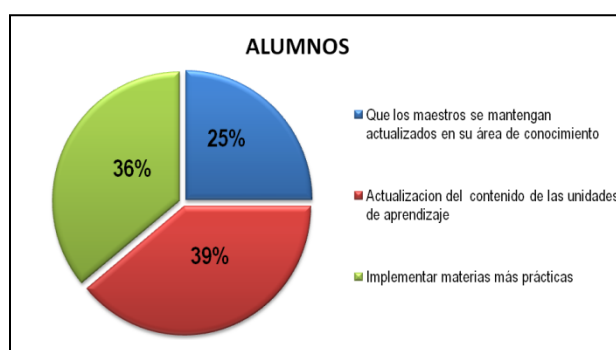
1. Técnicas y procedimientos de comercialización de productos entre México - Estados Unidos y el resto del mundo (nivel internacional).
2. Capacidad de Análisis sobre las tendencias de los mercados internacionales.
3. Que el alumno conozca más a fondo sobre el TLCAN y del resto de los Tratados comerciales que ha firmado México.
4. Conocimiento, y manejo de los mecanismos de apoyo a la industria exportadora de México, tanto gubernamentales como de la Banca de Desarrollo.
5. Promoción a las inversiones dentro y fuera del país.

Plan 2009-1: La metodología aplicada para identificar necesidad de reestructura y/o modificación del plan de estudios de esta licenciatura, fue a través de la aplicación de un diagnóstico realizado con profesores, alumnos, egresados y empleadores obteniendo los siguientes resultados:

Profesores: Se encuestó al 15% de los profesores que imparten en el plan de estudios de la licenciatura en Negocios Internacionales de los Campus Tijuana y Mexicali, dando como resultado lo siguiente:

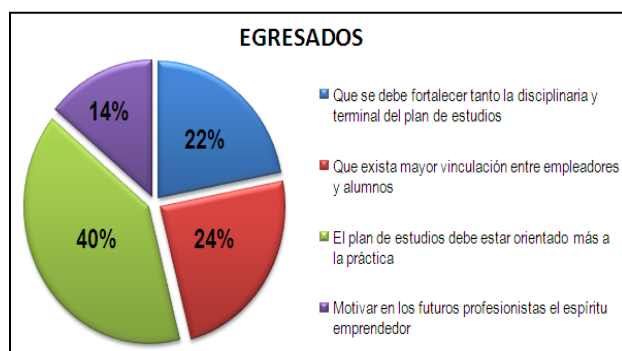


Alumnos: Se encuestó al 10% de los alumnos del plan de estudios de la licenciatura en Negocios Internacionales de los Campus Tijuana y Mexicali, dando como resultado lo siguiente:



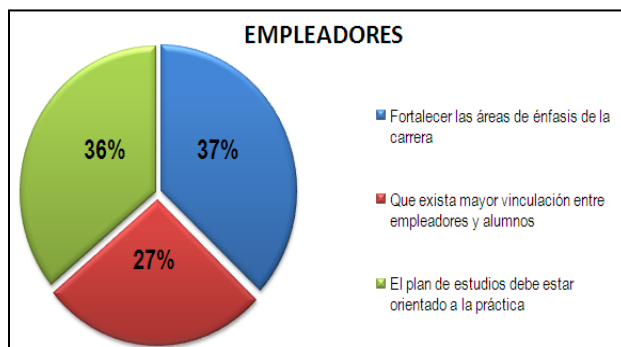
La encuesta nos indica que para los alumnos de la DES CEA el plan de estudios actual en cuanto a su formación es buena, pero que existen aspectos a mejorar para contar con una formación integral. Entre los aspectos más sobresalientes a mejorar se encuentran los relacionados al proceso de enseñanza, pues consideran necesario se hagan esfuerzos para que los maestros se mantengan actualizados y mejoren así la labor docente. En cuanto al contenido de las unidades de aprendizaje es necesario que se actualice, pues en algunos casos el contenido de las mismas no es suficiente y además de buscar la manera de que sean enfocadas en cuestiones más prácticas que teóricas.

Egresados: Se encuestó al 10% de los egresados del plan de estudios de la licenciatura en Negocios Internacionales de los Campus Tijuana y Mexicali, dando como resultado lo siguiente:



En general los egresados del plan de estudios de la licenciatura en Negocios Internacionales se encuentran actualmente laborando en áreas administrativas y en empresas tanto del sector público como privado. Los egresados de este plan de estudios nos indican que la UABC cuenta con espacios físicos y de apoyo de muy buen nivel.

Empleadores: De las encuestas realizadas al sector empresarial se puede identificar lo siguiente:



En general, los empleadores consideran que debe existir mejor vinculación entre campo laboral y alumnos; también que los Licenciados en Negocios Internacionales deben poseer los conocimientos en el área de mercadotecnia internacional, finanzas internacionales, negociación, logística, comercio exterior, derecho aplicado a los negocios, administración, finanzas corporativas, economía y comercio internacional. Los cuales son básicos para la realización de las actividades propias del entorno laboral, así como también buscar que el plan de estudios de la licenciatura en Negocios Internacionales debe estar orientado a la práctica.

RESULTADOS Y CONCLUSIONES

Actualmente el mundo exige profesionistas con experiencia práctica con una visión del mundo real que le permita tomar decisiones correctas y/o justas en el momento preciso. Un programa educativo enfocado a la práctica le proporcionara al alumno las herramientas y la seguridad para hacer un profesionista efectivo ante las problemáticas laborales actuales.

Así como el mundo se globaliza, el sistema educativo debe evolucionar a la par apoyándose en cimientos prácticos más que teóricos, pero no hay que olvidar que en gran medida estos cambios dependen del factor humano que se encuentra frente al aula y de los antecedentes que el estudiante presenta en su formación educativa previa a la universidad.

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MODELO DE EVALUACIÓN FINANCIERA PARA LA PRODUCCIÓN Y COMERCIALIZACIÓN DE UCHUVA (PHYSALIS PERUVIANA L) EN BOYACÁ, COLOMBIA

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RESUMEN

El departamento de Boyacá en Colombia produce uchuva tipo exportación y vende su producto a través de comercializadoras internacionales, los productores dedicados a este cultivo están organizados en empresas de economía solidaria las no tienen estructurada la información contable y financiera respecto a los procesos de producción y comercialización de uchuva, debido a que las empresas de pequeños productores no han establecido procesos financieros adecuados que permitan una evaluación financiera. El objetivo principal frente a esta problemática es realizar un modelo de evaluación financiera que permita normalizar la producción y comercialización de uchuva en las organizaciones Procoaven, Asofrusams y Asoprocién en el departamento de Boyacá, Colombia. Se efectuará como primera medida una evaluación de las diferentes variables financieras comprometidas en la producción y comercialización de uchuva, luego, se determinarán las prácticas financieras aptas para la valoración y evaluación de costos e ingresos, y por último se evaluarán las diferentes herramientas financieras requeridas en la optimización de los análisis financieros con el propósito de que estas empresas se desarrollen y crezcan en el área contable y financiera.

PALABRAS CLAVE: Evaluación Financiera, Producción y Comercialización de Uchuva, Modelo, Prácticas Financieras

INTRODUCCIÓN

Existen en el departamento de Boyacá, Colombia 203 organizaciones de pequeños productores agropecuarios constituidas como empresas asociativas de economía solidaria representadas en asociaciones, cooperativas y sociedades agrarias de transformación, de las cuales 13 empresas se dedican a la producción de uchuva tipo exportación. Los procesos técnicos para la producción de uchuva se han venido estandarizando con todas las organizaciones, sin duda alguna para el pequeño productor el manejo de su cultivo es lo más importante dejando de lado los procesos de recolección, registro, análisis y evaluación de la información contable y financiera respecto a los procesos de producción y comercialización de uchuva. Los productores desconocen la importancia de llevar dicha información y lo consideran como un proceso complejo para su aprendizaje y práctica; De ahí que los pequeños productores no apliquen prácticas financieras en sus empresas.

Si los productores tienen un modelo a seguir para llevar su información contable y financiera y al mismo tiempo comprendan la importancia de realizarlo en su empresa, podrán participar en pactos comerciales pues tendrán conocimiento pleno de los costos de producción, precio de costo, precio de venta y puntos de equilibrio en unidades entre otros. Tendrán la posibilidad de exportar su producto directamente al cliente en la unión europea y terminaran conociendo el mercado en todos sus aspectos. De tal manera que es importante realizar una evaluación de las diferentes variables financieras comprometidas en la producción y comercialización de uchuva, determinar las prácticas financieras aptas para la valoración y evaluación de costos e ingresos y evaluar las diferentes herramientas financieras requeridas en la optimización de los análisis financieros. Lo anterior con el propósito de realizar un modelo de evaluación

financiera que permita normalizar la producción y comercialización de uchuva para los pequeños productores organizados en el departamento de Boyacá, Colombia.

PLANTEAMIENTO DEL PROBLEMA

En la producción, hay una alta participación de productores con áreas de cultivo, generalmente, no mayores a una hectárea. En el ámbito de la comercialización, un gran número de empresas participan de un negocio de exportación que es relativamente pequeño en su dimensión (58 empresas exportaron un total de 6421,66 TM en el 2005). Se evidencia una débil coordinación entre productores para el acopio de volúmenes que permita reducir la participación de los intermediarios mayoristas. Aunque hay evidencias de cooperación entre los proveedores y las empresas compradoras, a través de acuerdos verbales o escritos, que se establecen generalmente, con los intermediarios y los productores con mayores volúmenes de producción; la intermediación es una característica importante de la cadena, que ha limitado la efectiva comunicación entre los actores, con relación a las demandas en materia de costos, desarrollos financieros, calidad e inocuidad. Por otra parte, la competencia generada por la presencia de tantos compradores, podría traducirse en una menor necesidad, por parte del productor/proveedor de asegurar una venta anticipada para su producto, y de dar cumplimiento a los compromisos establecidos en los acuerdos. Igualmente, es probable que el escenario de relativa poca competencia que enfrenta el producto, en el ámbito internacional, sea en parte responsable de la poca coordinación y organización de la cadena y el bajo encadenamiento entre los actores.

Previamente, las empresas exportadoras más grandes habían incursionado en el establecimiento de cultivos propios, sin embargo, dado los requerimientos de mano de obra y la experiencia del agricultor, optaron por asegurar el suministro de la fruta bajo sistemas de coordinación con proveedores (FAO, 2005). Sin embargo, el nuevo escenario definido por la necesidad de dar cumplimiento a las demandas en materia de calidad, costos, y desarrollo financiero, podría generar importantes cambios en estructura organizacional de la cadena. Las empresas exportadoras están incursionando en el establecimiento de cultivos propios, a mayor escala, principalmente en tierras arrendadas, para asegurar un suministro confiable de la fruta en la cantidad requerida y producida bajo los requerimientos de calidad impuesta por los compradores. Dada la presión por dar cumplimiento a los requisitos de la certificación Global Gap, es probable que la integración vertical (establecimiento de cultivos propios) gane participación en los sistemas de proveeduría de las empresas exportadoras. La velocidad en la cual ocurra este proceso de integración es poco predecible, y estará determinado en gran manera, por la capacidad de las empresas de minimizar los riesgos de producción en los cultivos y del conocimiento económico, financiero y contable que logren desarrollar, de cara a establecer la verdadera rentabilidad del sector, y el valor agregado que día a día están generando, siendo más atractiva para los productores e inversionistas.

En la medida en que el establecimiento de cultivos propios sea una alternativa viable, y gane participación en el ámbito de las empresas exportadoras; el proceso determinará, en gran medida, las posibilidades de los pequeños productores de participar del negocio de exportación o, por el contrario, proveer fruta exclusivamente para el mercado nacional, el cual está en creciente desarrollo. Igualmente, se evidencia la ausencia de cooperación de entidades públicas y privadas para la consolidación de esquemas financieros que permitan la proyección de volúmenes de exportación y la concreción de recursos y sotes a lo largo de la cadena.

El sector ha sido objeto de recientes esfuerzos institucionales orientados a facilitar la aplicación de programas orientados al mejoramiento de la calidad e inocuidad, pero no se ha realizado en materia de lo financiero. No se cuenta con un manual guía para la aplicación de buenas prácticas financieras, que inviten al conocimiento de las estructuras de costos y mucho menos, a la evaluación del valor económico agregado y los rendimientos de la inversión, tampoco se ha capacitado a los productores sobre la importancia del conocimiento del mercado financiero en el que se encuentra inmerso. Por otra parte, dado

el tamaño del mercado, es difícil que las empresas productoras se interesen en el registro ordenado de la actividad financiera en este cultivo, por lo que los niveles de gestión financiera podrían situarse en nivel cero.

En el departamento de Boyacá, Colombia existen 13 empresas de economía solidaria que agrupan 350 productores de uchuva, legalmente constituidas en diferentes municipios. De las cuales hacen parte las organizaciones: Procoaven, que está ubicada en el municipio de Ventaquemada la cual cuenta con 47 asociados y cuyo objeto social es la producción de uchuva para exportación, actualmente vende su producto a la comercializadora internacional El Tesoro Fruit y tienen 47 hectáreas de uchuva sembrada, con un rendimiento de 30 toneladas por hectárea/año; Asoprocién, ubicada en el municipio de Ciénega, cuenta con 37 productores de uchuva para exportación, tienen 12 hectáreas sembradas, con un rendimiento de 27 toneladas por hectárea/año y venden su producto a la comercializadora internacional Andes Export Company y Asofrusams, ubicada en el municipio de San Miguel de Sema, cuenta con 47 productores de Uchuva para exportación, tienen 16 hectáreas sembradas, con un rendimiento de 25 toneladas por hectárea/año y venden su producto a la comercializadora internacional Andes Export Company. Siendo estas las más representativas del sector en número de asociados y en volúmenes de producción.

La Secretaría de Fomento Agropecuario a través del programa agenda exportable y Plan Crecer, han venido realizando un acompañamiento a estas organizaciones en las diferentes áreas como: legal, tributaria, administrativa, productiva, contable y de mercadeo con el objeto de fortalecerlos a nivel empresarial y hacerlos más competitivos en los mercados internacionales, sin que aún se logre llegar a los niveles deseados.

Actualmente la Gobernación de Boyacá en convenio con la Cámara de Comercio, Proexport y las Comercializadoras Internacionales han impulsado un proyecto denominado FAIR TRADE o Comercio Justo en el mercado de la uchuva con el propósito de lograr que las organizaciones de pequeños productores hagan parte del negocio de las exportaciones y reciban apoyo en los procesos de implementación y certificación. La mayoría de los productores de uchuva son propietarios de la tierra, realizan el cultivo de manera individual, en parcelas entre 1 y 5 hectáreas y la diversifican con otros cultivos. Los productores, han iniciado su siembra sin el conocimiento del manejo técnico del cultivo y de la comercialización. El aprendizaje lo hacen a través de experiencias propias y de los demás cultivadores de la zona, quienes se informan entre sí, de las utilidades obtenidas por la fruta en época de alta demanda.

Con el incremento de las exportaciones de uchuva, también se ha incrementado el área cultivada, ha pasado de ser un cultivo silvestre o semisilvestre de cosechas esporádicas a siembras en monocultivo, donde se deben programar todas las actividades, incluyendo el manejo de poscosecha, para hacerlo sostenible económicamente. El rendimiento de fruta se estima en 20.000 kg/ha en el ciclo total del cultivo de 15 meses; una hectárea del cultivo genera aproximadamente 3.3 empleos directos durante el ciclo vegetativo y 6.5 empleos en la fase productiva. La fruta se destina en pequeña escala para el consumo directo en el mercado nacional.

Las tendencias económicas actuales de globalización, integración, cambios en los hábitos de consumo, etc; ofrecen retos y oportunidades al sector de pequeños productores tanto urbanos como rurales. Sin embargo, debido a su precaria competitividad, se hace cada vez más difícil lograr el enlace sostenible de este sector con los mercados en crecimiento. La competitividad de los productores dependerá de la capacidad de organización y de adoptar una orientación al mercado, sin embargo aún no se concretizan unidades de apoyo, privadas o públicas, que integren desarrollos organizativos o empresariales, o generen capacitación económica, financiera y empresarial.

En la actualidad, la uchuva se cuenta entre los frutales con mayor dinamismo en la actividad exportadora; junto con el lulo, la mora y el agraz o mortiño, conforman un grupo de especies frutícolas adaptadas a ecosistemas de clima frío moderado cuyas posibilidades de impactar mercados internacionales son promisorias y por ello CORPOICA ha incursionado en el estudio de diversos aspectos ecofisiológicos y de poscosecha de dichas especies. La producción de frutales para consumo en fresco o para procesamiento agroindustrial requiere superar múltiples limitantes relacionadas en especial con la oferta de material genético adaptado a condiciones agroecológicas específicas y el suministro de material de siembra de alta calidad, la solución de problemáticas fitosanitarias que limitan la producción y la inserción los mercados internacionales; así mismo, es necesario desarrollar tecnologías para optimizar el manejo de los cultivos y la agregación de valor durante la poscosecha y conocer específicamente de procesos financieros que coadyuven a tal integración.

Los departamentos productores de uchuva como Antioquia, Cundinamarca y Boyacá principalmente, no tienen estructurada la información contable y financiera respecto a los procesos de producción y comercialización de uchuva, debido a que las organizaciones de pequeños productores no han estructurado procesos financieros adecuados que permitan una evaluación financiera de la producción y comercialización de uchuva y las características en que se ha desarrollado el mercado de manera artesanal y de pequeños minifundios

METODOLOGÍA

Hipótesis

Para desarrollar el sector productor y comercializador de la Uchuva, en algunas organizaciones de Boyacá, se requiere de un modelo financiero, que permita la integración de los conceptos de calidad y rentabilidad?

Metodo

La investigación se realizará por el método de síntesis con el objeto de analizar variables internas y externas del sistema contable y financiero de la producción de uchuva en las organizaciones Procoaven, Asofrusams y Asoprocien del departamento de Boyacá. Es un estudio de tipo analítico pues contiene todas las fases de estudio pertinentes para poder ejecutar la investigación. Como primera medida se evaluarán las variables financieras comprometidas en la producción y comercialización de uchuva para estas organizaciones. Luego se determinarán las prácticas financieras aptas para la valoración y evaluación de costos e ingresos en estas empresas.

Y por último se evaluarán las diferentes herramientas financieras requeridas en la optimización de los análisis financieros. Para la evaluación de las variables financieras es necesario realizar trabajo de campo donde se requiere contacto directo con los pequeños productores y las comercializadoras internacionales, para ello será importante la compañía de la Secretaria de Fomento Agropecuario del departamento de Boyacá como también de los programas agenda exportable y Plan Crecer adscritos a esta dependencia e interesados en apoyar estos procesos.

Es indispensable el contacto con los diferentes actores de la cadena como pequeños productores organizados como Procoaven del municipio de Ventaquemada, Asoprocien del municipio de Ciénega y Asofrusams del municipio de San Miguel de Sema en el departamento de Boyacá, las comercializadoras internacionales e instituciones siendo estas dos últimas las que poseen gran parte de la información contable y financiera pertinente para la investigación. La selección y evaluación de la información recolectada será analizada y posteriormente se elaborará el modelo de evaluación financiera teniendo en cuenta las necesidades de la producción y comercialización de la uchuva.

RESULTADOS ESPERADOS

- ☐ La creación de un modelo que permita la evaluación financiera de la producción y comercialización de la uchuva pues no se ha realizado ningún adelanto en este aspecto.
- ☐ La selección de las variables financieras más relevantes a tener en cuenta en la producción y comercialización de la uchuva.
- ☐ Las prácticas financieras adecuadas para el registro, análisis, interpretación y evaluación en la producción y comercialización de uchuva.
- ☐ Información contable y financiera real, precisa y exacta en este campo.
- ☐ Las organizaciones tendrán la posibilidad de participar en pactos comerciales con criterio y conocimiento en aspectos financieros de su negocio.

IMPACTO DEL PROYECTO

- ☐ Se beneficiarán con este proyecto de investigación a 350 pequeños productores de uchuva organizados. Lo cual permitirá que tengan un pleno conocimiento en el área contable y financiera de sus agroempresas.
- ☐ El modelo de evaluación financiera permitirá que el productor conozca el mercado financiero respecto a su producto.
- ☐ Este proyecto de investigación facilitará a la Gobernación de Boyacá y la Secretaria de Fomento Agropecuario del departamento los diferentes convenios adelantados como FAIR TRADE entre otros.
- ☐ Si los productores organizados tienen conocimiento de los aspectos contables y financieros y realizan las prácticas financieras adecuadas, el proceso de producción y comercialización de la uchuva va a tener mejores resultados a nivel de calidad y rentabilidad.
- ☐ La implementación del modelo de evaluación contable y financiera tiene que desarrollarse desde cada una de las fincas de esta manera la empresa que estos constituyen cumplirá a cabalidad con el objeto social que los motivó a asociarse.

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LA ADMINISTRACIÓN ESTRATÉGICA COMO HERRAMIENTA DE MERCADOTECNIA EN LAS MIPYMES DEL SECTOR DE ALIMENTOS EN BAJA CALIFORNIA, MÉXICO

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RESUMEN

El documento plantea la integración de elementos descriptivos de la actuación empresarial para el sector de alimentos en Baja California, México, diferenciándolas por tamaño y localización municipal, para tal intención se identifica y analiza información relacionada con la percepción empresarial respecto a la calidad de su producto, cambios realizados al interior del proceso productivo, conocimiento de normas de calidad y la flexibilidad productiva, lo anterior como parte de la administración estratégica utilizada como herramienta de mercadotecnia.

INTRODUCCIÓN

Una percepción socialmente aceptada respecto a la operación y desarrollo de toda organización señala que la inadecuada administración es la principal causa de fracaso y posterior desahucio de muchas empresas; la experiencia validada de una administración efectiva, eficiente y de calidad sigue siendo una condición imprescindible para toda empresa y de toda empresa, la cual puede servir de base al desarrollo estratégico de mercadotecnia posterior.

IMPORTANCIA DE LA ADMINISTRACIÓN

Berumen, Arriaza y Ceja (2007) señalan que las empresas como instituciones de coordinación asumen el proceso de organización, lo cual genera diversos costos de dirección. Lo anterior está asociado con la asignación eficiente de recursos, escenario empresarial implicado con las siguientes dimensiones: técnica (productividad), económica (efectividad) financiera (rentabilidad), institucional (cultura empresarial) y estratégica (adaptación a los entornos interno y externo). Tradicionalmente son las propias empresas quienes establecen las relaciones entre ellas, definiendo su priorización y manejo, asumiendo ellas mismas los riesgos y las consecuencias de sus decisiones, de tal forma que la coordinación entre la empresa y sus entornos la realiza una sola persona de manera convencional, generalmente bajo el esquema de administrador único.

La administración se concibe como un proceso de acción que comprende una sucesión de funciones interdependientes que guían la función directiva hacia el logro de la mejora de procesos y mayores rendimientos. Los empresarios conciben el producto demandado, movilizan los medios requeridos para la producción, coordinan tanto actividades internas como las relacionadas con el ambiente externo, en dinámicas cada vez más complejas y aceleradas.

Frente a cambios continuos de la realidad en las que se desenvuelven las empresas se exige la adopción de procesos, lo cual da paso a la estrategia de atención y respuesta a lo nuevo y a la anticipación de los cambios por venir, en este sentido Veciana (2002) considera que la estrategia se enfrenta siempre a nuevas situaciones y nuevos problemas, supone para empresarios la necesidad de decidir en un momento dado, si entra en un nuevo sector y se sale de otro; si combate la competencia o establece una

colaboración con ella; si adopta ya una nueva tecnología, un nuevo sistema de calidad o espera ver sus resultados en otras empresas. Todas estas cuestiones siguen siendo decisiones estratégicas por que deben ser tomadas en situaciones nuevas, distintas y no siempre validas para todos.

Es así como Rodríguez, (2001) define que dependiendo de la naturaleza de las empresas y de las necesidades y personalidades particulares los empresarios y/o administradores pueden elegir entre un enfoque empírico que se apoya en el sentido común o por un enfoque racional que se apoya en la aplicación de teorías y técnicas en un proceso de aplicación de conceptos, políticas y procedimientos. Destacando en este último enfoque el carácter estratégico de las decisiones a favor de la eficiencia interna, orientación al entorno externo y perspectiva de avance empresarial.

LA ADMINTRACIÓN ESTRATÉGICA

La innovación es el proceso de crear y poner en práctica una idea o proyecto nuevo, a efecto de perfilar su consideración dentro de una organización, Hellriegel, Jackson, Slocum (2007) refieren tres tipos básicos de innovación, siendo estas: técnica, de proceso y administrativa. La primera relacionada con la creación de nuevos bienes y servicios, la segunda implicada en la creación de una nueva forma de producir, vender o distribuir un bien o servicio existente y la última ocurre cuando se propone un nuevo diseño de organización para la producción y entrega de bienes y servicios, advierten los autores que con frecuencia varios tipos de innovación se relacionan y se presentan de manera combinada, de esta manera la administración estratégica bien llevada fortalece la aplicación de una mercadotecnia congruente con sus capacidades y oportunidades.

Actualmente un creciente número de organizaciones dependen sustancialmente de la innovación para tener éxito en su estrategia, el ser más innovador resulta muy importante, tal vez definitivo. Por ello las empresas deberán ser capaces de generar e integrar el conocimiento, tanto interno como externo, solas y muchas veces acompañadas, para desarrollar y ofrecer nuevas características en los productos o servicios que se adapten de manera efectiva a las condiciones del mercado demandante.

Las mipymes han sabido manejar y transmitir el conocimiento tácito por generaciones, como una singularidad de su práctica-acción. Flores (2002), señala que es necesario que estas empresas adopten nuevas prácticas para eficientizar la administración de su conocimiento. La innovación ofrece una nueva manera de concebir la empresa, donde cualquier individuo pueda aportar ideas, creando una identidad propia a la organización, en pro de asegurar un equilibrio entre el conocimiento social y el bienestar económico de la misma.

METODOLOGÍA

La información central se apoya en el entorno y desenvolvimiento de las micro, pequeñas y medianas empresas del sector de alimentos en Baja California, México. Entre los resultados obtenidos se cuenta con una base de datos que se mantiene actualizada a través de una estrategia de vinculación investigación-docencia, El soporte metodológico de la investigación realizada, su marco contextual y referencial, el diseño y aplicación de técnicas de selección, codificación y levantamiento directo conforman una estructura académica y social la cual puede soportar análisis continuados y el planteamiento de nuevos proyectos.

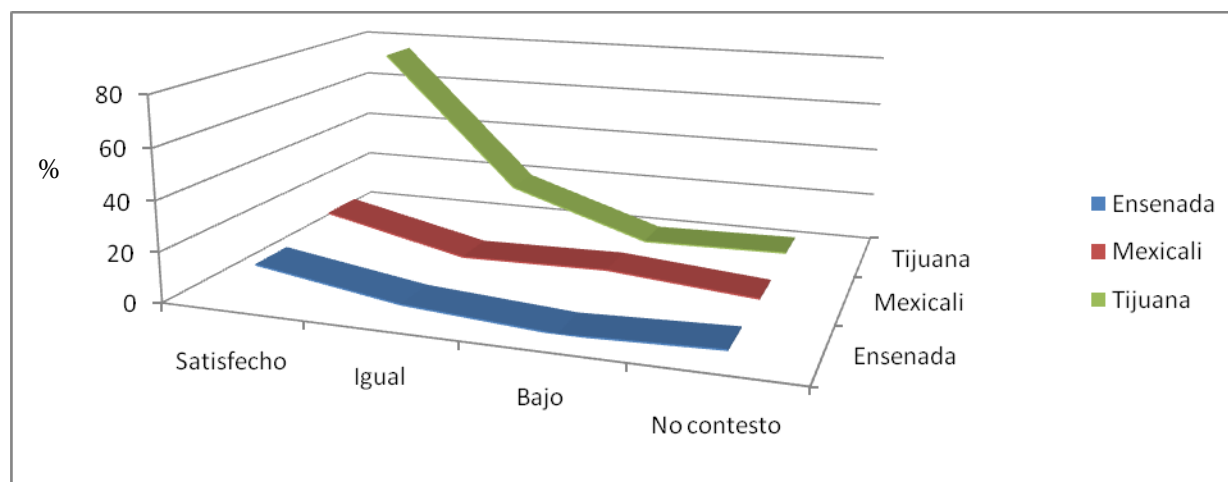
Para el procesamiento de la información seleccionada, el equipo de trabajo validó la utilización del programa estadístico informático SPSS (Statistical Package for the Social Sciences), dada su cobertura y factibilidad de aplicación al campo empresarial, de manera particular se consideró un universo de 142 empresas de alimentos, identificadas por tamaño en micro, pequeñas y medianas empresas así también por municipio, es decir empresas localizadas en Tijuana, Ensenada y Mexicali.

Por el tema propuesto en el presente trabajo se identificó información seleccionada relacionada con la percepción empresarial respecto a la calidad de su producto respecto a sus competidores, capacidad de cambio, conocimiento de normas de calidad y flexibilidad productiva. El grado de significación para el caso de alimentos las empresas de Tijuana considera un 70%, para el caso de Ensenada representan el 13% y para Mexicali la participación capta un 17%.

RESULTADOS

Se presenta un análisis aplicado a las mipymes encuestadas: Consideran a nivel estatal que la calidad de su producto es en casi un 77% (76.92%) superior en comparación con sus competidores a nivel nacional y solo un 21% (21.08%) lo consideraron igual, lo cual nos indica una condición competitiva relativamente positiva como se muestra en la figura No.1.

Figura No.1 Referencia del Nivel de Estatal de calidad percibido por los empresarios



Esta figura muestra el nivel estatal de calidad del producto percibido respecto al de sus competidores en Baja California, México
Fuente: Elaboración Propia

Reforzando lo anterior el 75.20% de los encuestados a nivel estatal aceptaron que están implementando algún control de calidad a su producción mientras que el 24.80% declaró no hacerlo.

De manera secuencial los empresarios mencionaron que para mejorar su condición de confianza han tenido que hacer modificaciones en cuanto al diseño del producto lo cual les ha permitido mejorar su posicionamiento en el mercado, lamentablemente esta situación sólo fue protagonizada por el 63.92% de las empresas encuestadas en los tres municipios, evidenciando que el 36.08% restante no ha hecho cambios en su producto, manifestando márgenes de inmovilidad que probablemente no respondan a las exigencias que el mercado actual demanda.

En cuanto al proceso de producción las mipymes expresaron que están lo suficientemente preparadas para hacer las modificaciones requeridas en el corto y mediano plazo en caso de que el mercado se los exigiera, la mayoría de ellas 88.23% dice poder hacer los cambios y el resto 11.77% dice no estar preparado para poder satisfacer la demanda, lo anterior se relaciona con la capacidad de producción que tienen las empresas en cada uno de los municipios, por ejemplo Mexicali tendría un nivel de respuesta del 89.90%, seguido por Tijuana con un 87.90%, dejando a Ensenada con un 86.90%.

En términos generales las micros, pequeñas y medianas empresas localizadas en el Baja California consideran estar preparadas para atender su mercado original, ya que muestran un conocimiento de las normas de calidad exigidas en el ámbito nacional en un promedio del 72.37 % en los tres municipios, presentándose por arriba de este promedio las empresas de Mexicali, mientras que las instaladas en Tijuana y Ensenada se ubicaron por debajo de este parámetro, en contrapartida el desconocimiento de este conjunto normativo en promedio asciende al 27.63%, congruente a ello las empresas mexicalenses están en una mejor posición respecto a sus pares de las otras ciudades.

Respecto al conocimiento empresarial de la normas de calidad en el ámbito internacional el promedio estatal es del 53.37%, porcentaje que deja al descubierto un elemento fundamental asociado a una limitada posibilidad de acceso a mercados internacionales, el que las empresas bajacalifornianas desconozcan este conjunto normativo en un 47.63% es evidencia de ello. Las empresas de Ensenada fueron quienes manifestaron una mejor situación proporcional de conocimiento ya que se ubicaron en un promedio específico del 60.90% a diferencia parcial de las empresas de Mexicali quienes registraron un 51.10% y de las empresas de Tijuana con un 45.10%.

CONCLUSIONES

Con respecto al inicio en las empresas Fischer y Espejo (2007) sostienen que cuando el negocio comienza, sus gerentes están tan ocupados tratando de encontrar los fondos, clientes, equipos y materiales, que no tienen tiempo para realizar una planeación adecuada. La gerencia está totalmente inmiscuida en las operaciones necesarias para sobrevivir. Por lo tanto, no hay un equipo de planeación y no se cuenta con mucho tiempo para planear. Muchas empresas micro, pequeñas y medianas se encuentran en esta situación debido a que su preocupación inmediata es encontrar los recursos para competir en el mercado. Con un segundo momento deberán de iniciarse con la administración de mercadotecnia y como una estrategia de desarrollo del negocio.

Desde una perspectiva teórica-conceptual un recurso histórico de las micro, pequeñas y medianas empresas es que muchas de ellas por su estilo de actuación y práctica cotidiana han sabido manejar y transmitir el conocimiento tácito por generaciones, pese a ello, actualmente se hace necesario que las empresas adopten nuevas formas de actuación empresarial en donde la innovación se fomente tanto en la creación de nuevos productos, nuevas formas de comercialización así como en la restructuración de la producción, todas asociadas a la administración del conocimiento, definiendo una nueva etapa administrativa por parte de las organizaciones impactada por una fuerte vinculación del entorno interno con el externo ya que sirve como elemento central al enfrentar los retos que implica una mercadotecnia efectiva y que han practicado de manera empírica.

Ejemplo de contrastación entre el referente teórico y la realidad identificada es que las micro, pequeñas y medianas empresas en el sector de alimentos que fueron inicialmente encuestadas consideran tener una condición competitiva positiva, toda vez que de acuerdo a su propia percepción la calidad de su producción es superior e igual a la de sus competidores a nivel nacional, un porcentaje menor afirmó el haber implementado algún tipo de control de calidad en su proceso productivo y aún en menor grado reconocieron haber realizado modificaciones al diseño de su producto en los dos últimos años, lo anterior visto de manera integral muestra evidencia de una administración no estratégica por parte de un alto número de empresas, toda vez que fundamentos claves como son el control de calidad y la innovación productiva no son estructuralmente consideradas impactando en una relativa baja productividad y una relativa baja competitividad.

Como análisis continuado las empresas bajacalifornianas sujetas a estudio consideran estar preparadas para atender su mercado original, conociendo en un alto porcentaje las normas de calidad exigidas en el ámbito nacional sin embargo su conocimiento sobre normas internacionales es proporcionalmente menor,

a nivel municipal son las empresas localizadas en Ensenada y en Mexicali en donde los registros son relativamente mejores respecto a los de Tijuana, este referente general nos permite visualizar posibilidades reales de acceso a los mercados internacionales evidenciando en un alto número de mipymes, una débil condición exportadora y la atención casi exclusiva del mercado nacional, dicha situación es compartida con otras realidades regionales de nuestra economía nacional en donde las ventajas geográficas, históricas y coyunturales son actualmente sustituidas y/o complementadas por ventajas estructurales “creadas”, estimuladas por programa, desarrolladas por estrategia conjunta e individualizada, visualizada y propiciada por emprendimiento y política de fomento, entre otras vías formales.

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IMPORTANCIA DE LOS COSTOS EN EL DESARROLLO DE LA COMPETITIVIDAD EN LA MIPYMES DE BARRANQUILLA

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El presente artículo muestra las conclusiones de una investigación realizada en MIPYMES de la ciudad de Barranquilla. En él se resume la poca importancia que tienen para la mayoría de estas empresas los costos y su incidencia en la competitividad de las mismas. Asimismo se revelan cuáles son los sistemas de información con los que cuentan las MIPYMES y la utilización que le dan a los mismos. Se observa que para gran parte de la muestra, la información relacionada a los costos y a la contabilidad es considerada sólo como un requisito de tipo tributario, al mismo tiempo que los presupuestos son poco utilizados como herramienta de planeación y control dentro de estas empresas.

Desde hace mucho tiempo, la competitividad es el motivo más frecuentemente utilizado dentro de la estrategia empresarial como justificación para planear, desarrollar e implementar ideas de negocio que le permitan a las empresas ser más productivas y hacer factible la optimización y buen uso de sus recursos. La eficiencia y eficacia en una organización son fundamentales al momento de establecer ventajas competitivas al interior del sector económico al que pertenece, haciendo que la calidad y la innovación se conviertan para que se adopten modelos administrativos que fomenten el crecimiento y la rentabilidad de la inversión.

En la actualidad todos los países del mundo luchan por promover e implementar en sus empresas sistemas competitivos que les permitan enfrentar el desempleo, la inestabilidad y la brecha económica que se abre cada vez más debido a la globalización, y su efecto en países en vía de desarrollo que no cuentan con los suficientes avances tecnológicos y científicos para la productividad. Las Micro, Pequeñas y Medianas Empresas (MIPYMES) hoy en día se constituyen como las principales generadoras de empleo, por lo cual los países en vía de desarrollo están estimulando la creación y el fortalecimiento de las mismas.

Sin embargo estas empresas (PYMES) no son ajenas a una serie de problemáticas que inciden directamente sobre su rentabilidad y competitividad, y que en algunos casos puede llevar incluso al cierre de las mismas. De acuerdo con algunos analistas las causales principales se relacionan con:

1. Ausencia de una verdadera visión de marketing,
2. Deficiencias en las áreas de producción y operaciones,
3. Desconocimiento de los sistemas básicos de control de gestión y
4. Caso omiso a la planificación.

Algunas de las características más notables de las Microempresas están relacionadas con el grado de informalidad en que operan, lo cual se ve reflejado en el porcentaje que representan aquellas empresas que no llevan registros contables(42%). “Aunque no existen cifras oficiales sobre informalidad en las Pymes, se estima que un porcentaje importante de ellas lleva a cabo prácticas empresariales informales, debido a los altos costos de operar en la formalidad.”

La finalidad de las MIPYMES, como la de toda empresa, es generar utilidades usualmente a través de dos condiciones: El incremento de los precios de venta o la reducción de los costos de operación, siendo esta

última la más utilizada debido a la dificultad que se presenta para llevar un control de los precios del mercado. No obstante, se ha demostrado que una de las principales causas de la desaparición de las MIPYMES la constituye la defectuosa administración de los costos. Por ello, resulta indispensable para estas empresas el conocer sus niveles de costos de operación y de producción, analizarlos detalladamente y en consecuencia, controlarlos en forma adecuada.

Los costos representan una herramienta útil y desempeñan un papel fundamental para la toma de decisiones en las áreas de producción, finanzas, mercadeo y recursos humanos ya que orientan al establecimiento de cursos de acción acordes a los objetivos y a las condiciones de la empresa. Teniendo en cuenta la importancia que tienen las MIPYMES, vale la pena indagar sobre la implementación de los sistemas de costos en ellas, si existe deficiencia en la ejecución de tales sistemas y de ser así demostrar la relación de ciertas variables tales como sector, antigüedad, volumen de ventas, capacidad exportadora, entre otros.

Luego de haber realizado el análisis de los Sistemas de Costos en las MIPYMES Barranquilleras se reafirma la importancia que posee el hecho de contar con un sistema de control, tanto en la gestión contable y de recursos financieros como en los costos, independientemente a la naturaleza de micro, pequeña y mediana empresa. Esto se pone en manifiesto debido a que la mayor parte de la muestra cuenta con este tipo de sistemas por considerarlos un elemento fundamental para mantener un orden en sus operaciones y por ser una alternativa para crear ventajas sobre la competencia.

Sin lugar a duda, el dominio de los sistemas genera una implicación muy considerable en la productividad, efectividad y crecimiento de las empresas. Ahora bien, según lo que se observó en dicha investigación, no es suficiente la utilización de cualquier tipo de herramienta o sistema de control si no se tiene una interpretación adecuada sobre el mismo.

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IMPACTO DE LA APLICACIÓN DE LAS TICS EN PYMES DE MONTERÍA Y SU RELACIÓN CON LA GENERACIÓN DE EMPLEO

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RESUMEN

El objetivo general de esta investigación es determinar la incidencia que ejerce la aplicación de las nuevas y modernas tecnologías de la información y las comunicaciones(TICS) en la dinámica del sector de las PYMES en la ciudad de Montería, y su impacto en la generación de empleo, de igual forma el crecimiento económico del Departamento, para la búsqueda de la generación de empleo, se propende también generar y transmitir nuevos conocimientos acerca de la creación de nuevas empresas que aporten al sector de la pequeña y mediana empresa en esta franja geográfica de nuestra región Caribe, no sólo en empleo sino también a la contribución del Producto interno bruto regional y Nacional, abriendo nuevas posibilidades de producción y por ende de exportaciones diversificadas, tales como las provenientes de la agroindustria, se identifican 3 objetivos específicos: 1. Definir y clasificar las pequeñas y medianas empresas por actividad económica dentro de cada sector de la economía regional y nacional. 2. Determinar el potencial de crecimiento o atraso del sector empresarial en la economía regional comparado con el nivel nacional. 3. Establecer el perfil de las pequeñas y medianas empresas y de los Propietarios. En cuanto a la metodología empleada se puede decir que la investigación se desarrolla, teniendo en cuenta la revisión de literatura o fuente secundaria y luego la fuente primaria o aplicación del instrumento (encuesta). Es importante recordar que al hacer el análisis se encuentra como resultado lo siguiente: El 98.2% de las organizaciones en Córdoba pertenecen al sector Microempresarial y las pequeñas y medianas empresa solo alcanzan un 1.4% y 0.4% respectivamente, y por tanto se concluye que nuestra Región es microempresarial por excelencia y del sector 3 de la Economía es decir servicios, y la mayoría de Los gerentes son jóvenes. Finalmente se dice que la Economía Cordobesa dejó de ser Agrícola y Ganadera y se ha convertido en Región Micro empresarial por excelencia sobre todo del sector servicios (Comercio), lo primero hay que hacer ingentes esfuerzos para volver a recuperar el tiempo perdido en este sector tan importante de la Economía Cordobesa.

PALABRAS CLAVES: Crecimiento, desarrollo, conocimiento, empleo, tecnologías, comunicación empresas. PYMES

INTRODUCCION

Es importante tener en cuenta que el problema de Los Empresarios de Córdoba y de Montería en particular reside fundamentalmente en la escasez de recursos para incursionar en nuevas posibilidades de producción con la aplicación de nuevas y modernas tecnologías, que de una u otra manera sirven como pilar fundamental para su crecimiento, por tanto esta investigación está encaminada a poder contribuir en la medida de lo posible proponer alternativas de solución a este grave problema por el que atraviesan muchos de los empresarios de Córdoba y Colombia, pues como se sabe vale la pena determinar la incidencia que ejerce la dinámica de las TICS sobre el sector de las PYMES en la ciudad de Montería, y su impacto en la generación de empleo y el crecimiento y desarrollo económico del Departamento para la contribución al producto interno bruto (PIB) y por consiguiente al mejoramiento de la calidad de vida de sus asociados. Para fortalecer el objetivo propuesto se debe tener en cuenta los siguientes elementos: Definir y clasificar las pequeñas y medianas empresas por actividad económica dentro de cada sector de la economía regional y nacional. Determinar el potencial de crecimiento o atraso del sector empresarial en la economía Cordobesa comparado con el nivel nacional.

Aporte a la calidad de vida de los Empresarios de Montería y a la sociedad cordobesa.

Propuestas de alternativas para la búsqueda de solución a los diferentes problemas por los que atraviesa el gremio que conforman el sector de las pequeñas y medianas empresas en Montería, especialmente el de la franja de los servicios, que es el de mayor peso dentro del contexto regional, para coadyuvar con el crecimiento y desarrollo de las mismas.

El desarrollo de esta investigación, tiende a la búsqueda de generar nuevos conocimientos acerca de la dinámica Empresarial que presenta el sector de las PYMES en la ciudad de Montería, la aplicación de las TICs y su impacto en la generación de empleo tanto en la economía regional y nacional.

Se dice que por infortunio nuestro departamento y por consiguiente el municipio de Montería aún no cuenta con ellas, ni con el capital humano preparado o capacitado para enfrentar este reto, lo que de suyo obstaculiza el proceso dinamizador de la economía.

METODOLOGÍA.

En lo concerniente con la metodología empleada se puede decir lo siguiente:

Este trabajo de investigación se desarrolla inicialmente, teniendo en cuenta la revisión de la literatura en una primera fase, o sea la fuente secundaria y luego en la segunda fase se aplicaron (358) encuestas, al total de las pequeñas y medianas empresas (PYMES), legalmente constituidas y registradas en la Cámara de Comercio de la ciudad de Montería, tomando como marco de referencia el espacio temporal comprendido entre 2004 y 2008, así mismo aprovechando la información del censo de población de 2005, para darle piso jurídico a la información manejada en términos de población, de otro lado se aplicó una entrevista directa, que reportará la información de fuente primaria.

RESULTADOS

De otro lado es importante clarificar que los principales problemas enfrentados por los pequeños y medianos empresarios en los últimos 5 años, están interrelacionados y en cierto modo se derivan de la coyuntura económica, nacional y mundial, falta de recursos económicos, poca rentabilidad, escasa demanda, cobro de cartera y difícil acceso a los canales financieros formales, todos los empresarios del departamento de Córdoba, al igual que los micro empresarios de la ciudad de Montería y los del resto del país, sin lugar a dudas tienen este denominador común, y presentan la misma sintomatología, obviamente que hay otros factores de perturbación que más adelante describiremos en forma más detallada; de ahí la importancia que reviste tratar de buscarle salida y propuestas de solución a este grave problema que dificulta y obstaculiza el proceso de crecimiento de estas organizaciones empresariales que de cualquier forma proporcionan mucho beneficio a la sociedad, lo cual se traduce en todo lo que tiene que ver con la generación de empleo y por ende del desarrollo económico y social, y en última instancia en mejor calidad de vida para sus asociados.

“Desde 1980, hasta nuestros días, las pequeñas y medianas empresas han venido jugando un papel muy importante dentro del contexto de la economía colombiana, indudablemente por su contribución a la generación de empleo, a la producción manufacturera y a la demanda de bienes y servicios, así como también al mejoramiento de la calidad de vida de sus asociados, sin embargo, conscientes de las limitaciones que hoy en día existen, en relación con el desarrollo y crecimiento de las MIPYMES, y con la mejor intensión que se realicen trabajos de investigación serios y acertados, que permitan tipificar de la manera más objetiva y concreta, las posibles soluciones al problema no sólo de las PIMES sino también de las MIPYMES, nace aquí la importancia que reviste seleccionar las variables más representativas, que de una u otra manera, señalarán las tendencias y aproximaciones más relevantes en el cuerpo de la investigación”.

“La micro empresa en Colombia, tiene su origen a partir de 1983, y brinda una coyuntura muy importante para dar impulso a las pequeñas industrias que se formaron antes de la gran depresión de 1929, lo cual genera un rápido crecimiento para abastecer el mercado nacional. La industria siguió concentrada en la producción de bienes de consumo y los intermedios ocupando la microempresa un segundo lugar”. Con el objetivo fundamental de ubicar a las microempresas en el contexto regional, nacional e internacional, se considera de mucha importancia hacer esta breve reseña histórica, para poder mirar el proceso de desarrollo o estancamiento que han venido registrando durante este último quinquenio. las organizaciones empresariales en el municipio de Montería, data más o menos de unos 60 años, es decir 4 años después de fundada la cámara de Comercio de Montería, de todas maneras es importante tener presente que este trabajo recoge todas las inquietudes, necesidades básicas y tipifica los diferentes problemas por la que atraviesan los empresarios que se encuentran comprometidos con múltiples actividades económicas, bajo sus tres formas de presentarse al mercado, que por ende pertenecen al sector servicios propiamente dicho, o sea al sector tres (3) de la economía colombiana, puesto que sin duda alguna se presentarán diversas propuestas y alternativas con viabilidad para el crecimiento y desarrollo de las pequeñas y medianas empresas (PYMES), lo cual redundará en beneficio de todos los sectores de la sociedad que participan en la vida económica de Montería, el departamento, la región caribe y por que no decirlo, hasta trascender el ámbito del nivel nacional e internacional, y de esta manera recuperar el tiempo perdido en el proceso de desarrollo y crecimiento de la economía regional.

SITUACIÓN ACTUAL DE LA PROBLEMÁTICA DEL SECTOR PYMES EN MONTERIA

En estos momentos, se puede inferir que de acuerdo con estudios realizados al interior del Departamento de Córdoba en materia organizacional, todas las pequeñas y medianas empresas (PYMES), que existen en la región, vinculadas al proceso productivo requieren de grandes inversiones para poder enfrentar el reto de la competitividad y de esta forma convertirse en organizaciones de tipo exportadora en gran escala y ponerse de cara al tratado de libre comercio que se pretende firmar con el mercado más grande del mundo como lo es el de Los Estados Unidos de Norteamérica, de otra parte puede decirse que el principal problema reportado por los mismos empresarios es la falta de fondos, seguido por un incremento fuerte de la poca rentabilidad y, en menor medida, la carencia de mercado; pero dada la situación coyuntural por la que atraviesa el país, y por ende el último acontecimiento histórico registrado recientemente, o sea la firma del “tratado de libre comercio el pasado 22 de Noviembre (2006), en las oficinas del Banco interamericano de desarrollo con los Estados Unidos “ (Revista Semana Colombia- Pág 25- 2008), y que ahora falta la aprobación por parte de ambos congresos, el nuestro y el Norteamericano, no es nada fácil perder una oportunidad tan valiosa como es la de negociar con el mercado más grande del mundo, por lo que este proceso entraría a dar respuesta en cierto modo a esa problemática planteada arriba; en consecuencia esta es una labor de alto nivel del Gobierno y que de ninguna manera puede dejar pasar por alto este hecho de gran trascendencia para la el crecimiento y desarrollo del país.

El sector empresarial cordobés, ha experimentado cambios significativos e importantes en los últimos dos decenios, tal vez con mucho retraso en relación con otras regiones del país, pero de manera significativa, pasando poco a poco de una economía eminentemente campesina, agraria casi de subsistencia, a otras más diversificadas en la cual se presentan manifestaciones muy tangenciales en actividades como la agroindustria con leves avances, por otro lado la prestación de servicio, del transporte terrestre en todas sus modalidades, las telecomunicaciones, el comercio de bienes materiales y los demás servicios complementarios. Surgen así nuevas empresas locales o se establecen algunas con origen en otras regiones del país y con ellas se le imprime algunas modificaciones a la estructura del mercado laboral local y regional, no sólo por nuevas posibilidades de generación de empleo, sino también por el incremento de los niveles de productividad exigidos, además por el estricto seguimiento de que son objeto las empresas por parte de las autoridades que buscan asegurar el cumplimiento de las disposiciones legales vigentes concernientes con esta materia; todos estos cambios que se han

mencionado de manera generalizada, no siempre han significado modificaciones al interior de las empresas para garantizarles un adecuado desarrollo y crecimiento con miras a direccionar o jalonar el progreso y el desarrollo económico y social de la región. Sea cual fuere la realidad, lo cierto es que la rotación laboral en las empresas de Montería y el resto del departamento, obedecen fundamentalmente a la gama diversificada de actividades informales que se encuentran regadas por todas partes, es decir todo lo que tiene que ver con el comercio callejero y otras formas de “rebusque” como suele denominárseles, la informalidad o trabajo disfrazado; de continuar, persistir y mantenerse esta situación las empresas en Montería y Córdoba, seguirán perdiendo su capacidad de liderazgo y sostenibilidad para ser competitivas y por consiguiente sin ningún tipo de futuro para insertarse en el mercado nacional e internacional, pues es imposible ocultar que las autoridades son cada vez más estrictas, exigentes y drásticas en el cumplimiento de los procesos que rigen la ley, y por tanto la aplicación de las sanciones son más severas, lo cual trae como consecuencia lógica, el descalabro económico de los empresarios; que sin duda se verán en la imperiosa necesidad de cerrar sus negocios y de otro lado la pérdida de imagen social de las empresas, señaladas como incapaces y poco cumplidoras de sus funciones sociales y obligaciones laborales contractuales.

De acuerdo con la investigación realizada por (Alberto Castañeda C y Rafael Cubillos L., 2004) denominada *Tercera evaluación de los programas de apoyo a la microempresa*, “el sector microempresarial ocupa un lugar significativo en la economía colombiana, ya que genera cerca del 18% del PIB urbano y, en promedio, durante las últimas dos décadas, ha representado cerca del 60% de la fuerza de trabajo del país”. Su importancia estratégica ha sido apreciada desde tiempo atrás, hasta el punto de que casi cualquier política de desarrollo empresarial y social en Colombia ha tenido vínculos estrechos con su desarrollo; dentro de este marco referente, la Ciudad de Montería y el departamento de Córdoba, no escapa a este proceso y en consecuencia este sector aunque en forma muy tímida aporta al producto interno bruto, pero en otras condiciones de productividad y competitividad, las cosas serían diferentes, por ello no es inmediato ya que:

“En los últimos años el mundo ha entrado en un proceso de rápida transformación. Los cambios en los sistemas políticos, económicos y en los valores sociales, nos llevan a un punto en que las nociones convencionales no son pertinentes muchas veces.

Uno de los aspectos externos de mayor incidencia es la globalización la cual afecta de manera directa a las empresas. La globalización plantea retos a las empresas; les abre nuevas oportunidades de expansión en el exterior y le añade complejidad a la dirección de las empresas. También afecta a los gobiernos ya que les imponen restricciones cada vez mayores a la hora de diseñar sus políticas económicas. Igualmente la globalización de los mercados incide también en la sociedad civil, y el cambio social y cultural. Este fenómeno ha provocado una creciente e intensa rivalidad internacional en diversos sectores de la economía.

La creciente rivalidad internacional, la aceleración de la innovación tecnológica, el proceso de unión económica europea, el incremento de las importaciones procedentes del Sudeste Asiático, la integración creciente de los distintos mercados financieros internacionales, la aprobación del acuerdo de libre comercio entre Canadá, México y Estados Unidos, o la mayor cooperación económica a nivel internacional son fenómenos estructurales de mucha actualidad que marcan un auténtico punto de ruptura con la evolución económica internacional hasta hace muy pocos años.

La rivalidad generada, las acciones proteccionistas y la aparición de nuevas tecnologías, han contribuido a que la crisis actual no sea puramente coyuntural sino el reflejo de cambios estructurales que se vienen produciendo en la economía mundial. Hoy la empresa si pretende ser internacional debe hacer un análisis profundo de ventajas competitivas para lograr penetrar en los mercados internacionales, tales como: eficiencia (ventajas comparativas, sistemas propios y economía de escala), flexibilidad (diversificación y operar en otros mercados), aprendizaje (conocimiento de los mercados externos, marketing), marcas,

prestigio (ser visible) y acompañamiento a los clientes (seguimiento de sus clientes). Este conocimiento le permitirá tomar decisiones acertadas. Además de lo anterior, la empresa tiene que ser consciente del cambio que se debe generar en los aspectos de cómo penetrar en el mercado, estructuras administrativas, visión y estrategias. Son fundamentales las habilidades gerenciales de quienes dirigen y las herramientas administrativas para desplegarlas en estas empresas con miras a internacionalizarse o para fortalecerse ante el fenómeno de globalización. La administración estratégica sería un excelente punto de partida para implementar en este entorno turbulento y dinámico que tienen las empresas.

Como es de público conocimiento, los empresarios de Montería y los restantes del departamento, al igual que los de muchas otras ciudades capitales y Departamentos, presentan la misma situación y tienen un corte muy similar, pues se constituyen en el epicentro de la economía regional, dadas sus condiciones muy particulares, puesto que no son tenidas en cuenta en forma individual, ya que en última instancia cuando acuden a solicitar recursos del crédito interno ante los organismos que ofrecen financiamiento a estos sectores que están explotando cualquier actividad económica, se les frena la posibilidad, dado que sólo tienen acceso a los créditos los gremios y grupos asociados, cooperativas entre otros, por tanto lo que se pretende es que esto no siga sucediendo, romper con este esquema retardatario; pues todos presentan la misma problemática y se quejan constantemente por los factores perturbadores que más sienten al interior de sus organizaciones, cuales son la escasez económica, la falta de fuentes financieras con créditos blandos, entre otros como para no ir más allá, pues estos son factores fundamentales y determinantes para que éstas puedan cumplir su función dentro del ámbito de la producción local, regional, nacional y aún en el concierto internacional. En nuestro Departamento, “los microempresarios, no cuentan con un proceso de planeación racionalmente aplicado y adecuado, sino más bien deficiente, tal como lo muestran estudios recientes donde se afirma que el 64%, no busca capacitación en materia de Planificación y administración de empresa, (B. Castillo.-2006) normas procedimientos, técnicas y herramientas de desarrollo tecnológico tales como las TICs, que contribuyan al crecimiento y fortalecimiento de su propio negocio, de otro lado el alto índice de desconocimiento de las políticas y normas del Estado en todo lo atinente a la creación de empresas y los beneficios que perciben relacionados con impuestos, tasas, contribuciones, subsidios, es decir aspectos que la ley 590 de 2000 les otorga.

Relación De Empresas Por Categorías Ley 590 De 2000 Existentes En Cordoba.- 2008.

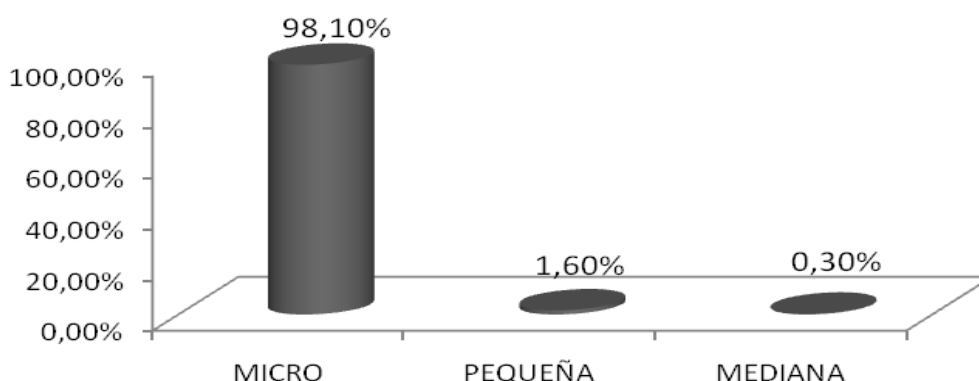
Tabla No 1

Tipo	Micro	Pequeña	Mediana	Total
Resultados				
Total Unidades	5.039	82	15	5.136
Total.	98.1%	1.6%	0.3%	100%

Cálculos del investigador. Benjamín Castillo Osorio.- Noviembre 2008, Información C. Comercio de Montería.- Noviembre 2008

En la tabla No 1, se observa con claridad que hasta marzo de 2008 el Departamento sólo contaba con 12.981 negocios, de los cuales el 98.1% correspondían a microempresas, sólo Montería cuenta ya con 5.136 negocios, de los cuales paradójicamente el 98.2% corresponden a microempresas, es decir cifras muy parecidas a la anterior. De igual manera, ocurre que las pequeñas y medianas empresas, en 2008, representan el 1.6% y el 0.2% respectivamente. De todo lo antes expuesto se puede inferir que la microempresa en Montería se ha expandido o ha tenido un crecimiento vertiginoso equivalente a un 52.3% con relación al periodo comprendido entre 2003 y 2008 (ver tabla y figura No 1).

Figura 1: Participación Porcentual por Categoría de Empresas



Fuente: Trabajo de campo junio de 2009.- Cálculos del investigador. B Castillo Osorio

PARTICIPACION PORCENTUAL DE PYMES EN SECTORES DE LA ECONOMIA

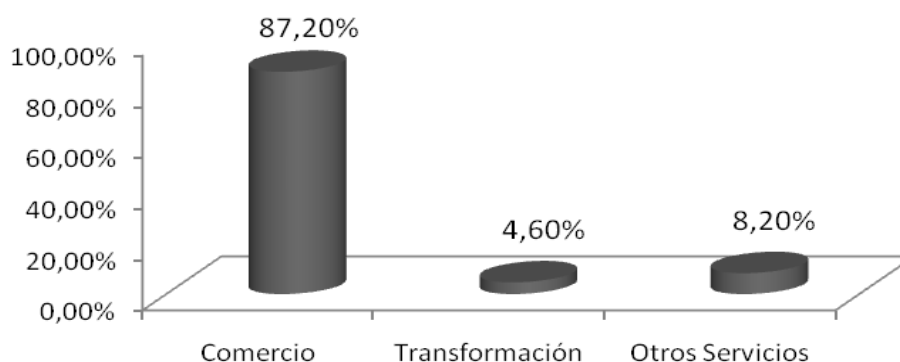
En lo que concierne al análisis de la información de fuente primaria, o sea la suministrada por los empresarios inmersos en el proceso de producción de todo el departamento de Córdoba, se puede apreciar el siguiente comportamiento:

Tabla 2: Participación De Las Pymes En Los Sectores De La Economía

No	ACTIVIDAD ECONOMICA	No DE EMPRESAS	% DEL TOTAL
1	Comercio	17	87,2
2	Transformación	9	4,6
3	Otros Servicios	16	8,2
TOTAL		358	100

Fuente: Trabajo de campo junio de 2009.- Cálculos del investigador. B Castillo Osorio

Figura No. 2: Participación Porcentual de las PYMES en la Economía



Fuente: Trabajo de campo junio de 2009.- Cálculos del investigador. B Castillo Osorio

Hoy en día, un número representativo de empresarios le están apostando a todas aquellas actividades económicas que están relacionadas con el renglón de la comercialización de bienes y servicios, o mejor pertenecientes al sector terciario, las cuales representan el 87.2% del total de las empresas, le sigue en su orden de importancia otros tipos de servicios con un 8.2% y en tercer lugar actividades pertenecientes al

sector secundario(industrial) es decir aquellas que están siendo objeto de un proceso de transformación, en sus diversas ramificaciones, las cuales alcanzan un 4.6% (ver tabla y figura No 2).

Por lo antes expuesto, se puede afirmar que nuestro departamento en estos momentos centra su atención en lo que tiene que ver con el proceso de desarrollo del sector comercial, y su participación en el crecimiento y desarrollo de la economía regional y nacional, las cuales están determinadas indudablemente por un importante y representativo número de estas actividades.

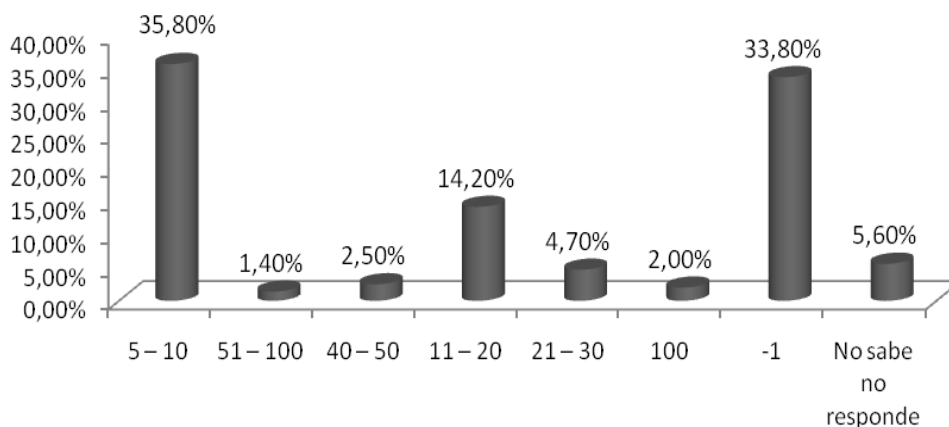
¿En qué rango ubica usted el capital con que inició su empresa?

Tabla No 3

Rango del capital inicio (millones)	Frecuencia	Porcentaje
5 – 10	128	35,80%
51 – 100	5	1,40%
40 – 50	9	2,50%
11 – 20	51	14,20%
21 – 30	17	4,70%
+ 100	7	2,00%
- 1	121	33,80%
No sabe no responde	20	5,60%
Total	358	100,0%

Fuente: Trabajo de campo junio de 2009.- Cálculos del investigador. B Castillo Osorio

Figura No. 3: Porcentaje



Fuente: Trabajo de campo junio de 2009.- Cálculos del investigador. B Castillo Osorio

De acuerdo con los resultados obtenidos de la fuente primaria, se tiene que el capital con que inició su empresa comprendido entre 5 y 10 millones de pesos lo representa el 35.8%, y menos de un millón de pesos, lo reporta un 33.8% del total, y los que tienen un monto de capital más representativo ubicados en el rango de 11- a 20 millones de pesos, se encuentran los que respondieron y alcanzan un 14.2% del total de los empresarios objeto de esta investigación(Ver tabla y figura No.3)

De otro lado, es sabido que la situación económica por la que viene atravesando el país, en materia de desempleo no es nada fácil, por tanto Córdoba no escapa a ello, y todo esto obedece al proceso de internacionalización y globalización de la Economía.

En lo atinente a la generación de empleo es importante resaltar que por cada diez mil (10.000) habitantes y por subregión de las empresas en Córdoba, se encuentra que el Centro reporta un 31.7% la subregión San Jorge un 17.3% y en tercer lugar está la del Bajo Sinú que representa el 12.7%, éstas como los indicadores más altos, el resto que corresponde a 4 subregiones suman el resto del total que equivaler al 38.3%.

Lo antes expuesto permite afirmar categóricamente que en nuestra región, la mayor parte de los empleos generados se dan en la capital, puesto que es ahí donde hay mayor concentración de empresas y por ende mayor número de población.

CONCLUSIONES

Desde mucho tiempo atrás, las empresas en Córdoba, son en su mayoría jóvenes y se encuentran en manos de gente joven pero no cuentan con las herramientas tecnológicas Tics en éstas. Las empresas en Córdoba han evolucionado de tal manera que se han incrementado en un 67% sin aplicar las herramientas Tics en este último decenio. En lo concerniente con los cambios experimentados, deja entrever que se han dedicado más al sector servicios sin contar con la tecnología de punta microempresarial abandonando el sector agropecuario que muchos años le ha dado gloria a nuestra región con su aporte al PIB nacional y regional.

Las Tics son importantes porque le va a permitir al Gerente de la Pequeña y Mediana empresa de Montería y por ende de la región, contar con unas herramientas eminentemente técnicas que puede aplicar con mucha facilidad para la planificación, ejecución, evaluación, control y retroalimentación de sus actividades económicas, con el fin de mejorar su productividad y a su vez contribuir con el desarrollo regional y aún nacional, a través del incremento del (P. I. B.) producto interno bruto nacional.

A partir de estos momentos, nuestro interés reside en darle a conocer a todos los Empresarios del Departamento de Córdoba, que es importante plantearle al gobierno central, la necesidad imperiosa de modernizar las micro, pequeñas y mediana empresas, por medio de una política institucional sólida, pues como se sabe ya existe el FOMIPYME, pero esto no es todo, se requiere de acciones más contundentes. Dentro de los instrumentos que nuestro equipo propone, para la modernización de las PYMES, se encuentra crear un Fondo de reconversión y modernización productiva, puesto que se encargará de aportar a los bancos y Organizaciones del Estado, que tienen que ver con esto, tales como BANCOLDEX, FONADE, FINAGRO entre otros.

La importancia de esta tarea es que los pequeños y medianos empresarios, puedan acceder a líneas de créditos en mejores condiciones y de esta manera modernizar e invertir en tecnología de punta para que su empresa sea competitiva y esté a tono con el proceso de internacionalización y globalización de la Economía. La herramienta inteligencia de negocio, es clave para el desarrollo de las PYMES. Los propietarios de pequeñas y medianas empresas entienden, incluso mejor que cualquier otro, que deben centrar sus esfuerzos en la gestión del negocio y no en el funcionamiento de sus sistemas tecnológicos. Como importantes motores del cambio y la innovación, demandan una tecnología que sirva para resolver los problemas que tienen en sus negocios y por ello están empezando a adoptar nuevas herramientas que les permitan ordenar y aumentar la disponibilidad de toda la información almacenada en sus organizaciones para facilitar la toma de decisiones tomando como base las soluciones de inteligencia de negocio (en inglés business intelligence).

Estas soluciones cuentan con un doble componente: el estratégico, que se refiere a las herramientas y al modo en el que se relacionan entre sí para ofrecer una visión global del negocio; y el operativo, que hace referencia a la capacidad de contar con acceso a toda la información en tiempo real para poder tomar mejores decisiones tácticas en el día a día.

Anexos- Avances Del Proyecto.
Fase II.

Información relacionada con algunas de las herramientas computacionales que utilizan o no los gerentes y los ingenieros y técnicos en sistema en las pymes de montería.

Frecuencias

usted como gerente o administrador tiene conocimientos de la inteligencia de negocios (business intelligence)

Tabla No 1: Conocimiento de la Inteligencia de Negocios (Business Intelligence)

		Frecuencia	Porcentaje	Porcentaje válido	Porcentaje acumulado
Válidos	No	52	35,4	35,4	35,4
	Si	95	64,6	64,6	100,0
	Total	147	100,0	100,0	

Usted como gerente o administrador tiene conocimiento de la inteligencia de negocios?

FUENTE: Trabajo de Campo, cálculo del Investigador. Benjamín Castillo Osorio Julio de 2009

Es importante resaltar que el 64.6%, dice que como gerente tiene conocimiento de la inteligencia en los negocios y el 35.4% respondió que no tiene la menor idea de esto, lo cual es muy delicado ya que es muy alto el índice de población empresarial que no conoce las herramientas computacionales, tal como lo muestra la tabla No 1.

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EVALUACIÓN DE LA GESTIÓN ESTRATEGICA EN EL MANEJO FISCAL EN COLOMBIA - PERIODO 1990 AL 2002 Y SU APOORTE AL DESARROLLO ECONOMICO

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Alex Paramo Samper, Fundación Universidad Del Norte

El presente trabajo analiza los resultados de la política pública de la tributación colombiana desarrollada por los gobiernos de los años 1990 y 2002. Se revisarán las principales distorsiones que generaron los modelos aplicados y la relación existente entre el crecimiento económico del país y las políticas fiscales.

Este enfoque toma en cuenta dos aspectos fundamentales, el primero es la gestión estratégica gerencial de cada uno de los últimos tres presidentes de nuestro país, Dr. Cesar Gaviria Trujillo, Dr. Ernesto Samper Pizano y Dr. Andrés Pastrana Arango sin incluir al actual, Dr. Álvaro Uribe Vélez; y el segundo aspecto, consiste en valorar mediante el análisis comparativo de los resultados, el verdadero impacto en el crecimiento económico de las reformas tributarias aplicadas por cada gobierno para financiar los gastos y la inversión.

Se tomaron en cuenta el factor externo como agente que afecta la política fiscal y el desarrollo doméstico. Aquí se analizarán las grandes decisiones del país como fue la de la apertura económica y la globalización de la economía, y como ha afectado, ya sea positiva o negativamente a la economía nacional.

Después analizar los Planes de Desarrollo realizados por los tres gobiernos comprendidos en el periodo 1990 a 2002, de estudiar el resultado de las reformas tributarias efectuadas en dicho periodo, y haber evaluado el estilo de liderazgo mostrado por los tres Presidentes, se puede concluir lo siguiente:

- Los Planes de Desarrollo son el futuro visualizado por cada presidente, en los cuales, con la sumatoria de variables y manejo tanto financiero como social, se pronostican las actividades a realizar con el fin de buscar el incremento del nivel de vida de los colombianos, con empleos sostenibles que auguren un crecimiento del País.
- Cada diseño de los Planes fue estructurado pensando en que las políticas trazadas eran la mejor alternativa posible de entre muchas que se podían visualizar.
- *El Plan de Desarrollo realizado por el Dr. Cesar Gaviria*, se centró en el cambio del modelo de desarrollo económico, buscando dejar atrás el Estado Proteccionista y enfocándose en un modelo que fuese más competitivo y abierto a las otras economías, generando así una mayor comercialización de bienes y servicios encaminados al comercio exterior, con mecanismos ágiles y sin barreras que permitieran generar el crecimiento sostenible del país. Este cambio hizo necesario que se fortalecieran los diferentes entes territoriales con el fin de lograr un mayor dinamismo en el Estado.
- *El Plan de Desarrollo elaborado por el Dr. Ernesto Samper*, se enfocó en dar un mayor sentido social al Estado, buscando la participación del mismo en el direccionamiento de la economía y centrarse en las áreas claves del país con el fin de influenciar de manera positiva en su desarrollo sostenible. La idea fue que el Estado participara activamente en el desarrollo de políticas que mejoraran la calidad de vida de los colombianos.
- *En el Plan de Desarrollo del Dr. Andrés Pastrana*, se centró en fortalecer la gobernabilidad del País, luchando por enfatizar la parte organizacional y de control del Estado, más que en la operativa, para lo cual los organismos del estado deberían estar preparados para ejercer el control en las diferentes instancias públicas. Se profundizó fuertemente en el desarrollo de la descentralización de los entes

territoriales, ya que esto permitiría un mayor desarrollo del país y un buen manejo de los recursos económicos proporcionados por el Estado Central.

- Las reformas tributarias deben responder a una respuesta de estrategias encaminadas a llevar al país por la senda del crecimiento sostenible, generando un enfoque estructural que busque la equidad en la implementación de la misma.
- Durante los tres periodos presidenciales se realizaron 8 reformas tributarias principales, que pretendieron darle los recursos al Estado para su manejo financiero.
- La finalidad era obtener los recursos para la financiación de los diferentes planes del gobierno. Los resultados no fueron los mejores debido a que aún cuando el ingreso proveniente de las reformas aumentaron, los gastos del Estado fueron superiores, dejando como resultado el déficit fiscal y consecuentemente el aumento de la deuda externa, debido a que se requerían los recursos para cubrir los gastos del Gobierno.
- Los cambios planteados en las reformas que se han realizado han sido respuestas a las necesidades que se presentan. La realizada en el periodo del Presidente Cesar Gaviria fue la que trató temas de carácter estructural, debido a que obedecía a la estrategia del cambio de enfoque en el modelo económico que iba a facilitar el proceso de transformación en que se encaminaba el país.
- Las presentadas por el Presidente Ernesto Samper y por el Presidente Andrés Pastrana, buscaban solamente incrementar el ingreso de los recursos para los diferentes planes, pero no planteaban reformas estructurales que permitieran generar los recursos de manera sostenible.
- Los índices de evasión y elusión siguen siendo elevados, trayendo como consecuencia que los recaudos no lleguen a alcanzar los niveles esperados para el completo funcionamiento del Estado.
- Los ingresos generados junto a los ingresos obtenidos con la venta de las empresas que el Estado poseía han sido las fuentes de recursos para el desarrollo de la gestión del gobierno, pero los recursos provenientes de la venta de las empresas no son permanentes sino temporales debido a la misma naturaleza del mismo.
- Las reformas no deben ser un instrumento utilizado solo para generar recursos por una vigencia, sino reformas que permitan desarrollar la economía de manera ágil y que por ende conlleve a los resultados que necesita el país para encontrar la senda de la sostenibilidad.
- El papel del Presidente es el cargo más importante del país, las personas que lo tienen son aquellas que han demostrado un liderazgo a través de la vida pública y que han desarrollado en las distintas instancias del gobierno.
- El Presidente Cesar Gaviria, tomó las riendas de un país que se encontraba cerrando un ciclo económico, así como también en una de las épocas más cruentas del narcotráfico colombiano, en donde figuras importantes del gobierno habían muerto, como consecuencia de este terrible flagelo.
- La tarea encomendada no fue fácil, tuvo cambiar el marco económico en el cual la economía se venía desenvolviendo y llevarlo a otro nivel, más participativo, mas abierto. El estilo de liderazgo utilizado por el presidente fue decisivo para lograr las metas trazadas.
- El objetivo de realizar el cambio de modelo económico fue un éxito, debido que aún cuando el sistema tenga sus detractores, es el que se encuentra funcionando y ha permitido lograr un mayor desarrollo al país.
- El Presidente Ernesto Samper, recibió a un país con deseos de crecer. Indudablemente, el flagelo del narcotráfico influenció en el desarrollo del plan de desarrollo, ya que se empleó la mayor parte del tiempo en tratar de salir ileso en el proceso en que se encontraba involucrado y no se dedicó el tiempo deseado para realizar los cambios presentados en el plan de desarrollo.
- El Salto Social quedó postergado para próximas vigencias en donde se retome los apartes principales de dicho proyecto y se pueda lograr una implementación adecuada.
- El Presidente Andrés Pastrana, enfrentó un país en crisis, tanto en el orden económico como en el orden social, lo que hizo necesario enfocarse en una de las mayores problemática que tenía en su momento, la de lograr la paz.

- Los resultados no se dieron en este orden, pero aún así la economía empezó a dar mejores signos vitales y con el estilo de liderazgo implementado por el presidente Pastrana, se logró entrar en la senda del crecimiento económico que tanto necesitaba el país.

Aún cuando al final de la década de los noventa, el país estaba encontrando la senda del crecimiento económico, los resultados que dejaron las crisis no se dejaron esperar. La pobreza y la inequidad continuaban latentes y el mercado laboral continúa deprimido, a causa de que los ingresos en los sectores más pobres son cada vez más reducidos.

Es posible decir que los noventa, fue una época de grandes cambios a nivel estructural, cambios que integraron al país en la economía mundial, dando así inicio a mayores oportunidades en el ámbito de los negocios. Esta integración, fue muy difícil, ya que el país no estaba preparado para ella. Los ajustes al sistema económico hicieron que se desarrollaran reformas tributarias que aún cuando elevaron el ingreso, no fueron suficientes para cubrir la necesidad del gasto, por lo tanto la inversión social no compensó el alto índice de pobreza que vive el país.

El crecimiento económico de los diez años, situado en el promedio de 2,5%, deja notar que los esfuerzos realizados no dieron los resultados suficientes para cerrar la brecha de la pobreza. El progreso esperado y pronosticado en los planes de desarrollo no se llevó a cabo, solamente se pudieron realizar algunos aciertos que permitieron que el país siguiera en marcha para sobrevivir en medio de las crisis.

El liderazgo de cada uno de los presidentes fue clave para salir de las crisis que se desarrolló en cada momento, logrando un mayor énfasis el gobierno del Presidente Cesar Gaviria, quien tomó la responsabilidad de sacar al país del proteccionismo de la economía y llevar a cabo los cambios necesarios para que se dieran los resultados esperados.

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COMPETENCIAS PROFESIONALES Y LA EDUCACIÓN

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RESUMEN

Las Instituciones de Educación Superior, a partir de su misión fundamental de formar estudiantes y generar conocimiento, deben forjar una nueva visión de la educación que ubique a los educandos como eje central en la perspectiva de una educación permanente, que favorezca su integración a la sociedad del conocimiento del siglo XXI y su participación activa en los procesos de cambio social que conduzcan a un mundo más humano, más justo y de respeto a la naturaleza. El Modelo Educativo Institucional está inspirado en la historia, vocación, misión y fines de la UAA; enmarcado en la normativa Institucional y proyectado en su visión y en el cambio permanente del conocimiento y de la sociedad. Expresa como fin y máxima aspiración la formación de sus estudiantes. El MEI se caracteriza por ser: consistente, al dar continuidad a su planteamiento y desarrollo; innovador y dinámico, al buscar de manera permanente la calidad; sistemático, al buscar la integración de sus funciones sustantivas; flexible, a la investigación y difusión, lo que le permite a los estudiantes y profesores contrastar e integrar lo que pasa en diversos espacios de aprendizaje dentro y fuera de la Institución y lo que sucede en los escenarios laborales.

INTRODUCCIÓN

Al considerar en la actualidad, el contexto del fenómeno de la globalización, se percibe una fuerte influencia y demanda internacional por alcanzar niveles más altos de competitividad y excelencia en todas las áreas: la del conocimiento y la educación, de la tecnología, de la política, de lo económico, de la cultura, entre otros. En este contexto se necesita una educación que responda a este contexto. La Educación basada en competencias es una tendencia que tiene sus orígenes en la necesidad mundial de relacionar más estrechamente las habilidades de la persona con su ámbito de acción, la economía globalizada ha propiciado un proceso de modernización en la formación profesional, siendo las tendencias principales la búsqueda de una alta capacidad de aplicación de los conocimientos a la vida real, a la solución de problemas y a la innovación.

El entorno económico y laboral actual, en constante proceso de cambio y globalización, está exigiendo a los titulados universitarios un conjunto de capacidades, habilidades y actitudes complementarias a su formación profesional. La valoración de las denominadas competencias profesionales” se está convirtiendo en un factor determinante para acceder al mercado laboral.

La ANUIES, por su parte, postula que la formación integral significa incorporar en el diseño nuevos modelos educativos centrados en el aprendizaje, la construcción de competencias generales y específicas que consideren desde perspectivas multidisciplinarias, conocimientos, habilidades, actitudes y valores que construyan en concordancia con el contexto histórico, cultural, económico y político, atendiendo asimismo al desarrollo físico y moral del individuo.

REVISIÓN LITERARIA

El término competencia que se define en el diccionario de la Real academia Española, por medio de una de sus acepciones, como “Pericia, aptitud, idoneidad para hacer algo o intervenir en un asunto determinado” (Real Academia Española 2004). Autores como Bogoya (1996) plantea que “la competencia es vista como una oportunidad o una capacidad para poner en escena una situación problemática y resolverla, para explicar su solución y para controlar y posicionarse de esta. Torrado

(1995) se trata de un conocimiento derivado de un aprendizaje significativo", ligado a ciertas realizaciones o desempeños. CONOCER (1997) "capacidad productiva de un individuo que se define y mide en términos de desempeño en un determinado contexto laboral, y no solamente de conocimientos, habilidades, destrezas y actitudes; éstas son necesarias pero no suficientes por sí mismas para un desempeño efectivo". Según Castellanos, (2003) "la competencia es una configuración psicológica que integra diversos componentes cognitivos, metacognitivos, motivacionales y cualidades de la personalidad en estrecha unidad funcional. Cejas (2006) comparte esta definición cuando define que la competencia es un sistema de componentes (cognitivos, metacognitivos, motivacionales y cualidades de la personalidad) que posee un individuo para desenvolverse eficientemente en su vida como ser social en todas las facetas.

El concepto de competencia en México comienza a utilizarse en 1993, quien lo da a conocer es el Consejo Nacional de Certificación de Competencias laborales (Conocer) en 1993 y de ahí se aplicó en los programas de CONALEP a través de la formación de competencias para el trabajo (Ibarrola, de 2008) y en el diseño de cursos de competencia laboral que se ofrecían también desde los bachilleratos tecnológicos. Es hasta 2007 y 2008, a partir de la concepción del Marco curricular Común, que se inicia con un ambicioso proyecto federal para la Reforma Integral de la Educación Media Superior y con ello la concepción de competencias de bachiller y competencias docentes de sus profesores. Independientemente de la problemática particular del concepto, y al margen de la revisión histórica que podríamos realizar al respecto, lo que nos interesa es realizar un intento de clarificación en este campo, para llevar a cabo una estructura que nos sirva de base para establecer competencias profesionales que estén vinculadas con la empresa.

OBJETIVOS GENERAL

Centrar en el alumno el trabajo en la preparación profesional y buscar el fomentar en él la adquisición de nuevos conocimientos y habilidades así como el acercamiento entre los sectores educativo y productivo con dos acciones importantes, el desarrollo de competencias genéricas: consultivas, técnicas y metodológicas y el desarrollo de competencias específicas o disciplinares.

Objetivos Específicos

- Vincular la formación del estudiante en la institución con la práctica profesional.
- Desarrollar la capacidad del individuo mediante su formación y capacitación profesional.
- Incrementar su desarrollo profesional a través de las relaciones humanas y sociales mediante la realización de prácticas que realicen los estudiantes.
- Promover las actividades de todo tipo de turismo y generar conciencia en el cuidado de los lugares naturales de País.

METODOLOGIA

El diseño de la investigación del presente trabajo fue de tipo literaria, descriptiva y participativa, buscando especificar el cumplimiento de los objetivos y características de la Universidad Autónoma de Aguascalientes, en vinculación con empleadores del estado de Aguascalientes. Además de describir las necesidades y los retos a los que se enfrentan los estudiantes e impulsarlos de manera profesional y laboral.

La educación por competencias permite vincular la formación o capacitación, que se promueve desde las instituciones educativas con la realidad de la práctica profesional. Los modelos basados en competencias implican así mismo una integración y adecuación de capacidades, conocimientos y habilidades cognitivas, afectivas, psicomotoras y sociales que puedan ser utilizadas eficazmente en situaciones generalizables de

la profesión. Por lo que podemos decir que, competencia es la capacidad para resolver situaciones complejas (problemas) en un contexto determinado.

La Competencia Profesional u Holística, relaciona atributos, tareas y contextos, busca ligar los atributos generales con el contexto profesional e incorpora la ética y los valores como elementos de un desempeño competente.

Competencias Básicas: Son las capacidades intelectuales indispensables para el aprendizaje de una profesión. Genéricas: Son la Base común de una familia de profesiones y se refieren a las situaciones generales de la práctica profesional que requieren de respuestas complejas. Específicas: Son la base particular de una profesión y están vinculados a condiciones específicas de ejecución.

Principios De La Educación Por Competencias

- Acercar al alumno más pronto al campo ocupacional
- Integrar la teoría y la practica
- Reconocer actitudes y valores en la formación profesional
- Reconocer el aprendizaje independientemente del lugar donde se adquiere
- Centrar el aprendizaje en el alumno
- Trabajar en equipo.

La Formación Parte de Problemas reales a particulares:

- Uso de materiales que simulan la vida real o situaciones reales.
- Disponibilidad de recursos para ayudar al estudiante a esclarecer los problemas y tratar con ellos
- Énfasis en el trabajo cooperativo entre estudiantes y el apoyo del tutor.

Cualidades de la Educación por Competencias

- Transferibilidad
- Multi- referencialidad
- Formación en alternancias (vincularlo con empresas)
- Emergencia (situaciones no previstas)
- Aprender de lo imprevisto o lo disfuncional (que debemos hacer para que los alumnos aprendan mejor)

Condiciones de una Educación por Competencias

- Diseño de propuestas curriculares por competencias profesionales
- Congruencia de los propuestas curriculares con las políticas y fundamentos de la institución educativa
- Elaboración de programas de estudio (unidades de aprendizaje) desde el marco de las competencias.
- Evaluación del aprendizaje de competencia.
- Condiciones

<u>Condiciones de los Recursos Humanos</u>	<u>Condiciones Pedagógicas Didácticas</u>	<u>Condiciones Institucionales</u>
<ul style="list-style-type: none"> • Formación del Personal Docente • Capacitación de Mandos medios y superiores • Capacitación del personal administrativo 	Cambios en las prácticas educativas: <ul style="list-style-type: none"> • Métodos de Enseñanza (diseño de estrategias) • Materiales y recursos didácticos que promueven el auto aprendizaje. • Evaluación (requiere evidencias de aprendizaje que integren la teoría y la práctica) 	<ul style="list-style-type: none"> • Condiciones mínimas para su implementación • Diseño de instalaciones e infraestructura • Convenios para ampliar campos de practica

Características de las Competencias

- Constituyen un sistema abierto
- Son estándares de salida
- Vinculadas a la capacidad de realizar las funciones profesionales en el mundo real.
- Son independientes de los métodos pedagógicos y de entretenimiento
- Deben ir más allá del presente para considerar el futuro.
- Deben responder a las necesidades del presente

Para la investigación participativa se buscó dar respuesta a los siguientes puntos a través de una encuesta con empleadores:

Necesidades

- De lograr en los procesos de formación de recursos profesionales una suficiente y adecuada integración entre la teoría y la práctica.
- De formar recursos altamente competentes para realizar intervenciones eficaces e integrales.

Retos

- Definir las competencias profesionales que los egresados deben poseer al terminar sus estudios.
- Optar por perspectivas teórico – metodológicas, bajo las cuales se logre una vinculación entre la teoría y la práctica; la formación de los profesionales y las demandas de los contextos ocupacionales.

Implicaciones

- Aprendizaje colaborativo
- Aprendizaje basado en problemas
- Aprendizaje orientado a proyectos
- Aprendizaje basado en el método de casos

Propuesta de Instrumentos (Evaluación del Aprendizaje)

1. Evidencias de Aprendizaje. Son variables que permiten al docente inferir en el conocimiento
2. Criterios de desempeño. Calidad mínima para que una capacidad sea aceptable.
3. Campo de Aplicación
4. Calificación. Como se distribuye la participación.

Modelo Educativo Flexible

Características:

- Mediación del juicio crítico, la exploración y el uso de perspectivas interdisciplinarias.
- Prioridad del trabajo de equipo (grupos)
- Adecuada relación entre la teoría y la práctica
- Fomento de la creatividad.

Participación En El Foro Con Empleadores

Para el cumplimiento de los objetivos se elaboró una encuesta como instrumento para conocer las necesidades de los empleadores y sus recomendaciones.

Validación de Competencias Genéricas por Empleadores del Programa Educativo de la Universidad Autónoma de Aguascalientes

Señalar el grado de importancia que a su juicio, tiene cada una de las competencias propuestas para el trabajo que el egresado desempeña. Para ello, marque, una “X” en el cuadro que exprese su opinión.

Competencias Genéricas		Grado de Importancia de la competencia considerando el trabajo que el profesionalista desempeña en su empresa			
		Nada Importante	Poco Importante	Importante	Muy Importante
1	Usar de manera eficiente las tecnologías de la comunicación y la información.				
2	Usar de manera correcta la lengua materna tanto en forma oral como escrita.				
3	Usar de manera correcta alguna(s) lengua(s) extranjera(s).				
4	Pensar de manera crítica y reflexiva				
5	Generar ideas innovadoras				
6	Realizar procesos de investigación pertinente y de calidad				
7	Usar de manera adecuada los distintos leguajes: matemático, logístico, entre otros.				
8	Diseñar y gestionar proyectos pertinentes				
9	Trabajar en equipo así como de manera independiente				
10	Aprender de manera autónoma y buscar la actualización permanente				
15	Desarrollar y una perspectiva ética, reflexiva y de compromiso hacia el bien común.				
16	Motivar, negociar y conducir hacia la mejora de la realidad social y natural.				
17	Contribuir al desarrollo sustentable de manera crítica y con acciones responsables.				
Otro(s): Especificar					

RESULTADOS

Para cumplir con los objetivos se participó en un foro con empleadores en el cual se busca validar las competencias genéricas para los programas educativos de la educación, tomando como instrumento la aplicación de la encuesta con empleadores, obteniendo de manera general las siguientes respuestas:

Preparar a los individuos para:

- Ser personas con un perfil humano.
- Ser proactivos emprendedores, creativos con una ética sustentada en un compromiso social.
- Realizar planes y acciones acordes con el mercado, además de contar con el conocimiento de áreas en tecnologías de información, economía, finanzas, inglés, etc.
- Ser proactivos, emprendedores y muy creativos.
- Tener una información ética sustentada en un compromiso social.

CONCLUSION

Se requiere institucionalmente visión común previa al trabajo de rediseño de programas con base en competencias. Se puede afirmar es que un enfoque basado en competencias necesita incluir el dominio de conceptos, actitudes y habilidades y la posibilidad de demostrarlo bajo condiciones reales de desempeño.

Las estrategias y programas educativos deben repensarse para la inclusión de esta nueva visión de futuro. Es decir, es indispensable para quienes formamos para la vida profesional, debemos tener un enfoque del dinamismo al que se enfrentaran quienes tendrán que estar preparados para aprender por sí mismos y trabajar cooperativamente conforme la demanda del campo profesional.

Sin duda hay mucho que aprender y que hacer para adoptar este enfoque educativo, la figura del profesor constituye la clave para el proceso de transformación de las instituciones educativas y así lograr el salto cualitativo que espera la sociedad.

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CORREA, N., CEBALLOS, E. y RODRIGO, M.J.: El perspectivismo conceptual

NIVEL DE ADOPCIÓN Y APROVECHAMIENTO DE LAS TIC'S EN PYMES DE QUINTANA ROO: EL CASO DE LAS REFACCIONARIAS AUTOMOTRICES EN CANCÚN

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RESUMEN

Conocer el nivel de adopción y aprovechamiento de tecnologías de la información (TI) en las Pymes, además del tipo de herramientas tecnológicas utilizadas, sus usos, usuarios y antigüedad, principalmente en el sector de las refaccionarias en el municipio de Benito Juárez, Cancún, México, en donde se desarrolló un primer diagnóstico del uso de la tecnología que ha servido para orientar este estudio y proporcionar un marco de trabajo definido. El estudio comprende una investigación exploratoria la cual fue aplicada a las refaccionarias de Benito Juárez, considerando una muestra probabilística, aplicando herramientas estadísticas para validar los resultados. Es importante resaltar el aporte de las tecnologías de información aplicadas a las refaccionarias aportando ventajas competitivas y generando una mayor dinámica en la industria local.

PALABRAS CLAVE: Tecnologías de la información, Pymes, Gestión Tecnológica, Competitividad.

ABSTRACT

The objective of this study was to determine the level of adoption and use of information technology (IT) for SMEs, including the type of tools used, uses, users and old, mainly in the parts stores in the municipality of Benito Juárez, Cancún, Mexico, where he developed a preliminary assessment of the use of technology has served to guide this study and provide a framework defined. The study includes an exploratory investigation which was applied to the repair shops of Benito Juárez, considering a probability sample, applying statistical tools to validate the results. It is important to highlight the contribution of information technologies applied to the parts stores providing competitive advantages and creating a more dynamic local industry.

Keywords: Information technology, SMEs, Technology Management, Competitiveness

INTRODUCCIÓN

Desde la perspectiva del estudio de las PyMES, el aspecto del nivel de uso y adopción de las tecnologías de la información está poco explorado. Las aplicaciones tecnológicas para PyMES son limitadas, así como el escaso interés de los micro, pequeños y medianos empresarios en su adopción y uso. El impacto de las tecnologías de la información y la comunicación, gracias a la globalización está fuera de toda discusión. Al momento se aprecian algunos de sus efectos, como la interdependencia entre los países y su ciudadanía, todo derivado de la interconectividad y las herramientas disponibles. Es un tema complejo e incluye tanto aspectos económicos como culturales, sociales y políticos. En el aspecto económico, los tratados comerciales, la evolución en aspectos relativos a la logística, y el uso intensivo de las TIC, han facilitado el incremento de las transacciones comerciales, presionando a sus sectores empresariales, (en especial a las PYMES), a ser más competitivas. El interés de este trabajo es explorar hasta qué punto las Tecnologías de la Información y la Comunicación (TIC) pueden jugar un papel importante para mejorar

la productividad y la competitividad de las PYMES en Quintana Roo, en este caso limitado al estudio de las refaccionarias automotrices asentadas en la ciudad de Cancún, municipio de Benito Juárez.

Cabe destacar la elección del sector autopartes a través de su canal de comercialización detallista tradicional; del año 2008 al 2009, la participación de mercado de ventas en línea se incrementó de 0.5% al 1.1% en un mercado dominado por las ventas en línea de boletos de avión y productos turísticos, 79% según AMIPCI. (Estudio AMIPCI de comercio electrónico, 2009).

REVISIÓN LITERARIA

Según el estudio denominado “Oportunidades de negocios electrónicos para las PYMES, 2005” México presenta una gran disparidad entre el uso de las TIC entre pequeñas y medianas empresas y las grandes empresas consolidadas, menciona que solo el 25% de las Pymes utilice la computadora para su operación rutinaria en procesos de gestión, y menos del 10% para realizar transacciones comerciales con clientes o proveedores.

Si bien Heeks, (2002) señala la importancia de la adopción de las TIC para el mejoramiento de la productividad de las empresas, al resaltar el papel que la información juega en los procesos y en los resultados de cualquier gestión empresarial, debe reconocerse que falta a su vez información relativa la toma de decisiones respecto a la adquisición y uso de las TIC por parte del núcleo administrativo de las PyMES.

Kaushik y Singh (2003) señalan que el acceso, adopción y uso de las TIC generan un gran crecimiento económico para las empresas usuarias, amén de la economía local y regional, es decir son un factor de competitividad empresarial sin importar el tamaño de la empresa o la infraestructura incorporada.

Se puede concluir que la decisión de una Pyme para tratar de alcanzar un alto nivel de adopción de TIC es el resultado de muchos factores. Estos factores no solo incluyen el tradicional análisis costo-beneficio de una decisión de inversión, sino la complejidad de la tecnología y el grado de preparación electrónica de la red de consumidores y proveedores. Finalmente, la revisión de los factores determinantes, también indica que el tamaño de la empresa y las opiniones de su administración - generalmente por parte del propietario o familia- puedan tener un considerable impacto en su decisión por incursionar en el comercio electrónico y tener éxito ante este reto.

DISEÑO DE LA INVESTIGACIÓN

El diseño de la investigación se desarrolló durante el primer trimestre del 2010, a través de tres fases que a continuación se describen.

Fase I identificación del Problema EL objetivo de este estudio es conocer el panorama general de las TIC's en las Refaccionarias automotrices de la ciudad de Cancún registradas en el SIEM a través de un sondeo como primer ejercicio para posteriormente hacer un estudio concluyente. El estudio es a través de una investigación exploratoria para examinar el problema y brinde una mayor conocimiento y comprensión, lo cual guiara a la definición del problema con más precisión, identificar cursos alternativos de acción, desarrollar hipótesis y lo más importante establecer prioridades para la investigación posterior.

Fase II diseño del cuestionario: El diseño de las preguntas estuvo conformado por preguntas abiertas y preguntas cerradas como se especifica en la tabla 1 a través de un cuestionario que se aplicó a 47 refaccionarias del municipio de Benito Juárez las cuales por el número de empleados están en la clasificación de pyme.

Tabla 1: Ficha Técnica del Cuestionario

Tamaño de muestra	47 refaccionarias
Levantamiento de encuesta	Mes de marzo del 2010
Lugar de levantamiento	Cancún Q. Roo
Encuestadores	Alumnos de Servicio Social
Tipo de preguntas	17.2% Abiertas 82.8% Cerradas

Datos relevantes del levantamiento del cuestionario. Elaboración Propia.

Fase III aplicación del cuestionario: Se tomo una muestra de 47 refaccionarias al aplicarse el cuestionario que consistió en probar un cuestionario en una pequeña muestra de encuestados, para identificar y eliminar los problemas potenciales. El objetivo de probarlo fue mejorar el instrumento. Malhotra (2008 –pp. 319) dice que como regla general, no debe usarse un cuestionario en encuesta de campo sin una prueba piloto adecuada.

El cuestionario fue aplicado por estudiantes de la Universidad del Caribe previamente capacitados, y distribuidos por sectores en donde mayor concentración de refaccionarias se encuentra en Cancún.

El cuestionario se valido por contenido, que es una evaluación subjetiva pero sistemática de qué tan bien representa el contenido de la escala el item de medición en cuestión. Además de validar el criterio que refleja si una escala se comporta como se esperaba en relación con otras variables seleccionadas como criterios significativos. El instrumento se midió con Alfa de Cronbach que es un índice de consistencia interna, en donde si su valor es cercano a la unidad se trata de un instrumento fiable que hace mediciones estables y consistentes, en este caso se obtuvo un alfa de .831 lo cual fue aceptable.

RESULTADOS

- El 89.4% de las refaccionarias utilizan computadoras en sus establecimientos, mientras que el 10.6% no utilizan computadoras
- Se les pregunto si contaban con una página web y sólo el 31.9% de las refaccionarias cuentan con esta herramientas, sin embargo cuando se les preguntó si actualizaban su página web el 60.0% dijo que siempre, el 20% casi siempre, 6.7% algunas veces y 2% nunca.
- Tan sólo el 50% es usuario de la banca por Internet.
- El 43.5% realiza pagos en línea, mientras que el 56.5% no.
- El 31% de los usuarios con computadora utilizan la tecnología para el pago de sus impuestos en línea, sin embargo es bajo en comparación al 69% que no lo utiliza.
-

Tabla 2: Bases de datos con las que cuenta la refaccionaria

Base de datos	SI	NO
Ventas	70.2%	29.8%
Clientes	63.8%	36.2%
Proveedores	72.3%	27.7%
Precios	78.7%	21.3%

Refaccionarias que cuentan con una base de datos. Fuente: Elaboración propia

- El uso de la tecnología de la información que utilizan las refaccionarias se plasma en la tabla 3 en donde se observa que la utilizan mayormente para inventarios, ventas, contabilidad, proveedores, clientes además del uso del correo electrónico.

Tabla 3: Uso de la TIC's en diferentes aspectos.

	N/A	2	3	4	5	Total
Item	%	%	%	%	%	%
Usa paquetes de software para realizar la nómina	71.7	2.2	4.3	2.2	19.6	100
Usa paquetes de software para el inventario	30.4	2.2	8.7	4.3	54.3	100
Usa paquetes de software para controlar las ventas	30.4	0	6.5	4.3	58.7	100
Usa paquetes de software para llevar su contabilidad	32.6	2.2	8.7	2.2	54.3	100
Usa el internet para hacer algún pedido a sus proveedores	32.6	2.2	8.7	2.2	54.3	100
Usa el internet para realizar sus pagos a sus proveedores	48.9	2.2	2.2	4.4	42.2	100
Realiza citas por internet con sus clientes	76.0	2.2	10.9	0	10.9	100
Utiliza el internet para pagar sus impuestos	60.9	0	4.3	2.2	32.6	100
Utiliza el internet para pagar su nómina	84.8	2.2	0	0	13	100
Consulta el catalogo de sus proveedores en línea	41.3	0	4.3	6.5	47.8	100
Utiliza el internet para mandar publicidad	69.6	2.2	6.5	2.2	19.5	100
Utiliza el internet para alguna promoción a sus clientes	71.7	2.2	8.7	2.2	15.2	100
Utiliza algún programa para tener una lista de nombres, direcciones y teléfonos de sus clientes.	37.0	0	8.7	8.7	45.6	100
Utiliza algún programa para realizar estadísticas y gráficas de su negocio	67.4	4.3	0	0	28.3	100
Utiliza redes sociales para hacer publicidad	93.3	0	2.2	0	4.4	100
Utiliza el correo electrónico	15.2	2.2	6.5	4.3	71.7	100
Utiliza el chat	46.8	4.3	10.6	2.1	36.2	100

Características de uso de las TIC's de las Refaccionarias de Cancún. Fuente: Elaboración propia.

CONCLUSIONES

Dado que el estudio mostró un alto nivel de adopción de aplicaciones de cómputo por parte de las refaccionarias, principalmente orientado su uso a la gestión empresarial, es necesario mencionar que si bien tienen la herramienta, sus usos se limitan a procesos operativos internos, dejando de lado la función de conectividad, la cual está representada en su mayoría por el Internet, donde su uso si es limitado. Una gran proporción de las refaccionarias encuestadas cuentan con conexión a Internet, pero paradójicamente, su uso corresponde principalmente a su relación con proveedores, descuidando lo relativo a su página Web, contacto con clientes, CRM, e-commerce, e-business, etc.

El estudio indica que la incorporación de las TIC al negocio inicia como soporte de los procesos operativos, comienzan por el área contable y posteriormente se extienden a otros sectores administrativos de la organización. Por lo que es interesante determinar el comportamiento de las PYMES, respecto a las prácticas de adopción más comunes en relación con el e-commerce y e-business. Según la naturaleza jerárquica de las TIC en los procesos de negocio (Alfaro, 2004), el cual menciona que la primera etapa está conformada por la estrategia, la segunda por los procesos operativos y la tercera por las herramientas simplificadoras de la eficiencia, en donde las TIC se vuelven indispensables, determinamos que las refaccionarias encuestadas se encuentran en el nivel dos, teniendo como principales retos para maximizar el impacto de las TIC los siguientes:

- Incorporar el acceso a internet, principalmente de banda ancha, como elemento de comunicación exterior, banca electrónica, business to business y business to consumer.
- Cambiar procesos de negocios antes de implementar más tecnología
- Crear cultura tecnológica orientada al servicio

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JUSTIFICACIÓN JUSFILOSÓFICA DE LA CONCESIÓN ADMINISTRATIVA DEL TRATAMIENTO Y DISPOSICIÓN DE AGUAS RESIDUALES EN TAMAULIPAS, MÉXICO

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ABSTRACT

Mediante una investigación de campo no experimental – transeccional de medición única y apoyados en el método exegético-analítico; se analizó la factibilidad jurídica y filosófica la concesión administrativa del servicio público municipal de tratamiento y disposición de aguas residuales en el Estado de Tamaulipas, y se demostró la congruencia entre los elementos del rescate, la reversión, el término y la garantía de los derechos de los sujetos de la concesión, así como los intereses legítimos de las masas, de los de a pie, lo que nos permite ofrecer fundamentos científicos que justifican la concesión administrativa, misma que contribuirá a resolver el problema de contaminación del agua y escasez de este vital líquido en la época de estiaje. Razonamos la interrupción de seguir dogmáticamente los postulados de una doctrina en particular, cuando es temporal, para corregir una deficiencia, tomando las providencias necesarias para que esa práctica no afecte la estructura del Estado. Y cuando el gobierno realiza sus funciones y no alcanza satisfacer todas las necesidades de las masas, debe privilegiar el bien público sobre los dogmas de las doctrinas que practica y permitir que los particulares inviertan recursos económicos para satisfacer las carencias colectivas.

INTRODUCCIÓN

Actualmente en Tamaulipas existe una gran preocupación por la escasez de agua y por la contaminación del Golfo de México, ríos, presas y sistema lagunario en su interior. Tanto las autoridades municipales de la zona norte y sur, así como los gerentes generales de los organismos operadores de agua han manifestado en múltiples ocasiones que los diferentes vasos de captación registran constantemente niveles críticos que ponen en riesgo el suministro de agua potable para el consumo doméstico y la industria. En el presente los grandes núcleos urbanos tamaulipecos como Nuevo Laredo, Matamoros, Reynosa, Cd. Victoria, Río Bravo, Cd. Mante, Cd. Madero, Tampico y Altamira no aprovechan la tecnología existente para el tratamiento y reutilización de aguas residuales que es una alternativa para garantizar el suministro del vital líquido.

Por otro lado, las grandes industrias consumen directamente de las corrientes y vasos de captación el agua que hace falta en las ciudades en época de estiaje. Tan solo la paraestatal “Petróleos Mexicanos” en las condiciones actuales, sin considerar el crecimiento previsto por la inversión del 1200 millones de US dólares para la construcción de nuevas plantas, está consumiendo directamente de la Laguna del Chairel (Principal vaso de captación para el abastecimiento de agua potable en la zona sur de la Entidad que comprende el área metropolitana de las ciudades de Tampico-Madero-Altamira): 1200 litros por segundo, lo que equivale, aproximadamente al 30% del consumo total diario.

En la zona de nuestro ejemplo, la producción de aguas residuales es de 2800 litros por segundo, mismos que no se están tratando y contaminan severamente el sistema lagunario, el Río Pánuco, Río Tamesí y el Golfo de México según lo demuestra la denuncia sistemática en los principales medios impresos de

comunicación masiva del lugar. Lo anterior es solo un ejemplo de la contaminación de todo el sistema lagunario, de la exposición de residuos de hidrocarburos, materias fecales, basura industrial, exceso de maleza acuática que amenazan con el colapso del ecosistema. Respecto a la necesidad e importancia de la presente investigación, hacemos referencia al desarrollo sustentable, en cuanto al cuidado del medio ambiente, ya que en Tamaulipas se han realizado muchos esfuerzos para atraer inversiones nacionales y extranjeras que generan empleos y desarrollo, lamentablemente estos esfuerzos traen aparejados las grandes facilidades que se les otorgan a los empresarios para que se instalen legitimados por la normatividad ambiental de nuestro país.

Esta situación dio origen a nuestro problema social, ya que los organismos operadores de agua no cuentan con el dinero suficiente para construir las plantas tratadoras de aguas residuales que se requieren así como la construcción de nuevas redes debido al crecimiento de los asentamientos humanos, el desarrollo de la industria y puertos, y atender al mismo tiempo el mantenimiento preventivo y correctivo de las redes de drenaje, agua potable y alcantarillado. Tampico y Altamira son los puertos más importantes del Estado de Tamaulipas.

En consecuencia, teniendo en cuenta que el Código Municipal para el Estado de Tamaulipas regula en los artículos 170 al 185 los servicios públicos municipales así como su explotación a través de la figura jurídica de la concesión a los particulares, de acuerdo con el tercer párrafo del artículo 171 del citado código, podrá concesionarse el servicio público municipal de tratamiento y disposición de aguas residuales, y sin embargo en la actualidad no es derecho positivo, el problema está vigente y urge solucionarlo, de ahí que el problema de investigación quede definido de la siguiente manera: ¿Puede constituir la concesión administrativa del servicio público de tratamiento y disposición de aguas residuales, un instrumento jurídico viable para resolver el problema de contaminación del agua y escasez de este vital líquido en la época de estiaje en Tamaulipas, ante la imposibilidad material de la Administración Pública local para solucionarlo?

Para darle respuesta a la problemática investigativa nos propusimos la siguiente hipótesis científica: La concesión del servicio público municipal de tratamiento y disposición de aguas residuales a particulares en Tamaulipas puede ser una contribución a la solución del problema de contaminación y escasez de agua en Tamaulipas y es factible desde el punto de vista jurídico.

De dicha hipótesis advertimos los siguientes elementos:

Variable independiente. - La concesión administrativa del servicio público de tratamiento y disposición de aguas residuales como instrumento jurídico viable

Variable dependiente. - Contribución a la solución de la contaminación del agua y escasez de este vital líquido en la época de estiaje en Tamaulipas

Objetivo General. - Ofrecer fundamentos científicos que justifiquen filosóficamente la concesión administrativa de este servicio público municipal, que contribuirá a resolver el problema de contaminación del agua y escasez de este vital líquido en la época de estiaje en Tamaulipas, a partir de demostrar su factibilidad jurídica.

Objetivos específicos:

1. Analizar la normatividad, jurisprudencia y los aspectos teóricos fundamentales que caracterizan a la concesión administrativa y al servicio público en México.
2. Identificar las debilidades, amenazas, fortalezas y oportunidades de un servicio público municipal de tratamiento y disposición de aguas residuales, descentralizado en Tamaulipas.

3. Identificar las debilidades amenazas, fortalezas y oportunidades de un servicio público municipal de tratamiento y disposición de aguas residuales, concesionado en Tamaulipas.
4. Demostrar la factibilidad jurídica de la concesión administrativa del servicio público municipal de tratamiento de aguas residuales en Tamaulipas.

La lógica nos indica que se requiere una gran inversión para construir los humedales o plantas tratadoras, es por eso que la presente investigación tiene un alto contenido social al contribuir modestamente al desarrollo sustentable de Tamaulipas, del cual los beneficiarios directos serán las mujeres y hombres comunes; *los de a pie*, debido que al haber suficiente agua en todas las épocas del año, no se encarecería.

REVISIÓN LITERARIA

Parafraseando al maestro Víctor Manuel Rojas Amandi (Rojas, 1991), Según el legado filosófico de Hegel “Todo lo real es racional y todo lo racional es real”, advertimos que la realidad es que existe una institución administrativa de especial importancia denominada concesión, y esta institución inherentemente posee una racionalidad y lo racional para ser tal, de acuerdo con Hegel, se debe encontrar justificado por una necesidad; entonces ¿Cuál es esa necesidad subyacente y socio histórica que le otorga la racionalidad a la concesión?. Doy una respuesta concreta: la satisfacción de necesidades colectivas, el bien público, cuando una Administración Pública no tiene la posibilidad económica o técnica para satisfacer esa necesidad. Luego entonces, mientras subsista la necesidad que da sustento a la racionalidad de la concesión y no se pierda esta última, subsistirá también la realidad.

Cuando aceptamos que procurar el bien público es un fin del Estado y no una función de este, no debiera ruborizarnos quien lo hace: el gobierno o los particulares, sino que realmente se persiga el bienestar de la colectividad, que *los de a pie* verdaderamente se beneficien de las tareas que lleva a cabo el binomio Gobernantes y Gobernados. ¿Cuáles tareas deberían o podrían estar reservadas al gobierno y cuáles a los particulares? Nuestra respuesta es inmediata: las que sean necesarias para obtener el bien público, con la premisa mayor que si la realidad social lo exige; no debemos empeñarnos en que el Estado en una condición ficticia de elasticidad o gelatinosidad adopte la forma del molde, que aunque posea mas virtudes que defectos no fue diseñado para él con exclusividad, es algo abstracto, debe tomar lo mejor de la doctrina pero anteponer el interés colectivo al dogma del deber ser plasmado en tinta y papel.

Justificamos la interrupción de seguir dogmáticamente los postulados de una doctrina en particular cuando es temporal, para corregir una deficiencia, satisfacer una necesidad colectiva tomando las providencias necesarias para que esa práctica no afecte la estructura del Estado. Y cuando el gobierno realiza sus funciones y no alcanza satisfacer todas las necesidades de las masas, debe privilegiar el bien público sobre los dogmas de las doctrinas que practica y permitir que los particulares inviertan recursos económicos para satisfacer la necesidad colectiva. Si para tal efecto es necesario reformar el orden jurídico creado por la clase en el poder; deberá hacerlo, ya que el derecho como fenómeno es susceptible de reflexiones e indagaciones filosóficas apoyadas en las condiciones materiales de su existencia: Es preciso mencionar a continuación la expresión que se lee en el Manifiesto del Partido Comunista de Marx y Engels “vuestro derecho no es mas que la voluntad de vuestra clase erigida en la ley, una voluntad cuyo contenido está determinado por las condiciones materiales de existencia de vuestra clase” (Marx y Engels, 1971).

Agregamos que dicha concesión para que se justifique desde el punto de vista social y filosófico debe realizarse con carácter temporal en tanto el gobierno no tenga la capacidad para otorgar el servicio por sí mismo, y a la vez deberá ser garante de que la población obtenga un beneficio a su salud y que la utilidad que obtengan los empresarios sea justa en relación con el trabajo realizado y no les permita acumular dinero en exceso que los haga caer en un círculo vicioso donde el dinero que les sobre es el que hará falta en los bolsillos de *la gente de a pie*.

Hemos venido insistiendo que en el Estado de Tamaulipas se están contaminando los ríos, lagunas, presas y aguas litorales. Según cifras aportadas por el Instituto Nacional de Estadística, Geografía e Informática (INEGI) en la Entidad hay 677,489 viviendas de las cuales solo 450,634 disponen de drenaje conectado a la red pública, es decir, 226,855 hogares no cuentan con drenaje y tienen desagüe a río, laguna, mar, barranca, o fosa séptica.

También es del dominio público, gracias a la información que proporciona el organismo citado; que de estas 677,489 viviendas solo cuentan con agua potable entubada y su respectiva conexión 432,753 hogares. Y solo hay 22 plantas municipales tratadoras de aguas residuales con capacidad de 2687 litros por segundo, aunadas a otras 41 plantas industriales tratadoras de aguas residuales con capacidad de 1179 litros por segundo, lo que resulta ridículo e insuficiente para evitar la contaminación de los principales vasos de captación y corrientes de agua en este territorio. Por ejemplo, mientras se están depositando 2800 litros por segundo de aguas residuales en el sistema lagunario de la Zona Conurbada de los municipios de Tampico-Madero-Altamira: la disponibilidad de drenaje es de 24.6% para Altamira, de 82.6% para Cd. Madero y de 82.5% para Tampico. La disponibilidad de agua entubada es de 41.2% para Altamira, de 91.1% para Cd. Madero y de 92.5% para Tampico lo que refleja la desigualdad social y una oferta de los servicios públicos municipales referidos muy por debajo de la demanda de los habitantes y un problema de contaminación terrible.

La concesión administrativa se erige como alternativa para solucionar este gran problema, es una *herramienta jurídica* que contribuiría a garantizar el abastecimiento de agua a la industria y sobre todo a los habitantes de esta provincia tan desequilibrada en los recursos acuíferos. Negar esta posibilidad de progreso con una actitud conservadora traería un enorme perjuicio, propiciaría un déficit de agua con la consiguiente consecuencia de ser incosteable para los particulares en el futuro una inversión estratosférica con relación a la que se requiere en la actualidad. La concesión administrativa entre la función pública y el desarrollo sustentable juega un papel muy importante, ya que representa una solución territorial, una respuesta inteligente en Tamaulipas a un problema de contaminación con una actitud progresista, desprovista de molduras ideológicas que aprisionan y no permiten ver un valor jurídico superior como lo es el bien público temporal de la mano de un ambiente sano para nosotros y las futuras generaciones de tamaulipecos.

El servicio público es una actividad técnica directa o indirecta, de la administración pública activa o autorizada a los particulares, que ha sido creada y controlada para asegurar de una manera permanente, regular, continua y sin propósitos de lucro, la satisfacción de una necesidad colectiva de interés general, sujeta a un régimen especial de derecho público (Serra,1988). De lo anterior se deriva que la actividad que se realiza para satisfacer una necesidad colectiva no la puede llevar a cabo cualquier persona, ya que se requiere de ciertas habilidades o conocimientos así como herramientas o equipo en algunos casos. Normalmente esta actividad la ejecuta la administración pública ya sea federal, local o municipal y por vía de excepción los particulares a través de la institución jurídica que estudiamos aquí denominada concesión.

Un concepto legal que advertimos en el derecho mexicano proviene de la Ley Orgánica del Departamento del Distrito Federal, abrogada, por cierto, mediante decreto publicado en el Diario Oficial de la Federación el 29 de diciembre de 1978, En su artículo 23 estableció un criterio que subsiste en la Ley Orgánica de la Administración Pública del Distrito Federal vigente, misma que en el artículo 10 establece “Para los efectos de esta ley, se entiende por servicio público la actividad organizada que se realice conforme a las leyes o reglamentos vigentes en el distrito federal, con el fin de satisfacer en forma continua, uniforme, regular y permanente, necesidades de carácter colectivo, la prestación de estos servicios es de interés público.” Aún cuando encontramos la anterior disposición legal que está basada en la doctrina del derecho administrativo comentada en la página anterior, encontramos la limitante que el

ámbito espacial de validez de esa norma se circunscribe al territorio del Distrito Federal en nuestro país por lo que conscientes de esta situación recurrimos al poder judicial federal mexicano; La Suprema Corte de Justicia de la Nación, que establece en la tesis 419 de la segunda sala de 1985 que “El servicio público consiste en la actividad que se desarrolla para satisfacer una necesidad colectiva de carácter económico o cultural, mediante prestaciones que por virtud de norma especial del poder público, deben ser regulares, continuas y uniformes”.

También la Suprema Corte de Justicia de la Nación (México) aportó un concepto jurisprudencial del Servicio Público, al afirmar que: “El Estado para dar satisfacción en forma regular y continua a ciertas categorías de necesidades de interés general, puede determinar qué actividades pueden ser consideradas como servicio público y establecer, desde luego un régimen jurídico especial que tenga por objeto facilitar el que se satisfagan rápida y cumplidamente las necesidades que determine la declaración del servicio público. El Estado puede prestar directamente el servicio o bien darlo en concesión que se otorgue a particulares, pero en ambos casos es indispensable que mediante el Poder Legislativo se haga la declaración respectiva y se reglamente el servicio”.

Igualmente es de suma relevancia recordar que en Tamaulipas está vigente hasta el año 2006 una ley de orden público que tiene por objeto establecer las bases para la prestación del servicio público municipal estudiado en este documento académico, que consta de 129 artículos contenidos en trece capítulos y seis artículos transitorios; me refiero a la Ley Del Servicio Público de Agua Potable, Drenaje, Alcantarillado, Tratamiento y Disposición de las Aguas Residuales del Estado de Tamaulipas, originalmente denominada Ley del Servicio de Agua Potable y Alcantarillado del Estado de Tamaulipas, contenida en el Decreto 319 del 12 de Junio de 1992 y reformada su denominación por Decreto N° 124 del 4 de diciembre del 2002, de la LVIII legislatura del H. Congreso del Estado.

Tratando de sintetizar el estudio del citado ordenamiento jurídico, decidimos hacer énfasis en el capítulo tercero que se refiere a la operación de los sistemas ya que representa para nosotros un aval de lujo el H. Congreso del Estado cuando la quincuagésima cuarta legislatura realiza una separación gramatical, lógica y jurídica del servicio público municipal que nos ocupa, al redactar de la siguiente forma el artículo 31.- “compete a los organismos operadores prestar el servicio público de tratamiento y disposición de aguas residuales que se generan en su jurisdicción, promoviendo al efecto procesos de tratamiento y el fomento de instalaciones alternas que sustituyen al drenaje sanitario” Esta figura de derecho que necesita de una norma jurídica para su creación, tiene como finalidad la satisfacción de necesidades colectivas teniendo los requisitos de regularidad, continuidad y uniformidad en su cumplimiento, debiendo estar desprovisto de fines de lucro preferentemente y estar sujeto a un régimen jurídico mixto o de derecho público cual sea el caso de un organismo paramunicipal, de la existencia de un contrato administrativo o como lo proponemos: por conducto de una concesión administrativa.

Con relación al debatido tema de la naturaleza jurídica de la concesión, a manera de aportación personal, podemos apuntar que *“la concesión administrativa es un acuerdo de voluntades mediante el cual una autoridad competente habilita a una persona física o moral con capacidad técnica, jurídica y económica para la explotación de un bien o servicio público que normalmente realiza la administración pública, para la satisfacción de necesidades de la colectividad.”* Apoyados en estas verdades doctrinarias y legales, de una manera muy respetuosa, emplazamos la imprecisión del jurista Acosta Romero cuando concluye que la concesión constituye un acto administrativo discrecional, del órgano de la Administración Pública, que aplica en un caso concreto las disposiciones que regulan la materia de concesión. Nada tiende contrato, ni de acto mixto.

No estamos de acuerdo en llegar a esa conclusión por el solo hecho de que a su buen saber y entender, la mayoría de las concesiones se otorgan por medio de actos administrativos discrecionales en México. No porque se repita una situación se hará de esta un imperativo, un dogma.

Parafraseando a Cortes Ibarra cuando realiza su crítica a la Teoría normativa de la culpabilidad escribiendo. “Si afirmo que patricio es inteligente, estoy juzgándolo y con mi juicio reconozco (declaro) una condición personal de él, pero mi juicio no crea esa condición; Patricio no es inteligente porque yo lo diga, no es mi declaración la que hace que él sea inteligente; yo me concreto a reconocerlo, a declararlo; pero aunque yo no lo hiciera, de igual modo el sería inteligente, como a la inversa, mis reiteradas declaraciones sobre su condición de inteligente, no haría que lo sea, sino lo es” (Cortes, 1992).

Aún cuando fuera cierto que en nuestro País se repite el otorgamiento de concesiones mediante actos administrativos, nos parece un argumento muy débil para establecer un principio o determinar la naturaleza jurídica de la concesión, ya que en el supuesto que así sucede en nuestro país, no quiere decir que así tenga que ser. El maestro García Máynez, cita al gran filósofo Kant, el que en su obra Fundamentación de la metafísica de las costumbres, subrayó que de la observación de los hechos no es correcto desprender conclusiones normativas. La circunstancia de que algo ocurra en determinada forma no nos autoriza para declarar que así debe ocurrir. El versado jurista mexicano, cuando nos brinda las primeras cátedras universitarias de derecho, afirma con su reconocida sencillez; que el pez grande devore al chico, o que el pueblo fuerte sojuzgue a débil, no demuestran que así deba suceder; simplemente indican que así sucede. (García, 1996).

Respecto a los sujetos que intervienen en una relación jurídica establecida por una concesión administrativa; la doctrina los enuncia como elementos subjetivos de la concesión: El concedente, es la autoridad federal, local, o municipal que de acuerdo con las normas que regulan la organización y funcionamiento de la administración pública, está facultado, en representación del gobierno para otorgar una concesión al gobernado. Normalmente se trata de un funcionario de la administración pública centralizada, aunque también los organismos descentralizados pueden otorgar concesiones a los gobernados siempre y cuando los bienes o servicios aludidos sean de naturaleza pública. El concesionario es una persona física o moral, con capacidad técnica, económica y jurídica para realizar una actividad técnica encaminada a satisfacer necesidades colectivas.

Así como posee derechos el concesionario tiene obligaciones entre las que podemos destacar; En términos generales, debe realizar la tarea que le fue encomendada con apego a los principios de regularidad, generalidad y continuidad, para satisfacer las demandas de los usuarios. Deberá llevar a cabo la actividad técnica que le fue encomendada con estricto apego al derecho administrativo y particularmente a las disposiciones que emanan del título de concesión en lo referente al inicio de las actividades, la calidad del servicio, dar mantenimiento preventivo y correctivo a los bienes públicos que fueren otorgados en custodia, necesarios para la operación hasta el último día del plazo.

También los bienes que no son públicos, pero que el concesionario haya adquirido para la operación del servicio; debe mantenerlos en buen estado desde el inicio hasta el final del tiempo que fue estipulado en el acto concesional. Estos derechos son los más representativos, los que sin duda apoyan firmemente nuestra postura a favor de la concesión administrativa, ya que representan garantías tanto para la autoridad concedente como para los usuarios consistentes en una prestación que se deriva de una acto administrativo mediante el cual la administración pública da por terminada la relación jurídica entre concedente y concesionario, recuperando los bienes públicos dados en concesión por causas de utilidad pública, siempre y cuando respete los principios de equidad, seguridad, certidumbre jurídica. El rescate es una terminación anticipada de la concesión y para que se pueda presentar, la administración pública debe acreditar plenamente una causa de interés público (Béjar, 2006). La autoridad administrativa debe fundar en derecho y motivar su acto jurídico apegado a los requisitos constitucionales, deberá igualmente indemnizar al particular por daños y perjuicios “un rescate prematuro, antes del vencimiento del plazo o término de la concesión, implica necesariamente el pago de una indemnización, que estará en función directa de los daños y perjuicios (Canasi, 1964).

Recordemos que existen serias carencias de los servicios de agua potable y drenaje en Tamaulipas y que en esta Entidad no se están tratando debidamente las aguas residuales, por lo que es deseable dar la cobertura total de estos servicios a las viviendas censadas y se pueden cubrir estas deficiencias con el dinero que no se invierta en construir plantas tratadoras de aguas residuales. Una inversión proyectada a quince años, cantidad de tiempo por la que se puede otorgar una concesión administrativa en Tamaulipas, por 800 millones de pesos, tomando en cuenta una tarifa de \$ 3.80 m³, con una demanda por segundo de 2500 litros, se puede recuperar en un tiempo de retorno de 4 años y 6 meses, y en el año quince habría un ingreso de 1658 millones de pesos y una utilidad de los empresarios al final de este período de 789 millones de pesos. El proyecto es rentable y muy atractivo para todos, ya que insistimos, se pudiera resolver el problema definitivamente. Los negocios difícilmente se hacen con dinero prestado por Instituciones Bancarias por el cual se tienen que pagar intereses, tal y como pretende financiar la construcción de las plantas tratadoras de aguas residuales el gobierno actual. Los ciudadanos pagaríamos un servicio muy caro por ser doble nuestra aportación, a través de la tarifa y los costos financieros de un crédito. En cambio, esta segunda opción representa tener todos, agua, drenaje y tratamiento de aguas residuales, las que serían aprovechadas por la industria y los agricultores. En el articulado de la Ley de Aguas del Estado de Tamaulipas se reproducen y desarrollan las disposiciones del Código Municipal, particularmente encontramos en el precepto numero dieciocho, fracción segunda, el fundamento legal que permite la concesión administrativa que abordamos en esta investigación y se confirma y desarrolla en el capítulo II del Tercer título denominado: de la participación privada.

METODOLOGÍA

Entre los métodos que se utilizaron, está el análisis teórico-jurídico, mediante el cual exploramos los principales fundamentos que nos permiten sentar las bases en cuanto a los enfoques conceptuales y metodológicos que desarrollamos en esta investigación. Otro método empleado es el método histórico – lógico, que atiende a la doctrina y jurisprudencia constituida hasta la fecha y que abarca las diferentes etapas del derecho en materia administrativa y constitucional, también utilizamos el exegético - analítico, que nos permitió una mejor comprensión del sentido y alcance de las normas jurídicas.

Llevamos a cabo una investigación de campo que nos permitió conocer la cobertura real de los servicios de agua potable, drenaje, alcantarillado, tratamiento y disposición de aguas residuales en Tamaulipas, a través de un diseño metodológico que está sustentado en un método matemático que nos permitió conocer la opinión de *los de a pie* y cruzar esta información con los datos oficiales que fueron expuestos con claridad en el cuerpo del escrito. Mediante el método matemático determinamos el universo que comprende en este caso todo el Estado de Tamaulipas, calculando el tamaño de la muestra de la población a la cual se le solicitó respondiera un cuestionario que nos proporciona información veraz de la realidad social y de calidad del servicio público ya referido. Recorrimos los 43 municipios del Estado de Tamaulipas para llevar a cabo una investigación no experimental – transeccional de medición única para analizar cuál es el nivel de aceptación y cobertura del servicio público de Agua potable, drenaje, alcantarillado, tratamiento y disposición de aguas residuales en las viviendas seleccionadas dentro del universo que comprende las 677489 que reporta el Instituto Nacional de Estadística Geografía e Informática.

Para encontrar las Debilidades, Amenazas, Fortalezas y Oportunidades del citado servicio público; llevamos a cabo una serie de entrevistas a destacados investigadores, servidores públicos federales, estatales y municipales, de los poderes Ejecutivo y Legislativo y activistas de la ecología para conocer sus diagnósticos respecto a la forma en que se otorga actualmente. Y también les preguntamos respecto a la concesión administrativa de esta actividad técnica en estudio.

Se interceptaron los comentarios recibidos por dichas personas reunidos en dos grupos diferentes; los legisladores y el Secretario de Desarrollo Urbano y Ecología, en la sala de juntas del palacio legislativo en Cd. Victoria, Tamaulipas. Los servidores públicos municipales, académicos, funcionarios de los organismos operadores de agua de la zona conurbada de Tampico, Madero y Altamira, nos reunimos en la sala interactiva de la Unidad Académica de Ciencias Jurídicas y Sociales de la Universidad Autónoma de Tamaulipas en Tampico, para hacer un análisis de los resultados de la Matriz DAFO.

RESULTADOS

1.- El 41.48% de los tamaulipecos considera que el servicio público de agua potable es bueno. El 32.29% opina que es prestado con calidad regular. El 26.23% nos informó que este servicio es otorgado por los organismos operadores de agua con mala calidad y el 40.40% de las viviendas en Tamaulipas no cuenta con el servicio de toma domiciliaria de agua potable, independientemente de cómo califique la calidad del servicio en su comunidad. Este último rubro contrasta dramáticamente con las cifras oficiales, ya que según el INEGI solo el 30.41% de las viviendas no cuentan con este servicio contra el 40.40% obtenido en nuestra encuesta. Esta situación es gravísima porque estamos en pleno siglo XXI y los organismos operadores de agua promovidos por el ejecutivo estatal están contrayendo deuda para aventurarse en el saneamiento de las aguas residuales cuando no tienen la capacidad para llevar agua a todos los hogares.

2.- El 30.55% de los tamaulipecos considera que el servicio público de drenaje sanitario es bueno. El 34.97% opina que es prestado con regular calidad. El 34.48% nos informó que este servicio es otorgado por los organismos operadores de agua con mala calidad y el 57.55% de las viviendas en Tamaulipas no cuenta con el servicio de descarga domiciliaria, independientemente de cómo califique la calidad del servicio en su comunidad. Confirmamos que una gran parte de las viviendas no cuentan con este servicio y están depositando las aguas residuales a los ríos, presas y lagunas de Tamaulipas. En el Estado según el INEGI el 36.44% no tienen drenaje conectado a la red pública y de acuerdo con nuestro estudio esta cifra es mayor; 57.55%. Lo que nos dijeron los encuestados directamente viene a confirmar las versiones de los ecologistas, medios de comunicación y académicos, en el sentido de que existe en Tamaulipas una gran contaminación y escasez de agua.

3.- Respecto al servicio de alcantarillado y canales pluviales no poseemos referencias oficiales, sin embargo, fuimos y le preguntamos a la población su sentir y arrojaron las siguientes cifras; el 20.36% opinó que esta actividad es realizada bien por los organismos operadores de agua. El 32.72% considera que es otorgado con regular calidad, pero el 46.92% reprueban la calidad de esta actividad técnica. Como puede observarse hay enormes carencias también en este rubro. La población no está de acuerdo en que se sigan depositando las aguas negras en las lagunas y demás cuerpos de agua, así se lo preguntamos y la gran mayoría; 1891 personas de un total de 1895 nos lo hicieron saber. El 96.56% de la población no está de acuerdo en que los organismos operadores de agua contraigan más deudas de las que ya tienen con la finalidad de tratar las aguas residuales, y todos los entrevistados están de acuerdo en que se solucione ya el problema de la contaminación y escasez de agua.

Destaca la confianza en el marco jurídico vigente que da certidumbre a los sujetos de la concesión administrativa del servicio público municipal de tratamiento y disposición de aguas residuales. Otra fortaleza es la solución inmediata a un problema social existente que el gobierno de Tamaulipas ni los organismos paramunicipales pueden resolver porque se encuentran descapitalizados. Advertimos que sigue manifestándose en los debates la oposición de ciertos sectores tradicionales, como las generaciones más adultas generalmente, hacia la intervención de los particulares en tareas que originalmente le corresponden al Estado. Sin embargo, la clase en el poder ya decidió a través de sus representantes en el H. Congreso del Estado de Tamaulipas, votando por unanimidad a favor de la concesión administrativa del servicio público aquí estudiado. Y los académicos y servidores públicos municipales a través de este ejercicio, han confirmado la voluntad general de que la solución más inteligente al problema de

contaminación y escasez de agua en época de estiaje es: la inversión privada a través del acto jurídico concesional.

CONCLUSIONES

1. La Nueva legislación local que permite otras opciones para administrar el servicio, entre ellas, la concesión del servicio público municipal de tratamiento y disposición de aguas residuales a particulares, puede ser una contribución a la solución del problema de contaminación y escasez de agua en Tamaulipas.
2. La Suprema Corte de Justicia de la Nación, en México, reconoció que el otorgamiento de una concesión de un servicio público pudiera tener tanto una naturaleza jurídica administrativa como contractual lo que da por terminado en el país el debate al respecto.
3. Asumimos la concesión como un acuerdo de voluntades mediante el cual una autoridad competente habilita a una persona física o moral con capacidad técnica, jurídica y económica para la explotación de un bien o servicio público que normalmente realiza la administración pública, para la satisfacción de necesidades de la colectividad.
4. Es factible la concesión administrativa del servicio público municipal de tratamiento y disposición de aguas residuales en el Estado de Tamaulipas desde el punto de vista jurídico, ya que se demostró la congruencia entre los elementos del rescate, la reversión, el término y la garantía de los derechos de los sujetos de la concesión, así como los intereses legítimos de las masas, de los de a pié.
5. La Constitución Política de los Estados Unidos Mexicanos, la propia del Estado de Tamaulipas, el Código Municipal recientemente reformado al respecto, la nueva Ley de Aguas así como los recursos administrativos, el juicio de lo contencioso administrativo y la posibilidad de recurrir al amparo y protección de la justicia federal a través del juicio de garantías representan un marco jurídico e instituciones que garantizan la factibilidad jurídica de la concesión administrativa del servicio público municipal de tratamiento y disposición de aguas residuales en Tamaulipas.
6. Para que se justifique la concesión desde el punto de vista social y filosófico debe realizarse con carácter temporal. En tanto el gobierno no tenga la capacidad para otorgar el servicio por sí mismo, deberá ser garante de la población, de manera que esta obtenga el beneficio social esperado, así mismo velar porque la utilidad que obtengan los empresarios sea justa en relación con el trabajo realizado. Cuando la concesión sea considerada como estratégica, deberá tener especial control político por parte de la administración pública, para evitar abusos.
7. La concesión administrativa en relación con la función pública y el desarrollo sustentable que debe proveer, puede representar una solución territorial, una respuesta inteligente en Tamaulipas a un problema de contaminación y una actitud progresista; un desarrollo endógeno que nos permita satisfacer necesidades sociales de saneamiento, permitiendo al mismo tiempo reducir el gasto público municipal y estatal a través de los organismos descentralizados en mención, reducir la deuda, hacer más eficaces estos servicios públicos, reducir los costos mediante la reducción de riesgo, ejecutar obras públicas con el dinero que no se invertiría en la construcción de plantas tratadoras de aguas residuales, o comprarlas por “paquete”, la construcción de Humedales y que los municipios obtengan una gran oportunidad para sanear sus finanzas.
8. El orden jurídico de los países es *maquillado* para que las empresas transnacionales y de las burguesías locales que contaminan el medio ambiente puedan operar dentro de los *límites*

permitidos que no siempre corresponden con la mejor opinión de los expertos. De ahí que la herramienta jurídica en estudio cuando se aplica, pudiera llevar implícita la oposición de la idiosincrasia popular, que relaciona directamente a los concesionarios y capitalistas con el abuso y la contaminación, sin embargo, el manejo de esta situación con pulcritud, con aseo jurídico-administrativo puede contribuir a una mayor legitimidad del Estado, mayor aceptación entre los gobernados. Los servidores públicos cuidarán que no sea a cualquier costo, por encima del derecho de terceros, desequilibrando la distribución de la riqueza y contaminando el medio ambiente.

9. La percepción ciudadana muestra una realidad social diferente a la que reportan las cifras oficiales aportadas por el INEGI, demostrándose mediante la investigación de campo realizada, que existen graves rezagos en agua potable y drenaje, así como la inexistencia del tratamiento de las aguas residuales en Tamaulipas, lo que significa la necesidad de una gran inversión económica que en la actualidad los organismos operadores de agua no están en condiciones de realizar, que se agudizará con el incremento geométrico de la población, el asentamiento de muchas industrias que consumen agua y contaminan, así como con la fuga de capitales del país.

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LAS COMPETENCIAS DE LOS GUÍAS DE TURISTAS COMO VENTAJA COMPETITIVA EN EL SECTOR TURISTA: CASO CANCÚN, QUINTANA ROO

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RESUMEN

Se presenta una descripción de las competencias laborales que las operadoras turísticas (tour operadoras) exigen a los guías de turistas para desempeñar mejor sus funciones ya que son una pieza clave en la experiencia que los turistas tienen de un destino turístico, siendo ellos en gran parte responsables de la imagen que un turista se lleva a su país de origen. El objetivo de esta investigación es analizar cuales son las competencias profesionales más valoradas por los tour operadores al momento de contratar los servicios de un guía de turista, que representará a su empresa; a través de análisis estadísticos, como medidas centrales y coeficientes discriminantes. La discusión se aborda sobre las competencias genéricas, específicas y básicas que permitan desempeñar de manera más eficaz la labor del guía en el marco del Estado de Quintana Roo, para generar un análisis comparativo entre lo que los turistas y las tour operadoras más valoran.

PALABRAS CLAVE: guía de turista, competencias, conocimientos, actitud, habilidades, destino turístico.

ABSTRACT

A description of the work skills that tour operators require tour guides to better perform their duties because they are a key part of the experience tourists have of a tourist destination, which are largely responsible for the image a tourist is taken to its country of origin. The objective of this research is to analyze what are the skills most valued by tour operators in hiring the services of a tourist guide to represent your company, through statistical analysis as core measures and discriminatory. The discussion deals on generic skills, and basic specific enabling more effectively perform the work under the guidance of the State of Quintana Roo, to generate a comparative analysis between what the tourists and tour operators value most.

KEY WORDS: tourist guide, knowledge, attitude, skills, tourism destination.

INTRODUCCIÓN

Desde los años 80 ha surgido un auge de diversos destinos turísticos a nivel mundial en donde los servicios turísticos juegan un papel importante para la elección de los mismo por parte del turista (Valls, 1996). Quintana Roo estado turístico por excelencia se encuentra ubicado al sureste de la República Mexicana, derivado de la importancia que tiene la llegada de turistas al estado, y siendo esta la principal fuente generadora de ingresos, existe una preocupación constante por parte de la Secretaría de Turismo del Estado por mantener y mejorar los servicios que se ofrecen.

Una parte esencial que distingue al Estado de Quintana Roo es su hospitalidad y su buen servicio, la demanda que se tiene a estos destinos es un consumidor turístico con más experiencia y que busca vivir emociones diferentes, aparece un interés especial por el fomento de las atracciones que gozan de un patrimonio cultural (Moreno, 2004). Cuando algunos de los turistas viajan al estado, esperan conocer

parte de la historia de México, su cultura, sus tradiciones y sus bellezas arqueológicas, reflejadas en todas partes incluso en el servicio que ofrecen los guías de turistas. Hay una demanda evidente por adquirir los servicios de un guía de turista ya que acerca a los turistas a tener experiencias interculturales del destino turístico que se está visitando (Xiu, Weiler y Sam, 2002), los guías de turistas son parte importante ya que son el contacto directo con los visitantes y por lo tanto influyen mucho en la imagen que ellos se llevan del estado.

El objetivo de este estudio es analizar cuáles son las competencias laborales más valoradas por los tour operadores para lograr un mejor desempeño por parte de los guías de turistas. Además de generar un análisis comparativo entre lo que los turistas y las tour operadoras valoran más para generar mayor competitividad.

REVISIÓN LITERARIA

La adaptación de nuevos paradigmas en el escenario turístico a nivel mundial, considera a nuevos consumidores, nuevas tecnologías, nuevas formas de producción, nuevos estilos de gestión y nuevas condiciones del entorno (Poon, 1993), ante estos cambios se hace imprescindible considerar el capital humano como uno de los factores clave para crear ventajas competitivas.

Go y Gowers (2000) afirman que entre los elementos esenciales de competitividad en turismo destaca la importancia de la calidad, entendida como el modo en que los operadores son capaces de proveer de forma eficiente el producto turístico.

Los recursos humanos turísticos están vinculados estrechamente con los parámetros de calidad que el turista percibe, por lo tanto el éxito de las empresas está unido a la capacidad profesional de sus trabajadores. La calidad del servicio está vinculada a la calidad de su capital humano, constituyendo una pieza clave de competitividad (Lillo, et al., 2007).

Conceptualización Del Guía De Turista.

Autores como McDonnell (2001) menciona que la función primordial del guía de turista es transferir la cultura, Cohen (1985) dice que la función principal del guía de turista es elevar el nivel de satisfacción del turista a través de sus experiencias vividas en el tour.

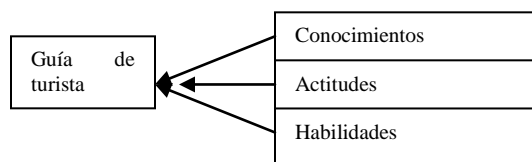
Leiper (1996) muestra otra cara de la función del guía y ésta es la de mentor, ya que es el encargado de transmitir la información dándole la interpretación correcta obteniendo como resultado un mayor entendimiento de la cultura, el énfasis desde este punto de vista es lograr transmitir las normas, reglas y costumbres del destino turístico a personas que visitan la zona.

Competencias Profesionales Para El Desempeño Del Guía De Turista

Las competencias laborales son las cualidades de las personas para desempeñarse productivamente en una situación de trabajo, no solo depende de las situaciones de aprendizaje escolar formal, sino también del aprendizaje derivado de la experiencia en situaciones concretas de trabajo (Rodríguez, 2007), por lo tanto se entiende como el conjunto de conocimientos, habilidades y actitudes verificables, que se aplican en el desempeño de una función productiva (Lasida, 1998). Medina (2009) en su tesis sobre la formación basada en competencias en la era del conocimiento y la formación, estructura las competencias como básicas, específicas y genéricas (tabla 3).

Según Swarbrooke (1999) existen tres competencias laborales las cuales fomentan una relación más positiva entre el guía de turista y el turista logrando romper todas las barreras interculturales. Los factores son: conocimiento, actitud y habilidades.

Figura 2: Competencias Laborales Que Se Requieren En La Formación Del Guía De Turista Para Un Mejor Desempeño De Sus Funciones.



Competencias laborales que requiere el guía de turista para desempeñar de manera más eficiente su trabajo. Fuente: Swarbrooke J. (1999) Sustainable Tourism Management UK, CABI Publishing p.42

Tabla 3: Competencias laborales aplicadas al guía de turista.

Competencia	Nivel	Sustento	Se manifiesta	Aplicación al turismo	Ejemplos
Básica	Conocimiento	Aprendizaje de hechos, conceptos y principios	Ciencia aplicada, capacidades intelectuales indispensables para una profesión.	Conocimientos aplicados al turismo.	Científicos: Geográficos, históricos, arqueológicos, arquitectónicos, ecológicos, etc. Idioma: Al menos un idioma extranjero. Prácticos: Rutas, horarios de servicio, primeros auxilios, idiosincrasia de diversas culturas, etc
Específica	Habilidades	Aprender procedimientos	Análisis funcional.	Habilidades	Habilidades de comunicación y tecnología
Genérica	Actitud	Aprendizaje de valores, normas y actitudes.	Comportamiento	Actitud de servicio	Predisposición, proactividad, sonrisa, amabilidad, empatía.

Competencias laborales adaptadas a la profesión de guía de turista. Fuente: Elaboración propia basada en el trabajo Medina, (2009).

MÉTODOLÓGICA DE LA INVESTIGACIÓN

El diseño de la investigación para elaborar el estudio fue a través del método de investigación descriptiva que se basa en procedimientos científicos para recolectar datos puros, a través de un cuestionario aplicado a 40 tour operadoras que manejan guías de turistas, en el mes de marzo del 2010, los cuestionarios fueron aplicados a nivel de gerencia.

El instrumento se midió con Alfa de Cronbach que es un índice de consistencia interna, en donde si su valor es cercano a la unidad se trata de un instrumento fiable que hace mediciones estables y consistentes, en este caso se obtuvo un alfa de .831 lo cual fue aceptable.

RESULTADOS

El nivel escolar que prevalece en los guías de turistas que contratan las tour operadoras es de 37.5% con licenciatura, 17.5% preparatoria, 17.5% carrera técnica y 27.5% tiene primaria, secundaria o algún curso de guía; sin embargo el 62.5% de las tour operadoras consideran que lo óptimo es tener nivel licenciatura.

El 61.5% de las tour operadoras piensan que los guías de turistas deben hablar dos idiomas, el 30.8% tres idiomas y sólo un 5.1% cuatro idiomas. El inglés y el español son los idiomas que más se exigen al momento de contratar.

Los guías de turistas se preparan más en los temas de actualización de la zona, historia de los mayas, historia en general; sin embargo requieren de cursos de primeros auxilios ya que no se preparan en este ámbito. Dentro de las competencias básicas que más valor le dan las tour operadoras se encuentran: Conocimientos de historia, primeros auxilios, conocimientos de la zona. En cuanto a las competencias específicas las tour operadoras requieren que los guías tengan más habilidad en comunicarse en otro idioma, de negociación, y habilidades tecno – motrices como manejo de tecnología y habilidad en conducir un vehículo.

En cuanto a las competencias genéricas las que más se valoran por las tour operadoras son: ser organizado, tener una actitud de servicio, comprometido e interactuar con otras personas. En un estudio realizado por Zárraga y Corona (2010) sobre las expectativas de los turistas cuando contratan los servicios de los guías de turistas, los aspectos más valorados son que los guías vestan uniforme, porten gafete, domine el tema, que den respuestas a las inquietudes, que tengan un trato amable y transmita confianza, que hable otro idioma, que maneje equipo y sea una persona adulta. Haciendo el análisis podemos concluir que las competencias laborales que más se exigen pueden cumplir con las expectativas que el turista espera.

Tabla 12: Expectativas del turista vs. Competencias laborales del guía

Expectativas de los turistas cuando contratan un guía de turista	Competencias laborales cuando las tour operadoras contratan un guía de turista para brindar un servicio.
Vistan uniforme	Nivel de Estudios, Conocimientos de Historia, Conocimientos de la Zona Geográfica, Cultura en General
Pertenezcan a una empresa	
Porten gafete	
Duración del recorrido	
Dominio del tema	
Que de respuestas a sus inquietudes	Nivel de Estudios, Conocimientos de Historia, Conocimientos de la Zona Geográfica, Cultura en General
Trato amable	Organizado, Actitud de Servicio
Transmita confianza	
Idiomas	
Utilización de equipo	
Persona adulta	
	Idiomas que hablan
	Manejo de Tecnología
	Comprometido

Análisis de las expectativas que busca un turista al momento de contratar un guía versus las competencias que una tour operadora exige cuando contrata a los guías para prestar el servicio. Fuente: Elaboración propia

DISCUSIÓN Y CONCLUSIONES

Este documento se centra en el objetivo de analizar las competencias más valoradas por las tour operadoras para que los guías de turistas desempeñen mejor sus funciones. Centrándose en los tres factores que señala Swarbrooke (1999) que son: conocimientos, actitudes y habilidades, la Secretaría de Turismo del Estado expide una certificación a las personas que desempeñen la labor del guía, actualmente no hay estadísticas precisas sobre el número de guías de turistas certificados en Quintana Roo, ya que este trámite se puede realizar en cualquier parte del país, por lo que se vuelve difícil determinar la muestra, además de que los guías de turistas trabajan como freelance, por lo que tienen una movilidad empresarial constante.

Como conclusión conociendo la importancia estratégica de los guías de turistas para el desarrollo del estado, así como su correcta capacitación y formación es necesario proponer una instancia que regule y fomente las tres dimensiones mencionadas en el documento para generar mayor competitividad en el

desempeño de sus funciones y de esa manera tener un mejor control, por lo que se deben de proponer programas en donde se estén capacitando constantemente además de evaluarlos en las diferentes competencias laborales. Es importante destacar que no se aprecian en la curricula de las universidades de las zonas, las competencias básicas para la formación de los guías de turistas por lo que esto es un área importante que se tiene que desarrollar en un futuro.

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DOBLE IMPOSICIÓN TRIBUTARIA EN MÉXICO EN LA IMPORTACIÓN DE BIENES

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ABSTRACT

Se presenta un análisis jurídico consistente en la doble imposición tributaria en la determinación de la Base Gravable del Impuesto al Valor Agregado en la Importación de bienes tangibles, incidiendo en la capacidad económica de los contribuyentes al ingresar mercancías a territorio mexicano, violando el principio constitucional tributario de proporcionalidad; invitando a que, al legislar en materia tributaria en México, se respeten los principios tributarios constitucionales sin afectación a los contribuyentes en su capacidad contributiva.

INTRODUCCIÓN

El Estado Mexicano tiene la facultad o el poder tributario que se le confiere para exigir el pago de contribuciones para el ejercicio de sus funciones de acuerdo a la Constitución Política de los Estados Unidos Mexicanos en su Artículo 31 fracción IV, la cual representa la ley suprema de acuerdo a la estructura jurídica de México. Por lo tanto, todas las leyes tributarias deben de tomar en cuenta y no contradecir la carta Magna. Sin embargo, en la implementación de dichas leyes hay casos en los que se violan los principios constitucionales tributarios plasmados en dicha ordenanza, como es el caso de la doble imposición; es decir pagar más de dos impuestos sobre un mismo bien y la acumulación de un impuesto sobre otro impuesto. Sin duda alguna el gobierno de México ha firmado tratados para evitar la doble tributación con otros países; sin embargo, no solamente en el ámbito internacional se presenta la doble imposición, puesto que en la aplicación de impuestos domésticamente nos encontramos actos de doble imposición como es el caso de la importación de bienes tangibles.

LOS INGRESOS DEL ESTADO MEXICANO

Para que una nación pueda desarrollarse requiere de ingresos para cubrir el gasto público de la misma, de tal forma que en cada ejercicio fiscal, en el caso del gobierno mexicano, a través de la cámara de diputados y el ejecutivo tienen la facultad de promover leyes; elaboran, presentan y aprueban la Ley de Ingresos, también conocida como el presupuesto de ingresos para aplicarse en el siguiente ejercicio fiscal conjuntamente con la Ley de Egresos. Gran parte de esos ingresos que requiere el Estado provienen del pago de impuestos que los mexicanos aportan de manera directa e indirectamente, contribuyendo de esta forma al gasto público que tiene que cubrir el primero, mediante el orden, el bien común, la justicia, la libertad y la seguridad jurídica de sus habitantes.

Serra (1974, p. 78 citado por Arriola 2000) afirma que, “Las actividades públicas llamadas por algunos autores funciones públicas, son servicios de los cuales no puede prescindir una sociedad, como la justicia, la defensa nacional, la policía, los transportes, la actividad educativa y económica del Estado, el crédito público y otras”.

En relación a las funciones públicas, es notable el aspecto económico, pues el Estado requiere de elevados recursos económicos para estar en condiciones de proporcionar los servicios públicos a los que está comprometido. Por tal motivo, al convertirse el Estado en un ente económico, demanda percepciones monetarias para el cumplimiento de sus funciones como tal. Este sustento económico proviene principalmente de ingresos de exportación de petróleo y del cobro de contribuciones e impuestos que gravan la riqueza generada por las actividades productivas y el consumo de sus habitantes.

Relación Jurídica-Tributaria En México.

Sin embargo, el pago de contribuciones no se realiza porque los mexicanos así lo decidan, sino por mandato legal. La potestad del Estado para el cobro de esos impuestos se sustenta en la Constitución Política de los Estados Unidos Mexicanos, en su Artículo 31, Fracción IV. En dicho ordenamiento se establece la Relación Jurídica Tributaria entre el Estado y sus gobernados, de carácter obligatorio para contribuir a satisfacer el gasto público. El Artículo 31 refiere:

“Son obligaciones de los mexicanos:

IV. 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”.

Este ordenamiento establece por mandato legal el otorgar una prestación pecuniaria al gobierno para el cumplimiento de sus funciones, ya sea con impuestos, derechos y/o aprovechamientos de acuerdo al Código Fiscal de la Federación. En el caso que nos ocupa, se comentará sobre uno de los primeros. Este poder tributario, es irrenunciable de parte del Estado, puesto que estaría en juego su existencia al no tener el sustento económico conveniente, necesario y suficiente. De igual forma, dicha potestad es permanente, puesto que, mientras exista, el Estado requerirá de recursos económicos y por ende la necesidad de allegarse de los mismos.

Actualmente, la legislación fiscal mexicana es muy amplia debido a que existen varios impuestos. Por citar algunos: el Impuesto Sobre la Renta, Impuesto al Valor Agregado, Impuesto Empresarial a Tasa Única, Impuesto Especial Sobre Productos y Servicios, que gravan ya sea la utilidad obtenida en un período determinado, el consumo y la enajenación de bienes y servicios especiales. Además se encuentran los Impuestos Generales de Importación y Exportación, cuando se internan o se extraen mercancías de México.

Desafortunadamente, en la aplicación de los mismos, se presentan casos que gravan la misma fuente de ingresos, la utilidad o el consumo de un mismo bien ocasionando en algunos casos una doble imposición, trasgrediendo de esta forma la economía del contribuyente.

Si bien a través de su política comercial el Estado Mexicano ha buscado mecanismos con diferentes tratados internacionales con varios países evitar la doble tributación, la doble imposición se presenta no sólo con relaciones comerciales con el exterior, sino también domésticamente.

Para Arrioja (2000), en lo que respecta a la doble tributación menciona los siguientes supuestos:

- 1) Cuando un mismo sujeto activo establece más de un gravamen sobre el mismo objeto;
- 2) Cuando dos o más sujetos activos establecen más de un tributo sobre el mismo objeto;
- 3) Cuando dos o más sujetos activos establecen dos o más gravámenes cada uno de ellos sobre el mismo objeto; y
- 4) Cuando se acumulen impuesto sobre impuesto para gravar doblemente determinados actos de consumo necesario. (p. 261)

Base Gravable Del IVA En La Importación De Bienes.

Para el caso que nos ocupa, tomaremos el supuesto número cuatro, en el que señala doble imposición al cobrar un impuesto sobre otro impuesto en un acto de consumo. El ejemplo que se aborda en el desarrollo de este bosquejo es sobre la Base Gravable del IVA en la Importación de Mercancías.

La Actual Ley del Impuesto al Valor Agregado establece en su Art. 1º que las personas físicas y morales que realicen las actividades de enajenación de bienes, presten servicios independientes, uso o gozo

temporal de bienes o que importen bienes o servicios, están obligados al pago de dicho impuesto. En su Art. 27, este ordenamiento instituye la base del impuesto en las importaciones, la cual considera el valor que se utilice para los fines del Impuesto General de Importación (IGI) adicionado con el monto de este último gravamen y de los demás que se tengan que pagar con motivo de la importación.

¿Es Inconstitucional esta doble imposición? ¿Vulnera la capacidad contributiva? ¿La determinación de la base gravable del IVA en la importación respeta los principios tributarios constitucionales? Estos son algunos de los cuestionamientos necesarios formular en la aplicación de dicho Artículo, ya que el gobierno mexicano a través de la política comercial puede establecer gravámenes para evitar la introducción de mercancías a este país y proteger la producción doméstica o bien, así como allegarse de recursos para el desarrollo de sus funciones. Sin embargo, la aplicación de un impuesto sobre otro impuesto se torna totalmente confuso.

De acuerdo a la Ley del Impuesto al Valor Agregado, su aplicación es sobre la importación de bienes más no sobre el impuesto causado por dicha introducción de mercancías. Para mejor entendimiento, presentamos el siguiente ejemplo de aplicación del Artículo 27 de la ley en cita. En el caso de importación de mercancías Silva (2007) menciona que debe sumarse al valor en aduana el impuesto general de importación y de los otros impuestos que deban pagarse por la importación, Es decir, se paga impuesto sobre otro impuesto, como se ilustra en la tabla 1:

Tabla 1

Valor en aduana		\$ 100,000.00
Impuesto General de Importación	18%	\$ 18,000.00
Derecho de Trámite Aduanero	.008 al millar	\$ 800.00
Impuesto al Valor Agregado	11%	
	Base Gravable IVA	\$ 118,800.00
	Total de IVA	\$ 13,068.00

Esta tabla muestra cómo se calcula el IVA en la importación de bienes en México.

A partir de este caso, la base gravable incluye el Impuesto General de Importación, a la cual se le aplica la tasa del Impuesto al valor Agregado del 11%, incrementando con ello la cantidad a pagar por la operación. Como podemos ver, la determinación de la base gravable del Impuesto al valor Agregado en la importación de mercancías es un acto de doble imposición tributaria, en virtud de que dicha base gravable incluye además del valor en aduana del bien, el Derecho de Trámite Aduanero, el Impuesto General de Importación y, en algunos casos, las Cuotas Compensatorias; presentándose con ello una doble imposición, puesto que el IVA se está aplicando sobre otros tipos de gravámenes y no solamente sobre el valor del bien tangible importado.

Esta doble imposición vulnera la capacidad contributiva del sujeto pasivo, ya que al presentarse un desembolso mayor por una doble imposición transgrede su economía. Los principios constitucionales para la creación de contribuciones se encuentran plasmados en el citado Art. 31 de la Constitución Política de los Estados Unidos Mexicanos, al establecer que los mexicanos deberán de contribuir de manera equitativa y proporcional, entendiéndose por el primero en un trato tributario igual de los iguales y desigual de los desiguales teniendo en cuenta su capacidad económica, tal como lo menciona Arrijoja (2000), "... la igualdad ante la misma ley tributaria de todos los sujetos pasivos de un mismo tributo; los que, en tales condiciones, deben recibir un tratamiento idéntico en lo concerniente a hipótesis de causación, acumulación de ingresos gravables, deducciones permitidas, plazos de pago, etc.; debiendo únicamente variar las tarifas tributarias aplicables de acuerdo con la capacidad económica de cada contribuyente.

En lo que respecta al principio de proporcionalidad, La Suprema Corte de Justicia de la Nación, establece mediante jurisprudencia lo siguiente:

“Éste radica, medularmente, en que los sujetos deben contribuir al gasto público en función de su respectiva capacidad contributiva, debiendo aportar una parte adecuada de sus ingresos, utilidades, rendimientos, o la manifestación de riqueza gravada. Conforme a este principio los gravámenes deben fijarse de acuerdo con la capacidad económica de cada sujeto pasivo, de manera que las personas que obtengan ingresos elevados tributen cualitativamente superior a los medianos y reducidos recursos.

Para que un gravamen sea proporcional debe existir congruencia entre el mismo y la capacidad contributiva de los causantes; entendida ésta como la potencialidad real de contribuir al gasto público que el legislador atribuye al sujeto pasivo del impuesto en el tributo de que se trate, tomando en consideración que todos los supuestos de las contribuciones tienen una naturaleza económica en la forma de una situación o de un movimiento de riqueza y las consecuencias tributarias son medidas en función de esa riqueza. La capacidad contributiva se vincula con la persona que tiene que soportar la carga del tributo, o sea, aquella que finalmente, según las diversas características de cada contribución, ve disminuido su patrimonio al pagar una cantidad específica por concepto de gravámenes, sea en su calidad de sujeto pasivo o como destinatario de los mismos. De ahí que, para que un gravamen sea proporcional, debe existir congruencia entre el impuesto creado por el Estado y la capacidad contributiva de los causantes, en la medida en que deben pagar más quien tenga una mayor capacidad contributiva y menos el que tenga en menor proporción”.

Analizando lo anterior, y retomando el caso de importación de bienes tanto de personas físicas o morales, al importar bienes tangibles es de entenderse que se aplicará el Impuesto General de Importación de acuerdo a la Ley en materia, así como el Impuesto al Valor Agregado; sin embargo, que la Ley del Impuesto antes citado en la determinación de su Base Gravable en la Importación incluya el Impuesto General de Importación es un acto de doble imposición y por ende afecta la economía del sujeto pasivo, puesto que su aplicación no es nada más sobre el valor del bien importado sino también un impuesto sobre otro impuesto.

Atendiendo a los comentarios anteriores, concluimos que la doble tributación es el resultado de una mala política fiscal en México, ya que desafortunadamente no se aplican correctamente los principios constitucionales en la Determinación de la Base Gravable del Impuesto al Valor Agregado en la importación de bienes tangibles.

Por lo tanto, es necesario que el poder legislativo establezca de manera objetiva la imposición tributaria para evitar muchas controversias y juicios que son producto de la diferente percepción de las partes, garantizando la proporcionalidad en la aplicación y recaudación de los impuestos.

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LAS CARACTERÍSTICAS DE LAS EMPRESAS COMO FACTORES DETERMINANTES EN SU LOCALIZACIÓN

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RESUMEN

La localización de la actividad económica ha sido analizada desde un variado rango de perspectivas. Éstas pueden agruparse en dos grandes tipologías: aquellos trabajos que ponen el acento en los factores del territorio que condicionan esa localización; y aquellos trabajos que ponen el foco sobre las características de las empresas. Este último enfoque podría ser catalogado como un enfoque “interno”, como contraposición al enfoque “externo” más propio de otras disciplinas científicas como la Geografía Económica. Este trabajo utiliza la segunda de las aproximaciones teóricas y tomando como factores de localización las características de las empresas, analiza como estas características influyen en la decisión de localización. Para ello, utiliza datos secundarios de empresas y sobre ellos aplica el modelo clásico de localización propuesto por McFadden. Los resultados obtenidos confirman que las características de las empresas afectan a su localización.

INTRODUCCIÓN

La importancia económica de la decisión de localización es muy elevada (Geroski, 1995), y la mera observación de los datos que proporciona el Instituto Nacional de Estadística, a través del Directorio Central de Empresas, así lo demuestran. A título de ejemplo, en 1999 había en Aragón 78.476 empresas y en el año 2007, 92.162, es decir, 13.686 empresas más. También con las estadísticas del Instituto Aragonés de Seguridad y Salud Laboral, el número de nuevos centros de trabajo abiertos entre los años 1999 y 2005 fue de 81.459. Los datos anteriores son un reflejo de la importancia cualitativa de la decisión de crear una nueva empresa o la apertura de un nuevo centro de trabajo. De forma indisoluble a la decisión de crear una nueva empresa o un nuevo centro de trabajo, está la decisión de dónde localizarlo. Esa pregunta se ha hecho en este período una serie de veces y por lo tanto, se han tomado decisiones de localización en Aragón ese número de veces.

Esta decisión sobre localización va precedida de un proceso de análisis por parte de las empresas de forma que de ella se derive alguna fuente de ventaja competitiva que pueda transformarse en un desempeño más alto: mayor nivel del resultado obtenido o mayor valor para la empresa.

Íntimamente relacionado con lo anterior son las cuestiones relativas a los factores relevantes para la decisión, tanto referentes a las empresas como al territorio: influencia sobre los ingresos y gastos de una posible ubicación, necesidad de situarse cerca de una red de transportes y comunicaciones, de una ciudad importante, etc. La literatura existente en materia de localización empresarial distingue dos aproximaciones para profundizar en el análisis de estos factores:

- a) Aquellos trabajos que ponen el acento en los factores de la empresa y en la decisión de localización.
- b) Aquellos trabajos que ponen el acento en los factores del territorio, más propio de disciplinas como la Geografía Económica.

En este trabajo se va a utilizar la primera aproximación con el objetivo de obtener evidencia empírica de ella. El objetivo por lo tanto es profundizar en el estudio del comportamiento locacional de las empresas en función de las características que presentan en el momento de su constitución. Esas características suponen uno de los principales problemas de la investigación debido a su escasez. Este trabajo se

estructura de la siguiente forma: se comienza con una revisión de la literatura en la que se repasan los diversos enfoques de los aspectos de la localización, vistos desde la óptica de la Economía de la Empresa. El apartado tercero del capítulo se centra en la muestra utilizada y en la metodología aplicada. Se continúa con los resultados obtenidos. El trabajo termina con un apartado dedicado a las conclusiones.

MUESTRA Y METODOLOGÍA.

Descripción de la muestra:. Con el fin de alcanzar los objetivos presentados en la introducción del trabajo, es decir, determinar si las características de las empresas que se introducen en un determinado territorio afectan a la elección de su localización, se han utilizado 7.405 empresas creadas en Aragón durante los años 1995-2006. Los datos se han obtenido de la base de datos SABI, que contiene más de 1.000.000 de datos de empresas de España y Portugal. La elección de esta muestra de empresas de Aragón, responde a que todas tienen como característica común que han elegido un lugar en el que realizar su actividad.

Variables Utilizadas: Las variables utilizadas en el modelo responden a las características de las empresas en el momento de su constitución o creación. Este hecho condiciona de forma considerable la disponibilidad de estos datos. En el momento de constituirse una empresa, sólo se dispone de datos relativos al sector en el que va a desarrollar su actividad, a la cifra de capital con el que se constituye y al nivel del endeudamiento. Además de los datos anteriores, se ha añadido al estudio, el tamaño de la empresa medido a través de dos variables: la inversión y el número de empleados. Por lo tanto, las variables independientes del modelo son las siguientes:

- a) Tamaño de la empresa. Se mide con la inversión efectuada y con el número de trabajadores. Como la inversión puede materializarse en más de un período, el dato se ha tomado en el año $n+1$, siendo n el año de constitución de la empresa. El dato que se utiliza corresponde a la cifra de Inmovilizado del año posterior a su constitución. Respecto al número de trabajadores, también se ha utilizado como dato el correspondiente al período posterior al de constitución, ya que se entiende que es entonces cuando ha concluido el período de inversión y se ha adaptado la necesidad de trabajadores a la inversión realizada. Con la inclusión de estas dos variables se pretende, por lo tanto analizar, si importa el tamaño de la empresa a la hora de elegir el emplazamiento.
- b) Sector de Actividad. Esta variable se introduce como variable de control. Se han utilizado variables Dummy que recogen el sector al que pertenece la empresa.
- c) Cifra de capital social suscrito. Esta variable se introduce como una medida del compromiso que el empresario adquiere con el proyecto. Se parte del hecho de que los empresarios aportarán una cifra de capital mayor que el mínimo legal cuanto mayor sea su compromiso.
- d) Endeudamiento. El endeudamiento se calcula como pasivo total menos fondos propios y recoge las deudas totales que tiene la empresa, tanto con coste explícito como con coste implícito, y tanto a largo como a corto plazo. Con la introducción de esta variable se intenta recoger el acceso de las empresas al mercado de capitales y comprobar si las empresas localizadas en municipios más pequeños tienen una tasa de endeudamiento menor.
- e) Fecha de constitución. Esta variable se introduce como variable de control del efecto temporal con el fin de que recoja los efectos de las variaciones macroeconómicas que afectan a todas las empresas en la misma medida. Se han utilizado variables Dummy que recogen el año en que se produce la constitución de la empresa.

La variable dependiente utilizada de acuerdo con el modelo (McFaden, 1974) es la Comarca. Existen 33 comarcas en Aragón y el estudio se ha realizado tomando como base la comarca de D. C. Zaragoza.

El análisis del efecto de las variables que caracterizan a la empresa que se constituye, sobre la decisión de localizarse en una comarca determinada, se plantea de acuerdo a un modelo donde la variable dependiente

es la variable Comarca y las variables independientes o regresoras corresponden a las cuatro variables previamente presentadas.

La Metodología que se utiliza para estudiar el impacto de un conjunto de características de empresa sobre la probabilidad de ser elegida alguna de las alternativas de localización por una empresa para instalarse, es el modelo Logit Multinomial propuesto por McFadden (1974). Bajo el supuesto de que una empresa está considerando la posibilidad de ubicar sus instalaciones en la Comunidad Aragonesa, el beneficio esperado será una variable aleatoria compuesta por un componente determinístico que toma la forma de una combinación lineal de variables ($Z'_{ij}\beta$) donde Z'_{ij} es un vector de las características de la alternativa j que son observables y β es un vector de coeficientes que miden la influencia de esas características en el beneficio esperado, y un componente estocástico ε_{ij} . Por lo tanto, el beneficio esperado derivado de su elección será: $\pi_{ij} = Z'_{ij}\beta + \varepsilon_{ij}$. Suponiendo que la empresa i tiene como objetivo la maximización del beneficio, la elección de la alternativa j se producirá según el siguiente principio: $\pi_{ij} > \pi_{ik}, k \neq j$.

Sea Y_i una variable aleatoria que indica la alternativa realmente elegida. Así, la probabilidad de que una empresa i se localice en la alternativa j es $P(Y_i = j) = P(\pi_{ij} > \pi_{ik}, k \neq j)$. Asumiendo que el componente estocástico ε_{ij} se distribuye según una distribución Gumbel, o valor extremo tipo I, independiente e idéntica (es decir con la misma varianza), se puede confirmar que

$$P(Y_i = j) = \frac{e^{Z'_{ij}\beta}}{1 + \sum_{j=1}^J e^{Z'_{ij}\beta}}$$

En principio las variables explicativas incluyen tanto aspectos de la empresa o establecimiento instalado, como del territorio. En términos matemáticos $Z_{ij} = (W_i; X_{ij})$. Cuando las variables son características de las empresas ($Z_{ij} = W_i$), la expresión anterior es conocida como Modelo Logístico Multinomial:

$$P(Y_i = j) = \frac{e^{W_i'\beta_j}}{1 + \sum_{j=1}^J e^{W_i'\beta_j}}$$

Cuando las variables se refieren a atributos o características de territorio, el modelo se denomina Logit Condicional, que se utiliza para los casos en los que las variables explicativas utilizadas se refieren a atributos de las distintas alternativas y no de los individuos:

$$P(Y_i = j) = \frac{e^{X_{ij}'\beta}}{1 + \sum_{j=1}^J e^{X_{ij}'\beta}}$$

La principal limitación del modelo es de tipo computacional. En el caso de que el número de alternativas sea muy elevado, es difícil calcular las funciones de probabilidad. El paquete estadístico Stata limita las alternativas a 50 y el Limdept a 150. La agregación territorial elimina estos problemas, pero limita la posibilidad de realizar análisis a un nivel de mayor desagregación (a nivel municipal, por ejemplo). En este caso se utiliza el paquete estadístico SPSS, versión 14.0. Como medidas de la bondad del ajuste se utiliza un test estadístico que compara el valor de máxima verosimilitud del modelo estudiado con el que tendría si los coeficientes de las variables explicativas fueran nulos. Este test se distribuye según una Chi-cuadrado, con tantos grados de libertad como variables se introducen en el modelo. Además se calcula el R^2 de Nagelkerke.

CONCLUSIONES

En este trabajo se han estudiado los factores de localización, desde el punto de vista de la empresa, que han condicionado la decisión de localización. En primer lugar, hay que destacar el hecho de la dificultad

de la realización de estos análisis debido a la ausencia de datos empresariales disponibles antes de tomar la decisión de localización.

Para la realización de estos análisis, se ha utilizado una regresión logística que nos confirma varios puntos. En este trabajo se ha optado por analizar cómo el tamaño, medido por la inversión y por el número de empleados, el sector en el que realiza la actividad, cifra de capital y la deuda afectan a estas decisiones. El hecho de que las empresas de nueva creación más inversoras tengan preferencia por situarse en comarcas distintas a la Delimitación Comarcal de Zaragoza, supone una confirmación de las deseconomías de aglomeración en la localización empresarial.

Los elevados costes iniciales, especialmente el referente a la necesidad de suelo industrial, han hecho que las empresas prefieran situarse fuera de Zaragoza. Por el contrario, si se mide el tamaño a través del número de empleados, los resultados son contradictorios y no se pueden aportar conclusiones firmes. La introducción de una variable nueva que elimine esta contradicción (intensidad de capital por empleado), confirma los resultados de la variable inversión. Aún así, parece claro que las empresas con mayor número de empleados prefieren situarse en las comarcas más pequeñas de la Comunidad Autónoma. Las características de la muestra condicionan de manera clara este resultado. La concentración de la actividad económica en la capital condiciona de manera notable los resultados, junto con el hecho de que en la mayoría de las comarcas las empresas con forma jurídica societaria son las únicas que aparecen ya que la mayoría de las pequeñas empresas que sí existen en estos territorios no aparecen en la muestra, quedando únicamente las más grandes.

La variable cifra de capital no arroja resultados significativos mientras que la variable relativa al endeudamiento sí que lo hace. La mala distribución geográfica del mercado de capitales por el territorio aragonés condiciona de forma significativa el acceso al mercado de capitales por parte de las empresas. En la mayoría de las comarcas la presencia de entidades financieras es escasa, lo que no facilita la competencia entre ellas. No proporciona mejores posibilidades para las empresas de acceder a capitales. Otro dato que justificaría este hecho es la presencia de asimetrías de información entre los agentes que intervienen en este tipo de operaciones: la escasa densidad de población empresarial en las comarcas aragonesas con respecto a Zaragoza hace que el conocimiento por parte de las entidades financieras de la realidad empresarial, sea mucho mayor en estas comarcas que en la capital, esto frena el acceso al mercado de capitales por parte del prestatario.

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CUANTIFICACIÓN DEL RIESGO OPERATIVO EN LA UTILIZACIÓN DE SISTEMAS DE INFORMACIÓN, UNA APROXIMACIÓN

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ABSTRACT

Las organizaciones del siglo XXI han optimizado la eficiencia y eficacia de sus procesos administrativos mediante la utilización de sistemas de información, si bien es cierto que la utilización de esta herramienta ha proporcionado grandes ventajas competitivas a las organizaciones, también ha desencadenado una serie de riesgos de tipo operativo que han minimizado su objetivo de apoyar al logro de las metas organizacionales y en algunos casos se han identificado pérdidas considerables. El presente artículo pretende ilustrar los resultados de un proceso investigativo en relación a la contextualización del riesgo operativo en la utilización de sistemas de información de carácter organizacional y su respectiva cuantificación de tal manera que facilite su posterior gestión.

INTRODUCCION

Los sistemas de información se han convertido para algunas organizaciones en una herramienta imprescindible para lograr el éxito empresarial, entre las diversas utilidades se encuentra el apoyo a la construcción de estrategias corporativas, la toma de decisiones y la ejecución de operaciones transaccionales. Así como los sistemas de información han generado grandes ganancias a muchas organizaciones llevándolas a constituirse en empresas competitivas, también se han presentado diversos casos donde las fallas presentadas en el momento de su operación han implicado enormes pérdidas para las organizaciones, especialmente de carácter financiero.

Las dificultades que se pueden presentar en la operación de los sistemas de información pueden ocasionar impactos considerables en las organizaciones, en forma general, los peligros en la operación de los sistemas de información que apoyan a las empresas se catalogan como Riesgo Operativo. La empresa KPMG que apoya la gestión diversos riesgos, menciona que el riesgo operativo resulta de “peligros escondidos” que pueden causar pérdidas debido a fallas en los procesos, en la tecnología, en la actuación de la gente, y también, debido a la ocurrencia de eventos extremos externos. Actualmente, las entidades financieras y las empresas del sector real están en una etapa de cambios que ha incrementado el riesgo operativo. Reestructuraciones internas, fusiones y adquisiciones, cambios en los sistemas tecnológicos y la complejidad en las transacciones, crean mayores exposiciones al riesgo operativo. La forma en que se manejen estos riesgos está bajo creciente escrutinio tanto por los accionistas, como por los reguladores y por el mercado en general, que buscan por igual, mayor certidumbre en los resultados.

El objetivo de este artículo es presentar los resultados de una investigación realizada sobre el riesgo operativo que implica en la utilización de los sistemas de información y cómo se puede gestionarlo de tal manera que atenúe las implicaciones que haya desencadenado el riesgo operativo identificado. A continuación se ilustra la definición y las características del riesgo operativo, algunos ejemplos del riesgo operativo en los sistemas de información y finalmente, una aproximación de cuantificación del riesgo operativo que facilite su posterior gestión.

RIESGO OPERATIVO EN LA UTILIZACIÓN DE SISTEMAS DE INFORMACIÓN

Los sistemas de información se constituyen en un conjunto de partes orientadas a la transformación de datos en información que apoye la toma de decisiones de la alta gerencia de las organizaciones, es imprescindible aclarar que los sistemas de información modernos incluyen dos aspectos importantes como son: la tecnología y el usuario. El nivel de exposición al riesgo en los sistemas de información es considerable, entre los principales riesgos se encuentran: jurídicos, administrativos, operativos. Especialmente el riesgo operativo se encuentra asociado a los usuarios y la tecnología.

De acuerdo con el grupo de trabajo del Comité de Basilea del Banco Internacional de pagos (Bank for International Settlements (BIS) es el banco central de bancos centrales con sede en Basilea (Suiza). Es una organización internacional que fomenta la cooperación financiera y monetaria internacional y sirve de banco para los bancos centrales.), se entiende por riesgo operativo a la posibilidad de ocurrencia de pérdidas financieras por deficiencias o fallas en los procesos internos, en la tecnología de información, en las personas o por ocurrencia de eventos externos adversos. Esta definición incluye el riesgo legal, pero excluye el riesgo estratégico y el de reputación. Esto significa que el riesgo operativo se refiere a las pérdidas que pueden causar factores como usuarios, procesos de operación interna, tecnologías y factores externos, estos, se convierten entonces en fuentes de riesgo, si se analizan al interior de una organización tales agentes afectarían de la siguiente forma el desempeño de la organización:

Usuarios: Es la posibilidad de pérdidas financieras asociadas con incompetencia, negligencia, error humano, sabotaje, fraude, robo, paros, apropiación de información confidencial, lavado de dinero, inapropiadas relaciones interpersonales y ambiente laboral desfavorable, falta de especificaciones claras en los términos de contratación del personal, entre otros factores. En el contexto de los sistemas de información, los usuarios pueden ocasionar riesgos de carácter operativo, dado que el procesamiento de la información depende de la parametrización y operación que le proporcione el usuario responsable del sistema. En este sentido, la capacitación y concientización del usuario es de suma importancia para que el sistema pueda cumplir su objetivo propuesto.

Procesos De Operación Internos

Existe aquí la posibilidad de pérdidas financieras relacionadas con el diseño inadecuado de los procesos, o la carencia de los mismos, que pueda ocasionar la ejecución deficiente de las operaciones y servicios o la suspensión de los mismos. Algunos de los eventos dentro de esta categoría pueden ser los riesgos asociados a las fallas en los modelos utilizados (procesos de valuación erróneos (De Lara (2003) pag.206), errores en las transacciones, evaluación inadecuada de contratos, operaciones y servicios, errores en la información contable, insuficiencia de recursos para el volumen de operaciones realizadas, inadecuada documentación de transacciones efectuadas, incumplimiento en los plazos y presupuestos planeados.

Los sistemas de información obedecen a las reglas y procesos para los cuales fueron creados, es decir, un sistema de información contable seguirá los lineamientos de la organización, por ejemplo que ciertas ventas que cumplan con algunas condiciones dadas por la dirección no se les realice el cálculo de IVA, es importante resaltar que el riesgo operativo fue desencadenado por políticas y procedimientos internos de la empresa.

Tecnologías : Probabilidad de pérdidas financieras derivadas del uso de inadecuados sistemas de información y tecnología (Da Costa Lewis (2004) pag.2), que pueden afectar el desarrollo de las operaciones y servicios que presta la institución, al atentar contra la confidencialidad, integridad, disponibilidad y oportunidad de la información. Las tecnologías que soportan el funcionamiento de los sistemas de información están constituidas por los equipos de cómputo, las redes de comunicación y demás hardware; la disponibilidad de estos elementos se constituye en un foco de riesgo especialmente operativo.

Factores Externos: Es la posibilidad de pérdidas derivadas de la ocurrencia de eventos ajenos al control de la empresa que pueden alterar el desarrollo de sus actividades, esta alteración puede afectar los procesos internos, personas y tecnología de información. Entre otros factores, se pueden considerar los riesgos que implican las contingencias legales, las fallas en los servicios públicos, la ocurrencia de desastres naturales, atentados y actos delictivos, fallas en servicios críticos provistos por terceros. Por otra parte, es importante mencionar los sistemas de información en línea, es decir utilizando la tecnología que suministra internet que también han sido objeto de riesgos operacionales especialmente en los ataques de la denegación del servicio lo cual ha propiciado grandes pérdidas para las organizaciones implicadas. Applegate, Austin y McFarlan (2004) presentan un estudio sobre estos ataques ocurridos en el año 2000 a diversas empresas en línea (tabla 1).

Tabla 1 Advertencia sobre los ataques de denegación de servicio de febrero del año 2000

Fecha	Empresa atacada	Resultado del ataque
7 de febrero	Yahoo!	Pico de sobrecarga en el tráfico que duró 3 horas.
		La disponibilidad de la red cayó del 98% al 0%.
		El ataque partió de 50 lugares diferentes, y se calcula que se realizó a mediados de un día laborable.
8 de febrero	Buy.com	Las acciones bajaron un 3.2% en una semana en que el Nasdaq subió casi un 3%.
		El ataque tuvo lugar durante una hora de la Oferta Pública Inicial (IPO) de la empresa.
		A finales de la semana, las acciones habían bajado más del 20% respecto al precio IPO.
9 de febrero	eBay	Las acciones bajaron el 7.3% en una semana en que el Nasdaq subió casi un 3%.
	CNN.com	Servicio interrumpido
	E*Trade	Fue atacada durante las horas de mayor actividad.
18 de febrero	ZDNet	Las acciones bajaron un 7,6% en una semana en que el Nasdaq subió casi un 3%.
	FBI	Servicio Interrumpido
	Nacional	Servicio interrumpido
24 de febrero	Discount Brokers	Fue atacada durante las horas de mayor actividad.
	Group	Los operadores accidentalmente desconfiguraron el sitio mientras intentaban defenderlo del ataque.

Por otra parte, Carr (2005) ilustra casos como los de la capitalización bursátil de Oxford Health Plans bajó casi 3.000 millones de dólares en un solo día, después de anunciar que algunos problemas en el *software* habían conducido a graves errores en la facturación y el procesamiento de las pólizas. Las dificultades de Nike en la instalación de los programas de la cadena de suministro le costaron una suma estimada en 400 millones de dólares. Las demoras en el desarrollo de un nuevo sistema de procesamiento de los pedidos representaron para el fabricante de herramientas Snap-on una reducción del 40% en sus ganancias. Una aplicación errónea de un sistema ERP contribuyó a la bancarrota de FoxMeyer Drug. Un nuevo sistema logística de nueve millones de dólares instalado por W. W. Grainger calculó mal el inventario, causando unas pérdidas de 23 millones de dólares. Cigna perdió el 6% de las cuentas de asistencia sanitaria, después de la instalación defectuosa de un sistema de gestión de la relación con el cliente. El muy alabado sistema de pronóstico en «tiempo real» de Cisco Systems no logró predecir una inminente caída libre en la demanda de servidores de red, lo cual condujo a una depreciación del inventario de 2.500 millones de dólares y al despido de 8.500 trabajadores. Incluso el desorden operativo que siguió a la fusión de

Southern Pacific y Union Pacific se puede atribuir a la incapacidad total de las empresas para coordinar sus sistemas de información. En forma general, se puede mencionar que grandes empresas han tenido que soportar grandes pérdidas por riesgos de carácter operativo en función de los sistemas de información, aunque es importante resaltar que esto ha sucedido al inicio del proceso de inclusión de las tecnologías de la información y las comunicaciones en los procesos administrativos de las organizaciones.

Administración Del Riesgo Operativo

Es importante que las organizaciones establezcan un proceso de administración del riesgo operacional que le permita controlar los efectos del riesgo mediante la implementación de mecanismos como instalación de controles y cuantificación de los riesgos posibles, como lo menciona el estándar internacional COBIT (Objetivos de Control de Tecnologías de la Información). La administración del riesgo establece que se debe identificar el riesgo, cuantificarlo y gestionarlo como puntos básicos para la adecuada mitigación del impacto del riesgo especialmente operativo, a continuación se establecen algunos aspectos importantes en cada uno de estos puntos:

Identificación Del Riesgo Operativo

Una adecuada identificación del riesgo operativo incluye los siguientes pasos:

- Identificación de cada uno de los procesos en la organización (Un proceso se entiende como aquel que comprende una secuencia de tareas repetitivas o recurrentes en las cuales puede presentarse riesgo operativo)
- Detalle de las actividades específicas que se desarrollan en cada uno de los procesos identificados
- Identificar los riesgos operativos que se pueden presentar en cada etapa.
- Identificar los controles que existen o deben existir para reducir o eliminar los riesgos operativos detectados.

Gestión Del Riesgo Operativo

La administración del riesgo concebida en el estándar COBIT menciona que la planeación y organización de las tecnologías de la información deben evaluar y administrar el riesgo enfocándose en la elaboración de un marco de trabajo de administración de riesgos el cual está integrado en los marcos gerenciales de riesgo operacional, evaluación de riesgos, mitigación del riesgo y comunicación de riesgos residuales.

De igual forma, en el contexto de entregar y dar soporte a las tecnologías de la información, el COBIT propone los siguientes objetivos de control en relación al control del riesgo operativo:

OBJETIVO DE CONTROL	CONSISTE EN:
Administrar los servicios de terceros	Este proceso se logra por medio de una clara definición de roles, responsabilidades y expectativas en los acuerdos con los terceros, así como con la revisión y monitoreo de la efectividad y cumplimiento de dichos acuerdos. Una efectiva administración de los servicios de terceros minimiza los riesgos del negocio asociados con proveedores que no se desempeñan de forma adecuada.
Administrar el desempeño y la capacidad	Este proceso incluye el pronóstico de las necesidades futuras, basadas en los requerimientos de carga de trabajo, almacenamiento y contingencias. Este proceso brinda la seguridad de que los recursos de información que soportan los requerimientos del negocio están disponibles de manera continua.
Garantizar la continuidad del servicio	La necesidad de brindar continuidad en los servicios de TI requiere desarrollar, mantener y probar planes de continuidad de TI, almacenar respaldos fuera de las instalaciones y entrenar de forma periódica sobre los planes de continuidad. Un proceso efectivo de continuidad de servicios, minimiza la probabilidad y el impacto de interrupciones mayores en los servicios de TI, sobre funciones y procesos claves del negocio.
Garantizar la seguridad de los sistemas	Este proceso incluye el establecimiento y mantenimiento de roles y responsabilidades de seguridad, políticas, estándares y procedimientos de TI. La administración de la seguridad también incluye realizar monitoreos de seguridad y pruebas periódicas así como realizar acciones correctivas sobre las debilidades o incidentes de seguridad identificados. Una efectiva administración de la seguridad protege todos los activos de TI para minimizar el impacto en el negocio causado por vulnerabilidades o incidentes de seguridad.
Educar y entrenar a los usuarios	Un programa efectivo de entrenamiento incrementa el uso efectivo de la tecnología al disminuir los errores, incrementando la productividad y el cumplimiento de los controles clave tales como las medidas de seguridad de los usuarios.

Cuantificación Del Riesgo Operativo

Según las recomendaciones suministradas por el COBIT, se debe identificar y asignar costos de tecnologías de la información, es decir, el registro completo y preciso de los costos de TI, un sistema equitativo para asignación acordado con los usuarios de negocio, y un sistema para reportar oportunamente el uso de TI y los costos asignados. Las organizaciones requieren cuantificar el riesgo operativo que puede llegar a ocurrir por motivos de la operatividad de los sistemas de información, para lo cual se debe seguir un proceso que implica: la medición cuantitativa y su aproximación de cuantificación.

Medición Cuantitativa del Riesgo Operativo: Para lograr acercarse a la probabilidad de medir el riesgo operativo es necesario modelar el grado de severidad de la pérdida esperada, asumiendo que los factores de riesgo son estables. De Lara (2003) indica que en el estudio del riesgo de mercado (Se entiende por riesgo de mercado la pérdida que puede presentar un portafolio, un activo o un título en particular, originada por cambios y/o movimientos adversos en los factores de riesgo que afectan su precio o valor final; lo cual puede significar una disminución del patrimonio que puede afectar la viabilidad financiera de la Firma y la percepción que tiene el mercado sobre su estabilidad), es posible determinar algunos factores de riesgo operativo los cuales deben ser entendidos en términos de su histograma de frecuencias y por tanto de su distribución de probabilidad, el analista de riesgos debe inferir cual es la curva de distribución de probabilidad más adecuada, al respecto existen dos tipos de distribución de probabilidad a utilizar:

- Distribuciones empíricas: Utilizan la distribución de frecuencias con base en datos históricos reales.
- Distribuciones paramétricas: Utilizan una distribución de probabilidad ya establecida, tales como la distribución exponencial, de Poisson, Beta, binomial o de Weibull, las cuales contienen fuertes supuestos matemáticos en el comportamiento de los factores de riesgo. Estas distribuciones deben ser consideradas si los datos se aproximan a alguna de ellas, y sobre todo, la experiencia debe sugerir la aplicación de alguna en particular, de acuerdo con el problema específico de que se trate.

Aproximación a la Cuantificación del Riesgo Operativo: Como se puede notar el uso de herramientas estadísticas es indispensable al momento de cuantificar el impacto y severidad del riesgo operativo presente en cada uno de los factores antes descritos al interior de una organización, a manera de ejemplo, considere la situación en una entidad financiera donde se desea establecer la relación existente entre las fallas en el sistema (caída) y los errores serios ocurridos en las transacciones realizadas, con el fin de determinar si estos últimos son ocasionados cuando el sistema se ha caído. Los datos recolectados sobre tales eventos en un periodo de tiempo determinado se han clasificado así:

Mes	Falla del Sistema	Error Serio en transacción	Mes	Falla del Sistema	Error Serio en transacción
31/01/2005	No	No	31/07/2007	Si	No
28/02/2005	No	Si	31/08/2007	No	No
31/03/2005	No	No	30/09/2007	Si	Si
30/04/2005	No	Si	31/10/2007	No	Si
31/05/2005	No	Si	30/11/2007	Si	No
30/06/2005	Si	No	31/12/2007	No	No
31/07/2005	No	No	31/01/2008	No	Si
31/08/2005	No	Si	29/02/2008	Si	Si
30/09/2005	Si	No	31/03/2008	Si	No
31/10/2005	No	Si	30/04/2008	Si	Si
30/11/2005	Si	Si	31/05/2008	No	No
31/12/2005	Si	No	30/06/2008	Si	No
31/01/2006	Si	Si	31/07/2008	No	No
28/02/2006	No	No	31/08/2008	Si	Si
31/03/2006	No	Si	30/09/2008	Si	No
30/04/2006	No	No	31/10/2008	Si	Si
31/05/2006	No	No	30/11/2008	Si	No
30/06/2006	No	Si	31/12/2008	Si	No
31/07/2006	Si	No	31/01/2009	Si	Si
31/08/2006	Si	Si	28/02/2009	Si	No
30/09/2006	No	Si	31/03/2009	No	No
31/10/2006	Si	Si	30/04/2009	No	Si
30/11/2006	Si	No	31/05/2009	No	Si
31/12/2006	No	Si	30/06/2009	Si	Si
31/01/2007	Si	Si	31/07/2009	No	Si
28/02/2007	Si	Si	31/08/2009	Si	Si
31/03/2007	No	No	30/09/2009	No	No
30/04/2007	Si	Si	31/10/2009	Si	No
31/05/2007	Si	Si	30/11/2009	No	Si
30/06/2007	No	Si	31/12/2009	No	No

Como se observa en primera instancia no puede determinarse la correlación o no entre los dos eventos, esto es, no se puede decir si la ocurrencia de un evento origina la aparición del otro, lo cierto es que ambos son fuentes de riesgo operativo y conocer la incidencia conjunta ayudaría a determinar el impacto que tienen sobre el desempeño de la organización y el efecto en términos financieros sobre los resultados de la misma. El tratamiento aquí exige entonces la utilización de técnicas probabilísticas, que determinen lo anteriormente expuesto, a partir de la información anterior puede asignarse el número 1 al caso en que se presente fallo en el sistema, error en la transacción, lo que significa la ocurrencia de ambos al mismo tiempo, y asignar el numero cero cuando no se presentan fallos. La tabla reclasificada seria:

Mes	Ambos Fallos	Falla del Sistema	Error Serio en transacción
31/01/2005	0	0	0
28/02/2005	0	0	1
31/03/2005	0	0	0
30/04/2005	0	0	1
31/05/2005	0	0	1
30/06/2005	0	1	0
31/07/2005	0	0	0
31/08/2005	0	0	1
30/09/2005	0	1	0
31/10/2005	0	0	1
30/11/2005	1	1	1
31/12/2005	0	1	0
31/01/2006	1	1	1
28/02/2006	0	0	0
31/03/2006	0	0	1
30/04/2006	0	0	0
31/05/2006	0	0	0
30/06/2006	0	0	1
31/07/2006	0	1	0
31/08/2006	1	1	1
30/09/2006	0	0	1
31/10/2006	1	1	1
30/11/2006	0	1	0
31/12/2006	0	0	1
31/01/2007	1	1	1
28/02/2007	1	1	1
31/03/2007	0	0	0
30/04/2007	1	1	1
31/05/2007	1	1	1
30/06/2007	0	0	1

Mes	Ambos Fallos	Falla del Sistema	Error Serio en transacción
31/07/2007	0	1	0
31/08/2007	0	0	0
30/09/2007	1	1	1
31/10/2007	0	0	1
30/11/2007	0	1	0
31/12/2007	0	0	0
31/01/2008	0	0	1
29/02/2008	1	1	1
31/03/2008	0	1	0
30/04/2008	1	1	1
31/05/2008	0	0	0
30/06/2008	0	1	0
31/07/2008	0	0	0
31/08/2008	1	1	1
30/09/2008	0	1	0
31/10/2008	1	1	1
30/11/2008	0	1	0
31/12/2008	0	1	0
31/01/2009	1	1	1
28/02/2009	0	1	0
31/03/2009	0	0	0
30/04/2009	0	0	1
31/05/2009	0	0	1
30/06/2009	1	1	1
31/07/2009	0	0	1
31/08/2009	1	1	1
30/09/2009	0	0	0
31/10/2009	0	1	0
30/11/2009	0	0	1
31/12/2009	0	0	0

Con la información así analizada puede obtenerse entonces la probabilidad de cada evento y la probabilidad conjunta así:

- Probabilidad de error serio en transacción = $32/60 = 0,53$
- Probabilidad de falla del sistema = $30/60 = 0,50$
- Probabilidad de falla del sistema y de error serio en transacción = $16/60 = 0,27$

Con la información anterior podríamos obtener igualmente que

- Probabilidad de error serio en transacción dada una falla del sistema = $0,27 / 0,50 = 0,54$.

Dado que esta última es aproximadamente igual a la probabilidad de que se presente error serio en transacción (0.53), por las propiedades de la probabilidad condicional se llega a la conclusión de que la falla del sistema y el error serio en transacción son eventos independientes. Por otra parte, es importante mencionar que existen mecanismos como el estándar COBIT que facilita la mitigación de los riesgos operativos que afectan la correcta operatividad de los sistemas de

información en las organizaciones. El estándar COBIT proporciona controles que se deben instalar en los procesos administrativos de tal manera que el riesgo operativo se minimice en lo posible.

CONCLUSIONES

El interés de las organizaciones por incursionar en el ámbito de las tecnologías de la información y las comunicaciones a través de la inclusión de los sistemas de información a sus procesos administrativos ha implicado en algunos casos dificultades de índole operativo, propiciando experiencias desagradables para las empresas. El riesgo operativo es una de las dificultades que deben considerar las empresas del siglo XXI y establecer un plan de control que les permita mitigar el impacto que este tipo de riesgo puede llegar a afectar al contexto financiero de la organización.

En el proceso de identificación y cuantificación del riesgo operativo es necesario tener un adecuado conocimiento de los procesos que realiza la organización y emplear mecanismos de seguimiento de fallas originados en los mismos, con el fin de obtener estadísticas de ocurrencia y focalización.

Las herramientas probabilísticas en su variada gama son mecanismos útiles al momento de cuantificar el efecto del riesgo asociado al desempeño organizacional, la probabilidad condicional y las redes bayesianas son un claro ejemplo de ello.

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IMPORTANCIA DE UN PLAN DE CAPACITACIÓN EN LA EMPRESA

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INTRODUCCION

El motivo de impartir capacitación es el mejorar ciertas áreas de necesidad con las que cuente un departamento o área de trabajo. Toda capacitación parte de una necesidad, por lo cual se tiene que estudiar para así poder detectar la necesidad a cubrir. Es obligación de la empresa (patrón) proporcionar capacitación a sus empleados, tal como está estipulado en Ley Federal del Trabajo, en su artículo 153. Cada empresa es diferente y por lo tanto tiene diferentes necesidades, las cuales se les debe de dar la importancia que merece. En la actualidad muchas empresas consideran un gasto el impartir capacitación, sin conocer los grandes beneficios que ésta obtendrá al impartir un curso. Muchas veces el desconocer toda la gama de beneficios y áreas de oportunidad que un curso de capacitación trae consigo lleva a las empresas a creer que no es necesario brindar capacitación a sus empleados. En esta investigación, nuestro interés de probarle a la empresa Pilkington de México, específicamente a su área de ventas llamada: LOF de México, es que al impartir un plan de capacitación ésta verá reflejados los beneficios del curso ya que se verá impactada por el desempeño de sus colaboradores, con el fin de buscar y motivar al alcance de los objetivos organizacionales como personales, no podemos dejar pasar la estabilidad y desarrollo de los empleados, ya que sin ellos, la empresa no funcionaría en su totalidad.

Explicare en el desarrollo de esta investigación que es la capacitación, que es un plan, como realizar la detección de necesidades de capacitación, cuales son los beneficios para la empresa como para el trabajador, el fundamento legal, así como el procedimiento para la elaboración de un plan de capacitación, entre otros. También presentaré mi propuesta sobre el Plan de Capacitación elaborado después de la detección de necesidades que se realizó en el departamento de ventas de la empresa. Esto, con el fin de proporcionar a la empresa una alternativa para mejorar el departamento en esas áreas con debilidad, las cuales tienen solución solo que la empresa y los colaboradores estén dispuestos a crecer por la organización y personalmente.

JUSTIFICACIÓN

Esta investigación realizada sobre el Plan de Capacitación en la empresa Pilkington de México, es muy importante ya que se darán a conocer los beneficios que se tiene al llevar a cabo al plan, el cual muchas veces las empresas desconocen los beneficios de éste, olvidando que es de gran utilidad para la misma organización el dar la debida importancia a las necesidades con las que cuenta actualmente sus empleados. Es importante cuidar el desarrollo y la estabilidad de los mismos colaboradores de la empresa ya que gracias a ellos la empresa funciona tal cual, y llevando a cabo este plan de capacitación, podremos obtener un gran impacto en el desempeño del personal, trayendo grandes beneficios a la organización tanto en el ámbito de calidad, productividad como en el personal. Por ello, es que esta investigación se realiza, con el fin de que la empresa conozca los grandes beneficios que arroja el llevar a cabo un plan de capacitación, teniendo como objetivo el desarrollo óptimo de la misma empresa y el cumplimiento de los objetivos organizacionales, así como el bienestar de los colaboradores de la empresa. Reconocer la importancia del elemento humano dentro de la organización y crear el sentido de pertenencia para así lograr un impacto considerable en el desempeño del personal. Teniendo como consecuencia resultados favorables para la organización.

Capacitación se refiere a la acción destinada a incrementar las aptitudes y los conocimientos del trabajador con el propósito de prepararlo para desempeñar eficientemente una unidad de trabajo específico e impersonal. En términos generales se entiende que es aquella enseñanza intencional que se imparte fuera del sistema formal de educación. Otro concepto de capacitación es el citado por el autor *Idalberto Chiavenato*, el cual dice: “Es un proceso educativo a corto plazo, aplicado de manera sistemática y organizada, mediante el cual las personas aprenden conocimientos, actitudes y habilidades, en función de objetivos definidos. El entrenamiento implica la transmisión de conocimientos específicos relativos al trabajo, actitudes frente a aspectos de la organización, de la tarea y del ambiente, y desarrollo de habilidades. Cualquier tarea, ya sea compleja o sencilla, implica necesariamente estos tres aspectos.” 2

OBJETIVOS

Dentro del proceso de la elaboración de un plan de capacitación es imprescindible el análisis de estas necesidades. El objetivo de este diagnóstico de necesidades de capacitación (DNC) es el recoger y evaluar información para encontrar lo que se está haciendo ahora y lo que debe hacerse ahora (o en el futuro).

El Diagnostico de Necesidades de Capacitación (DNC), pretende alcanzar los objetivos específicos siguientes:

- Determinar las situaciones problemáticas de una empresa, clasificar los síntomas que se presentan e investigar las causas que los originaron.
- Reunir la información necesaria para precisar la situación idónea en que la institución debe funcionar (determinar lo que debería hacerse en la empresa).
- Determinar el potencial de Recursos Humanos.
- Determinar la situación en la que la empresa y sus colaboradores realmente cumplen sus funciones (determinar lo que en realidad se hace).
- Realizar un análisis comparativo entre lo que debería hacerse o suceder y lo que en realidad se hace o sucede, precisando las diferencias.
- Clasificar las necesidades detectadas en: financieras, materiales, tecnológicas y de los recursos humanos.
- Determinar si las necesidades de los recursos humanos pueden satisfacerse con cursos de capacitación.
- Definir y describir quienes necesitan capacitación, en que áreas y cuando.
- Determinar el número de participantes para cada proyecto, curso o programa.
- Describir detalladamente las actividades de capacitación que se van a realizar.

Beneficios para la organización

Al llevar a cabo el plan de capacitación, se obtienen beneficios para la organización, los cuales se mencionan a continuación:

- Conduce a una mayor rentabilidad y actitudes más positivas
- Mejora el conocimiento del puesto a todos los niveles
- Conlleva a maximizar los resultados
- Ayuda al personal a identificarse con los objetivos de la organización
- Crea mejor imagen
- Incrementa la productividad y calidad en el trabajo

Realmente son beneficios muy importantes que a todas las organizaciones les interesa obtener, ya que al igual que los anteriores, también el plan de capacitación contribuye en gran manera a la formación de líderes dentro de la organización, e incrementa la productividad y la calidad del trabajo.

CONCLUSIONES

En esta investigación realizada sobre el Plan de Capacitación en la empresa Pilkington de México, el objetivo general es el demostrar, la importancia que tiene el aplicar un programa de capacitación, y el conocer los beneficios que éste trae consigo, tanto para la empresa como para el colaborador. Al igual que el conocer el impacto en el desempeño del personal al ser capacitado.

Para realizar esta investigación se planteó la siguiente hipótesis:

“A mejor capacitación, mejor será el desempeño de los empleados” del área de ventas de la empresa Pilkington de México. Profesores de Negocios y Administración de la Facultad de Ciencias Administrativas de la Universidad Autónoma de Baja California, México.

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HACIA LA RESPONSABILIDAD GLOBAL A TRAVÉS DEL CONOCIMIENTO APLICADO E INTERDISCIPLINAR

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RESUMEN

En el “Congreso Latinoamericano De Estudiantes De Ingeniería Química” que se llevó a cabo en la Ciudad de San Salvador, El Salvador (2009) se presentó el curso taller “Formulación de proyectos sostenibles de ingeniería socialmente responsable, de la idea a la empresa- del laboratorio a la industria” con una duración de 9 horas con el cual se capacitó a sus asistentes y como resultados se obtuvo un total de 25 proyectos de ingeniería con alto impacto sobre la sociedad y sobre la economía a nivel latinoamericano. Se pudo identificar, la necesidad de un enfoque claro de los grupos de investigación en la solución de problemas reales sociales a través de las ciencias ingenieriles y la necesidad que hay en las carreras técnicas de ser educados en materia de emprendimiento con base tecnológico y de responsabilidad social empresarial e industrial. A raíz de esta problemática, se realizó una revisión bibliográfica en Colombia y en Iberoamérica con el fin de identificar una de las ramas de las ciencias que más aportan bienestar, sostenibilidad, tecnología, desarrollo económico y social a la humanidad; se encontró que es la biotecnología. Posteriormente se planteó como un proyecto el Congreso Iberoamericano De Biotecnología 2010 en el marco del año internacional de la biodiversidad 2010 y del bicentenario de la independencia en Iberoamérica, con un objetivo principal, el uso sostenible de la biodiversidad y el papel de la ciencia a través del conocimiento aplicado en el desarrollo social, así como la creación de un escenario ideal para los emprendedores, para el fortalecimiento de la relación Universidad-Industria y para la Transferencia de conocimiento.

PALABRAS CLAVE: Desarrollo, sociedad, biotecnología

BIOGRAFIA

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REDUCCIÓN DE COSTOS EN LOS CENTRO DE DISTRIBUCION DE LA EMPRESA MABE, A TRAVÉS DE LA PLANEACIÓN AGREGADA

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RESUMEN

Ante la premisa de mejora continua y reducciones de costos la empresas han decidido implementar metodologías que le permitan estar posicionadas en el mercado, una de ellas es la empresa MABE, ubicada en la Cd. de Guadalajara, Jal. Ha decidido aplicar en el área de distribución, sección de montacarga, la planeación agregada con sus variables para la contratación o despido de personal y eficientar sus recursos.

INTRODUCCION

El presenta trabajo se realizó en la empresa MABE, con ubicación de su Centro de Distribución en la Cd. de Guadalajara, Jalisco, cuyo principal giro es la fabricación de muebles de cocina siendo la empresa líder en el mercado mexicano, a su vez ha adoptado una “*visión continental*”, la cual consiste en expandir sus fronteras a lo largo y ancho del continente americano.

Actualmente, cuenta con plantas y oficinas de operaciones comerciales en Canadá, Venezuela, Colombia, Ecuador, Argentina y Brasil. Pero además, como producto de una sólida alianza firmada en 1987 con GE, Mabe exporta sus productos a Estados Unidos y logra tener presencia en muchos otros mercados del mundo. Entre las principales marcas que se manejan son: mabe, Iomabe, GE, Easy y IEM.

Para la cumplir con sus compromisos adquiridos, responder a la confianza de los clientes, se analiza la reducción de costos en los centros de distribución, en este caso con la metodología de la Planeación Agregada en su área de montacarga.

Marco Teórico

La palabra agregada significa que la planeación se lleva a cabo *grosso modo* para satisfacer la demanda total de los productos que comparten los mismos recursos de una instalación (una maquina, operador, etc.), o pudiera simplemente requerir varias toneladas de varillas, sin detallar la demanda en los diferentes productos dentro de la línea de varilla (varias medida). Adicionalmente, el plan pudiera requerir de ciertos números de empleados, ignorando las diferencias en habilidades (operadores, técnicos, etc.) (CHASE, JACOBS, AQUILANO, 2009).

Para usar la planeación agregada es necesario:

Agrupar a los productos en familias y encontrarlas en productos representativos para todos los productos de la familia y definir el número de empleos necesarios para producir una unidad de este producto agregado. En esencia, se desea un plan que satisfaga la demanda para la línea de producto agregado, generalmente estos planes son elaborados por los gerentes de operaciones divisionales con variables de empleo –despido, contrataciones, vacaciones, tiempos extras, inventarios servicios generales modificaciones de instalaciones y contrato de suministro de materiales

Estrategias de planeación agregada: (CHASE, JACOBS, AQUILANO, 2009)

1. Estrategias puras. Variaciones los niveles de fuerza de trabajo. Variación en los niveles de inventarios, subcontratación o tiempo extra.⁹
2. Estrategias mixtas o combinadas. Combinación de las estrategias puras.

Utilizando estrategias puras se puede realizar varios planes:

Plan 1 Variación del tamaño de la fuerza de trabajo. La demanda se puede cubrir con exactitud si se varía el tamaño de la fuerza de trabajo. El plan consiste en la contratación, según sea necesario. La tasa de producción será igual a la demanda.

Plan 2. Cambio de los niveles de inventario. Esto se utiliza cuando se desea evitar las contrataciones y despido, lo más común es que se elija un nivel de producción igual a su demanda promedio y cubra las variaciones de la demanda mediante un inventario.

Plan 3. Subcontratación. Es probable que la empresa prefiera producir una cantidad e igual a sus capacidades actuales y cubrir el resto de la demanda por medio de la subcontratación.

Modelación de planeación agregada.

Se ha desarrollado esfuerzos por formular el problema de planeación agregada como un modelo de programación lineal:

Suposiciones fundamentales en estos modelos: son los costos lineales, variables reales (Las variables pueden ser enteras, no lineales, etc., por lo cual el problema solo se ajusta a un modelo de programación lineal).

Función del objetivo del modelo: (CHASE, JACOBS, AQUILANO, 2009)

Naturalmente, el propósito del modelo es encontrar una solución que haga que los costos totales sean mínimos, así que la función objetivo tendría la siguiente forma:

$$\text{Min } \sum_{t=1}^T (C_c \cdot H_t + C_D \cdot Q_t + C_I \cdot I_t + C_F \cdot F_t + C_p \cdot k \cdot W_t + C_x \cdot X_t + C_N \cdot N_t + C_s \cdot S_t) \quad (1)$$

Restricciones mínimas:

- Inventario:

$$I_t - F_t = (I_{t-1} - F_{t-1}) + P_t + S_t - D_t \quad (2)$$

- Fuerza de trabajo

$$W_t = W_{t-1} + H_t - Q_t \quad (3)$$

- Niveles de producción.

$$P_t = k \cdot W_t + X_t - N_t \quad (4)$$

Donde los Parámetros de Modelo son los siguientes:

C_c : Costo unitario de contratación.

C_p : Costo unitario de despido.

- C_i : Costo unitario de inventario por periodo.
 C_f : Costo unitario de faltante por periodo.
 C_p : Costo unitario de producción en tiempo normal.

 C_x : Costo adicional de producción en tiempo extra.
 C_n : Costo unitario de producción inactiva.
 C_s : Costo unitario de producción por subcontratación.

 k : Número de unidades producidas por unidad de fuerza de trabajo por periodo normal.

 D_t : Demanda pronosticada en el tiempo t .

Donde las Variables de Decisión son las siguientes:

- W_t : Nivel de fuerza de trabajo en el periodo t .
 P_t : Nivel de producción interno en el periodo t .
 I_t : Nivel de inventario positivo en el periodo t .
 F_t : Nivel e inventario negativo (faltante) en el periodo t .
 H_t : Cantidad de fuerza de trabajo contratada en el periodo t .
 Q_t : Cantidad de fuerza de trabajo despedida en el periodo t .
 X_t : Nivel de producción de tiempo extra en el periodo t .
 N_t : Inactividad, en unidades de producción en el periodo t .
 S_t : Nivel de producción vía subcontratación en el periodo t .

Caso De Aplicación

Cada año en los Centros de Distribución de la compañía, se estima la plantilla de montacarguista requerida para la correcta operación de sus operaciones, para tal efecto se revisan los pronósticos de ventas del año siguiente y se determina la cantidad de personal por mes que se tendrán que contratar y despedir de forma fija y variable para cumplir con la demanda.

La fuerza matriz de un Centro de Distribución es el operador de montacargas con el que se moverán los diferentes productos a los andenes de carga y descarga que el centro de distribución de Guadalajara operará para el 2010, de acuerdo a su zonas e influencia en la venta de la compañía; por tal motivo este ejercicio se enfocará a calcular esta plantilla de manera que no tenga impactos económicos altos y se pueda tener cubierto el proceso en todo momento.

Tabla y Figura 1. Pronostico 2010

PRONOSTICOS SUAVIZADO EXPONENCIAL AJUSTADO CON $\alpha = Y b =$

MES	VENTAS	0.3 Ft	0.3 Tt	error	error absoluto
Enero	17358	17358	1000.0	0.0	0.0
Febrero	32018	18058	910.0	13960.2	13960.2
Marzo	42165	22883	2084.5	19281.9	19281.9
Abril	46828	30127	3632.3	16701.2	16701.2
Mayo	34416	37680	4808.5	-3263.7	3263.7
Junio	32030	40067	4082.0	-8036.6	8036.6
Julio	39049	40513	2991.3	-1464.0	1464.0
Agosto	34966	42168	2590.3	-7201.7	7201.7
Septiembre	37612	41820	1709.1	-4208.4	4208.4
Octubre	60849	41754	1176.5	19094.8	19094.8
Noviembre	49051	48306	2789.1	744.8	744.8
Diciembre	35100	50482	2605.1	-15382.0	15382.0
Enero	47691		986.3	DAM =	4555.8
Febrero	48677		986.3	ST =	6.6
Marzo	49664		986.3		

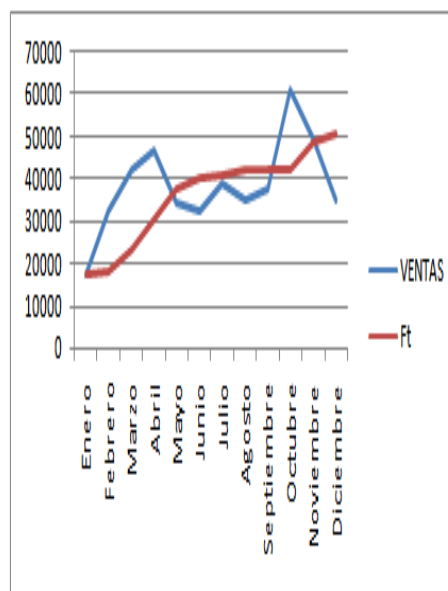


Tabla 2. Planeación Agregada (Opción óptima, menor costo)

VARIACION DE FUERZA DE TRABAJO

Trabajadores	6
Horas diarias	8
Tasa de producción diaria	459
Inventario inicia	0
Costo almacenaje	100
Costo tiempo normal x hora	30
Costo tiempo extra x hora	45
Costo contratación	800
Costo despido	1200
Costo de subcontratación	1700
Costo por faltante	0

Mes	Días hábiles	Demanda	No. Trabajadores al inicio	Producción de trabajadores	Diferencia de trabajadores	Contratar o despedir	No. Trabajadores del mes	Producción de trabajadores	Producción real	Horas trabajador	Costo de trabajadores	Costos de contrataciones	Costos de despidos	Costos totales
ENERO	29	17358	6	79866	-4.70	-4	2	26622	17358	464	13920	0.00	4800	18,720
FEBRERO	23	18058	2	21114	-0.29	0	2	21114	18058	315	9442	0	0	9,442
MARZO	23	22883	2	21114	0.17	1	3	31671	22883	399	11965	800	0	12,765
ABRIL	29	30127	3	39933	-0.74	0	3	39933	30127	525	15753	0	0	15,753
MAYO	24	37680	3	33048	0.42	1	4	44064	37680	657	19702	800	0	20,502
JUNIO	24	40067	4	44064	-0.36	0	4	44064	40067	698	20950	0	0	20,950
JULIO	30	40513	4	55080	-1.06	-1	3	41310	40513	706	21183	0	1200	22,383
AGOSTO	24	42168	3	33048	0.83	1	4	44064	42168	735	22048	800	0	22,848
SEPTIEMBRE	23	41820	4	42228	-0.04	0	4	42228	41820	729	21867	0	0	21,867
OCTUBRE	30	41754	4	55080	-0.97	0	4	55080	41754	728	21832	0	0	21,832
NOVIEMBRE	23	48306	4	42228	0.58	1	5	52785	48306	842	25258	800	0	26,058
DICIEMBRE	23	50482	5	52785	-0.22	0	5	52785	50482	880	26396	0	0	26,396

Producción promedio:

35935

Costo Total 239,516.20

CONCLUSION

Al aplicar esta metodología de la planeación agregada con su variables mixtas, en la referencia a los costos marca que la mejor opción para la operación del CDR Guadalajara de MABE, en su plantilla de montacarguistas es *manejar la variación de fuerza de trabajo y contratar y despedir según sea la demanda pronosticada de mes, con un costo de \$239,516 pesos anuales*. Por lo tanto se estima ahorra un 24% del presupuesto anual para este concepto, representando un gran ahorro a la empresa

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COMPETITIVIDAD DEL SECTOR DEL MUEBLE Y LA MADERA: EL CASO DE TIJUANA- ROSARITO, B. C., MÉXICO

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RESUMEN

El objetivo de la investigación fue el determinar las causas que han provocado la pérdida de competitividad del sector del Mueble y la Madera de la región de Tijuana-Rosarito, B.C. y a partir de ellas proponer estrategias que les permita recuperarla. La importancia de la investigación está basada en los valores técnicos, económicos y sociales, desde el punto de vista técnico se propone estrategias para la gestión integrada del sector. El valor económico se expresa por la disminución de los costos debido al reordenamiento del sistema de empresas de la industria de la región. El valor social se destaca por los beneficios a la comunidad y permite la generación de conocimientos y habilidades de nuevas prácticas empresariales validas para el contexto de México y en particular de Baja California. Con un total de 20 empresas encuestadas a las cuales se les aplicó un cuestionario para determinar el nivel micro, meso, meta y macro para identificar la competitividad sistémica y proponer estrategias de competitividad del sector. Al momento de procesar y analizarse la información se utilizó el programa estadístico SPSS 15.0 for Windows Evaluation Version.

Palabras claves: competitividad sistémica, estrategias de competitividad, sector del mueble

INTRODUCCIÓN

El presente trabajo es el resultado de un proyecto de investigación aplicado a veinte empresas del sector del Mueble y la Madera, de la región de Tijuana – Rosarito, B.C. El concepto de "competitividad sistémica" constituye un marco de referencia para los países tanto industrializados como en desarrollo. (Meyer, 1994).

Las empresas industriales de los países desarrollados y de los países en vías de desarrollo se ven hoy ante la necesidad imperiosa de incrementar su competitividad. Semejante desafío proviene de una competencia cada vez más dura, una "carrera" por adoptar y adaptar modelos de producción "japoneses" y un cambio tecnológico acelerado.

Y en esa carrera están enfrascadas todas las empresas, ya que hasta las posiciones hegemónicas se tornan cada vez más vulnerables. Los esfuerzos más importantes para elevar la competitividad deben efectuarse a nivel de empresa. Las empresas se hacen competitivas al cumplirse dos requisitos fundamentales: primero, estar sometidas a una presión de competencia que las obligue a desplegar esfuerzos sostenidos por mejorar sus productos y su eficiencia productiva; segundo, estar insertas en redes articuladas dentro de las cuales los esfuerzos de cada empresa se vean apoyados por toda una serie de servicios e instituciones. Ambos requisitos están condicionados a su vez por factores situados en el nivel macro (contexto macroeconómico y político-administrativo) y en el nivel meso.

Los países fuertes en materia de innovación y competitividad van desarrollando grupos regionales de comercio e integración cuyo resultado es la formación de sistemas interconectados en que las industrias colaboran de un modo intensivo sobre la base de la división del trabajo. El regionalismo abierto permite

ensayar el uso de nuevas tecnologías en un extenso mercado doméstico antes de lanzarse a la conquista de segmentos de mercado mundial. El regionalismo puede conducir a la formación de bloques regionales o de agrupamientos.

REVISIÓN LITERARIA

Competitividad

Es un hecho inevitable que en esta época que casi en cualquier parte del mundo y en México, la clave del éxito reside en ser competitivos, entendiendo por éxito que la sociedad pueda obtener los satisfactores materiales y los emocionales que permitan vivir con calidad. Los satisfactores pueden ser muchos y muy variados, así como las expectativas de cada individuo con respecto al nivel de éstos, sin embargo en todos los casos se requiere que las organizaciones dedicadas a generar dichos satisfactores sean competitivas. Ser competitivos significa poder operar con ventajas respecto a otras organizaciones que buscan los mismos recursos y mercados en donde los consumidores demandan cada vez más calidad, precio, tiempo de respuesta y respeto a la ecología.

Las organizaciones competitivas serán la base para que la economía de un país sea fuerte y sólida. Todo se puede lograr si un país cuenta con población competente, lo cual significa gente capaz de crear e innovar, que cuente con las facultades necesarias para desarrollar y operar sistemas tanto tecnológicos como organizacionales que generen satisfactores de óptima calidad.” (Cantu, 2001).

Entendemos por competitividad a la capacidad de una organización pública o privada, lucrativa o no, de mantener sistemáticamente ventajas que le permitan alcanzar, sostener y mejorar una determinada posición en el entorno socioeconómico.” La ventaja de una organización estaría en su habilidad, recursos, conocimientos y atributos de los que dispone dicha organización, los mismos de los que carecen sus competidores o que estos tienen en menor medida que hace posible la obtención de los rendimientos superiores a los de aquellos.

Competitividad es un término que se utiliza con frecuencia pero que rara vez se define. En realidad no hay consenso sobre el concepto de competitividad. Competitividad es una traducción libre de lo que en inglés es “*Competitiveness*”, que quiere decir: “justa, rivalidad”, y que deriva de la competencia. Económicamente, es la creación y mantenimiento de un mercado en el que participan numerosas empresas y donde se determina el precio conforme a la ley de la oferta y la demanda”. (Chauca, 2000)

La competitividad, como disciplina de estudio y análisis heurístico, es un concepto desarrollado recientemente aunque su aplicación práctica es antigua y universal. Existen diversos enfoques de análisis (sistémico basados en el mercado, basados en la tecnología y en la innovación, entre otros) y diversos marcos de aplicación (nacional, regional, sectorial, empresarial e individual).

Asimismo la competitividad aparece como una mezcla de: a) Una visión del mundo contemporáneo, sumergido en valores sociales, que acepta diversas combinaciones de organización y mercado. b) Conceptos de distintas vertientes teóricas que, al reunirse, sobrepasan el alcance de otros conceptos utilizados en teorías como la del comercio internacional. c) Vida práctica, donde se lucha ferozmente por mercados y donde no hay regulaciones internacionales tan civilizadas que permitan a los agentes experimentar los valores sociales propuestos por el modelo. (Chauca, 2000)

La actitud para competir debe de llevar implícito querer competir y tener la capacidad para hacerlo. Esta capacidad requiere de una preparación para hacer frente a la competencia y a las acciones que realizan las demás empresas que intervienen en la lucha por conseguir o reafirmar posiciones en los diferentes mercados. Las características de las empresas competitividad empresas que triunfan ya que han sabido

adaptarse, transformarse rápidamente bajo el rigor de los tiempos, que han sabido encontrar en las soluciones posibles, el hilo de la supervivencia, es decir de la vida. (Fauvet, 1985). El principal problema, en la actualidad, de las empresas, es que subestiman generalmente la información y el conocimiento, sin pensar que son recursos estratégicos y esenciales para la adaptación de los negocios en un entorno competitivo.

Cuando se hace referencia al concepto de competitividad, se refieren de una manera global y duradera de la empresa y no sólo la competitividad de uno de sus productos o servicios en particular, ya que una empresa puede tener un producto muy competitivo y ser globalmente ineficiente. Al referir una competitividad duradera se hace con la mira hacia el futuro, es decir basándose en el hecho de que si quieres ser competitivo se tiene que ir a la vanguardia en todos sentidos, y al decir en todos los sentidos también incluye el plano ético y moral.

Construcción de Competitividad Sistémica.

El concepto de competitividad sistémica busca capturar ambas partes que determinan el éxito del desarrollo industrial, la parte política y la parte económica. El significado de competitividad sistémica es un patrón en el que el estado y los actores sociales crean las condiciones necesarias para desarrollar competitividad sistémica. El concepto distingue cuatro niveles: Los ingredientes claves para el éxito del desarrollo industrial son:

En el *Nivel Meta*: Primero, Desarrollar- Orientar a los valores culturales compartidos en una larga parte de la sociedad. Segundo, Hacer un consenso de la necesidad del desarrollo industrial y de la integración competitiva hacia el mercado global. Tercero, La habilidad de los actores sociales para que conjuntamente formulen visiones, estrategias e implementen políticas.

En el *Nivel Macro*: Un predecible y estable marco macroeconómico, que incluya una realista política de tasa de intercambio y una política general de comercio al extranjero que estimule a la industria local.

En el *Nivel Meso*: Generar políticas específicas y tener instituciones que permitan a las industrias alcanzar sus objetivos y a su medio ambiente que creen ventajas competitivas. (Institutos tecnológicos, centros de entrenamiento, finanzas para la exportación, etc.). Por otra parte, es el mundo local y regional de las industrias lo que permite incentivar la competitividad, para fortalecer el medio ambiente de los negocios.

En el *Nivel Micro*: Incremento de las capacidades y fortalezas que logren las empresas, ya no es suficiente incrementar su eficiencia a través de la automatización, ni crear redes informáticas, ahora es necesario realizar profundas transformaciones en la producción, comercialización y proveeduría.

METODOLOGÍA

La metodología aplicada para llevar a cabo el proyecto de investigación, consistió en la aplicación aleatoria de un cuestionario a una muestra de 30 empresas, 21 de Tijuana pertenecientes al cluster del mueble de Canacintra, Delegación Tijuana, B.C; y 9 de Rosarito afiliadas a la Asociación de Fabricantes de Muebles y Accesorios de Rosarito, A.C. (AFAMARO,A.C.), de las cuales 15 se dedican a la fabricación de muebles, 8 a la fabricación de productos de madera, 4 empresas a ambas actividades y 3 empresas con otros giros que se encuentran en el cluster pero que por su actividad relacionada a la industria del mueble y la madera.

Cabe mencionar que el cuestionario que se aplicó se fue elaborado conforme a la teoría de la construcción de competitividad sistémica. El cuestionario consta de 95 preguntas, el rubro de datos generales contiene 8 preguntas; los reactivos del 9 al 12 se refieren al nivel meta, del 13 al 17 al nivel

macro, del 18 al 26 al nivel meso, (miden las ventajas comparativas) y del 27 al 95 al nivel micro (miden ventajas competitivas). Para la identificación de las estrategias se realizó un análisis FODA que es la sigla (Fortaleza, Oportunidades, Debilidades y Amenazas). El Análisis FODA se enfoca en los factores claves para el éxito de su negocio, debe resaltar las fortalezas y las debilidades diferenciales internas al compararlo de manera objetiva y realista con la competencia y con las oportunidades y amenazas claves del entorno.

En este proyecto de investigación se aplicaron varios modelos y herramientas administrativas para lograr desarrollar estrategias, que permita aumentar la competitividad en el sector del mueble y la madera de la región Tijuana, Rosarito, B.C. El problema es: la baja competitividad que están presentando las empresas pertenecientes a esta rama de actividad, frente a la competencia, principalmente de Estados Unidos, Canadá, China y otros países.

Esta investigación se elaboró conforme a la construcción de estadística descriptiva, la cual consistió en la elaboración y aplicación del cuestionario para después hacer la investigación de campo, posteriormente para la captura y procesamiento de la información se utilizó el software SPSS 15.0 for Windows.

Objetivos de la investigación

El objetivo general es proponer alternativas estratégicas que faciliten alcanzar altos niveles de desempeño en la industria del mueble y la madera en los municipios de Tijuana y Playas de Rosarito lo cual contribuirá a recuperar su competitividad.

Objetivos específicos:

3. Analizar las causas que han provocado la pérdida de competitividad de la industria del mueble.
4. Proponer estrategias que permitan mejorar la competitividad de la industria del mueble

Hipótesis de la investigación

Si se establecen opciones estratégicas coherentes, integradas y contextualizadas, se facilitará incrementar los niveles de competitividad de la industria del mueble objeto de este estudio.

RESULTADOS

Tabla 1. Habilidad el gobierno para formular estrategias y políticas de competitividad

Opinión de los propietarios	Porcentaje (Nivel Meta)
Buena	17%
Regular	37%
Mala	33%
Pésima	13%
Total	100%

En la tabla se observa que la habilidad del gobierno para formular estrategias y políticas de competitividad local o regional es deficiente. Ya que solo el 75% de las empresas de la prueba piloto estableció que su desempeño es bueno y un 83% de regular a pésimo.

Tabla 2. Marco legal para hacer negocios en México

Opinión de los propietarios	Porcentaje	(Nivel Macro)
Buena	13%	
Regular	37%	
Mala	10%	
Pésima	40%	
Total	100%	

En la tabla se observa que el marco legal par hacer negocios en México tiene que reformarse ya que un 87% de las empresas consideran que es de regular a pésimo para la inversión en este sector.

Tabla 3. Infraestructura de la región en términos de vialidades

Opinión de los propietarios	Porcentaje	(Meso)
Adecuada	17%	
Regular	40%	
Inadecuada	43%	
Total	100%	

En la tabla se observa que las empresas encuestadas opinaron que la infraestructura en la región le parece regular e inadecuada para la operación óptima de la empresa, representando el 83%.

Tabla 4. Participación en el mercado del sector del mueble y la madera.

Opinión de los propietarios	Porcentaje	(Micro)
Aumentó	17%	
Se mantuvo	28%	
Disminuyó	55%	
Total	100%	

En la tabla se observa que más de la mitad de las empresas encuestadas disminuyó su participación en el mercado y sólo un 17% menciona que aumento su participación.

Tabla 5. Factores de ventaja competitiva

Opinión de los propietarios	Porcentaje	(Micro)
Precio	36%	
Calidad	36%	
Servicio	11%	
Diseño	11%	
Otros	6%	
Total	100%	

En la tabla se observa que la ventaja más importante para competir por parte de las empresas del sector es el precio y la calidad de sus productos.

Tabla 6. Problemas más frecuentes para cumplir un pedido

Opinión de los propietarios	Porcentaje	(micro)
Tiempo de entrega	53%	
Falta de materia prima	18%	
Baja Calidad	4%	
Entregas incompletas	7%	
Otros	18%	
Total	100%	

En la tabla se observa que el problema más frecuente que se tiene para cumplir un pedido es el tiempo de entrega.

Tabla 7. Capacitación en las empresas

Opinión de los propietarios	Porcentaje	(micro)
Al inicio de la contratación	60%	
En forma permanente	5%	
Por programa	10%	
Por requerimientos específicos	20%	
Total	100%	

En la tabla se observa que no existe capacitación en forma permanente a los empleados. El 5% de las empresas encuestadas no opinó al respecto.

Tabla 8. Maquinaria y equipo con que cuenta la empresa

Opinión de los propietarios	Porcentaje	(Micro)
Moderna	50%	
De vanguardia	20%	
Obsoleta	20%	
Otros	20%	
Total	100%	

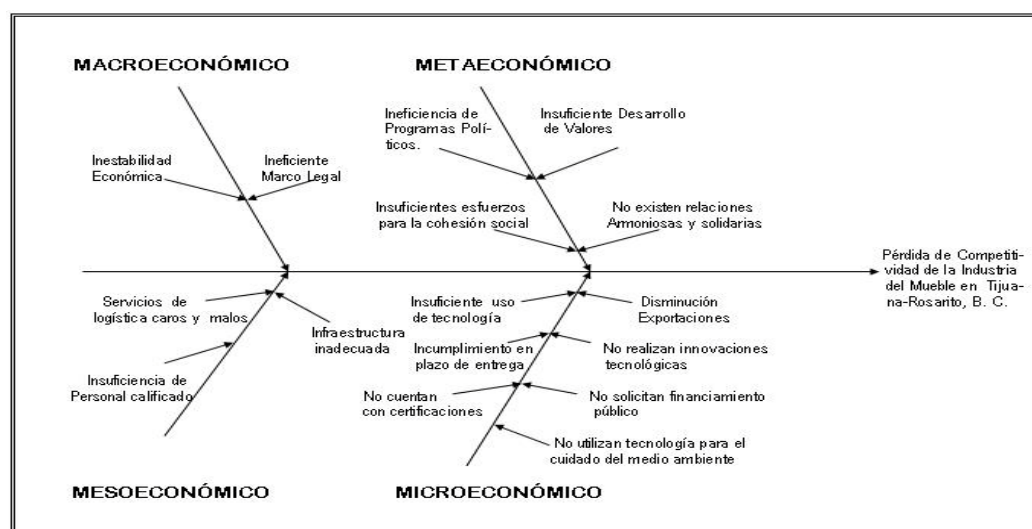
En la tabla se observa que la maquinaria y equipo con la que cuentan las empresas encuestadas es moderna. El 10% de las empresas encuestada no opinó.

Tabla 9. Principales fuentes de financiamiento

Opinión de los propietarios	Porcentaje	(micro)
Proveedores	46%	
Banca comercial	29%	
Socios	13%	
Familiares	8%	
Clientes	4%	
Total	100%	

Como se observa en tabla la mayoría de las empresas se financia a través de sus propios proveedores, seguido de la banca comercial

Figura 1. Diagrama Causa-efecto: principales causas que provocan la pérdida de competitividad.



En la Figura se muestra el diagrama en el cual se reflejan por nivel del modelo de competitividad sistémica, las principales causas que de acuerdo con la investigación realizada han provocado la pérdida de competitividad del sector.

En las siguientes figuras se muestran las relaciones entre variables de acuerdo a los resultados encontrados en la investigación:

Figura 2. Actitud de competidores y proveedores en términos de cooperación y aprendizaje conjunto.

Actitud de competidores y proveedores en terminos de cooperacion y aprendizaje conjunto				
Producción	Excelente o Buena	Regular	Mala o Pésima	Total
Aumentó o se Mantuvo	7, 87.5%	1, 12.5%	0, 0%	8, 100.00%
(%)	46.7%	14.3%	0.0%	
Disminuyó	8, 42.1%	6, 31.6%	5, 26.3%	19, 100.00%
(%)	53.3%	85.7%	100.0%	
Total	15	7	0	27
	100.00%	100.00%	100.00%	100.00%

Fuente: Elaboración propia a partir de cuestionario.

En la Figura 2 se muestra que las empresas que lograron mantener o incrementar la producción 87,5% considera que la actitud en torno a la cooperación y aprendizaje entre actores es excelente o buena, mientras que para las empresas que disminuyeron su producción este porcentaje disminuye a 42.1%.

Figura 3. Habilidad del gobierno, las empresas y la sociedad para formular estrategias y políticas de competitividad

Habilidad del gobierno, las empresas y la sociedad para formular estrategias y políticas de competitividad				
Producción	Excelente o Buena	Regular	Mala o Pésima	Total
Aumentó o se Mantuvo	1, 12.5%	7, 87.5%	0, 0%	8, 28.6%
(%)	16.7%	46.7%	0.0%	
Disminuyó	5, 25%	8, 40%	7, 35%	20, 71.4%
(%)	83.3%	53.3%	100.0%	
Total	6	15	7	28
	100.00%	100.00%	100.00%	100.00%

Fuente: Elaboración propia a partir de cuestionario.

En la Figura 3 se muestra que de las 8 empresas de un total de 28 que incrementaron su producción, sólo una (16.7%) considera que la habilidad de la sociedad e su conjunto para formular estrategias y políticas de competitividad es excelente o buena, mientras que de las 20 que disminuyó su producción, 5 (25%) cayeron en esta categoría, es sorprendente que el porcentaje sea mayor entre las empresas que disminuyeron su producción, que entre las que la aumentaron o mantuvieron.

Figura 4. La Infraestructura de la región en términos de vialidades, alumbrados

Producción	La Infraestructura de la región en términos de vialidades, alumbrados		
	Adecuada	Inadecuada	Total
Aumentó o se Mantuvo (%)	2, 25% 13.3%	6, 75% 46.2%	8, 28.6%
Disminuyó (%)	13, 65% 86.7%	7, 35% 53.8%	20, 71.4%
Total	15 100.00%	13 100.00%	28 100.00%

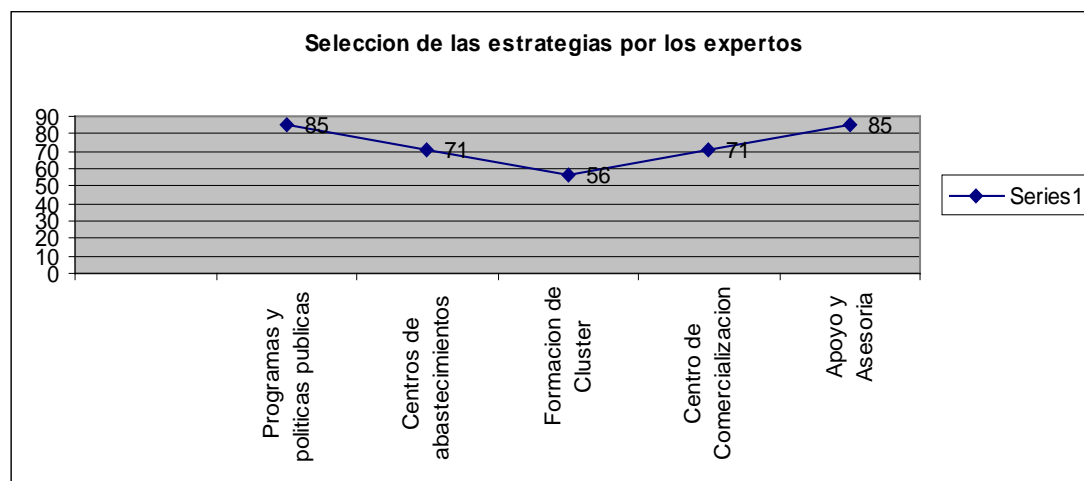
Fuente: Elaboración propia a partir de cuestionario.

En la Figura 4 de las 8 empresas que mantuvieron o incrementaron su producción, 6 de ellas (75%) considera que la infraestructura en la región es inadecuada; mientras que de las 20 que disminuyó su producción, 7 consideran que la infraestructura es inadecuada (35%). Se puede inferir que en la medida que las empresas incrementan su producción, la infraestructura regional se convierte en un cuello de botella al afectarles quizás sus operaciones de logística.

Opciones estratégicas propuestas

- Formulación de políticas y programas gubernamentales federales y estatales de apoyo al sector.
- Asesoría de los centros educativos y de investigación al sector.
- Creación de un centro de abastecimiento de materias primas e insumos en común.
- Creación de un centro de comercialización en común de sus productos.
- Creación y fortalecimiento del cluster de mueble y la madera.

Figura 5. Validación de las opciones estratégicas por el grupo de expertos



Como se observa en la figura, prácticamente todas las opciones estratégicas fueron bien evaluadas por el grupo de expertos, destacando con un 85% las opciones de formulación de programas y políticas públicas y la de apoyo y asesoría de los centros educativos y de investigación; en segundo lugar con un 71% fueron calificadas las opciones de creación de los centros de abastecimiento de materias primas y el de comercialización en común de los productos y por último la estrategia de formación y fortalecimiento del cluster fue evaluada con un 56% por el grupo de expertos.

CONCLUSIONES

En el nivel meta. No existen relaciones armoniosas y solidarias entre los actores, proveedores y competidores para cooperar y aprender conjuntamente. El desarrollo de la sociedad en la región, en términos de orientación a valores como la honestidad, puntualidad, empeño, disciplina y esfuerzo es calificada como incipiente. El gobierno, la empresa y la sociedad, no han sido capaces de formular políticas y estrategias efectivas para incrementar la competitividad de la industria del mueble. Asimismo, los esfuerzos realizados hasta el momento para lograr la cohesión social, no han dado los resultados esperados.

En el nivel macro. El marco legal para hacer negocios es muy malo y la estabilidad macroeconómica en términos de nivel de precios, crecimiento económico y empleo es muy desfavorable.

En el nivel meso. La infraestructura, los servicios de apoyo y de logística de la región son inadecuados. No existe suficiente personal con experiencia laboral y calificación para el trabajo, no reciben asesoría y apoyo de centros educativos y de investigación que les permitan ser más eficientes.

En el nivel micro. Las exportaciones del sector han disminuido considerablemente a partir del 2007, la mayoría de las empresas estudiadas no cuentan con automatización de sus procesos productivos, muy pocas realizan actividades de diseño e innovación de sus productos y un gran porcentaje no cuenta con indicadores para medir la eficiencia de la producción.

Las empresas sujetas de estudio venden sus productos principalmente a mayoristas y directamente al consumidor, su principal ventaja competitiva es la calidad y el precio. El control de inventarios es el sistema más utilizado para la administración de sus compras y el criterio principal para la evaluación de sus proveedores es la entrega oportuna de los insumos.

La mayor parte considera que su estructura financiera no es saludable, los proveedores son su principal fuente de financiamiento y prácticamente no solicitan crédito a las instituciones financieras gubernamentales y el destino fundamental del financiamiento es la compra de materias primas y maquinaria y equipo.

En el análisis que se realizó para determinar *relaciones entre variables* y como inciden en la productividad de las empresas, encontramos muy pocas relaciones, debido a que la muestra es muy pequeña sólo 30 empresas, a continuación se dan algunos ejemplos:

- Se encontró que en el *nivel meta* del modelo de competitividad sistémica la pregunta 9 del cuestionario que trata sobre las actitudes de sus competidores y proveedores en términos de cooperación y aprendizaje conjunto, las empresas que lograron mantener o incrementar la producción, consideran que la actitud en torno a la cooperación y aprendizaje entre competidores y proveedores es excelente o buena, asimismo, las empresas que disminuyeron su producción también la califican de excelente o buena, por lo tanto se infiere que independientemente de que aumente o disminuya la producción las empresas opinan que la cooperación y el aprendizaje es bueno o excelente.
- La relación entre la habilidad del gobierno, las empresas y la sociedad para formular estrategias y políticas de competitividad y el aumento de la producción, se encontró que la mayoría de las empresas que disminuyó su producción califican esta habilidad como regular, mala o pésima, de lo cual se infiere que a medida las políticas y estrategias para el sector no han sido efectivas.
- En el *nivel meso* que corresponde a la intervención del gobierno para corregir fallas del mercado, la relación entre la variable de infraestructura y el nivel de producción de las organizaciones, se detectó que las empresas que mantuvieron o incrementaron su producción, consideran que la infraestructura es inadecuada. Por lo tanto, se puede inferir que a medida que las empresas aumentan su producción, la infraestructura se convierte en un obstáculo para sus operaciones de logística.

RECOMENDACIONES

En base al análisis de la información recabada por la encuesta, a las entrevistas sostenidas con los dirigentes empresariales, académicos, funcionarios gubernamentales y la propia experiencia del investigador, recomendamos las siguientes medidas para recuperar la competitividad de la industria del mueble de la región Tijuana-Rosario, B.C.

Opciones estratégicas:

- Formulación de políticas y programas gubernamentales federales y estatales de apoyo a la industria del mueble.
- Asesoría de los centros educativos y de investigación al sector.
- Creación de un centro de abastecimiento de materias primas e insumos en común
- Creación de un centro para la comercialización en común de los productos.
- Creación y/o fortalecimiento del cluster del mueble

A juicio del investigador también se debe incluir como opción, la creación por parte de los empresarios de un *centro de diseño e innovación*, el cual les permitirá generar una ventaja competitiva en estos rubros.

Se recomienda realizar un seguimiento y evaluación de las estrategias que se hayan implementado en la práctica, con el fin de evaluar su efectividad para recuperar la competitividad del sector y corroborar de alguna manera si coinciden con la evaluación de estrategias realizadas por el grupo de expertos. Esto se convierte en una gran oportunidad para un segundo estudio.

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EL PAPEL DE LAS UNIVERSIDADES ECONÓMICO-ADMINISTRATIVAS Y SU CREDIBILIDAD ACADÉMICA EN EL DESARROLLO EMPRESARIAL Y ECONÓMICO DE SU REGIÓN

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RESUMEN

La presente investigación pretende demostrar que las acciones educativas son propias del quehacer empresarial y que la participación activa de estas con la colaboración de su alumnado, maestros y coordinadores académicos, generan en la economía regional un impacto importante y trascendente que deberá ser considerado dentro del actuar académico. Ejemplo de esto, lo es el Programa de Investigación, Asistencia y Docencia a la Micro y Pequeña Empresa (PIADMYPE) donde se establecen como objetivos: Brindar asesoría profesional para el desarrollo de las micro y pequeñas empresas, formar capital humano emprendedor, constituirse como un modelo de enseñanza-aprendizaje de formación empresarial, desarrollar investigación sobre microempresas, gestión de asistencia social para el micro empresario y su familia, así como gestión de apoyo económico ante programas gubernamentales, que contribuyan a la generación de empleos y crecimiento empresarial. La Facultad de Ciencias Administrativas de la Universidad Autónoma de Baja California, contribuye al crecimiento económico de la región mediante la implementación de este programa.

INTRODUCCIÓN

El inicio de este trabajo surge de la necesidad imperante que los gobiernos federales y estatales deben enfrentar a la problemática de la comunidad empresarial y económica. De esta manera surge el establecimiento de acuerdos sobre la implementación de programas que fomenten la empresarialidad en la población informal de bajos recursos. El acercamiento, pretende que a través de las instituciones de educación superior (UES) se otorguen asesorías de formalización y capacitación que fomenten el crecimiento empresarial, para lograr la permanencia y estabilidad de las Micro y Pequeñas Empresas a través del acceso a apoyos económicos y financiamientos.

El objetivo fundamental de toda Universidad Económico-Administrativa es impulsar el desarrollo de la comunidad a la cual pertenece; y apoyar al progreso de su país. La economía, la actividad empresarial, el sector político y el bienestar social son sectores altamente impactados por el papel que desempeñan las Universidades; Ante este reto, queda claro que las micro y pequeñas empresas contribuyen ampliamente en el desarrollo y progreso económico del cualquier nación, ya que son generadoras de empleos y seguridad social. Las Universidad Económico-Administrativa buscan proveer servicios e información para el desarrollo empresarial, formar capital humano, desarrollar el espíritu emprendedor, constituir un modelo de enseñanza-aprendizaje, formación empresarial para estudiantes y empresarios, desarrollar investigación sobre microempresas, potenciar políticas e infraestructura pública en apoyo al sector empresarial. Debido a la importancia que implica el cumplir con estos objetivos, será prioridad de las universidades ejecutar investigaciones que fortalezcan la toma de decisiones del actuar empresarial. Esta investigación emana como respuesta inmediata a las necesidades empresariales, y presenta acciones que fortalecen al desarrollo empresarial. Al ejercer acciones educativas orientadas al progreso, y basadas en resultados favorables y desfavorables, se logra fortalecer la credibilidad que la comunidad empresarial deposite en el actuar educativo de estas instituciones. En esta exploración se obtuvieron estadísticas de

microempresarios informales, que fueron asesorados y formalizados en la constitución de su empresa. Lo cual genera bienestar legal y rectitud empresarial. De igual manera, estas microempresas pueden ser sujetas de crédito ante instituciones privadas, acceder a financiamientos gubernamentales, solicitar apoyos económicos de programas establecidos por los gobiernos, encontrar nuevos mercados y contribuir al gasto público.

REVISIÓN LITERARIA

Los principales actores que participan e intervienen en la educación superior, son las unidades de Educación Superior (UES); Gobierno; y la Sociedad. Estos actores intervienen entre sí en el contexto del mercado educativo y mercado laboral, esto lo define Alejandro Mungaray Lagarda, Giovanna Valenti Nigrini (1997) en su obra denominada “Políticas Públicas y Educación Superior” publicada por la *Asociación Nacional de Universidades e Instituciones de Educación Superior (ANUIES)*, pag 91, de tal manera que las Universidades deberán formar un vínculo estrecho entre educación y ámbito empresarial. Esto debido a que las empresas se encuentran insertas en un ambiente adverso, lo que les impulsa a actuar de manera eficiente y eficaz en su entorno empresarial.

Las PYMES son responsables del 50% del Producto Interno Bruto (PIB) y del 70% de los empleos formales en México, de estas únicamente el 4% logra obtener un crédito para apoyar su financiamiento y por ende generar desarrollo. Esto en su mayoría debido a que las instituciones financieras están autorizadas a realizar préstamos a empresas registradas ante la Secretaría de Hacienda. Lo anterior, fue afirmado por Rodrigo Martínez (2010) en su artículo “Sólo 4% de las PYMES Recibe Crédito por Falta de Formalidad Fiscal” publica en el *International business times*. Durante una conferencia de prensa, el director de área de negocio de PYMES de BBVA Bancomer, Rafael Frías, comentó que de los 4 millones de empresas que se encuentran operando en México, sólo 1 millón está registrado ante el fisco; Aunado a este problema se encuentra la inconsistencia de estas empresas a llevar registros contable y elaboración de estados financieros lo que genera una baja fuente de información para ser consideradas como sujetos de crédito. Es un hecho que los financiamientos vigorizan el desarrollo económico de las empresas, las cuales al fortalecerse permean de crecimiento económico a la localidad a la que pertenecen.

Francisco Alburquerque (2004) en su libro; “Desarrollo económico local y descentralización en América Latina” publicado en la revista de CEPAL a la memoria de Gabriel Aghón describe perfectamente lo que se debe considerar como desarrollo local estableciendo que este desarrollo viene a destacar fundamentalmente los valores territoriales, de identidad, diversidad y flexibilidad que han existido en el pasado en las formas de producción no basadas tan sólo en la gran industria, sino en las características generales y locales de un territorio determinado. La importancia que destaca las culturas, costumbres, idiomas y estilos de vida de cada región, se encuentran estrechamente relacionadas con las formas de generar negocio en cada población.

La provisión de financiamiento eficiente y efectivo ha sido reconocida como factor clave (Hall, 1989) para asegurar que aquellas firmas con potencial de crecimiento puedan expandirse y ser más competitivas; En general, Keasey y McGuiness (1990) establece que existe evidencia de una asociación positiva entre financiamiento y desempeño de la firma, Por lo tanto es posible suponer que la imposibilidad de financiamiento inhibe el crecimiento.

De esta manera surge el concepto de desarrollo localizado, en México desde 1989 se pensó en fortalecer a las PYMES con apoyos económicos, pero fue después del colapso financiero de 1994 que se presentó la oportunidad de afianzar este tipo de empresas donde la reestructuración de Nafin y Bancomext inicio con la preocupación por destinar un poco más del 98% de sus apoyos a las PYMES, para tratar de elevar su calidad, su productividad y su nivel competitivo; Esta transformación coincidió con una revaloración a nivel nacional de la importancia de las PYMES como sujetos de crédito y de canalización de apoyos para

elevar y favorecer el empleo en México esto lo plasmo Alicia Payan (2003) en su libro “Regionalización y globalización: la nueva institucionalidad”. pag 303, al fortalecer las empresas no se puede negar el vínculo estrecho que se encuentra entre la formalidad y el mercado.

Las prácticas comerciales prevalecientes en el mercado posibilitan el abuso de la posición dominante que poseen algunos compradores y proveedores de las PYMES, así como la existencia de prácticas de competencia desleal de las empresas del “sector informal”. Con lo cual se limitan las posibilidades de crecimiento de las PYMES. Julia Evelin Martinez y Elcira Beltran de Vieytez (2002), en su obra “desafíos y oportunidades de las PYMES Salvadoreñas”, pag. 39. Su planteamiento toma fuerza en nuestro país debido a que mientras más empresas informales persisten, la posibilidad de lograr una permanencia empresarial y una seguridad social en los empleados se ve amenazada. La formalización de las empresas se encuentra establecida en leyes Mexicanas para que estas al igual que los ciudadanos contribuyan al gasto público plasmado en el art. 31 fracc. IV de la Constitución Política de los Estados Unidos Mexicanos, menciona que es obligación de los mexicanos contribuir al gasto público de la entidad donde se viva de forma equitativa según la ley lo disponga.

METODOLOGÍA

En la búsqueda de estrategias que apoyen la visión institucional de las Universidades de Educación Superior (UES), se implementaron una serie de acciones debidamente planeadas que proporcionen resultados conjuntamente entre la Facultad de Ciencias Administrativas (FCA) de la Universidad Autónoma de Baja California (UABC) y la Secretaria de Desarrollo Económico (SEDECO) del Gobierno del Estado de Baja California. El propósito inicial de esta investigación es presentar el procedimiento que genera una base de datos confiable, con la participación de autoridades universitarias y gubernamentales, lo cual permite asegurar el desarrollo del presente trabajo.

Acuerdos Y Convenios Realizados

La Secretaria de Desarrollo Económico del Gobierno del Estado de Baja California, es quien inicio el primer acercamiento con la Facultad de Ciencias Administrativas de la Universidad Autónoma de Baja California, representada por el Sub-secretario de la SEDECO y el Director de la FCA. En dichas reuniones se establecieron acuerdos de trabajo colaborativo y de cooperación donde participaron: Académicos, Estudiantes y Autoridades de la Secretaria, para establecer actividades a favor de la población informal de bajos recursos.

En el convenio se formalizaron los acuerdos donde la Unidad Académica: proporciono capital humano conformado por un grupo profesional de estudiantes y académicos, los cuales fueron capacitados en cuestión de requisitos y trámites de constitución de empresas y aplicación de asistencia empresarial, lo que reforzó su aprendizaje profesional. Se realizaron pláticas con Autoridades Fiscales del Orden Federal y Estatal, para recibir apoyo mutuo en la atención a los microempresarios. De igual manera se solicito el apoyo con las Autoridades Municipales, para atender a los microempresarios informales de bajos recursos mediante los líderes vecinales, a los que se les impartió pláticas de trámites, asesoría, constitución de empresas y capacitación en áreas básicas detectadas mediante diagnostico empresarial realizado por los estudiantes, que permite al microempresario permanencia y crecimiento empresarial.

En el convenio se formalizaron los acuerdos donde la Secretaria de Desarrollo Económico: En función de las actividades realizadas por la Unidad Académica, otorgo apoyos económicos y gestión de seguridad social a los microempresarios formalizados según los procedimientos y tramites que la SEDECO instrumento para tal efecto, y que la Unidad Académica apoyo para cumplir con los requisitos establecidos. Asimismo la SEDECO se comprometió a respetar la confidencialidad y credibilidad de la información que la Unidad Académica obtuvo de los microempresarios.

Diseño Y Registro Del Programa De Servicio Social De La FCA

La primer actividad de la FCA, comprendió la planeación, diseño y elaboración de un programa de servicio social, que involucro a estudiantes de servicio social obligatorio de primera y segunda etapa. Dicho programa se definió en funciones de conformidad al perfil profesional de cada estudiante para estimular su formación profesional. De igual manera en el programa se plasmaron los propósitos que se pretenden cumplir con los microempresarios y los beneficios que representan para la Institución Educativa, El Gobierno, Microempresarios y Sociedad. Dicho programa se denominó como “Programa de Investigación, Asistencia y Docencia a la Micro y Pequeña Empresa (PIADMYPE) aprobado por la Universidad Autónoma de Baja California.

Difusión del programa de servicio social con estudiantes: Para llevar a cabo este programa se requirió que el estudiante haya tenido pleno conocimiento de las actividades a realizar como: metas, objetivos, compromisos a adquirir, nivel de responsabilidad, profesionalismo, trato, actitud, sensibilidad, atención y seguimiento para los microempresarios. Por lo que fue de suma importancia para los académicos, seleccionar a los mejores estudiantes que contemplaran los requisitos para participar en este programa. Dicha actividad se reforzó mediante pláticas previamente programas con los estudiantes.

Pláticas Y Acuerdos Con Autoridades Fiscales Federales Y Estatales

Las acciones llevadas a cabo por la FCA y SEDECO debieron ser fortalecidas con la participación activa de las autoridades federales y estatales, puesto que se busco generar conciencia de la importancia que representa la colaboración de la Unidad Académica, al fomentar la cultura de la legalidad y formalización de los microempresarios informales. De lo cual se desprende, que es indispensable contar con el apoyo de las autoridades para coordinar actividades en pro de los microempresarios en cuestiones referentes a: trámites, requisitos, control y atención. Por lo cual la FCA presento el programa PIADMYPE ante las autoridades fiscales y estatales, obteniendo como respuesta favorable: el colaborar activamente en apoyo a las acciones de la FCA

Pláticas Y Acuerdos Con Autoridades Municipales Y Presidentes Vecinales

Para lograr la difusión del programa de apoyo para microempresarios informales de bajos recursos, se realizaron pláticas con autoridades municipales, y se contó con la colaboración y participación del Desarrollo Social Municipal (DESOM) del XIX Ayuntamiento de Mexicali, estableciendo como población objetivo de este programa: los sectores con población de bajos recursos. Se realizaron pláticas con los presidentes vecinales convocados por las autoridades municipales en sus propios centros de Desarrollo Social, para que los académicos expusieran de manera general el programa. Posteriormente los académicos agendaron las fechas, lugar y hora donde se impartieron las pláticas a los microempresarios informales en coordinación con los presidentes vecinales. La calendarización de las pláticas fueron difundidas por cada presidente vecinal de acuerdo a sus funciones y aéreas de trabajo.

Determinación de la Población Objetivo: La población objetivo determinada en los acuerdos y convenio realizados entre FCA y SEDECO se establece en Pequeñas y Medianas Empresas con giros diversos que no excedan los 2, 000,000.00 (dos millones de pesos de ingresos al año) y que se encuentren en la clasificación de empresarios de bajos recursos establecidos por el Instituto Nacional de Estadística y Geografía (INEGI) de México.

Capacitación A Estudiantes

Los estudiantes constituyen la parte fundamental para conocer la problemática que afrontan los microempresarios, su nivel educativo, su capacidad económica y operativa. Por lo cual es indispensable que los estudiantes estén debidamente capacitados para asesorar, formalizar y capacitar a los microempresarios. Los académicos del área de negocios planearon e impartieron cursos para los estudiantes respecto a: Diagnostico empresarial, requisitos y tramites para formalizar empresas, régimen fiscal de los microempresarios, áreas básicas de finanzas, costos, administración y mercadotecnia, gestión de apoyos económicos y financiamientos. Lo cual permitió que los estudiantes brindaran una asistencia empresarial integral y vincular a los estudiantes en ambientes reales que fortalezcan su formación profesional.

Asistencia empresarial, formalización, asesoría y gestión de apoyos económicos a microempresarios

Una vez que los microempresarios informales recibieron la información de parte de los presidentes vecinales, acudieron a las instalaciones de la FCA el día y lugar acordado para recibir toda la información necesaria que les permitió decidir en: regularizar su situación legal y fiscal, recibir asesoría en gestión de apoyos económicos y seguridad social. Estas acciones se llevaron a cabo con el propósito de otorgar a los microempresarios herramientas básicas que les permitan administrar, controlar y ampliar sus expectativas empresariales, en un marco de legalidad con visión empresarial, fomentando su participación activa en la economía del país.

Muestra: La muestra determinada se obtuvo de la participación de 10 Facultades y 2 Escuelas de la Universidad Autónoma de Baja California en el Estado. Se contabilizaron un total de 7,462 microempresarios convocados, este universo fue determinado por el Centro de Investigación, Asistencia y Docencia a la Micro y Pequeña Empresa (CIADMYPE) de la UABC. La muestra investigada por parte de la FCA fue de 1,340 microempresarios convocados, con un nivel de aceptación de .72, representado por 960 microempresarios.

RESULTADOS

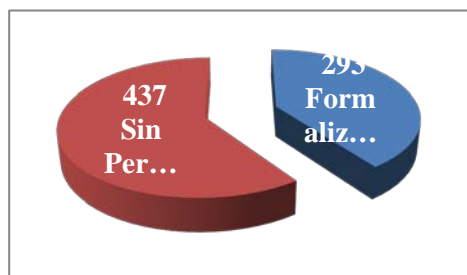
Esta investigación arroja que del universo de la población objetivo delimitada para la FCA en 1340 microempresas, todas fueron visitadas y convocadas para asistir a pláticas informativas del programa PIADMYPE, a pesar de realizar re-convocaciones y ofrecer horarios cómodos de asistencia, solo acudieron 960, lo que represento casi un 0.72 del universo, los motivos de la inasistencia del 0.28 se debieron a causas diversas de los cuales destacan; problemas familiares, compromisos empresariales, entre otros.

De los 960 microempresarios que recibieron la plática de capacitación del programa solo 730 cumplieron con los requisitos del programa y aceptaron la asistencia empresarial; el casi 0.24 restante de los microempresarios no asistidos se debió a que no contaban con el perfil y los requerimientos previamente establecidos por el programa PIADMYPE en función de los requerimientos de la SEDECO. De estos 730 microempresarios asistidos solo 293 fueron capacitados, formalizados e incorporados al seguro popular (asistencia social), lo que represento el 0.40 de los 730 microempresas asistidas.

Las microempresas no formalizadas, es decir el 0.60 restante de las 730 empresas asistidas, decidieron no participar en el programa por diversas circunstancias de las cuales destacan las siguientes; El monto de apoyo fue considerado como insuficiente para sanear los requerimientos de crecimiento establecidos por el programa, consideraban que las condiciones económicas del país no eran favorables para la permanencias y desarrollo de su empresa, plantearon además, que las regulaciones fiscales y

empresariales que actualmente imponen todos los órdenes de gobierno, forman una barrera difícil de cumplir.

Figura 1: PYMES Formalizadas bajo el programa PIADMYPE



Las empresas que aceptaron la formalización se les otorgó información respecto a los siguientes temas: régimen fiscal al que pertenecen según su actividad e ingresos anuales, obligaciones fiscales y, los requisitos y trámites fiscales que deben realizar y cumplir. En la fase de capacitación se les brindó lo siguiente: conocimientos en las áreas básicas de finanzas, costos, administración y mercadotecnia, además se les gestionó su incorporación al seguro popular conocido como asistencia social. Por último recibieron asistencia en la gestión por parte de los estudiantes y coordinador académico en la obtención de apoyos económicos por cumplir con los objetivos del programa PIADMYPE.

Estas acciones representaron un total de \$1'327,000.00 de pesos en apoyos económicos, invertidos en bienes y servicios productivos para el crecimiento de las microempresas formalizadas y capacitadas en el programa, y acceso a asistencia social incluyendo los familiares de los microempresarios.

Los microempresarios obtuvieron y aplicaron beneficios inmediatos en la formalización. Esto consistió en la aceptación de la asistencia empresarial gratuita, atención y apoyo personalizado por parte de las UES, obtención y aplicación de recursos para invertir o reactivar sus micro empresas, contar con seguridad social para el microempresario y su familia. Todo esto representó para el microempresario seguridad jurídica por la formalización de la empresa y la inserción en el entorno empresarial con visión de crecimiento, expansión y permanencia a corto mediano y largo plazo.

CONCLUSIONES Y RECOMENDACIONES

Con los resultados obtenidos después de un periodo de 12 meses de investigación, se concluye que la participación estrecha únicamente entre microempresarios y Universidades Económico-Administrativas con programas de apoyo empresarial como el PIADMYPE de la FCA, generan un ambiente de confianza en el microempresario para formalizarse, recibir asesoría y encaminar su negocio a la legalidad, en búsqueda del crecimiento y desarrollo empresarial. Esto provoca que el actuar académico de las Universidades Económico-Administrativo logren por parte de los microempresarios un mejor nivel de credibilidad que el resto de las instancias correspondientes.

La intervención directa de las unidades académicas de educación, fortalecen el apropiamiento de los empresarios hacia sus empresas y descubren que la formalización, les aporta: seguridad jurídica, conocer su marco de regulación fiscal, la forma y montos de para contribuir al gasto público bajo las bondades fiscales en las que el Gobierno estimula a los microempresarios. Logrando con esto, que el microempresario se proponga formal y libremente a ampliar su rango y ruta de operación empresarial.

De esta manera se recomienda que la asistencia con calidad, la transferencia de aprendizaje, la formalización del empleo con cobertura de seguridad social, el reforzamiento de la asistencia mediante el

acompañamiento por medio de estudiantes y la cultura de la legalidad, fortalece la economía de las microempresas y del país al que pertenecen. Estas acciones se recomiendan ampliamente ser ejecutadas por las Universidades Económico-Administrativas las cuales se verán favorecidas en sus modelos educativos al implementar programas con perfil PIADMYPE.

La asesoría, la capacitación, el acompañamiento, el apoyo económico y la seguridad social son aspectos indispensables a considerar en programas de desarrollo empresarial con gran soporte de aceptación y confianza por parte de los microempresarios. Estos aspectos conforman un paquete integral que actúa como detonante en el crecimiento y permanencia de los negocios. Estos programas, al ser aplicados o implementados por Universidades Económico-Administrativas, refuerzan sus programas educativos, logrando en la comunidad empresarial: Credibilidad en los profesionales dedicados a la investigación y desarrollo empresarial.

Por último podemos concluir que los alumnos que participan en este tipo de programas fortalecen su formación profesional al enfrentarse en ámbitos reales empresariales. Asimismo, los conocimientos teóricos-prácticos que adquieren en las aulas se aplican directamente en la participación activa de este programa. Con este programa se fomenta el espíritu y la cultura empresarialidad en los estudiantes.

Con la aplicación de cualquier programa que tenga efectos de credibilidad implementado por Unidades Económico-Administrativas apoyan los propósitos y estrategias de los gobiernos para: el progreso del país.

REFERENCIA

Por primera vez en el año de 2009 se crea el programa PIADMYPE con el propósito de brindar asesoría, asistencia empresarial, formalización, seguimiento, gestión de apoyos económicos y seguridad social (asistencia social) a las micro empresas. Existen antecedentes de programas similares implantados en el Estado de Baja California, México a través de la Universidad Autónoma de Baja California, mas sin embargo estos programas solo buscaron en su momento realizar investigaciones con fines estadísticos y no de desarrollo económico empresarial.

BIOGRAFÍA

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NIVEL DE AUTOESTIMA DE LOS ESTUDIANTES INDÍGENAS DE NUEVO INGRESO DEL CENTRO DE ESTUDIOS SUPERIORES DEL ESTADO DE SONORA, UNIDAD ACADÉMICA NAVOJOA, PERÍODO ESCOLAR 2008-2009

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RESUMEN

El presente trabajo determina el nivel de autoestima de estudiantes indígenas de nuevo ingreso del Centro de Estudios Superiores del Estado de Sonora, Unidad Académica Navojoa para el período escolar 2008-2009 del modelo educativo Enfocado en el Aprendizaje y las Competencias del Estudiante, apoyado por el Programa Institucional de Tutorías y el Programa de Estudiantes Indígenas, con el fin de propiciar en los jóvenes conductas positivas de adaptación y permanencia a la vida universitaria. El diseño de la investigación se fundamentó en un estudio no experimental de tipo transversal, utilizando como instrumentos de apoyo el Inventario de Autoestima de Coopersmith y el Cuestionario de Apoyo Social, soportados en la plataforma de distribución libre MOODLE y aplicados a 95 estudiantes de un universo de 148, quienes fueron seleccionados mediante un muestreo intencional no probabilístico. Los principales resultados demuestran que el nivel de autoestima es bajo antes de que los estudiantes tomen el taller de habilidades sociales y mejora significativamente al término de este, al lograr incrementar el nivel de autoestima.

PALABRAS CLAVE: autoestima, habilidades sociales, indígenas, ENFACE

ABSTRAC

This study determines the level of self-esteem of indigenous students newly admitted in the Centro de Estudios Superiores del Estado de Sonora, Navojoa Academic Unit for the period 2008-2009 school educational model Focus on Learning and Skills Student, supported by the Institutional Program Tutorials and Indigenous Student Program, in order to promote positive behaviors in student and permanence adjustment to college life. The research design was based on a non-experimental cross-sectional, using as instruments to support the Coopersmith Self-Esteem Inventory and the Social Support Questionnaire, supported on free distribution platform MOODLE and applied to 95 students from a universe of 148, who were selected through a non-probability purposive sampling. The main results show that the self-esteem is low before the students take the workshop of social skills and significantly improves the end of this, to achieve increased self-esteem.

KEYWORDS: Self-esteem, Social Skills, Indigenous, ENFACE

INTRODUCCIÓN

A partir de 2007 se implementa en el Centro de Estudios Superiores del Estado de Sonora (CESUES) el modelo educativo ENFACE, que por sus siglas significa: Enfocado en el Aprendizaje y las Competencias del Estudiante; se organiza en torno a tres ejes fundamentales y estrechamente articulados: el enfoque

centrado en el estudiante y el aprendizaje, el enfoque educativo basado en competencias profesionales y la flexibilidad curricular y académico administrativa (CESUES, 2006).

Transcurrido el primer año de operaciones, se decide que el ciclo escolar 2008-2009 iniciaría con un reforzamiento para estudiantes de nuevo ingreso, al transformar el curso propedéutico del ciclo anterior, en uno que se ajustara a los parámetros que el nuevo modelo requería, además se complementó con un taller de Habilidades Sociales, como una acción afirmativa del Programa Institucional de Tutorías (PIT) y el Programa de Apoyo a Estudiantes Indígenas (PAEI) para desarrollar un conjunto de hábitos, adquisiciones y conductas positivas, que permitan al estudiante adaptarse, ser autónomo e integrarse a la vida universitaria y a una sociedad de acuerdo con sus capacidades.

Cabe destacar que al menos el 50% de nuestros estudiantes proviene de comunidades indígenas y llegan al CESUES Unidad Académica Navojoa (UAN), con serios problemas de autoestima, marcados por su origen socioeconómico y un clima cultural y familiar muy diferente al de la ciudad; con este bagaje cursaron su educación básica y media superior, desarrollando un conjunto de capacidades, habilidades y hábitos frecuentemente insuficientes para el trabajo en el nivel universitario, que requerirán ser diagnosticados y atendidos a fin de que logren superar las creencias que les impedirían concluir sus estudios exitosamente. Es en este momento donde la función tutorial adquiere un papel fundamental (Fresan, 2010).

METODOLOGÍA

Con el propósito de determinar el nivel de autoestima de los estudiantes indígenas de nuevo ingreso del CESUES UAN, período escolar 2008-2009, se realizó una investigación que consistió en un estudio no experimental de tipo transversal mediante el cual se recolectaron datos en un sólo momento, en un tiempo único y su propósito fue describir variables y analizar su incidencia e interrelación en un momento dado (Hernández et al, 1999), en el cual una condición estuvo presente de antemano y se buscó conocer y tipificar las características psicométricas específicas del Inventario de Autoestima de Coopersmith.

Participantes

De una población total de 148 alumnos que ingresaron al CESUES UAN, en el período escolar 2008-2 en sus cuatro programas educativos, se seleccionó a través de un muestreo intencional no probabilístico a 95 considerando los siguientes criterios: de inclusión, alumnos que se inscribieran a la institución en el ciclo escolar 2008-2 en nivel de licenciatura, alumnos que pertenezcan a alguna comunidad indígena, hablen el dialecto de su comunidad o que den a conocer sus usos y costumbres; y de exclusión, alumnos que se inscribieron a la institución en el ciclo escolar 2008-2 y que no formen parte de alguna etnia, alumnos que se inscriban a la institución y que no cubran los tiempos que requiere el calendario escolar para formar parte de este grupo.

Instrumento

Se evaluó como aspecto importante la autoestima. Para medirla se utilizó el Inventario de Autoestima de Coopersmith, conformado por 50 reactivos tipo dicotómico con opciones de respuesta: “igual que yo”, donde existe coincidencia y “diferente a mí”, donde no se esté de acuerdo con la pregunta. Éstos, estudian cuatro factores con cuatro dimensiones primordiales, su contenido conceptual se definen en al área: hogar-padres, autoestima social, escolar-académica y autoestima general. El instrumento aplicado cuenta con una confiabilidad de 0.79 con una varianza explicada del 0.793

Procedimiento

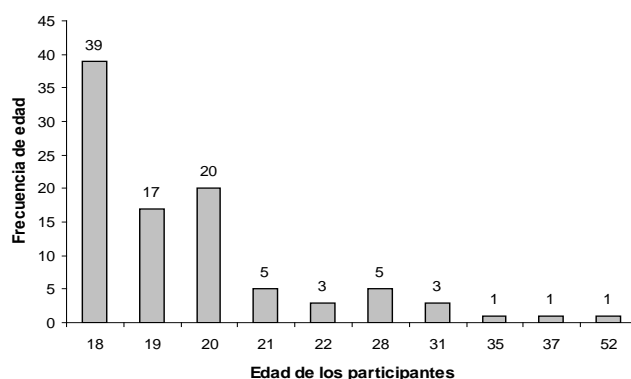
Para el desarrollo de este estudio se seleccionaron a 95 estudiantes, una vez ubicados, se llevó a cabo la aplicación del instrumento, el cual fue contestado antes de impartir la primera sesión del taller de habilidades sociales y una vez concluido el mismo, a fin de evaluar los resultados obtenidos, se efectuó en el área del centro de cómputo, apoyados por la plataforma MOODLE, en una sola sesión, para el pre-test y el post-test. Finalmente se integró la base de datos para posteriormente realizar los análisis de confiabilidad y descriptivos, en el paquete SPSS versión 11 (Hulli et al, 1997).

RESULTADOS

Análisis General

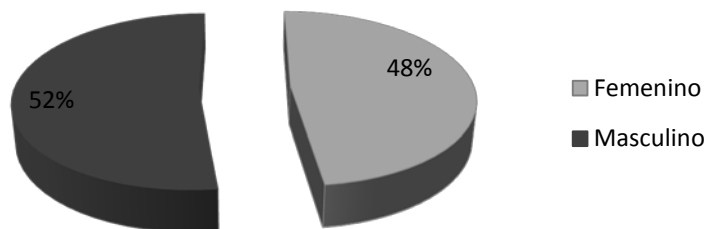
En este estudio participaron 95 estudiantes que asistieron a recibir el taller de habilidades sociales en CESUES, UAN. Las edades se encontraban entre 18 y 52 años. En la figura 1 se muestra la frecuencia de cada una de las edades de los participantes.

Figura 1. Frecuencia de Edad de los Participantes



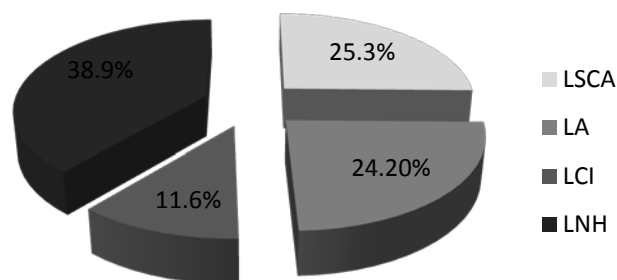
De acuerdo a la variable de género, se encontró que el 48% corresponde al sexo femenino y el 52% al sexo masculino (figura 2).

Figura 2. Porcentaje de género de los participantes



En la figura 3 podemos observar el porcentaje que representa cada programa educativo, en cuanto a la solicitud de cada participante.

Figura 3. Carreras Seleccionadas de los Participantes



Nivel de autoestima

La calificación se obtiene de la sumatoria de las respuestas dadas multiplicadas por dos y la interpretación de los resultados se realiza de acuerdo con los siguientes criterios.

Los criterios que determinan los niveles de autoestima son los siguientes: de 0-11 puntos bajo; 12-27 puntos medio; 28-35 puntos elevado. En la tabla 1 podemos observar los resultados que se obtuvieron de este análisis por programa educativo en el pre-test y en el post-test.

Programa Educativo	Pre-test	Post-test
LSCA	18 (medio)	27 (medio)
LA	6 (bajo)	11 (bajo)
LCI	7 (bajo)	24 (medio)
LNH	19 (medio)	35 (alto)

Tabla 1. Nivel de autoestima de los estudiantes de cada programa educativo (CESUES - UAN período 2008-2)

CONCLUSIONES

En el presente estudio, el análisis pre-test mostró una marcada diferencia en el nivel de autoestima de los estudiantes entre los programas educativos, siendo los menores el de LA con 6 puntos y LCI con 7, en tanto que LSCA y LNH alcanzaron un nivel medio con 18 y 19 puntos respectivamente.

Se considera que el taller de habilidades sociales tuvo un impacto positivo la autoestima de los estudiantes que ingresaron a cursar una carrera profesional en nuestra institución. Esto debido a que una vez aplicado el post-test en dos de los programas educativos el nivel de autoestima se elevó al siguiente nivel y en el resto se logró un avance muy significativo en la escala de valores definida por el instrumento aplicado (tabla 1).

La razón de porque los avances en LA y LSCA no son tan evidentes entre el pre-test y el post-test, como en los otros dos programas, se debe a que en éstos la mayoría de los estudiantes viven en alguna comunidad rural, tanto más en LA que en LSCA. Mientras que en LNH y LCI la mayor parte vive en la ciudad y por ende en contextos de desarrollo diferentes.

Debido a lo anterior se demuestra que con este taller se mejora el nivel de autoestima lo cual es fundamental para propiciar conductas positivas en los estudiantes de nuevo ingreso y sentar las bases para su adaptación y permanencia a la vida universitaria.

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VENTAJAS Y DESVENTAJAS DE LOS REGÍMENES DE PENSIONES POR CESANTÍA Y VEJEZ EN LA LEY DEL SEGURO SOCIAL DE 1973 Y 1997

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RESUMEN

La presente investigación aborda el tema de la jubilación, el cual en fechas recientes ha sido preocupación de muchos países debido al incremento de la esperanza de vida de la población mundial. El objetivo del presente estudio es analizar las ventajas y desventajas de las actuales opciones de pensión económica que tiene un trabajador mexicano cuando llega a la edad de jubilación estipulada por las leyes vigentes en el país. El propósito de esta investigación es brindar información clara y específica a las personas interesadas en este tema, para que estén en posibilidad de elegir una opción de jubilación que les brinde mayores ventajas. Se detallan los requisitos que se deben cumplir para tramitar la jubilación. A través de un estudio comparativo se analizan las actuales opciones de jubilación: la derivada de la reforma a la Ley del Seguro Social de 1973 y la que se desprende de la modificación realizada en 1997 a la misma Ley. Esta investigación es de corte cualitativo. Es un estudio de tipo descriptivo documental. Los hallazgos de esta investigación permitieron identificar el régimen de pensiones que más conviene al trabajador, para que siga disfrutando del nivel de vida que tenía cuando estaba económicamente activo.

INTRODUCCIÓN

El incremento de la esperanza de vida de la población mundial ha impactado la estructura económica de los países al haber crecido el número de personas que solicitan el pago de una pensión por jubilación. Según la Organización Mundial de la Salud (OMS), “la esperanza media de vida al nacer se ha incrementado en términos mundiales en cerca de 20 años, pasando entre 1950-1955 y 2002 de 46,5 a 65,2 años” (OMS, 2003). En México el Consejo Nacional de Población (CONAPO) ha señalado que la esperanza de vida “aumentó 14.8 años entre 1970 y 2010 ubicándose actualmente en un promedio de 75.4 años (77.8 para las mujeres y 73.1 para los hombres)” (SEGOB, 2010). Lo anterior pone de manifiesto la creciente demanda del pago de pensiones por jubilación, una problemática a la que se enfrentan muchos gobiernos y México no es la excepción. Según datos del Instituto Nacional de Estadística, Geografía e Informática (INEGI) en 1990 el número de casos de prestaciones económicas otorgadas por el Instituto Mexicano del Seguro Social fue de 312.814, mientras que para el año 2006 fue de 1,051,341, lo que representa un incremento de 336% (INEGI, 2007).

En Julio de 1997 entró en vigor en México el nuevo sistema de pensiones, surgiendo la incertidumbre en los trabajadores que fueron inscritos con anterioridad a la entrada en vigor de la nueva ley, quienes pensaron que se trastornarían sus derechos, sobre todo los de aquellos que en breve solicitarían su pensión. Sin embargo el Artículo tercero transitorio de la Ley del Seguro Social (LSS), publicado el 21 de Diciembre de 1995 y cuya entrada en vigor fue el 1ro. de Julio de 1997 dejaba vigentes algunos derechos de la ley anterior. En el citado artículo se estableció que los asegurados inscritos con anterioridad a la fecha de entrada en vigor de la ley de 1997, al cumplir los supuestos legales para disfrutar cualquiera de las pensiones, podrán decidir pensionarse conforme a lo establecido en la ley de 1973 o en la ley actual, por lo que se entiende que las semanas de cotización inician desde que se inscribió el trabajador.

El estudio y evaluación de los sistemas de pensiones, según la LSS de 1973 y la LSS vigente de 1997, se vuelve necesario para identificar las ventajas y desventajas que cada uno de los sistemas ofrece, por lo que el propósito de esta investigación es brindar información clara y específica a las personas interesadas en este tema, para que estén en posibilidad de elegir una opción de jubilación que les brinde mayores ventajas.

REVISIÓN LITERARIA

El sistema de pensiones es un tema que siempre ha provocado polémica por el impacto que este tiene en los trabajadores y en las finanzas públicas, particularmente a partir de la modificación al anterior sistema de pensiones (1973) que fue sustituido por un nuevo sistema vigente a partir del 1ro. de julio de 1997. Algunos autores que han abordado este tema han sido Beristain Iturbide (2000), Ayala Espino (2001), Gutiérrez Arriola (2002), Guillen Romo (2005) y Cordera Campos y Cabrera Adame (2007), entre otros. A decir de Guillen Romo (2005), en el sistema público de pensiones mexicano coexisten diversos planes de seguridad social ofrecidos por instituciones como el Instituto Mexicano del Seguro Social (IMSS), el Instituto de Seguridad y Servicios Sociales de los Trabajadores del Estados (ISSSTE) el Instituto de Seguridad Social para las Fuerzas Armadas de México (ISSFAM), así también en el caso de empresas paraestatales como Petróleos Mexicanos (PEMEX) Y Comisión Federal de Electricidad (CFE) la existencia de sistemas de pensiones específicos. El autor hace la precisión que existe una baja cobertura de los sistemas públicos de pensiones y señala a la corrupción gubernamental como causante, por la desconfianza que genera entre los trabajadores.

Según Beristain Iturbide (2000), los sistemas de pensiones son de gran importancia para todos los países, pues constituyen los pilares básicos para la seguridad social de cada país. Su importancia tiene su origen en la necesidad de garantizar que cada trabajador al final de su vida laboral tenga garantizado el bienestar social con las mismas características que tenía cuando desarrollaba su actividad económica. Sin embargo en la década de los 90 del Siglo XX se presentó un fenómeno provocado por el aumento de la esperanza de vida de la población, el cual dio como resultado un adelgazamiento en la base de la pirámide poblacional y un ensanchamiento en los niveles superiores, con el consecuente riesgo de un derrumbamiento del sistema de seguridad y la incertidumbre en cuanto al bienestar futuro de aquellas personas que actualmente realizan sus aportaciones. A decir de Ayala Espino (2001), este fenómeno se conoce con el nombre de *crisis del envejecimiento*. El citado autor coincide con Berestain (2000) al señalar que este fenómeno representa un riesgo para la sustentabilidad financiera del sistema de pensiones mexicano actual. Con el propósito de proteger a los trabajadores en mayo de 1996 entró en vigor la Ley de los Sistemas de Ahorro para el Retiro (SAR), a fin de que los trabajadores tuvieran una cuenta individual de ahorro para el retiro, y que este se acumulara durante su vida económicamente activa, señalando como administrador de esta cuenta a las Administradoras de Fondo para el Retiro (AFORES).

Lo anterior, con apego a las normas establecidas en la Constitución Política de los Estados Unidos Mexicanos, para la prestación de estos servicios de administración, artículo 123 fracción XXIX apartado A fracción XI apartado B fracción XIII apartado B, de esta manera "cada trabajador tendrá su propia cuenta individual para el retiro, será de su propiedad y se integrará con las aportaciones que actualmente hacen los trabajadores, los patrones y el gobierno" (Ayala Espino; 2001:522). Al respecto Gutiérrez Arriola (2002:106), señala que "las nuevas generaciones de jubilados bajo este sistema se espera en aproximadamente en 25 años; sus beneficios consistirán en los saldos acumulados en las cuentas individuales para el retiro (las cuentas de la AFORE más las del INFONAVIT), o la pensión mínima garantizada PMG) que será igual al salario mínimo de la ciudad de México indizado al INPC". De esta manera cuando los trabajadores cumplan 65 años de edad y se jubilen podrán escoger "entre una opción de retiro gradual de fondos programados hasta agotar su fondo o la entrega del dinero a una compañía de seguros que le garantice una renta mensual vitalicia" (Gutiérrez Arriola; 2002:106). La citada autora

hace la precisión que en el caso de los trabajadores que cotizaron antes de 1997, estos tendrán tres opciones al momento de jubilarse: “ a) disponer de su cuenta individual; b) recibir la pensión mínima de un salario mínimo real que el gobierno garantiza (si cotizaron durante 25 años como mínimo) o c) que le apliquen las reglas del IMSS previas a la reforma” (Gutiérrez Arriola; 2002:106).

Al referirse al nuevo sistema de pensiones para el retiro Cordera Campos y Cabrera Adame (2007:299) hacen la precisión que los rendimientos esperados para los trabajadores dependen de una regulación eficaz, la cual se vuelve necesaria para evitar caer en una crisis que pudiera producir un aumento en el costo fiscal inclusive superior al que se daba en el sistema anterior. En concordancia con el autor anterior Ayala Espino (2001:529) señala que existen algunas problemáticas en relación al cambio del sistema de pensiones, principalmente cuestiona “la capacidad efectiva del estado para supervisar y regular un mercado tan grande y tan vulnerable en términos de probables pérdidas de capital para los ahorradores por inversiones riesgosas.” Lo que supone la necesidad de una regulación eficaz de los sistemas de pensiones.

La necesidad de una sustentabilidad financiera a la que se refiere el autor anterior no es de data reciente, pues la Ley del Seguro Social (LSS) de 1973 ya contemplaba el Seguro de invalidez, vejez, cesantía en edad avanzada y muerte y desde entonces era uno de los ramos de seguro de mayor trascendencia del Instituto Mexicano del Seguro Social (IMSS), por la cantidad de recursos que maneja y el impacto social que tiene, sin embargo el ramo presentaba un serio y evidente problema de inviabilidad financiera, esta problemática hizo imprescindible el cambio en el sistema de pensiones, a fin de garantizar pensiones con la debida sustentabilidad financiera, haciéndolas inmunes a los efectos de la inflación y al mismo tiempo utilizando los recursos provisionales como ahorro interno disponible.

Los principales cambios en los requisitos para la obtención de pensiones por cesantía en edad avanzada y por vejez los encontramos en el número de cotizaciones semanales requeridas para tener derecho a cualquiera de las pensiones en mención, las que pasaron de ser de 500 según la ley anterior a 1250 conforme al artículo 154, segundo párrafo de la nueva Ley del Seguro Social. Otro cambio es que en este nuevo esquema cuando se solicita la pensión por Cesantía en edad avanzada ya no hay porcentajes de pensión entre 60 y 64 años, pues una vez acreditado el derecho, la pensión se calcula de acuerdo a los fondos reunidos en la cuenta individual, según se establece en el artículo 194, primer párrafo de la LSS. De igual manera en el nuevo régimen para calcular ambas pensiones ya no es necesario determinar el salario diario calculando un promedio de las últimas 250 semanas de cotización, como se establece en el artículo 80 de la Ley de los Sistemas de Ahorro para el Retiro en vigor.

Al término del presente apartado resulta conveniente reflexionar sobre los beneficios que aporta este trabajo en relación a las publicaciones revisadas, las cuales realizan un análisis de los regímenes de pensiones de 1973 y 1997 de manera independiente, en tanto que en éste trabajo se realiza un análisis comparativo de las mismas y con base en él se presentan recomendaciones que pueden ser orientadoras para quienes se encuentren en estos supuestos, de ahí su importancia.

METODOLOGÍA.

Esta investigación es de corte cualitativo. Es un estudio de tipo descriptivo documental, a través del cual se analizan las actuales opciones de jubilación. Los sujetos de estudio en esta indagatoria son la Ley del Seguro Social de 1973 y la Ley del Seguro Social de 1997.

Para la realización de esta indagatoria, en primera instancia se revisaron algunas publicaciones de autores que han abordado el tema materia de este estudio. Asimismo se revisaron las leyes que regulan las actuales opciones de jubilación: la derivada de la reforma a la Ley del Seguro Social de 1973 y la que se

desprende de la modificación realizada en 1997 a la misma Ley. Se identificaron los principales cambios en los requisitos para la obtención de pensiones por cesantía en edad avanzada y por vejez en el nuevo sistema de pensiones. Se señalaron las ventajas y desventajas de los regímenes de pensiones por cesantía y vejez en la Ley del Seguro Social de 1973 y 1997. Finalmente se plantearon algunas conclusiones con base en los hallazgos de este estudio.

RESULTADOS

En el régimen de pensiones actual se identificaron las siguientes ventajas:

1. Para determinar la pensión del trabajador ya no se considera el promedio del sueldo de los últimos 5 años, sino que se toma en cuenta las aportaciones realizadas por el trabajador, el patrón y el estado durante toda la vida laboral del trabajador.
2. El monto de las aportaciones realizadas a la cuenta individual del trabajador puede verse incrementado por los rendimientos obtenidos a través de las inversiones realizadas por la Administradora de Fondos.

En el régimen de pensiones de 1973 se identificaron las siguientes ventajas:

1. Las personas que se inscribieron en el seguro social antes de la entrada en vigor del nuevo régimen de pensiones pueden elegir pensionarse con el régimen anterior y tendrán derecho a retirar en una sola exhibición lo acumulado al 30 de Junio de 1997 por concepto de INFONAVIT y de SAR, así como lo reunido en el ramo de retiro, del seguro de Retiro, cesantía en edad avanzada y vejez del nuevo régimen incluyendo los rendimientos que se hayan generado.
2. A diferencia del régimen de 1973, que contemplaba una pensión vitalicia otorgada por el IMSS y respaldada por el gobierno federal para los trabajadores jubilados y para el cónyuge e hijos menores de 18 años, el régimen actual no prevé un pago vitalicio, sino únicamente el pago de las cantidades ahorradas y depositadas en la cuenta individual del trabajador administrada por una sociedad de inversión especializada en fondos para el retiro (SIEFORE).

En el régimen de pensiones actual se identificaron las siguientes desventajas:

1. Actualmente ningún trabajador tiene en su cuenta individual el monto necesario para contratar una pensión vitalicia, partiendo de que se necesita tener acumulado un monto equivalente al salario del trabajador elevado al número de años que se espera vivir después de haberse retirado.
2. Con el nuevo régimen sólo se tendrá derecho a la pensión mínima mensual que otorga el Gobierno Federal y su monto mensual será el equivalente a un salario mínimo general para el Distrito Federal.
3. La incertidumbre económica actual a nivel mundial puede impactar las utilidades producto de inversiones realizadas por las administradoras de las cuentas individuales de los trabajadores.

En el régimen de pensiones de 1973 se identificaron las siguientes desventajas:

1. El monto de la pensión era calculado de acuerdo a los últimos cinco años de cotización del trabajador, lo que implicaba que no se le reconocieran la mayoría de las aportaciones realizadas
2. El monto de la pensión era fijo según las cotizaciones realizadas en los últimos cinco años, mientras que en el régimen actual el monto se considera según el total ahorrado en la cuenta individual, a mayor ahorro, mayor pensión.

CONCLUSIONES

PRIMERA. Es mejor jubilarse de acuerdo a la ley de 1973, ya que el monto de la pensión podría ser elevado si en los últimos cinco años el trabajador cotizó un salario alto. Aunado a lo anterior, el reunir 500 semanas de cotización es más accesible para el trabajador que reunir 1250 semanas en el nuevo régimen.

SEGUNDA. Si no se tiene derecho a jubilación a través de la Ley del Seguro Social de 1973, la estrategia a seguir es realizar aportaciones voluntarias a la cuenta individual. Con base en los datos obtenidos en esta indagatoria y las conclusiones antes presentadas, se recomienda que el trabajador no permita ser registrado con un salario de cotización menor al que efectivamente devenga, pues esto le afecta directamente en el monto acumulado de su cuenta individual para su pensión.

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MARATON DE CONOCIMIENTOS Y CASOS PRACTICOS EN ADMINISTRACION COMO PARTE INTEGRAL EN EL DESARROLLO Y FORMACION DEL ESTUDIANTE. ANFECA (ASOCIACION NACIONAL DE FACULTADES Y ESCUELAS DE CONTADURIA Y ADMINISTRACION)

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INTRODUCCION

Actualmente la Facultad de Ciencias Administrativas, de la Universidad Autónoma de Baja California, reafirma su interés de formar integralmente a sus estudiantes a través de competencias entre diferentes Universidades a nivel Regional y Nacional. Organizadas por ANFECA (Asociación Nacional de Facultades y Escuelas de Contaduría y Administración). Es importante señalar que estas experiencias formativas pueden ampliar el horizonte profesional y su desarrollo como estudiante y sobre todo como ser humano. Esto implica el desarrollo de varias estrategias, que incluyen el fomento del trabajo en equipo, la búsqueda de información y el sentido de responsabilidad. Es importante señalar que la esencia del de el hombre y en su caso de un estudiante, no se alcanza en su ámbito individual, sino sólo a través del desarrollo armónico de sus conocimientos, habilidades y actitudes. Además de lo mencionado, es importante señalar y enfatizar en el instrumento llamado Benchmarking el cual lo podemos definir como un proceso continuo, donde se toman como referentes a empresas líderes y en este caso de estudio podemos hacer referencia a las mejores Universidades a nivel nacional e internacional.

Quienes hacen Benchmarking determinan primero en que aspectos necesitan crecer y luego detectan la empresa que mejores prácticas realiza en ese área. Luego investigan a la Compañía y aplican esas prácticas en su organización. El Benchmarking estudia a las empresas y utiliza sus mejores prácticas como un estándar comparativo al cual llegar o bien superar. En le caso de los estudiantes de la Facultad de Ciencias Administrativas, son el resultado de un proceso de selección bien estructurado y en condiciones de medirse intelectualmente con otros participantes estudiantes de otras Universidad, con el fin de lograr de una mejor forma su formación e integración en su carrera profesional.

El maratón de conocimientos es una competencia de información y habilidades, acerca de un área específica, (Administración, Finanzas, Mercadotecnia, Fiscal e Informática). Su principal propósito es impulsar y motivar entre los mismos alumnos el estudio exhaustivo en una disciplina en particular de las mencionadas. Es importante mencionar que los estudiantes desarrollan una dinámica de estudio continuo con sus mismos compañeros, además de mantener una comunicación más estrecha con sus profesores. Además de representar un verdadero desafío, el maratón de conocimientos, permite desarrollar habilidades que ayudarán a una formación integral durante el tiempo de preparación al evento regional, que servirá de base a los dos mejores equipos para participar a nivel nacional. Es importante señalar, que la formación integral es una práctica educativa, centrada en la persona y en sus relaciones con otros y con su medio.



Nuestra Facultad de Ciencias Administrativas, ha participado durante los últimos 3 años de manera consecutiva, registrando por cada una de las diferentes áreas mencionadas a un equipo participante (éste año se registraron dos equipos por área de conocimiento), además de un maestro asesor por cada uno de los equipos, aquí es donde realmente se enfatiza en la preparación y cuidado del estudiante, debido a que es supervisado y guiado por un profesor en todo momento de la preparación para dicho evento regional o nacional. Otro aspecto relevante es la elaboración de reactivos para los eventos, aquí es donde la Coordinación nacional de las academias de ANFECA elabora los bancos de reactivos, para cada una de las áreas de conocimiento, para el Maratón Nacional. Sin embargo, deja en libertad a las diferentes regiones para que elaboren sus propias bases de reactivos, como se maneja actualmente.

El aspecto motivacional es de vital importancia, lo cual se cubre otorgando reconocimientos a todos los maestros asesores participantes, así como a los estudiantes que integran los diferentes equipos. Los premios adicionales quedan a juicio y posibilidad de la institución sede.

BIOGRAFIA

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COMO LOGRAR QUE EL IMPUESTO EMPRESARIAL A TASA ÚNICA NO IMPACTE NEGATIVAMENTE LAS FINANZAS DE LAS MAQUILADORAS EN MÉXICO

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ABSTRACT

El presente trabajo fue realizado conforme a la normatividad mexicana. El objetivo de este estudio es identificar la afectación financiera que tuvo la entrada en vigor del Impuesto Empresarial a Tasa Única en el sector maquilador. Se realizó un estudio descriptivo de tipo documental, a través del cual se llevó a cabo un análisis de la ley del Impuesto Empresarial a Tasa Única, así como un comparativo con el Impuesto Sobre la Renta, ya que ambas coexisten y se relacionan al momento de pagar los tributos. Se plantearon y ejemplificaron con cifras reales aspectos como el impacto financiero de dichos impuestos en una maquiladora de la localidad, la forma de calcular los impuestos así como la afectación en la base gravable al no considerar como deducibles todos los conceptos o bien la repercusión de considerarlos como créditos fiscales. Con base en el análisis realizado se presentan en este estudio, algunas conclusiones y recomendaciones para que los contribuyentes que establecen maquiladoras en México debido a la globalización o al intercambio comercial entre países no vean mermada su liquidez financiera.

INTRODUCCIÓN

En México, lo que se conoce hoy día como el impuesto empresarial a tasa única (IETU) nace el 20 de Junio de 2007 a través de un paquete de iniciativas de reformas fiscales presentadas por el Ejecutivo Federal al Congreso de la Unión para su análisis, discusión y aprobación. En ese paquete de iniciativas el IETU nació o fue denominado como Contribución Empresarial a Tasa Única (CETU). Su conceptualización teórica se muestra desde la óptica de los efectos económicos. La iniciativa señala que la CETU hoy IETU está conceptualizada como un impuesto “equivalente a gravar la retribución a los factores de la producción de la empresa” (Calderón, 2007).

Debido a que en México ya existe el Impuesto sobre la Renta (ISR), el IETU se propone como el gravamen mínimo a pagar respecto del ISR propio y retenido, ya que únicamente se pagaría por el excedente entre el ISR y el IETU. Según la iniciativa de ley antes citada “la contribución empresarial a tasa única es un gravamen que tiene una base gravable más amplia que el impuesto sobre la renta, por lo cual dicha contribución se propone, gravará a quienes hoy no pagan el ISR, lo que hace más equitativa la tributación” (Calderón, 2007).

Cuando en la exposición de motivos de la citada iniciativa de ley se habla de aumentar la base tributaria, se tienen en cuenta dos significados: uno es el aumentar el número de contribuyentes, y el segundo es el aumentar la base sobre la cual se calcula el impuesto. Al analizar la iniciativa de ley en comento, resulta claro que este impuesto, por sí solo, no aumenta el número de contribuyentes, sino que amplía la base sobre la cual se calcula el impuesto. Este aumento de la base del impuesto puede tener repercusiones positivas o negativas, dependiendo de la particularidad de cada caso; sin embargo, lo que no debe perderse de vista es la necesidad de aumentar el número de contribuyentes, cosa que este nuevo impuesto, por sí solo, no logra, pues como se demuestra en este trabajo, el efecto real de este impuesto es asignar el costo de la informalidad a los contribuyentes cautivos. Alestablecerse el IETU con base en flujos de

efectivo la autoridad pretende que el IETU sea un impuesto de control al gravar los ingresos efectivamente cobrados y las deducciones pagadas, sin embargo, debido a que se trata de una base mas amplia que la del impuesto sobre la renta, se limitan algunas deducciones, como son los intereses, las regalías entre partes relacionadas, prestaciones de previsión social, el costo de lo vendido entre otras. Además como es sabido los contribuyentes cuentan con una serie de créditos y beneficios fiscales que se pueden aplicar contra el IETU, tanto en pagos provisionales como en la declaración anual. Por lo que cabe mencionar que con un sistema de acreditamientos, se elimina el efecto de la no deducibilidad, tal es el caso de los sueldos y salarios gravados y de las aportaciones de seguridad social al quedar únicamente gravados los ingresos exentos que se paguen a los trabajadores.

También al establecerse un sistema de pagos provisionales mensuales, pero con el procedimiento similar al de la declaración del ejercicio, se provocarán cargas administrativas en las empresas, ya que mes a mes, se tendrán que ir determinando los ingresos efectivamente cobrados y las deducciones efectivamente pagadas, en forma acumulativa, así como los acreditamientos. De tal suerte, es necesario que analicemos el efecto negativo que pudiera tener en el contribuyente el que este impuesto se aplique sobre bases distintas al ISR, ya que cuando este considera ingresos nominales para el cálculo, el IETU parte de una base de devengado según el criterio normativo de las Normas de Información Financiera.

Sin soslayar la importancia de los distintos sectores productivos en México, en el presente estudio analizamos el impacto del IETU en la industria maquiladora. La principal problemática que enfrentó este sector a la entrada en vigor del IETU, fue el impacto negativo en sus finanzas; la liquidez de la empresa se vio aumentada al recibir las remesas para pago de gastos por parte de la empresa matriz, dando como resultado una mayor base sujeta al pago del IETU, la cual se obtuvo como diferencial de la remesa y los gastos efectivamente pagados. Por lo antes expuesto el presente estudio se plantea como objetivo identificar la afectación financiera que tuvo la entrada en vigor del Impuesto Empresarial a Tasa Única en el sector maquilador.

REVISIÓN LITERARIA

El aumento en la base del IETU puede tener repercusiones positivas para lograr una mayor recaudación en el país, pero sigue agravándose la carga tributaria para el contribuyente al tener vigentes ambos impuestos, es por eso que mediante el mismo Decreto Ley del IETU se le instruye a la Secretaria de Hacienda y Crédito Publico de México para que efectué un estudio sobre la conveniencia de derogar el Título II y los capítulos II y III del Título IV de la Ley del ISR.

Algunos autores que han abordado el tema de la aplicación del IETU en México han sido: Domínguez (2009), Sánchez Miranda (2009) y , entre otros. Según Sánchez Miranda (2009) el sistema tributario mexicano tenía como base principal dos impuestos: ISR e IVA, lo cual había provocado una mayor recaudación por parte de las autoridades hacendarias: sin embargo, de acuerdo a la exposición de motivos en la que se propuso al IETU como un nuevo impuesto se justificaba su creación argumentando la elusión y evasión fiscal, así como la informalidad que incidía en una menor recaudación tributaria. Por lo anterior, lo que se buscó fue cerrar espacios a través de reglas y controles complejos que evitaran dichas prácticas.

Con la entrada en vigor del IETU, Domínguez (2009) precisa que uno de los aspectos importantes a considerar es la diferencia en las bases entre el impuesto ya existente ISR y el de nueva creación IETU, lo cual viene también a afectar la liquidez de la empresa, Por la diferencia en la base entre un impuesto y otro. Pérez Fernández (2009), Considera el IETU como uno de los impuestos de los cuales el Gobierno Federal pretende obtener la mayor recaudación. Este impuesto grava en forma directa a empresas o personas con actividad empresarial y no contempla exceptuar del pago de impuesto a ningún tipo de

empresas independientemente del ramo o actividad a que se dediquen, situación que marca una de las principales diferencias con la LISR.

De acuerdo al artículo 1ro. de la Ley del IETU, este nuevo impuesto, grava a las personas físicas y personas morales por los ingresos, por enajenación de bienes, prestaciones de servicios independientes, el otorgamiento del uso o goce temporal de bienes, con base a la generación de flujos de efectivo, determinando una base por el método de diferencia, entre ingresos menos deducciones, determinándose una base gravable que se multiplicará a una tasa del 17.5%. En el artículo 5 de la Ley en comento se señalan las deducciones que pueden realizar los contribuyentes del IETU, las cuales pueden ser entre otras: la adquisición de bienes, de servicios, o el arrendamiento temporal de bienes utilizados para realizar las actividades empresariales, o los gastos realizados en la producción comercialización o distribución de los bienes producidos por la empresa cuando estos den origen a ingresos por los que se deba pagar el Impuesto Empresarial a Tasa Única. De acuerdo con los artículos 8vo, 10mo y 11vo, de la Ley del IETU los contribuyentes podrán acreditar contra el impuesto empresarial a tasa única del ejercicio calculado, los siguientes cuatro tipos de créditos: Acreditamiento del IETU por deducciones superiores a los ingresos del ejercicio, acreditamiento por salarios y cuotas patronales, acreditamiento del ISR propio y acreditamiento por las inversiones realizadas entre 1997 y 2008. Así como otros acreditamientos previstos por el Decreto de beneficios fiscales en materia de ISR e IETU.

Tras haber realizado la presente revisión literaria, se hace conciencia que esta investigación resulta importante pues a diferencia de las publicaciones revisadas, las cuales se enfocan al ámbito de legalidad, la presente investigación aporta estrategias que pueden resultar de mucha utilidad para quienes se desarrollan o pretenden desarrollarse en el sector maquilador en México.

METODOLOGÍA

La investigación que se presenta es de corte cualitativo, es un estudio descriptivo de tipo documental. Los sujetos de estudio en esta investigación fueron la ley del Impuesto Empresarial a Tasa Única y la Ley del Impuesto Sobre la Renta, ya que ambas coexisten y se relacionan al momento de pagar los tributos en México. El procedimiento aplicado en esta indagatoria comenzó con la revisión de publicaciones sobre el tema de estudio. Posteriormente se analizó la normatividad que regula el IETU en México. Con base en la revisión literaria se pudo identificar el marco referencial y jurídico del tema tratado en esta investigación. Se llevó a cabo un análisis de la ley del Impuesto Empresarial a Tasa Única, así como un comparativo con el Impuesto Sobre la Renta, ya que ambas coexisten y se relacionan al momento de pagar los tributos en México. Posteriormente se plantearon y ejemplificaron con cifras reales aspectos como el impacto financiero de dichos impuestos en una maquiladora de Mexicali, Baja California. Se ejemplificó también la forma de calcular los impuestos, así como el efecto en la base gravable, al no considerar como deducibles todos los conceptos o bien la repercusión de considerarlos como créditos fiscales. El análisis realizado permitió elaborar conclusiones generalizables sobre la afectación financiera del IETU en las empresas maquiladoras.

RESULTADOS

A continuación se plantean y ejemplifican con cifras reales aspectos como el impacto financiero del ISR y del IETU en una maquiladora de la ciudad de Mexicali, Baja California, que para efectos de este trabajo denominaremos Compañía maquiladora Exportaciones de Mexicali, S. A. de C.V. La compañía realizó durante el mes de enero de 2009 las operaciones siguientes

Tabla 1 Cálculo Del Impuesto Sobre La Renta 2009

CONCEPTO	ENERO
Ingresos nominales de meses anteriores	
Ingresos nominales mensuales	269,201,897.02
Total Ingresos nominales acumulados	269,201,897.02
Coefficiente de utilidad	0.0065
Base Gravable	1,749,812.33
Tasa	28%
Utilidad Fiscal Estimada	489,947.45
Pagos provisionales del ISR pagados con anterioridad en el mismo ejercicio	0
ISR a cargo	489,947.45

En esta tabla se muestra el cálculo de pagos provisionales de ISR de Enero

Tabla 2: Cálculo del IETU 2009.

CONCEPTO	ENERO
Suma de Ingresos cobrados de meses anteriores del ejercicio	
Ingresos cobrados del periodo	133,609,740.96
Total de ingresos percibidos	133,609,740.96
Suma de deducciones autorizadas efectivamente pagadas meses anteriores	98,520,439.39
Deducciones autorizadas del periodo efectivamente pagadas	
Total de deducciones autorizadas efectivamente pagadas	98,520,439.39
Base gravable del IETU	35,089,301.57
Tasa del IETU 2009	17%
IETU mensual determinado	5,965,181.27
Menos: Acreditamientos	
Crédito fiscal (deducciones superiores a los ingresos)	
Acreditamiento por salarios y aportaciones de seguridad social	327,349.50
Crédito fiscal por inversiones de 1998 a 2007	70,510.87
Otros créditos fiscales decreto del 05 de Noviembre 2007	274,865.10
ISR propio del mes de que se trate (pagado)	489,947.45
ISR retenido del mismo periodo por el que se efectúa el pago provisional	0
IETU a pagar	4,802,508.34
Pagos provisionales del IETU pagados con anterioridad en el mismo ejercicio	
IETU a cargo	4,802,508.34

En esta tabla se muestra el cálculo de pagos provisionales de IETU de Enero

Se hace la precisión que para la determinación de los créditos fiscales de la tabla 2 se realizaron determinados cálculos, siendo el resultado del acreditamiento por sueldos gravados y aportaciones de seguridad social de enero 2009 \$ 327,349.50; el importe del crédito correspondiente por inversiones adquiridas del primero de enero de 1998 al 31 de diciembre de 2007 fue de \$ 70,510.87; el acreditamiento opcional del cinco de noviembre de 2007 para inventarios al 31 de diciembre del mismo año fue de \$ 274,865.10

CONCLUSIONES

Tras haber realizado la presente investigación se plantean las siguientes conclusiones: Primera. El diferencial de la remesa y los gastos efectivamente pagados no representa un ingreso que debe gravarse ya que no tuvo su origen en un proceso de compra venta entre la matriz extranjera y la maquiladora Segunda. Se confirma la importancia de la buena planeación financiera para lograr una mayor competitividad de las empresas mexicanas, ya que el IETU es una realidad Tercera. Es necesario que la empresa realice proyecciones futuras de los flujos de efectivo que impactarán al IETU y al ISR y así evitar una alta carga tributaria que merme posteriormente la solvencia y liquidez de la empresa .

Cuarta. El hecho de no poder acreditar en ejercicios posteriores los saldos a favor provocados por créditos fiscales, debido a que la empresa esta generando pérdidas o bien debido a que el crédito fiscal es superior al impuesto mensual determinado, va en detrimento del derecho de las empresas y de todo contribuyente de aplicar las deducciones a las cuales por ley tendría derecho al cumplir con todos los requisitos de deducibilidad que se enmarcan en la Ley del ISR. Quinta. Es importante para las empresas el seguir redoblando esfuerzos al realizar proyecciones de flujos de efectivo de manera continua, evitando así altos pagos de impuestos.

De las conclusiones anteriores se desprenden las siguientes recomendaciones para lograr que el Impuesto Empresarial a Tasa Única no impacte negativamente en las finanzas de las maquiladoras en México: 1) que se realice una buena planeación financiera en la empresa considerando el aspecto fiscal, con estrictos controles internos; 2) que se conozca la normatividad mexicana en materia tributaria, 3) que reciban el asesoramiento de especialistas en materia fiscal, y 4) que el monto de las remesas recibidas de la empresa matriz extranjera sean igual al monto de las erogaciones efectivamente pagadas en el mes, para evitar el pago de IETU producido por el excedente de la remesa..

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RELACIÓN LÍDER-SEGUIDOR EN LAS ORGANIZACIONES EDUCATIVAS

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RESUMEN

El presente estudio tuvo como objetivo analizar la relación líder-seguidor en las instituciones educativas. El tipo de investigación es descriptivo de campo y el diseño es no experimental, transversal. La población estuvo conformada por docentes que laboran en la primera y segunda etapa de las Escuelas Básicas del sector número 4 del Municipio Maracaibo-Estado Zulia. Para la recolección de la información se utilizó la técnica de la encuesta y para tal efecto se aplicaron tres cuestionarios de preguntas cerradas. Los resultados determinaron que el estilo de liderazgo de los directores de las instituciones educativas es transaccional con tendencia hacia una dirección por excepción pasiva y 80% de los docentes como seguidores presentan un estilo pasivo y pragmático, de pensamiento acrítico dependiente. Como principal conclusión se establece que modelos de dirección transaccional generan modelo de seguidores pasivos, lo cual, afecta el desarrollo exitoso de los objetivos organizacionales.

PALABRAS CLAVE: Liderazgo, seguidores, estilos de seguidores

LA IMPORTANCIA DE PARTICIPAR EN ACTIVIDADES CULTURALES Y DEPORTIVOS

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INTRODUCCIÓN

El hombre aprende en ocasiones más significativamente de los momentos críticos que de éxitos, cuando este reflexiona sobre los hechos que lo llevaron al fracaso, problematiza y trata de buscar soluciones hasta que encuentra la mejor y la aplica. Consciente del acontecer que se da en nuestra casa de estudio se pretende dar a conocer inquietudes que surgieron de la observación realizada en el centro Universitario de la Ciénega T/M calendario “A” del 2009 en uno de los eventos deportivos y culturales realizados en esa Institución, donde se pudo constatar la escasa asistencia del alumnado, a los eventos culturales y deportivos. Toda vez que en el 2004 se tuvo un primer trabajo de investigación misma que sigue latente y preocupante por ello se planteo la siguiente Interrogante que dio la pauta para preguntarse “¿Por qué es escasa la participación de alumnos del Centro Universitario de la Ciénega en eventos culturales y deportivos organizados en la sede la Barca? tomando como referencia el periodo 2009 al 2010. La enseñanza va más allá de los contenidos programáticos ya que ello implica comprender todo lo que le rodea al alumno, conlleva ir acumulando experiencias bien sea de manera teórica o práctica, en la medida que docentes y personal administrativo involucren al educando en el entorno cultural y deportivo en esa medida van adquirir conocimientos o van a saber cosas nuevas y desconocidas para ellos, propiciando con ello el interés cada vez mayor por participar en eventos culturales y deportivos.

La tarea principal del maestro es enseñar, transmitir información e instrucción, pero también proporciona los recursos metodológicos para que las nuevas generaciones puedan interpretar la realidad circundante mediante la reflexión, el análisis de lo observado, su valoración, la detección de los problemas que la realidad entraña y las posibles soluciones de la vida, el maestro señala senderos, da camino, modifica conductas, hace conciencia y deja huellas trascendentes y positivas para toda la vida. Es ahí donde nos toca poner la mirada en los eventos de índole cultural y deportivo para no ser un simple profesor que solo llena horas, pasa lista, dicta resúmenes, recomienda lecturas, deja tareas y trabajos. Ya que un buen proceso enseñanza aprendizaje permite adaptarse al entorno, responder a los cambios y a las acciones que dichos cambios producen.

JUSTIFICACION

Todo trabajo de investigación requiere de sustentos y bases sólidas para fundamentar su objeto de estudio. Por ello es necesario hacer referencia del contenido que se desprende de la Ley Orgánica de la Universidad de Guadalajara capítulo primero de su personalidad y autonomía “art. 2. la Universidad de Guadalajara se rige por lo dispuesto en el artículo 3ro. Constitucional y demás relativos de la Constitución política de los Estados Unidos Mexicanos; la particular del estado de Jalisco; la legislación federal y estatal aplicables; la presente ley; y las normas que la misma deriven. Art. 6 Fracción III Realizar los programas de docencia, investigación y difusión de la cultura, de acuerdo con los principios y orientaciones previstas en el art. 3ro. De la constitución que dice:

“Formar y actualizar profesionistas, graduados y demás recursos humanos que requiera el desarrollo socioeconómico de la región en la que se encuentra; organizar, realizar, impulsar y difundir la investigación científica, tecnológica y humanista, así como rescatar, conservar y acrecentar la cultura.

“Preparar los profesionistas que demanda el sector social, gubernamental y productivo de esta región de Jalisco e incidir en su desarrollo económico y cultural” (Plan Institucional de Desarrollo visión 2000 2010). En esta sociedad global marcada por las inequidades, en donde el valor del conocimiento se

incrementa cada día y existe una creciente demanda por mayores niveles de educación. La investigación debe ser la fuente que nutra de conocimientos nuevos a la sociedad, al académico y al estudiante. La Universidad, a través de la ciencia y la tecnología, debe encontrar y poner en práctica con mayor agilidad nuevas soluciones para los problemas de ayer, de hoy y de mañana. Motivo por lo cual es preocupante tener una problemática de índole cultural y deportiva y la escasa participación a este tipo de eventos, por ello se tendrá los ojos puestos en esa línea de investigación.

OBJETIVO GENERAL

Obtener la información necesaria para conocer por qué es escasa la participación de alumnos del Cuciénega Sede la Barca T/M en eventos culturales y deportivos

OBJETIVOS PARTICULARES

- 1.- Conocer el número y tipo de eventos culturales y deportivos realizados en el Cuciénega
- 2.- Contar con el programa y cronograma de actividades para conocer el tipo y cantidad de eventos realizados en el Cuci del 2009 al 2010
- 3.- Obtener los registros de asistencia de alumnos a los eventos culturales y deportivos para calcular el porcentaje promedio
- 4.- Generar listado de indicadores que ayudará a identificar variables para la realización del instrumento de recopilación de información
- 5.- Detectar importancia que le daría el alumno al asistir a los eventos culturales y deportivos
- 6.- Recabar planes y proyectos de trabajo del periodo 2009 a enero 2010 para saber que instancias intervinieron y cuál es su proceso de organización

RESUMEN

A lo largo de la existencia se pasa gran parte del tiempo buscando culpables de los hechos que acontecen y que afectan a la población y la reputación de las personas, pero que hay de esa responsabilidad y compromiso que se tiene para con la sociedad, la institución, la empresa y la familia, para ello toda las personas en sus diferentes áreas del quehacer cotidiano debe sensibilizarse adaptarse al medio y actuar en beneficio de la ciudadanía en este caso la población estudiantil logra con ello cumplir con los objetivos y exigencias que nos pide el medio. La inquietud por un mundo mejor y más próspero para todas las personas ha sido una constante que se ha ido repitiendo a lo largo de la historia, el contemplar a la humanidad con un sentido global hace sentir una gran responsabilidad de lo que suceda al otro lado del planeta. Por otra parte la dimensión cultural de la persona también es un componente muy importante para su desarrollo y realización plena.

Sin duda la comunidad universitaria ha ingresado al nuevo milenio con una actitud diferente, más innovadora y consciente de los retos actuales y futuros que habrán de enfrentar como país, estado, municipio, institución y como individuos. Nuestra Institución está llamada a ser algo más que formadora de las futuras generaciones, los desafíos se han multiplicado y es mayor su compromiso, a través de diversas actividades, participa en la cruzada por un mundo mejor, más educado, y más justo. Se piensa y trabaja para lograr la sociedad que se requiere, no para mantener la que ya se tiene.

HIPOTESIS

- 1.- Continuamente se cambia de puesto al Coordinador de Extensión Universitaria por eso no se cuenta con programas y proyectos completos.
- 2.- No existen registros confiables que proporcionen información fidedigna. Acerca de los eventos culturales y deportivos realizados durante el periodo a estudiar
- 3.- A pesar de que no hay registros confiables podemos afirmar que la asistencia ha sido escasa
- 4.- Presentación de eventos que no son del interés del alumno

MARCO REFERENCIAL Y METODOLÓGICO

La investigación se realizará con un universo enmarcado en educación superior en el Centro Universitario de la Ciénega con alumnos del T/M sede la Barca, basada en el método hipotético deductivo por la razón de que se van a aplicar entrevistas y encuestas a 300 alumnos, docentes y personal administrativo, del Centro Universitario de la Ciénega Sede la Barca. Dando paso al método interpretativo donde las encuestas y entrevistas servirán de apoyo para obtener e interpretar y justificar el porque de la importancia de asistencia a los eventos culturales y deportivos y dar cumplimiento así con lo establecido en la Constitución Política de los Estados Unidos Mexicanos, la Ley Orgánica de la Universidad de Guadalajara y el Plan Institucional de Desarrollo 2000-2010 documentos donde se sustenta la participación a los eventos culturales y deportivos de nuestro Centro Universitario.

CONCLUSIONES Y RESULTADOS

La investigación no es producto de la casualidad es producto de la responsabilidad que cada uno de nosotros debemos de poseer, ahora corresponde introducir al alumno en su quehacer cotidiano como parte fundamental de su formación, ya sea en cualquiera de los equipos o talleres siguientes: Equipo de fútbol, básquet, voleibol femenino y varonil, taekwondo, ajedrez, montañismo, banda de guerra, escolta, taller de danza moderna, taller de música. Los beneficios que traerá consigo son los siguientes:

- a) A nuestro Rector General ayudará a cumplir con los fines, atribuciones y funciones de la UdG establecidas en la Ley Orgánica de la Universidad, misión, objetivos, estrategias y sus metas, que serán el reflejo de su lucha y capacidad, para crear estudiantes activos.
- b) A las autoridades del Centro Universitario ayudará a dar cumplimiento de sus objetivos, estrategias y metas en lo establecido en el Plan Institucional de Desarrollo 2000-2010, favorecerá en la vinculación con otras Instituciones y además mayor prestigio e imagen.
- c) Al pueblo en general en la conservación y fomento de las tradiciones y la cultura tendientes a preservarla por generaciones, así mismo, incrementar el ingreso de estudiantes o matrícula en la Sede la Barca
- d) Al docente quien es parte fundamental en la formación del estudiante se sensibilizará para que participe en la preservación y difusión de la cultura, contribuyendo en las actividades organizadas por nuestro Centro Universitario ya que con ello cumple también con lo que establece la Ley orgánica de la Universidad de Guadalajara en el capítulo II del personal académico y administrativo, art. 14 y 17 fracción I, II y III
- e) Al objeto de estudio y motivo de investigación que son los alumnos este programa beneficiará el hecho de que se tenga una participación activa ya que al asistir a los eventos evitará que se caiga en vicios o

drogas, evitaría la delincuencia, violencia intrafamiliar que tarde o temprano contribuyen para que nuestra salud este en óptimas condiciones logrando una formación plena y satisfactoria, Se propiciará en el alumno el espíritu de participación en las actividades escolares o extraescolares propuesto en la ley orgánica de la Universidad de Guadalajara, Capítulo III de los alumnos, art. 21 Derechos y obligaciones. Fracción V “Realizar actividades en beneficio de la Institución, fracción VI, Estudiar y cumplir con las demás actividades escolares o extraescolares derivadas de la ley orgánica de la Universidad” (Ley Orgánica de la Universidad de Guadalajara segunda edición 2003)

El hecho de haber orientado el trabajo hacia la escasa asistencia del alumno en eventos culturales y deportivos del Cuciénega T/M periodo 2009 a 20010 organizados por esta Institución, es mas que nada para que el alumno se sensibilice y aprenda a considerar a la escuela como una oportunidad para saber mas cosas sobre el mundo que le rodea, ya que el aprendizaje social es la base de la identidad personal o individual de uno mismo y para con los demás, la asociación con otras personas es una meta y que el hecho de alcanzarla sirve para reforzar la conducta que se orienta a la convivencia con otros.

Cada ser humano percibe diferencias de constitución biológicas las cuales se caracterizan como vigorosos, pasivos, hipersensibles, alertas o soñolientos, y estos tienen expectativas tamizadas por criterios personales mismos que se vieron reflejados en el primer diagnóstico obtenido de alumnos del Centro Universitario de la Ciénega T/M, aplicado en el 2004 y del cuál se obtuvo lo siguiente: Eventos carentes de interés. Falta de difusión previa a la realización del evento Cuando se pregunta en las oficinas sobre la programación de eventos se desconoce de los mismos Un maestro no otorga el permiso de salida a los alumnos Los eventos se realizan en horarios no accesibles No se respeta hora del evento, no se sabe la continuidad de los eventos Los aspectos anteriores son algunos de los factores determinantes a analizar y considerarlo como un nuevo estudio que aportará elementos teóricos y metodológicos que permitan a docentes, alumnos, directivos, tutores y todo el personal una comprensión objetiva del problema.

Invitando al alumno a ir más allá del salón de clases y que se fomente en él la cultura bien sea expresada en la música, danza, literatura, artes manuales, teatro, dibujo, pintura, fotografía, donde se atienda la legítima necesidad humana de libertad de expresión. Entre otras propiciando la integración de algún equipo deportivo. Por ello es necesario lograr la sensibilidad de todos lo que intervienen en la formación del estudiantado para fomentar y rescatar nuestras tradiciones, fortalecimiento de nuestra identidad, la cultura universal, mismas que se establecen en el plan Institucional de desarrollo dentro de la visión que se espera del 2004 al 2010 el actuar nos lleva a cumplir con los objetivos que persigue el Cuciénega, por lo cual debe ser un ejemplo a seguir para que surjan nuevos espacios o se fortalezcan los existentes donde sea posible apoyar las manifestaciones, de cultura no oficial y ¿contra cultura? que serán el semillero de formas nuevas de crear, de pensar y de ser.

LA ADMINISTRACIÓN APLICADA EN UN MODELO DE DESARROLLO DEL CAPITAL HUMANO

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RESUMEN

Las condiciones actuales en las que las organizaciones están poniendo de relieve la importancia que implica el correcto y apropiado uso del recurso humano dentro de las mismas con el fin de buscar las ventajas competitivas que mantengan nuestra organización dentro del mercado globalizado al que han sido expuestas, mas sin embargo actualmente la selección de las herramientas de preparación de nuestros recurso humano juega el papel más importante y clave dentro la estrategia de negocio. El desarrollo de un correcto Modelo de Capital Humano se ha convertido en la mejor herramienta de la actualidad. Las Organizaciones mediante estos Modelos correctamente aplicados a creado un proceso de reciprocidad Empleado –Empresa propiciando un vínculo de ganar-ganar y en consecución, en el cumplimiento de los planes estratégicos de la organización a la vez que vemos materializadas nuestras necesidades como humanos. El presente trabajo presenta el modelo utilizado en una empresa manufacturera de clase mundial del ramo automotriz, siendo la base del mismo el modelo de Sistema Rassiní de Dirección por Calidad Total siendo a su vez el Premio Nacional de Calidad la base el anterior.

INTRODUCCIÓN

Ante los sucesos que hoy en día estamos presenciando es imperativo el plantearnos la siguiente pregunta: ¿Vivimos en una época de cambios, o vivimos un cambio de época? Las profundas transformación que acompañan a la acelerada introducción del mercado global en nuestro entorno de vida sin duda alguna nos hace preguntarnos que es lo que estamos viviendo, hacia donde nos dirigimos y cuál es nuestro destino en este entorno cambiante que avanza a pasos agigantados sin darnos tregua alguna, el entorno contemporáneo sin duda alguna se caracteriza por profundos y vertiginosos cambios en todos los ámbitos que nos rodean, aspectos culturales, religiosos, sociológicos, socioeconómicos y de conocimiento han propiciado un cambio en la perspectiva de cada uno de nosotros, esencialmente las nuevas tecnologías de la información y la comunicación (NTIC) han definido el rumbo de nuestra nueva era, el proceso de globalización de las economías han cambiado las formas de la competencia empresarial, las cuales están dominadas actualmente por los activos intangibles y por personas, personas que o bien componen estos activos o mejor aun los utilizan en pro de la competitividad. Por dicha razón actualmente la administración y el desarrollo del Recurso Humano en las empresas se han convertido en un componente estratégico.

Quizás suena como una paradoja el mencionar que en esta “nueva era” los nuevos retos y desafíos de las organizaciones las han empujado a regresar a las bases de la competitividad y la sustentabilidad mediante la creación de nuevos modelos de Desarrollo del Capital Humano, convirtiendo estos sin duda alguna en una de las principales fuentes de ventajas competitiva sostenible en las empresas. Con este enfoque la administración del Recurso Humano y su gestión se ha convertido en el fundamento de la competitividad moderna, demostrando que el recurso humano marca la diferencia en el funcionamiento de las organizaciones. Las organizaciones de clase mundial y con un enfoque globalizado, fomentan el desarrollo de su personal que la integra y reconocen que su única ventaja tanto interna como externa es la de construir una organización en pro del desarrollo socio-económico de sus empleados, esto lo realizan sin duda alguna creando una organización en aprendizaje permanente, realizando cambios en los sistemas

de gestión de proceso, calidad, servicios, estructurales, ambientales de aprendizaje de calidad de vida, claro está todo esto enfocado en mantener un liderazgo claro y una visión compartida. SANLUIS RASSINI en México a entendido esto y a emprendido un sistema de Dirección por la Calidad Total en cual está enfocado entre otros aspecto al correcto desarrollo de su personal en todos los niveles de la Organización, con un objetivo claro y entendido, el crear la ventaja competitiva que requiere nuestro entorno.

Perfil De La Organización

Rassini Piedras Negras está ubicado en la ciudad de Piedras Negras, Coahuila, México; localizada en esta ciudad fronteriza al noreste del estado de Coahuila, somos una empresa dedicada al Diseño y fabricación de componentes para suspensiones automotrices, tales como muelles parabólicas, muelles multihojas, barras de torsión y resortes. Es el diseñador y Fabricante de muelles para vehículos ligeros más grande del mundo. Ha obtenido diversos galardones de sus clientes: "Q1" de Ford; "Yushu Shoh", "Quality Master", "Most Improved Supplier" y "Cero Defectos" de Nissan; "Achievement of Quality Target" de Nummi; Certificate of Quality Achievement" de Toyota y el "Gold Award" de Chrysler. Y por 9 años consecutivos obtuvo el premio "Proveedor del Año" de General Motors, posicionándose en un selecto grupo de 20 empresas internacionales de una base total de 3,700 proveedores que tiene la armadora a escala mundial, en obtener dicho reconocimiento permanentemente.

Cuenta con la certificación internacional ISO/TS-16949, ISO-14001 y Certificado como Industria Limpia, otorgado por la Secretaría de Medio Ambiente y Recursos Naturales a través de la Procuraduría Federal de Protección al Ambiente (PROFEPA-MEXICO). El Sistema Rassini de Dirección por Calidad Total (SRDCT) ¹ responde a la convicción del Grupo Directivo de adoptar nuevos esquemas administrativos para mantener la competitividad de las empresas en el largo plazo y contribuir de esta manera al logro de su Visión. El SRDCT ha integrado los requerimientos de la norma ISO/TS-16949 y está sustentado en los siguientes puntos: Calidad Total, Mejora Continua, Liderazgo, Enfoque Sistémico, Conocimiento, Alianzas e Impacto Social. Es en específico en El SRDCT donde la organización ha plasmado la Administración del Recurso Humano con el firme propósito de propiciar el desarrollo humano y la alineación estratégica de los sistemas que lo integran, y esto lo ha realizado al implementar lo que se denomina: "Administración y Desarrollo del Capital Humano".

La Administración del capital humano produce grandes impactos en las personas y las organizaciones. La manera de tratar a las personas, buscarlas en el mercado, integrarlas y orientarlas, hacerlas trabajar, desarrollarlas, recompensarlas, o monitorearlas y controlarlas, en otras palabras administrarlas en la organización es un aspecto muy importante en la competitividad organizacional, según lo escrito por Gary Dessler (1996)², el cual afirma que los procesos básicos de la Administración del Capital Humano son 5 los cuales son:

Proceso de provisión de Capital Humano.

Objetivo: Quien ira a trabajar en la organización

Proceso de aplicación del capital humano

Objetivo: Que harán las personas en la organización.

Proceso de Mantenimiento del capital humano.

Objetivo: Como mantener a las personas trabajando en la organización

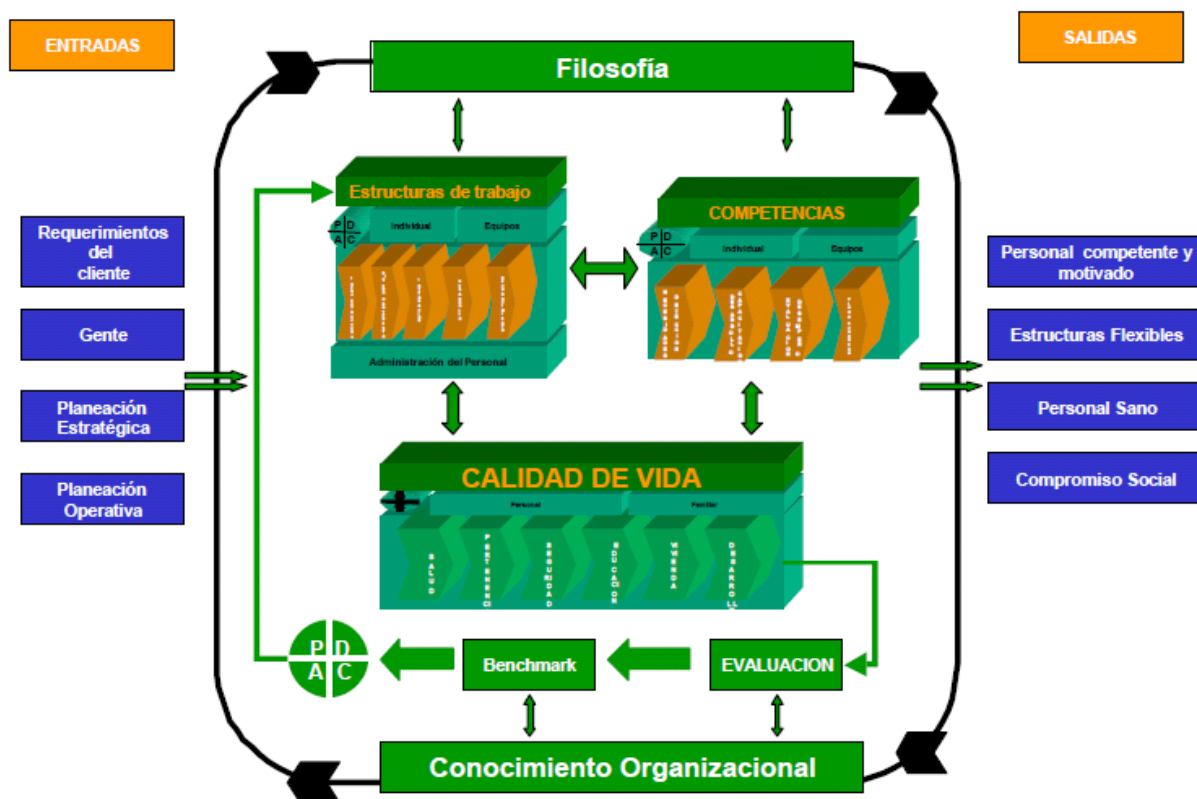
Proceso del Desarrollo del Capital Humano

Objetivo: Como preparar y desarrollar a las personas

Proceso de Seguimiento y Control del Capital Humano

Objetivo: Como saber quiénes son y que hacen las personas

Provisión, aplicación, mantenimiento, desarrollo y seguimiento del capital humano con cinco procesos interrelacionados estrechamente e interdependientes. Cualquier cambio producido en uno de ellos influye en los otros, lo cual originaría nuevos cambios en los demás y generara adaptaciones y ajustes en todo el sistema. Constituyen un proceso global y dinámico en el cual el capital humano es captado y atraído, empleado, mantenido, empleado, desarrollado y controlado por las organizaciones. El siguiente esquema presenta de manera general como se integra este modelo de Capital Humano y la relación que mantiene con cada uno de los focos de interés de la organización. (Ver Esquema No. 1)



Esquema No.1 “Administración Y Desarrollo Del Capital Humano”

El propósito del esquema es el propiciar el desarrollo del personal tanto en su vida laboral como personal, alineado esto a las estrategias del negocio; de manera tal que garanticen el desarrollo de la organización y generen ventajas competitivas así como una mejor calidad de vida para el personal y la comunidad. El modelo del Sistema de Administración y Desarrollo del capital humano, integra los principales procesos y mecanismos a través de los cuales logramos hacer cumplir nuestro propósito, tal como se observa en el modelo son:

- Estructuras de Trabajo
- Competencia
- Calidad de vida

CONCLUSIONES

El entorno contemporáneo se caracteriza por una gran rapidez de cambio en las tecnologías, una economía mundial globalizada que permite conseguir la presencia de los productos o servicios en el mayor número de mercados posible y en un corto plazo de tiempo, un incremento de la cultura económica del consumidor o cliente que exige cada vez mayores niveles de excelencia al producto o servicio, y la incorporación de activos intangibles (como el conocimiento y la información) como elementos que mayor valor añaden al producto o servicio. En la práctica empresarial tradicional los activos materiales y financieros o la tecnología eran considerados la base del éxito y del valor de la empresa, sin embargo, estos elementos no suponen ya una ventaja competitiva para las mismas.

En las empresas de hoy los recursos humanos se convierten en el principal activo a los cuales debe atraer, desarrollar, motivar, conservar y proteger; y su correcta gestión deviene en un requisito indispensable para la competitividad organizacional. El enfoque moderno de Dirección de Recursos Humanos concibe al capital humano como una fuente de ventaja competitiva sostenible. Los nuevos modelos de gestión de este activo intangible perciben a los recursos humanos como una inversión y no como un costo.

RECOMENDACIONES

Las empresas actuales deben modificar los patrones clásicos de la organización del trabajo e incorporar en su oferta de productos o servicios cada vez mayor nivel de factores intangibles, teniendo en cuenta que el capital humano es importante como base generadora y potenciadora de las capacidades distintivas de las organizaciones. Debemos diseñar estrategias que fomenten de manera constante y continua el desarrollo social de las personal, esto mediante el impulso al talento, al aprendizaje, la creatividad y la innovación, la calidad en el seno de las organizaciones. Promover la comunicación, el liderazgo y el trabajo en equipo en aras de multiplicar el efecto de generar ventajas competitivas a través de los recursos humanos. Si logramos esto estaremos contribuyendo en gran medida al desarrollo social de las personas mediante la correcta aplicación de la Administración de la calidad total.

MODELOS PEDAGÓGICOS EL CASO: PROGRAMA DE POSTGRADO DE MAESTRÍA EN ADMINISTRACIÓN FACULTAD DE CIENCIAS DE LA ADMINISTRACIÓN UNIVERSIDAD DEL VALLE

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RESUMEN

El objetivo principal del presente artículo es describir el modelo pedagógico del programa académico de Maestría en Administración de la Facultad de Ciencias de la Administración de la Universidad del Valle, Colombia; que se desarrolla desde hace 45 años (creada en 1964) y tiene como meta la formación de gerentes capaces de liderar y gestionar organizaciones inmersas en entornos globales, competitivos y dinámicos, manteniendo siempre al ser humano como eje fundamental y razón última de todas las organizaciones sociales; de éste modo formar ejecutivos en procesos de investigación y de profundización del conocimiento, orientados a la solución de problemas teóricos, disciplinarios, interdisciplinarios o profesionales en el campo de la Administración de Empresas. Es así como la Maestría de Administración se constituye en la base para la creación y desarrollo del Doctorado en Administración dentro de la Facultad de Ciencias de la Administración. Los ejes que estructuran el modelo pedagógico de la Maestría que permitieron la Acreditación en alta Calidad (2008) de la Maestría son: clases magistrales, participación activa, interacción con la academia internacional y el sentido humano. Por tanto, los elementos temáticos que alimentan el modelo pedagógico de la Maestría en Administración corresponden a un fuerte componente teórico en administración, gestión y áreas humanas sumado el énfasis en investigación que permite a los profesionales egresados desempeñarse como investigadores, consultores y asesores de las ciencias administrativas. Se pretende entonces describir el modelo pedagógico de la Maestría en Administración para la consideración de la comunidad académica comprometida con la formación y el desarrollo social y económico a partir de la formación superior.

PALABRAS CLAVE: Educación, Modelos Pedagógicos, Maestría en Administración.

INTRODUCCIÓN

El programa de Maestría en Administración de la Universidad del Valle, responde a un compromiso institucional de la Universidad del Valle con la región y su sociedad. La tarea inmediata del programa de Maestría en Administración de Empresas es cumplir con su misión, la cual está apoyada en los principios y valores definidos por la Universidad del Valle: el respeto y el interés colectivo, la libertad de enseñanza, la investigación y la difusión del pensamiento en el ámbito del pluralismo ideológico y diversidad cultural que ha hecho posible la promoción de la crítica y el debate público, la integralidad en la formación, el compromiso con la paz, la democracia, la defensa del interés público, el ejercicio de los derechos humanos, la promoción de los deberes civiles y el desarrollo de la civilidad.

FUNDAMENTOS TEÓRICOS

La Educación definida como un proceso de socialización, de asimilación de los nuevos miembros de una sociedad a las reglas, valores, saberes y prácticas denota un aspecto ético indisoluble, pues permite seleccionar lo que es digno de ser aprendido, practicado y transmitido de una sociedad a otra. Por tanto al hablar de la educación, no es posible desconocer su carácter axiológico, pues la educación se convierte en

el campo donde los humanos se preguntan por su condición. De ésta forma el campo educativo permite la mirada crítica sobre los valores y prácticas que la sociedad construye y valida. Por lo anterior todo modelo educativo es la imagen del tipo de sociedad donde se desarrolla, al igual que el modelo educativo es la base para reproducir los valores sociales, culturales, políticos, religiosos, éticos. En consecuencia el modelo educativo y el modelo de sociedad se correlacionan y ambos son el producto del pensamiento. No obstante, hay que tener presente que la educación actúa sobre un sujeto que es pluridimensional, por tanto la educación no es una simple forma de adiestramiento, por el contrario se funda en la libertad del hombre. Ahora bien, cuando se habla de educación en administración, se hace referencia al estudio y conocimiento de la administración; conocimiento que se ha concebido, durante largo tiempo como un conocimiento práctico, concreto, útil al administrador deseoso de realizar eficazmente su tarea; concepción reduccionista del conocimiento administrativo que considera (reduce) la administración al arte de administrar bien. Sin embargo, la idea de un conocimiento amplio, complejo, desinteresado, teórico, “científico” en suma, de la administración ha aparecido más recientemente (últimas décadas del Siglo XX) y la ruptura epistemológica que ella supone en relación con esa actitud anterior.

Así, la administración se presenta en nuestros días como un conjunto de discursos fragmentados, estratificados en el tiempo y yuxtapuestos en el espacio, más bien que reunidos en un proyecto global y articulados en torno a una problemática coherente, hasta el punto de que cabe legítimamente preguntarse que autoriza a hablar de una ciencia en singular, y también, simplemente, de ciencia. No es fácil, en efecto, captar lo que hay a priori de común entre el discurso de los juristas sobre el Estado y sobre las normas jurídicas de la empresa, el de los funcionarios sobre la práctica diaria, medición de los procesos, el de los sociólogos acerca de la burocracia, los teóricos de la estrategia, la mejora continua, el de los economistas sobre mercados o aún el de los empresarios sobre las técnicas decisorias – los antropólogos sobre la cultura organizacional– discursos que, no obstante, representan, cada uno a su manera, una parte del saber acerca de los fenómenos administrativos. ¿Es posible descubrir, entre sus respectivos enunciados, un mínimo de vínculos que permitan afirmar que pertenecen a una misma clase de conocimientos y dan cuerpo a la hipótesis de la unidad de la Administración?. En todo caso, la Administración aparece hoy como una nueva disciplina que reclama su autonomía y reivindica el estatus de ciencia social de pleno derecho.

Antecedentes 45 Años 1964 – 2009

Es indudable que la educación en administración en Colombia ha tenido un vertiginoso desarrollo en los últimos 25 años. Ha sido grande y numerosa la forma en que se han ido creando programas de administración en pre y posgrado, no solamente en las grandes capitales, sino aún en ciudades intermedias que supuestamente demandarían en menor grado, este tipo de profesionales. Naturalmente, a nivel de los programas de posgrado, y en particular las maestrías en administración lo han hecho con menor velocidad en razón a las particulares exigencias en investigación y profesorado de éste tipo de programas. Entre las razones para éste importante desarrollo están, de un lado el rápido crecimiento del conocimiento en las diferentes áreas de las disciplinas administrativas cuyo progreso, a nivel de los países desarrollados, ha generado una transferencia de dichos conocimientos en nuestros países. En segundo lugar, los impulsos al desarrollo económico y social de países como Colombia, en los cuales, su aparato productivo e institucional ha crecido enormemente y por lo tanto la demanda de profesionales en todas las áreas se ha incrementado significativamente lo cual ha llevado a que haya crecido de manera vertiginosa la oferta de programas administrativos.

El Programa de Maestría se creó con el nombre de Magíster en Administración Industrial en el año de 1964, con la asesoría del Georgia Institute Technology de los Estados Unidos (Instituto Tecnológico de Georgia), como respuesta a la iniciativa de lo más selecto de la dirigencia vallecaucana de la época que consideraron fundamental mejorar los conocimientos y habilidades gerenciales de los directivos empresariales del momento, partiendo de un profundo respeto por el ser humano a la vez que se buscaba

la formación de líderes con un compromiso social de desarrollo para con la región y el país. Con éste sello que imprimieron gestores de éste importante programa, se conserva en la actualidad la Maestría en Administración contribuyendo de manera significativa a que nuestro departamento cuente con la posibilidad de formar dirigentes empresariales preparados para afrontar con eficiencia y competitividad las exigencias del mundo global. Además de contar con la asesoría del Instituto tecnológico de Georgia, contó con la Fundaciones Ford y Rockefeller; desde sus inicios se distinguió de los MBA norteamericanos, puesto que se inspiró en una filosofía diferente derivada de los postulados de Roderick O'Connor y Peter Drucker, quienes visitaron el programa en calidad de profesores invitados. Éste direccionamiento se podría sintetizar en que se provee al alumno una formación integral para entender y gobernar el "Estratégico Capital Humano" de las empresas.

En las décadas siguientes, el programa continuó su contribución a la formación de cuadros organizacionales matizando la filosofía del currículo del programa y fortaleciendo su orientación académica, incorporando concepciones asociadas a la efectividad empresarial, sin dejar de lado el componente humanista que es una de sus más fuertes ventajas frente a las demás orientaciones académicas de los otros programas ofrecidos en el país.

El Estado Actual De La Formación En El Área Del Conocimiento

Frente a la multiplicidad de los discursos que reclaman para sí a la Administración, podríamos sentirnos tentados a abandonar la búsqueda de un ilusorio principio de unidad ligándonos entre sí, y aceptar la idea de que no hay una ciencia administrativa sino tantas disciplinas (por ello se habla de ciencias de la administración, en la Universidad del Valle la Facultad se llama: "Facultad de Ciencias de la Administración") como discursos distintos en el dominio mal circunscrito de los estudios administrativos. No obstante, vemos poco a poco emerger, sobre la base de éstos conocimientos heterogéneos, una disciplina que se constituye en ruptura por referencia a ellos, pero sin borrar todas las ideas, todas las nociones, todos los conocimientos que ellos traen consigo. La Administración aparece en ésta perspectiva como una "ciencia social todavía en gestación, cuyo objeto no es una realidad ya existente, lista para ser estudiada, sino que pide ser reconstruida a la luz de una problemática teórica específica, y que, para responder a los criterios de la cientificidad, debe al mismo tiempo superar un cierto número de obstáculos epistemológicos y forjar los instrumentos de análisis adecuados" (Chevalier, 1983).

En la actualidad la Universidad del Valle ofrece el programa de pregrado en Administración de Empresas y la Maestría en Administración, los cuales tiene una trayectoria académica de muchos años y están suficientemente probados en su efectividad para satisfacer unas demandas específicas de la comunidad. Con la gran cantidad de egresados (Al cierre de 2008, la estadística registra algo de 1.000 graduados) que desde 1964 han formado la Maestría en Administración, puede dar testimonio de su contribución al desarrollo de la región y el país. Un aspecto importante de las características del estado actual de la formación en administración en la Universidad del Valle, es que el desarrollo de la Facultad cuyo origen se fundamentó en el programa de la maestría, ha venido consolidándose a través de importantes avances en el desarrollo del conocimiento y la investigación en las disciplinas administrativas. Y a decir verdad, se han constituido en una masa crítica de profesores e investigadores que han contribuido y contribuyen de manera significativa, al desarrollo del conocimiento administrativo tanto en la universidad como a nivel nacional e internacional.

El programa de pregrado en Administración de Empresas tiene por objetivo formar profesionales en el ámbito de la Administración. El programa de Maestría se orienta más a la fundamentación conceptual, y al fortalecimiento de la formación y la investigación en las temáticas propias del saber administrativo. Así, el conjunto de programa de formación universitaria y de postgrado de la Facultad de Ciencias de la Administración, proporciona un abanico de opciones de formación académica, dirigidas a diferentes públicos con demandas educativas claramente diferenciadas.

Con respecto al estado actual de la formación en el área de conocimiento, se identifican a nivel mundial dos ejes en torno a los cuales gira la enseñanza de la Administración: el enfoque clásico anglosajón, donde la formación está vinculada a una construcción teórico-práctica de la Administración, y el enfoque francés, que aunque también incluye una construcción teórico-práctica, se basa más en un enfoque crítico, de fundamentación conceptual de diversas disciplinas y con una visión humanista, en la Maestría en Administración se estudian ambas perspectivas.

Características de la Formación: La formación en la maestría debe propender por proveer a sus egresados con los conocimientos, las capacidades, las competencias y los instrumentos técnicos necesarios que le permitan enfrentarse a situaciones no estructuradas en el ámbito empresarial y en su contexto, de tal manera que le permita buscar alternativas de solución a los problemas que enfrentan condicionados por las cambiantes necesidades de orden social, económico y empresarial en un ambiente global más competitivo. En este sentido, el proceso formativo en la maestría contiene propuestas y alternativas pedagógicas y académicas para la enseñanza y la investigación que le permiten contribuir de manera eficaz a la formación de profesionales capaces de enfrentar cada vez nuevos retos gerenciales o del contexto en que se desenvuelven.

OBJETIVOS DE INVESTIGACIÓN

Describir el modelo pedagógico del programa académico de la Maestría en Administración y tiene como propósito la formación de gerentes capaces de liderar y gestionar organizaciones inmersas en entornos globales, competitivos y dinámicos, manteniendo siempre al ser humano como eje fundamental y razón última de todas las organizaciones sociales.

METODOLOGÍA

En la presente investigación se utiliza la metodología analítica correlacional, es decir, se descompone el objeto de estudio partiendo de lo más complejo a lo más simple, para luego recomponer un sistema conjunto. En éste caso se trata del Modelo Pedagógico de la Maestría en Administración, es descriptiva porque se caracteriza el modelo pedagógico y se explica su aporte al desarrollo social y económico del país.

ANÁLISIS DE DATOS

La Maestría en Administración está dirigida a un grupo de profesionales provenientes de diferentes disciplinas que buscan complementar su formación o profesionalizarla en los campos de la administración y la gerencia. Estos profesionales experimentan un proceso de transformación real en su formación y en su estructura profesional que les permite tener un desempeño más eficiente y más competitivo en los roles administrativos que por circunstancias de su vida profesional deben o han debido afrontar aún sin tener ninguna formación específica del campo.

Por la Maestría han estado algo más de 2.000 participantes y se han graduado un poco más de 1.000 estudiantes (2008), la Maestría cuenta con tres versiones:

- 1) 1964 – 1984 Magíster en Administración Industrial, 20 cohortes
- 2) 1984 – 2004 Maestría en Administración de Empresas, 25 cohortes
- 3) 2004 a la fecha 10 cohortes

Hoy en el 2009 en los distintos módulos, cursos, semestres y en tesis están matriculados 400 estudiantes.

De ésta manera, la Maestría es un proceso muy formativo, que provee ciertas capacidades, que fundamentan en el saber administrativo y que genera una visión estratégica de liderazgo efectivo en sus egresados. Por ello el programa ha sido siempre una excelente alternativa de formación para diversos profesionales.

Principios Pedagógicos

La formación de administradores en la Universidad del Valle se orienta con base a tres tipos de principios básicos: uno que tiene como referente teorías cognitivas del aprendizaje (Edward Chace Tolman, Principios de la conducta propositiva, 1.959), otro cuyos referentes teóricos suelen asociarse con una filosofía humanística del aprendizaje (Carl Roger, On Becoming a Person, Houghton Mifflin, 1.961) y un tercero asociado a la teoría conocida como de modelado, imitación o aprendizaje social (Albert Bandura, Principles of Behaviour Modification, Nueva York: Halt, Rinehart y Winston, 1.969).

Principios básicos de la teoría cognitiva (Peñaloza, 2004):

- El alumno debe tener la posibilidad de examinar a fondo las características esenciales de un problema objeto de aprendizaje.
- Un objeto de conocimiento debe estar adecuadamente organizado para que el alumno pueda, en todo momento, tener visión de conjunto.
- La comprensión de un objeto de aprendizaje, su aplicación a la resolución de problemas abstractos y concretos, el análisis, la síntesis y la emisión de juicios de valor sobre ese objeto de conocimiento hacen que el aprendizaje sea más duradero y significativo.
- La capacidad de pensar en forma divergente (generación de ideas de soluciones ingeniosas) complementa la capacidad de pensar en forma convergente (identificación de ideas y soluciones lógicas).
- Se dice que la persona ha apropiado un objeto de conocimiento cuando ha sufrido un cambio significativo en su estructura cognitiva, en su motivación, en su identidad cultural y en sus habilidades.

Principios básicos de la teoría humanística:

- a. La persona en su totalidad, se involucra en el proceso de aprendizaje
- b. El alumno tiene iniciativa y motivación suficiente para abordar el aprendizaje de un objeto de conocimiento.
- c. El alumno tiene la suficiente capacidad para evaluar su propio progreso en el proceso de aprendizaje.
- d. La motivación y la personalidad del alumno están directamente relacionadas con sus posibilidades de abordar exitosamente la apropiación de un objeto de conocimiento.

Principios básicos de la teoría social:

- El aprendizaje es, en cierta medida, cultural y social.
- El ámbito dentro del cual se da el aprendizaje influye decididamente en la forma como el alumno se enfrenta a un objeto de conocimiento (competencia o cooperación, autoritarismo o democracia, individualismo o integración social).
- El alumno puede regular, en alguna medida, su propia conducta, mediante la representación mental de las consecuencias que esa misma conducta puede generar.

METODOLOGÍA DEL PROGRAMA

El programa de Maestría en Administración plantea el Seminario Alemán como método de enseñanza, que consta de exposición por parte del estudiante, ampliación o profundización del tema a través de clase magistral y ensayos escritos. Esta metodología ayuda al desarrollo de competencias para el trabajo en grupo, la comunicación tanto oral como escrita y competencias investigativas. Que son objetivos primordiales dentro de la política curricular de la Universidad del Valle.

El Seminario Alemán es un método que exige una participación muy activa por parte de los estudiantes. Consiste en que previa entrega de los materiales para su lectura, se asigna la responsabilidad de la presentación de los mismos en clase, por pequeños grupos o de manera individual.

Los estudiantes deben además, elaborar individualmente un informe de lectura para cada sesión. Las discusiones en el salón de clase son orientadas permanentemente por el profesor, para guiar y profundizar algunos conceptos que estén pendientes y en una segunda parte de la sesión, se retoma el debate, el profesor recoge la discusión y hace que los estudiantes reflexionen sobre su propia experiencia profesional y laboral a partir de la lectura y comprensión de los materiales entregados. El hecho de que las sesiones de clase sean de 4 horas, facilita la utilización del seminario Alemán como método pedagógico predominante.

Esta metodología, deriva de experiencias de aprendizaje metodológico y formación docente a través de los seminarios que los profesores hicieron a finales de los años 90 dirigidos por el Padre Alfonso Borrero, de la Universidad Javeriana. Se trata de un “saber hacer” que se encuentra prácticamente interiorizado por parte de los profesores de tiempo completo vinculados a la Maestría, en la mayoría de los casos, pero también se encuentra explícito en los programas que se le entregan a los estudiantes, en el capítulo correspondiente a la metodología mediante la cual se va a impartir el curso.

Esta metodología ha sido efectiva y ha tenido una amplia aceptación por parte de los alumnos, por las siguientes características:

Autonomía Intelectual y Aprendizaje Autodirigido: ésta metodología fomenta el aprendizaje y la autonomía intelectual de los estudiantes. Es de resaltar que casi en todos los cursos los estudiantes deben realizar trabajos escritos, análisis de textos, protocolos de lecturas, trabajos de casos sobre sus propias organizaciones o sobre organizaciones que ellos conozcan o en las cuales hayan intervenido.

Procesos de Tutoría y Orientación Individualizada: En cuanto al sistema de tutorías y orientación individualizada a los estudiantes, el programa pertenece a una unidad académica donde existen más de 52 profesores de tiempo completo, que en virtud del Reglamento Profesorado tiene obligatoriedad de dedicar un horario permanente de atención a los estudiantes. Todos los días están disponibles, no solamente de manera personal en sus oficinas sino a través de los medios electrónicos y de otros disponibles, como el fax, el teléfono y el correo electrónico a través de los cuales los alumnos puedan interactuar con los docentes.

MODELO PEDAGÓGICO

Para la Maestría en Administración de la Universidad del Valle, el ser humano es el eje fundamental y la razón última de todas las organizaciones sociales. Por ello la comprensión del ser humano desde un enfoque pluridimensional y el entender la responsabilidad social de las organizaciones, es el objetivo rector de la Maestría. Para ello el programa ha hecho una aprehensión rigurosa de las ciencias humanas, pues esta reflexión permite comprender desde una visión más integral las distintas facetas del ser humano y la forma como él se relaciona con el medio y con sus semejantes. En la medida en que el estudiante de la Maestría comprende a los otros, logra dimensionarse permitiéndole desarrollar competencias de liderazgo y trabajo en equipo.

De igual forma y siguiendo los lineamientos del Proyecto Institucional de la Universidad del Valle

de la necesidad identificada en la sociedad de generar nuevos conocimientos se hace una apuesta para formar un maestro capaz de desarrollar investigación, que a partir de los problemas pueda generar alternativas de solución en el campo administrativo y empresarial. Por ello dentro del currículo se ha dedicado para el componente de investigación un porcentaje importante, donde el estudiante adquiera los conocimientos necesarios para desarrollar investigación y nuevos conocimientos.

Con éstos elementos la educación en la Maestría en Administración pretende formar a un maestro que pueda desempeñarse como directivo y gerente porque habrán obtenido una sólida formación teórica y metodológica en las áreas de la administración y porque habrán desarrollado una alta capacidad reflexiva que les permitirá analizar y tomar decisiones que resuelva lo mejor posible los diferentes problemas del mundo empresarial. De igual forma, desempeñarse como profesionales investigadores, consultores y asesores de las Ciencias Administrativas porque habrán desarrollado capacidad de análisis y de investigación en el área de gestión y de la Administración de Empresas.

Por lo anterior, la pedagogía como metodología de la educación, ha sido orientada en su mayoría de acuerdo a los planes de curso a una pedagogía guiada por un enfoque de Doble acción o de Estructuración Coactiva, donde el sujeto es transformado, en última instancia, desde el exterior en forma preestablecida, pero se requiere que el estudiante ejecute una acción propia orientada. Consagra como protagonistas principal-no único-al educador (equipos de diseño), que aparece oculto, apareciendo como actor principal el propio estudiante (Peñaloza, 2004). De éste modo se puede caracterizar el modelo pedagógico desde un enfoque predominante de enseñanza que se identifica por:

El profesor es el principal agente pues hace que nos interese por:

- La formación académica de los profesores
- La experiencia docente y profesional
- La carrera profesional realizada y la categoría alcanzada
- Los reconocimientos y méritos obtenidos, el liderazgo alcanzado
- La reputación ganada como docente y personas
- La producción intelectual que tiene: los textos didácticos, los ensayos, artículos y libros de investigación escritos; las revistas publicadas con su aporte

Se preocupan por los contenidos impartidos:

7. El grado de calidad, rigor, vigencia y actualidad de los mismos
8. El pleno dominio de los contenidos académicos por el profesor
9. El cubrimiento de los temas del programa
10. Motivación, el estímulo

En cuanto a los métodos y procedimientos se enfatiza en:

- El grupo de clase
- Los métodos de exposición
- Las prácticas de laboratorio
- Los seminarios dictados por el profesor
- Las conferencias
- Las ilustraciones
- Las ejemplificaciones y la toma de notas
- Estimulación de los métodos directivos en el aula de clase

Medios, recursos y bibliografía básica:

- d. El espacio se distribuye en función de la actuación del profesor
 - e. Tablero y Marcador son los medios de más uso
 - f. Las ayudas audiovisuales, los libros y los insumos en general, incluso el acceso a talleres, a servicios de biblioteca, centros de documentación casi siempre están al mejor servicio del profesor
- Tiempo
4. Se invierte en la presentación de los temas por el profesor
 5. En cubrir los contenidos y el programa del curso
 6. En realizar las actividades presenciales de enseñanza en el salón de clase o en el laboratorio

RESULTADOS

Contribución Académica Y Social Del Programa

La Maestría en Administración de la Universidad del Valle se diferencia de manera significativa de los programas tradicionales de maestría en Colombia cuya mayoría tiene su fuente original en los MBA de Estados Unidos con las respectivas variantes adecuadas a la realidad de nuestro país. Desde sus inicios, la Maestría ha tenido como rasgo distintivo el considerar que en los estudios de administración y en el tratamiento de las disciplinas administrativas, el ser humano es un elemento central en el desarrollo de las organizaciones, es el recurso más preciado y por lo tanto la enseñanza y la investigación en administración debe asignarle una especial importancia. Adicionalmente ha sido tradición de la Facultad y del Programa dar mucho énfasis y prelación en la formación a los fundamentos conceptuales, teóricos y prácticos relacionados con las ciencias humanas que soportan y contribuyen al conocimiento administrativo. Esto, indudablemente, ha sido la impronta y la característica diferenciadora del programa y son justamente éstas características las que han hecho de la Maestría en Administración de la Universidad del Valle, un programa con un carácter diferente a los de los MBA tradicionales, lo que le ha merecido el reconocimiento de sectores empresariales y académicos del país y la región como un programa de sólida formación en las teorías administrativas y en las ciencias humanas que la soportan y la alimentan, de un carácter marcadamente humanista y de un enfoque de formación de dirigentes y líderes con visión estratégica, no solamente para el desarrollo de las organizaciones, sino también para la contribución de éstas al desarrollo de la región y el país.

Es así como los egresados de la Maestría poseen una sólida formación en administración, una visión de liderazgo y estrategia, un conocimiento del entorno competitivo de la empresa y las herramientas técnicas para la gestión eficiente de las organizaciones. Por esto, nuestros egresados se pueden desempeñar en una amplia variedad de cargos de dirección administrativa en organizaciones tanto privadas como públicas, asumir responsabilidades de direccionamiento estratégico, desarrollar actividades docentes e investigativas en el área y asumir la conducción de áreas organizacionales tales como: mercadeo, finanzas, recursos humanos, gestión empresarial y gestión de proyectos. Igualmente los egresados tendrán una sólida formación en valores éticos y morales de responsabilidad, rectitud, honestidad, compromiso, dedicación y trabajo, que les permitirá desempeñarse como gerentes y directores con un alto sentido de responsabilidad social.

Las consideraciones anteriores y muchas otras que podrían hacerse, permiten afirmar que la Maestría en Administración ofrece a sus estudiantes una excelente formación que les permite, no solamente, estar debidamente fundamentados con los conocimientos necesarios para el ejercicio de su función profesional, sino que los dota además de una visión de pensamiento estratégico junto con las modernas técnicas de gestión empresarial.

De ésta manera la Maestría en Administración contribuye significativamente al progreso y al desarrollo social y económico de la región y el país. Pero ha contribuido y sigue contribuyendo también de manera significativa al desarrollo del conocimiento administrativo, vinculando, cada vez más, a los estudiantes en las líneas de investigación de los grupos que posee la Facultad de Ciencias de la Administración.

Finalmente, sin lugar a dudas, existe un amplio reconocimiento en los medios académicos y empresariales sobre la calidad de la maestría. Esto se materializó recientemente cuando en diciembre del año 2005 la Maestría recibió el Premio de la AUIP (Asociación Universitaria Iberoamericana de Posgrado) a la calidad del Posgrado y el Doctorado en Iberoamérica. El Premio es un reconocimiento a la calidad de los programas de formación avanzada que ofrecen las instituciones asociadas al sistema AUIP. El Premio pretende potenciar los esfuerzos institucionales que se están haciendo para mejorar la oferta académica y de paso estimular su mejoramiento cualitativo, también tiene el propósito de promover en las instituciones asociadas los requisitos mínimos de calidad que aseguren un adecuado nivel de competitividad, reconocer públicamente los logros alcanzados por los programas, premiar a aquellas instituciones o programas que demuestren interés en permanecer activos aplicando una estrategia de mejoramiento continuo, facilitar los procesos de autoevaluación y de evaluación externa y divulgar las estrategias institucionales exitosas en pos de la calidad de sus programas de formación avanzada.

Por lo anterior, se puede afirmar que las características distintivas del programa de Maestría en Administración de la Universidad del Valle son las siguientes:

- α) Una sólida estructura formativa que se fundamenta en la conceptualización esencial de las disciplinas administrativas, constituyéndose en la base conceptual que le permitirá al egresado enfrentar la complejidad del mundo organizacional contemporáneo.
- β) Una formación en el pensamiento y la visión estratégica de liderazgo como forma de enfrentar los retos en la dirección de las organizaciones.
- χ) Desarrollo de las habilidades y competencias necesarias para administrar las organizaciones y para generar propuestas que permitan su desarrollo e inserción en un mundo globalizado.
- δ) Un modelo de formación que enfatiza el papel protagónico del estudiante como principal artífice de su formación centrando su interés en el aprendizaje.

CONCLUSIONES

El programa de la Maestría en Administración como parte integrante de la Universidad del Valle, ha adoptado la idea de una educación integral, donde el concepto de formación y de integralidad son ejes fundamentales del desarrollo del proceso pedagógico. Por tanto, la formación integral entendida como “el desarrollo de las potencialidades del ser humano, el cometido fundamental del quehacer institucional consistiría en que sus egresados sean conscientes del tiempo y del espacio en que viven, del contexto social y cultural” (kjkas, uiou). Por ello un programa académico del nivel de Maestría, es decir, el cual implica una profundización del conocimiento para la solución de problemas disciplinarios o profesionales debe no sólo formar, sino dotar a la persona de instrumentos básicos que la habilitan como investigador en un área específica y propender por generar espacios donde se posibilite la reflexión crítica que le permita y donde se conciba a un sujeto educable, capaz de liderar y gestionar organizaciones inmersas en entornos globales, competitivos y dinámicos, manteniendo siempre al ser humano como eje fundamental y razón última de todas las organizaciones sociales.

En el diseño curricular de la Maestría en Administración durante sus 45 años se ha privilegiado el componente formativo, es decir, que la Maestría ha hecho una apuesta para formar gerentes con enfoque de las ciencias humanas, que conozca la lógica de cómo funciona la organización desde las ciencias humanas utilizando la psicología, la sociología, la lingüística, el psicoanálisis entre otras. Actualmente la

Maestría cuenta con un énfasis gerencial hacia tres competencias básicas: Liderazgo, Trabajo en Equipo y Entendimiento Estratégico. Su objetivo, formar profesionales, investigadores, consultores y asesores capaces de proponer soluciones a los problemas administrativos y de gestión que enfrentan las empresas Latinoamericanas y en particular colombianas.

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EL CONTROL INTERNO COMO AGENTE PRINCIPAL PARA LA OPERACIÓN DE LAS MICROEMPRESAS

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RESUMEN

Mucho se ha hablado acerca del control interno, pero más que conocer su simple definición, el presente estudio pretende identificar si entre las causas de fracaso de las microempresas, se encuentra la incorrecta implementación de un control interno o bien la ausencia del mismo. Esta investigación se realizó en las organizaciones del Estado de Mexicali, Baja California, en donde se examinó el impacto que tendría el que una empresa inicie operaciones sin trazar los procesos administrativos necesarios para lograr sus objetivos. Surge así la necesidad de conocer los tipos de controles internos que aplican los propietarios de las microempresas dentro de las organizaciones, así como identificar la asesoría a la que se recurre en busca de apoyo sea fiscal, contable, financiera y otras. Hoy día este tema no es visto por los microempresarios con la importancia que posee en la vida de la organización, ya que aparentemente solo son manuales sin ingerencia alguna en la dirección de la empresa sin embargo el control interno contribuye al éxito o fracaso de las organizaciones. El método de investigación aplicando para el presente estudio es el documental, debido a que se tiene el antecedente de que otras personas ya han abordado el tema.

INTRODUCCIÓN

Las microempresas son de gran importancia en nuestro país ya que representan el 92% de las empresas que existen en México de acuerdo con las estadísticas del Sistema de Información Empresarial Mexicano (SIEM). Esta clase de empresas constituyen la principal fuente de generación de empleo en el país. Al igual que en el resto del territorio mexicano estas empresas contribuyen en gran medida a la economía del Estado de Baja California ya que representan el 81% de las empresas existentes. (www.siem.gob.mx).

Sin embargo debido al tamaño de estas empresas, el poco capital con el que cuentan y la falta de conocimientos de sus propietarios en cuestiones de planeación y administración de sus recursos, les trae como consecuencia que se les presenten algunos problemas como lo son: la falta de control de inventarios, control inadecuado de créditos, liquidez y bajo volumen de ventas, los cuales si no son tratados con sumo cuidado ponen en riesgo a la operación de la empresa al no contar con el efectivo suficiente y por tanto no cumplir en tiempo con sus compromisos de bancos y acreedores o bien un inadecuado financiamiento, una sobre inversión en activo fijo, existencias de inventarios inmovilizadas y obsoletas, irregularidades en los cobros, pagos imprevistos, cálculos equivocados de los ingresos, costos o utilidades así como los gastos excesivos en que incurren los propietarios de estas empresas por un mal manejo y control de sus recursos.

Por ello es importante que las empresas sobre todo aquellos de tamaño y estructuras limitadas tengan un adecuado control interno, logrando con ello disminuir riesgo en sus operaciones, proteger y cuidar los recursos con los que cuentan así como evaluar la eficiencia de la misma en cuanto al manejo de sus bienes.

Hipótesis: La implementación del control interno es un factor clave para que las microempresas logren seguir con sus operaciones y lograr sus objetivos.

MARCO TEÓRICO

Microempresa

La Ley para el Desarrollo de la competitividad de la Micro, Pequeña y Mediana Empresa, que fue publicada en el Diario Oficial de la Federación publicado el 30 de diciembre del 2002, contiene una clasificación de empresas la cual esta validada por la Secretaría de Economía, dividida por estratos y basada en el número de empleados de la empresa.

Estableciendo como microempresas del sector comercio, a aquellas empresas que se encuentren constituidas de 1 a 10 empleados y se dediquen al comercio.

Por tanto una microempresa comercial es la que se dedica a adquirir cierta clase de bienes o productos, con el objeto de venderlos posteriormente en el mismo estado físico en que fueron adquiridos, aumentando al precio de costo o adquisición, un porcentaje denominado “margen de utilidad” y que posee de 1 a 10 empleados.

Características generales de las microempresas (Principales Problemas)

Sobre inversión en inventarios: existe en una empresa cuando los materiales, productos en proceso o productos terminados están fuera de proporción por compras o producción no equilibradas o bien por la falta de coordinación de las funciones de compra, producción y ventas.

a) causas:

- 1) deseos de ensanchar la empresa
- 2) compras excesivas por aprovechamiento de precios bajos en el mercado
- 3) compras excesivas para no perder la reputación mercantil
- 4) actuación fraudulenta de funcionarios de la empresa, para obtener comisiones de los proveedores.

Existe cuando la empresa ha seguido una política sobre liberal en la concesión de créditos, o bien, cuando las cobranzas han sido deficientes.

a) causas:

- 1) ventas a crédito en exceso
- 2) actuaciones fraudulentas de funcionarios
- 3) política deficiente en materia de cobranzas

Sobre inversión en los activos fijos: existen cuando la inversión de tales activos no guarda proporción con los demás valores del balance o cuando una empresa adquiere una gran cantidad de activos en poco tiempo.

a) causas:

- 1) adquisición liberal de activos fijos
- 2) con el fin de eliminar el elemento humano
- 3) tratar de reducir los costos de producción

ofrecer mejores ventajas que el competidor

Insuficiencia de capital: existe cuando uno o más activos de una empresa esta fuera de proporción.

a) causas:

- 1) por aumento en las operaciones de la empresa
- 2) por aumento en el pasivo fijo
- 3) por operar financieramente con mas recursos de los innecesariamente necesarios

- 4) por una mala organización de la empresa

Insuficiencia de utilidades: esto ocurre cuando las utilidades son inferiores con el capital invertido.

- a) causas:

- 1) mala administración de la empresa
- 2) sobre inversión en inventarios
- 3) sobre inversión en cuentas y documentos por cobrar de clientes
- 4) sobre inversión en activos fijos
- 5) insuficiencia de capital
- 6) deficiencia en las ventas
- 7) exceso en el costo de ventas
- 8) exceso en los gastos de venta, administración y financieros

El control interno es una herramienta o bien un sistema mediante la cual la administración puede garantizar el desarrollo ordenada y eficiente de todas las operaciones y actividades realizadas por la empresa.

Una de las características mas importantes que se dan en este tipo de empresas es la falta de formalidad, es por la falta de una organización adecuada, Falta de manuales de procedimientos y de políticas que sean conocidas por todos los miembros de la empresa. El control interno es una parte muy importante que debe quedar clara en la empresa y que todos deben de tener presente para una buena operación sin riesgos.

La operación de la empresa representa un ciclo en el cual si algunos de sus elementos o procesos no están controlados empezara a fallar y repercutirá en el resto de los elementos o procesos, ocasionando con ello serios problemas que pueden llevar hasta el cierre de sus operaciones de manera anticipada.

METODOLOGÍA

Al momento de elegir al objeto de estudio es necesario delimitarlo de tal forma que el estudio del mismo pueda ser llevado con mayor profundidad, permitiendo así que los resultados que se obtengan con la investigación sean más precisos y concretos; como el objeto de estudio de esta investigación, el cual pudo haber sido delimitado a un giro comercial en particular.

Llevar a cabo un estudio general para conocer que cantidad o fuentes de información existen sobre el objeto que se desea estudiar o bien las características que de este son de interés, de tal manera que se pueda desde un inicio determinar los recursos y el tiempo con que cuenta para llevar a cabo la investigación y decidir si la misma es viable o no.

No perder de vista los objetivos que se plantearon al inicio de la investigación, así como la interrogante sobre la cual gira el desarrollo de la misma, ya que durante el desarrollo de la investigación se obtiene tal cantidad de información que en ocasiones no se tiene el tiempo de depurarla y se sigue avanzando hasta percatarse de que no era de gran ayuda o bien no se esta trabajando en la dirección correcta para lograr los objetivos planteados en un inicio.

Elegir con sumo cuidado el instrumento de medición a través del cual se someterá a prueba la hipótesis planteada, y sí de la aplicación de dicho instrumento se obtendrá la información necesaria para responder las interrogantes y problemática que dieron origen a la investigación.

PROPUESTA

En base a los resultados obtenidos en base a la información recabada ,se detectó que las microempresas comerciales presentan varios problemas, sin embargo el objetivo de esta investigación esta enfocado a los

problemas de tipo organizacional siendo a falta de control interno una de las principales causas de fracaso, para ello se presenta una propuesta tomando , con el fin de minimizar está problemática.

Es importante de que tomen conciencia los empresarios que la entidad es un ente que tienen varias etapas y que si hacemos caso miso a cualquiera de ellas podemos dañar la vida o desarrollo de dicha organización.

Es necesario que mucho antes de abrir una empresa, los accionistas realicen una adecuada planeación , esto conlleva a que se inicie con una visión, misión, objetivo, adecuados al giro y tamaño de la empresa que se desea abrir.

Se realice además un adecuado organigrama, así como manuales de procedimientos, para que cuando la empresa abra las puertas al público en general, cada miembro de la entidad conozca perfectamente sus labores y estas estén bien delimitadas, para evitar doble trabajo.

Es necesario que la empresa tenga el sistema de computo adecuado para los fines que persigue, es decir dependiendo del inventario se debe de adecuar un sistema para el stock, así como un adecuado paquete contable, que haga que la información fluya de manera correcta y rápida.

Además será importante que la entidad cuente con formatos internos adecuados, como por ejemplo, vales de caja, reposición de caja, ordenes de compra, en estas ultimas delimitando el monto a autorizar y quienes son las personas autorizadas para firmarlas.

El realizar actividades periódicas de supervisión, como inventarios aleatorios y esporádicos al inventario, arqueos de caja.

Es muy importante que los microempresarios se den tiempo para llevar a cabo estas recomendaciones, pues si bien es cierto que en la mayor parte de los casos son los mismos propietarios quienes se encuentran a cargo de todas las operaciones del negocio, ellos necesitan dedicar tiempo para el análisis de su operaciones, y el correcto manejo de las mismas, lo cual les permitirá mejorar el manejo de su empresa y las decisiones que sobre esta se tomen; al principio tal vez sea algo complicado para ellos, pero con la práctica diaria será más fácil y éste esfuerzo se verá recompensado en el largo plazo con un mejor manejo de sus recursos económicos y materiales los cuales repercuten en el buen funcionamiento del resto de las operaciones.

Una simple aplicación de operaciones básicas y un análisis e interpretación por sencillos que estos parezcan, ayudarán en gran parte a estas personas a entender mejor su empresa y efectuar los cambios que sean necesarios para corregir aquello que no este funcionando de manera adecuada; todo esto servirá como base para una mejor toma de decisiones y dejar de hacerlas solo en forma intuitiva. Al complementar la experiencia con la información analizada e interpretada, el microempresario podrá detectar, minimizar o bien eliminar el efecto de los problemas de organización, lo cual le dará una contundente ventaja competitiva ante sus competidores.

CONCLUSIÓN

En base a la información recabada y la experiencia podemos señalar que la gran mayoría de las microempresas que inician operaciones lo realizan de una manera empírica en la cual no tienen la noción ni el estudio necesario acerca del trabajo que conlleva una entidad de esta índole.

Por tanto los empresarios antes de iniciar la operación de su negocio no llevan acabo una adecuada planeación de las actividades que se realizarán, los controles con los cuales deben de cuidar cada

operación que se realizara, así como la elaboración de manuales de procedimientos, mucho menos realizan la elaboración de un organigrama documento importante para el conocimiento de las jerarquías dentro de una empresa.

Es importante destacar entonces, que por más pequeña que sea una entidad existen ciertos aspectos que no deben ser omitidos

Otro punto importante es el que los microempresarios no aplican herramientas financieras que realmente les puedan arrojar información importante sobre la liquidez, rotación de inventarios, rendimiento sobre las ventas y su capital, nivel de endeudamiento, capacidad de pago, si no que siguen basando principalmente en su experiencia y en las ventas para tomar decisiones. Desgraciadamente el microempresario, piensa que el invertir en tiempo y dinero en la planeación, organizar en departamentos la empresa, y determinar manuales y formatos necesarios para la operación normal de una empresa es un gasto y no una inversión.

Estas empresas han logrado subsistir por su experiencia en el giro que manejan, sin embargo los principales problemas que enfrentan son en parte consecuencia de la ausencia de información financiera y su análisis. Asimismo al no estar afiliadas a ninguna institución u organismo que las ayude, las hace perder la oportunidad de capacitarse y actualizarse.

En la actualidad con el aumento de la competencia y el establecimiento de grandes compañías, no basta la experiencia para permanecer en el mercado y poder crecer, así como tampoco el elaborar información a la cual no se le analice financieramente, si no también el tener una empresa bien organizada y con controles interno fuertes y concretos; estas empresas deben de capacitarse en todas sus áreas.

RECOMENDACIONES

El haber llevado a cabo el desarrollo de esta investigación deja una serie de experiencias y conocimiento sobre la forma en que las microempresas inician sus operaciones, la previa planeación que se estudia para el inicio de las operaciones, los manuales, los formatos que sin duda alguna son de muchísima ayuda para el nuevo emprendedor de un pequeño negocio.

Los microempresarios deben buscar la capacitación en cada una de las áreas que conforman a la empresa, dando prioridad a aquellas que requieren de atención inmediata, esto les permitirá estar en mejores condiciones de enfrentar sus problemas y a la competencia; esto lo pueden lograr afiliándose a algún organismo gubernamental en los cuales pueden recibir asesoría gratuita y actualizarse en diferentes aspectos.

Los propietarios de este tipo de empresas deben preocuparse por tener una empresa capacitada y competente, buscar estar más informados y tomar decisiones basadas en la información que es resultado de la operación de su empresa y no tanto en forma empírica, estableciendo controles de todas las actividades y operaciones que se realizan dentro de la misma.

Asimismo se debe buscar asesoría a fin de que se elaboren manuales de organización y de puestos para que cada una de las personas que trabajan en la empresa conozcan claramente cuales son sus actividades y funciones, así como las responsabilidades que conllevan.

Por otra parte es recomendable llevar a cabo la elaboración de formatos tales como entradas de almacén, vales, reposiciones de caja chica, ordenes de compra, vales, etc, de la misma manera la elaboración de manuales de organización y procedimientos.

Instituciones educativas

Impulsar más las áreas de investigación, lo cual ayuda a formar estudiantes con mayor conocimiento, experiencia y responsabilidad, al llevar a cabo proyectos en donde se trabaje de manera independiente, ya son ellos quienes planean todo un programa de trabajo, investigan, cuestionan, se plantean diversas situaciones y establecen los medios necesarios para lograr su fin y evaluar sus resultados.

Apoyar los estudios relacionados con las microempresas, ya que estas requieren de ayuda en todas sus áreas y son estas las que dan empleo a la mayor parte de la población, por lo que si logran crecer y ser competitivas, estas estarán en posibilidades de brindar mejores oportunidades de desarrollo a las personas que en ellas laboren.

Gobierno

Dar una mayor difusión a los programas de ayuda por parte del gobierno, ya que si bien estos están encaminados a apoyar el crecimiento de estas empresas, no llegan a la mayoría de ellas por que existe un desconocimiento de la existencia de los mismos por parte de los microempresarios.

Llevar a cabo visitas a este tipo de empresas para conocer de primera fuente los problemas que padecen estas empresas y se creen los programas de ayuda para dar solución a los mismos, que no solo se le de difusión a los programas de tipo económico, si no también a los que están dirigidos a brindar una asesoría integral a las microempresas ya que son estas quienes conforman la mayoría de las empresas existentes y que generan una gran cantidad de empleos, contribuyendo en gran medida a la economía nacional, regional y local.

Futuros investigadores

Es necesario aplicar otros estudios que permitan a estas empresas tener un mejor desempeño, en cuanto al área financiera se necesita el desarrollo de un modelo matemático sencillo que les permita de una manera fácil generar la información de las operaciones de su empresa para tomar mejores decisiones y no llevarlas a cabo solamente de manera empírica.

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PRODUCCIÓN ARTESANAL Y DESARROLLO LOCAL

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RESUMEN

El objetivo es analizar la producción de equipales en Zacoalco de Torres a través del caso de la cooperativa Corporación de Equipales S.C. de R.L. en términos del sistema productivo local bajo el contexto de la innovación, su cooperación y competencia con la finalidad de conocer su dinámica.

Zacoalco de Torres se encuentra enclavado en una zona eminentemente rural, con grandes extensiones de cultivo y escasas industrias en su interior. Este municipio se especializa fundamentalmente, “en la producción del equipal, un mueble característico de la región centro-occidente del país. Para hacer una reconstrucción de la dinámica en la producción de equipales en Zacoalco de Torres, se trató de buscar los hallazgos que permitan analizar esta actividad económica en un espacio rural que muestra una tradición histórica en los equipales, y una diversificación de actividades, asimismo tratando de compaginar la actividad primaria (agricultura y ganadería) con la artesanía, a la luz de un sistema productivo local, para lo cual se plantean los siguientes objetivos. Analizar el proceso del sistema productivo local de los equipales en Zacoalco de Torres.

Hipótesis de la investigación

Para poder mantenerse en la producción de equipales y asegurar la supervivencia e incremento de su participación en el mercado, la estrategia de los productores de la cooperativa Corporación de Equipales S.C. de R.L en Zacoalco de Torres es generar una ventaja competitiva a través de la implementación de procesos de innovación así como fortalecer la acción conjunta, para mejorar su capacidad competitiva.

LA ESTRUCTURA METODOLÓGICA

Para describir y comprender las transformaciones del sistema productivo local e innovación en la producción de equipales en Zacoalco de Torres se elaboró una formulación teórico-metodológica que contribuirá a facilitar su comprensión. Se realizó trabajo de campo utilizando la metodología cualitativa con entrevistas semi-estructuradas a diversos actores del sistema artesanal de equipales, entre ellos artesanos, intermediarios y comerciantes, con la finalidad de captar y analizar la complejidad del sistema artesanal y sus potes

POTENCIAL EXPORTADOR DE QUINTANA ROO: SECTOR FORESTAL

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RESUMEN

En este trabajo se analiza el potencial exportador de Quintana Roo, que se divide en cinco sectores económicos estratégicos: Forestal, Agronegocios, Manufactura, Pesca y Acuicultura y Turismo.

Se centra en el sector forestal ya que históricamente el estado basaba su producción en actividades propias como la extracción de chicle y la comercialización de maderas finas. A partir de los setenta se inicia la diversificación económica del estado con políticas de desarrollo turístico, así la industria forestal quedó en el olvido, perdiendo eficiencia en grandes extensiones de tierras, población rural y elaboración de políticas públicas y planes de desarrollo que articulen la producción forestal dentro de un marco de sustentabilidad. Quintana Roo, se ubica en la península de Yucatán, en el sureste mexicano, el 94 % de su territorio está dedicado a la actividad forestal y aporta el 1.4 % del PIB estatal, cuenta con costas del Mar Caribe lo cual le proporciona una ventaja comercial, convirtiéndolo en un espacio forestal potencial. El estudio explora las principales variables del sector y su potencial, evaluando la producción estatal y la demanda internacional, con base en fuentes secundarias oficiales y de organismos internacionales.

PALABRAS CLAVE: Potencial Exportador, Sector Forestal, Competitividad, Plan de desarrollo.

ABSTRACT

This paper examines the export potential of Quintana Roo, which is divided into five strategic economic sectors: Forestry, Agribusiness, Manufacturing, Fisheries and Aquaculture and Tourism. It focuses on the forestry sector since historically the state based its own production activities such as removing gum and marketing of fine wood. From the seventies began economic diversification of the state with tourism development policies and the forest industry was forgotten, losing efficiency in large tracts of land, rural and public policy and development plans that link the production forest within a framework of sustainability. Quintana Roo, is located in the Yucatan peninsula in southeastern Mexico, 94% of its land is devoted to forestry and contributes 1.4% of state GDP, has the Caribbean Sea coast which provides a commercial advantage, making it a potential forest area. The study explores the main variables of the sector and its potential, evaluating the state production and international demand, based on secondary sources and official international organizations.

KEYWORDS: Potential Exporter, Forest Sector, Competitiveness, Development Plan

INTRODUCCIÓN

El sector forestal de Quintana Roo es parte de la historia e identidad del mismo, desde los inicios del desarrollo de la entidad a estado y desde la creación del territorio federal; este sirvió como base de una estrategia para evitar el contrabando de las maderas a través de la colonia inglesa hoy el País de Belice, pasando por historia de los chicleros y madereros hasta hoy contribuyendo a preservar la belleza escénica del estado.

El documento plantea un análisis del potencial exportador del estado de Quintana Roo, estado que forma parte de la región de la península de Yucatán y cuyo dinamismo económico ha proliferado las últimas

cuatro décadas, se propone hacer el estudio del sector forestal ya que históricamente el estado basaba su producción en actividades propias como la extracción de chicle y la comercialización de maderas finas.

Primeramente, se revisará al sector forestal tomando como referencia su desarrollo en el estado y su situación actual como actividad económica importante para el mismo. En un segundo orden, estudiar su potencial tanto en el mercado local como en el internacional, considerando las políticas públicas y planes de desarrollo estatal que impulsen este potencial y hagan productivas grandes extensiones de tierra y población rural que proporcionen una ventaja competitiva dentro de un marco de sustentabilidad.

Con la división internacional del trabajo se están haciendo más profundas las diferencias entre países, a México le corresponde muy poco de la riqueza mundial obtenida bajo este sistema de producción actual y concentra el 69.0% de su producción en el sector servicios. En el país se observa la concentración en un sector y también una concentración geográfica pues ocho entidades del país generan el 62.5% de la riqueza nacional. Para conseguir un desarrollo integral es importante que éste se planee desde las regiones y que su crecimiento económico y contribución al bienestar sea equilibrado. Cada estado debe contribuir al crecimiento general del país y que logre a través de su autosuficiencia económica un empuje hacia las áreas que lo rodean.

Bassols, 1976, observa que Quintana Roo, “es una de las regiones de reserva del México contemporáneo”, y propone una planeación adecuada de su desarrollo en todos los ámbitos, esto se reflejaría en beneficio de los habitantes de la región y de ciudadanos de otras áreas del país. La planificación no ha sido lo que se esperaba, reflejo de esto es la baja contribución del estado a la riqueza nacional. Según el INEGI, para 2001 el Distrito Federal era quien más contribuía y resulta que Quintana Roo está entre los 10 estados que menos aportan a la riqueza nacional con el 1.4% del producto. La actividad económica más importante en el estado es la desarrollada en comercio, restaurantes y hoteles (turismo) que representa el 54.0% del PIB estatal, se ve una ausencia de participación del sector industrial 1.2% y un aporte muy bajo en el sector agrícola, con el 0.3% a pesar de las riquezas naturales. Puede observarse claramente que el turismo es muy importante para el estado pero no es suficiente, para el año 2002 los ingresos propios del estado fueron solamente el 9.9% del total de los ingresos, el resto fue de participación federal.

El estado se ubica en la península de Yucatán y de acuerdo a sus límites, es una zona de gran potencial de comunicación y tránsito de mercancías y personas, así como un fuerte espacio para incentivar la inversión el comercio y el turismo. Limita al Norte con el Estado de Yucatán y el Golfo de México; al este con el Mar Caribe, 950 kilómetros de beneficio; al Sur con la Bahía de Chetumal, Belice y Guatemala; al Oeste con los estados de Campeche y Yucatán; abarca una superficie aproximada de 50,843 km² dividido en nueve municipios. El 25% de este territorio está formado por áreas naturales protegidas (ANP). En la parte Norte del estado, se encuentran los municipios de Benito Juárez, Cozumel, Isla Mujeres, Tulum y Solidaridad; en el centro, José María Morelos y Felipe Carrillo Puerto y en el sur Othón Pompeyo Blanco. La población total del estado según el censo de población y vivienda 2000, es de 874,936 habitantes, concentrándose el 63% en el norte de la entidad.

Quintana Roo lleva pocos años de actividad económica ésta comienza formalmente en 1902 ya que anteriormente era considerada una zona difícil de penetrar, los colonizadores no se interesaron pues no contaba con metales preciosos que extraer, no había mano de obra nativa solo era usado como refugio, la región permanecía casi deshabitada; así, después de la guerra de castas (1847 – 1901), comienza la dispersión de la población yucateca empezándose a poblar el estado, también llegaron habitantes de la comarca lagunera, de Michoacán y Jalisco en el occidente y de Chiapas y Veracruz, por nombrar algunos lugares.

Fue entonces, hasta el siglo XX que se fundaron campamentos para la explotación del chicle y la madera aunque desde el siglo XIX se dedicaban a la exportación de productos forestales, conforme fue avanzando el siglo los habitantes diversificaron las actividades, así en el sur predominaba el libre comercio, en el centro caracterizado por las comunidades mayas prevaleció la producción de auto-subsistencia, y fue en el norte que se empezó a gestar el desarrollo turístico con fuertes inversiones. En 1974 cuando se funda como estado, sólo algunos puntos del territorio contaban con población significativa como son: Cozumel, Isla Mujeres, Carrillo Puerto y Chetumal. Entre las actividades principales que se llevaban a cabo por subregión se encuentran:

En el Norte: Industria, Fuentes de Energía, Pesca y Turismo

En el Centro: forestal,

En el Sur: Pesca, Industria, ganadería y forestal

Hoy día el 45.3% de la población ocupada se dedica a los servicios; uno de los grandes problemas que presenta este estado, es la concentración de la actividad en un sector, además de tener un desequilibrio poblacional y un crecimiento acelerado del mismo, concentrado solo en la zona norte, ocasionando a su vez problemas de provisión de servicios básicos y por último que a través de los últimos 30 años transcurridos la actividad económica no se ha encausado de acuerdo a la aptitud de cada zona presentando un aislamiento productivo y concentrándose sólo en una zona de desarrollo.

La problemática a nivel nacional, radica en la incapacidad del sector para capitalizar el potencial natural de los ecosistemas forestales como fuente de desarrollo económico y social en el campo, además refleja impactos negativos en la economía nacional con la fuerte salida de divisas, la pérdida de empleos en sector rural y una presión adicional para la deforestación de los bosques por el cambio de uso de suelo hacia otras actividades productivas. (Consejo Civil Mexicano para la Silvicultura Sostenible, 2009). La actividad forestal en México muestra una Balanza Comercial deficitaria desde hace más de 15 años, incluyendo el total de la cadena comercial, esto se debe a : a) el rápido crecimiento de la demanda de productos forestales, b) la caída de la producción nacional maderable y no maderable, y c) la pérdida de competitividad económica de los productores nacionales. (Consejo Civil Mexicano para la Silvicultura Sostenible, 2009).

La mayor parte de los problemas se relacionan con la repoblación de los bosques situados en lugares templados y tropicales, y los procedimientos de ordenación y de silvicultura correspondientes. En la Península de Yucatán, que contiene la mayor parte de las especies tropicales de maderas preciosas (caoba y cedro) en bosques que abarcan más de 5 millones de hectáreas, los problemas siguen la dinámica nacional, además de no utilizar su posición estratégica histórica haciendo un uso eficiente de sus selvas. (FAO, Misión de la silvicultura en México)

De aquí la importancia de estudiar el potencial económico de un estado que fue creado como reserva y saber lo qué ha pasado con las actividades económicas. Quintana Roo posee un incalculable valor de sus recursos, tanto naturales como materiales, es una región de atracción de capitales que no genera la riqueza potencial y no ha logrado niveles de bienestar adecuados para todos los habitantes de la zona. El desarrollo económico de los últimos 30 años del estado es la prueba fehaciente de cómo el hombre cambia el medio natural transformándolo para poder subsistir y proporcione los medios adecuados para cubrir sus necesidades.

METODOLOGÍA.

El desarrollo de este documento esta basado en una investigación exploratoria considerando fuentes secundarias oficiales y de organismos internacionales. En cuanto a la determinación del potencial de exportación está basado en la metodología del Plan estratégico de Desarrollo usado por el ITESM para la

elaboración del Plan 2025, elaborado para el estado de Quintana Roo y del Programa de Desarrollo Forestal 2005-2011 emitido por el Comité de Planeación para el Desarrollo del Estado de Quintana Roo (COPLADE).

MARCO TEÓRICO

El concepto de potencial exportador es examinado a través de una nación y de su estructura empresarial, en una economía como la mexicana al país le corresponde el manejo de factores económicos estructurales que permitan el proceso de exportación de las empresas de particulares y logren una mejor ventaja respecto de su venta en el interior del país. Sustentada en la idea de la ventaja comparativa todos los países, incluidos los más pobres, tienen activos: humanos, industriales, naturales y financieros, que pueden emplear para producir bienes y servicios para sus mercados internos o para competir en el exterior.

La economía nos enseña que podemos beneficiarnos cuando esas mercancías y servicios se comercializan. Dicho de otra manera, el principio de la ventaja comparativa significa que los países prosperan, en primer lugar, aprovechando sus activos para concentrarse en lo que pueden producir mejor, y después intercambiando estos productos por los productos que otros países producen mejor; de esta manera se establece el vínculo comercial entre los diferentes países. Entre los factores que permiten que un país logre una ventaja comparativa en su exportación están instrumentos de política fiscal y monetaria restrictivas, apertura de la economía, privatización de paraestatales y desregulación económica y financiera (Zapata 2005).

La exportación se considera como el envío o venta de productos fuera del país de origen o como el costo de estos productos adoptados en el extranjero. La importancia de la exportación radica en su influencia en el crecimiento económico así como en la integración de un país en la economía mundial. El potencial es definido como la capacidad que se tiene para ofrecer y cumplir objetivos.

Es un sistema dual entre las posibilidades de producción de un país y el envío fuera de él. El concepto también puede ser revisado a través de la reglamentación y legislación de comercio exterior y en los códigos de aduana. Samuelson y Northous la determinan como una exportación de bienes y servicios que se producen dentro de un país y están a la venta en el extranjero.

Sobre la definición de diferentes autores el potencial económico de un país es tomado como una función de producción de las necesidades empresariales e incluso del consumo. Se relaciona con la realización de productos internos y el análisis de mercados externos. Por lo tanto se analiza el potencial de exportación en el marco de las posibilidades de integración al mundo. Así el potencial económico estará dividido en potencial: agrícola, industrial, de otros sectores, del mercado interno y de exportación.

El hecho de poder exportar da una característica de igualdad entre países y motiva a la participación de la economía mundial en el actual proceso de globalización. Ofrece un crecimiento del mercado interno. Según M. Seifullaeva y V. Kapitsyn el potencial de exportación de una región está basado en sus recursos, materias primas y el estado de la economía. Que proporciona desarrollo científico, tecnológico, social, industrial y cultural y permite alcanzar alto nivel de vida para la población.

V. Mikhaylovskiy, considera el potencial de exportación de un territorio como el aumento de la eficiencia de la actividad económica extranjera, debe ser descrito como un sistema de elementos cuantitativos y de calidad alta que caracterizan a una región y la colocan en una posición determinada en los mercados mundiales de productos y ayuda a conseguir la máxima rentabilidad de su moneda.

En general el potencial económico externo está determinado por la competitividad en el mercado mundial de los bienes y servicios producidos por una región y las posibilidades de utilización de recursos tecnológicos, de trabajo, integrales, naturales y la cooperación y operación con otros territorios o naciones. En todos los casos se trata de tomar ventaja competitiva en la escala mundial de la economía. T. Golikova considera al potencial como el índice de determinación que ubica a un país en la división internacional de trabajo y en la especialización de su actividad económica.

En México se considera potencial exportador la capacidad de exportar de una empresa y es una fase del plan estratégico de desarrollo de los estados, incluye: conocimiento del mercado y experiencia internacional, motivaciones y expectativas, barreras de entrada, capacidad para la internacionalización, adaptabilidad de los precios/productos al mercado exterior, implicación de la dirección en el proceso de internacionalización y grado de equilibrio entre aptitud y actitud.

El potencial de producción como factor de formación de todo el potencial de exportación cubre el proceso de las industrias extractivas y también la producción de fuentes de materias primas, en el marco del sector agrícola. En el potencial de producción el aumento de la competitividad de los productos se representa, por la combinación de inversiones en nuevas tecnologías y equipos, desarrollando base científica y realizando avances científicos directamente en la producción y el nivel adecuado de cualificación ofrece posibilidades de crecimiento de nuevos productos altamente tecnológicos y científicos, la modernización de la producción. Por parte del Estado, compete el ambiente legislativo y estructural teniendo el factor institucional como determinante del desarrollo de la política económica que asegure políticas de comercio exterior y monetaria.

Otro factor determinante es el componente informativo sobre estrategias de demanda y equilibrio de oferta y conquista de nichos de mercado a nivel mundial. El último es el medio ambiente de la formación de capital humano, de la salud física, cultural y de alta nivel educativo, las competencias profesionales de los trabajadores, sobre el trabajo.

RESULTADOS

Quintana Roo cuenta con 9 municipios, en 2008 mediante una reforma al artículo 127 de la Constitución Política del Estado Libre y soberano de Quintana Roo se formó el noveno municipio (Tulum).

- municipio de Othon P. Blanco: Su cabecera es la ciudad de Chetumal, que es también la capital del estado. Recibe su nombre en honor de Othón P. Blanco, quién encabezó la colonización de la región y fundó la ciudad de Chetumal.
- Municipio de Benito Juárez: Su cabecera es la ciudad de Cancún, famoso destino turístico internacional. Cancún tiene 526.000 habitantes, lo que la convierte en la ciudad más poblada de Quintana Roo, y está formada por Alfredo V. Bonfil, Puerto Morelos, Valle Verde Central, Vallarta, Joaquín Zetina Gasca, Leona Vicario, Los Tres Reyes, El Milagro y Avante. Algunas zonas de Cancún, principalmente las del norte de la ciudad, se encuentran dentro del territorio de Isla Mujeres.
- Municipio de Solidaridad: El municipio se formó el 28 de julio de 1993 por decreto del Congreso del Estado durante el gobierno de Mario Villanueva Madrid. Su cabecera es la ciudad de Playa del Carmen. El 13 de marzo de 2008 fue segregado de su territorio el nuevo Municipio de Tulum, por lo cual su extensión territorial y población se encuentra en proceso de ajuste.
- Municipio de Felipe Carrillo Puerto: Se encuentra localizado en el centro del estado y su cabecera es la ciudad de Felipe Carrillo Puerto, anteriormente conocida como Santa Cruz de Bravo y Chan Santa Cruz.

- Municipio de Lázaro Cárdenas: El municipio está situado al extremo norte del estado y su cabecera es la población de Kantunilkín.
- Municipio Cozumel: Cozumel (Cuzamil en idioma maya yucateco: Isla de las Golondrinas) está formado por la isla homónima, la tercera más grande y la segunda más poblada del país, y dos enclaves continentales. Se ubica al sureste del estado, en el Mar Caribe, a unos cincuenta kilómetros de Cancún.
- Municipio de José María Morelos: Su superficie es de 6.739 km². Las principales actividades económicas son la agricultura y la silvicultura. Sus ciudades más importantes son José María Morelos, Dziuché y Sabán.
- Municipio de Isla Mujeres: El municipio está constituido por la Isla Mujeres y un sector continental.
- Municipio de Tulum: El Municipio de Tulum fue creado el 13 de marzo de 2008 con territorio del municipio de Solidaridad. Se localiza en la zona centro-norte del estado, en la llamada Riviera Maya, y su cabecera es la ciudad de Tulum.

Su flora varía de acuerdo con el clima, de selva baja a selva alta. La riqueza silvícola es una de las fuentes de ingreso del estado, ya que la entidad produce maderas preciosas de óptima calidad como son: caoba, cedro rojo, primavera, palo rosa y roble; estas especies constituyen dos terceras partes de la superficie arbolada del estado. Otras especies menores son: el ébano, el huizache y el huanacaxtle. De las especies no maderables, la más importante es el chicozapote, árbol del que se extrae la resina para fabricar el chicle, el cual es exportado en su totalidad.

El Estado cuenta con tres millones 686 mil 700 hectáreas de selvas tropicales, de las cuales 737 mil cuentan con permisos de aprovechamiento. Las selvas de importancia para el aprovechamiento forestal, se encuentran principalmente en el centro y en el sur. El Estado también cuenta con 215 mil hectáreas bajo manejo certificado con “Sello Verde”. La producción agropecuaria y forestal ha perdido importancia frente al sector servicios, que actualmente contribuye con más del 90% al PIB de Quintana Roo. Cancún es un mercado importante para productos finales de madera, pero los lazos de suministro con los productores forestales del Estado son débiles. Hoy en día Cancún compra del sur de Quintana Roo principalmente postes y pasto para los techos de construcciones de uso turístico. Chetumal y Felipe Carrillo Puerto consumen pocos productos forestales.

En el Estado se producen unos 31 mil metros cúbicos anuales de maderas ligeras, básicamente de cuatro especies: sacchahah, chacah, negrito y amapola. Los ejidos venden casi un 70% de este volumen como madera rolliza (unos 8 mil 500 metros cúbicos anuales). El resto (alrededor de 800 mil pies tabla por año) es comercializado como madera aserrada por los ejidos que cuentan con aserradero. En Quintana Roo se producen unos 14 mil metros cúbicos anuales de maderas medianas y pesadas, en particular tzalam y chechén. En cantidades menores, se producen pucté, catalox y chaktekok. Los ejidos con aserradero venden dichas maderas en tabla. Los que no tienen aserradero las negocian en rollo con aserraderos locales que las procesan y venden a su vez en tabla al mercado regional o nacional. Quintana Roo es el segundo Estado productor de maderas pesadas aserradas tropicales en la República, solamente superado por Campeche.

También se ha venido dando una reducción de la superficie forestal estatal, debido principalmente al avance de la frontera agropecuaria, los incendios forestales y fenómenos naturales como los huracanes. La falta de monitoreo de los recursos ha ocasionado un incremento de la sobreexplotación de maderas preciosas y clandestinaje, lo que también deteriora el ecosistema. El aprovechamiento forestal basa su potencialidad a largo plazo en la existencia de una reserva forestal estratégica, que los propios dueños del recurso han reconocido y definido como los terrenos que habrán de destinar al aprovechamiento forestal como actividad productiva básica. En el sector forestal, el aprovechamiento maderable sigue siendo el

renglón más importante en la economía de 12 mil ejidatarios y pequeños propietarios del Estado. El aprovechamiento de los productos no maderables se ha mantenido constante en los últimos años en donde destaca el aprovechamiento de huano con cerca de un millón de piezas, que afortunadamente la actividad turística del Estado a estimulado con la constante confección de palapas. La producción de chicle ha sentado bases para su reactivación manteniendo una producción constante de 380 toneladas en los últimos cuatro años, mediante la organización de productores y del interés de empresas internacionales en la compra del producto con estándares de calidad.

El PIB estatal del sector primario ocupa el segundo lugar en importancia y aporta el 2.23 % del PIB silvícola nacional. Durante mucho tiempo la economía estatal se sustentó en la explotación de maderas preciosas como el cedro y la caoba y la explotación de la resina del chicozapote para la fabricación de chicle. La explotación sin control provocó serios problemas de deforestación, por lo cual se instituyó un programa para regular la explotación de maderas preciosas y promover el aprovechamiento de otras especies comunes tropicales y apoyar los programas de reforestación. El volumen de la producción forestal actual es de aproximadamente 50 mil m³ en rollo de los cuales el 20 % son de maderas preciosas, la producción anual de chicle es alrededor de 300 toneladas. La principal producción forestal se realiza en los municipios de Felipe Carrillo Puerto, Othón P. Blanco, Lázaro Cárdenas y José María Morelos.

CONCLUSIONES Y LIMITACIONES

En el potencial de exportación es inherente los sujetos económicos de todos los niveles, como una empresa, industria o tipo de la actividad, en la región dentro de un país, la economía nacional, grupo de varios países que van a hacer realidad el potencial de desarrollo del comercio exterior, sobre todo, a la exportación. Que el potencial de exportación del país se compone de exportación potenciales de las distintas industrias.

Que el potencial de exportación de la industria consta de los potenciales de exportación de las empresas individuales. La exportación potencial está relacionada con la competitividad de los productos, destinados al mercado mundial. Teniendo en cuenta, que en una nación la competitividad se sostiene en tres niveles: país, la industria y empresa. Por lo tanto, el concepto de competitividad está correlacionado con la comprensión moderna del potencial exportador de un país.

En el marco del estado de Quintana Roo, se han estado haciendo planes de desarrollo estratégicos como el Plan Gran Visión 2000-2025 Quintana Roo (con avances al 2005) elaborado por el Instituto Tecnológico de Estudios Superiores de Monterrey y el sector privado y el Plan de Desarrollo del 2005-2011 (actualizado a Junio 2008) este último emitido por el gobierno de Félix González Canto. En estos planes se contemplan un análisis de los diferentes sectores económicos del estado, identificando las debilidades de estos en cuanto a su desarrollo, como lo menciona el plan gran visión 2000-2025 referenciando al sector forestal:

- Reducción de la superficie forestal
- Sobreexplotación
- Problemas en la organización ejidal
- Extracción con tecnología obsoleta y con serios problemas de control de calidad
- Industria primaria obsoleta y con serios problemas de control de calidad
- Competencia de precios con Campeche, Guatemala y Belice
- Carencia de eslabonamiento productivo con la industria secundaria
- Comercialización deficiente.
- Deterioro de Ecosistemas

Así mismo, presenta el análisis FODAdonde se puede destacar (Plan Gran Visión 2000-2025 Quintana Roo Avances al 2005):

Fuerzas

- Riqueza de recursos forestales en diversas extensiones.
- México ocupa el cuarto lugar en biodiversidad.
- Buena calidad en la producción de madera aserrada.
- Buena planeación técnica de la extracción de madera en rollo.
- Posición geográfica respecto al mercado demandante más grande del mundo.

Oportunidades

- Mercados de sello verde.
- Mercados de servicios ambientales.
- Existencia de apoyos nacionales e internacionales a programas forestales.
- Producción de casas prefabricadas.
- Posibilidad de expansión de la industria del mueble.

Debilidades

- Carencia de información sobre los recursos forestales del estado (no hay un catastro forestal).
- Las comunidades perciben que cualquier actividad rinde más que el manejo forestal.
- Falta de un ordenamiento ecológico territorial que limite el aumento de la frontera agropecuaria.
- Deterioro y extinción de los ecosistemas forestales.
- Planes de manejo no adecuados a las condiciones reales, incompletos (centrados en una sola especie) y con poca participación local.
- Servicios de asistencia técnica forestal deficientes e insuficientes.
- Ejidos fragmentados y con problemas de organización lo que impide un manejo sustentable de los recursos.
- Infraestructura insuficiente especialmente en comunicaciones y transporte.
- Planta industrial inadecuada, obsoleta y costosa.
- Escasez de equipo adecuado para la competitividad de la industria
- Problemas de control de calidad.
- Falta de integración vertical (eslabonamiento productivo entre la industria primaria y secundaria) y horizontal (dentro de la misma industria primaria) en la industria forestal.

Amenazas

- Incendios forestales.
- Fenómenos naturales como ciclones y huracanes.
- Desplazamiento de productos nacionales por importados.
- Sustitución de productos de madera por productos plásticos.
- Migración y abandono de la actividad forestal por la pérdida de empleos.
- Aumento del contrabando de la madera

Dentro del mismo plan gran visión 2000-2025 se enlista una serie de estrategias y líneas de acción que contribuirán a la visión de desarrollo de este sector.

Por otro lado, en el Pla de Desarrollo 2005-2011, enmarca el aspecto de las estrategias de desarrollo para este sector mencionando: “En la comercialización de los productos maderables y no maderables, se han incorporado técnicas para darle valor agregado a los productos forestales y la diversificación de las actividades de las comunidades en el ecoturismo, la agroforestería y el aprovechamiento de los productos secundarios.”

Asimismo, En el Plan Gran Visión 2000-2025 de Quintana Roo se presenta una investigación de la tendencia del sector forestal y su potencial exportador que se puede tomar en cuenta para aplicarlo al mismo, el cual podemos citar:

“A nivel mundial existen dos grandes tendencias en la producción forestal. La primera se refiere a un incremento de la producción originada en plantaciones forestales, con una mayor participación del aprovechamiento maderable mundial. La segunda se refiere a una mayor importancia de los productos no maderables y los servicios ambientales, debido a una mayor diversificación de la producción forestal y a la agregación de valor a productos tradicionales y no tradicionales. Esta última tendencia es confirmada por una disminución del consumo de productos forestales tradicionales en los Estados Unidos para los siguientes 50 años, acompañado a su vez por un incremento en el consumo de nuevos productos forestales y otros productos secundarios como la celulosa y el papel. A su vez, los clusters forestales de países como Suecia, Finlandia, Alemania, Chile se han enfocado en producir productos de alto valor agregado provenientes de madera sólida, productos maderables procesados y la pulpa/papel.

Otra tendencia que se ha dado en todo el mundo durante los últimos 100 años es el surgimiento de grandes clusters forestales. La base de estos clusters ha sido el desarrollo del estado forestal, seguido por un procesamiento industrial y el establecimiento de otras industrias claves para el soporte del cluster. La existencia de facilidades para la educación y la investigación y desarrollo han sido también piezas claves en la consolidación de los mismos. Ahora la sostenibilidad de la producción maderera de los bosques se está convirtiendo tanto en una ventaja de comercialización, así como una potencial tarifa para la entrada, por lo tanto la certificación forestal es un tema que también está cobrando gran importancia.”

Una vez revisado y analizados ambos planes de desarrollo existentes a la fecha, se detecta que estos giran principalmente alrededor del sector Turismo, por ser el que genera mayor ingreso al estado y de mayor participación en el PIB estatal, el cual no se puede determinar que sea un error de los mismos, sino que las políticas públicas del estado y las acciones desarrolladas por los gobiernos que ha tenido en su historia el estado de Quintana Roo se han direccionados solamente al desarrollo del Turismo dejando aun lado los otros sectores económicos del mismo y en este sentido del documento al sector forestal, recordando que fue este último el que dio origen al desarrollo de Quintana Roo.

Es importante tomar en cuenta que si las políticas de desarrollo continúan como hasta ahora se han llevado a cabo en el estado, se presentarán las siguientes consecuencias tarde o temprano:

- Problemas de precios, calidad y desabasto de productos forestales.
- Sobreexplotación y agotamiento de los recursos forestales.
- Reducción de la superficie forestal.
- Cambio de actividad económica hacia otras más rentables.
- Migración a ciudades y desempleo.
- Inestabilidad social dentro del ejido.

En el estado hay indicadores que apuntan a que existe una caída en la producción forestal y una insatisfacción creciente del mercado interno de productos forestales, lo cual alienta la tala clandestina, hace crecer el déficit de la balanza comercial, y provoca un estancamiento en la productividad y la competitividad.

Tomando como base lo comentado en los párrafos anteriores, es importante que los trabajos ya realizados y avanzados principalmente en los planes de desarrollo mencionados tengan aplicación inmediata y un seguimiento profesional y acorde a la problemática detectada y a las sugerencias enlistadas. Los puntos a resaltar en este documento de investigación exploratoria son:

- Contemplar al sector económico de manera individual para un desarrollo en el mercado local, generando su crecimiento con apoyos y políticas que contribuyan a la calidad necesaria de los productos forestales.
- Generar asistencia técnica y profesional a los propietarios de áreas forestales para levantar la productividad de este sector con calidad y responsabilidad sustentable, evitando la migración a los otros municipios principalmente al norte del estado y el desempleo, así como, la inestabilidad social de los ejidos.
- Considerar al sector forestal como un eslabón de la cadena de suministros de los otros sectores y principalmente al sector turismo, así evitar que los prestadores de servicios turísticos y las grandes cadenas hoteleras recurran a la importación de recursos forestales.
- Implementar políticas publicas que contribuyan al desarrollo del sector forestal considerando totalmente las tendencias mundiales del sector para la generación de su potencial exportador, aprovechando las riquezas de las áreas forestales del estado y su ubicación geográfica dentro de la República Mexicana.

LIMITACIONES

El análisis realizado se centra en la planeación estratégica del estado de Quintana Roo, dejando para futuros trabajos el análisis económico y de mercados del sector forestal. La falta de elementos, fuentes de información y complejidades inherentes al tema plantean la conformación de un nuevo estudio en esa dirección.

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RENTABILIDAD COOPERATIVISTA: LA PESCA EN EL CARIBE MEXICANO

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RESUMEN

En el Caribe Mexicano son escasas las organizaciones pesqueras que evalúan la eficiencia en su producción porque los registros de la información contable y financiera necesarios en la evaluación se llevan a cabo sólo por razones fiscales e institucionales. Los registros existentes están basados, primordialmente, en costos básicos a comprobar de aportaciones públicas, pues la conformación de su capital es social y como tal contiene participación pública y de los socios. La información que se presenta en este documento corresponde al estado de Quintana Roo, ubicado en la península de Yucatán, México. Se presentan medidas de rentabilidad en el trabajo cooperativista, a través del trabajo en las organizaciones pesqueras, hecho con levantamiento de cuestionarios, entrevistas a pescadores y a directivos pesqueros. La finalidad es proporcionar información relevante en la toma de decisiones al interior de las cooperativas, en la asignación de recursos públicos y en la mejora del uso de las reservas.

PALABRAS CLAVE: Rentabilidad Económica, Cooperativas, Pesca, Costo Beneficio.

ABSTRACT

In the Mexican Caribbean fishing organizations that evaluate the efficiency of their production are few because necessary information accounting and financial records in the evaluation carried out only by tax and institutional reasons. Existing records are based, primarily, on basic costs to check of public contributions, since the formation of its capital is social and as such contains public participation and partners. Information presented in this document corresponds to the State of Quintana Roo, located in the Yucatan Peninsula, Mexico. Profitability measures are presented in the cooperative, working on work in fishing organizations, done with lifting of questionnaires, interviews fishermen and fishery managers. The purpose is to provide relevant information in decision making within the cooperatives, in the allocation of public resources and improving the use of reservations.

KEYWORDS: Economic profitability, Cooperative, fishing, Cost Benefit.

INTRODUCCIÓN

La pesca es una actividad prioritaria en el estado de Quintana Roo, aún cuando en los últimos años conviva con el turismo que genera más recursos, su significado además de económico es marcadamente social ya que forma parte de su identidad y origen, las razones se dan de manera natural ya que el estado se ubica en el litoral del Golfo y Caribe y posee 860 Km de litoral y 264 mil hectáreas de bahías, esteros y lagunas de los más de 10,000 km, que hay en México.

Con estos recursos dentro del sector pesquero nacional la captura de langosta ocupa el trigésimo quinto lugar de captura por volumen y en términos de valor se ubica en el séptimo lugar, lo que representa un valor importante en el sector (SAGARPA-CONAPESCA, 2004). Las especies de langosta más explotada son: la langosta roja y la langosta espinosa del Caribe.

El área de producción de la langosta roja se ubica principalmente sobre el Mar de Cortés, siendo el estado de Baja California Sur el principal productor con 1,300 toneladas; en segundo lugar se encuentra Yucatán

con una producción de 350 toneladas; Quintana Roo se ubica en el tercer lugar, con 263 toneladas; en la cuarta posición se ubica el estado de Baja California con una producción de 222 toneladas (CONAPESCA, 2005); estas cuatro entidades generan el 93% de la producción total nacional.

Es a partir de 1992, que la producción de langosta comienza a descender en Quintana Roo a consecuencia de la sobreexplotación y pesca furtiva generando producciones de 152 toneladas anuales, tendencia negativa si se compara con la producción de 1989 cuando se consiguieron 384 toneladas. En los últimos años la producción de langosta se ha estabilizado manteniendo un total de producción cercano a las 250 toneladas anuales.

El estado se encuentra dividido en tres zonas de captura, la zona norte que abarca las cooperativas de Pescadores de Holbox, Vanguardia del Mar, Chiquilá, Cabo Catoche, Isla Blanca, Patria y Progreso, Por la justicia Social, Caribe, Pescadores de la Laguna Makax, Horizontes Marinos y la de Puerto Juárez; la zona centro abarca las cooperativas de Cozumel, Pescadores de Tulum, Vigía Chico, José María Azcorra y Puerto Morelos; y la zona sur que incluye las cooperativas de Andrés Quintana Roo, Pescadores del Banco Chinchorro y los Langosteros del Caribe.

La producción por zona es de: 27.8 % en el norte, 57.5 % en el centro; lo que representa más de la mitad de la producción total del estado y 14.7% en el sur. El 47% de la producción corresponde a langosta viva, el 42% a cola de langosta refrigerada o fresca, el 10% a cola de langosta congelada y menos del uno por ciento representa la langosta entera congelada o fresca.

En México la captura de la langosta está reservada a cooperativas pesqueras y ya que es el producto pesquero de más valor y su producción natural se encuentra en descenso, se hace necesario hacer de la actividad pesquera una actividad realmente rentable por lo que en este trabajo se tiene como objetivo principal medir la rentabilidad que generan las cooperativas pesqueras de Quintana Roo. Para conseguir lo anterior se demuestra con instrumentos financieros el margen de utilidad que genera cada cooperativa a través de sus embarcaciones particulares.

La producción de langosta a nivel estatal, ocupa el tercer lugar en volumen de captura, y el primero en términos de valor, lo que ejemplifica la importancia de langosta en el sector y la necesidad de medir el rendimiento en la unidades de producción con el propósito de generar estrategias de mejora en su proceso de producción.

La práctica de la actividad pesquera en sociedades cooperativas de producción puede mejorar la vida de los pescadores, si éstos trabajan con entusiasmo y visión de mejorar a partir de su propio trabajo y esfuerzo. Organizados pueden satisfacer necesidades económicas, imposibles de manera individual o demasiado caras.

“Trabajar en colectivo significa construir un sujeto social que organice el trabajo y tome decisiones sobre cómo, cuánto y cuándo producir, así como distribuir los ingresos. Significa reconocer intereses grupales y objetivos comunes que pueden alcanzarse mediante la acción conjunta; y pasar de un nivel individual de decisiones a un ámbito colectivo que limita la libertad individual en aras de un bien común”, (González, 1992).

Las cooperativas de producción se distinguen por su criterio de identidad ya que los propietarios y trabajadores son los mismos y preserva la solidaridad que el capital descompone en una empresa como tal y establece vínculos de cooperación y de trabajo colectivo. (Paas, 1992). El sector social de la pesca integrado en sociedades cooperativas de producción pesquera representa el 52% de los pescadores de nuestro país.

REVISIÓN LITERARIA

El 3 de agosto de 1994 se publica en el diario oficial de la federación la nueva ley de Sociedades Cooperativas, que la definen como: una forma de organización social integrada por personas físicas con base en intereses comunes y en los principios de solidaridad, esfuerzo propio y ayuda mutua, con el propósito de satisfacer necesidades individuales y colectivas a través de la realización de actividades económicas de producción, distribución y consumo de bienes y servicios.

Los principios del Cooperativismo son: Adhesión voluntaria y abierta, gestión democrática por parte de los socios, participación económica de los socios, autonomía e independencia, educación, formación e información. En México las cooperativas se han visto supeditadas al control del gobierno federal ya que con la ley de 1934 el interesado debía pertenecer a la clase trabajadora volviéndose instrumentos políticos y disminuyendo su importancia como verdaderas empresas productivas.

Las cooperativas, a diferencia de las compañías anónimas, son una sociedad de personas, no de capitales. De los tipos existentes los pescadores se agrupan en *Cooperativas de Producción de Bienes y Servicios* que consisten en agrupaciones de personas de un mismo oficio o con un fin común, que por medios propios producen ciertos artículos vendiéndolos directamente y distribuyéndose entre ellos las ganancias. Este tipo de cooperativas tienen como meta principal la producción de bienes o prestación de servicios.

Las Cooperativas de Producción Pesquera, son uniones de personas dedicadas a esta actividad, que suman sus esfuerzos para mejorar sus condiciones de producción, potenciando el alcance de su trabajo; su capital de está formado por el capital social de la organización y puede tener financiamiento interno y externo.

El financiamiento interno proviene de: aportaciones de capital, éstas integran el capital social de la empresa y sus incrementos depende de la asamblea general. Estas aportaciones pueden ser de capital, bienes, derechos y dinero o industriales, trabajo personal, esta última forma parte del Patrimonio Social. También se proviene de certificados de aportación excedente, por reinversión de utilidades, por revaloración de los activos y por conversión del fondo de reservas en capital social. (Porras, 8, 1997)

El financiamiento externo es considerado como “una debilidad estructural para la captación de recursos de capital” y es a partir de 1994 que se consideran donaciones, además de créditos, apoyo gubernamental y créditos de aportación para capital de riesgos. (Porras, 8, 1997)

Los objetivos de éstas pueden ser económicos o sociales, por ejemplo en lo económico: mejorar la calidad de vida de los asociados o distribución equitativa de los excedentes, con el fin de garantizar la igualdad entre todos los integrantes. En lo social: cambiar el beneficio individualista y con fines de lucro por la apropiación colectiva de lo producido con fines sociales, valorando al trabajador, combatiendo la división del trabajo y la acumulación del capital, (Guilarte, 2009).

Para que funcione la cooperativa como empresa económica y social, debe obtener beneficios que surgen de la diferencia entre el costo real de un producto y el precio en el que se vende. Como la idea de lucro no cabe en una cooperativa, estos rendimientos deben entregarse a los socios, quienes los originaron con sus aportaciones y trabajo. La distribución de rendimientos en las cooperativas de productores se realiza de acuerdo con el trabajo realizado por cada socio, en la producción de bienes o prestación de servicios, considerando el tiempo, la cantidad y calidad de su trabajo (Guilarte, 2009).

En su funcionamiento las cooperativas han ido desarrollando capacidades empresariales, sobre todo por las dificultades económicas que hay restringido el financiamiento y la derrama de recursos gubernamentales. Antes de 1994 el financiamiento externo provenía en su mayoría del Estado a través de

instituciones y fideicomisos públicos que en la actualidad han desaparecido, por ejemplo BANPESCA, hoy sólo cuentan con recursos propios y créditos bancarios.

La mayoría de las cooperativas pesqueras han enfrentado procesos de conflicto y división. Y es importante que las propias cooperativas y organizaciones de cooperativas se preocupen para que tales fenómenos no ocurran. En este sentido deben cuidarse: la distribución equitativa de las cargas y oportunidades de trabajo; el brindar información constante a los socios acerca de las actividades que se realizan y los problemas que se enfrentan; la transparencia en el manejo de los recursos, así como la fijación de remuneraciones adecuadas a técnicos y directivos para estimular su interés en la buena marcha de las cooperativas, (FAO, 2009).

Para que las aportaciones de capital sean obtenidas las cooperativas deben probar su rentabilidad, más aún cuando el financiamiento público ha disminuido, por lo que se define el concepto de capital y el de rentabilidad. La rentabilidad puede verse como una medida de cómo una compañía invierte fondos para generar ingresos.

El Capital desde el punto de vista económico se entiende como el conjunto de bienes producidos que sirven para producir otros bienes. Según la forma que adopta, puede ser una suma de dinero invertida con la intención de aumentarla, un patrimonio de bienes y valores, o un conjunto de medios de producción. En todos los casos, el capital tiene como función producir un excedente: interés. La teoría del capital analiza los mecanismos de la formación y movimiento de capitales.

La rentabilidad económica o de la inversión es una medida, referida a un determinado periodo de tiempo, del rendimiento de los activos de una empresa con independencia de la financiación de los mismos. De aquí que, según la opinión más extendida, la rentabilidad económica sea considerada como una medida de la capacidad de los activos de una empresa para generar valor con independencia de cómo han sido financiados, lo que permite la comparación de la rentabilidad entre empresas sin que la diferencia en las distintas estructuras financieras, puesta de manifiesto en el pago de intereses, afecte al valor de la rentabilidad.

La rentabilidad económica es un indicador básico para juzgar la eficiencia en la gestión empresarial, pues es precisamente el comportamiento de los activos, con independencia de su origen, el que determina con carácter general que una empresa sea o no rentable en términos económicos. Además, el no tener en cuenta la forma en que han sido financiados los activos permitirá determinar si una empresa no rentable lo es por problemas en el desarrollo de su actividad económica o por una deficiente política de financiación. (Ballesta, 2002)

La rentabilidad financiera o de los fondos propios, es una medida, referida a un determinado periodo de tiempo, del rendimiento obtenido por esos capitales propios, generalmente con independencia de la distribución del resultado. La rentabilidad financiera puede considerarse así una medida de rentabilidad más cercana a los accionistas o propietarios que la rentabilidad económica. La rentabilidad financiera es, por ello, un concepto de rentabilidad final que al contemplar la estructura financiera de la empresa (en el concepto de resultado y en el de inversión), viene determinada tanto por los factores incluidos en la rentabilidad económica como por la estructura financiera consecuencia de las decisiones de financiación. (Ballesta, 2002)

La rentabilidad es una relación entre los recursos necesarios y el beneficio económico que deriva de ellos, en la economía, la rentabilidad financiera es considerada como el retorno que recibe un accionista en una empresa por participar económicamente de la misma La rentabilidad suele expresarse en un porcentaje de relación.

Además del aspecto económico y financiero, también existe la llamada rentabilidad social. Ésta, como contrapartida de la económica, considera que un Estado o institución gubernamental (pero también en casos empresas privadas) deben rendir más beneficios que pérdidas a la sociedad en la que se encuentran inmersos. (Ballesta, 2002).

La pesca en México puede ser una actividad rentable, en la actualidad reporta un beneficio social independiente del financiero y el económico ya que es una fuente de empleo importante en las organizaciones cooperativas en zonas con litoral. En el aspecto social también puede mejorar el ingreso de los pobladores, incrementar las obras de infraestructura del lugar en donde se desarrolle y generar planes de largo plazo en el entorno. Todo esto debido al carácter social de tales organizaciones y a que no consideran la máxima ganancia su principal objetivo. El reto es desarrollar las capacidades empresariales de las cooperativas y hacerlas rentables.

En este trabajo se desarrolla un análisis de rentabilidad, calculado con base en diversos indicadores económicos, se usan los ingresos y egresos que generaron las cooperativas a lo largo de un año, lo que nos permite obtener la tasa de ganancia o utilidad que cada cooperativa genera con base en los datos que proporcionaron para la realización del proyecto. (Acosta, 2007).

METODOLOGÍA

Para el manejo de los datos se segmentó la información por cooperativa y embarcaciones encontrándose información de siete cooperativas. La cooperativa Holbox, con una embarcación; la Vanguardia también con una embarcación, Cabo Catoche con 10 embarcaciones; Por la Justicia Social, que cuenta con nueve embarcaciones; Puerto Morelos con dos embarcaciones; Pescadores de Cozumel cuenta con ocho embarcaciones y la cooperativa de Banco Chinchorro con una embarcación.

La información, se obtuvo mediante la aplicación de un instrumento a través de entrevistas realizadas a los pescadores, socios de las cooperativas mencionadas, esta información revela la información económica de las cooperativas, sus ingresos y egresos con los cuales se puede realizar el análisis correspondiente. Este instrumento se elaboró por el Instituto Nacional de Pesca y su aplicación estuvo a cargo tanto por el instituto como por la Universidad del Caribe.

Los datos recabados describen como primer punto las cooperativas que son objetos de estudio, sus embarcaciones, datos del dueño de la embarcación; el motor que utiliza, los caballos de fuerza y tiempos según modelo; la zona marítima en donde realiza su captura, repartición de las ganancias; los costos que generan al realizar mantenimiento y reparaciones o ajustes mayores.

Dentro de la encuesta se realizó un estudio socioeconómico de los pescadores dividido por cooperativas y embarcaciones, se obtuvieron datos como los cargos que desempeña cada pescador en la embarcación, si cuenta con familiares en el sector de la pesca, la edad en que inició en la pesca, el tiempo que tiene viviendo en la zona, si la casa en la que viven es particular y si es de material, si cuenta con vehículo propio, así como, descendencia que se dedica a la pesca. Estos datos serán analizados y presentados en otros espacios académicos ya que la investigación en muy extensa.

También se encuentran datos socioeconómicos de cada miembro de la familia del pescador. Se detallan así mismo los instrumentos con los que cuentan las embarcaciones y sus costos, como winchs, neveras, GPS, compresor, baterías, tanques, entre otros instrumentos, nos otorga también el costo del instrumento, el año de adquisición, la duración del instrumento, y el costo de mantenimiento anual. Los pescadores de cada cooperativa registran los datos después de cada viaje tanto de costos como de producción. Los viajes se refieren al traslado del pescador desde su lugar de residencia hacia el campamento de pesca que le corresponde, según temporada de obtención del recurso.

Los gastos que genera cada embarcación se registran generando información detallada sobre cada una, es decir el arte de pesca que desarrolla, la forma en la cual capturan a las langostas, los meses en los que se realiza cada arte, el tiempo de traslado por cada viaje, y el tiempo que dura cada jornada de trabajo, también nos ofrece la cantidad en litros que consume cada embarcación para su traslado y los costos de hielo, de rellenado del tanque de combustible, de alimentación de los pescadores por cada viaje realizado y el costo que generan los campamentos que implementan las cooperativas, los lugares en donde los colocan, el mantenimiento, el costo anual por traslados, los víveres y el mantenimiento general.

Para la obtención de la Tasa de Ganancia se utilizó la siguiente fórmula (González P. L., 1992):

$$TG = \frac{(Vi - Ci)}{Ci} \quad (1)$$

Dónde:

TG = Tasa de Ganancia
Vi = Valor de la Producción (beneficio bruto)
Ci = Egresos

El valor de la producción (**Vi**) se calculó multiplicando, en primera instancia, el número de viajes de cada embarcación por el producto de cada traslado, obteniendo la cantidad de producto total anual, ver tabla 1. Después esta cantidad se multiplicó por el promedio del precio de venta de las diferentes presentaciones de producto (langosta viva, entera y cola).

Tabla 1: Producción Total

Producción total en pesos			
SCPP	Viajes	Captura	Producto Total
Holbox	17	0.00	0.00
Vanguardia	38	0	0
Cabo catoche	475	1,116.85	316,440.83
Por la justicia social	0	8,199.80	2,323,276.67
Pto. Morelos	0	0.00	0.00
Pescadores de cozumel	0	0.00	0.00
Banco chinchorro	0	0.00	0.00

En esta tabla se observa el cálculo del producto total de langosta que fue hecho con la multiplicación de los viajes hechos por embarcación y la captura que se obtuvo.

El cálculo de los egresos se realizó con la sumatoria de los gastos de las embarcaciones como la del combustible, se multiplicó el consumo de combustible total por el promedio del precio de venta del combustible Premium que fue de \$9.15, se le añadió el costo anual de mantenimiento de las embarcaciones y sus instrumentos, el costo total anual de comida y hielo que utilizan en cada viaje, el costo del mantenimiento de los motores, así como el costo anual de los campamentos que emplean, y los gastos administrativos.

Se tuvieron que segmentar los costos, en primer término se determinó el consumo total del combustible al año, el cual se obtuvo con la multiplicación del número de viajes de cada embarcación por el combustible en litros que emplea la embarcación en cada traslado; una vez obtenido el total de litros de la embarcación se multiplicó por el promedio del precio del combustible en el año de estudio, en este caso se utilizó combustible Premium que no cuanta con subsidio para su consumo; el resultado es el costo total en pesos del consumo del combustible por un año de cada embarcación.

Posteriormente para encontrar el costo anual total del hielo que se ocupa en cada traslado es necesario multiplicar el número de viajes de la embarcación por el costo del uso de hielo utilizado en cada viaje. De la misma manera para encontrar el costo anual total de la comida que se utiliza en cada traslado, es necesario multiplicar el número de viajes de la embarcación por el costo del consumo de alimentos en cada viaje. Todos los costos se describen en la tabla 2.

El costo de los campamentos se obtuvieron con la sumatoria de los costos de traslado, víveres y mantenimiento; para obtener el costo total anual del traslado es necesario multiplicar el número de traslados anuales por el costo que produce cada uno; el costo anual total de los víveres se obtiene por la multiplicación del total de los viajes anuales por el costo de alimentos que se emplean en cada viaje.

Tabla 2: Costos Anuales

SCPP	Costos Anuales									
	Viajes al año	Gasolina viaje promedio	Precio Gasolina Viaje	Hielo viaje \$	Costo de Comida	Gasolina Viaje	Hielo gasto por año	Comida por año	Mantenimiento por año	Total
Holbox	0	50.00	457.50	0.00	0.00	0.00	0.00	0.00	-	507.50
Vanguardia	0	40.00	366.00	0.00	100.00	0.00	0.00	0.00	-	506.00
Cabo catoche	248	371.08	3,395.41	260.00	857.50	83,387.76	6,875.00	21,677.50	153,568.00	270,640.26
Por la justicia social	513	492.08	4,502.56	213.00	230.00	246,610.04	10,787.00	11,420.00	0.00	274,767.68
Puerto Morelos	0	60.00	549.00	156.00	0.00	0.00	0.00	0.00	-	765.00
Pescadores de Cozumel	0	201.67	1,845.25	8.00	0.00	0.00	0.00	0.00	159,040.00	161,094.92
Banco chinchorro	0	45.00	411.75	0.00	0.00	0.00	0.00	0.00	13,110.00	13,566.75

En esta tabla se muestra como primero se obtienen los costos por viaje y luego se anualizan para poder obtener los resultados finales.

El mantenimiento total es la sumatoria de los gastos que se emplean en las reparaciones o mantenimiento de los campamentos en el periodo de un año. El objetivo de esta relación es encontrar la utilidad que se obtiene; es decir la ganancia obtenida por cada peso que se invierte en la producción de langosta.

La obtención de la Relación Costo / Beneficio se encuentra dada por la siguiente ecuación (Armando Rucoba García, X):

$$C/B = \frac{Vi}{Ci} \quad (2)$$

Dónde:

C/B = Relación Costo / Beneficio
Vi = Valor de la Producción (beneficio bruto)
Ci = Egresos

Para la obtención del valor de la producción se multiplicó la cantidad de producto obtenido en el año por el promedio del precio de venta de las diferentes presentaciones de producto (langosta viva, entera y cola), como puede observarse en la tabla 3. Para la obtención de los Egresos fue necesaria la sumatoria de todos los gastos que las embarcaciones incurrieran como el combustible, mantenimiento, comida, hielo, campamentos, todos los gastos operativos, así como, los gastos administrativos.

Tabla 3: Precio promedio de la langosta, según presentación de venta.

Presentación del Producto	Precio
Viva	300.00
Entera	200.00
Cola	350.00
Precio Promedio	283.33

El precio de la langosta se promedió entre las tres diferentes presentaciones para poder homogeneizar la información y calcular la producción total del producto.

El objetivo de esta relación es encontrar la utilidad que se obtiene; es decir la ganancia obtenida por cada peso que se invierte en la producción de langosta. Sin embargo la diferencia entre esta relación y la de tasa de ganancia incurre en que en esta ecuación el resultado incluye el peso invertido más la utilidad generada.

Como parte de los instrumentos financieros para medir la rentabilidad se proyectó calcular la Tasa Interna de Retorno (TIR) de las Sociedades Cooperativas Pesqueras sin embargo sólo se pudo obtener para una sola cooperativa. La razón es que la información de los estados financieros que se tiene es muy variante, por lo que no se podrían considerar sus activos fijos como la inversión inicial y por otro lado, faltarían los flujos de efectivo, también los saldos del concepto de bancos de los balances generales no se sabe que tan confiables sean y si están conciliados con las cuentas bancarias.

La TIR es una medida porcentual que sirve para medir y comparar si la inversión que se realiza es rentable, es decir, si conviene mas invertir en un proyecto o si es mejor invertirlo en algún instrumento económico. Para encontrarla es necesario contar con la siguiente información:

- La inversión inicial
- Los Ingresos netos de los 5 años posteriores a la inversión

Lo primero que se realizó fue establecer los precios a un año base para evitar la disparidad entre costos, lo que se hizo fue establecer el año al que se convertirán todos los costos una vez determinado el año base; se usó el Índice Nacional de Precios al Consumidor (INPC) como índice de deflactación con el cual se establece la relación existente entre los precios de los años a comparar, una vez obtenidos los índices de los años se realiza la siguiente operación:

$$\left(\frac{INPC}{INPC \text{ año base}} \right) * 100 \quad (3)$$

Esto nos creará la relación existente entre cada año y el año base, para convertir cada gasto al año base es necesario aplicar la siguiente fórmula:

$$Costo \text{ actualizado} = \left(\frac{Costo}{Indice \text{ del año base}} \right) * 100 \quad (4)$$

Como segundo paso es necesario encontrar los ingresos netos de las unidades productivas, es decir, realizar la sustracción de los costos totales a los ingresos totales, para la obtención de los costos se generó el supuesto que todos los gastos fuesen iguales y se modificó el precio del combustible que utilizan, ya que se tenía la información de los ingresos que generaban mas no de los costos; una vez obtenidos dichos datos se ingresaron al programa Excel para facilitar su y mediante la fórmula de TIR los resultados por cada unidad de producción.

Los datos recabados solo se pudieron aplicar en la Cooperativa de Por la Justicia Social que se encuentra en el municipio de Isla Mujeres, ya que se encontró información económica de cinco años con lo cual se pudo comenzar a elaborar el trabajo, posteriormente en esta cooperativa se pidió información sobre la inversión en lancha y motor, así como, el año de adquisición, para el correcto control de la información se estableció el parámetro de que solo se utilizarían las unidades productivas que tuviesen la información de los dos aspectos lancha y motor, las unidades productivas que obtuvieron dicha información fueron seis, como segundo paso se observó, que cumplieran con la información económica necesaria de cinco años para ello solo tres unidades productivas cumplieron con el requisito por lo cual a estas fue a las que se les aplicó el estudio.

RESULTADOS

Los resultados obtenidos sobre la rentabilidad de las cooperativas pesqueras para el estado de Quintana Roo, se reducen a siete cooperativas a las cuales se les calculó la utilidad y la relación costos beneficio, con esta información se evaluará la conveniencia de llevar a cabo la actividad productiva del producto en el que se desarrolla de manera actual. En la tabla 4 puede apreciarse la tasa de ganancia o utilidad de las siete cooperativas sujetas de estudio.

Tabla 4: Utilidad Cooperativista

SCPP	Ingresos	Costos	Utilidad	Tasa de ganancia
Holbox	0.00	507.50	-507.50	-1
Vanguardia	0.00	506.00	-506.00	-1
Cabo catoche	316,440.83	270,640.26	45,800.57	0.169230458
Por la justicia social	2,323,276.67	274,767.68	2,048,508.98	7.455421826
Puerto Morelos	0.00	765.00	-765.00	-1
Pescadores de Cozumel	0.00	161,094.92	-161,094.92	-1

La tabla 4 muestra como sólo dos de las siete cooperativas sujetas de estudio presentan utilidades y un margen de ganancias positivo, éste cálculo aún no contempla la inversión.

Para poder calcular la rentabilidad financiera con la información disponible se calculó la relación costos beneficio de llevar a cabo la actividad económica. En la tabla 5 puede observarse que la tendencia es la misma que en el cálculo anterior aunque muestra con más exactitud el porcentaje de ganancia sobre la inversión.

Tabla 5: Relación Costos/Beneficio, cooperativista

SCPP	INGRESOS	COSTOS	Relación C/B
Holbox	0.00	507.50	0.00
Vanguardia	0.00	506.00	0.00
Cabo catoche	316,440.83	270,640.26	1.16
Por la justicia social	2,323,276.67	274,767.68	8.45
Puerto Morelos	0.00	765.00	0.00
Pescadores de Cozumel	0.00	161,094.92	0.00
Banco chinchorro	0.00	13,566.75	0.00

La tabla 5 muestra la relación Costo/Beneficio de la práctica de la actividad pesquera en Quintana Roo, México, para las siete unidades sujetas de estudio. Puede observarse cómo la cooperativa con mayores ingresos es la denominada Por la Justicia Social con un margen mucho mayor que las demás.

Aún cuando se ha expresado la inconveniencia de contar con datos dispersos sobre las unidades de producción estudiadas, se presenta el cálculo de la Tasa Interna de Retorno de la Inversión para la cooperativa Por la Justicia Social, quien fue quien proporcionó datos, el resultado nos arroja que la pesca al llevarse de manera ordenada resulta en una actividad rentable.

Los cálculos en este caso fueron hechos para embarcaciones individuales pertenecientes a una misma cooperativa, así que la interpretación se hace, primero de manera individual para posteriormente unir los resultados y la conveniencia de los pescadores de pertenecer a una cooperativa.

Tabla 6: Rentabilidad Cooperativista, Por la Justicia Social

Embarcación	Alain	Jonathan	Virginia
Costo inicial de un negocio	-39,749.01	-5029.61	-7755.05
Ingresos netos del primer año	-6,875.00	2,897.92	-556.67
Ingresos netos del segundo año	60,328.67	258,373.33	79,464.33
Ingresos netos del tercer año	140,127.43	288,246.21	71,935.40
Ingresos netos del cuarto año	94,551.17	414,646.46	61,067.33
Ingresos netos del quinto año	245,698.00	316,164.58	148,522.00
TIR	104%	703%	267%

Las embarcaciones comienzan a recuperar su inversión a partir del primer año, la embarcación Jonathan es la que logra una recuperación mayor de la inversión hecha.

CONCLUSIONES

A raíz de la nueva ley de cooperativas y la dinámica económica que han seguido los diferentes gobiernos desde entonces los pescadores organizados en cooperativas debe de fomentar la rentabilidad económica y financiera de sus organizaciones ya que el presupuesto público y los subsidios que antes les otorgaban ahora son hechos a manera de inversión financiera. El hecho de unirse en personas y no en capitales les permite buscar también una rentabilidad social con el sólo hecho de desarrollar la actividad, generando empleo para aquellos que por tradición la practican y derraman sus recursos sobre sus familias.

Es necesaria una modernización en el manejo de sus finanzas que permita el cálculo de su rendimiento y la obtención de financiamiento por parte de fuentes externas. De las siete unidades de estudio solamente dos presentaron de manera constante información para ser analizada y una la suficiente para el cálculo del rendimiento de la inversión, lo cual muestra una necesidad apremiante en el estado, el registro de información contable y financiera. Esto facilita la transparencia de información y el uso de los recursos.

Las cooperativas Cabo Catoche y Por la Justicia Social presentaron ingresos más altos que las otras cinco unidades de estudio y casi la misma proporción en costos lo que da como resultado que la segunda tenga una tasa de ganancia superior a las 7 unidades, habla de una actividad productiva. Para ver no sólo su productividad sino también su rentabilidad se calculó la relación costo beneficio.

Nuevamente la cooperativa Por la Justicia Social presentó una relación positiva y mayor a las demás con 8.45 unidades lo que significa que la actividad es rentable sobre la inversión que se realiza con los rendimientos que se obtienen. Las demás organizaciones pesqueras no concluyeron la aportación de datos para su cálculo o resultaron no ser lo suficientemente productivas. Con el trabajo de campo que se ha realizado puede comentarse que algunas de las razones de esta cooperativa y de su buen desempeño se debe a que las decisiones son tomadas según marca la ley y se desempeña con el voto de todos sus socios, así como de la aportación de su trabajo, capital; así como de fuentes de financiamiento externo.

Para constatar este hecho la Tasa Interna de Retorno, que se hizo de manera individual por embarcación muestra que el beneficio en conjunto como cooperativa es mayor para cada uno de los socios que si se compara de manera individual, además de que el margen de utilidad tan alto es posible por el trabajo colaborativo y la distribución de las ganancias entre los socios.

Es necesario la implementación de un registro de información homogéneo y sistematizado para todas las cooperativas de extraen langosta, con el fin de buscar asociaciones con el sector privado que permita un desarrollo eficiente de la actividad, sobre todo en una economía globalizada como lo es el estado de Quintana Roo y con la tendencia de financiar diversas actividades diferentes a las agrícolas.

La finalidad es que la actividad pesquera sea rentable por lo que se debe hacer un ejercicio de por embarcación y por cooperativa para permitir y regular la práctica en virtud de que el recurso ha disminuido en los últimos años y el espacio se comparte con la actividad turística, posiblemente sean menos quienes se dediquen a pesca pero con mejores ingresos y niveles de vida.

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FORMACIÓN Y CONSOLIDACIÓN DEL CENTRO DE INVESTIGACIÓN EN CIENCIAS ADMINISTRATIVAS

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RESUMEN

El presente trabajo presenta la importancia que reviste para la Facultad de Ciencias Administrativas (CIFCA), Campus Mexicali, la creación del Centro de Investigación, ya que se demuestra que es necesario incentivar la conformación de espacios de discusión e investigación con los distintos sectores de la región, el sector social, empresarial y público en general. En ese sentido, el Centro de Investigación conjuntará los esfuerzos aislados de los investigadores de la Facultad, de los investigadores en formación o en proceso, así como de aquellos profesores que deseen incorporarse en actividades de investigación a través de la conformación de grupos de investigación y de espacios para la discusión de temas y proyectos de investigación, de la formación de redes de investigación con otras Facultades, Escuelas e Institutos, al interior de la Universidad (UABC),

PALABRAS CLAVES: Centro de Investigación, Espacios de discusión e investigación, conjuntar esfuerzos aislados, redes de investigación.

ABSTRACT

This work presents the importance for the Faculty of Administrative Sciences (CIFCA), Campus Mexicali, the creation of the Centre for research, as it shows that it is necessary to encourage the creation of spaces for discussion and research with the various sectors of the region, the social, business and public sector in general. In that sense, the Research Center together isolated researchers faculty researchers in training or process, as well as those teachers who wish to join in research activities for the creation of spaces for discussion of issues and research, networking with other faculties, schools and institutes, research within the University (UABC).

KEYWORDS: Centre for research, discussion areas and research projects and research groups, bring together asilados efforts, research networking efforts.

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EL COMERCIO ELECTRÓNICO Y SUS EFECTOS EN EL IMPUESTO AL VALOR AGREGADO EN MÉXICO

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RESUMEN

México ha firmado convenios con diversos países para evitar una doble tributación, bajo los parámetros y condiciones que en los mismos se establecen. El comercio electrónico cada día tiene mayor presencia en las economías de los países con alta tecnología, quienes intervienen en este proceso de comercialización, tanto en servicios como en compra-venta de bienes; realizan operaciones que generan una relación tributaria y por ende la obligación de pagar o retener una contribución. Nuestro trabajo de investigación consiste en investigar el concepto de fuente del ingreso como base de la relación tributaria del hecho generador de la causación tributaria, así como de la residencia del sujeto en dicha relación tributaria, en el comercio electrónico. Nuestro trabajo se enfoca principalmente al análisis de las disposiciones legales aplicables al Impuesto al Valor Agregado. Así como sus efectos en aquellos países con los que se haya celebrado acuerdos, convenios o tratados en materia tributaria.

PALABRAS CLAVE: Comercio Electrónico, impuesto al Valor Agregado, Convenios Para Evitar la Doble Tributación.

ABSTRACT

Mexico has signed agreements with several countries to avoid double taxation, under the parameters and conditions as are laid down. E-commerce every day has increased presence in the economies of countries with high technology, those involved in the marketing process, both as regards services and sale of property, conducting operations that generate a tributary relationship and hence the obligation to pay or withhold a contribution. Our research work is to investigate the concept of sources of income as tax base the relationship of causation event for taxation as well as the residence of the subject in the tributary relationship in electronic commerce. Our work focuses primarily to the analysis of the laws applicable to the Value Added Tax. And its effects on those countries with which it has concluded agreements, agreements or tax treaties.

KEYWORDS: Electronic Commerce, Value Added Tax, Convention for the Avoidance of Double Taxation

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APRENDIZAJE Y FINANCIAMIENTO DE LA MICROEMPRESA QUE OPERA EN LA ECONOMÍA INFORMAL: UN ANÁLISIS PRELIMINAR

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RESUMEN

El presente trabajo muestra los principales hallazgos obtenidos de la aplicación de la encuesta denominada aprendizaje y Financiamiento a la microempresa que opera en la economía informal de la ciudad de Mexicali, Baja California durante el 2009. Se presentan los resultados parciales de una investigación efectuada a 295 microempresas que trabajan informalmente, sin embargo, son generadoras de empleo familiar y su contribución al ingreso es de vital importancia. También, es necesario agregar que se hace un examen exhaustivo del tiempo en el que los microempresarios aprenden la nueva actividad a la cual se acaban de incorporar, asimismo se analiza la problemática que enfrentan ante la carencia de crédito ante una estructura administrativa informal, poseen bajos niveles de acceso a los mercados formales y son mayoritariamente empresas de tipo familiar y presentan una nula integración a los mercados externos a pesar de que se vive en una región fronteriza bastante dinámica. Además de lo anterior, se estudian las actividades anteriores de estos microempresarios, la escolaridad asociada a la habilidad para desarrollar nuevos negocios.

PALABRAS CLAVE: Aprendizaje, Financiamiento Perfil administrativo y Mexicali, empleo.

ABSTRACT

This paper shows the main findings from the implementation of the survey called learning and Financing for micro operating in the informal economy of the city of Mexicali, Baja California in 2009. We present partial results of an investigation to 295 micro working informally, however, generate employment and contribution to family income is vital. It is also necessary to add that an exhaustive review of the time in which microentrepreneurs to learn a new activity which have just joined also discusses the problems they face in the absence of credit to an informal administrative structure, have low levels of access to formal markets and are mostly family enterprises and have a no integration to foreign markets even though we live in a very dynamic border region. Besides the above, we study the past activities of these efforts, the school associated with the ability to develop new business.

KEYWORDS: Learning Funding Profile administrative and Mexicali, employment.

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UN NUEVO SISTEMA DE ADMINISTRACIÓN DE TALENTOS, DESPROVISTO DEL CONCEPTO DE AUTORIDAD

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RESUMEN

El objetivo de este trabajo es sensibilizar, concientizar un nuevo concepto organizacional desprovisto del concepto de autoridad formal, de cara a las exigencias de un contexto convulsionado del Siglo XXI, en el que están inmersas. Y donde permanentemente se requiere, alta velocidad de respuesta en todos los órdenes, nuevos conocimientos y destrezas, rompimiento de esquemas preestablecidos, alta capacidad de innovación, esquivar las trampas de un esquema burocrático y permitir que anteriores estructuras organizativas se reformen y den nacimiento a nuevas unidades. Lo cual implica, por supuesto, nuevas formas de comportamiento, con modalidades de trabajo en equipo con acento en los sistemas de autoplaneamiento y autocontrol; en un reconocimiento de la desformalización de la unidad de mando para promover la innovación, los desarrollos de los individuos, inspirados en la sociedad del conocimiento. Esto mediante una discusión teórica de sus elementos componentes, su transversalidad en el proceso administrativo, y su efecto en el desarrollo proactivo de los objetivos. Su desarrollo descriptivo, permite en forma gradual, abordar la teoría administrativa alrededor del concepto autoridad y su incidencia en el devenir de las organizaciones.

ABSTRACT

The objective of this work is to sensitize, to inform and to a new organizational concept lacking the concept of formal authority, of face to the demands of a convulsed context of the XXI Century, in which are. And where permanently it is required, high answer speed in all the orders, new knowledge and dexterities, break of preset outlines, high innovation capacity, to avoid the traps of a bureaucratic outline and to allow that previous organizational structures are reformed and give birth to new units. That which implies, of course, new behavior forms, with work modalities in team with accent in the autoplanning systems and autocontrol; in a recognition of the desformalización of the control unit to promote the innovation, the developments of the individuals, inspired by the society of the knowledge. This by means of a theoretical discussion of their component elements, their across in the administrative process, and their effect in the development of the objectives. Its descriptive development, allows in gradual form, to approach the administrative theory around the concept authority and its incidence in becoming of the organizations.

INCOMPATIBILIDAD CONTABLE ENTRE LA NORMATIVA Y LA REALIDAD EMPRESARIAL. CONTRASTACIÓN FUNDAMENTADA

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RESUMEN

Tras las modificaciones de los planteamientos y normativas de los planes contables, existen una serie de deficiencias que en este estudio comparativo de las normativas internacionales y el PGC-07 de España. La normatividad está relacionada con el pensamiento de lo realmente necesario para el ordenamiento contable de las empresas, pero, en la sociedad en la que vivimos, el cercano momento a la “aldea global” en el que habitamos con un marcado carácter de apertura a nuevos mercados y con decisiones estratégicas cada vez con un mayor riesgo, teniendo que tener claro de qué manera está organizada la institución para evitar situaciones inesperadas de carencia de recursos por un mal control de los mismos. Es por ello que en este estudio, a través de la comparativa de las normativas contables internacionales más importantes, y la correcta elección de las estrategias adecuadas para el desarrollo de los acuerdos empresariales provocan una serie de incompatibilidades entre el desarrollo normal de la actividad empresarial y la nueva normativa dedicada al control de las cuentas económicas de las empresas. A través de los fundamentos del nuevo PGC-07 de España y comparándolo con el sistema estadounidense, latinoamericano y de los principales países europeos, se muestran las carencias que tiene el nuevo PGC y las determinaciones que necesita una empresa para que su departamento financiero pueda tomar las decisiones más acertadas en el desarrollo de la estrategia tomada por los estamentos de primera línea, la alta gerencia.

PALABRAS CLAVE: Incompatibilidad, aldea global, contabilidad, estrategia, decisiones.

AVANCES HACIA LA CALIDAD EDUCATIVA MEDIANTE LOS PROGRAMAS DE FORTALECIMIENTO INSTITUCIONAL: FACTORES CLAVES DE ÉXITO DE LA FACULTAD DE ADMINISTRACIÓN Y CONTADURÍA

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RESUMEN

Este trabajo presenta los resultados obtenidos en la Facultad de Administración y Contaduría perteneciente a la Universidad Autónoma de Coahuila, mediante un proceso estratégico involucrando procesos de evaluación y acreditación así como proyectos institucionales. Se pretende reconocer los esfuerzos en los factores claves de éxito de dicha Facultad que están relacionados con la calidad educativa que comprende la capacidad y competitividad académica así como la innovación educativa. Contar con una oferta de calidad educativa requiere hoy más que nunca una planeación que integre diferentes estrategias, políticas, objetivos, metas y programas que fortalezcan a la institución educativa. Así fue como la Facultad de Administración y Contaduría inicio su proceso de transformación hacia los retos del siglo XXI.

PALABRAS CLAVES: Factores claves de éxito, Procesos, acreditación.

INTRODUCCION

El inicio de un proceso estratégico representa la oportunidad que tenemos como universitarios para aportar nuestros conocimientos y experiencias educativas que permitan alcanzar una calidad educativa basada en la Capacidad, competitividad e innovación académica. Refiriendo el concepto de calidad en la educación, para Diane Green la calidad es el logro de la misión y metas (efectividad institucional), de manera que una institución que establece claramente su misión y propósitos y consigue el cumplimiento de las metas que se ha puesto es una institución de calidad (Green, 1994)⁵. Para Bogue y Saunders, la calidad considerada desde el punto de vista de fidelidad al diseño de un programa académico es la “conformidad con las especificaciones de la misión y el logro de metas, dentro de estándares de integridad y responsabilidad aceptados públicamente” (Bogue and Saunders, 1992).

REVISION LITERARIA

Antecedentes

En el marco del Programa Nacional de Educación 2001–2006, el impulso a la formulación de Programas Integrales de Fortalecimiento Institucional (PIFI) constituyó el principal instrumento de política de la Secretaría de Educación Pública para inducir el cambio en un amplio segmento del sistema público de educación superior. Con esta investigación de tipo descriptivo se pretende dar una perspectiva de los avances obtenidos al 2009 mediante los Programas de Fortalecimiento Institucional (PIFI). En el año

2001 nuestra Facultad inició los procesos estratégicos mediante el Programa Integral de Fortalecimiento Institucional (PIFI) mismo que tendría una relación conjunta con el Programa de Desarrollo Institucional de nuestra Universidad (PDI). Iniciamos nuestro proceso con la asistencia de nuestro primer curso de capacitación para entender como funcionaria dicho programa además de diagnosticar la situación actual de ese momento de nuestra Facultad. Entendimos que deberíamos trabajar en un proyecto que integrara los factores importantes para poder tener una oferta de buena calidad y que son: 1.- La Capacidad Académica 2.- La Competitividad Académica 3.- La Innovación Educativa. En este artículo se detallan los avances obtenidos a la fecha de estos factores que estamos seguros permitirán a nuestra Dependencia de Enseñanza Superior (DES) mejorar su oferta de calidad.

METODOLOGIA

El objetivo fundamental de este estudio consiste en determinar los avances de nuestra facultad ¿Cuáles son impactos de la capacidad académica. Competitividad académica e innovación educativa como factores claves que miden el desempeño de nuestra oferta educativa? ¿Cual es la correlación entre ellos que nos permita determinar su incidencia tanto en la Capacidad y Competitividad así como la Innovación educativa?

Nuestras Hipótesis buscaran determinar primero que si hay un efecto positivo en estos tres factores con el desempeño de la facultad y segundo que existe una correlación importante entre los tres factores claves de éxito con el impacto positivo de dicha facultad.

RESULTADOS

Para alcanzar el éxito existen diversos factores institucionales que deben considerarse y uno de estos factores es definir la estrategia idónea que debe seguirse. Tomando en cuenta la importancia de esta decisión la Facultad decide considerar los procesos de evaluación y acreditación así como los proyectos institucionales, para definir la estrategia que debe llevarse a cabo. La estrategia que se decide seguir se basa en la calidad educativa considerando la capacidad, competitividad académica y la innovación educativa.

Capacidad Académica

Se cuenta con una evolución académica aceptable es decir se ha incrementado el número de profesor de tiempo completo, su habilitación como posibles perfiles deseables al contar con cuando menos una maestría así como 13 profesores de tiempo completo de un total de 39 profesores de una institución de 450 alumnos, se cuenta con un Cuerpo Académico CA en formación aun falta mejorar este renglón. Estableceremos políticas y estrategias que impulsen la adscripción al Sistema Nacional de Investigadores (SIN) de nuestros profesores con el perfil mínimo deseable.

Competitividad Académica

Como resultado del desempeño de nuestra DES del periodo de 2002 al 2009 se logro acreditar y evaluar los 2 programas educativos (PE) así mismo se trabaja en mejorar el indicador de la eficiencia terminal que involucra las tasas de titulación, tasa de egresados y los estudiantes que obtienen empleo en los primeros seis meses después. Es indudable que necesitamos enfocar nuestros esfuerzos en estos rubros a fin de asegurar la oferta de nuestra calidad educativa

Innovación Educativa

La innovación educativa incide de manera favorable en la mejora continua de la calidad educativa de los programas educativos, en el desempeño de los estudiantes así como en el funcionamiento académico de la institución, debe considerarse como una estrategia que mejora la capacidad y competitividad académica y la gestión. Se inicio un proceso de actualización tutorial para disminuir la deserción escolar, se implemento el ingles como segundo idioma y actualmente se están rediseñando nuestros programas con una mejorar la flexibilidad curricular.

CONCLUSIONES

Con la llegada del Programa Integral del Fortalecimiento Institucional (PIFI) en el año 2000 las Instituciones de Enseñanza Superior (IES) y todas sus dependencias (Facultades y/o Escuelas) se vieron involucradas en los procesos de mejora a fin de incrementar su oferta de calidad mediante la capacidad, competitividad e innovación Académica. Para alcanzar el éxito existen diversos factores institucionales que deben considerarse y uno de estos factores es definir la estrategia idónea que debe seguirse.

Las acciones orientadas a solucionar problemas de la institución o a consolidar sus fortalezas. Representan los medios para alcanzar objetivos y cumplir con las metas-compromiso logrando con ello una mejor consistencia en nuestra planeación estratégica. Por lo que se han establecido políticas que son congruentes con la institución con el propósito de cerrar brechas de la calidad tanto al interior como exterior de la DES. En cada Programa de Fortalecimiento de la Dependencia de Educación Superior los proyectos, metas compromiso se relacionan con las fortalezas y problemas identificados en la autoevaluación y a las políticas de la DES nos permitirán seguir encausando las estrategias y acciones para seguir mejorando.

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RANCHOS TURISTICOS COMO ALTERNATIVA PARA EL DESARROLLO SUSTENTABLE DEL TURISMO GERONTOLÓGICO EN EL ESTADO DE SONORA

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RESUMEN

En las dos últimas décadas, la situación de la ganadería nacional se ha recrudecido cada vez más. Los principales problemas que han originado esta problemática son las condiciones climatológicas adversas, como es el caso de la sequía; falta de flujo crediticio al campo; baja rentabilidad de las empresas; escaso mercado; precios bajos de los productos pecuarios, sanidad y la intromisión de carne importada y de contrabando. Esto se traduce en pérdida de fuentes de empleo y abandono de la actividad. La sequía ha sido un problema constante y recurrente, principalmente en los estados del norte del país, entre los que se encuentran el estado de Sonora, donde ha afectado no sólo a la ganadería sino a muchas otras actividades entre las que se encuentra la agricultura. La debacle de estas actividades agropecuarias, manifiestan un insuficiente ingreso para solventar las necesidades de las familias rurales; siendo en esta forma que surge la inquietud de diversificar la unidad de producción y poder ofertar productos y servicios turísticos. Constituyéndose de esta forma los llamados “Ranchos Turísticos”, lugares ubicados en el campo y que ofrecen por lo general actividades de avistamiento de aves de la región, senderismo, identificación y conocimiento de la flora y fauna del lugar, safari fotográfico, pesca deportiva, paseos a caballo, ordeña, entre otros más. Asimismo, tenemos a un segmento de mercado poco atendido pero muy significativo en cuanto a gasto y estadía promedio, ya que tiene una considerable representatividad al incrementar los indicadores del sector turístico, nos referimos al turismo gerontológico, que es aquel que realizan las personas de la tercera edad o también conocidos como adultos mayores o en plenitud. Segmento cuyos gustos y preferencias encajan perfectamente en las actividades que ofertan los ranchos turísticos, ya que esto implica una oportunidad para permanecer activo, expresar la creatividad y mejorar su calidad de vida. El turismo gerontológico esta conformado por personas que tienen conciencia de los daños que sufre nuestro planeta, y de la importancia de proteger a la naturaleza y a sus comunidades, para evitar escenarios que sean causa de la pérdida de las cualidades atractivas y para que la actividad pueda ser sustentable y beneficiosa.

ANÁLISIS DE LAS ESTRATEGIAS COMPETITIVAS DEL SECTOR TURÍSTICO-HOTELERO DE LA CIUDAD DE CARTAGENA DE INDIAS

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RESUMEN

El presente trabajo presenta una aproximación al estudio de las estrategias de gestión definidas por las empresas del sector turístico hotelero de la ciudad de Cartagena, para explotar los elementos que componen su potencial competitivo; para ello se utiliza el enfoque de Capacidades internas y estrategia, por medio de la aplicación de una herramienta de análisis que permite identificar el comportamiento de los procesos de gestión y posicionamiento existentes, tanto a nivel de empresas de manera individual, como a nivel sectorial, estableciendo un enfoque comparativo gráfico y estadístico, que permitió, por una parte, identificar las principales variables que influyen en el potencial competitivo de las empresas más representativas del sector, al tiempo, que fue posible establecer la visión conjunta del sector frente a las variables analizadas

PALABRAS CLAVES: Estrategia, Proceso, Competitividad, Turismo, Gestión

ANÁLISIS DE LAS TENDENCIAS DE LAS LÍNEAS DE INVESTIGACIÓN DE LOS PROGRAMAS DE ADMINISTRACIÓN DE EMPRESAS A TRAVÉS DEL USO DE LA HERRAMIENTA DE VIGILANCIA TECNOLÓGICA: CASO TECNOLÓGICO COMFENALCO CARTAGENA

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ABSTRACT

El objetivo de este trabajo es analizar las tendencias de las líneas de investigación a nivel local, nacional e internacional que desarrollan los grupos de investigación de los Programas de Administración de Empresas con la ayuda de la metodología de Vigilancia Tecnológica para ello revisaremos las salidas de los GroupLac de la plataforma de Colciencias para el caso local y nacional, así como la identificación de los resultados de investigación a nivel internacional en plataforma universitarias. con base en dichos insumos se procesara la información a través del software de inteligencia artificial Matlab y Ntsys con el objeto de definir la pertinencia de las líneas y establecer las políticas y estrategias para alcanzar los niveles de maduración de cada una de las vecindades con respecto a las temáticas que están siendo abordadas en la actualidad. Para la realización de esta investigación se toma como base el modelo de vigilancia tecnológica planteado por Angulo (Angulo et al, 2006) que se basa en la búsqueda de la información técnica, su almacenamiento, su posterior procesamiento, luego la construcción de la matriz de intersecciones, la construcción de un mapa tecnológico donde se estará visualizando los resultados obtenidos para la correspondiente interpretación y posterior toma de decisiones.

PALABRAS CLAVES: Líneas de investigación, vigilancia tecnológica, tendencias, grupos de investigación.

OPTIMIZACIÓN DE LA PRODUCTIVIDAD EN OPERACIONES DE PRODUCCION, REDUCIENDO LAS VARIABLES QUE AFECTAN LA FUNCIÓN DE MOLDES-TROQUELES: CASO EMPÍRICO EN LA INDUSTRIA DE PLÁSTICOS EN CD. JUÁREZ

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ABSTRACT

Dentro del área de fabricación de plásticos se encuentra operando tecnologías de alto nivel o de punta, y comúnmente se observan avances relativamente inefectivos, lo que a su vez ocasiona que esas tecnologías que fueron adaptadas no se operen con la efectividad que se esperaba, lo que constituye un problema administrativo y de planeación. Por ello, el artículo que se presenta, tiene el objetivo principal de analizar los factores y variables actuales que ayuden en la optimización de la productividad en el manejo funcional y operativo del herramental utilizado en máquinas de inyección de plásticos, tales como moldes y troqueles asignados en estas máquinas, desarrollando una ruta o metodología operacional y práctica en la logística y planeación. Se hace un planteamiento del problema, al igual que cuestionamientos claves y se exponen los objetivos. Posteriormente se expone un análisis de la información teórica en el estado de arte para la determinación de factores y variables que deben de considerarse en una propuesta de mayor capacidad de explicación. Se aportarán recomendaciones y fundamentos claves para investigaciones futuras.

INTRODUCCION

La competencia en los sectores productivos se está desarrollando con mucha fuerza y con un futuro pujante e impredecible; para enfrentarla, se han planteado nuevos tipos de estrategias operativas dentro del ámbito de la manufactura, que las llevaron a ser más eficientes, rápidas y flexibles, (Prahalad & Hamel, 1990) Entre las innovaciones que se generaron, se encontraban los sistemas de Administración Estratégica; Modelos de Control de Calidad; Nuevas Estrategias de Manufactura y formas organizacionales más ágiles y flexibles, incluyendo metodologías y el uso de herramientas dentro de los conceptos de manufactura esbelta y Seis Sigma.

Actualmente hay una difusión amplia de literatura que explica y analiza las diferentes aplicaciones de esta técnica para una mejor optimización de la productividad, con el enfoque principal de la mejora de los procesos de producción en equipo de inyección de plástico, y principalmente en la funcionalidad y logística en las operaciones de los moldes y troqueles, hay las estadísticas y datos empíricos que indican la existencia de problemas que afectan la productividad, implantando soluciones inefectivas en el área de manufactura. Por lo anterior se busca un análisis los factores, variables y metodologías para formular una propuesta ruta para una mejor planeación estructura y algunas relaciones entre sí, desde una perspectiva de efectividad.

REVISION LITERARIA

Durante la actual década se exponen problemas típicos y complejos dentro del sector de manufactura, aunado a la crisis económica global, que afectó a la mayoría de las industrias, incluyendo la del sector de plásticos, forzándose a desarrollar estrategias de competitividad cada vez más agresivas para contrarrestar la fuerza de precios establecida por el mercado global, una etapa en donde los hábitos del consumidor han

cambiado intensamente, en donde también se observa una cultura laboral con bajo nivel de enfoque hacia el mejoramiento, las estrategias de planeación estratégica gerencial, la falta de modelos de producción, las decisiones de no inversión en tecnología de punta e informática, etc.,

Otro problema que se presenta dentro del sector de manufactura, es la falta de consenso entre autores y expertos sobre sus contenidos teóricos, lo que dificulta la selección de las metodologías y herramientas para tener un desempeño superior dentro de sus procesos. Dentro del sector de plásticos, existe una apertura de capacidades intelectuales y técnicas dentro del proceso de diseño, reparación e innovación en herramientas como troqueles y moldes para maquinaria de alta tecnología en inyección de plásticos, es decir existe un conocimiento básico en el aspecto técnico derivado de buenas y malas experiencias prácticas, que a través de los últimos 10 años se han invertido en aspectos de capacitación, su avance no es del todo satisfactorio, hay un remanente en crear escuelas técnicas de alto nivel para dejar a un lado la interdependencia de países con alto desarrollo y avance en estos términos, lo cual conlleva a generar costos muy altos en mantener una funcionalidad estable en estos herramientas

FACTORES DE COMPORTAMIENTO Y DE RESULTADOS IMPORTANTES

Hay múltiples fuentes de literatura, logrando identificar tendencias tecnológicas, fuerzas laborales globales, factores críticos de éxito y variables importantes que afectan a la funcionalidad e implementación de las mejores metodologías o estrategias en los procesos de manufactura durante esta década y la siguiente, por lo que se inicia un planteamiento de indicadores clave para futuras investigaciones en EM (St. John, 2001). Una descripción de los factores claves y sus efectos, se debe de considerar para el desarrollo de una propuesta que optimice los procesos de producción. La evidencia empírica ha demostrado que la estructura y cultura laboral han ejercido influencia en el comportamiento organizacional.

METODOLOGIA

Se describen los planes y actividades para la validación de una propuesta técnico-administrativa enfocada a la planificación de los procesos dentro de la industria de la producción de plásticos. Para ello se realizaron encuestas en industrias locales, escuelas técnicas y sector público dedicado al desarrollo industrial en Ciudad Juárez. Para delimitar el área de estudio se trabajaron exclusivamente con empresas ubicadas en esta frontera de México. Con el fin de obtener una descripción de los factores claves para optimizar la producción de esta industria, la encuesta fue dirigida a los gerentes de producción de las empresas de plástico.

RESULTADOS

Los resultados obtenidos sugieren que esta rama industrial para ser competitiva en cuanto a calidad y precio debe procurar la producción a escala. Lo anterior implica una correcta aplicación y administración de sus factores (tecnológicos, humanos e insumos). Buscando la eficiencia técnica de estos factores y procesos de producción, el administrador enfrenta el reto encontrar un óptimo proceso de moldeo. Uno de los factores, que de acuerdo a la información obtenida sugiere ser de los más importantes en el proceso de producción, es el correcto manejo de los moldes, así como su mantenimiento. La formación y capacitación de recursos humanos en el mantenimiento y reparación de moldes, parece ser costosa para las empresas debido a la baja oferta de entrenamiento en esta área.

CONCLUSIONES

En lo que corresponde a recomendaciones, es urgente investigar si la planeación lleva directamente a la preparación del personal o a la contratación de personal más calificado, que es la vía para formular y

desplegar los proyectos derivados de los planes. Por lo que se sugiere una propuesta técnicoadministrativa para la optimización de la productividad en la funcionalidad de moldes y troqueles. También es una oportunidad coleccionar más información extendiendo esta investigación a otras industrias y con un cuestionario más amplio. Parecería que la industria de plásticos en esta zona fronteriza, aún cuando esté en constante cambio y dinamismo para cada vez ser más rentables y competitivos en la calidad de los productos está generando avances importantes.

El Capital Humano no llevará a la fundación de la Creación de valor. Sin menospreciar que los nuevos paradigmas entre ellos la inversión de la Tecnología, Innovación y Desarrollo juegan un papel preponderante para el desarrollo de nuevos productos acorde a la flexibilidad y agilidad de los mercados mundiales, por lo que también la cultura corporativa en México debe estar a tono con las corporaciones de clase mundial.

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EL SECTOR AGROPECUARIO EN ARGENTINA: UNA REVISIÓN DE SU PROBLEMÁTICA ACTUAL

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RESUMEN

El sector agrícola-ganadero ha sido en el siglo pasado el pilar del crecimiento económico de nuestro país, soportando no sólo cambios climáticos, de precios, etc. sino también los embates de medidas económicas tomadas por los distintos gobiernos de turno. El desarrollo agropecuario, es también el origen del crecimiento operado en el sector industrial y fundamentalmente en la agroindustria, o sea aquellos que necesitan como materia prima productos primarios. La producción agropecuaria ha contribuido crecientemente a la generación de ganancias por diversas causas, entre las que mencionamos: el incremento de la demanda mundial, producto de las mayores necesidades alimentarias ante el aumento de la población y del mayor uso industrial (biocombustibles), por un lado y la movilización de la cadena productiva que hacia delante y hacia atrás tiene como protagonista al sector por el otro, hecho que tienden a hacer difuso el límite entre las actividades primarias y las secundarias. Argentina abarca un territorio muy diversificado entre sus provincias desde varios aspectos: geográfico, social, demográfico y económico entre otros. Su territorio está compuesto por montañas, llanuras y mesetas, con una desigual distribución de la población a lo largo de toda su extensión y con redes de comunicación más o menos fluidas de acuerdo a dicha distribución. La riqueza tradicional de la república, radica en su región pampeana, cuya fertilidad hacen posible la agricultura, siendo ideal para el cultivo de cereales y oleaginosas, con los que no sólo se abastece al mercado interno sino que se genera una fuerte suma de divisas por la exportación de sus excedentes. Esta situación hace de nuestro país un oasis natural. Sin embargo esas bondades naturales no se ven reflejadas en políticas económicas, financieras y sociales que las acompañen y permitan aprovechar dichas ventajas y potenciar el desarrollo y crecimiento del sector agropecuario y sus industrias derivadas.

INTRODUCCION

La actividad agropecuaria es aquella que consiste en la producción de bienes económicos a partir de la combinación del esfuerzo del hombre y la naturaleza, para favorecer la actividad biológica de plantas y animales (reproducción, mejoramiento, crecimiento). En este concepto se identifica claramente la característica fundamental que diferencia a esta actividad del resto de las productivas, ya que se trata de bienes a los que la naturaleza les aporta la capacidad de tener conformaciones genéticas que le permiten autogenerar su crecimiento y/o reproducirse. En estos casos el esfuerzo del hombre aparece para lograr que dicho cambio genético se convierta en eficiente. Lo expuesto evidencia la ubicación de estas empresas dentro del sector primario de la economía como productoras de bienes en los que interviene la naturaleza. Si bien el hecho de generar vida es el factor más importante, al momento de analizarlas económica o financieramente aparecen otras características que también son propias y distintivas de la actividad. Siguiendo a Regina Durán (2009): mencionamos la dependencia del clima, el suelo como factor de producción, el crecimiento vegetativo, la inmovilización de capital y la dificultad o imposibilidad de almacenamiento por tiempo prolongado, entre otras. El sector agrícola-ganadero ha sido en el siglo pasado el pilar del crecimiento económico de nuestro país, soportando no sólo cambios climáticos, de precios, etc. sino también los embates de medidas económicas tomadas por los distintos gobiernos de turno. El desarrollo agropecuario, es también el origen del crecimiento operado en el sector industrial y fundamentalmente en la agroindustria, o sea aquellos que necesitan como materia prima productos primarios.

En otro orden, el agro cumple un papel fundamental como integrador de nuestra geografía, tiene efectos estructurantes sobre el territorio y sus regiones, al ocupar espacios, impulsar el desarrollo regional, favorecer nuevos emprendimientos, retener a la población residente en sus lugares de origen y generar empleo en el interior del país. Siguiendo a Regina Durán, en la empresa agropecuaria argentina, nos encontramos con que buena parte de la actividad agropecuaria en la región pampeana se lleva a cabo por Pequeñas y Medianas Empresas (PyMEs) y diversos estudios efectuados sobre las empresas agropecuarias y su evolución histórica, dejan en evidencia que casi un tercio de ellas son familiares. Este tipo de estructura genera ventajas tales como: gran flexibilidad para dar respuestas rápidas a cambios del entorno, capacidad para resolver problemas sin trámites burocráticos, estructuras simples y de bajo costo, una relación directa entre los propietarios y el personal; pero también se caracteriza por presentar limitaciones como: no dan importancia a mínimos aspectos formales de los procedimientos administrativos, lo cual dificulta o diluye el control, se observa una marcada reticencia a la delegación de decisiones operativas, existe confusión entre la caja de la empresa y las finanzas de sus propietarios y no disponen de una variada gama de opciones para el financiamiento, debiendo soportar costos financieros significativos. El objetivo del presente trabajo es analizar la incidencia del sector agrícola dentro de la actividad agropecuaria y particularmente de la provincia de Santa Fe en el contexto nacional.

METODOLOGIA

La idea que impulsó este trabajo es la percepción generalizada del sector agropecuario en nuestro país que siente que, a pesar de constituirse en el principal sustento del desarrollo regional y pilar fundamental de la economía nacional, la situación individual del pequeño y mediano productor agropecuario se va deteriorando año tras año en términos reales. El objetivo del presente es demostrar, en términos numéricos, estos dos extremos de la historia, la difícil situación por la que atraviesa el sector en nuestro país y su ubicación y grado de participación en el desarrollo económico nacional. Para ello, se realizó un relevamiento de datos que abarca los años 1988, 2002 y 2008 obtenidos de los censos nacionales agropecuarios efectuados en dichos períodos, al mismo tiempo que una revisión bibliográfica que nos sirva de marco a nuestro propósito. Hemos trabajado sobre información oficial vertida tanto por el Ministerio de Economía de la Nación, como por el Instituto Nacional de Estadística y Censos. Investigamos en forma comparativa a fin de determinar las variaciones producidas a través del tiempo, en variables tales como cantidad de establecimientos, cantidad de hectáreas sembradas, establecimientos agropecuarios con límites definidos o no; con el fin de establecer su incidencia en el sector agropecuario nacional. La comparación en valores absolutos de los resultados de los mencionados censos intenta demostrar el doble propósito dicotómico expresado anteriormente, el deterioro de las condiciones económicas y comerciales del sector y su papel trascendente en el desarrollo económico, social y financiero de la nación.

EL SECTOR AGROPECUARIO EN ARGENTINA

Incidencia en el Producto Bruto Interno

La producción agropecuaria ha contribuido crecientemente a la generación de ganancias por diversas causas, entre las que mencionamos: el incremento de la demanda mundial, producto de las mayores necesidades alimentarias ante el aumento de la población y del mayor uso industrial (biocombustibles), por un lado y la movilización de la cadena productiva que hacia adelante y hacia atrás tiene como protagonista al sector por el otro, hecho que tienden a hacer difuso el límite entre las actividades primarias y las secundarias.

Si bien el productor primario es el primer eslabón en la cadena agroalimentaria, no opera solo, desarrolla su actividad dentro de un sistema que denominamos “sistema agroalimentario”. Es lo que Garrido

Fernández denomina eslabonamientos productivos como cadenas agroalimentarias, “un conjunto complejo de actividades que engloba a: 1) las industrias que venden al sector agropecuario; 2) el sector agropecuario; 3) las industrias transformadoras de los productos procedentes, tanto las de primera como las de segunda transformación y 4) el sector de distribución, que pone a disposición del consumidor los diversos alimentos generados como consecuencia del normal funcionamiento de cualquiera de los sectores anteriores”.

El aporte de la actividad agropecuaria al producto bruto interno en nuestro país es del 4,6 %, si se mide únicamente el sector primario de la economía, según lo revela una investigación coordinada por el Instituto Interamericano de Cooperación para la Agricultura del año 2002, pero si se analiza a la actividad de una manera ampliada, esto es con sus encadenamientos hacia delante y hacia atrás contribuye a la economía siete veces más de lo que refleja el porcentaje. Según la Publicación: Análisis Económico Nro. 4 (2005) del Ministerio de Economía y Producción de nuestro país la participación de la agricultura en el producto bruto interno del año 2004 es del 6 % mientras que la industria genera un 25 % y el sector servicios un 56 %. Tanto dentro del sector industria como del sector servicios existen empresas que se relacionan con la producción primaria.

Por su parte, el sector agropecuario más la agroindustria representó en promedio el 11,2 % del PBI y el 54,5 % de las exportaciones en los últimos diez años. No obstante, fue uno de los pilares más importantes de la recuperación de la economía argentina, explicando entre el 2001 y 2004 el 21,5 % del incremento del producto y el 64,6 % del aumento de las exportaciones.

Estas cifras, aunque no corresponden a los últimos años ponen de manifiesto lo expresado al inicio, cuando afirmamos la importancia que el sector agropecuario tiene en la economía nacional y a través de ésta la incidencia en el desarrollo social de la población. La consideración simplificada del sector es un elemento que en muchos casos se traduce negativamente con consecuencias diferentes sobre el mismo, entre las que mencionamos:

- Escaso financiamiento a la investigación agropecuaria, a la capacitación y educación de los profesionales y productores.
- Concentración de población en las ciudades con el consiguiente crecimiento de inversión pública en servicios urbanos.
- Tendencia a enfocar los recursos nacionales en la ciudad.
- Mayor flujo de inversión privada hacia las ciudades como resultado de la inversión pública.
- Bajo financiamiento en infraestructura rural.
- Bajo apoyo político.

Esta situación se ve agravada por la alta presión tributaria que soporta el productor agropecuario, intensificada en el último tiempo con el aumento porcentual de los derechos de exportación, establecidos por el Gobierno Nacional en el marco de su política económico fiscal, principalmente para la comercialización de cereales y oleaginosas. Los porcentajes vigentes se presentan a continuación:

Derechos de Exportación

Producto	Derecho de Exportación
Soja	35 %
Girasol	32 %
Maíz	25 %
Trigo	28%

Buena parte de los ingresos producto de la alta imposición fiscal que sufre el sector, permite financiar el déficit económico social que sufre nuestro país.

Logística en la circulación de granos

Argentina abarca un territorio muy diversificado entre sus provincias desde varios aspectos: geográfico, social, demográfico y económico entre otros. Su territorio está compuesto por montañas, llanuras y mesetas, con una desigual distribución de la población a lo largo de toda su extensión y con redes de comunicación más o menos fluidas de acuerdo a dicha distribución. La riqueza tradicional de la república, radica en su región pampeana, cuya fertilidad hacen posible la agricultura, siendo ideal para el cultivo de cereales y oleaginosas, con los que no sólo se abastece al mercado interno sino que se genera una fuerte suma de divisas por la exportación de sus excedentes. Pero, no basta con que un país tenga una muy buena producción, es necesario que ésta pueda ser transportada tanto internamente como al exterior, ampliando los mercados de posibles consumidores.

El almirante Storni, definió a la Argentina como un “país isla”, ya que en él se visualiza un marcado aislamiento geográfico, debido al cual nuestro país se estructura sobre los puertos. Se da así lugar a una organización en forma de abanico con cabecera en Capital Federal y la región conformada básicamente por el predominio del área metropolitana de Buenos Aires, más la zona San Lorenzo-Rosario-La Plata. Debido a su privilegiada posición geográfica, esta zona se convierte de alguna manera en la región núcleo del país.

Cuenta con una red ferroviaria que la comunica con todos los países vecinos: con Bolivia y Chile, a través de la línea Belgrano S.A., y, con Uruguay, Brasil y Paraguay por la línea Mesopotámico S.A. Estas a su vez se combinan con una amplia red ferroviaria compuesta por líneas provinciales, que a través de sistemas troncales de gran magnitud, cubren la totalidad del territorio. Entre los proyectos que integran la lista de grandes emprendimientos circulatorios (hidrovía Paraguay-Paraná, puente Buenos Aires-Colonia, etc.) se cuenta con un corredor ferroviario interoceánico; la importancia del funcionamiento del mismo radica en que vincula el océano Pacífico con el Atlántico, con un bajo costo en los fletes, una menor contaminación y el consiguiente descongestionamiento de rutas y puentes internacionales ya sobrecargados.

La obsolescencia de gran parte de la infraestructura y del material rodante ferroviario hacia mitad del siglo XX, malas administraciones y escasas inversiones para su mantenimiento y reparación, fueron disminuyendo su eficiencia. El trazado de la red vial (generalmente paralela a la red ferroviaria), el incremento del parque de camiones y su mayor capacidad de maniobra fueron otros factores que incidieron negativamente en el ferrocarril y en su participación en el transporte nacional de cargas. Existe un total de 215.471 km de carreteras, nacionales y provinciales y se visualizan algunas rutas transnacionales que son de gran importancia para la vinculación con los países que conforman el Mercosur. La actual cadena de logística, incluye a su vez una red portuaria y fluvial, compuesta por 3.100 km de vías navegables. El barco es uno de los medios más apropiados y económicos para el traslado de mercaderías de gran volumen. Más del 90% del comercio exterior de Argentina, se realiza por vía marítima. Entre los puertos más importantes encontramos Buenos Aires, Rosario, Paraná, La Plata, Quequén y Bahía Blanca. Entre los inconvenientes que presenta este medio podemos mencionar, las tarifas que se cobran en Argentina por tonelada movida que son casi el doble de las que se cobran en países limítrofes; la escasa profundidad (calado) de sus ríos y la infraestructura de los puertos fluviales. Los barcos de mayor calado sólo pueden entrar hasta el puerto de Rosario o el de Santa Fe (generalmente para la carga de cereales) pero por el poco calado del río no pueden salir con la carga completa y muchas veces se debe perfeccionar en el puerto de Quequén o de Bahía Blanca. La Argentina no dispone de un puerto de aguas profundas (con más de 45 pies) para recibir navíos de gran calado. Uno de los proyectos relacionados con el comercio internacional y principalmente con el Mercosur, es la denominada "hidrovía

Paraguay-Paraná" y, no es el único ya que también existe el de la hidrovía del Alto Paraná que nos comunica con Brasil, y consiste en posibilitar una navegación fluida desde Puerto Cáceres (localidad Brasileña localizada a orillas de las nacientes del río Paraguay) hasta el río de la Plata, con un recorrido de 3.442 km. Por otro lado, la red de transporte aéreo coincide en general con el trazado de las redes viales y ferroviarias. Desde Buenos Aires se abren en abanico hacia todos los puntos cardinales del país. El sistema de transporte argentino se ve favorecido por la extensa planicie chacopampeana, de gran nivelación, que ha facilitado el tendido de las rutas; ríos navegables, un gran desarrollo de costas y una extensa fachada marítima; y los abundantes recursos energéticos que abastecen de combustibles a los transportes. Sin embargo, muestra también aspectos negativos como: Infraestructura y tecnología obsoletas y sin inversiones; alto consumo energético por la elevada participación del transporte automotor frente al ferroviario o marítimo; contaminación ambiental en las ciudades por saturación del tráfico y la falta de coordinación entre los distintos modos de transporte.

Censo agropecuario nacional 2008

Durante el año 2008 se llevó a cabo en la República Argentina un Censo Nacional Agropecuario, a través de un formulario que debía ser remitido por Internet. El objetivo de este formulario era conocer algunos datos económicos correspondientes a las Explotaciones Agropecuarias (EAP) y debía ser respondido en forma personal por el productor o un informante calificado. La unidad estadística del CNA 2008, era la Explotación Agropecuaria (EAP). Esta es la unidad de organización de la producción, con una superficie no menor a 500 m², dentro de los límites de una misma provincia que, independientemente del número de parcelas (terrenos no contiguos) que la integren, reúnen las siguientes condiciones:

1. Produce bienes agrícolas, pecuarios o forestales destinados al mercado.
2. Tiene una dirección que asume la gestión y los riesgos de la actividad productiva.
3. Utiliza en todas las parcelas que la integran, los mismos medios de producción de uso durable y parte de la misma mano de obra.

Se solicitó información a los EAP sobre: ingresos y egresos, remuneraciones, pagos a contratistas de mano de obra, servicios de maquinaria, valor total del gasto en materia prima e insumos utilizado para la producción del bien.

A la fecha, contamos con datos provisorios, relativos a la cobertura territorial y al número y superficie de las Explotaciones Agropecuarias (EAPs) censadas y algunas variables relevantes del formulario, siempre por jurisdicciones. Se sigue trabajando con la incorporación de explotaciones no censadas por la no presentación espontánea de sus titulares y productores intimados ya, para que cumplan con la misma. El informe preparado por el INDEC (2009; pág. 1), señala que los datos correspondientes a los censos agropecuarios 1988, 2002 son definitivos; mientras que los del 2008 sólo se presentan a título orientativo. Esta aclaración es de suma importancia ya que, estamos trabajando en los dos primeros casos con datos definitivos mientras que, en el último caso, con datos provisorios, lo que no permite una comparación adecuada de cifras.

LA PROVINCIA DE SANTA FE

Estructura del sector agrícola

Por su ubicación geográfica, Rosario y Santa Fe se perfilan como centro estratégico de la conexión bioceánica que unirá el Estado de Río Grande Do Sul (Brasil), sobre el océano Atlántico, con la región de Valparaíso (Chile), sobre el océano Pacífico. Esta región constituye un punto neurálgico de comunicación entre los países integrantes del MERCOSUR; siendo, además, un paso obligado de las rutas comerciales y centros de prestación de servicios.

La Provincia de Santa Fe cuenta con una superficie de 133.007 km² y una población de 3.000.701 habitantes según censo del año 2001. Es una extensa llanura que se encuentra ubicada en una región privilegiada, con una infraestructura ideal, en un punto central de los grandes corredores terrestres, aéreos y fluviales que se vinculan a los principales países del MERCOSUR. Una red vial que supera los 5.000 kilómetros y se comunica a través de rutas nacionales con Bolivia, Chile y Paraguay. Cuenta además con una red ferroviaria que distribuye en toda la región central y sur de la provincia acercando la producción a los puertos –frente fluvial de más de 700 km. de costa que realzan a la provincia.

La economía es diversificada, se encuentra en una zona apta para la agricultura y la ganadería; contando a su vez con una zona industrial muy desarrollada y una de las cuencas lecheras más importantes a nivel nacional. La actividad industrial está muy relacionada al sector agropecuario, acercando valor agregado a sus productos; adquieren importancia la industria aceitera para la exportación, la industria láctea y la frigorífica, teniendo también importancia la industria química, de maquinarias agrícolas y otras metálicas.

Santa Fe constituye un área productiva de relevancia, representando el 8,4 % del PBI nacional. Un 17 % lo aporta el sector agrícola-ganadero, un 34 % el sector industrial y de la construcción, mientras que el sector de servicios lo hace con un 49 %. Ocupa el primer lugar como productora de aceites vegetales, productos lácteos, harinas proteicas y frutillas. En el año 2002 las industrias aceiteras radicadas en la provincia molieron el 70% del aceite producido en el país.

Trabajaremos con datos censales de los años 1988, 2002 y 2008, siempre teniendo en cuenta que los dos primeros son datos definitivos y el 2008 no sólo son datos provisorios, sino que en principio no sería factible su comparación ya que no están censados todos los establecimientos.

Según datos relevados del censo año 2002, la Provincia de Santa Fe poseía 28.103 establecimientos agropecuarios los que representan el 8,43% de los establecimientos agropecuarios con y sin límites definidos del país. Dichas EAPs sumaban una superficie de 11.251.653 hectáreas que, a su vez, representaban el 6,4% de la superficie agropecuaria del país. (Cuadro I).

A partir de la información se desprende el alto predominio que tienen en la Provincia de Santa Fe los establecimientos chicos, ya que el 39,7% de las EAPs de la Provincia tienen menos de 100 ha y ocupan tan solo el 4,7% de la superficie censada provincial. Las explotaciones de menos de 1.000 has. suman el 92,1% de las EAPs provinciales y solamente alcanzan a acumular el 46% de la superficie total censada.

Por lo que podemos apreciar existe una gran cantidad de establecimientos con menos de 1.000 has. que representan el 92.10 % de las EAPS, frente a las grandes empresas capaces de actuar individualmente. Nos encontramos entonces en presencia de pequeños y medianos productores que necesitan de una contención territorial, para responder a la creciente competencia.

Por otra parte el censo del año 2008 revela que la Provincia de Santa Fe posee 26.836 establecimientos agropecuarios, esto es el 9,7 % del total de las EAPs con y sin límites definidos del país. Si bien el porcentaje aumenta respecto a lo obtenido en el año 2002, las cifras en valores absolutos muestran una acentuada disminución de la cantidad de establecimientos tanto a nivel provincial como nacional. En efecto, si nos concentramos en las provincias en las que se ha censado más del 95 % de su superficie, lo que significa que la variación respecto a los datos que serán definitivos no puede ser muy significativa, vemos una gran disminución de la cantidad de establecimientos, que incluso aparece marcada más fuertemente en las restantes provincias que en Santa Fe.

Cuadro I: Cantidad total de EAPs y superficie con límites definidos, en los CNA de 1988, 2002 y 2008(*) por provincia y total del país.

País/Provincia	Cantidad total de EAPs (**)			Superficie EAPs c/límites definidos has.		
	CNA '88	CNA '02	CNA '08 (*)	CNA '88	CNA '02	CNA '08 (*)
Total País	421.221	333.532	276.581	177.437.398	174.808.524	155.424.819
Provincias con superficie censada inferior al 95% de la del CNA '02						
San Luis	6.962	4.297	4.197	6.053.557	5.388.388	5.006.404
Córdoba	40.817	26.226	26.289	13.724.886	12.244.258	11.332.881
Chubut	4.241	3.730	3.342	19.266.290	19.205.261	17.660.644
Tucumán	16.571	9.890	7.539	1.564.377	1.137.117	1.042.857
La Pampa	8.718	7.775	7.798	12.462.357	12.735.009	11.671.533
Santa Cruz	1.114	947	1.077	19.220.701	19.884.210	18.094.005
Entre Ríos	27.197	21.577	17.716	6.198.525	6.351.513	5.605.242
Formosa	12.181	9.962	9.203	4.221.132	5.178.607	4.453.960
Misiones	28.566	27.954	26.567	2.282.235	2.067.763	1.764.450
Río Negro	9.235	7.507	6.433	13.427.462	14.716.470	11.588.809
Buenos Aires	75.531	51.116	31.753	27.282.510	25.788.670	17.445.762
Corrientes	23.218	15.244	5.163	7.098.426	6.860.573	3.687.789
Provincias con superficie censada superior al 95% de la del CNA '02						
Mendoza	35.221	30.656	24.242	5.278.442	6.422.130	8.649.696
Salta	9.229	10.297	9.645	6.039.523	4.269.499	4.946.103
Catamarca	9.538	9.138	9.115	2.620.352	1.588.806	1.778.471
Neuquén	6.641	5.568	4.536	2.774.321	2.145.700	2.369.415
San Juan	11.001	8.509	7.086	1.204.186	756.225	805.488
Santiago del Estero	21.122	20.949	15.584	4.836.614	5.393.633	5.663.424
Jujuy	8.526	8.983	8.944	1.883.856	1.282.063	1.329.686
Tierra del Fuego	82	90	81	1.147.356	1.171.747	1.141.026
La Rioja	7.197	8.116	7.686	2.444.793	3.069.497	2.966.487
Santa Fe	37.029	28.103	26.836	11.080.979	11.251.653	10.787.942
Chaco	21.284	16.898	15.749	5.324.518	5.899.732	5.632.745

(*)Resultados preliminares.

(**) Incluye EAPs con y sin límites definidos

Fuente: INDEC

Estos resultados son reveladores de la cada vez más difícil situación del productor agropecuario pequeño, con escasas posibilidades de maniobra dentro de su negocio y sin políticas de gobierno que lo protejan o lo ayuden a su mantenimiento, frente a los grandes productores nacionales y de otros países, que se van apoderando de las economías de las distintas regiones. Una de las consecuencias directas de lo antes dicho, es el proceso de sojización por el que atraviesa nuestro país. En base a información relevada del Ministerio de Agricultura Ganadería Pesca y Alimentos de la Nación, advertimos que desde la campaña 97/98 hasta la campaña 06/07, se ha producido a nivel nacional un incremento de la superficie sembrada de trigo y soja; en detrimento de la superficie sembrada de girasol y algodón, manteniéndose constante el maíz. Actualmente la soja representa el 50% de la superficie bajo cultivo y de la producción.

Los datos obtenidos de superficie sembrada a nivel provincia de Santa Fe no reflejan el mismo panorama, disminuye el maíz, el girasol y el algodón; manteniéndose constante la superficie sembrada de trigo; observándose un incremento del 34% en la superficie destinada a la soja.

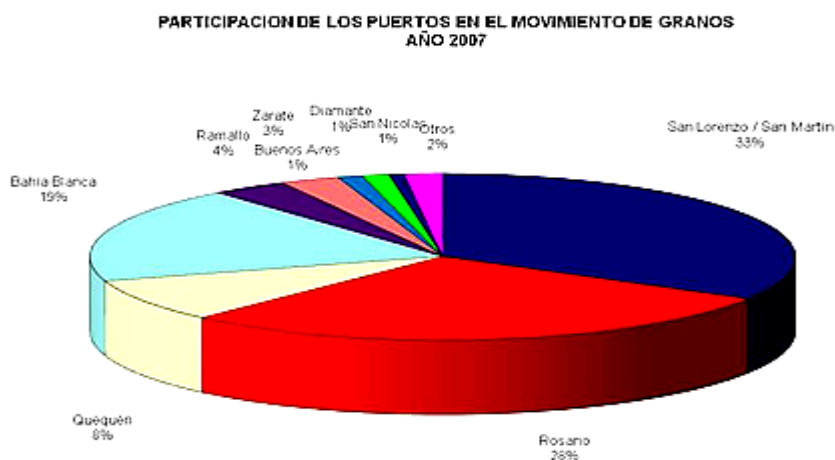
La producción de soja a nivel nacional creció en mayor proporción que a nivel provincial. Esto tiene su correlato en que no solamente se sustituyeron tierras que antes tenían un destino diferente a la producción de la oleaginosa, sino que se incorporaron regiones que hasta el momento eran consideradas marginales o no aptas para su cultivo. El cultivo de granos en general, principalmente de maíz, trigo, girasol y soja, propios de la región pampeana central, se expandió hacia las zonas perimetrales de esa región y también a zonas extrapampeanas, como el NEA y el NOA, según datos del Ministerio. Además el grano soja tiene características que lo hacen preferible a los pequeños productores, entre las que mencionamos su bajo costo, menores riesgos y alta rentabilidad en comparación con los demás.

Resumiendo, la producción de cereales y oleaginosas muestra un crecimiento del 114 % entre la campaña 1990-91 y 2004-05. En este período el volumen producido en granos se multiplica pasando de 39 millones a 84 millones de toneladas. Sin embargo, el comportamiento de cada uno de ellos dentro de lo que se considera cereales y oleaginosas ha sido diferente. Dentro de las oleaginosas, la producción de soja presenta un incremento del 253 %, mientras que el girasol muestra una disminución del 10 %. En cuanto a los cereales, tanto el trigo como el maíz reflejan incrementos en su producción, pero en porcentajes diferentes, del 45 % para el primero y del 154 % para el segundo.

Zona ROSAFE

Según conceptos vertidos por la Cámara Española de Comercio de la República Argentina, se denomina zona Rosafé, desde el punto de vista granario a la zona que produce y tritura granos que son exportados por unidades de embarque ubicadas en la margen derecha del río Paraná en una franja que va desde Puerto San Martín (40 km. al norte de Rosario), hasta Villa Constitución (40 km. al sur), dentro de la provincia de Santa Fe.

Esta zona es la más importante del país en lo referido a la exportación de granos y subproductos, llegando a representar entre el 65% y el 70% de la exportación física total, siendo mayor en término de valores monetarios. Así lo demuestra el gráfico que representa la participación de los distintos puertos que componen la costa Argentina en el movimiento de granos para el año 2007 según información suministrada por el Consejo Portuario Argentino.



Fuente Consejo Portuario Argentino

Dentro de los productos granarios el más importante es la soja, que ha pasado a ser, como ya expresamos en el punto anterior, el producto de mayor trascendencia económica a nivel país, con exportaciones por más de 2.200 millones de dólares. El primer productor a nivel mundial, es EE.UU. con poco más de 49 millones. El segundo lugar corresponde a Brasil con casi 25 millones de toneladas, el tercero a China con alrededor de 13 millones y el cuarto a Argentina con una cifra récord de 11,5 millones. Gran parte de la producción sojera argentina tiene su epicentro en la zona Rosafé, siendo también procesada en su mayor parte en instalaciones aceiteras de las inmediaciones de Rosario. Argentina tiene una capacidad de trituración de semillas oleaginosas de poco más de 19 millones de toneladas anuales. Más de la mitad de esa capacidad se concentra en la provincia de Santa Fe y, en cuanto a procesamiento de soja, se localiza en la misma más del 75%. La producción de oleaginosas llega a alrededor de 15,5 millones de toneladas.

Argentina consume muy poco de su producción de soja. La mayor parte (95%) es exportada ya sea como poroto, harina (pellets) o aceite.

Desde los puertos de la zona Rosafé se embarca, gran parte de los envíos granarios al exterior (65 a 70 %), pero esta cifra es mayor todavía en lo referido a la producción sojera, llegando al 85% aproximadamente. Los embarques se realizan desde una docena de unidades privadas, de gran eficiencia, que en los últimos 14 años hicieron que el costo de elevación bajara de 7,5 dólares por tonelada a 2,0/2,5 dólares que es lo que se cobra actualmente.

El hecho de ser la zona Rosafé un importante lugar de concentración de mercadería disponible, a diferencia de otras zonas de Argentina o Brasil, permite tomar el precio del mercado disponible de la Bolsa de Comercio de Rosario como una referencia válida en las negociaciones.

Sirve también para la confección de un Índice contra el cual se cierran operaciones del tipo “cash settlement” en un mercado de futuros. A este respecto, el Índice Soja Rosafé se ha convertido en el primer instrumento granario en el mundo de ese tipo, teniendo un sinnúmero de ventajas en relación al sistema tradicional con entrega.

Se suma a ello su estratégica ubicación como “puerta” de salida e ingreso de mercaderías desde y hacia las poblaciones ubicadas en las inmediaciones de la hidrovía Paraguay-Paraná. En su largo recorrido atraviesa zonas económicamente importantes por sus actuales y potenciales producciones. Tal es el caso del cultivo de soja en Mato Grosso y Mato Grosso do Sul, que con los estados vecinos tiene una producción de la oleaginosa que se acerca a los 10 millones de toneladas. También es importante la participación de Bolivia que tiene salida a la Hidrovía a través del canal Tamengo, como así también la participación de Paraguay. Los cultivos de maíz y demás granos, frutas, maderas y otros vegetales tienen un futuro promisorio.

Atiende tráfico de graneles agrícolas, fertilizantes, aceites vegetales, productos siderúrgicos, azúcar y frutas, presentando buenas posibilidades para el desarrollo de nuevos tráfico tales como minerales, automóviles y contenedores entre otros. Por ser una ciudad de conexión internacional, su puerto se encuentra muy desarrollado, garantizando seguridad, eficiencia y menor costo operativo para los servicios de importación y exportación, a través de la infraestructura instalada y la fluidez de comunicaciones con el resto del país. Este es uno de los motivos que facilita el acceso a un mercado de 200 millones de consumidores que existe en el Mercosur.

CONCLUSIONES

Sobre fines del año 2002 Argentina culmina una de las peores crisis de su historia cayendo su PBI un 18,4%, a valores constantes, desde el inicio de la recesión. El Sector Agropecuario y Agroindustrial, sin embargo con su comportamiento inverso, atemperaron parcialmente la caída general de la actividad económica, traccionada principalmente por la expansión de la agricultura de siembra directa, de la mano del complejo oleaginoso y el boom de la soja transgénica. Los datos recopilados en el presente

demuestran la importancia del sector agropecuario en la economía nacional. Si bien existe una dependencia respecto al factor precio, ya que los valores de comercialización de la producción son sensibles a las modificaciones internacionales; la incorporación de valor agregado a través de nuevas tecnologías que generan incrementos en el volumen productivo, sumado a la utilización de mayores superficies aptas para los cultivos agrícolas y la creciente demanda de alimentos a nivel mundial, favorecieron el crecimiento del sector en nuestro país.

El modelo agrario vigente tiende a favorecer a los grandes productores en detrimento de los pequeños y medianos. Los datos obtenidos del censo agropecuario 2008 evidencian esta situación. Este modelo provocó el desplazamiento del cultivo del maíz a favor de la soja, a partir de una serie de factores productivos y de precios que determinan una mayor rentabilidad de la misma frente al maíz. Los datos expresados en el presente trabajo ponen de manifiesto el crecimiento porcentual de producción de ambos cultivos aunque en valores muy disímiles. A partir de dichas cifras también cobran sentido los análisis realizados desde el aspecto ambiental e independientemente de los socioeconómicos, cuando se mencionan como posibles consecuencias: la erosión y degradación de los suelos, dándose este proceso con mayor intensidad en aquellas tierras bajo agricultura continua con secuelas tales como, la caída de la productividad física por hectárea; la contaminación de las napas de agua y la intoxicación de seres humanos y de otras especies por el exceso de fertilizantes, herbicidas y otros.

Se produce así para el productor agropecuario una dicotomía entre la responsabilidad social de cuidar el medio ambiente y mantener la sustentabilidad de los suelos frente a la mayor rentabilidad y menores riesgos del cultivo soja. El pequeño y mediano productor inmerso en éste modelo no tiene hoy capacidad económica y financiera para decidir un cambio de estrategia en pos del cuidado del suelo y se ve obligado a producir sin medir las consecuencias. Es muy difícil revertir dicha situación sin un modelo político y económico que los contemple y los incluya. Por otra parte la soja se ha transformado en la fuente más importante de ingresos fiscales a través del elevado porcentaje de derechos de exportación que la grava, posibilitando al Estado la financiación de los programas sociales que ha implementado a fin de mitigar las consecuencias de la grave crisis socio-económica por la que atraviesa el país.

El sector y buena parte de la industria reclaman desde hace tiempo un nuevo modelo agrario, en el que se incentive la diversificación de producción y se de un tratamiento diferenciado al pequeño y mediano productor respecto de los grandes a fin de promover el desarrollo regional. Interesa por otro lado la suma de valor agregado a través de la incorporación de la mayor cantidad de etapas posibles como parte del crecimiento local. Si bien nuestro país tiene una ubicación estratégica excepcional para la producción y comercialización de sus granos favorecido por las condiciones naturales y geográficas, y cuenta con una red fluvial, portuaria, ferroviaria y terrestre de logística avanzada es necesario seguir invirtiendo para lograr su culminación en algunos casos, ya que hay obras proyectadas y no terminadas, su mantenimiento en otras y su reparación en muchas otras. La provincia de Santa Fe inmersa en este contexto nacional y dueña de un conjunto de tierras fértiles, una amplia región costera, puerta de acceso al comercio internacional, ve caer día a día el número de establecimientos agropecuarios pequeños y es testigo del éxodo de la población rural hacia zonas urbanas.

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CULTURA ORGANIZACIONAL Y LOS SISTEMAS DE CONTROL DE GESTIÓN COMO ESTRATEGIA EMPRESARIAL DE LAS PYME'S

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ABSTRACT

Con el propósito de identificar una alternativa de mejora del desempeño de las Pymes, propiciando su subsistencia, en la presente investigación analizamos la influencia de la Cultura Organizacional en la adopción de los Sistemas de Control de Gestión como estrategia empresarial, por lo que se considera que es necesario realizar un estudio del tipo de Cultura Organizacional adoptado en el seno de las Pymes para implementar los Sistemas de Control de Gestión con éxito. Piña et.al (2008), adicionalmente, se tomo el modelo de Cultura Organizacional desarrollado por Cameron y Quinn(1999), con el propósito de identificar el tipo de cultura adoptado por las Pymes objeto de estudio. El estudio se realizó con la aplicación de 400 encuestas a los diferentes sectores del estado de Aguascalientes, como son el metalmecánico, construcción, servicio, comercio, mueble, textil, etc. Durante los meses de septiembre a diciembre de 2008, se aplicaron análisis de Anovas y Regresión Lineal, para identificar la significancia de la relación de variables dependientes (Sistemas de Control de Gestión) e independientes (Tipología de Cultura Organizacional). Los resultados nos arrojan una alta significancia entre las variables Cultura Organizacional y Sistemas de Control de Gestión lo que nos indica que si influye la existencia de la Cultura Organizacional para la implementación de los sistemas de control de gestión como medida estratégica empresarial y de subsistencia, destacando la tipología Adhocrática por su apertura al cambio, para facilitar la adopción de los sistemas de control de gestión como practica empresarial.

INTRODUCCION.

La Globalización, la competencia, el desarrollo tecnológico y la turbulencia económica que se vive actualmente, hacen que las Pequeñas y medianas empresas tiendan a desaparecer en el período critico de dos años por lo que los Sistemas de Control de Gestión, representan una oportunidad para mejorar el desempeño de las organizaciones propiciando la oportunidad de supervivencia de las Pyme's.

La adopción de los Sistemas de Control de Gestión en una organización es una estrategia que requiere un estudio del tipo de Cultura adoptado en el seno de la organización para ver la posibilidad de su adopción con éxito, Piña et.al (2008), y opinan que los sistemas de Gestión de Información como elemento de los Sistemas de Control de Gestión, son elementos clave para la administración y manejo de la información y esto soporta la toma de decisiones y contribuye a mejorar el desempeño de todos en la empresa.

REVISION LITERARIA

Los Sistemas de Control de Gestión, reúnen y utilizan información para evaluar el rendimiento de diferentes recursos de la organización tales como Recursos humanos, Físicos y Financieros y a toda la organización como estrategia Organizacional y reúne información, para motivar al personal y evaluar su desempeño, Anthony(2007), Horngren et.al(2005) .

El control de la Gestión, se relaciona con la asignación de recursos, coordinación, motivación y evaluación del rendimiento, Simons (1995), Kelligher et.al (2006), Eccles RG. (1991). La practica de Control de gestión, y el diseño de los sistemas de Control de Gestión se elabora sobre un número académico de disciplinas, el control de la gestión, involucra, medidas extensivas y requiere contribuciones de contabilidad gerencial y segundo involucra decisiones de asignación de recursos, y requiere

aportaciones de la gerencia económica, y tercero involucra comunicación y motivación que requiere aportaciones sobre el comportamiento organizacional en psicología social. Maciariello et.al (1994),

CULTURA ORGANIZACIONAL

El modelo de Cultura Organizacional tomado para este estudio, es el desarrollado por Cameron y Quinn (1999) con el propósito de identificar el tipo de cultura adoptado por las Pyme's objeto de estudio. Estos autores se basan en el "Competing Values Framework" propuesto por Quinn (1988), para crear lo que denominan "Instrumento para la valoración de la cultura organizacional (Organizational Culture Assessment Instrument, OCAI)", el cual distingue cuatro tipos de culturas, clan, adhocracia, mercado y jerarquía.

HIPOTESIS.

H1. A mayor Cultura Organizacional con apertura a cambios mayor facilidad de adopción de los Sistemas de Control de Gestión.

La administración se debe identificar con un tipo de cultura que propicie cambios sustentables en el tiempo, para adoptar los modelos de GI (Gestión de Información), con éxito. Piña et.al (2008)

H2.- A mayor Cultura con tipología Adhocrática en las Pyme's, mayor implementación de Sistemas de Control de Gestión.

METODOLOGIA

Con el propósito de validar las hipótesis propuestas se llevó a cabo una investigación empírica en las Pymes del Estado de Aguascalientes. A través de un "*Panel Empresarial*", en el que participaron responsables de las dependencias gubernamentales vinculadas a las Pymes, gestores de instituciones financieras y empresarios de las Pymes. En esta primera fase los resultados obtenidos, permitieron conocer mejor de la situación del sector y apoyaron la correcta definición de la fase cualitativa.

DISEÑO DE LA MUESTRA

El procedimiento que se utilizó en este trabajo para obtener el marco de referencia, consistió en la obtención del Directorio Empresarial 2008 del Sistema de Información Empresarial de México (SIEM) del Estado de Aguascalientes (8,661 empresas). Para efectos de este estudio, se trabajó únicamente con aquellas empresas que tuvieran entre 5 y 250 trabajadores (MiPymes), con lo cual el directorio empresarial definitivo quedó con un total de 1,342 empresas. La muestra original es de 500 empresas y ésta se seleccionó por medio de un muestreo aleatorio simple con un error máximo del 4% y un nivel de confiabilidad del 96%. Los datos reunidos y tabulados se obtuvieron por medio de entrevistas personales. Las entrevistas con los gerentes se aplicaron de Septiembre a Diciembre de 2008.

De igual manera, la encuesta se diseñó para que fuera contestada por los gestores de las Pymes, y fue aplicada por medio de una entrevista personal a cada una de las 500 empresas seleccionadas, de las cuales se recibieron 408, y de ellas 8 fueron eliminadas por no reunir con los requisitos establecidos, quedando un total de 400 encuestas validadas. De esta manera, se ha tenido una tasa de respuesta del 80%. La encuesta recolectó la información sobre las características de las empresas, las actividades de innovación en los dos años anteriores, las barreras a la innovación y el rendimiento

METODOLOGIA DE ANALISIS

La metodología empleada en el análisis de los resultados de la presente investigación, fue la aplicación de tablas de contingencia y aplicación de ANOVAS para medir la relación del tipo de Cultura

Organizacional adoptado y el grado de adopción de los Sistemas de Control de Gestión, habiéndose realizado el estudio, por tamaño de empresa, (pequeña y median), por edad, (joven o madura) y por sector económico, los resultados alcanzados en la investigación se muestran en la sección de resultados y conclusiones,

ENCUESTA

La encuesta se realizó en el año 2008, en el Estado de Aguascalientes a las Pyme's de los diferentes sectores empresariales del Estado,

1: Servicio, 2: Comercio, 3: Textil y Confección, 4: Mueble, 5: Agroindustrial, 6: Metal-Mecánica., 7: Construcción, 8: TICs.

Es importante señalar que no es función de la presente investigación, juzgar la situación de un sector en particular, sino ofrecer una visión integral de la empresa, en cuanto a apoyos financieros solicitados que ponga de manifiesto, la necesidad de los apoyos financieros, con el propósito de que sirva de referencia para, en su caso, puedan adoptarse las medidas oportunas para potenciar las virtudes y ajustar los desequilibrios

RESULTADOS OBTENIDOS.

De los Sistemas de Control de Gestión, el mas utilizado, es la Implantación de Controles de Calidad, valorada en 3.39 por los empresarios de las Pymes de Aguascalientes, en una escala de 1= Nada Importante y 5 = muy Importante,(Cuadro No.1), a este Sistema de Control de Gestión, le sigue el Análisis de Estados Financieros con 3.37 y en tercer lugar está El Control Presupuestal con 3.20, es comprensible que el Sistema de Control de Calidad sea el mas empleado por las Pyme's, ya que este Sistema de Control de Gestión, es requerido por todo tipo de empresas no importando el giro de estas pues la calidad es requisito de operación de cualquier tipo de empresa.

Cuadro No.1 Sistemas de Control de Gestión

	Media
• Implantación de controles de Calidad	3.39
• Análisis de Estados Financieros	3.37
• Control Presupuestal	3.20
• Implantación de Contabilidad de Costos	3.12
• Planeación Estratégica	3.11
• Auditoría Interna	2.93
• Sistemas de Información Gerenciales –ERP-Cuadro de Mando	2.41

En una escala de 1=Nada Importante a 5= Muy Importante
Esta tabla presenta las medias de utilización de las diferentes prácticas de los Sistemas de Control de Gestión.

Comprobacion de las Hipotesis Planteadas

Para demostrar las hipótesis planteadas, a continuación se presentan, (Cuadro No.2) los resultados obtenidos de las aplicaciones de ANOVAS y REGRESION LINEAL considerando como variables dependientes la adopción de los sistemas de Control de Gestión y como variables independientes la adopción de las diferentes tipologías de la Cultura Organizacional en donde se puede ver que la tipología de Cultura Organizacional Adhocrática muestra mayor significancia en su relación con la adopción de los sistemas de control de gestión, resaltando la implantación de Contabilidad de Costos, el Control Presupuestal, el Análisis de Estados Financieros y la Planeación Estratégica con una significancia en su relación entre las variables dependientes con las independientes inferior a .001 lo que lo hace una relación muy significativa, seguido de la tipología de la cultura Jerárquica, que muestra también alta significancia

entre las variables; de estos análisis podemos desprender que la adopción de la cultura organizacional favorece la implantación de los Sistemas de Control de Gestión resaltando la adopción de la tipología Adhocrática como medio mas significativo de adopción los Sistemas de Control de Gestión como quedo demostrado en los análisis presentados.

Cuadro No. 2 Sistemas de Control de Gestión significancia por Tipología de Cultura Organizacional.

	Cultura Clan	Cultura Adhocrática	Cultura Mercado	Cultura Jerárquica
• Sistemas de Información Gerenciales –ERP-Cuadro de Mando.	.009***	.242	.213	.132
• Implantación de Contabilidad De Costos.	.015**	.000***	.002***	.008***
• Control Presupuestal	.047**	.000***	.010**	.009***
• Análisis de Estados Financieros	.010**	.000***	.001***	.009***
• Planeación Estratégica	.027**	.001***	.107	.005***
• Auditoría Interna	.374	.102	.144	.190
• Implantación de Controles de Calidad.	.161	.036**	.073	.171

Diferencias estadísticas significativas: (*): p<0.1; (**):p<0.05; (***):p<0.01

Esta tabla muestra el nivel de significancia de la relación de variables entre las tipologías de Cultura Organizacional Y los Sistemas de Control de Gestión.

CONCLUSIONES

La adopción de la Cultura Organizacional y en especial la tipología Adhocrática, facilita la implementación de los Sistemas de Control de Gestión en las Pyme's, dado sus características de apertura al cambio y en virtud de que considera a la empresa como una entidad dinámica y emprendedora en la que se apuesta a las nuevas ideas y acepta los riesgos y esto incrementa su posibilidad de permanencia en el mercado dado que los sistemas de control de gestión, permiten la medición de la ejecución de los diferentes factores que se desarrollan en la actividad empresarial como son la Implementación de la Contabilidad de Costos, el establecimiento del Control Presupuestal, el Análisis de los Estados Financieros y la Planeación Estratégica que son sistemas de información que permiten monitorear el desarrollo de la actividad empresarial vigilando si se alcanzan los objetivos planteados . De acuerdo a los resultados estadísticos presentados se puede concluir, que la Cultura Organizacional es un factor clave para adoptar los Sistemas de Control de Gestión como se puede apreciar en le nivel de significancia entre variables que en la mayoría de los Sistemas de control de Gestión, es del orden de .000 lo cual indica una alta relación entre variables confirmando las hipótesis planteadas de la dependencia de la existencia de la cultura organizacional para implementar en el ceno de las Pymes los sistemas de control de Gestión.

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CAPITAL HUMANO: FACTOR CRITICO EN LAS PyMES QUE DESARROLLAN ALTA TECNOLOGIA

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ABSTRACT

El Capital Humano es un activo intangible clave en el desarrollo de las organizaciones que desarrollan tecnologías de alto nivel, ya que el Recurso Humano que agrega valor a las organizaciones mediante sus habilidades y capacitación es capaz de sostener las estrategias de diferenciación que le dan ventajas competitivas a las organizaciones.

INTRODUCCION

El Capital Humano es un activo intangible integrante del Capital Intelectual, que junto con el Capital Relacional y el Capital Estructural agrega valor a la organización. Estos elementos no se pueden tocar, pero si se pueden identificar y clasificar adecuadamente, según Sveiby (1997) el Capital Intelectual es una fuente importante de riqueza en las organizaciones, este requiere que se le preste una atención especial a la gestión eficaz del mismo.

Este estudio está centrado en el CH, activos centrado en el individuo, como le llama Brooking (1996: 28) comprende la pericia colectiva, la capacidad creativa, la habilidad para resolver problemas, el liderazgo y la capacidad empresarial y de gestión encarnados en los empleados de la organización. Los activos centrados en el individuo son aquellas cualificaciones que conforman al hombre y que hacen que sea lo que es. Es importante reflexionar sobre la importancia de las personas en la organización, ya que no existe ningún negocio que pueda funcionar sin un mínimo de una persona. Para Stewart (1997:135), no es necesario demostrar el valor económico que tiene el capital humano ya que los buenos resultados operacionales en las empresas lo dicen todo. Es el conocimiento que posee cada individuo el que hace funcionar a las organizaciones. Este conocimiento que le hace acreedor de un Capital llamado Humano (en adelante CH). A medida que el individuo incrementa sus conocimientos incrementará el CH de la empresa. (Belly, 2004).

La Teoría del Capital Humano fue desarrollada por Gary Becker en 1964, esta teoría define al CH como el conjunto de las capacidades productivas que un individuo adquiere por acumulación de conocimientos generales o específicos, de *savoir-faire*. La noción de capital expresa la idea de un *stock* inmaterial imputado a una persona que puede ser acumulado y usarse. Es una opción individual, una inversión. Se evalúa por la diferencia entre los conocimientos iniciales y los que va adquiriendo con el paso del tiempo. El individuo hace, así, una valoración entre trabajar y continuar una formación que le permita, en el futuro, percibir salarios más elevados que los actuales. Como todas las inversiones, el individuo ha de hacer frente a la ley de los rendimientos decrecientes, y al carácter irreversible de estos gastos. La Teoría del CH distingue dos formas posibles de formación:

- La formación general adquirida en el sistema educativo formativo. Por su parte, la firma no está, en modo alguno, obligada a sufragar los costos de formación de una persona, susceptible de hacer prevalecer esa formación en otra empresa dispuesta a mejorar la remuneración, lo que podría incitarla a abandonar la firma. El acuerdo entre el trabajador y la firma consiste entonces en la compra, por parte de la firma, de la « fuerza de trabajo » de un lado, y la compra de formación del trabajador, por otro.
- La formación específica adquirida en el seno de una unidad de producción o de servicio, permite desarrollar al trabajador su productividad dentro de la empresa. Durante el periodo de formación, el salario recibido por el trabajador es inferior al que hubiera podido recibir fuera de la empresa. Esta diferencia se valora por su contribución a la formación específica, pero permanece superior a

su productividad en valor, libre de los costos económicos de la formación. Esta diferencia expresa la contribución de la firma a esta formación.

A pesar de estas definiciones, el concepto de CH sigue siendo un concepto difícilmente interpretable, utilizado con ligereza. Así, en los modelos de crecimiento endógeno se asimila a un stock de conocimientos, valorizado económicamente, e incorporado a los individuos medido por el salario.

Sin embargo, hay quienes afirman que el conocimiento no se mide más que por su contribución monetaria, y no porque pueda aportar a un proceso de acumulación y de conocimiento. La teoría del CH niega, así, el carácter colectivo del proceso de acumulación de conocimiento, haciendo del individuo un ser que maximiza sus rentas futuras optando entre trabajar y formarse. Según Edvisson y Malone el Capital Humano son las capacidades individuales, los conocimientos, las destrezas y la experiencia de los empleados y directivos de la organización.

La administración del CH abarca todas las funciones y responsabilidades dirigidas a atraer, contratar, desarrollar y retener los recursos de la gente, esenciales para el éxito y la eficiente operación de la organización, de tal manera que es importante que cuente con la preparación y especialización necesaria y en caso de no tenerla, se requiere de capacitación acorde a las funciones que realizará dentro de la empresa.

El CH tiene una estrecha relación con el Capital Relacional y el Capital Estructural, los tres elementos que integran el Capital Intelectual están vinculados en la organización, aunque en la realidad estas relaciones se dan de manera simultánea, el peso en las correspondencias entre ellos cambia de acuerdo a la dirección que se tome.

El CH surge y evoluciona a partir de varios elementos preexistentes pertenecientes al mismo y de otros como la integración de nuevas tecnologías, los que integran el capital estructural, los que integran el capital relacional, a partir de los que surgen de las relaciones que mantiene la organización con agentes de su entorno. El Capital Estructural de la organización surge y evoluciona a partir de los elementos preexistentes pertenecientes al mismo (Dierick y Cool, 1989; Grant, 1991) y de otros elementos como los que integran el CH y de los que integran el Capital Relacional.

Como se observa el CH tiene es factor crítico en el desarrollo del resto de los elementos ya que las tareas organizacionales requieren del elemento humano, sistemas y de las relaciones con el mercado, estos valiosos activos intangibles que tienen las empresas tienen su origen en los conocimientos, habilidades, valores y actitudes de las personas que forman parte del núcleo estable de la empresa comprenden todos aquellos conocimientos tácitos o explícitos que generan valor económico para la empresa.

De tal manera que los conocimientos que generan valor son la clave del éxito de las empresas que compiten en el contexto económico, político, social y tecnológico del presente, y su papel en el futuro será con toda seguridad cada vez más relevante.

CH en las Organizaciones.

Este capital es clave en el desarrollo de las Pymes de alta tecnología, en concreto de las empresas de Metalmecánica. Este sector de la industria está concentrado en su mayoría en la frontera norte (Vera-Cruz, Dutrenit y Gil, 2002), y se distinguen por ser proveedores de la Industria Maquiladora de Exportación, al que proveen de herramental y partes para el producto. Aunque en su mayoría son negocios familiares, sus propietarios han tratado de desarrollar estas organizaciones de manera permanente, tuvieron su mayor crecimiento en los años 90's a la par con la industria maquiladora, y aunque hace más de medio siglo de que surgen en la frontera norte de México, su desarrollo no ha sido significativo, pues en su gran mayoría se identifican empresas micro, pequeñas y medianas (ver Tabla 1.1) de acuerdo al número de empleos generados, con estructura organizacional familiar, tecnología no innovadora, tampoco se da mucha importancia a cuestiones de certificación de proceso, siendo esto posiblemente consecuencia de que los encargados de dirigir dichas empresas tengan poco interés en generar cambios al interior de la organización, y

menos aun en la preparación, capacitación y desarrollo de su elemento humano.

Los activos tangibles de las empresas varían, desde aquellos que cuentan con activos en maquinaria y equipo de alrededor de 10,000 dólares hasta aquellos con inversiones de alrededor de 2, 000,000 dólares. Muchas de estos establecimientos tienen una antigüedad de 10 a 15 años, no más de cinco talleres son los que tienen una antigüedad de más de 20. En el caso de los activos intangibles, no se tienen plenamente identificados y la falta de conocimiento de los activos contenidos en las empresas, resta competitividad a las organizaciones.

Tabla 1: Clasificación de empresas industriales de acuerdo al número de empleados

Estrato	Industria	Comercio	Servicios
Micro	Hasta 30	Hasta 5	Hasta 20
Pequeña	De 31 a 100	De 6 a 20	De 21 a 50
Mediana	De 101 a 500	De 21 a 100	De 51 a 100
Grande	Más de 500	Más de 100	Más de 100

Para que las empresas sean competitivas requieren una estrategia de diferenciación que según Porter (1980) le da a la empresa habilidades y recursos necesarios mediante una fuerte habilidad en la comercialización e ingeniería de 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 (CR para Malone).

Lo anterior se alcanza mediante requisitos organizacionales comunes, tales como: Fuerte coordinación entre las funciones de investigación y desarrollo del producto; mediciones e incentivos subjetivos en lugar de medidas cuantitativas; fuerte motivación para allegarse de trabajadores altamente capaces, científicos o gente creativa (CH), que aporte conocimiento a la organización.

Sin embargo, se entiende que estos y muchos más factores en el medioambiente de la empresa son inciertos; pero si se tratan de forma concreta le darán certeza, los gobiernos pueden ayudar a que las empresas tomen riesgos con menos variables, ayudando a que enfoquen su habilidad para innovar y permanecer competitivas. El problema está en cómo convertir el conocimiento en un recurso tangible o concreto bajo la ley y cómo tratar inteligencia competitiva (Erickson y Rothberg, 2000), como hacer que ese conocimiento genere nuevo conocimiento.

METODOLOGIA

Es importante el estudio del desarrollo del CH en las organizaciones y su importancia en el trabajo diferenciado, así como la importancia que este adquiere al dar ventajas competitivas a las empresas que manejan y desarrollan tecnologías de alto nivel. La evaluación de este criterio se hace considerando los procedimientos de reclutamiento, selección e incorporación de las personas; el proceso de formación, el nivel de capacitación con fuerzas propias y el proceso de aprendizaje en la empresa; así como la evaluación del desempeño y el reconocimiento de las personas. Se incluyen los siguientes criterios e indicadores de evaluación:

Reclutamiento, selección e incorporación: considerado como el proceso mediante el cual se obtienen datos de las competencias básicas y generales que poseen determinadas personas y de su disposición para trabajar en la empresa, se elige una que, según el conjunto de sus competencias, resulta idónea, se contrata, comienza a trabajar y completa su preparación para integrarse y actuar adecuadamente en un puesto de trabajo, en un clima laboral y en un entorno determinado.

Formación: considerado como el proceso de incremento de los conocimientos, habilidades y competencias del personal vinculado a las necesidades presentes y futuras de la empresa y a las exigencias de los perfiles

de los puestos; se realiza mediante la ejecución de planes con acciones de superación personalizada elaborados a partir de la determinación de las necesidades de aprendizaje del personal y de la empresa.

Evaluación del desempeño y reconocimiento: se considera la evaluación del desempeño como el proceso de valoración, estimación o apreciación integrada de la conducta observable ante los diferentes problemas o dificultades que se presentan al trabajador para cumplir los objetivos y tareas que le plantea la organización; y de los hechos y resultados concretos del cumplimiento de las funciones del puesto de trabajo que ocupa; en la integración de estos elementos se evidencian las competencias profesionales y los valores que las sustentan; la evaluación del desempeño implica el reconocimiento de lo que en ella se evidencie.

Una vez definidos el problema de estudio y los parámetros de CH pertinentes, se consideraron las especificaciones Hernández, Fernández y Baptista (2007) para determinar el tipo de investigación a seguir. Se utilizan cuatro criterios para la clasificación del estudio: de acuerdo con el periodo en que se capta la información, con la evolución del fenómeno estudiado, con la comparación de las poblaciones y con la interferencia del fenómeno estudiado.

Bajo este criterio, el presente estudio se define como una investigación de campo con enfoque mixto cualitativo y cuantitativo además de considerarse un trabajo prospectivo ya que toda la información se obtiene para los fines específicos del proyecto; transversal al medir las variables en un solo momento sin pretender evaluar su evolución, descriptiva al buscar asociaciones entre variables dentro de una misma población y observacional (no experimental) ya que no es posible modificar ninguno de los factores que intervienen en el proceso descrito.

Para comprobar científicamente este análisis, se creó y aplicó un instrumento de medición entre varias organizaciones de maquinados industriales mediante encuestas aplicadas entre enero y diciembre de 2008. Una vez obtenida esta información, se aplicó el análisis del indicador *Alpha Cronbach* para validar dicho instrumento. La validez del instrumento de medición, dio paso a la obtención de información aplicando la técnica estadística *Structural Equation Model* de donde se obtienen los resultados finales.

La encuesta se compone de 3 partes, una para datos generales y otra para el elemento del CH, así como de 3 preguntas abiertas en donde se identificaron comentarios.

- Datos generales. En donde se recaban datos como el nombre de la empresa, origen del capital, número de socios, etc.
- Indicadores de Capital Humano. En este apartado se tienen 28 indicadores dado que es en donde se recoge información de las tecnologías que se emplean y la forma en que se administran.
- Preguntas abiertas relacionadas con el tipo de clientes al que atienden y la competencia y posicionamiento en el mercado.

La recopilación de la información se llevó a cabo mediante la aplicación de la encuesta con preguntas cerradas tipo likert, a los gerentes de la industria de maquinados industriales. El instrumento se aplicó en dos partes, en la primera se aplicó una prueba piloto a 5 empresas, en las que se sometió a prueba no solo el instrumento sino las condiciones de aplicación y los procedimientos involucrados, de esta manera se analizó si las instrucciones se comprendían y que los ítems funcionaran de manera adecuada, también se evaluó el lenguaje y la redacción como lo recomiendan Hernández, Fernández y Baptista (2007:306). Mediante esta primera aplicación se le hicieron modificaciones de redacción y número de ítems a la encuesta.

La segunda fue la aplicación formal del instrumento a 15 empresas, a las que primero se les contactó por teléfono para la presentación y cita de recolección de los datos.

Validación de la encuesta. La encuesta definitiva se validó mediante el coeficiente de confiabilidad *Alpha de Cronbach*, en donde se obtuvo un índice alto de .9644, siendo una elevada confiabilidad (Hernández, Fernández y Baptista, 2007:439).

La información se pondero de la siguiente manera:

Tabla 2. Ponderación de Capital Humano

Capital Humano				
28	5	140		100%
28	4	112		80%
28	3	84		60%
28	2	56		40%
28	1	28		20%

Fuente: Elaboración propia

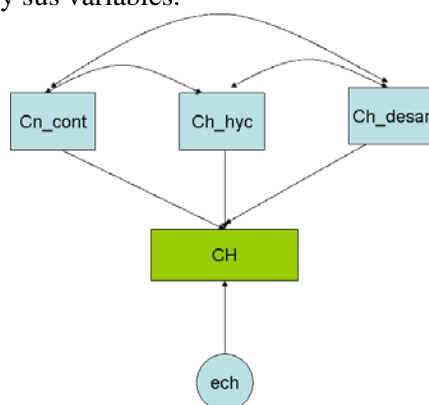
La escala likert está dada por los valores de: 1, totalmente desacuerdo; 2, desacuerdo; 3, ni de acuerdo ni desacuerdo; 4, de acuerdo y 5, totalmente de acuerdo.

Los valores de la columna de total representan los puntos totales que puede tener una empresa en cada una de las respuestas.

Los 28 indicadores están representados en 3 variables que intentan explicar al CH como son: Contrataciones (Ch_cont), Habilidades y capacitación (Ch_hyc) y Desarrollo (Ch_desar).

El *path diagram* propuesto por medio de ecuaciones estructurales está representado en la figura 1 el siguiente:

Figura 1: CH y sus variables.



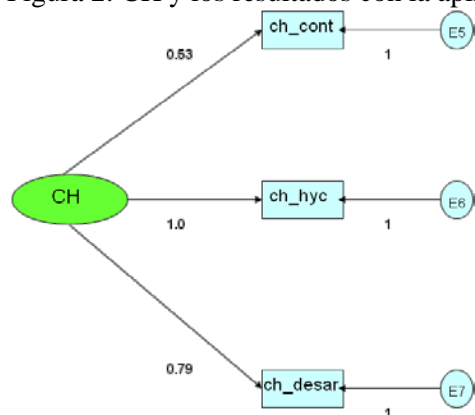
Elaboración propia

En el se representa la correlación que existe entre las cuatro variables así como la explicación que se espera de ellas en un 100% hacia el CH, el que también es explicado por un error o variable latente llamado (ech).

RESULTADOS

Una vez que se analizan los datos mediante el software AMOS 17.0 para modelado por ecuaciones estructurales, se obtiene que las variables que explican al CH no se correlacionan entre sí, pero explican en su totalidad al CH como se muestra en la Figura 2 de acuerdo al ajuste del modelo.

Figura 2: CH y los resultados con la aplicación del modelado por ecuaciones estructurales



Como se observa existen diferencias entre lo propuesto y lo obtenido;

- Las variables no se correlacionan entre si
- Cada variable cuenta con su error latente (errores del 1 al 3)
- Los pesos explicativos de las variables son altos, con excepción de la variable de patentes (ch_cont).

Los índices de ajuste son:

Tabla 3. Índices de ajuste del modelo

Model	RMR	GFI	AGFI	PGFI
Default model	,001	1,000	1,000	,167
Saturated model	,000	1,000		
Independence model	,271	,581	,162	,290

Los índices que evalúan la bondad de ajuste del modelo son:

- Good Fitness Index (GFI) cuyo resultado de buen ajuste debe tender a 1
- Root Mean Square Residual (RMR) el que debe tender a 0

Como se observa en la tabla el GFI muestra un ajuste perfecto, mientras que el RMR tiene un valor muy próximo a cero, por lo que el modelo de medición de CH ajusta muy bien, lo que indica de refleja de manera aproximada la realidad en las empresas de metalmecánica respecto al CH con que cuentan.

CONCLUSIONES

En la actualidad la localización y desarrollo CH permite el éxito de las empresas, siendo este generador de ventajas competitivas ya que es base para la riqueza producto del conocimiento. En ese sentido se ha constatado, que el uso del conocimiento se ha intensificando. “El conocimiento por sí solo no genera ninguna ventaja competitiva, ya que esta surge a través del uso que la empresa haga del mismo, fundamentalmente aquellas aplicaciones al campo de la innovación”.

Las organizaciones tienen potencial para proporcionar conocimiento que agregue valor, esto se comprobó en el caso de las empresas con tecnologías de alto nivel, ya que contratan personal poco especializado y sin estudios y dentro de la organización le dan las habilidades y capacitación que requiere, de esta forma condicionan la calidad en el servicio que ofrece la empresa así como el grado en que utiliza el recurso inmaterial para fabricar bienes o servicios.

Esto permite la argumentar que el trabajo diferenciado es la base de la competitividad y de él depende de la capacidad para innovar y mejorar, además de la productividad y de la eficiencia productiva de las organizaciones. Sin embargo, en el análisis de resultados se hace manifiesto el poco peso explicativo que la

variable contratación tiene en el CH de estas organizaciones, caso contrario sería si estas empresas emplearan personal con estudios de ingeniería y experiencia en desarrollo tecnológico, estas organizaciones estarían a la par que sus homólogas europeas (Empresas de Máquina-Herramienta), las que tienen un alto índice en cuanto a desarrollo de tecnologías.

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ANALISIS DE UNA COBERTURA ACCIONARIA MEDIANTE CONTRATOS DE FUTUROS IPSA (MERCADO DE VALORES DE CHILE)

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RESUMEN

En términos generales el mundo ha sufrido cambios en su estructura durante el último siglo. La globalización, hace un mundo más conectado pudiendo saber una noticia a segundos de que esta haya ocurrido. En el mundo de las finanzas ha corrido el mismo riesgo, debido a que los dineros viajan de un lugar a otro como quien toma un avión y viaja cientos de kilómetros con algún destino en particular. Es por esto que debido a que los dineros viajan de un lugar a otro estos deben conseguir un hotel, un seguro y moneda local, que permita comprar todo tipo de artículos que se necesitan para tener una buena estadía. Mediante una cobertura de portafolios se realizan a diario cientos de coberturas para ofrecer una rentabilidad esperada y lograr proteger montos de inversión, aunque como característica principal ofrece una volatilidad alta, vale decir, altos retornos, así como también altas pérdidas. En Chile desde 1990 se puede utilizar este tipo de estrategia financiera, para este fin se compra y venden futuros del principal índice accionario IPSA, siendo este índice el mas representativo de la bolsa local tomando las 40 principales firmas del país, las cuales ingresan a este índice debido a que son las que mas transacciones se realizaron durante el año anterior. Aunque estos contratos en términos generales no tienen movimientos, pensando en el poco conocimiento del tema a nivel país, se pueden realizar protecciones accionarios por un periodo de 3 meses. Este trabajo tiene como objetivo analizar con brevedad el tipo de cobertura realizado por un periodo en el mercado local con una cartera accionaria compuesta por 5 acciones mediante la utilización de derivados financieros disponibles en Chile, además verificar el comportamiento que tendrá una estrategia de protección accionaria mediante la selección de un portafolio una fecha determinada, calculando el número de contratos que teóricamente se requieren para proteger dicha cartera. Se evalúa la protección luego de transcurrido un tiempo: 1 mes, 2 meses, 3 meses, etc., comparando el valor de mercado de la cartera con o sin protección.

INTRODUCCION

Marco Conceptual

Podemos analizar que cualquier tipo de inversión de que quiera realizar esta dado por el tipo de riesgo que se quiera tomar asociado a el retorno que se quiera obtener de acuerdo al el fin que tenga el inversionista y la aversión al riesgo que este tenga.

Desde la inclusión de la teoría de carteras de inversión de Markowitz (1952) que en general analizo el riesgo asociado a la correlación con el mercado, tomando en cuenta la volatilidad que esta tenga en el corto plazo y el retorno esperado en el largo plazo. La volatilidad entonces debemos tomarla como un factor riesgo y la cartera en pos de la aversión al riesgo de cada inversionista.

Como gran innovación en el ámbito de las finanzas fue la aparición de los derivados financieros hace 20 años en Chile, los famosos futuros y opciones, que sin duda existen hace varias décadas su plenitud de mercado la podemos encontrar en los años 70 a nivel mundial.

Un contrato de futuro es un acuerdo entre un comprador y vendedor donde se estipulan las condiciones de precio, cantidad y calidad que deberán tener los activos sobre los cuales se llevará a cabo una transacción fijada para una fecha posterior.

Este tipo de transacciones son usadas por quienes desean especular, tomando posiciones riesgosas, ya sea comprando o vendiendo contratos y por aquellos inversionistas que desean protegerse frente a variaciones de precios de activos subyacentes, mediante operaciones en el mercado de futuros, cuyos resultados sean contrarios a los obtenidos en los mercados de contado.

El objetivo de la protección es compensar las variaciones negativas de precios en los mercados de contados con las variaciones positiva de precios de los mercados a futuros, considerando las expectativas de precios de los administradores de carteras, lo que implica cambiar el riesgo del mercado spot por el riesgo de mercado de la base. Mas formalmente y usando la notación utilizada por Hull (1993)

Base = Precio spot activo a proteger – precio futuro contrato, Sea:

S_t = Precio spot en t ; F_t = Precio futuro en t ; B_t = Valor de la base en t

Para dos instancias $t=1$ y $t=2$ se tiene:

$B_1 = S_1 - F_1$; $B_2 = S_2 - F_2$

Utilidad Spot = $S_2 - S_1$

Utilidad futuros = $F_2 - F_1$

Utilidad total = $B_2 - B_1$

Si para proteger el valor de una cartera (posición larga en spot) se toma una posición corta en futuros de índice accionario, entonces el valor total que toma la inversión será:

$S_2 + (F_2 - F_1) = F_1 + B_2$

El riesgo de la base es en general pequeño comparado con el riesgo de las posiciones spot y futuros, lo cual es explicado por el argumento de arbitraje que relaciona los precios asociados a dichas posiciones. El riesgo de la base surge por la incertidumbre de la tasa de interés y por eventuales excesos puntuales de oferta y demanda o por problemas de almacenaje en el caso de commodities.

- Correlación: La base entre el índice bursátil y el portafolio no permanece constante, ya que sus valores fluctúan sólo “similarmente”
- Tiempo: Si no se cumplen las expectativas y los contratos a futuros expiran “antes” de la baja en el precio de las acciones. Esta situación va depender de la forma de replicar el índice bursátil a través de la cartera, para lo cual se debe analizar los movimientos, cálculos y composición del índice
- Incertidumbre en relación a la fecha de compra o venta de los instrumentos financieros
- El inadecuado monitoreo de la cobertura, ya que se puede requerir que los contratos sean cerrados antes de su expiración

COBERTURA DE UNA CARTERA ACCIONARIA EN CHILE CONTRATO DE FUTURO DE INDICE IPSA

Índice de precio selectivo de acciones (IPSA), está compuesto por las 40 acciones más transadas en la bolsa de comercio de Santiago, cada acción está ponderada dentro del índice en función de su patrimonio bursátil. El índice se ajusta trimestralmente en función de la presencia bursátil (nº de transacciones) y su rotación.

Los vencimientos corresponden a todos los meses del año. La fecha de vencimiento será el antepenúltimo día bursátil de cada mes. Estos contratos de futuros se negociarán bajo el sistema de telepregón. La cotización en el telepregón y la información de precios será en puntos del índice. Cada punto del índice se valorizará en \$2.000 (3,7 dólares aproximadamente) El precio de cierre corresponderá al precio promedio ponderado por el número de contratos negociados en las últimas 10 transacciones., de no existir se fijará el precio del día anterior y así sucesivamente.

El margen equivale a 1,5 UF (35 dólares) por cada contrato como valor fijo, el cual podrá ser modificado de acuerdo a los condiciones de mercado.

La liquidación anticipada corresponde la operación de signo contrario realizado con el mismo operador o corredor. La liquidación a la fecha de vencimiento se realiza sólo en forma financiera, comparando el precio al cual se encuentran valorizados los contratos con el valor promedio del IPSA al día de vencimiento.

COBERTURA USANDO FUTUROS IPSA (*HEDGE*)

Mostraremos una estrategia de cobertura (hedge) para una cartera compuesta por 5 Acciones, una que replica la ponderación del índice IPSA, para 2 trimestres (2009-1).

INDICE DE PRECIO SELECTIVO DE ACCIONES (IPSA)

Esta cartera está compuesta por las 40 acciones más transadas en el último período. Este índice se ajuste trimestralmente en función de dos variables rotación y participación al momento de realizar la cobertura su composición era la siguiente:

COBERTURA DE UNA CARTERA QUE REPLICA EL IPSA

ACCIONES SELECCIONADAS

Todas las acciones seleccionadas en este trabajo pertenecen al Inter-10 ya que son las 10 sociedades que tranzando ADRS y perteneciendo al IPSA presentan los mayores montos transados ponderados en la bolsa de comercio de Santiago.

Además se considera solo transacciones efectuadas en el sistema Telepregon con condición de liquidación contado normal y se excluyen las transacciones de acciones sin derecho a beneficio de capital.

CCU

Se selecciono la acción CCU ya que es la compañía diversificada de bebidas con mayor participación en el mercado Chileno. CCU consta de 4.911 accionistas común total de 318.502.880 numero de acciones suscritas pagadas.

Suma	0,320838
Promedio	0,002971
Varianza	0,004582

	Betas	Ponderación
CCU	0,34377628	0,2

SANTANDER

Seleccionamos Banco Santander Chile ya que es el mayor banco en Chile. Al cierre del 2008 contaba con \$21.137.134 millones de pesos en activos, colocaciones netas de provisiones por \$14.319.370 y depósitos por \$12.706.023 millones. A esa misma fecha contaba con 477 sucursales, 9.169 empleados y 1.958 cajeros automáticos.

Suma	0,754475
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Promedio	0,006986
Varianza	0,003325

	Betas	Ponderación
CCU	0,34377628	0,2
Santander	0,36153467	0,2

LAN

Seleccionamos LAN Airlines ya que es una de las aerolíneas líderes de Latinoamérica en el transporte de pasajeros y carga. La compañía sirve alrededor de 65 destinos en el mundo a través de una extensa red que ofrece amplia conectividad dentro de la región uniendo, a su vez, Latinoamérica con Estados Unidos, Europa y el Pacífico Sur.

Suma	2,1477533
Promedio	1,9887%
Varianza	0,0077107

	Betas	Ponderación
LAN	0,32502533	0,2

SQM-B

Se selecciono SQM porque es un productor y comercializador integrado de nutrientes vegetales de especialidad, yodo y litio.

Suma	2,7161356
Promedio	0,0251494
Varianza	0,0095729

	Betas	Ponderación
SQM-B	0,22808079	0,2

ENDESA

Seleccionamos la acción Endesa ya que es una empresa cuyas acciones se transan en todas las Bolsas Chilenas, en la Bolsa de Nueva York y en el Mercado de Valores Latinoamericano de la Bolsa de Madrid, (Latibex). Opera en 5 países latinoamericanos con una capacidad instalada fuera de Chile de 8.015 MW, lo que más que duplica la capacidad que tiene en Chile.

Suma	1,4586251
Promedio	0,0135058
Varianza	0,0048955

	Betas	Ponderación
Endesa	0,45662067	0,2

IPSA (ACTIVO SUBYACENTE)

Suma	0,839448
Promedio	0,007773
Varianza	0,002103

PROMEDIO BCU

3,24

BETA PONERADO (Riesgo de la cartera)

0,34300754866911

COBERTURA DE LA CARTERA Y RESULTADOS DURANTE EL PRIMER SEMESTRE 2009

Acción	Participación	Precio unitario	Beta	n° acciones	Monto	Beta
CCU	20%	3632	0,3437	1377	5.000.000	0,06874
SANTANDER	20%	21,98	0,3615	227480	5.000.000	0,0723
LAN	20%	5497,4	0,3250	910	5.000.000	0,065
ENDESA	20%	731,99	0,4566	6831	5.000.000	0,09132
SQM-B	20%	16220	0,2280	308	5.000.000	0,0456
Rf	3,2400%				25.000.000	0,34296

	0	1	2	3	4	5	6
Valor IPSA	2436,53	2549	2469	2479	2671	3100	3091
Valor Futuro IPSA	2476	2584	2495	2499	2685	3109	
Numero de contratos	2						
Valor del contrato	4952646						
	0	1	2	3	4	5	6
CCU	5.000.000	5.173.458	4.460.352	4.508.535	4.745.319	4.968.337	5.162.445
SANTANDER	5.000.000	4.822.566	4.572.338	4.353.958	4.504.095	5.018.198	5.434.486
LAN	5.000.000	4.709.499	4.541.965	4.375.978	4.794.994	5.688.143	5.776.276
ENDESA	5.000.000	5.232.312	4.931.761	4.974.726	5.054.714	5.628.492	5.628.492
SQM-B	5.000.000	5.183.724	5.258.323	4.771.270	6.283.600	5.663.070	5.962.392
Cartera Sin Hedge	25.000.000	25.121.559	23.764.741	22.984.468	25.382.722	26.966.241	27.964.091
Resultado Cartera		121.559	1.235.259	2.015.532	382.722	1.966.241	2.964.091
Resultado Futuro		373.169	66.140	78.830	723.321	2.189.890	2.126.520
Cartera Hedge		24.748.390	23.698.601	22.905.637	24.659.401	24.776.351	25.837.571
Rentabilidad IPSA		4,6345%	1,3170%	1,7402%	9,6137%	27,2474%	26,8402%
Rentabilidad sin edge		0,4862%	-5,4010%	-3,2833%	10,4342%	6,2386%	3,7004%
Rentabilidad con hedge		-1,01%	-5,66%	-3,62%	7,29%	-2,39%	-4,19%
Resultado de la cobertura							
Cartera		2.964.091	11,86%				
Futuro		-2.126.520	-8,51%				
Final		837.571	20,362%				

Precios de acciones		
LAN	30-ene	5178
	28-feb	4993,8
	30-mar	4811,3
	30-abr	5272
	30-may	6254
	30-jun	6350,9
SANTANDER	30-ene	21,2
	28-feb	20,1
	30-mar	19,14
	30-abr	19,8
	30-may	22,06
	30-jun	23,89
CCU	30-ene	3758
	28-feb	3240
	30-mar	3275
	30-abr	3447
	30-may	3609
	30-jun	3750
ENDESA	30-ene	766
	28-feb	722
	30-mar	728,29
	30-abr	740
	30-may	824
	30-jun	879
SQM-B	30-ene	16816
	28-feb	17058
	30-mar	15478
	30-abr	20384
	30-may	18371
	30-jun	19342

CONCLUSIONES FINALES DE LA COBERTURA

El mercado de activos financieros en Chile presenta un muy bajo desarrollo, por motivos de baja liquidez de los activos subyacentes, el rol del banco central es clave en el desarrollo del mercado pudiendo repercutir las decisiones tomadas por ellos dada la poca profundidad del mercado, un ejemplo de esto es la tasa de encaje, la tasa de referencia, el mercado cambiario, etc.

En nuestro caso dada las condiciones de inestabilidad del mercado en el momento de la ejecución de la cobertura, enfocamos nuestra atención en efectuar una cobertura de futuros de IPSA con una estrategia de

venta, esto además potenciado a que el mercado financiero global se encontraba en una profunda crisis y todos los analistas apuntaban a una disminución en el mercado, por lo que optamos por este tipo de cobertura.

Los resultados fueron bastante negativos dado a todos los factores mencionados anteriormente, por la poca profundidad que tiene el mercado Chileno y cualquier noticia apuntaba a un crecimiento del mercado, dato inverso a lo que se estaba planteando anteriormente, además cabe destacar que las empresas que elegimos de distintos mercados fueron aumentando su valor mediante las expectativas del mercado, apoyando nuestra negatividad en el resultado. Si bien es cierto obtuvimos una ganancia total de \$837.571 representando solo el 3.3% de el monto total invertido inicialmente la cobertura no fue optima, ya que en este caso se obtuvieron ganancias, pero debemos analizar el movimiento contrario, en que efectivamente se hubiese perdido.

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OLEOTURISMO EN ESPAÑA: POTENCIALIDAD DE ÉXITO INTERNACIONAL EN ESCENARIOS ACTUALES

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ABSTRACT

Durante los últimos años se ha generado un movimiento por el cual la sociedad que busca el ocio o descanso alejado de su lugar habitual de residencia necesita de algo más, aparte del sobradamente explotado y conocido recurso del sol y playa. En la actualidad, los turistas que pernoctan fuera de su lugar de residencia tienen un espíritu más inquieto que hace unos años, son las mismas personas, mayoritariamente, pero ahora cuentan con un sueldo per cápita superior, y tienen otro tipo de inquietudes, como es el visitar un lugar nuevo, o no tan nuevo, y conocer todo aquello que conforma esa realidad, no sólo el clima es lo importante, sino también las características que componen esa realidad que se visita.

El Oleoturismo es una nueva alternativa surgida al amparo de la importancia de un tipo de cultivo mayoritario en la zona mediterránea, y del que España es máxima productora a nivel mundial. Aunque el Aceite de Oliva es un producto que supone, apenas, el 5% del mercado internacional de grasas vegetales, para países como España, Italia, Grecia, Marruecos, Túnez, es un producto fundamental en su dieta, y en su economía. El Aceite de Oliva es un producto agroalimentario, que por sus características trasciende lo meramente alimenticio, y así visto, puede crearse en torno a él una industria dedicada al Turismo para, de manera simultánea, explicar el verdadero significado del Aceite de Oliva a los potenciales consumidores y crear un nuevo canal de comercialización al acercar a los clientes al punto de producción.

El estudio trata de mostrar el impacto previo que tiene este tipo de práctica a través de un trabajo de investigación en el que con una muestra de 15 países se facilitan datos primarios sobre las tendencias del Turismo en la actualidad y el grado de aceptación que tendría esta industria a través del sector oleícola español. Esta estrategia es una herramienta más para la diversificación económica del medio rural en España.

Palabras clave: Oleoturismo, estrategia, medio rural, Aceite de Oliva, comercialización.

INTRODUCCIÓN

El turismo es un fenómeno de alcance mundial, pues entraña efectos directos e indirectos, y suele traer ventajas y desventajas. En efecto, puede aportar grandes beneficios económicos y sociales a un país, una región o una localidad, dinamizando intercambios entre múltiples ramas de actividad y favoreciendo el encuentro entre personas de diferentes características sociales, culturales y económicas.

Sin embargo, el turismo implica también efectos negativos y consecuencias no deseables, como la degradación medioambiental, la pérdida de la identidad cultural y tensiones entre turistas y la población residente. Ello significa que el turismo incurre en impactos que afectarán a: la sociedad, la comunidad local, los hogares, las empresas o los individuos.

El reconocimiento de los impactos negativos del modelo de crecimiento de la industria turística, condujo a cuestionar ese modelo, por su carácter insostenible. Al dejar de lado los aspectos socioculturales y ambientales obligó a replantear las relaciones entre turismo, sociedad y desarrollo.

En la misma Declaración de San José en el año 2004 se afirma que:

“Somos conscientes de que el turismo puede ser una fuente de oportunidades pero también una amenaza para la cohesión social de nuestros pueblos, su cultura y su hábitat natural. Por ello, propiciamos la autogestión del turismo, de modo que nuestras comunidades asuman el protagonismo que les corresponde en su planificación, operación, supervisión y desarrollo”

(Declaración de San José, 2004)

En la actualidad, los turistas están dispuestos a pagar, a los operadores turísticos, para que les ayuden a encontrar experiencias óptimas dentro de un tiempo disponible limitado. Así, el turista del siglo XXI busca estímulos emocionales y desea comprar, fundamentalmente, sentimientos (Opaschowski, 2001).

La importancia de la actividad turística como actividad económica ha experimentado un importante crecimiento en las últimas décadas. Sin embargo, la ciencia que soporta el turismo está en desarrollo, por lo que sus conceptos aún no están totalmente definidos (Frechtling, 2002).

Así, entre las principales definiciones de “producto turístico” podemos destacar la que lo conceptúa como amalgama de diferentes bienes y servicios ofrecidos como experiencia de actividad al turista (Gilbert, 1990); la que lo hace como un conjunto de atributos tangibles e intangibles, ensamblados por el turista, que tiene una organización de servicio como centro de referencia, pero que no es únicamente gestionado por ella; que explota recursos turísticos como atrayentes, soportados con la infraestructura necesaria, y brinda servicios que permiten el desarrollo de actividades turísticas, todo lo cual confluye en un espacio local determinado, que es ofertado en el mercado turístico y consumido en el lugar de prestación del servicio, generando flujos turísticos en búsqueda de experiencias y aprendizajes (González, 2006); y la que lo entiende como el que tiene su principal insumo en el atractivo, en torno al cual giran una serie de elementos que permiten que se desarrolle la actividad turística en un espacio determinado, es decir, como el conjunto de atractivos, equipamientos, servicios, infraestructuras y organizaciones que satisfacen una necesidad o deseo de los consumidores (Middleton, 1994).

ANÁLISIS DAFO DEL TURISMO CULTURAL

A continuación se describen a través de un análisis DAFO los aspectos positivos y negativos potenciales que se derivan de la actividad turística, para los diferentes actores que participan directamente en la misma, o que indirectamente se ven afectados por sus efectos. Se distinguen los efectos positivos y negativos, sean éstos económicos, sociales, culturales o ambientales bien sean:

- Debilidades
- Amenazas
- Fortalezas
- Oportunidades

El turismo como fenómeno económico incide en diversas esferas de la economía, dinamizando las políticas de fomento de negocios, estimulando la demanda de bienes y servicios de una vasta gama de actividades locales, lo cual significa generación de riqueza, ingresos e impuestos. A su vez, el consumo turístico entraña fluctuaciones de la demanda, inflación de precios, especulación de todo tipo y fuga de los beneficios.

DEBILIDADES

- Fluctuaciones de la demanda turística: la caída de la demanda afecta a la actividad económica en general.
- Inflación local: aumento de los precios de la mano de obra, los alimentos y los bienes, lo cual significa una pérdida del poder adquisitivo de los hogares residentes.
- Especulación derivada de la demanda turística por terrenos.
- Costes de oportunidad debidos a la asignación de recursos al turismo (naturales, sociales y culturales), en lugar de destinarlos a usos alternativos para los hogares residentes.
- Distorsión o debilitamiento de actividades tradicionales que se ven privadas del capital humano necesario para su desarrollo.
- Conflicto de intereses entre la población residente y los turistas que deben compartir o competir por recursos y servicios públicos.
- Incremento de gastos locales en mantenimiento de infraestructura, limpieza, seguridad ciudadana y atención sanitaria en temporada de mayor afluencia turística.

AMENAZAS

- Deterioro de sitios históricos y monumentos arqueológicos por el tráfico peatonal y la polución.
- Daños causados a obras de arte por el excesivo tráfico humano.
- Saturación y deterioro de algunos destinos turísticos debido a la poca diversificación de la oferta nacional, regional o local.
- Mercantilización de las manifestaciones culturales locales, despojándolas de su verdadera significación y autenticidad, bajo presiones de touroperadores para satisfacer a su clientela.
- Saqueo o tráfico ilegal de piezas arqueológicas y obras de arte.
- Cambios irreversibles en la forma de vida, los valores culturales y patrones de consumo de la comunidad local, al adoptar comportamientos imitativos de los turistas (aculturación).
- Desplazamiento de las comunidades nativas o de la población residente de su hábitat originario, debido a la expropiación o a la venta de sus tierras, bajo presiones de autoridades locales o nacionales, a favor de promotores inmobiliarios.

FORTALEZAS

- Preservación, restauración y rehabilitación de edificios, sitios, monumentos y obras históricas.
- Revitalización de formas de arte tradicional: música, danza, pintura, escultura, teatro, literatura, etc.
- Reactivación y desarrollo de tradiciones locales: artesanía, celebraciones religiosas, gastronomía y folclore.
- Rescate de lenguas y dialectos vernáculos y de la cultura oral.
- Valoración de conocimientos colectivos tradicionales y tecnologías aplicados a la producción, la alimentación y la salud.
- Fortalecimiento del patrimonio histórico, la identidad cultural y la estima colectiva que potencian el atractivo turístico del destino.
- Creación de museos y centros de exposición de interés cultural.
- Enriquecimiento del intercambio intercultural entre visitantes y residentes, gracias a experiencias basadas en el respeto mutuo, la tolerancia y la comprensión.
- Beneficios indirectos obtenidos por los pobladores locales gracias al acceso a instalaciones, equipamiento y actividades culturales fomentadas por el turismo.
- Adopción y aplicación de normas y reglamentos restringiendo el número de visitantes para prevenir daños de sitios arqueológicos, monumentos históricos y obras de arte (capacidad de acogida).

OPORTUNIDADES

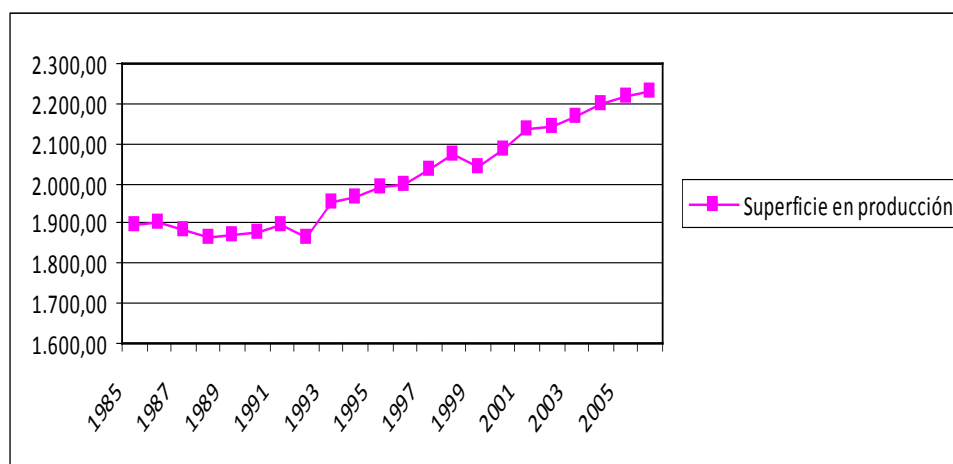
- Contribución al crecimiento del Producto Interno Bruto del país atribuible a los gastos por consumo de servicios turísticos, según la diversidad y frecuencia del consumo de los mismos.
- Incremento de la inversión pública en infraestructura vial, servicios básicos, recreativos y culturales.
- Recaudación de impuestos locales a los servicios, inversiones, ingresos y dividendos turísticos.
- Estímulo a la creación de nuevos negocios y desarrollo del espíritu empresarial, especialmente de las PyMES y los negocios familiares que incrementan la demanda de bienes locales.
- Fuente de beneficios directos para las empresas prestadoras de servicios turísticos.
- Reinversión de beneficios en la ampliación de los negocios o en otros sectores.
- Beneficios indirectos obtenidos por las empresas proveedoras de bienes y servicios de apoyo a los establecimientos turísticos.
- Contribución a la mejora del equilibrio regional gracias a la diversificación económica, la distribución de la población y los ingresos en el territorio nacional.

POTENCIALIDAD DEL OLEOTURISMO

El territorio y el turista son los factores clave que determinan la oferta y la demanda del turismo del aceite de oliva. Con respecto al territorio, no debemos olvidar que España forma, junto a Italia, Grecia, Francia y Portugal, el núcleo de los países de la Vieja Europa, tradicionalmente productores de aceite de oliva.

Los últimos datos publicados en el Anuario de Estadística Agroalimentaria (2007), establecen la superficie total dedicada al cultivo de aceituna de almazara en España en 2.319,9 mil hectáreas para 2006. En 1985, la superficie destinada al cultivo de olivar de aceitunas de almazara se situaba en 1.929,10 mil hectáreas de terreno, lo que supone un importante incremento de la superficie destinada a este fin, como se puede observar en la Figura..... *Evolución de la superficie en producción.*

Gráfico 9.- Evolución de la superficie en producción.



Fuente: Anuarios de Estadística Agroalimentaria 2008.

Este incremento de la superficie en producción destinada al cultivo del olivar, pone de manifiesto la importancia de esta actividad agrícola sobre la economía de muchas regiones, y supone además una importante base sobre la que se sostiene el equilibrio ecológico de un gran número de comarcas españolas. El aumento registrado de la superficie en producción del olivo a lo largo de la historia, se ha

producido como consecuencia de la sustitución llevada a cabo por el hombre, de la vegetación natural de tipo mediterráneo por este tipo de cultivos.

Arcas (1999) señala que tanto el clima como el suelo juegan un papel importante en la actividad agraria, limitando las producciones a obtener, así como la calidad de las mismas y la época de salida al mercado. Y, aunque el progreso técnico permite actuar sobre estas variables, el nivel de incertidumbre y riesgo que incorporan a la actividad agraria en general, y a la olivarera en particular, es elevado.

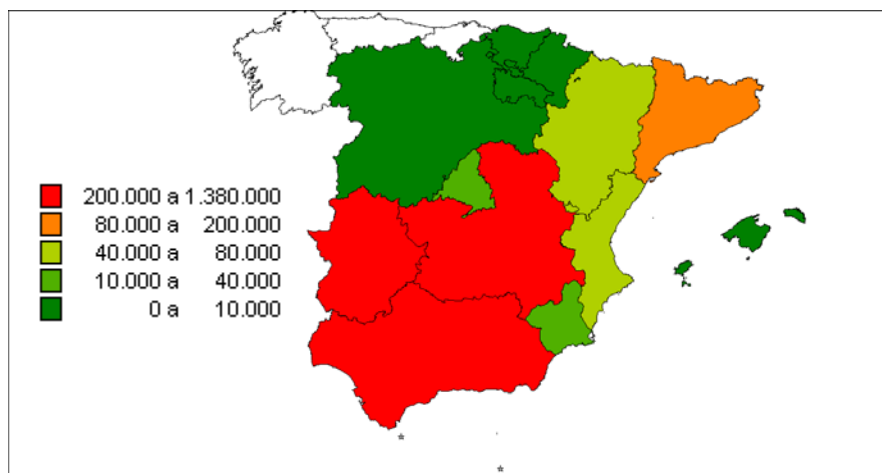
Como ya señalaron Alonso, A. M. y Guzmán, G (1999) el olivar no está formado únicamente por los olivos, sino que siempre tiene una serie de recursos asociados a él como el suelo, el agua, otras plantas y los animales que habitan en los mismos.

Cuadro. Distribución de la superficie olivarera por Comunidad Autónoma. 2007

Comunidades Autónomas	Total	
	Hectáreas	%
Andalucía	1.515.320	60,38
Extremadura	255.310	10,17
Castilla-La Mancha	397.173	15,83
Cataluña	116.112	4,63
Comunidad Valenciana	91.701	3,65
Aragón	57.346	2,28
Resto	76.715	3,06
TOTAL	2.509.677	100

Fuente: elaboración propia a partir de la Encuesta sobre Superficies y Rendimientos de Cultivos (ESYRCE)

Mapa 2.- Superficie de olivar (Has.) en España por Comunidades Autónomas.

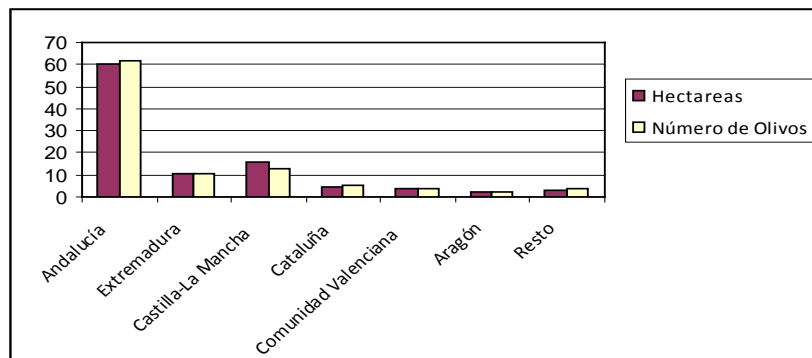


Fuente: Elaboración propia.

De acuerdo con la Encuesta sobre Superficies y Rendimientos de Cultivos (ESYRCE), se puede afirmar que, Andalucía, es la Comunidad Autónoma líder tanto en superficie como en número de olivos. La figura Superficie y número de olivos por Comunidades Autónomas representa los resultados comparados sobre el porcentaje de olivos y superficie destinada al cultivo del olivar distribuido por los porcentajes de cada

una de las Comunidades Autónomas, y expresadas ambas variables con respecto al total de lo que en la campaña de 2008/2009 estaba dedicado en España al sector oleícola.

Gráfico 8.- Superficie y número de olivos por Comunidades Autónomas.



Fuente: Encuesta sobre Superficies y Rendimientos de Cultivos (ESYRCE) 2007.

El medio rural es una parte integral de la experiencia oleoturística, ya que el destino incluye paisajes, clima, ... Un paisaje rural implica también un estilo de vida que refleja una determinada cultura y que contribuye a crear una imagen turística (Aybar, 2004). El producto cultural incluye características tales como el alojamiento con carácter rural local, los restaurantes y los pueblos oleícolas tradicionales.

Aún está poco desarrollado el Oleoturismo en España y son escasos los estudios que existen al respecto, siendo además los que existen, meramente descriptivos de las experiencias vividas por los primeros oleoturistas de este turismo incipiente (AEMO, 2005). Ante esta situación, el objetivo del trabajo que aquí se plantea pretende hacer un estudio preliminar para conocer el grado de disposición de los consumidores a la hora de decidir si realizar o no oleoturismo, y concretar los factores que los potenciales turistas considerarían más importantes.

METODOLOGÍA

El total de cuestionarios válidos ha sido de 704, de los que han surgido en algunas respuestas una pérdida de datos de como máximo 34 datos perdidos en los que algunas preguntas no han sido respondidas.

También hay 10 cuestionarios de la primera prueba piloto utilizados en un primer momento para auditar la validez de las preguntas y las respuestas que se podían obtener, y así ocurrió con una segunda prueba piloto de 5 cuestionarios en los que se habían realizado ya modificaciones y que necesitó de una nueva redacción y comprobación de validez del lenguaje.

Finalmente se realizó este tercer examen sobre el estado del cuestionario, quedando pues validado por una tercera prueba, llegando finalmente a recoger un total de 727 cuestionarios, de los que, como ya se ha dicho, han sido válidos con las últimas modificaciones 704, y en los cuales se han encontrado en varias ocasiones “pérdida de datos” en algunas respuestas que no han sido respondidas, bien por descuido de los encuestados, o por decisión propia de los individuos al no entender la cuestión, o directamente, porque no tenían opinión al respecto.

Del total de cuestionarios un 55,8% han sido mujeres y el resto, un 44,2% hombres.

Las edades están comprendidas entre los 17 años y los 60 años de edad.

El período de recogida de datos ha sido desde el mes de junio al mes de septiembre de 2009 a través de 2 vías:

- directa: trabajo de campo realizado en los campus de las universidades seleccionadas, a través de profesores de universidad conocedores del método y pertenecientes a la titulación de Empresariales o Económicas.
- indirecta: a través del envío masivo de los cuestionarios por correo electrónico de profesores que han prestado colaboración en la realización del estudio, y pertenecientes a las universidades que han participado.

El procesamiento de datos ha sido a través del programa SPSS versión 15 para Windows, y se han introducido todos los datos correspondientes a las variables de 25 preguntas, de las que el estudio ha tenido en consideración 15 como las más significativas para este trabajo.

Cuando no es posible estudiar todos los individuos que componen la población, normalmente por tener ésta un tamaño muy grande, se debe tomar la información de una parte de la población que sea representativa de la misma, a esta parte se denomina muestra. Hay diversas razones por las que se debe tomar una muestra de la población:

- por el tiempo que necesitaría estudiar todos los individuos
- también puede ser inviable el estudio de toda la población por cuestiones económicas
- además si se estudiara toda la población, al utilizar un mayor número de individuos, se pueden acumular un mayor número de errores

Para la obtención de la muestra se debe contar con un marco o lista de individuos de la población a partir de la cual se pueden extraer las unidades que componen la muestra. El procedimiento de selección de la muestra se denomina muestreo y hay diversas técnicas de muestreo, siendo las más importantes: muestreo aleatorio simple, muestreo estratificado, muestreo por conglomerados, etc.

Otro aspecto importante del muestreo es la determinación del número de individuos que componen la muestra, denominado tamaño muestral (n). Éste depende del tipo de muestreo utilizado, del tamaño de la población, del parámetro que se desea estimar, del error máximo aceptable y del nivel de confianza que se fije. Así por ejemplo si se desea estimar la proporción p de individuos que presentan cierta característica en una población de tamaño N , para determinar el tamaño muestral (n) necesario en un muestreo aleatorio simple se puede utilizar la expresión

$$n = \frac{n_{\infty}}{1 + \frac{n_{\infty}}{N}}$$

donde $n_{\infty} = \frac{k^2 p(1-p)}{e^2}$, que corresponde al tamaño muestral necesario si la población, fuera infinita, e es el error máximo admitido en la estimación del parámetro (normalmente un valor entre 0.01 y 0.1, es decir entre un 1% y un 10%) y k un valor determinado a partir del nivel de confianza fijado y que en el caso de una muestra suficientemente grande se puede suponer igual a $Z_{\alpha/2}$ (si se toma un nivel de confianza del 95% este valor es $Z_{\alpha/2} = 1.96$).

Se limitó el estudio a un segmento de población universitaria, pertenecientes a facultades de Económicas, o Empresariales de países tales como:

- Colombia
 - o Universidad Pontificia Javeriana

- Universidad Cooperativa de Colombia
 - Universidad de Ibagué
- Costa Rica
 - Universidad de Costa Rica
- España
 - Universidad de Granada
 - Universidad de Castilla-La Mancha (Toledo)
 - Universidad de Zaragoza
 - Universidad de La Rioja
- Estados Unidos
 - Iowa
 - Mineápolis
- Francia
 - Universidad de St. Etienne en Roanne
- Hungría
 - Universidad de Nyireghaza
- México
 - Universidad del Caribe
 - Universidad Ciudad del Carmen
 - Universidad Anáhuac
 - Universidad Puebla

Dada la amplitud del segmento de población dentro de las universidades y las personas que desarrollan estudios superiores, el mínimo de edad se estableció en 18 años y el límite superior de edad era indeterminado, pues aunque mayoritariamente la población estudiantil se mantiene en unos rangos mayoritarios con un límite aproximado de 25 años como niveles superiores, pero en la actualidad es muy sencillo encontrar personas de mediana edad, (por encima de los 35 años) realizando estudios universitarios por primera vez, como segunda titulación, bien sea para desarrollo y mejora de su situación profesional, o como una decisión de mejora personal.

Esta selección de la población para la muestra del estudio también supone una serie de cambios en el desarrollo del estudio, pues se modifican las escalas de valorización, teniendo en cuenta las escalas de evaluación de los estudiantes a través de las notas en los procesos de evaluación de las asignaturas de las que se examinan, como una forma más sencilla y comprensible para la población que realiza el estudio.

La muestra recogida han sido 704 individuos pertenecientes al ámbito universitario, con edades comprendidas, en teoría, entre los 17 años en adelante, pues los estudiantes de primero de los diferentes grados, pueden perfectamente llegar con esos 17 años, cumpliendo en los días anteriores al 31 de diciembre de ese mismo año los 18.

El máximo de edad no está determinado, fundamentalmente, porque en los diversos campus existe una cantidad variable de alumnos que han accedido a los estudios de Grado por las pruebas de acceso para mayores de 25 años, y personas que, teniendo ya una titulación media o superior pretenden obtener una nueva titulación de Grado o de Postgrado.

La población universitaria en España, según el profesor de la Universidad de Barcelona, Dr. D. Jesús de Miguel, en la ponencia que impartió en Toledo en el XIX Congreso ACEDE, los estudiantes universitarios se dividen de la siguiente manera según género:

Estudiantes universitarias españolas: 54,3 %

Estudiantes universitarios españoles: 45,7 %

De otro lado, y siguiendo con la investigación llega el punto en el que la confiabilidad tiene que ser probada a través de la ciencia exacta matemática, por la que comprendemos que un conjunto en el que (p) es igual a (q) se comprende que ambos son iguales a 50:

$$P=Q=50$$

Confiabilidad = 95,5 %

Margen = +/- 5 %

Alumnos matriculados en educación universitaria en España:

	Nº alumnos	Porcentaje
Mujeres	758.484	54,3%
Hombres	638.123	45,7%
Total	1.396.607	100%

Fuente: Estudio Espacio Europeo de Educación Superior, Jesús M. de Miguel (2009).

Del mismo modo, la encuesta ha sido realizada a personas de diferente sexo aunque según las estadísticas de los observatorios del Espacio Europeo de Educación Superior es posible saber que la población femenina universitaria tiene una presencia porcentual superior a la población masculina universitaria, por lo que teniendo en cuenta las estadísticas y porcentajes del último estudio del observatorio del Espacio Europeo de Educación Superior utilizado en el desarrollo del proceso de Bolonia para la adaptación de la Universidad en España al Espacio Europeo.

El estado civil, en cambio, no se ha considerado una variable significativa como para tenerla en cuenta en este estudio.

El conocimiento que puedan tener tanto chicos como chicas sobre el Aceite de Oliva puede resultar muy similar, por la edad, por la formación, pero la variable que sí puede tener algún tipo de correlación es la variable del lugar de residencia, si es un municipio grande o pequeño, si tiene cultivos alrededor o no, etc.

EVIDENCIA EMPÍRICA

El total de cuestionarios válidos como ha sido mencionado anteriormente ha sido de 704, de los que han surgido en algunas respuestas una pérdida de datos de como máximo 13 cuestionarios en los que algunas preguntas no han sido respondidas. También hay que contar con los 10 cuestionarios de la prueba piloto utilizados en un primer momento para auditar la validez de las preguntas y las respuestas que se podían obtener, y así ocurrió con una segunda prueba de 5 cuestionarios en los que se habían realizado ya modificaciones y que necesitó de un nuevo repaso y comprobación de validez del lenguaje. Finalmente se realizó este tercer examen sobre el estado del cuestionario, quedando pues validado por una tercera prueba, llegando finalmente a recoger un total de 727 cuestionarios, de los que, como ya se ha dicho, han sido válidos con las últimas modificaciones 704.

Las pruebas piloto se les ha realizado a profesores universitarios con grado de doctor, por lo que sus opiniones y sugerencias han sido tenidas en cuenta para el buen término del estudio entre los que están el profesor José Manuel Quesada, profesor de la Universidad de Granada, el profesor Víctor Vicente Fernández, profesor de la Universidad Complutense, así como investigadores del área de Sociología y Contabilidad de la Universidad de Castilla-La Mancha en su campus de Toledo.

De esta manera las pruebas piloto han seguido un margen de mejora importante por la revisión por parte de investigadores especializados en materia sociológica y estadística para filtrar, previamente a su puesta en práctica las posibles carencias o redundancias que pudiera tener el estudio a llevar a cabo.

También se han recibido comentarios y sugerencias desde la Universidad de Zaragoza, y de la Universidad Cooperativa de Colombia por parte del director del Instituto de Economía Social y Cooperativismo de Colombia don Juan Fernando Álvarez. Estas sugerencias, unidas a la labor de los directores de la tesis ha redundado en la creación de un cuestionario mucho más amplio y pleno de información para favorecer que la información que se iba a obtener a través de ellos, iba a ser de buena calidad expositiva y sobre todo con información cualitativa y cuantitativa importantes.

En cuanto a la cantidad de cuestionarios recogidos, la muestra necesitaba al menos de 400 documentos, cantidad que ha sido ampliado y casi duplicado, en busca de una demostración más fiable de los resultados del estudio, y de esta manera que el mismo, pueda servir de adalid de la defensa, difusión y promoción de un sector que, socialmente hablando, ha perdido su plena significación y valoración entre los individuos que formamos esta sociedad del siglo XXI, por lo que se hace necesario recuperarlo desde todos los puntos de vista y atributos que tiene el Aceite de Oliva. La recogida de datos primarios directamente a los estudiantes universitarios a través de cuestionario, realizada como se ha explicado en el apartado Muestra de este estudio marca la determinación de una muestra de población universitaria, formada por estudiantes universitarios, por Personal de Administración y Servicios (PAS), Personal Docente e Investigador (PDI), por lo que los rangos de edad han sido amplios pero pudiendo diferenciar claramente que los mayoritarios son aquellos que están en las edades de acceso a la universidad.

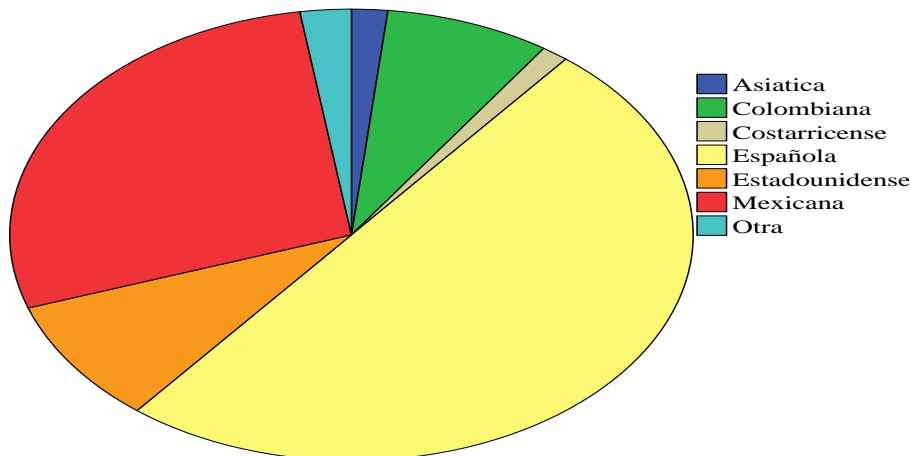
Los porcentajes mayoritarios se recogen entre los 17 y los 44 años, con una población muestral del 94,3%, el porcentaje de individuos entrevistados cuya edad está comprendida entre los 45 y los 60 años es prácticamente insignificante 3,9%. También queda un 1,8% de datos perdidos en la encuesta que no quedaron recogidos a la hora de realizar las encuestas.

Ya que el grupo ha quedado enmarcado en los rangos, o segmentos, de edad, la diferenciación de género también se hacía imprescindible para poder constatar cuál de los 2 géneros conoce con mayor profundidad el sector del Aceite de Oliva, en este caso, para comprobar si el porcentaje muestral correspondía con la realidad, y por lo tanto, podía resultar un estudio fiable, se tuvo en cuenta el Estudio del Espacio Europeo de Educación Superior realizado para el denominado como “Proceso de Bolonia” y que ha recogido todas las variables que caracterizan al sistema universitario de España (De Miguel: 2008). La tabla muestral de este estudio recoge la opinión de un 55,8% de mujeres y un 43,8% de hombres, lo que corresponde muy fehacientemente con los porcentajes del Estudio del Espacio Europeo en el que el sociólogo Jesús de Miguel demuestra que la población estudiantil en la universidad española está formada por un 45,7% de estudiantes hombres y un 54,3% de estudiantes mujeres.

		Frecuencia	%
Válidos	Hombre	308	43,8
	Mujer	393	55,8
	Total	701	99,6
Perdidos	Sistema	3	0,4
Total		704	100,0

Fuente: Elaboración propia

La muestra como se expresó en el desarrollo del estudio se realizó de manera que pudieran sacarse una serie de conclusiones que tuvieran validez trascendiendo las fronteras españolas, por lo que contando con la colaboración de las redes de investigación en las que se colabora desde la Cátedra de Estudios Cooperativos el estudio logró recoger un importante porcentaje de cuestionarios de fuera de España.



Fuente: Elaboración propia

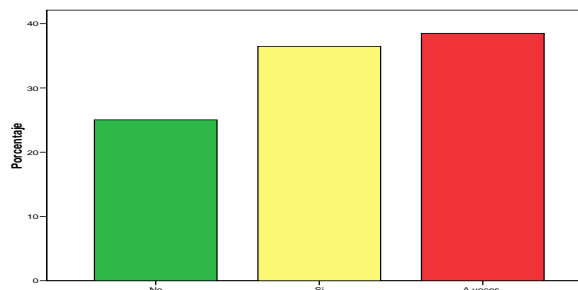
De este modo se han agrupado en cierta manera por procedencia y por similitud, es el caso de la población asiática en la que hay coreanos y chinos y para poder obtener un porcentaje más significativo fueron unidos en un único ítem, con una representación en la muestra del 1,7%. Por otro lado la población Latinoamericana cuenta con representación colombiana, costarricense, mexicana con un porcentaje conjunto del 36,9%, unido con la población estadounidense de la que el estudio cuenta con una representación del 8,9%. Otras nacionalidades agrupadas corresponden a los cuestionarios recibidos por individuos de la Unión Europea, los cuales representan el 2,4% de la muestra de cuestionarios.

NACIONALIDADES		Frecuencia	%
Válidos	Asiática	12	1,7
	Colombiana	55	7,8
	Costarricense	9	1,3
	Española	352	50,0
	Estadounidense	63	8,9
	Mexicana	196	27,8
	Otra	17	2,4
Total		704	100,0

Del Análisis Descriptivo realizado a la muestra de cuestionarios recogidos también se le ha dado mayor importancia a la población española, no sólo por la facilidad de obtención de datos, sino porque la incidencia del Aceite de Oliva en países Transatlánticos es inferior a la que se puede tener en España. Así la incidencia de las opiniones serán más variadas, pero teniendo en cuenta que el porcentaje de producción mayoritario está en España, como se ha indicado en el capítulo de Producción de este estudio, es más fácil obtener información sobre este producto en España que fuera de sus fronteras, pero eso no quita importancia a que conozcan el producto, y del mismo modo conozcan sus características.

De la muestra se saca como conclusión que el 73,6% admite que cocina, si no habitualmente, sí afirman hacerlo de manera esporádica, (A veces).

¿Cocinas?		Frecuencia	%
Válidos	No	173	24,6
	Sí	252	35,8
	A veces	266	37,8
	Total	691	98,2
Perdidos	Sistema	13	1,8
Total		704	100,0



En las siguientes tablas se recogen las respuestas de los individuos en las que indican qué tipos de aceite han consumido y conocen en su entorno habitual.

Tablas.

Tabla. Aceite de Oliva

ACEITE DE OLIVA		Frecuencia	Porcentaje
Válidos	No	60	8,5
	Sí	643	91,3
	Total	703	99,9
Perdidos	Sistema	1	,1
Total		704	100,0

Tabla. Aceite de Girasol

ACEITE DE GIRASOL		Frecuencia	Porcentaje
Válidos	No	261	37,1
	Sí	443	62,9
	Total	704	100,0

Tabla. Aceite de Palma

ACEITE DE PALMA		Frecuencia	Porcentaje
Válidos	No	647	91,9
	Sí	57	8,1
	Total	704	100,0

Tabla. Aceite de Semillas

ACEITE DE SEMILLAS		Frecuencia	Porcentaje
Válidos	No	641	91,1
	Sí	62	8,8
	Total	703	99,9
Perdidos	Sistema	1	0,1
Total		704	100,0

De estas tablas de datos se sacan conclusiones tales como que el Aceite de Oliva es el más consumido o conocido de manera mayoritaria por parte de los encuestados, lo que hace extrapolar que el Aceite de Oliva, aunque porcentualmente por consumo sea una de las grasas vegetales que, como se ha dicho en los capítulos anteriores, sólo supone el 4% del consumo mundial, en este caso se puede decir que es el Aceite con unos valores de conocimiento y consumo más alto por parte de la población seleccionada en la muestra con un porcentaje como consumidores de Aceite de Oliva, al menos alguna vez en su vida es de 91,3%, frente a otras grasas vegetales mayoritarias en Latinoamérica, en Asia como el aceite de coco, de palma, o de girasol y semillas, cuyos porcentajes de consumo no superan el 62,9% del aceite de girasol, seguido del 26,4% del aceite de almendras, o el 20,3% del aceite de coco. Los minoritarios son el aceite de semillas con apenas un 8,8% y el aceite de palma con un 8,1%.

De estas tablas de datos se sacan conclusiones tales como que el Aceite de Oliva es el más consumido o conocido de manera mayoritaria por parte de los encuestados, lo que hace extrapolar que el Aceite de Oliva, aunque porcentualmente por consumo sea una de las grasas vegetales que, como se ha dicho en los capítulos anteriores, sólo supone el 4% del consumo mundial, en este caso se puede decir que es el Aceite con unos valores de conocimiento y consumo más alto por parte de la población seleccionada en la muestra. Gráfico. Aceite de Oliva

Gráfico. Aceite de Girasol

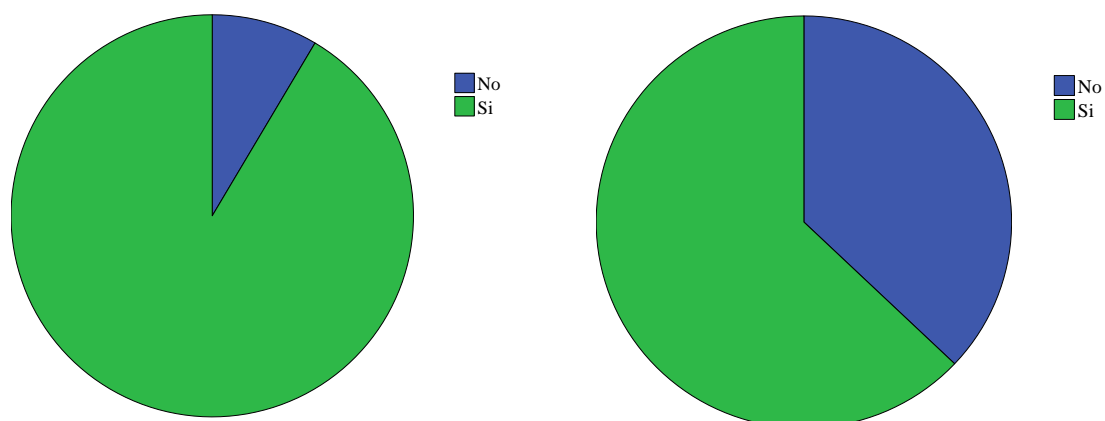


Gráfico. Aceite de Palma

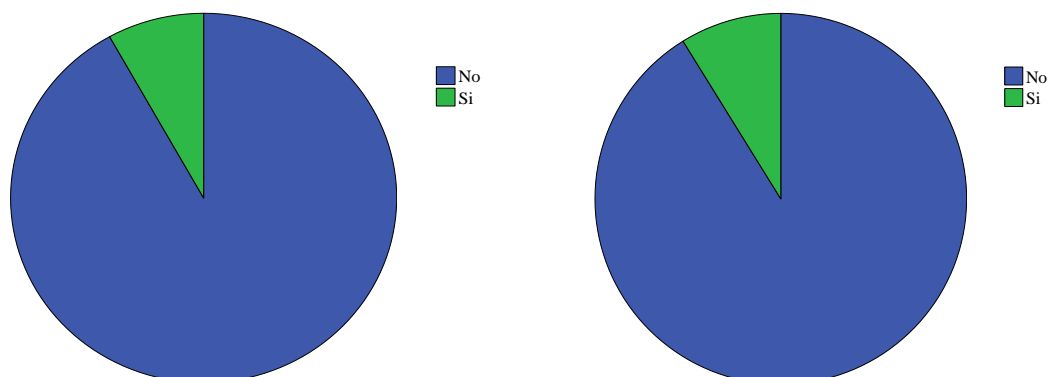


Gráfico. Aceite de Semillas

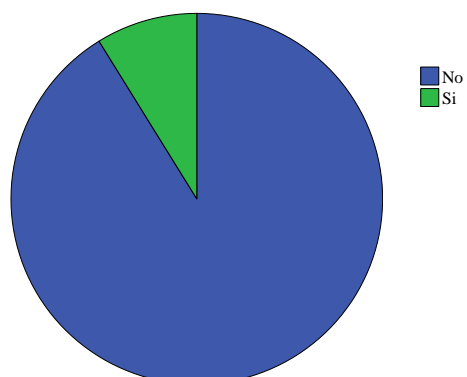


Gráfico. Aceite de Coco

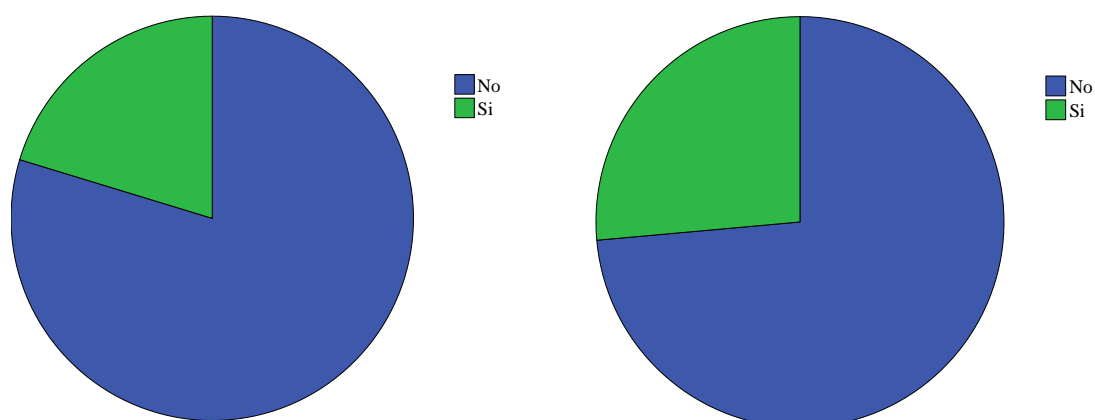


Gráfico. Aceite de Almendra

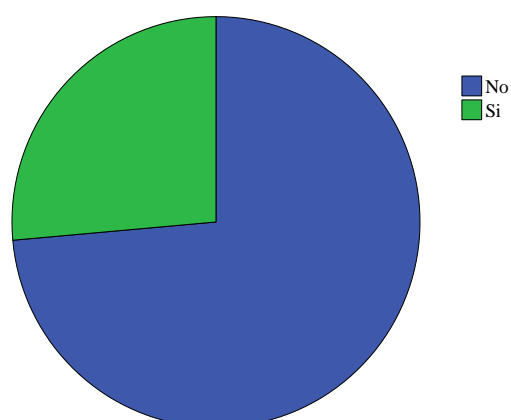


Tabla. Aceite de Coco

ACEITE DE COCO	Frecuencia	Porcentaje
Válidos	No	561
	Sí	143
Total		704
		100,0

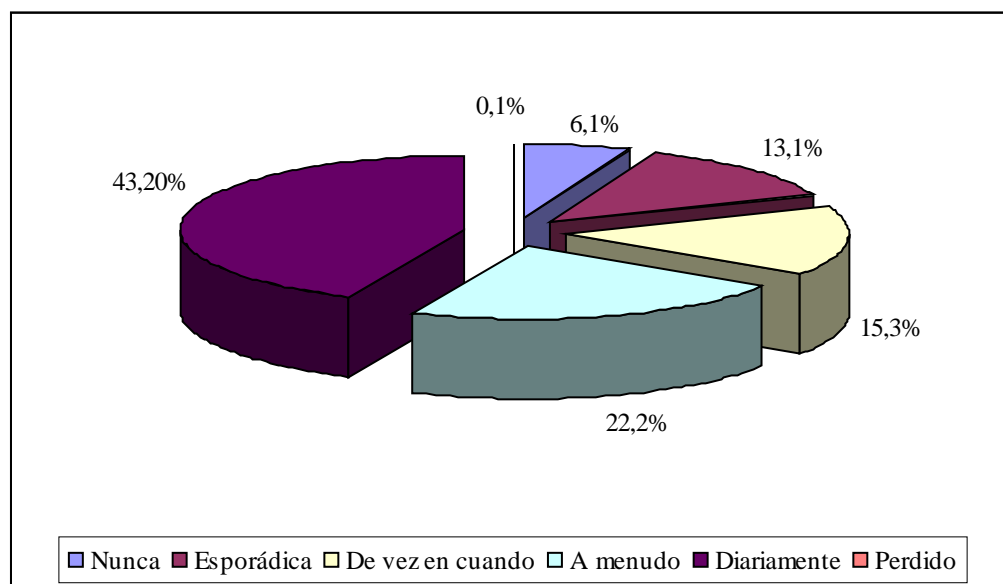
Tabla. Aceite de Almendras

ACEITE DE ALMENDRAS	Frecuencia	Porcentaje
Válidos	No	518
	Sí	186
Total		704
		100,0

muestra con un porcentaje como consumidores de Aceite de Oliva, al menos alguna vez en su vida es de 91,3%, frente a otras grasas vegetales mayoritarias en Latinoamérica, en Asia como el aceite de coco, de palma, o de girasol y semillas, cuyos porcentajes de consumo no superan el 62,9% del aceite de girasol, seguido del 26,4% del aceite de almendras, o el 20,3% del aceite de coco. Los minoritarios son el aceite de semillas con apenas un 8,8% y el aceite de palma con un 8,1%.

La siguiente cuestión, muy interesante también para este estudio, es la frecuencia del consumo del Aceite de Oliva por parte de las personas participantes en el estudio, teniendo como datos perdidos un 0,1% que resulta insignificante. De las respuestas obtenidas se puede obtener como datos más llamativos que sólo un 6,1% de la población no consume Nunca, Aceite de Oliva. Por lo que se deduce que, de alguna manera, se concluye que un 93,8% consume en algún momento Aceite de Oliva, del que un 43,2% lo consume de manera diaria.

Gráfico. Frecuencia consumo de Aceite de Oliva



Los individuos que han participado en el estudio dan una imagen de conocimiento y habitual consumo de Aceite de Oliva, con un porcentaje acumulado del 94%, del mismo modo que opinan que el Aceite de Oliva no sólo tiene usos para alimentación, sino que tiene otros varios usos, y a los que a continuación han podido dar un valor numérico sobre la relación que tiene el Aceite de Oliva, o mejor dicho, grado de representatividad del Aceite de Oliva en los diferentes atributos que se han estudiado en el presente trabajo.

Una vez que el estudio, a través de los datos obtenidos con el cuestionario, ha entrado en materia oleícola hemos de ir a las preguntas en las que directamente se trataba de medir en qué medida la sociedad conoce el Aceite de Oliva, teniendo en cuenta que se han expresado diversas variables a medir, como son:

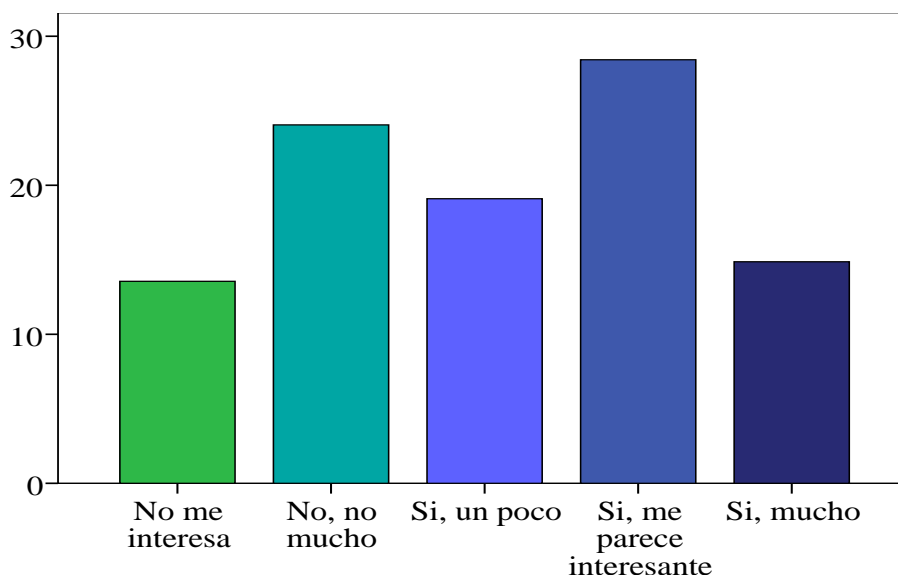
- Las primeras para saber si conocen el Aceite de Oliva

- Las siguientes para averiguar si conociendo el Aceite de Oliva en términos generales, conocen las diferentes calidades que reconoce el Consejo Oleícola Internacional (Virgen Extra, Virgen, Oliva, Orujo, Lampante, etc).

Ante esta cuestión la respuesta ha sido verdaderamente una extracción de un estudio de mercado, pues se ha provisto con este trabajo de una primera impresión sobre la que poder basar un modelo de explotación turística de manera innovadora, con un producto de calidad que está en auge, que tiene múltiples aplicaciones, y sobre todo, es conocido en todo el planeta de forma general, por lo que la única tarea es centrar y localizar cuáles son las lagunas de conocimiento que tiene la sociedad, sobre el Aceite de Oliva, y plantear la explotación de manera formativa e integral para todos los segmentos de la población.

Los resultados son esclarecedores, pues más de un 60% piensa que puede ser interesante el viajar y aprovechar para conocer algo diferente, algo que no es habitual ver: el proceso de producción del Aceite de Oliva. Del total de 704 individuos que respondieron a la encuesta, 276 no estaban dispuestos a conocer el proceso de producción del Aceite de Oliva. En cambio los que respondieron que Sí les parecía interesante fueron 195, junto a los 131 que piensan que les atrae un poco la idea, y los 102 individuos que responden que les interesa mucho la posibilidad de conocer el proceso productivo.

Gráfico. Poder de atracción turística del Aceite de Oliva



Esto no quiere decir que cualquier persona que esté dispuesta a conocer algo nuevo, que se desplace, está interesada en pagar un precio de entrada si con ello puede conseguir aprender algo más. Es por ello que las últimas preguntas giraban en torno a este tema. La disposición de los individuos de la muestra del estudio fue mayoritariamente que no están dispuestos a pagar por conocer mediante visita el proceso de producción del Aceite de Oliva. Por lo tanto, la estrategia de poner en valor el Oleoturismo tiene un hándicap, pero es intrínseco a la población en general, la cultura no es un bien indispensable en las vidas de la mayoría de las personas, por lo que no están dispuestas a pagar por ello. En cambio se puede optar por otra estrategia como es la apertura de las instalaciones de las almazaras, y tenerlas preparadas para hacer viables las visitas, para poderlo tener preparado para los momentos en que sean visitadas, aunque no sea un flujo continuo de visitas. Esta opción llevaría aparejado el que una parte de la almazara estuviera destinada a comercio, en el que los productos pudieran ser adquiridos directamente por los visitantes.

Tras el análisis realizado a cada una de las variables que habían representado los diferentes ámbitos constitutivos de los atributos intangibles del Aceite de Oliva y su representatividad en todos y cada uno de ellos, a través de valores cuantitativos expresados por los individuos pertenecientes a la muestra de población quedaba la comparación entre diferentes variables de manera bidimensional, y en primer lugar, era necesario comprobar si había diferencias de opinión entre todos los ámbitos relacionados con la representatividad del Aceite de Oliva o bien el estudio llegaba a término por obtener “Hipótesis nula” al no existir diferencias en las opiniones. Se realizó una “Prueba de Friedman”, prueba no paramétrica, para las muestras relacionadas entre el individuo y las opiniones que ha expresado en la pregunta nº 17 del cuestionario. En este punto las hipótesis son las siguientes:

- H0: No hay diferencias de opinión entre los ámbitos (Hipótesis Nula).
- H1: Existen diferencias entre los ámbitos.

El programa SPSS nos determina para la prueba de Friedman en base a la siguiente tabla de datos:

Tabla. Estadísticos de contraste (a)

N	596
Chi-cuadrado	2343,864
gl	9
Sig. asintót.	,000

a) *Prueba de Friedman*

El valor de Chi-cuadrado para la prueba de Friedman en la pregunta nº 17 del cuestionario es de: 2343,864. Y la determinación de la existencia de diferencias entre los ámbitos o no, nos la facilita el valor “Sig. Asintomática” que también es conocida como p de Pearson, o p-valor, siendo de la siguiente manera:

“Si p-valor es inferior a alpha entonces se rechaza H0 (la hipótesis nula)”

Alpha es lo que se conoce como nivel de significación al que se hace el contraste, cuyo valor más habitual es de 0,05. Por lo tanto, si p-valor en la tabla anterior tiene un valor de 0,000, es inferior a 0,05 se rechaza H0, “Existen diferencias de opinión entre los ámbitos”.

A partir del momento en el que se ha demostrado estadísticamente que existen esas diferencias de opinión, el siguiente paso es interesarse por cuáles son los ámbitos que tienen esas diferencias y cuáles no las tienen.

El paso dado a continuación ha sido una prueba no paramétrica para dos muestras relacionadas e ir comparando, de esta manera, cada uno de los ámbitos con los demás a través del método denominado: “Prueba de los rangos con signo de Wilcoxon”.

- H0: No hay diferencias de opinión entre los dos ámbitos.
- H1: Existen diferencias de opinión.

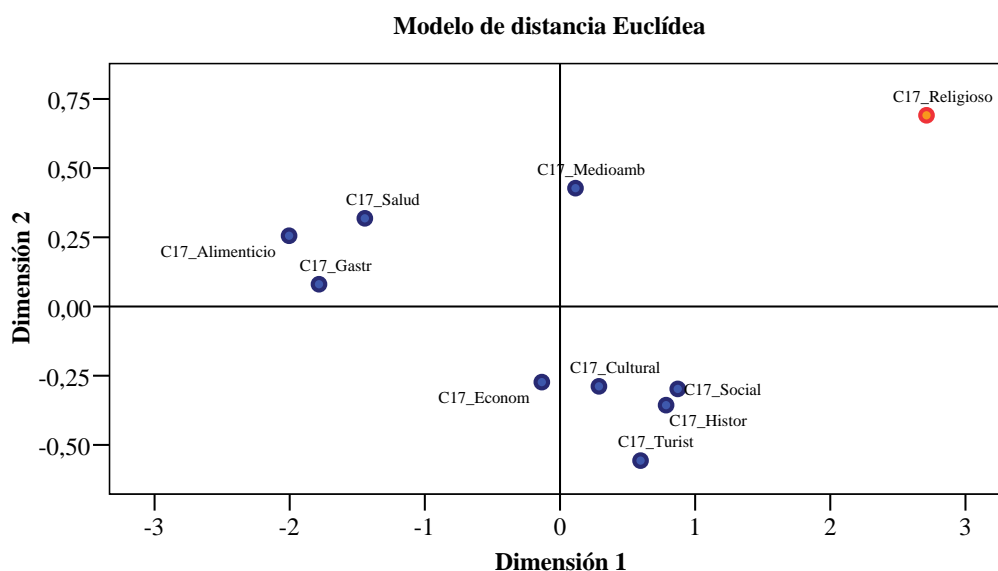
Por la interpretación de la tabla en la que tras visualizar los rangos asignados y procesado con los valores de los estadísticos (Z) y el p-valor, se rechazará H0 como en la cuestión anterior cuando p-valor sea menor que el nivel de significación al que se le hace el contraste, es decir 0,05. Casi todos los valores de la tabla de la prueba de Wilcoxon son de 0,000 por lo que al ser inferiores a 0,05 marcan que hay diferencias de opinión, siendo los siguientes ámbitos entre los que no hay diferencias significativas de opinión con unos valores por encima de 0,05 y son los siguientes:

- Económico y Medioambiental = 0,099

- Cultural y Medioambiental = 0,622
- Histórico y Turístico = 0,136
- Histórico y Social = 0,103

A partir de estas mediciones el estudio pasó a una visión multidimensional para conocer las distancias que existían, a través de gráfico, entre cada uno de los ámbitos en cuanto a la representatividad del Aceite de Oliva en cada uno de los ámbitos.

Gráfico. Escalamiento multidimensional



En este gráfico de

escalamiento multidimensional se pueden observar los puntos más alejados que existen unos de otros, y del mismo modo, los que se encuentran más próximos y pueden formar un grupo por proximidad. En este caso el más alejado y que aparece en un color diferente es el ámbito Religioso, lo que significa una mayor diferencia. Por otro lado los ámbitos Turístico e Histórico están próximos y a su vez Histórico está próximo también al ámbito Social, pero el Social y el Turístico ya se encuentran más alejados entre sí.

La opinión sobre los ámbitos Gastronómico, Alimenticio y Salud está muy próxima, pudiendo formar un grupo por proximidad, como se afirmaba anteriormente, aunque la distancia que existe entre estos puntos es lo suficientemente grande como para no asumir una igualdad significativa entre las opiniones, aunque por el gráfico así lo parezcan a través de la prueba de Wilcoxon se determina que no son significativamente iguales.

A continuación aparece una Matriz de Disimilaridades, entre las que se puede observar cómo existe una diagonal 0,000 que significa "idéntica opinión", así los valores más altos a 0,000 indican una mayor distancia entre los ámbitos.

	Religioso	Alimenticio	Medioambiental	Turístico	Gastronómico
Religioso	0,000	174,748	117,550	113,631	168,816
Alimenticio	174,748	,000	102,465	119,654	51,807
Medioambiental	117,550	102,465	,000	74,766	99,805
Turístico	113,631	119,654	74,766	,000	112,263
Gastronómico	168,816	51,807	99,805	112,263	,000
Social	101,617	125,774	75,419	65,131	118,064
Económico	126,590	96,219	73,027	75,226	91,367
Histórico	104,585	122,479	81,056	71,456	116,752
Salud	158,912	57,166	88,899	106,888	60,992
Cultural	116,060	107,233	72,815	68,775	103,812

	Social	Económico	Histórico	Salud	Cultural
Religioso	101,617	126,590	104,585	158,912	116,060
Alimenticio	125,774	96,219	122,479	57,166	107,233
Medioambiental	75,419	73,027	81,056	88,899	72,815
Turístico	65,131	75,226	71,456	106,888	68,775
Gastronómico	118,064	91,367	116,752	60,992	103,812
Social	0,000	72,326	68,000	109,923	65,742
Económico	72,326	0,000	72,959	84,083	69,130
Histórico	68,000	72,959	0,000	108,467	63,624
Salud	109,923	84,083	108,467	0,000	91,831
Cultural	65,742	69,130	63,624	91,831	0,000

Asimismo, como tabla que complementa estos datos, también ha sido incluida la tabla de Similaridades por la que a través de un coeficiente de correlación se puede advertir que, un valor cercano a 1 indica mayor similitud entre los ámbitos en cuestión, mientras que un valor próximo a 0 indica menor similitud.

	Religioso	Alimenticio	Medioambiental	Turístico	Gastronómico
Religioso	1,000	0,056	0,207	0,125	0,027
Alimenticio	0,056	1,000	0,344	0,316	0,631
Medioambiental	0,207	0,344	1,000	0,485	0,307
Turístico	0,125	0,316	0,485	1,000	0,358
Gastronómico	0,027	0,631	0,307	0,358	1,000
Social	0,234	0,197	0,459	0,591	0,273
Económico	0,106	0,380	0,441	0,511	0,399
Histórico	0,303	0,249	0,395	0,539	0,266
Salud	0,124	0,502	0,412	0,334	0,499
Cultural	0,235	0,262	0,450	0,573	0,257

	Social	Económico	Histórico	Salud	Cultural
Religioso	0,234	0,106	0,303	0,124	0,235
Alimenticio	0,197	0,380	0,249	0,502	0,262
Medioambiental	0,459	0,441	0,395	0,412	0,450
Turístico	0,591	0,511	0,539	0,334	0,573
Gastronómico	0,273	0,399	0,266	0,499	0,257
Social	1,000	0,553	0,554	0,309	0,606
Económico	0,553	1,000	0,550	0,426	0,515
Histórico	0,554	0,550	1,000	0,312	0,643
Salud	0,309	0,426	0,312	1,000	0,388
Cultural	0,606	0,515	0,643	0,388	1,000

La pregunta del cuestionario presentado que también ha sido analizada, de los más de 700 individuos pertenecientes a la muestra designada como significativa para el estudio plasmado en este trabajo, refiere que, en esta pregunta en particular, de los 704 cuestionarios recibidos como válidamente respondidos, tienen una validez y una corrección de respuesta un total de 578 cuestionarios, lo que supone un 82,1% del total de los cuestionarios recibidos en cualquiera de las vías: por email, directo, etc.

La pregunta era la siguiente:

“Valore dentro de estos tipos de turismo, el valor que le da usted al aceite de oliva como atractivo turístico o recurso turístico principal. En una escala de 1 a 10. Marque con una X en la casilla que corresponda”.

Los tipos de Turismo que se pusieron a disposición de los individuos que respondieron el cuestionario fueron los siguientes:

- Turismo de Sol y Playa
- Turismo Cultural
- Turismo de Negocios
- Turismo Religioso
- Turismo Industrial
- Turismo de Aventura
- Turismo Rural
- Turismo de Salud y Balnearios
- Agroturismo

En este caso la pregunta es diferente a las otras 2 preguntas analizadas, y es que es un tipo de pregunta semi-abierta, pues incluye, en el conjunto de respuestas posibles la posibilidad de incluir otros tipos de respuesta, es decir, otros tipos de Turismo en los que el Aceite de Oliva suponga un atractivo turístico o recurso turístico principal, aparte de los 9 tipos de turismo, o conceptos de modalidad turística presentados en el listado anterior.

Del análisis descriptivo de los datos respondidos en esta cuestión se puede decir que las medias aritméticas tienen una puntuación mucho más baja que en las cuestiones anteriores. Todas las puntuaciones se concentran en una franja de 3 puntos, es decir, desde los 3,14 puntos de media aritmética que ha recibido el ámbito de Turismo Religioso hasta los 6,33 puntos de media aritmética que ha recibido el ámbito del Agroturismo.

La desviación típica de cada uno de los tipos de turismo por los que han recibido puntuación se mueve igualmente en torno a 3 puntos, teniendo un máximo de 3,165 puntos, y un mínimo de 2,780 puntos.

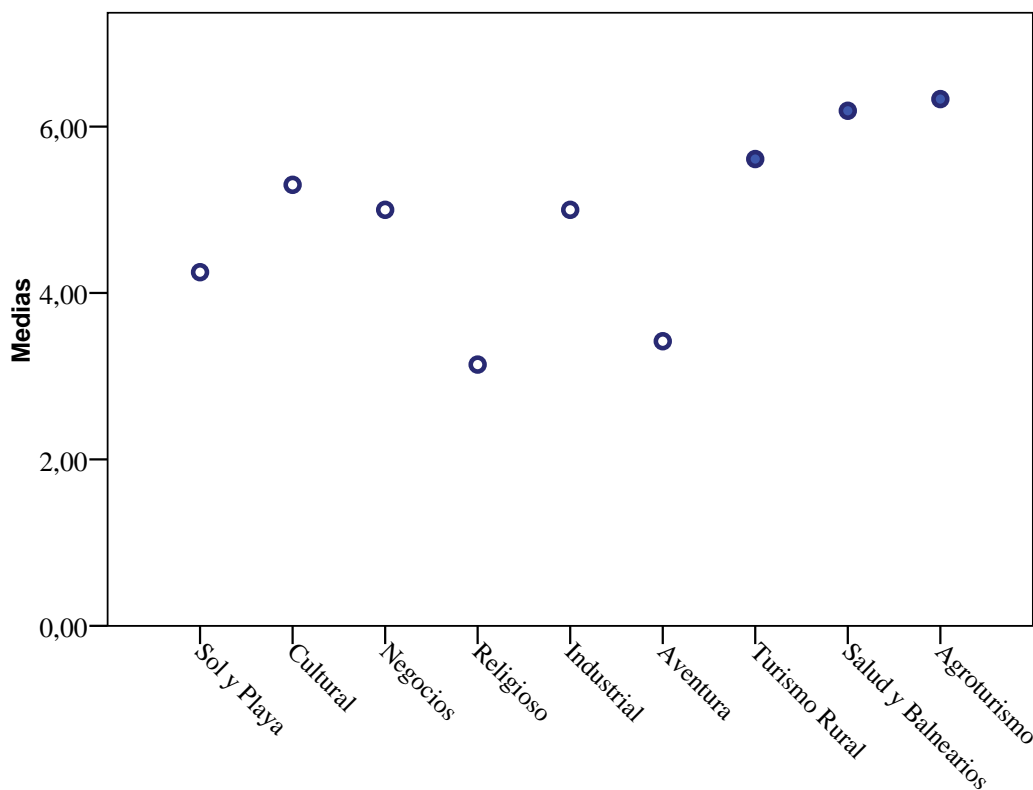
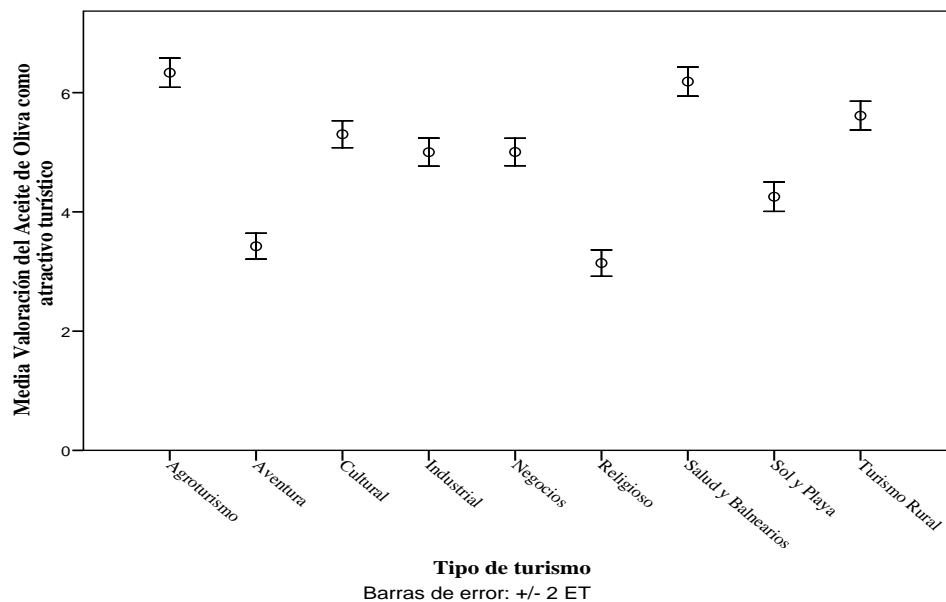
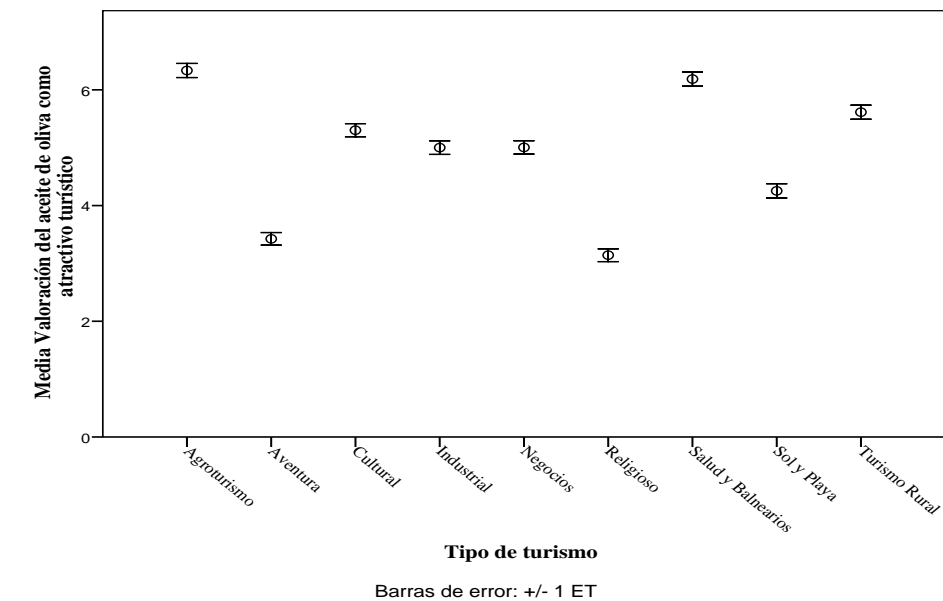


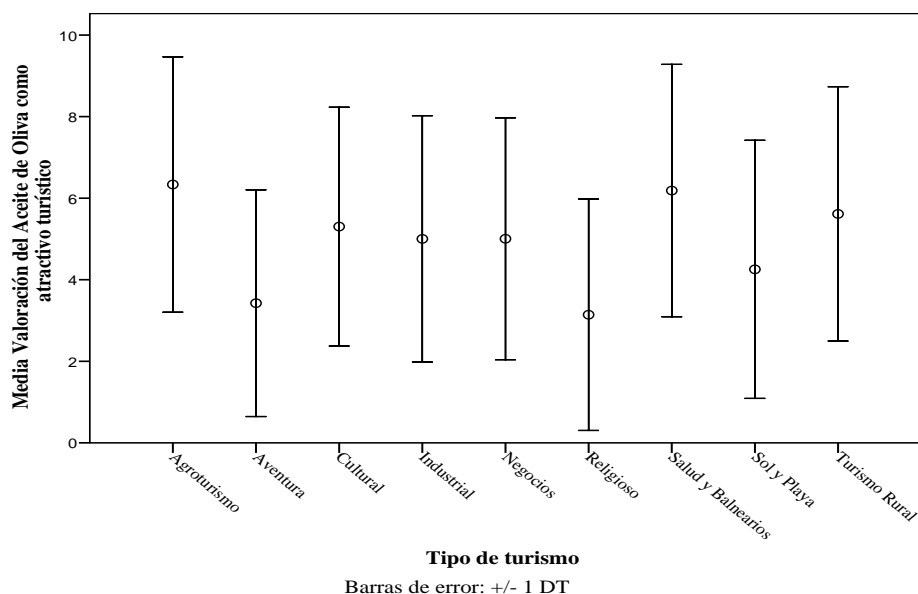
Tabla. Estadísticos descriptivos

	N	Media	Desv. típ.
Sol y Playa	661	4,25	3,165
Cultural	671	5,30	2,928
Negocios	662	5,00	2,966
Religioso	656	3,14	2,838
Industrial	660	5,00	3,020
Aventura	653	3,42	2,780
Turismo Rural	663	5,61	3,118
Salud y Balnearios	640	6,19	3,094
Agroturismo	655	6,33	3,132
N válido (según lista)	578		

Son los tipos de Turismo Rural, Salud y Balnearios y Agroturismo los que destacan en sus puntuaciones frente al resto de prácticas turísticas posibles presentadas entre el abanico de posibilidades. Del mismo modo, tras haber comprobado los resultados de las otras preguntas, sorprende que, el tipo de Turismo Cultural tenga un valor tan cercano a los tipos de turismo más destacados con 5,30 puntos de Media Aritmética junto con el tipo de turismo de Negocios e Industrial que han recibido 5,00 puntos de Media

Aritmética ambos. El de valor más bajo recibido es el referido al Turismo Religioso pese al valor simbólico y el concepto de sacralidad que siempre ha guardado el Aceite de Oliva para las 3 grandes religiones monoteístas occidentales.





Tras el análisis realizado a cada una de las variables que representaba los diferentes resultados de la importancia que le designan los individuos de la muestra al Aceite de Oliva respecto a cada uno de los tipos de turismo o modalidades turísticas que se han presentado a través del cuestionario. Con los resultados obtenidos se puede admitir que, todos aquellos que han participado en el cuestionario no han terminado de comprender la intención interrogativa de este punto, pues el grueso de las votaciones está en un punto intermedio, se nota una clara predisposición a dar una visión positiva ante una variable que no terminan de comprender. La representatividad en todos y cada uno de ellos, a través de valores cuantitativos expresados por los individuos pertenecientes a la muestra de población quedaba la comparación entre diferentes variables de manera bidimensional, siendo necesario comprobar si había diferencias de opinión entre todos los ámbitos relacionados con la representatividad aquí medida. A través de los gráficos anteriores se puede decir que son tan grandes las diferencias en los resultados obtenidos dentro de cada una de las modalidades turísticas, que realmente no consideran realmente importante, a la vista de los resultados, no obtiene altas puntuaciones, el Aceite de Oliva como un atractivo o recurso turístico principal.

RANGOS

	Rango promedio
C22 Sol y Playa	4,38
C22 Cultural	5,32
C22 Negocios	5,04
C22 Religioso	3,37
C22 Industrial	5,13
C22 Aventura	3,49
C22 Turismo Rural	5,59
C22 Salud y Balnearios	6,31
C22 Agroturismo	6,37

El programa SPSS nos determina para la prueba de Friedman en base a la siguiente tabla de datos:

Estadísticos de contraste (a)

N	578
Chi-cuadrado	910,766
gl	8
Sig. asintót.	0,000

a) Prueba de Friedman

El valor de Chi-cuadrado esta pregunta del cuestionario es de 910,766 y el p-valor es 0,000 que al ser inferior al valor alpha, supone que existen diferencias de opinión y se rechaza la Hipótesis Nula.

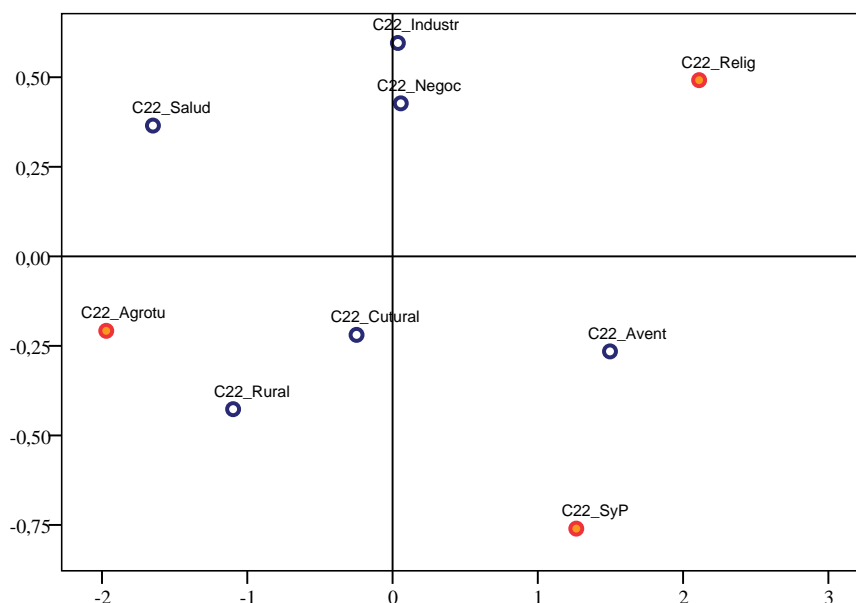
A continuación y gracias a la prueba de Wilcoxon se realiza la comprobación de los rangos que indican las relaciones de variables que están próximas entre sí, y por lo tanto no tienen una alta significación por ser muy similares en la apreciación de los resultados obtenidos con los cuestionarios. Estos son:

- Industrial y Negocios = 0,772
- Agroturismo y Salud = 0,354

En el gráfico que a continuación se recoge queda patente la alta dispersión en los criterios de puntuación para la cuestión nº 22, que nos da sobre todo una pauta a seguir en las potenciales recomendaciones de futuro que puede implementar consigo este Trabajo de Investigación.

Configuración de estímulos derivada

Modelo de distancia Euclídea



CONCLUSIONES

La práctica del Oleoturismo, ha emergido como un área similar a la práctica Enoturística, que ha caracterizado el núcleo de la innovación turística en España en los últimos años, pero que adquiere dentro del turismo industrial rural una alta potencialidad, si nos referimos como tal al Turismo Cooperativo, pues un porcentaje muy alto de las almazaras dedicadas a la producción del Aceite de Oliva son cooperativas situadas en el medio rural, y cada vez más, es visto como una parte importante dentro del turismo industrial en la mayoría de los países europeos sobre todo Francia y Holanda, precursores de este tipo de turismo industrial que se ha extendido por toda la UE.

Por lo tanto inmersos en el proceso de implantación del Oleoturismo tienen que irse repitiendo estudios por los que éste sea reconocido por los potenciales clientes, dando los primeros pasos para el desarrollo del oleoturismo.

Es un complemento perfecto para otros recursos y atractivos turísticos. Si tenemos en cuenta que los turistas buscan algo más, conocimiento de nuevas experiencias en sus viajes tenemos un amplio espectro de población que puede acudir a conocer un proceso, que, a pesar de los años y de la tecnología mantiene la misma consistencia en sus procesos productivos.

Otros recursos y atractivos, tanto culturales como paisajísticos, en esta modalidad de turismo serán verdaderamente los núcleos de atracción para los turistas, pero el valor añadido lo pondrá la almazara que da una experiencia nueva, innovadora para los clientes con un producto milenariamente cotidiano, pero exponencialmente desconocido.

Los resultados nos muestran que los potenciales clientes actuales y futuros, al no conocer en toda su dimensión el significado de los procesos de producción del Aceite de Oliva no encuentran mucho atractivo como para visitar un lugar, únicamente porque allí se produce el Aceite de Oliva, en cambio sí se puede decir que el estudio deja abiertas posibilidades de consecución de resultados positivos una vez puesto en marcha.

Los procesos productivos de las almazaras, la posibilidad de incrementar el conocimiento sobre el Aceite de Oliva así como realizar otro tipo de actividades emergen como elementos determinantes en las intenciones de realizar la práctica del Oleoturismo.

Las barreras que suelen considerarse un freno para la realización de este tipo de viajes turísticos cooperativa de patrimonio en un recurso turístico tomado desde el punto de vista de la industria del turismo, de acuerdo con Dietrich Soye (Capel, 1996):

- Barreras cognitivas: no tiene valores estéticos, no es interesante, no es elegante.
- Barreras económicas: es más rentable vender la maquinaria como chatarra, para enajenar el área, o dedicar el edificio a otras ocupaciones.
- Legales o administrativas de los obstáculos: poco claro en las competiciones de las actuaciones a realizar.
- Las barreras físicas: la distancia de algunas instalaciones con respecto a los tradicionales rutas turísticas.

Esta tematización de la oferta turística de lugares dentro de las nuevas tendencias del turismo rural en el camino hacia la diferenciación y la especialización. Sin perder la autenticidad y la originalidad de lo que ya existe (instalaciones, para ser capaces de hacer, etc), es necesario facilitar a la actividad de los valores que lo hacen diferente y que ya son demandados por el "turista cultural".

De la situación actual, con un potencial, construidos y que ofrecen una constante aplicación y promoción, el desarrollo de este tipo de turismo tendría que reunir otros itinerarios y rutas turísticas de cooperación que se complemente la oferta ya descrita.

En este sentido, la intercooperación de las cooperativas de otras regiones que se desarrollan actividades culturales y de ocio vinculados al producto y al territorio que permitan articular una oferta más diversa en virtud de la misma exposición. Igualmente, la integración de la oferta en otros circuitos turísticos y la integración de otras actividades que harán posible llegar a un público numeroso y diverso.

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CATEGORÍAS CONTABLES EN LA LEY PENAL DEL AMBIENTE VENEZOLANA

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RESUMEN

La crisis ambiental representa uno de los problemas más graves que enfrenta la sociedad, lo cual ha determinado el surgimiento de un sistema normativo proteccionista de ambiente. En los países en vías de desarrollo, las industrias se preocupan por cumplir escasamente la normativa ambiental nacional. El objetivo del presente trabajo es establecer los aspectos contables presentes en la Ley Penal del Ambiente en Venezuela. Se realizó un análisis documental estableciendo las categorías contables presentes. Tres conclusiones destacan de la investigación: La crisis ambiental requiere respuestas concretas del sector empresarial que incluya los aspectos contables que hasta hoy se consideran superficialmente; la legislación ambiental establece responsabilidades para las empresas, y su cumplimiento requiere mejorar los procesos productivos y el reconocimiento de obligaciones, todo ello susceptible de ser registrado en la contabilidad y expresado en los informes financieros; y las principales categorías ambientales son políticas y estrategias, activos, pasivos, costos, gastos, estados financieros y políticas contables.

LA CRISIS FINANCIERA 2008-2009 Y SUS EFECTOS EN LAS PYMES SONORENSES

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RESUMEN

Como es de todos bien conocido la situación financiera global, y su derrumbe en los mercados financieros internacionales afectó de manera brutal a todos tipo de empresas, desde los gigantescos corporativos Norteamericanos y Canadienses, así mismo a los Europeos, por lo tanto las empresas Latinoamericanas no han sido la excepción, y por lo tanto las ubicadas en la región que nos ocupa(Sonora), también han sufrido el efecto dominó de esta crisis financiera de la que estamos hablando y analizando en estos momentos; Las Pymes(Pequeñas y Medianas Empresas).

INTRODUCCION

Definición: La OIT(Organización Internacional del Trabajo), en su Informe sobre fomento de las Pequeñas y Medianas Empresas, presentado en la 72° reunión de la Conferencia Internacional del Trabajo, realizada en Ginebra en 1986, define de manera amplia a las Pequeñas y Medianas Empresas pues considera como tales, tanto a empresas modernas, con no más de cincuenta trabajadores, como a empresas familiares en la cual laboran tres o cuatro de sus miembros, inclusive a los trabajadores autónomos del sector no estructurado de la economía (informales).

Por todo lo anterior se desprende la importancia de dicho tipo de empresa, las cuales han venido a fortalecer los mecanismos de desarrollo en todos los países, y sus áreas de oportunidad locales, así mismo podemos decir que las Pymes, vienen a solucionar un problema social y económico de los países en general.

Pero en el periodo pasado del 2008-2009, las empresas en el mundo sufrieron un colapso financiero, derivado de los fraudes y malos manejos de las cuentas de ahorro de los ciudadanos de países con economías muy fuertes, y de los distintos sistemas bancarios y financieros mundiales, que hicieron que las economías mundiales, ya casi 100% globalizadas, colapsaran, llevándose a las economías menores junto a ellos. El caso de México y de Sonora no ha sido distinto, ni ajeno a este hecho, y si diversos corporativos Mexicanos se vieron ante una fuerte crisis financiera, imagínese usted a una Pymes, que no cuentan con mucho capital, y el apoyo viene básicamente de las fuentes de financiamiento de los gobiernos, apoyos del extranjero en algunos casos, de la voraz banca privada.

Debo reconocer que así mismo la banca privada, ha tenido mucho que ver en el desarrollo de las Pymes, y por supuesto el Gobierno en general, desde los Ayuntamientos, Estados y el Gobierno Federal, por supuesto, ya que sin ellos en los momentos más difíciles, han apoyado el establecimiento y desarrollo de las mismas.

Además en un país como México que cuenta con 5.5 millones de Pymes, que dan empleo a 26 millones de personas, según Miguel Huller, director general de Consumo de Banorte, las Pymes requieren de los siguientes servicios y créditos:

1. Tipos de crédito
2. Los principales créditos que se pueden obtener con las instituciones bancarias son:
3. Descuento de documentos

4. Préstamo con garantía colateral
5. Crédito comercial irrevocable
6. Préstamo prendario

Crédito simple

1. Préstamo de habilitación o avío
2. Préstamo refaccionario
3. Crédito hipotecario
4. Descuento de documentos, entre otros.

Así mismo la economía y las fuentes de trabajo se contrajeron drásticamente en el 2008 en un 6.1% y un 8.3% en el 2009, según cifras y datos de la OCDE, Organización para la Cooperación y el Desarrollo Económico.

Sonora y en general México, tienen un papel primordial en la economía de Latinoamérica, ya que aquí se producen productos para la industria Textil, Aeronáutica, Aeroespacial, Ganadera, Agrícola y de Computación entre otras más. Y muchas de las empresas que sustentan la producción son Pymes y Micro pymes, que con el esfuerzo de unos cuantos empleados y el apoyo financiero de los bancos y gobierno sobreviven, y hago la aclaración de que en este periodo del 2008-2009, cerraron muchos de estos negocios, por la falta de estos apoyos financieros, que son de vital importancia para ellos, ya que no cuentan con recursos propios para sufragar sus gastos de operación.

Existen micro Pymes que tienen proyectos con mucha viabilidad y factibilidad financiera y de operación, pero por falta de capital semilla, para el arranque se ven limitadas y no pueden arrancar sus operaciones, y se ven limitadas en su desarrollo y consolidación en un futuro cercano.

Sistema de Medición de la Calidad de la Educación ,SIMCE

Sistema Nacional de Evaluación de Desempeño de los Establecimientos Educativos Subvencionados, SNED.

5 Prueba Selección Universitaria ,PSU

UNA PROPUESTA DE MODELO EDUCATIVO PARA ZONAS RURALES

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ABSTRACT

This research concerns to the education which is provided to children and youngsters in public schools within rural areas in Chile. The case of a small rural town north from Santiago, which not long ago was considered the poorest town of the whole region, is analyzed. Today it is plenty of opportunities for economic growth, due to its touristic potential, productive areas and untraditional exports. The hypothesis is that education system must be well synchronized with the pace of changes, the times and the real necessities. There are key propositions concerning the curricula, quality, strengthening labor skills, motivation and sustainable development.

KEY WORDS: educación, currículo, competencias laborales, emprendimiento, cambio.

INTRODUCCION

El presente trabajo se enmarca en un diagnóstico de la realidad educacional chilena en las escuelas públicas rurales, con el fin de sugerir o proponer una educación de calidad, creativa y acorde a la dinámica de los tiempos actuales, orientado al desarrollo de competencias laborales, técnicas, actitudinales, básicas y orientadas a fomentar el emprendimiento a fin de promover igualdad de oportunidades y formación de ciudadanos preparados para participar del desarrollo sostenible rural del país, en el siglo XXI. Existe en Chile, en la educación básica y media pública, 3 tipos de niveles de escuelas: a) Municipalizadas, * b) Subvencionadas,* y c) *Particular subvencionado. Cabe destacar, además, que en Educación Básica y Media se da, en variados establecimientos, la “selección” por rendimiento académico, lo que se transforma en un elemento discriminatorio al momento de asegurar el derecho a la educación en las escuelas particular subvencionadas .

Entre los años 1992 al 2004, sólo el 83,5% de niños y niñas logró egresar de Enseñanza básica, mientras que el 77,8% de alumnos y alumnas, completó la Enseñanza Media en Chile. En las zonas rurales, la deserción es aún mayor y los hombres desertan más que las mujeres. Se supone que las causas son económicas, de lejanía, distancias, de adaptación a las condiciones escolares, también se da esta deserción en la Educación de Adultos, por las mismas razones, además del miedo a iniciar nuevamente o retomar los estudios que por desuso han quedado en el olvido.

Los varones salen a trabajar fuera de su hogar y no se auto exigen para salir adelante con sus estudios, no se motivan y no tienen expectativas en relación al conocimiento, no así las mujeres jefas de hogar, que se dan cuenta de la importancia de aprender y de apoyar a sus hijos. En las regiones extremas de Chile, tanto en el sur como en el norte, la situación es aún más notoria, tanto por su despoblamiento como por su lejanía con las urbes.

En este trabajo, se muestra a modo de ejemplo, el caso de una zona ubicada en la cuarta región de Chile a 480 km de la capital, en una comuna llamada Monte Patria, que es 100% rural y cuya gente vive del agro y, actualmente, está motivada por terminar sus estudios básicos y medios, ya que esta comuna se está desarrollando turísticamente, por su gran potencial en cuanto a paisajes, construcción autóctona, riqueza arqueológica (petroglifos) y las opciones que hay para desarrollar diversos tipos de turismo y exportaciones de productos hortofrutícolas, entre otros.

El análisis muestra la realidad de esta comuna y en base a ello, se plantea una propuesta modelo que, como desafío y plan piloto para las escuelas rurales de la zona, podrían considerar las autoridades educacionales de la Región, además de crear expectativas en los profesores a fin de tener factores de impacto en el rendimiento de los estudiantes que requieren de un clima escolar con múltiples variables como: motivar, incentivar, trabajar la diversidad de intereses en el currículo escolar en forma autónoma a los profesores, capacitación para producir un cambio en la metodología, liderazgo, desarrollo creativo para que en el desarrollo enseñanza-aprendizaje de los alumnos, aprovechen la gran oportunidad de tener gente con expectativas de crecer económicamente, de tener terrenos a la mano para desarrollar diferentes tipos de competencias y por sobre todo, fomentar al emprendimiento sustentable y así, ser capaces de dar respuesta, con su enseñanza, a los requerimientos de los y las estudiantes de las escuelas públicas rurales, no sólo de Monte Patria, sino de todas las comunas rurales del país y con ello, evitar el éxodo o desdoblamiento de las zonas campesinas.

Lo anteriormente expuesto, producirá un gran impacto en los alumnos al egresar y en la comunidad toda ya que tendrán ventajas diferenciadoras con sólidas bases de los contenidos adquiridos, para adaptarse a las exigencias del campo laboral y ayudar al desarrollo, crecimiento sostenido y económico de apartadas comunidades rurales.

DATOS Y METODOLOGIA

El Departamento Educacional Municipal, DEM de Monte Patria, cumpliendo su rol fundamental y considerando que está localizado en una comuna rural, en conjunto y con la participación de sus Establecimientos Educacionales, cumple cabalmente con lo establecido en la Ley n° 19.410 y pone a disposición de la comunidad, su Plan Anual de Desarrollo Educativo Municipal (PADEM); instrumento de Planificación Estratégica que se nutre y obedece a los objetivos del Plan de Desarrollo Comunal (PLADECO) y de los Proyectos Educativos Institucionales (PEI).

Contexto Comunal: Actualmente, pese a la sostenida disminución de matrícula, el Sistema Comunal de Educación se ha visto fortalecido, dado el incremento de los recursos para la Educación Municipal que aporta el Estado; mediante las diversas Leyes que permiten la subvención escolar regular y preferencial.

CARACTERISTICAS EDUCACIONALES

- Analfabetismo:** la tasa de analfabetismo registra una cifra significativa que alcanza al 12,3% de su población comunal.
- Escolaridad:** la Comuna de Monte Patria registra una tasa de escolaridad media de 6,6 años de estudios.
- Educación Superior (CFT y Universidades) :** No se registra Instituciones de Educación Superior en la Comuna. (Posterior a este estudio, se pretende hacer un estudio de mercado, para ver factibilidad de crear un CFT), cuyas carreras sean de acuerdo a reales necesidades comunales.

Tabla N°1

Niveles de Enseñanza	Capacidad Instalada	Matricula	% disponible
Pre-básica – básica – media – adultos	8.255 alumnos	4.858	41,15%

Esta tabla muestra la proporción de matriculas en relación a la capacidad física
Fuente: Elaboración propia

Los establecimientos Educacionales de la Comuna, en general, tienen excedente de capacidad instalada para atender a los estudiantes, con excepción de aquellos que presentan déficit de infraestructura para incorporarse a la modalidad de Jornada Escolar Completa. La disminución de matrícula por migración a otras Comunas y por la baja tasa de natalidad, permite tener una capacidad instalada que puede atender toda la demanda educativa en todos sus niveles de enseñanza. Producto de ello y en busca de encontrar estrategias que permitan mejorar los indicadores de logros, el Colegio “Republica de Chile” de Monte Patria, ingresó a la modalidad de Jornada Escolar Completa Diurna, JECD a partir del 1 de marzo del año 2009.-

- a) **matrícula:** la matrícula comunal del sector municipal, ha sufrido una disminución debido a la baja tasa de natalidad y de la oferta educativa del sector particular subvencionado, quién ha restado matrícula. En la actualidad la matrícula que se registra alcanza a 5.274 alumnos y alumnas.
- b) **Asistencia media:** la asistencia media promedio es de 4.858 alumnos/as que asisten regularmente a clases.
- c) **Proyección de matrícula y asistencia media:** Sistemáticamente ha sido un tema preocupante, dado que, sobre la base de los antecedentes demográficos de natalidad, se ha producido una disminución de matrícula y de asistencia media en los años anteriores, lo cual debiese revertirse a partir del año 2009, en que las curvas de aumento de población en edad escolar aumenten levemente.

RENDIMIENTOS SIMCE, SNED, PSU

Tabla N°2 Rendimiento Escolar (aprobados, Reprobados, Retirados)

	Año 2005		Año 2007					
	Ed. Básica		Ed. Media		Ed. Básica		Ed. Media	
	N° de casos	%	N° de casos	%	N° de casos	%	N° de casos	%
Matriculados	4638	100	1150	100	3296	100	1030	100
Aprobados	4191	90,36	941	81,80	2920	88,59	879	85,33
Reprobados	261	5,62	116	10,08	222	6,73	96	9,32
Retirados	186	4,01	93	8,86	85	4,68	55	5,33

Esta tabla identifica los niveles de rendimiento según nivel educacional

Fuente: Elaboración propia

Tabla N° 2 Resultados SIMCE Cuarto año básico

	2002	2005	2006	2007
Castellano	223 puntos	237,21	252,3	256,6
Matemática	225 punto	221,94	234,1	231,8

Este cuadro muestra el rendimiento en pruebas de evaluación nacionales Modelo de medición IRT.

Escala de 250 puntos

Fuente: Elaboración propia.

CALIDAD DE VIDA DE LOS ALUMNOS.

- a) **Constitución Grupo Familiar:** en su mayoría los alumnos/as provienen de hogares bien constituidos.
- b) **Escolaridad Padres:** Los padres de los alumnos/as registran como nivel de escolaridad, la Educación Básica Incompleta.

- c) **Ingreso Familiar:** El promedio de ingreso económico familiar de los estudiantes de la Comuna de Monte Patria alcanza a la cifra de \$196.522.appx. U\$D 380
- d) **Otros:** Se puede considerar en este ámbito el aumento de la población flotante, producto del trabajo temporero estacionario; el cual, dada la diversidad de los cultivos agrícolas está a punto de consolidarse como un trabajo anual, por la rotación de la cosecha de especies tales como: uva de mesa, cítricos, paltas, hortalizas, nueces, mandarinas. Existe además un leve aumento de la población, en el rubro turístico, área relevante y de desarrollo para esta comuna.

FUNCIONAMIENTO DE ESCUELAS Y ADMINISTRACION

Tabla N°3. Resultados Evaluación Docente en escuelas rurales IV región.

	2003	2004	2005	2006	2007	TOTALES
Destacado	2	0	1	0	3	6
Competente	44	10	34	8	49	145
Básico	46	15	21	11	35	128
Insatisfactorio	7	2	8	0	1	18
Total docentes eval.	99	27	64	19	88	297

Esta tabla muestra los resultados de desempeño del personal docente

Fuente:Elaboración propia.-

IDENTIFICACION Y PLANTEAMIENTO DEL PROBLEMA

Dada la información recogida mediante entrevistas e investigación de campo, se presenta el siguiente análisis FODA:

A partir de este FODA, se puede concluir que una de las fortalezas relevantes de la educación pública municipal de Monte Patria, se sustenta en ofrecer en los distintos momentos de su formación, la entrega a sus educandos de una variada gama de programas, proyectos y acciones educativas que posibilitan el desarrollo pedagógico y el conocimiento

En cuanto a las debilidades, varias de ellas tienen el carácter de estructural, lo que significa que su superación se hace cada vez más compleja y difícil, siendo necesario un trabajo colaborativo muy eficiente y eficaz a nivel de cada comunidad escolar, es decir debe existir un trabajo planificado, coordinado, ejecutado y evaluado a partir de la participación de todos los sectores educativos: Directivos y Técnicos, Profesores, Co docentes, Alumnos y Familia.

Se extraña, la poca o nula importancia que se le en los programas de enseñanza –aprendizaje a las competencias laborales, y el fomento del emprendimiento tanto en niños, adolescentes como en la enseñanza de adultos.-

La amenaza que constituye el crecimiento del sector particular subvencionado y la disminución sostenida de la matrícula de la educación municipalizada, puede ser abordada a través del mejoramiento de la calidad del proceso de enseñanza y aprendizaje con un adecuado nivel de convivencia escolar y clima organizacional, mejoras en la infraestructura educacional; sumados a la participación de la familia en la concreción de Proyecto Educativo de cada Establecimiento para la Jornada Escolar Completa y postulando a los proyectos pedagógicos de ésta y el mejoramiento de las prácticas pedagógicas orientadas al campo laboral.-

Tabla N° 4 ANALISIS FODA

FORTALEZAS	DEBILIDADES
<p>Existe infraestructura necesaria Existe equipamiento suficiente, moderno y funcional Hay preocupación por mejorar la educación</p> <p>Comunidad comprometida</p> <p>Programas sociales del Municipio, en apoyo de los alumnos más necesitados, SIGAF Proyecto de integración escolar para educación prebásica, básica y media Hay apoyo municipal para las actividades intercomunales Existe una visión de mejoras en la comunidad educacional Capacitación y perfeccionamiento docente Existencia de muchos niños Profesorado dispuesto a superarse profesionalmente e incorporar a su quehacer educativo nuevas alternativas de enseñanza.</p> <p>Profesores respetuosos y gran capacidad de cumplimiento hacia la jerarquía educacional, como también hacia los apoderados, alumnos y sus pares.</p>	<p>Escuelas muy dispersas No todos los niños, se incorporan a la modalidad JECD No existe un diseño curricular, acorde a las reales necesidades de la comuna No hay un acuerdo común, en la misión y visión educacional Muy pocas alternativas de oferta educativa</p> <p>PEI, sin variación</p> <p>Gente adulta, con muy poca o nula escolaridad</p> <p>Pocos profesionales residentes</p> <p>Éxodo de la gente joven Muchas mujeres jefas de hogar Docente carecen de un profesional técnico-pedagógico que se refleje en el aula (gran dominio del marco curricular, programas de estudio, Aprendizajes esperados, indicadores a evaluar, variedad de actividades, interrelación de los diferentes sectores curriculares). (Conocimiento y aplicación del Marco de la buena enseñanza), (estructuración de la clase) Necesidad de una real y activa articulación entre niveles (Párvulos y primer ciclo, octavos años E.G.B y primero E.M.) y un trabajo pedagógico integrador y holístico entre subsectores.</p>
OPORTUNIDADES	AMENAZAS
<p>Participación de la Asociación de Municipios Rurales del Norte Chico, por el mejoramiento de la educación Programa de mejoramiento para escuelas vulnerables, SECREDOC, 4ª región, financiado por FNDR Comuna en pleno desarrollo Gran potencial agrario Desarrollo de la comuna como destino agro-ecoturístico, PLADETUR Afianzamiento de la Reforma Educacional, MINEDUC □ Apoyo en constante interacción de los diferentes departamentos existentes del municipio, área de finanzas, Secplan, Salud, Dideco, Obras, Jurídica, Control, Fomento Productivo.</p>	<p>Mucho trabajo de temporada, tanto del agro como los crianceros Búsqueda de otras alternativas de educación, en comunas vecinas Lejanía geográfica, desde la capital regional Comuna en vías de desarrollo Camino aún sin pavimentar, hacen más dificultoso el traslado de los niños Poca oferta de trabajo contractual La creación de nuevos planteles educacionales particulares subvencionados que sin cuestionar la calidad del servicio entregado, económicamente ha significado una gran disminución de ingresos para la educación municipal, aumentando de año en año.</p>

Esta tabla resume la evaluación de los factores, que constituyen el análisis interno y externo.-

Fuente: Elaboración propia

Los bajos resultados académicos de los alumnos en la prueba SIMCE, en relación a los promedios Comunales, Provinciales y Regionales, constituyen un problema complejo, que puede ser abordado desde la perspectiva del fortalecimiento del apoyo técnico de la DEM a los Establecimientos Educacionales, como así mismo instalar un sistema de monitoreo del rendimiento escolar, implementando un modelo de evaluación pedagógico que incorpore variadas técnicas y evaluaciones prácticas en terreno

y/o en la sala de clases , en torno a la medición y seguimiento del aprendizaje escolar, además monitorear a los/las propios profesores para que realicen sus autoevaluaciones, las evaluaciones de los estudiantes a los profesores y del directivo a los profesores) y posteriormente, aplicar las acciones correctivas a fin de tener una mejora continua.

También se observa, que las condiciones socio-económicas de los alumnos del sector municipalizado son precarias, especialmente en cuanto a su entorno social y autoestima. Ello implica por una parte que la escuela se constituye en muchos casos, en un segundo hogar que satisface necesidades vitales, pero por otra parte no logra niveles de aprendizaje satisfactorios. Por estos motivos los programas de apoyo académico, de formación extraescolar, de formación docente, deben ser sostenidos y fortalecidos, además, deben ser motivantes y orientarse a competencias de emprendimiento donde participen padres, apoderados, estudiantes y desarrollarlas según reales necesidades locales

En lo referente a la disminución progresiva de la matrícula se debe analizar cuidadosamente las “causas” que influyen en el retiro sostenido de alumnos durante el año escolar. Para ello deberá existir una política en trabajo en conjunto entre la Dirección de cada Establecimiento Educacional, y los organismos Municipales Asociados a la Dirección de Educación, como son Desarrollo Comunitario y Dirección de Salud; con el propósito de identificar los casos críticos y generar instancias de intervención psicosocial y pedagógica que permitan retener al estudiante en el sistema de educación municipal.

CRITERIOS ORIENTADORES PARA UNA EDUCACION RURAL DE CALIDAD, ORIENTADA AL FOMENTO DEL EMPRENDIMIENTO

El sentido multifacético del concepto de “calidad” de la educación recibe distintos significados y énfasis según si se asocia al concepto de educación como factor de desarrollo humano, reconocido en la Declaración Internacional de Derechos Humanos, o si se le asocia a la noción de capital humano al servicio del crecimiento económico.

Desde la perspectiva de la educación como derecho humano, se reconoce que la educación debe formar personas conscientes de sus derechos y responsabilidades, capaces de razonar, discurrir, convivir y optar por valores que promuevan el desarrollo de su entorno familiar, del país y del mundo. Se considera que la educación debe preparar para la participación civil y social dentro de la democracia.

Desde la perspectiva de la educación como factor de desarrollo de capital humano, se reconoce su importancia para el desarrollo económico de un país y la inserción laboral de las personas. Sin embargo, es preocupante que los riesgos de un excesivo énfasis en la inserción del mercado, puedan provocar en el sentido de estrechar la experiencia educativa y reproducir inequidades sociales.

Se concuerda que la crisis actual de la educación deriva del carácter inseparable de su calidad con respecto a la equidad. Un sistema educativo no puede juzgarse sólo según el modo en que cumple sus objetivos de aprendizaje. Su calidad también debe juzgarse según el prisma de la equidad. En efecto, en sociedades como la chilena y latinoamericanas, la calidad se relaciona a la vez, con la superación de los condicionantes del contexto. De este modo, no sólo es necesario conocer qué establecimientos tienen mejores resultados de aprendizaje sino también, qué instituciones logran compensar el déficit de entrada de los alumnos o cuáles agregan más valor a la realidad inicial de los estudiantes.

Los parámetros para definir la calidad no son unívocos. No obstante, los ámbitos que comprende una educación de calidad han sido objeto de acuerdos internacionales: desarrollo personal de los educandos, educadores competentes a cargo de los procesos de enseñanza-aprendizaje, currículo actualizado y relevante, y sistemas de administración efectivos provistos de suficientes recursos (UNESCO, 2005).

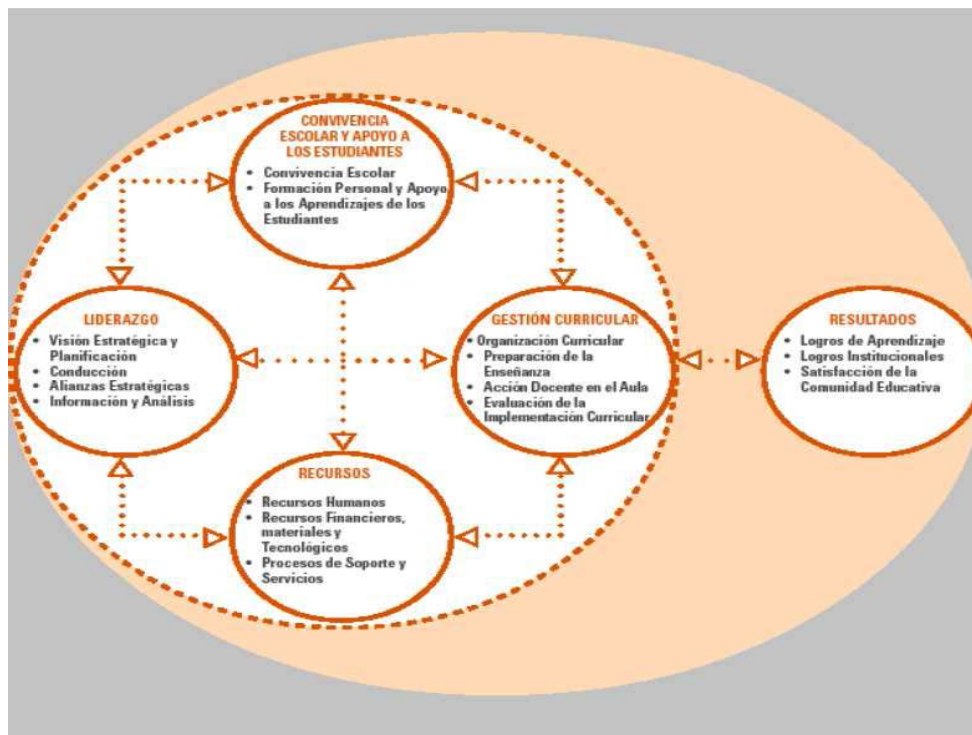
A partir de lo anterior, los criterios orientadores para determinar y evaluar políticas referidas a una educación rural de calidad, debe considerarse los que se mencionan a continuación:

- **Equidad** en las condiciones de educación y reconocimiento de la diversidad derivada de situaciones biológicas, psicológicas, sociales, económicas y culturales.
- **Formación** para el ejercicio de los derechos humanos, la participación ciudadana y el desarrollo de la democracia.
- **Oportunidades** educacionales que permitan el crecimiento y desarrollo cultural, social y económico del país.
- **Eficiencia** en la promoción de movilidad social a través de la educación rural
- Un **aprendizaje sólido**, pertinente al desarrollo personal y a la inserción en el mundo del trabajo y la sociedad del conocimiento.
- **Preparación**, en competencias básicas para la globalización y movilidad geográfica cultural.

PROPUESTA DE UN MODELO DE CALIDAD EN LA GESTIÓN EDUCACIONAL, APLICADA A ZONAS RURALES

Una visión general de las diferentes formas de concebir y analizar el concepto de calidad en educación y éste a su vez, idealmente, replicarlo en la gestión de la educación pública en Monte Patria; se muestra en la siguiente figura.

Figura N° 1



Esta figura, identifica las relaciones de interacción e interdependencia entre las variables que concurren a un modelo de calidad en la educación.-

Fuente: Material docente disponible en internet

ESPECIFICACIONES del MODELO

Liderazgo

Los Directivos de las diversas escuelas, deben lograr motivar y dirigir hacia las metas, apoyando la práctica de valores y acciones concretas a corto, mediano y largo plazo.

ORIENTACION HACIA EL USUARIO

Necesita saber sobre el conocimiento y habilidades del establecimiento, para detectar y satisfacer las expectativas de la comunidad educativa.

Participacion

Tiene la necesidad de crear un ambiente que privilegie la participación de los distintos actores, canales, cooperación y trabajo en equipo, para el mejoramiento de los procesos.

Mejoramiento Continuo

Procesos en permanente revisión de las prácticas de gestión, la incorporación de ajustes y evaluación de sus resultados.

Responsabilidad Pública

Promover el análisis para conocer la manera en que la escuela cumple con sus responsabilidades sociales, promueve, apoya y desarrolla una buena práctica ciudadana.

Resultados U Orientacion

El desarrollo de la enseñanza, promueve la calidad de vida y conocimientos de los estudiantes, razón por la que se puede evaluar el cumplimiento de los objetivos propuestos, durante la planificación. Todo resultado muestra el nivel de eficiencia, eficacia y efectividad, en el desempeño de los procesos educacionales.

RELACION ESTADO -SOCIEDAD

La educación requiere el desarrollo de un proceso de enseñanza aprendizaje de calidad, mediante una pedagogía de clara conducción de estrategias en la institución escolar, para realizar una transmisión cultural y desarrollar las competencias personales y preparar a los alumnos, en los comportamientos socialmente necesarios. Para ello, es importante considerar la relación profesor – alumno, tiempo dedicado al aprendizaje, estructura de dirección y gestión, metodologías o didácticas de la enseñanza; el empleo de las tecnologías actuales y la comunicación. Sin embargo, para que las escuelas puedan desarrollar el proceso educativo de calidad, es esencialmente necesario que dichos factores, formen parte del ámbito de decisiones, de las mismas escuelas.

Los procesos de enseñanza y sus metodologías, requieren de la asignación de recursos, sin los cuales no es posible obtener buenos aprendizajes, ya que la enseñanza de habilidades y conocimientos, necesitan de textos, laboratorios, material de trabajo, material didáctico, equipos, etc. Así mismo, se ha investigado que el tiempo dedicado a las tareas académicas, constituye el factor individual más importante que contribuye al logro del buen resultado de la enseñanza aprendizaje de los alumnos, por lo cual, un buen liderazgo de las escuelas, debiera motivar a los alumnos al estudio y, a los profesores, a dedicar más

tiempo a la enseñanza de los contenidos y a avanzar en la innovación, respecto de la tradicional enseñanza expositiva o verbalista, donde el profesor, es sólo una fuente de conocimiento.

Es importante que los profesores, posean conocimientos sólidos en las disciplinas, en el saber hacer y tengan capacidad crítica sobre su desempeño, para producir buenos aprendizajes sobre contenidos de calidad y así, lograr pertinencia para el contexto social, los intereses y expectativas individuales.

La formación, perfeccionamiento y la actualización, son opciones necesarias para lograr esta profesionalización del trabajo docente. Adicionalmente, un activo liderazgo y gestión de equipo ejercido por un Director/a con una visión comprensiva y prospectiva de la educación, es un componente importante, para lograr tener una escuela que trabaje con calidad. En la medida en que los procesos de descentralización del sistema educacional han posibilitado una mayor participación local, también la familia toma un papel preponderante en la educación de calidad, tanto como el apoyo desde el hogar, como la participación en la escuela; ello lleva a una mayor identidad de los alumnos con su escuela, con sus tierras, con su localidad y a la creación de un clima académicamente favorable al aprendizaje y al fomento del emprendimiento.

CONCLUSION

La existencia de una educación pública municipal de calidad es un bien necesario e imprescindible para la equidad social y el bienestar de una comunidad.- Se hace necesario reconocer el rol insustituible de los municipios en la definición de las reglas del juego de la educación pública (leyes, programas, sueldos, evaluaciones, etcétera). Eso supone iniciar un camino que permita avanzar en mayores grados de descentralización. El primer paso, sin duda, es que el Ministerio de Educación incorpore de manera mucho más decidida a la Asociación Chilena de Municipalidades rurales y urbanas, en toda negociación que tenga que ver con educación municipal. Esto no sólo busca incorporar la visión y experiencia de quienes administran la educación día a día, sino que también evitar que el Estado central establezca beneficios para el mundo docente sin determinar claramente las fuentes de financiamiento de los mismos. Para lograr lo anterior debe existir un primer reconocimiento por parte del Gobierno sobre la capacidad de gestión e innovación existente a nivel local. Más allá de generalizaciones y descalificaciones, es un hecho que la mayoría de los alcaldes ha demostrado con acciones concretas la relevancia que le asignan a una educación de calidad. Esta capacidad municipal también se evidencia a través de propuestas innovadoras en la gestión escolar, en las prácticas educativas y al fomento del emprendimiento, desde los primeros años. Mediante alianzas con entidades académicas, empresas y organizaciones sin fines de lucro, son muchos los liceos y escuelas municipales que están alcanzando resultados notables, no obstante su exiguuo financiamiento y las dificultades sociales y familiares de gran parte de su alumnado. Reconocer estas buenas prácticas, premiarlas, sistematizarlas, difundirlas y masificarlas debiera ser parte del rol de apoyo y promotor del Ministerio de Educación.

Una manera concreta de hacer esto es multiplicar la existencia de fondos concursables que premien o incentiven estas innovaciones. Algo así como un capital de riesgo o semilla para la innovación en calidad de la gestión y enseñanza municipal. Otro punto fundamental para avanzar en una descentralización seria y responsable (sobre todo esto último) es construir un sistema de evaluación y fiscalización centrado fundamentalmente en los resultados, más que uno fundado en el micro control administrativo de procesos. Este punto supone una reingeniería al sistema de supervisión.

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LA FRANQUICIA EN LA MIPYME COMO ESTRATEGIA DE SOBREVIVENCA PARA EL EMPRENDEDOR EN ÉPOCAS DE CRISIS, CASO BENITO JUÁREZ, QUINTANA ROO

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RESUMEN

Hoy día, en innumerables países, muchas empresas que operan como MiPyMe bajo el sistema de libre comercio y venta directa a los clientes, realizan sus operaciones con el formato conocido como franquicia. El impacto que esta fórmula tiene y sigue teniendo en la economía de muchos países, es tal que la generación de programas para impulsar el sector no es cosa menor. El presente trabajo pretende mostrar una panorámica del impacto que en el Municipio Benito Juárez, Quintana Roo, México, ha tenido esta estrategia de expansión interna y externa, en el índice de sobrevivencia de las MiPyMe y del formato de Franquicia en cuanto a su recurrencia especialmente en épocas de crisis por parte del emprendedor de la zona; además de la aportación en la economía, en su PIB, y el futuro que se vislumbra con base a lo acontecido al día de hoy.

SITUACION DE LA MICRO PEQUEÑA Y MEDIANA EMPRESA EXPORTADORA DE HERMOSILLO, SONORA, MEXICO

Natalia Guadalupe Romero Vivar, Centro De Estudios Superiores Del Estado De Sonora

RESUMEN

El presente documento se encuentra sustentado en una investigación bibliográfica y de campo con el fin de conocer problemática de las exportaciones de la Micro Pequeña y Mediana empresa del sector alimentos procesados en el municipio de Hermosillo Sonora en México, el cual se encuentra ubicado en la frontera noroeste con Estados Unidos, específicamente el estado de Arizona. Se consultaron fuentes bibliográficas especializadas en el tema, se llevo a cabo una investigación de campo, la cual contribuye a dar respuesta a la serie de cuestionamientos que se les hicieron a los empresarios que tienen actividad exportadora.

INTRODUCCION

El universo utilizado para la aplicación de las encuestas fue tomado del padrón de empresas exportadoras del Consejo para la Promoción Económica del Gobierno del Estado de Sonora, en el cual 27 de las registradas se dedican a la producción de productos procesados. La muestra a investigar es de 20 empresas, de las cuales se eligió estratificadamente cada una de ellas por ser distintos los productos que estas elaboran y así obtener una muestra representativa para la aplicación del cuestionario. En el desarrollo de la investigación, se detecta la falta de capacitación en materia de comercio exterior de la Micro, Pequeña, y Mediana Empresa, específicamente en materia de regulaciones no arancelarias, como el envasado, etiquetado de la mercancía, así como también la necesidad de asistencia técnica.

Introducción

En México la creación de las Micro Pequeñas y Medianas empresas se ha ido desarrollando conforme el gobierno federal ha cambiado sus leyes y ha reformado sus bases jurídicas para dar la oportunidad a nuevas entidades económicas de participar en la generación de empleos y bienestar social en la comunidad mexicana.

El gobierno de México a través de diversos esquemas de desarrollo ha creado instrumentos de apoyo para estas nuevas empresas, generando escenarios que contribuyen a la protección y fomento de su participación en la economía nacional. En el Diario oficial de la Federación, publicado el 18 de febrero del 2005, se describe que la participación de la micro, pequeña y mediana empresa en el desarrollo de la economía del país es fundamental, ya que constituyen más del 90 por ciento de las empresas establecidas y generan el 42 por ciento del producto interno bruto y el 64 por ciento del empleo; uno de los principales factores para incrementar la competitividad de las empresas, es el impulso de la inversión productiva y el fomento al acceso del financiamiento en general y al crédito en particular.

Por este motivo, la Federación en el año 2005 asignó recursos para el apoyo a la micro, pequeña y mediana empresa, mismos que se considerarán subsidios y se destinan a las actividades consideradas como prioritarias y de interés general con criterios de objetividad, equidad, transparencia, selectividad y temporalidad, para contribuir al desarrollo de la competitividad de las empresas.

Existen reglamentos para fomentar el desarrollo de la competitividad de estas empresas, en los que se consideran sus actividades para el desarrollo del fomento de su competitividad, mismo que debe contribuir a la creación, organización y desarrollo de mecanismos económicos para apoyar o estimular la

creación, viabilidad, productividad, competitividad y sustentabilidad de las Micro Pequeñas y Medianas empresas, así como el incremento de su participación en los mercados, con el fin de fomentar el empleo y el bienestar social y económico.

El establecimiento de una empresa, por pequeña que esta sea, permite a los mexicanos concebir expectativas de un mejor futuro sin necesidad de buscar alternativas en otros lugares. En su gran mayoría los micros, pequeños y medianos negocios han nacido de iniciativas espontáneas para resolver las necesidades inmediatas de las familias. Si el nacimiento de estos negocios se diera contando con la adecuada información y una mejor formación empresarial, la capacidad generadora de valor podría verse incrementada de manera considerable, favoreciendo al mayor crecimiento del país.

La tendencia mundial de la globalización ejerce inercias al interior de los países, estos se ven obligados a incrementar su actividad económica diversificándola y motivándola a especializar sus actividades; el resultado de esto ha provocado que en México se gesten nuevas oportunidades para las Micro, Pequeñas y Medianas Empresas.

Toda esta actividad de cambio a nivel mundial, provoca una tendencia en la que se hace necesario romper con el mito de que la exportación está reservada únicamente para grandes empresas en tanto en México como en el resto del mundo, en realidad exportar depende de la competitividad y no del tamaño de una empresa, el logro de esta actividad está en manos de la convicción del empresario y de la preparación eficaz en todos los aspectos para llevar acabo el negocio.

La Micro pequeña y Mediana Empresa debe analizar internamente su capacidad para determinar su grado de competencia y poder participar en mercados internacionales; las empresas tienen posibilidades de triunfar en mercados extranjeros con propuestas de productos o servicios que satisfagan las necesidades del mercado al cual se dirijan.

La participación de la Micro, Pequeña y Mediana empresa en el sector exportador es un importante detonador de su actividad, ya que provee de oportunidades de expansión, mejores salarios, diversificación de los riesgos y los mercados. Abastece tanto el mercado nacional en pequeñas cantidades como el internacional, dirigiéndose a segmentos de mercado específicos y por lo general pequeños, todo esto depende de su capacidad productiva.

En el presente documento se pretende conocer cual es la Problemática que enfrentan las Micro Pequeñas y Medianas empresas exportadoras del sector alimentos procesados en el municipio de Hermosillo Sonora, México.

Para la elaboración de la investigación se tomaron en cuenta las actividades del proceso de exportación de empresas dedicadas a la elaboración y venta al extranjero de productos pertenecientes a un solo sector, el de los alimentos procesados del municipio de Hermosillo, Sonora, México.

REVISION LITERARIA

El Consejo para la Promoción Económica del Gobierno del Estado de Sonora (COPRESON), da a conocer en su página de Internet que la participación de la industria en el Estado de Sonora ha incrementado y su impacto en la economía regional es palpable ya que el estado de Sonora mantiene repuntes en la actividad comercial a nivel nacional e internacional concentrándose en la pesca y la agricultura, mientras que la industria de alimentos procesados tiene una mínima participación.

En el municipio de Hermosillo existen 26 empresas del sector industrial dedicadas a la exportación de alimentos procesados; por lo que es importante detonar el crecimiento de este sector, conduciendo a los empresarios para participar en nuevos mercados.

Es necesario conocer cual es la realidad a la que se enfrenta la Micro, Pequeña y Mediana Empresa exportadora de este sector al momento de realizar sus exportaciones, ya que como se ha mencionado anteriormente no repunta la actividad productiva en comparación con otros sectores productivos.

El nuevo entorno económico y los patrones de operación de la competencia internacional exigen a las empresas en general incluyendo a las pequeñas y medianas (PYMES) en particular, incluir en su funcionamiento sistemas productivos más eficientes en su conjunto, que conformen un entorno propicio para la competitividad.

En México la creación de las PYMES se ha ido desarrollando conforme el Gobierno Federal ha cambiado sus leyes y ha reformado sus bases jurídicas para dar la oportunidad a nuevas entidades económicas de participar en la generación de empleos, y bienestar social en la comunidad mexicana.

Existen reglamentos para fomentar el desarrollo de la competitividad de estas empresas, en los que se consideran sus actividades para el desarrollo del fomento de su competitividad, mismos que debe contribuir a la creación, organización, y desarrollo de mecanismos económicos para apoyar o estimular la creación, viabilidad, productividad, competitividad y sustentabilidad de las MIPYMES, así como el incremento de su participación en los mercados, con el fin de fomentar el empleo y el bienestar social y económico.

Desarrollo de la Industria Alimentaria en México

La actividad del sector alimentos procesados depende directamente de la producción de sectores primarios como la agricultura, ganadería y pesca entre otros, en la tabla 6 se observan productos producidos en el estado, que actualmente se están exportando a otros países; el exportador sonoreense tiene la oportunidad de darle un valor agregado a los productos, al procesarlos tiene la oportunidad de venderlos a mayor precio y así obtener un beneficio económico.

La industria alimentaria en México tiene la oportunidad de incrementar su participación en las exportaciones, dadas las condiciones de los mercados internacionales, ya que desde el punto de vista económico todos los países necesitan abastecer su mercado interno, proveyéndole productos de origen tanto nacional como extranjero. Partiendo de esto, es necesario saber ¿Por que es importante para la Micro Pequeña y Mediana empresa participar en mercados internacionales?

Para aumentar ventas de exportación, Obtener utilidades mas elevadas, Mantenerse o crecer en el mercado, Lograr mayor y mejor utilización de la capacidad instalada, Reducir la dependencia o riesgo de un solo mercado tradicional o de un mercado extranjero ocasional, Extender la vida del producto, Obtener nuevos conocimientos y experiencia, que a su vez retroalimenten a la empresa, Aprovechar las ventajas de los TLC's , Salvar el patrimonio de la empresa.

METODOLOGIA

Para el desarrollo de la investigación se decidió elaborar un instrumento que detectara cada uno de los problemas derivados de la actividad exportadora a los que se enfrenta la Micro Pequeña y Mediana empresa de Hermosillo; se realizó un estudio descriptivo, el cual busca definir perfiles de la empresa y determinar su actividad exportadora. Se recolectaron datos cuantitativos y cualitativos que permiten dar

soporte a los datos obtenidos de la aplicación del instrumento (Cuestionario), en el cual se especifican actividades relacionadas con el comercio exterior.

El Universo tomado en cuenta para el desarrollo de la investigación, fueron aquellas empresas que se dedican a la exportación de alimentos procesados del municipio de Hermosillo, registrados ante el Consejo para la Promoción Económica del Estado de Sonora. El universo total es de 26 empresas, mismas que elaboran distintos alimentos procesados, por lo que es un universo heterogéneo, situación que se considera elimina el margen de error que se pudiera generar, para efectos estadísticos.

RESULTADOS

Exportar no es una capacidad exclusiva de las empresas de gran tamaño, las exportaciones han sido un importante catalizador para el crecimiento y la modernización de la economía mexicana, convirtiéndose en el componente más dinámico de la actividad productiva del país en la última década, por lo tanto la Micro Pequeña y Mediana tiene una gran oportunidad para ampliar su mercado y diversificar su actividad productiva.

Existen empresas que han tenido problemas en el desarrollo del despacho aduanero de sus mercancías, los más recurrentes en el proceso son:

- A) Etiqueta del producto
- B) Material de empaque
- C) Contenido Nutricional (se especifica en la etiqueta del producto).

El perfil de estas empresas indica que es necesaria la formación en temas relacionados con la comercialización de los alimentos procesados, éste tipo de errores provocan que el embarque sea detenido en la aduana.

Se ha mencionado que exportar no es un proceso fácil, que conlleva un largo y difícil proceso para poder participar en el exterior. Una de las principales causas que limitan la participación de la MIPYME, es la falta de formación en materia de comercio exterior, siendo una de las debilidades que presenta la empresa dedicada a la producción de alimentos procesados, el 40% del universo lo define así, esto trae como consecuencia la detención de los embarques de exportación y el retraso en sus revisiones, provocando la llegada tardía de los alimentos a su destino final.

Para planear la exportación de los productos, los empresarios elaboran como primer instrumento planes de negocio, estos se sustentan en metodologías que aseguran la viabilidad de los proyectos; sin embargo, la sugerencia de terceras personas es el segundo elemento mas utilizado, en este caso se considera un riesgo ya que no existe un procedimiento real para planear el envío de alimentos al extranjero bajo este esquema. El plan de exportación es la tercera opción de los empresarios, su implementación es confiable, ya que prevee cada uno de los pasos para realizar la exportación, confirmando la viabilidad de producto y del mercado.

La empresa exportadora debe analizar las alternativas que existen para vender en el extranjero; realizar la venta directamente en el mercado de destino, dadas las condiciones de la industria alimentaria en Hermosillo (poca producción, moderadas exportaciones) es la primera opción que toma en cuenta la MIPYME, el hecho que se lleve a cabo de esta manera no significa que sea la mas conveniente, ya que por lo general los alimentos se comercializan en pequeñas tiendas ubicadas en los asentamientos latinos y en especifico de Mexicanos del mercado Anglosajon.

Por lo general la MIPYME vende sus productos por medio de comercializadores y en menor cantidad Brockers; ya que facilita la detección de los posibles compradores de sus productos; el universo

encuestado accede a ferias y exposiciones como primera estrategia para la colocación de los alimentos procesados en el país de destino y agentes como segunda opción.

La presencia de un comercializador para las empresas Hermosillenses, representa el éxito de las ventas en el exterior, es importante hacer mención que de acuerdo al desarrollo del mercado extranjero el vendedor utilizará el intermediario mas eficiente para la venta de sus productos, según lo marca también el flujo de los canales de distribución.

Es importante delimitar que para recuperar el monto de las exportaciones, los empresarios recurren a transferencias electrónicas, esta situación se refleja en función de que la mayoría de las ventas se hace de manera directa, ante esta situación, el empresario debe ser mas cuidadoso en el planteamiento de la forma de pago en la negociación, ya que para utilizar este esquema de pago las partes deben tener un nivel de confianza elevado; por lo general, este esquema se utiliza cuando las partes han mantenido una relación comercial de largo plazo.

Esta forma de pago genera inseguridad para el vendedor ya que solo existe el contrato de compraventa como medio para la acreditación del pago de la mercancía, esto no significa que no tenga peso sino que hay otras maneras mas seguras para recuperar el monto de las ventas; tal es el caso de la segunda forma de pago elegida por los encuestados, la Carta de Crédito, este esquema ofrece al comprador y vendedor seguridad en el envío y pago de las mercancías ya que existen documentos que amparan a ambas partes, plazos de pago e intervienen instituciones financieras que acreditan oportunamente los pagos de la compra venta. Otra forma de pago es el pagaré, de igual manera la relación entre comprador y vendedor debe representar un nivel de confianza medio, y por último los cheques, ante este esquema ambas partes deben mantener un alto nivel de confianza.

La poca participación de la MIPYME en mercados extranjeros se ve condicionada a la necesidad de financiamiento para mejorar su capacidad productiva o inyectar liquidez, con el fin de eficientar los esquemas de producción

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CREACIÓN DE UNA VENTAJA COMPETITIVA A TRAVÉS DEL ESTUDIO DE SATISFACCIÓN DEL CLIENTE: CASO LICENCIATURA EN MERCADOTECNIA DE LA UAEH

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RESUMEN

El objetivo de la investigación es conocer y analizar el grado de satisfacción de los estudiantes y profesores con respecto al proceso educativo y las condiciones que brinda la Universidad para el desarrollo del mismo; con la finalidad de proponer estrategias de mejora que contribuyan a fortalecer la calidad académica. Se aplicó un instrumento de recolección de datos elaborado por Gesto, con 93 reactivos a un total de 324 estudiantes de la Licenciatura en Mercadotecnia, durante el periodo Julio – Diciembre 2009. Se obtuvo en lo general un grado de satisfacción del 62.8 % confirmando la hipótesis del estudio. Se genera el grado de satisfacción para cada variable vinculada. A partir de un análisis de los resultados del estudio, se utiliza la herramienta análisis FODA para determinar las principales fortalezas y debilidades del programa educativo, así como la oportunidades y amenazas del entorno externo. Así mismo se determina la ventaja competitiva del programa educativo de Mercadotecnia UAEH

DURACION DEL PROCESO ADMINISTRATIVO EN EL DICTAMEN DE INVALIDEZ EN LOS ASEGURADOS DEL IMSS DE CIUDAD JUAREZ CHIHUAHUA MEXICO

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ABSTRACT

El subsidio por invalidez es una de las prestaciones a que tiene derecho el asegurado y se encuentra prevista en el artículo 119 de la Ley del Seguro Social, la declaración de invalidez debe ser realizada por el Instituto Mexicano del Seguro Social y las prestaciones a que tiene derecho el asegurado son la pensión temporal o definitiva. En el 2005 se presentaron 889 dictámenes en el Estado de Chihuahua, de los cuales 305 corresponden a Ciudad Juárez. El propósito del presente estudio es identificar los factores que ocasionan demora en el proceso y aumento en los días de incapacidad previa al dictamen. Estudio descriptivo, se realiza en Medicina del Trabajo con el Formato ST-4 e información del expediente clínico en primer y segundo nivel, análisis estadístico SPSS 12.0. Los resultados presentan un promedio de 166 días de incapacidad previa, 20.72% de oportunidad en segundo nivel y 15.22% en tercer nivel, la contra referencia se encontró documentada en 50.69%, el tiempo de entrega de expedientes presentó un promedio de 17.5 días, del total de los casos estudiados, 45% se presentó con estudio médico integral completo en la primera cita y 95.14% en la segunda cita de Salud en el Trabajo.

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LA SEGURIDAD LABORAL COMO ESTRATEGIA DE NEGOCIO EN LAS EMPRESAS MAQUILADORAS DE LA FRONTERA NORTE DE MÉXICO

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ABSTRACT

Las investigaciones sobre seguridad laboral en la Industria Maquiladora de Exportación (IME) en México, se realizan desde la década de los 70's en temas como condiciones laborales y de salud en los operadores, estadísticas disponibles, accidentes y riesgos de trabajo en muestras específicas, entre otros. El presente estudio describe la visión sobre la seguridad laboral de la alta dirección en la IME. El diseño de investigación es descriptivo y cualitativo. La muestra incluye a las maquiladoras de Ciudad Juárez con el reconocimiento de "empresa segura" otorgado por la Secretaría del Trabajo y Previsión Social (STPS). El diseño muestral fue de casos que no podíamos dejar fuera (Hernández et. al., 2006). Para la recolección de información primaria se usaron varios métodos: entrevista individual estructurada y no estructurada, observación y grupo focal. Los resultados revelan un cambio de concepción de la seguridad en el trabajo, de ser un requisito por la instancia gubernamental correspondiente a convertirse en una estrategia de negocio. Se incluyen además, conclusiones, limitaciones, implicaciones y recomendaciones para futuras investigaciones.

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