

ENTREPRENEUR WOMEN AND LOCAL DEVELOPMENT IN RURAL MEXICO AREAS

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ABSTRACT

This paper provides an analysis of local development, to deepen understanding of characteristics and behavior of women in rural areas in the municipality of Los Cabos, Baja California Sur. Specifically in the local delegations of Santiago, Miraflores, and La Ribera. We also identify investment opportunities that promote the entrepreneurial activity of women in that area. We wish to determine the business opportunities available in the area. We also identify market demands, available and potential resources, and analyze the possible impact of local areas through potential economic activities. The methodology involved examining documentary sources. In addition, we utilize direct observation, and planning workshops. Later, we administer a questionnaire to a representative sample of women from the study area. The results allow us to diagnose the woman's situation and her development opportunities.

JEL: J16, R11, R58

KEYWORDS: Entrepreneurialism, Gender Focus, Territorial Development, Rural Area

INTRODUCTION

There exists little research related to rural regions which focuses on women, promoting entrepreneurship and local development particularly. This research incorporates a diagnostic and contextual territorial analysis of the rural areas north of the Los Cabos municipality. We found businesses with potential. Parallel market necessities and resources available are identified for promoting projects and micro-entrepreneurship actions of women. This is done within the methodological model of local development and social capital. The study area includes rural delegations of Miraflores, Santiago, and La Ribera, which form the northern region of Los Cabos.

We begin with a conceptual premise which states that endogenous resources of a region, city or location trigger their economic development possibilities (Llamazares & Berumen, 2011). By exploiting their competitive advantages, it is possible to propose strategies and goals that promote local economic development. The municipality of Los Cabos, and particularly women residents in the area, constitute the study's subject. Furthermore, this document focusses on promoting the entrepreneurial attitude, with the aim of facilitating women's economic empowerment. We identify factors that, from our point of view, are essential requisites for real gender equity. These factors are closely related to the introduction of women in the working field and productive activities. This new productivity of women raises their self-esteem.

In this research, we define "ability or entrepreneurship attitude" as the capacity of a person to identify and take advantage of opportunities. This capability allows them to take initiative to start a business or enterprise, using their knowledge, experiences, contacts, economic resources and other resource requirements (Rodríguez, M., & Santos, 2008). Frequently, entrepreneur women (particularly of mid-lower income), start business activities because they aspire to practice a business idea covering a market niche.

They do it for the knowledge and experience in the field. Mostly they engage in entrepreneurial activity because of the necessity to generate income and contribute to family expenses. In this context, the research questions that guide this article are:

1. Which social-economic characteristics, productive vocations and diverse cooperation and collaboration modalities are present in women from the northern rural areas of Los Cabos?
2. From local development and social capital, is it feasible to generate strategies that boost and promote entrepreneurial capacity? Can we create micro-businesses to benefit the women of rural areas?

Considering these questions, and based on a sustained analysis in the local economic development, this work has two goals: First, we seek to improve the knowledge, characteristics, and behavior of women in the northern rural area of Los Cabos. Second, we wish to identify opportunities for investment (or local modalities of establishing businesses) that promote the entrepreneurial activity of women in this field.

Our methodology uses documented sources in the form of statistical, socioeconomic, demographic data analysis and development plans related to the study area. We also examine results of previous studies made in other regions of the country. Next, we select a representative sample of women from the area. We administer a questionnaire. Some key actors in the area answered a very detailed interview.

The paper is organized as follows. In the next section, we provide a review of the literature. The following section provides a discussion of the methodology. The next section presents results from the study. Finally, the paper closes with some concluding comments and suggestions for future research.

LITERATURE REVIEW

Theorist-Conceptual Fundaments of the Local Development

There is no common definition for local development. Regardless of the conceptual differences in the field, local development is a process intended to create new institutions, boost alternative economic activities and promote new enterprises that propitiate domestic economic development. Hence, the diagnostic of each territory requires information including goals. Therefore, a diagnostic requires a long-term scenario to efficiently use available resources in the location (Arenas, 2007).

More recent theories (Pike, Marlow, McCarthy, O'Brien, & Tomaney, 2015) recognize the role that institutions have played in economic development in the last decade. These institutions have influenced the behavior of economic actors and their relationships. They favor an integral economy in the processes of production, commercialization, exchange, consumption, and regulation. As informal institutions, they represent traditions and cooperative work between the public and private sector. The combination of both allows an influence platform which determines attitudes, behavior, and decision-making in a stable and predictable way, thereby providing a sense of certainty.

The Organization for Cooperation and Local Development (OCDE) considers three elements that influence decisively the creation of new businesses and the innovating growth of the PYMES. These are human capital, research development, and institutional capability. The development of these three capabilities contributes to the efficient integration of a sustainable economic development (OCDE, 2011). This new local development approach aims to redirect the participation of government and the planning of their public politics. Currently, municipal authorities face the challenge of developing political capabilities to relate to women. They need to do this not as mothers, poor ladies or women beneficiaries, but as citizens. This situation does not imply that the municipal government should ignore social assistance. Rather they should combine it with local economic development policies with a gender perception. In a local economic

development model, it is important to recognize the necessity of identifying, formulating, and managing development programs to encourage entrepreneurial initiatives among women. The model should stop considering them as "social workers" or a "free public service," always available for every problem or social emergency. For this, the OCDE recommends promoting programs designed to facilitate women self-employment and establish women as active elements of the local economy. However, it is necessary to recognize the existence of some issues that interfere with the development of women entrepreneurial initiatives such as: 1.) Women that are heads of household and live in extreme poverty conditions, 2.) When their domestic role is projected on public space, but gender inequality is not decreased or eradicated, and 3.) In general, women have limited access to financing or entrepreneur credit programs (an obvious example of this are the difficulties they faced to show credit guarantees).

Social Capital and Women

Three types of resources are important from an entrepreneurial scope including physical capital which is composed of tools, machines, production equipment, and installation, amongst other. This constitutes the real inputs of enterprises and allows them to perform their economic activities and develop with them. Another form of capital is human. We consider the capabilities and abilities of the people that operate machinery and thereby create more capital. The third type is social capital, which shows how the relationships between people allow these actions to happen (Coleman, 1988). From an economic viewpoint, we define this as the capability of mobilizing resources in a specific area for the benefit of all the actors.

There are three aspects which determine social capital: relations based on trust, reciprocity, and cooperation (Delgado, Lobo, & Garcia, 2010). These factors determine the establishing of long lasting relationships, that allow the development of social capital. They are directly related to compromises made by the community to achieve the objectives. They are not benefiting themselves, but are part of the engine from which people depend. Therefore, it is important to build effective networks in those sectors where there exists inequality.

The World Bank defines social capital as formal institutions, values, and beliefs that allow the interaction of government with citizens and facilitates social and economic development. Social Capital shapes a multicultural and social phenomenon that includes the predisposition of people to cooperate, based on reciprocity and trust, with institutions, organizations, associations. Ways to strengthen these networks include increasing the network size and social, cultural, and economic capital volume that the members of it possess (De La Peña, 2014).

Social capital has various inadequacies and inefficacy when promoting local development of rural regions. One of the most important is gender inequality. Women in this environment face unfavorable conditions, and that they are discriminated on based on three ideologies: belonging to a rural area, living in poverty or vulnerability, and being women. The economic relations formed inside the communities modifies the composition of work distribution in a radical form. Because of this, the woman is affected even at their home. They are expected to continue with their social "free" work (child raising, caretaker of the elderly, and domestic labor). Moreover, their integration, voluntarily or not, to the work field is to supply necessities at home.

For these reasons, social capital is important for the local development in rural areas. It provides integration, sense of belonging and collective synergy that allows the network association of economic agents to promote local economic development. Recent innovation in social capital theory integrated to counteracting factors: overlay and autonomy. The former concerns the network of mutual obligations that generates trust and altruist behavior between communities with strong links. The second, allows individuals belonging to these regions to create and keep social relations with persons and institutions outside their community

(Narotzky, 2016). Both factors allow for building more trust in communities and, at the same time, keeping individual rights, thereby avoiding power impositions or social injustices.

We must consider rural areas in the entrepreneurial field to denote local development of the regions. Social capital plays an important role in entrepreneurial behavior. Social capital allows economic agents to acquire opportunities, knowledge, and support for the creation of new enterprises, as well as to reach the stability or development of those already established. It is necessary that this sense of "development" considers women to be an active part. Many studies show that the participation of women has been increasing through time. Even in Mexico, there are only a few studies focused on how women entrepreneurship has boosted the economic development in some areas. Women are considered an engine of growth for the economy, development in the professional field and as earning personal realization (Escamilla, Caldera, & Cruz, 2015).

METHODOLOGY

The analysis here is quantitative, cross-sectional, analytical and descriptive. The universe was obtained from the National Directory of Economics Units of Mexico (INEGI,2015). We selected women-owned companies for the sample located in the rural northern zone of the municipality of Los Cabos. The sample considers 125 companies that met these criteria.

The applied methodology consisted of two phases. The first phase of the qualitative approach was completed through direct observation and three participatory planning workshops. These techniques allowed the generation of socioeconomic and demographic information to characterize and contextualize the area and population subject of study. The second phase is based on descriptive-deductive research, through the application of customized structured surveys. Some 35% of the sample was from the delegation of Santiago, 30% the delegation of Miraflores and the remaining 35% the delegation of La Ribera.

The survey is composed of six sections, incorporating 54 items. The first section includes six questions regarding information and general characteristics of the company, which is measured using the nominal scale. The following five sections incorporate reactants aimed to locate and value the respondent's perception of some relevant variables for research, such as training, financing, cooperation and institutional management between companies. These variables are evaluated with a Likert's scale.

For the implementation of the survey, direct communication with the female entrepreneurs of the rural northern zone of the municipality of Los Cabos was established. Research was conducted in a personal way for the period between March and November 2016. The information was recorded, analyzed and validated by the statistical program SSPS version 21. Reliability analysis was performed using the Cronbach's alpha coefficient, whose results fluctuate between 0.72 and 0.91 for the five factors (constructs). The validity of the constructs was based on confirmatory factor analysis obtaining results with factorial loads higher than 0.60 which indicates a correlation of the subject variables of study.

RESULTS

Contextual Analysis

Baja California Sur is composed of five municipalities: Mulegé, Comondú, Loreto, La Paz, and Los Cabos which is located at southern tip of the peninsula and has the most intense touristic activity. From a planning developing viewpoint, Los Cabos consists of five small areas: Cabo San Lucas, Golfo Sur, North of Cabo San Lucas and north of Los Cabos which includes the rural area and rural population of San Jose del Cabo. According to INEGI (2015), Los Cabos includes 287,671 inhabitants, representing the 40% of the total population of the state making it the most populated municipality. The local head, San Jose del Cabo, is

located 190 kilometers from La Paz, the state capital, and 33 kilometers from Cabo San Lucas. In the administration, the municipality counts four local delegations: Cabo San Lucas, Miraflores, Santiago, and La Ribera which are considered rural.

The growth in touristic activity, trading, and associated services (to which a strong boost to the construction sector must be added) have favored a strong immigration process of people looking for jobs and a better quality of life. Due to the touristic specialization of the municipality, 78% of the working population concentrates in the tertiary sector. The tertiary sector resolves around commerce, services (in particular the ones related to what is there on offering the tourist) and communications (Montaño, 2014). Tourism development and population growth, have triggered an explosive demand for housing, generating pressure for public ground, public services and infrastructure, which has caused some social disequilibrium.

General Characteristics of the Towns in the Rural Area of Los Cabos

Santiago Delegation: It is located north of the headboard municipality. Administratively, it is composed of the sub-delegations of Buena Vista, Agua Caliente, El Zacatal II, San Jorge, Las Cuevas, San Dionisio, Rosarito II, and El Hepazote. They add up to almost 6,500 inhabitants (INEGI,2015).

The delegation's territory is located in the foothills of the Sierra de La Laguna. For this reason, it covers a significant part of the Protected Natural Area (ANP) of the Sierra de la Laguna. Therefore, Santiago is an oasis in Baja California Sur. Santiago has one of the most important hydrologic basins in the state, which provides water to the touristic development in Los Cabos. This region and BCS, in general, has a shortage of water.

The local economy of the region is focused mainly in the tertiary (48% of the enterprises) and primary sectors (32% of the total in agriculture and livestock). According to information from SAGARPA (2015), the delegation of Santiago includes 512 hectares of irrigation open to the cultivation of vegetables, fruits, as well as organic horticultural products that are exported to the United States market. The agriculture and livestock industries are operated by family owned farms, over generations, in orchards and properties where water is available. Women participate in these farms. Natural resources recognized by its inhabitants include cultivation land, livestock land, the lagoon, the mountain's springs, landscape, and wild fauna and flora.

La Ribera Delegation is located on the coast of the California Gulf. This community also has great touristic potential, both in sport fishing and the maintenance and services of holiday homes of foreigners. This population belongs to Cabo Del Este development. From a domestic economic development perspective, this area is considered a potential extension of the present touristic corridor Cabo San Lucas-San Jose del Cabo. For this reason, in the last few years, it has been developed a service infrastructure for tourism. Because this is a growing touristic destination, and its proximity to the ANP of Cabo Pulmo (under protection for 20 years), it has kept a remarkable rate of immigration population growth (about 15% between 2010 and 2015) especially construction workers. According to INEGI (2015), the urban area of La Ribera had 2,351 inhabitants in 2015. The distribution by gender has stayed at 52% and 48% of men and women respectively. Also, in 2015, 45% of the population participated in economic activities, from which 70% were men and 30% were female.

The economic activities concentrate mainly in the tertiary sector focusing on conservation and careful exploitation of the natural resources in the area, attracting tourism with the national park of Cabo Pulmo. Nonetheless, activities such as commercial fishing and agriculture have some representation. The exportation of organic vegetables is a significant activity, for which 655 hectares are used. Natural resources recognized by women from La Ribera are the coast, cultivation land, botanic gardens, fishing resources, reefs, the regions' flora, fresh water, marine fauna, and landscapes.

Miraflores Delegation is part of the so-called (northern corridor) of Los Cabos and an important part of its rural zones. This delegation represents the native *Ranchero*, which still endures despite the social and cultural transformations that happen. This area has especially been impacted by foreign tourism in the area of San Jose-Cabo San Lucas. This foreign tourism motivates the young population to emigrate to cities looking for more job opportunities.

Miraflores is a town that shows a trend of population diminishing. Between 2010 and 2015 the resident population diminished from 1,389 to 1,370 inhabitants, with a 52% to 48% male to female mix. The economically active population included 74% men, and only 26% women.

The primary sector has a notorious superiority in the local economy, including 60% of the registered commercial units (most of them common land or small properties). The population historically has been dedicated to orchard cultivation and bovine livestock for sale on a small scale and for personal consumption. Culturally, Miraflores has always been related to animal skin works and saddling, as well as making traditional native sweets. Economic activities represented are livestock, agriculture, woodworking, eco-tourism, commerce, fruit farming, native traditional sweets making, bread making, and transformation of dairy products. Due to its abundant vegetation, and because it is one of the accesses to the ANP of the Sierra de La Laguna, it is frequently visited by foreign tourists. Nevertheless, to this day, the area does not have enough infrastructure to fully dedicate to touristic activity.

Social-Economic Characteristics of Women in the Rural Area of Los Cabos

Miraflores, Santiago and La Ribera are research subjects. They are rural because of their demographic conditions. According to INEGI, communities with less than 2,500 inhabitants are rural, even when they have the services and infrastructure of urban areas such as potable water, drainage systems, electricity and phone services. Based on the Municipality Development Plan 2015-2018 of Los Cabos, 80% of the population have these services available.

Information required to do this analysis was obtained at planning participation workshops that were performed in 2015 within the research project "Local Development and Promoting for the Creating of Microbusinesses for Women in Poverty Condition" (Montaña, A; Perez, 2015). At the framework of these workshops, a questionnaire was applied which allowed us to collect social-economic information and understand the situation and condition of participating women from the areas of study. The workshop announcement was made by the municipality's DIF system, as well as the local delegates and sub-delegates and citizens representing their communities.

From the participative planning exercise, the following information was obtained: 1.) The age of the female economically active population ranges between 20 and 55 years old, 2.) The level of education is elementary 54%, secondary school finished or unfinished 29% and secretary or nursing degree 12%. Only 5% has a high school level studies or degree, 3.) Perception viewed their preparation to be minimal when talking about promoting productive employment and self-generating enterprises, 4.) Most of them lack sufficient knowledge about creating a project, business planning, marketing, accountability, and adequate credit management, 5.) Their experience and participation in organizations is limited to community committees, parent's associations, neighborhood meetings and health committees. But, they recognize that they do not always act in an articulate way, and 6.) 51% of the surveyed women were heads of their household (either by being separated, or single mothers), 37% are married or in cohabitation, and 12% are either widows or single.

The women's micro enterprises in the rural zone that have potential for success are: commerce, sewing shops, tourism related services (mostly nature type), transforming dairy products, elaboration of crafts and

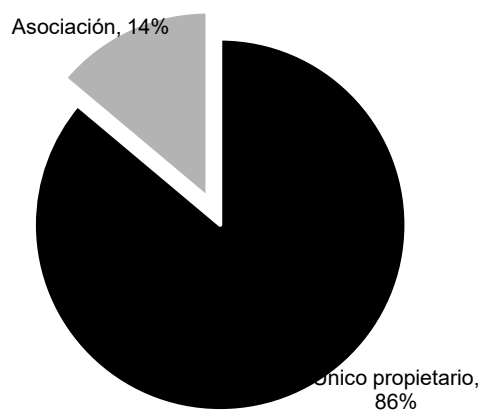
food selling. Some also indicated activities related to livestock and agriculture, since they contribute with some cultivation labor (especially vegetables in Miraflores and Santiago) or in the maintenance of bovine cattle and cheese by doing chores. In the case of Santiago and La Ribera, participants also reported their participation in some eco-tourism activities such as touristic guides, food preparation and cabin rental.

Local Productive Structure of Women in the Rural Areas

Formalization and size of enterprises : In this section, we report results obtained from the questionnaires applied to a sample of entrepreneurial women. These women own businesses in the communities included in the study. The goal of the poll was to identify characteristics, problems, organization manners, cooperation and collaboration modes. We also wish to identify the role or function of government as an investment promoter and government’s role in directing women entrepreneurship in the rural areas. We also hope to identify investment opportunities that promote entrepreneurial activity of women in the area.

The data gathered from the questionnaires, was stratified with the preliminary correlation information that exists between legal organization type and the size of the enterprises of women in the rural areas. In general, 86% had only one owner, whereas the 14% left use entrepreneurial association modality for operation (mainly in common land, producer's associations and sport fishing). Some 87% are registered as micro businesses (according to the sale levels and number of employees).

Figure 1: Legal Organization Type

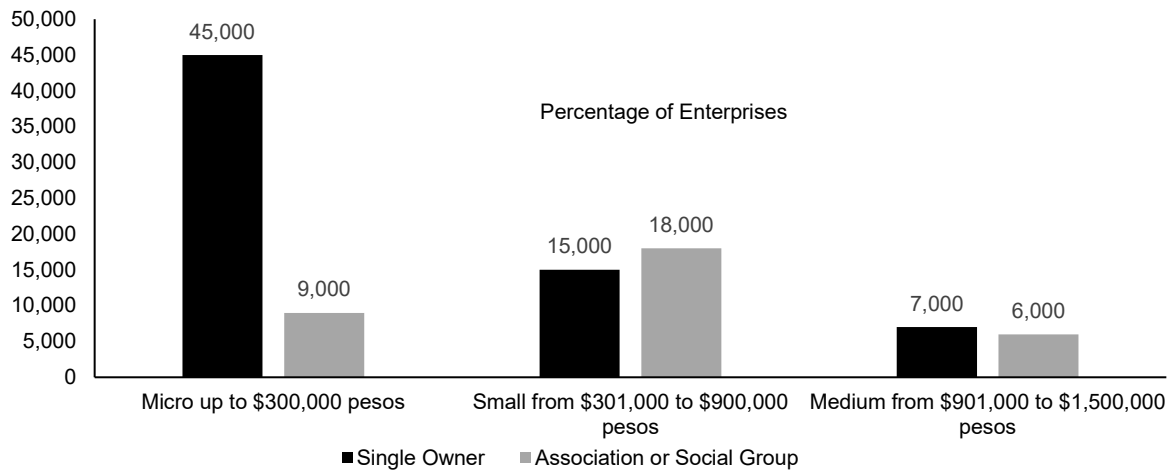


This figure refers to the legal organization of the enterprise. The data indicates that 86% out of the 125 enterprises directly surveyed are property owners, and the majority, with a certain degree of informality. Only 18 enterprises or 14% are registered by some kind of producers association such as ejidos and cooperative system. Source: Own elaboration enterprise questionnaire 2016.

Apart from the organic products enterprises from Miraflores, tourism services reflect the highest degree of formalization. Due to its sale levels, they belong to small companies that tend to the nature tourism demand located in the ANP of the Sierra de La Laguna (Santiago) and Cabo Pulmo (La Ribera).

Another factor that affects the local productive infrastructure of this enterprises concerns the training modalities. There are no medium-high education or training centers available in the area (except Santiago, which has CECYT). On occasion, thanks to some government institutions, courses for the development of handicrafts or traditional professions are taught. In practice, the training form that it is primarily registered is t training with a 58% of the companies surveyed. Courses taught by governmental institutions such as the work ministry at a federal or municipal level are reported by 22 percent of companies. The remaining 20% operate their businesses without ever have received any training.

Figure 2: Legal Organization and by Enterprises Size



The figure 2 Indicates that out of the total of 125 enterprises 54% of them are micro-enterprises due to their range of sales, 33% are small enterprises and only 13% medium size enterprises. There is no record of large enterprises. Services providers such as hosting and nature tourism gastronomy and horticultural enterprises have graters leves of sales and formality. Source: Own elaboration enterprise questionnaire 2016.

Financing and Productive Activity

External financing programs have some major barriers. Some programs are at high-interest rates while others have excessive bureaucracy and some entrepreneurs lack awareness about financing plans. On average 66% of the companies do not know about existing programs and the procedures to follow. They indicate a shortage of promotion for federal financing programs targeted towards women. There is currently a wider view of programs and opportunities that provide economic support to new businesses. However women have taken the least advantage of them because they do not even know, nor have not heard of the existence of such programs.

Local rural development requires enough capital to get investments, infrastructure, employment and public revenues. The presence of necessary capital resources is fundamental to propitiate this development and to transform it into efficient growth. It is vital that in a local economic development model, that enterprises have access to different sources of capital. In this sense, the role of financing government programs for productive activities turns out to be a fundamental support tool for local economic development.

Personal or family savings primarily fund businesses started by area women. They appeal in a limited way to external financing. This occurs primarily in the building and start-up stage of the firm. In the start-up state, the main sources of funding are financing with self-resources (89.3%) and utility re-investment (70.7%). Likewise, we observed that there is not an efficient use of financing programs at the federal level or from the development bank. Only a 22.0% and a 13.3% of businesses report having used these as sources of funding respectively.

Next, we consider the main barriers to external financing programs. External financing is defined as capital that comes from outside the company, to which it accepts a previous deal, with the understanding that they have certain cost (expressed as an interest rate), demand the fulfillment of legal requirements and are registered as passive. This is the case of resources stemming from banking institutions, development banks, and federal financing programs. Even when federal programs have better interest rates, they still imply some interest and repayment of capital. Internal financing is those capital sources that have no cost for companies since they develop from negotiations, alliances, deals or decision making from within the enterprise. Examples include partner contributions, utility re-investment, and negotiations that imply the

securing of capital through strategic alliances and agreements with foreign investors. As noted earlier women have taken least advantage of these programs due to a lack of knowledge regarding their existence.

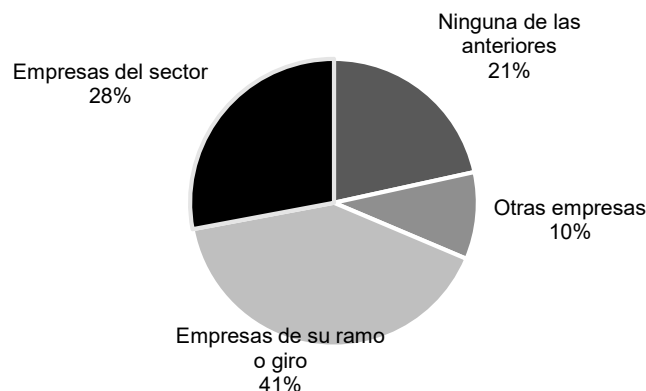
Association and Entrepreneurial Collaboration

The business network organization, linking small and medium companies involved in long-term productive projects, as well as institutional cooperation for productive development, determine local development strategies and economic models. These variables are fundamentally related to the linkage that must exist between the local development actors.

Economic linkages among companies led by women in the rural areas of Los Cabos is evaluated based on two variables: informal cooperation among businesses and participation in associations and corporate bodies. Some of those interviewed express some cooperation or collaboration with other firms in the area (83.4% of the total). As shown on Figure 3, these relationships are sought with businesses of the same type (36%). Some 16.6% express that they don't make any level of collaboration and that they like working individually. Only 11% work with companies of the same sector that they perform at. This last segment represents the best situation for creating social capital in the area, but it is noted to be a very limited percentage. This situation happens despite them operating (generally) in a limited geographical sector. Almost always their market is confined to the local market. It produces more to a local and/or regional demand. It serves necessities of basic consumption for the majority of the population. As an example, some companies from women of La Ribera and others linked to the ANP of the Sierra de La Laguna, whose main activity relates to nature tourism.

Sometimes some level of collaboration is shown. This happens in areas such as group commercialization (48.8% of the companies), cost reduction (25.9%) and access to new markets (18.2%). Therefore, the possible collaboration among entrepreneurial women is framed under aspects related to the commercialization of products or services. In most cases, collaboration surges from relationships and family links or social relations. Some productive collaboration emanates from meetings or invitations from government bodies or from entrepreneurs. This approach works only for entrepreneurial women that belong to common lands or some producers association, such as the ones linked to agricultural, livestock, and nature tourism services production.

Figure 3: Collaboration Relationships Amongst Enterprises



This figure provides information referred to the type of association and cooperation presented among the owners of the companies. Some 83.4% indicate that they have a form of cooperation even if is informal. It is mostly among companies with the same business activity. Sixteen percent do not register any form of collaboration. Source: Own elaboration enterprise questionnaire 2016.

An additional characteristic in the businesses or enterprises of women from the rural area of Los Cabos is the little interest expressed for participating in organizations and entrepreneurial associations. Only 36% of

the total interviewed women participate in a regular way in these activities. The rest dismiss them stating that they prefer to work in an individual way and that they consider it too difficult to work in the producers groups.

Productive Activities

The productive economic activities of the micro and small enterprises of women from the rural area of Los Cabos are located primarily in commerce, craft elaboration, gastronomy, organic agriculture, livestock on a small scale and activities directly related to nature tourism.

Entrepreneurial women from the Miraflores delegation, aimed their productive activities towards businesses that are very traditional to the area. Woodwork crafts elaboration, saddlery, local meal preparation, as well as transforming fruit into traditional regional candy. Women also have small commerce businesses and sewing shops. In livestock, women participate in the elaboration of cheese. In agriculture, the production of herbs and organic vegetables is emphasized. Unlike the Santiago delegation, in Miraflores the business of women is lower. Here it is limited to support labor in family businesses. In the work fields, women expressed their interest in having their own business. However, they have not had financial support, training or counseling for the creation of their businesses and their respective operations.

Women from the Santiago delegation participate in productive activities. Specifically they work to turn fruit into regional candy (activity only performed by women), agriculture (in some cultivation labors), livestock (milking cows and elaborating cheese) and in ecotourism micro-enterprises or nature tourism. Our findings indicate that women have a leadership role in nature tourism. They participate actively in the administration and organization of their companies. Their fields include businesses that provide recreation, hospice, and food in the area of the ANP of the Sierra de La Laguna. Even though there is potential for nature touristic development in the area, entrepreneurial women register a set of necessities and requirements to accomplish the activity. These necessities and requirements include labor capital, time for taking care of their business, training for improving their services and products, as well as learning to commercialize and manage their business.

The La Ribera delegation is characterized by its economic dynamism around tourism. Thus, the productive activities of women are directly linked with touristic activities mainly with those derive from the ANP of Cabo Pulmo. These activities include eco-touristic services micro-enterprises, adventure tourism, restaurant services, hospice and small-scale commerce.

CONCLUSIONS

The outcome of this research, particularly the diagnosis and the socioeconomic profile, allowed us to characterize and assess the entrepreneurial capacity of women in the rural area of Los Cabos. We conclude that social capital plays a significant role in women's entrepreneurial performance. Aspects that contribute to the achievement of the initial objectives are questions assessed in this research.

We detected that business training of the interviewed woman is minimal or limited to carrying out productive activities that generate entrepreneurship actions. The micro-enterprises of rural women operated in a limited geographical area. Women are the owners, producers, and managers of their small business, while at the same time the majority operate in the informal economy. The financing of their micro-enterprises is made from personal and family savings, or from reinvestment of profit. Only a small group of businesses have benefited from federal funding programs and none from banking institutions.

The information provided allows for identifying future lines of research mainly around the development and creation of social capital. Future research might also examine the latent demand for greater institutional

management of the government that promotes local economic development among women in the rural area of Los Cabos. We conclude that future research should be taken into account that women's enterprises can be linked directly to the development of nature tourism in the Natural Protected Areas of Cabo Pulmo and the Sierra de la Laguna. The example of the entrepreneurs of Santiago delegation indicates that it is possible to begin to promote the transition of entrepreneurial women through this route to local economic development.

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BIOGRAPHY

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