

THE PROFILE OF SMALL BUSINESS OWNERS: EVIDENCE FROM MEXICO

Edith Georgina Surdez, Universidad Juárez Autónoma de Tabasco
Norma Aguilar, Universidad Juárez Autónoma de Tabasco
María del Carmen Sandoval, Universidad Juárez Autónoma de Tabasco
Clara Luz Lamoyi, Universidad Juárez Autónoma de Tabasco

ABSTRACT

The importance of small businesses in the economic and social development of a country is recognized in political and academic circles. In this context, one factor associated with the success of these businesses is the owners characteristics. The purpose of this study is to present a profile of attitudes and entrepreneurial behavior, knowledge, and socio demographic characteristics of small business owners in the city of Villahermosa, Tabasco, Mexico. The study also examines the influence of socio demographic variables on the attitudes of the business owners. The design of the study is non-experimental, transversal and descriptive. The data were analyzed by means of descriptive statistics and an analysis of variance. The results generated a profile in which the capacity to negotiate, creativity and leadership are outstanding characteristics. A low propensity to taking risks is also reported. It is clear that entrepreneurs have knowledge in the administration and finances related to their businesses. They are mainly male, married adults, with bachelor degrees, a family background in business, and experience in their line of business. Statistically significant differences were recorded between age and leadership, propensity to take risks and self-confidence.

JEL: L26

KEY WORDS: Businessman, Small business, Attitudes and knowledge.

INTRODUCTION

The establishment and permanence of small businesses are desirable as they generate jobs and represent a positive contribution to the economic development of a country and to gross domestic product (Torrès 2009; Gómez 2004; Ayyagari, Thorsten, and Demirguc-Kunt 2007). Two types of factors are associated with the establishment and duration of these businesses: those derived from opportunities provided by the economic, legal, social and political structure of the area, and those related to psychological features and the socio demographic characteristics of the business owners (Smith-hunter, Knapp, and Yonkers 2003; Martín, Hernandezgómez, and Rodríguez 2005; Benzing, Chu, and Kara 2009). The second factor analyzed in this study considers a business owner to be an entrepreneur after having decided to accept the risk of creating or maintaining a business.

Psychological features include the attitudes and behavior of the businessman. One of the most complete and recognized approximations is that of Timmons (cited in García, Garza, and Sepúlveda 2002), who considered leadership, the need to accomplish, the obsession for opportunity, a tolerance for risk, creativity, self confidence, compromise and determination as dominant factors of the entrepreneur profile. Several authors have stated that these attitudes and behaviors may be encouraged and developed (Timmons cited in Filion 2002; Hinojosa 2003; Filion 2002). Empirical studies are pertinent to identify characteristics of entrepreneurs that have successfully maintained their businesses. The findings will be of interest to entrepreneurs that wish to identify characteristics to be developed that will make their businesses successful. Professors will also find the results beneficial as they face the challenge of devoping entrepreneurs. Aspects associated with small business owners will be confirmed or rejected (De

la Rosa 2000). The purpose of this project was to develop a profile of entrepreneurial attitudes and behaviors, knowledge and socio demographic characteristics of small business owners in the city of Villahermosa, Tabasco, Mexico.

This paper is organized into four main sections. The first section reviews the concept of “entrepreneur” from the following disciplinary perspectives: economics, psychology, sociology, administration and marketing. In the second section, the methodology is outlined; the research design. The study variables, the population, data collection instruments, and data analysis procedures are explained. Next, the analysis results are presented. Finally, the key findings of the study, study limitations and future research directions are discussed.

LITERATURE REVIEW

Specialists from various disciplines have shown interest in explaining the beings and doings of businesspersons. Economists have related businesspersons to innovation, and consider the businessperson to be a risk taker that knows how to take advantage of an opportunity to obtain a profit. They see the businessperson as an agent of change, a motor of the economic system. Specialists in human behavior, psychologists and sociologists see the businessperson differently. In their view businesspersons have a strong need to accomplish. They are a leader, moderate risk taker, independent, creative, energetic, persevering, original, optimist, oriented towards results, flexible, outgoing, self-confident with an inner control locus, tolerant to ambiguity and uncertainty, aggressive, sensitive to others and inspiring confidence (Cantillon 1775; Schumpeter 1928; Knight 1921; McClelland 1961; Hornaday 1982; Meredith, Nelson and Neck, 1982 and Timmons 1978 cited in Filion 2002). Those in the negotiating sciences characterize businesspersons as knowing how to present and organize themselves. Finance specialists consider businesspersons as one who knows how to measure risks, and marketing specialists define the businessperson as someone who identifies opportunities (Filion 2002).

Other authors interested in understanding the businessperson are Ludwig von Mises and Israel Kirzner, both of the Austrian school. They consider the businessperson as a speculator in uncertain situations. They state that the key element for progress is “knowledge”, a product of the systemic alternation of decisions between one period and the previous period. This knowledge enables businesspersons to improve competition based on a greater knowledge of process and the possibility of comparing the available opportunity with the competition (Castillo 1999).

Among the empirical research on businessperson characteristics, the work of Stewart, Watson, Carland, and Carland (1999) is noteworthy. These authors study the potential for psychological constructions to predict a tendency toward entrepreneurial initiative. Their model included three aspects: a need to accomplish, a propensity to take risks, and a preference for innovation. The results show that these psychological aspects were associated with possession of a small business. They concluded that a person’s awareness of his psychological profile offers a series of advantages, not only to the existing businessperson, but also to aspiring businesspersons that must evaluate their entrepreneurial opportunities in the context of their psychological tendency.

Saboia and Martin (2006) identified individual features that allow a businessperson to achieve success in business. The research model included variables of continuation of the business project; psychological factors including control locus, intuition, leadership, propensity to risk, creativity and capacity to negotiate, and non-psychological factors including age, sex, previous professional experience and level of studies. The results show that psychological characteristics of the businesspersons discriminate among those that are successful, particularly with regard to creative and innovative spirit and the capacity to self-evaluate.

METHODOLOGY

The study presented here is descriptive, non experimental, transversal and quantitative. In order to identify the population information provided by the Secretaría de Economía through the Sistema de Información Empresarial (SIEM) were obtained for 2008. This information indicates that in the city of Villahermosa, Tabasco, there were 108 small business owners, of which 19 correspond to the commerce sector, 21 to the services sector and 68 to the mining sector, construction and manufacturing industries. Branch offices were not considered as those owners reside in other parts of the country and do not form part of the population under study. The sampling was stratified because businessperson profiles vary according to the sector in which the business is located.

To determine the appropriate sample size we considered that 50 per cent of businesspersons presented entrepreneurial behaviors ($p=0.50$), an estimation error of 0.08 and a confidence probability of 95 per cent. A sample of 64 businesspersons was obtained with these parameters. The sample size of each stratum was calculated based on a proportional assignment, and the following sample sizes were obtained per stratum: commerce 11, services 13 and industry 40.

A model was constructed based on Saboia and Martin (2006) who studied the psychological and non-psychological features of businesspersons. The first dimension in the model is socio demographic characteristics, including the following indicators: Sex is a characteristic of human nature that may condition the decision of starting a business as, in spite of a trend to encourage equality, men are predominate in studies on entrepreneurial projects (Global Entrepreneurship Monitor 2007). Age has an effect on the decision to start a business, which may be positive due to the maturity of the individual and negative when life expectancy is reduced (Reynolds 1994 and Bates 1995 cited by Martín, Hernandezgómez. y Rodríguez 2005). Two Marital status categories are considered in the study, married and single. Businesspersons recognize the importance of their partners in the success of their business (Surdez, Sandoval, and Aguilar 2007). The level and type of schooling prepares a person to take on entrepreneurial activities and to exploit an opportunity more successfully (Lee 1999; Shane y Khuruna 2001 cited by Martín, Hernandezgómez, and Rodríguez 2005). Another important variable is dedication to the business. The time a businessperson spends at work is measured by classifying them as part or full time. Experience in the type of business measures the previous knowledge of the businessperson related to the business activity. Entrepreneurial family background measures the contention observing enterprising behaviors during the early stages of life leads to the development of a psychological profile that enables the activity pattern to be repeated (López, Mantilla, and Briceño 2007).

The second element of the model is knowledge. Knowledge is measured by the indicators: knowledge in finances, marketing, production, fiscal, accounting and informatics acquired through studies and special courses. The third element of the model is attitudes and behaviors of the entrepreneur profile. This dimension is measured with the indicators: Leadership, which is defined as the capacity to lead a group and to be first in making decisions (Alles 2005). Propensity to take risk implies an attitude of confidence in one's capacity that allows one to avoid risks when facing business opportunities (García Garza Sáenz, and Sepúlveda 2002). Creativity and innovation is the capacity and desire to do new and different things (Filion 2002). Intuition is the quickness and certainty, without conscious knowledge but with pre-conscious knowledge, to recognize opportunities, to interpret or predict happenings, and to solve problems (García, Machado, and Slemenson 2001). Capacity to negotiate implies the analysis of all aspects of a situation, as well as the reasoning and adequate questioning during a negotiating process. Self-confidence refers to the authority to arrive at one's own conclusions, to make decisions and to act (Buckingham and Clifton 2001). The need to accomplish or ambition is a businessperson's strong passion for personal and economic achievement and a desire to be recognized for the successes obtained (García, Garza, Sáenz, and Sepúlveda 2002). Hard work is the energy to work "every day" if necessary to achieve

goals, which may include both working days and holidays (Buckingham and Clifton 2001). Self-discipline: has two aspects in this study. First, objectivity when administering the business in order to keep the personal finances apart from those of the business and second, the capacity to administer time which implies planning, organizing and carrying out activities in order of importance (Covey 1997).

A two-part questionnaire was used as a research instrument. The first part recorded the socio demographic characteristics of the businesspersons, using as reference the variables of the entrepreneur profile applied by the Global Entrepreneurship Monitor (GEM). The GEM provides monitoring reports on entrepreneurial activities in different countries (Global Entrepreneurship Monitor 2007), as well as aspects of the businessperson's knowledge. The second part measured the attitudes and behaviors of the entrepreneur profile, using a Likert type scale of variables of a businessperson's psychological features proposed by Saboia and Martin (2006). It includes phrases to evaluate each attitude in a range of 1 to 5 points. A 5 (definitely yes) means a phrase perfectly describes the personality of the businessperson, and a 1 (definitely no) means it does not correspond to the businessperson's characteristics. The other points are 2 (probably no), 3 (undecided) and 4 (probably yes). Thus, 1 to 3 indicate that there are few or no entrepreneurial attitudes, whereas scores of 4 and 5 indicate these attitudes are more evident.

In order to insure validity, the questionnaire was evaluated by three experts (Hernández, Fernández, and Baptista, 2006). A control test was carried out on 14 per cent of the sample to measure the trustiness of the research instrument (Hernández, Fernández, and Baptista 2006). Internal coherence was used considering Cronbach's Alpha coefficients, to insure the trustworthiness of the scales used in the data recording instrument. The general confidence was 0.8, which is considered acceptable (Hernández, Fernández, and Baptista 2006). Statistical analyses were carried out with Statistics Package for Social Sciences SPSS Version 15.0 for Windows.

RESULTS AND DISCUSSION

The results of the socio demographic characteristics of the small business owners per economic sector and of the total sample are presented in Table 1. The results show the small business owner is an older adult. Of the total sample, 59 per cent were in the range of 45 to 69 years of age. However, the average age at the start of a business was of 30 years.

The masculine sex predominates. This coincides with studies on entrepreneurial initiatives carried out by Global Entrepreneurship Monitor (2007) in 44 countries that finds persons that usually starts a business are male. Considering the age of the businesspersons, this result may have more to do with a social condition than with aspects of personality. This finding may be driven by generations in which women have generally dedicated their time to home activities, and men to providing economic resources for the family (Draibe and Riesco 2007). An interesting finding in the analysis of variability is that there is no statistically significant difference between the variable sex and entrepreneurial attitudes.

Of the businesspersons in the commerce sector, 55 per cent are native to the place they have their businesses, whereas those in the industry and services sectors arrive from other areas. The marital status most common among the businesspersons is that of married, a result of their adult stage of life. With respect to education, most have a bachelor's degree. However, in the commerce sector there is a high percentage, 27 percent, without this level of education. In contrast, the services sector has an important percentage of 31 per cent of businesspersons with master's studies. The industry sector presents the lowest result with eight per cent of businesspersons without a bachelor's degree, although only 10 per cent reported postgraduate studies. The lowest percentage of businesspersons without bachelor's studies, of around two per cent, was in the industry sector. Moreover no postgraduate studies were recorded in this group. These results may respond to the fact that, in general, transformation processes and services

require specialized knowledge, whereas in the commerce sector, sales demand less preparation. The evidence confirms that a university education is a strong asset in the ability to successfully create and administer a business (Martín, Hernandezgómez, and Rodríguez 2005).

The businesspersons in the three sectors already had experience related to their line of work when they started their business. Only 19 percent of the sample were not experienced in their line of work, a percentage that coincides with the results obtained by another study on Spanish businesspersons (García, Crespo, and Pablo 2007). Of the whole sample, 58 per cent reported a family background in business, a result that supports the idea established by López Montilla and Briceño (2007) that the observation of entrepreneurial behaviors in early life stages leads to the development of a psychological profile that allows this pattern of activity to be repeated. The results also provide evidence that these businesspersons dedicate their full time to their businesses.

Table 1: Socio Demographic Characteristics of the Small Business Owner per Sector and For the Whole Sample

Indicators	Commerce Sector	Services Sector	Industry Sector	Total Sample
Age	45 per cent 30-44 years 55 per cent 45-60 years	38 per cent 30-44 years 62 per cent 45-60 years	35 per cent 30-44 years 65 per cent 45-67 years	41 per cent 30-44 years 59 per cent 45-69 years
Sex	83 per cent masculine 17 per cent feminine	85 per cent masculine 15 per cent feminine	90 per cent masculine 10 per cent feminine	90 per cent masculine 10 per cent feminine
Marital status	18 per cent single 82 per cent married	23 per cent single 77 per cent married	17 per cent single 83 per cent married	19 per cent single 81 per cent married
Schooling	18 per cent high school 9 per cent technical career 64 per cent bachelor's 9 per cent master's	23 per cent high school 46 per cent bachelor's 31 per cent master's	3 per cent high school 5 per cent technical career 82 per cent bachelor's 10 per cent master's	9 per cent high school 5 per cent technical career 72 per cent bachelor's 14 per cent master's
Place of origin	55 per cent Tabasco 45 per cent other states	38 per cent Tabasco 62 per cent other states	45 per cent Tabasco 55 per cent other states	45 per cent Tabasco 55 per cent other states
Experience in the line of the business	27 per cent with no experience 73 per cent with	23 per cent with no experience 77 per cent with	15 per cent with no experience 85 per cent with	19 per cent with no experience 81 per cent with
Entrepreneurial family	55 per cent with no	46 per cent with no	38 per cent with no	42 per cent with no
Dedication to the business	36 per cent partial 64 per cent complete	23 per cent partial 77 per cent complete	10 per cent partial 90 per cent complete	17 per cent partial 83 per cent complete

This table allows for a comparison of differences and similarities between the trading, service and industrial sector entrepreneurs. Percentages are presented to help the reader identify the dominant attributes.

With respect to the businessperson's knowledge, the results per economic sector and for the whole sample are presented in Tables 2 and 3.

Table 2: First Option Selected By the Businesspersons with Respect To Knowledge

	Finances	Administration	Marketing	Human Resources	Accounting	Informatics	Fiscal	Other Areas	Production
Commerce	2	6	0	0	0	1	0	1	1
Services	3	7	0	1	0	0	0	2	0
Industry	4	16	0	1	0	1	0	10	7
Total sample	9	29	0	2	1	2	0	13	9

This table shows, by sector, the entrepreneurs' answers about the area they feel they have received the most training on.

Knowledge was mainly in administration, finances and matters related to their line of business. This result was obtained from two measures. One measure involved the businessperson being asked to list, from a number of study areas, those in which he had most knowledge, and the first option selected was presented as a result in Table 2. The second measure involved asking the businessperson about updating courses they had taken in the past two years. These results are presented in Table 3. Updating enables businesspersons to carry out administrative functions optimally and better control operative activities. This in turn enhances the working and permanence of a business. A lack of preparation was evident in other areas that are important for business such as marketing and human resources. Accounting and fiscal areas were also reported with scarce knowledge. However, 50 per cent of the businesspersons include outsourcing to cover their fiscal obligations and 67 per cent do so for their accounting records.

Table 3: Businessperson's Knowledge with Respect to Courses Received

Course Type	Number of Business Persons	Percentage
Finances	4	9.76
Administration	5	12.20
Marketing	3	7.32
Human resources	1	2.44
Production	5	12.20
Fiscal	2	4.88
Accounting	2	4.88
Informatics	5	12.20
Related to his line of business	11	26.83
Energy saving	2	4.88
Industrial security	1	2.44
Total with courses	41	100.00
Without courses	23	

This table highlights the training course types recently received by the entrepreneurs. The results presented in the table indicate that 41, out of the 64 participant sample, have received some training, whereas 23 of them have not yet any training in the two-year period.

The results regarding the attitudes and entrepreneurial behaviors per economic sector and for the full sample are presented in Table 4. The profile of entrepreneurial attitudes and behaviors indicated that the most outstanding quality of entrepreneurial behavior was the capacity to negotiate with a response of 4.61. Recall that answers could be between 1 and 5. This result differs from those recorded by Saboia and Martín (2006) that placed this characteristic below creativity and leadership. This may indicate that businesspersons in the area integrate their client portfolio through a network of relationships they build through time (Surdez and Aguilar 2009). This finding coincides with Cotin, Larroza and Mass (2007) who found that a network of social contacts favored finding a business and deciding to exploit it. Notwithstanding this, in the present business world buying is carried out through the public quotation of prices to satisfy the legal stipulations of transparency and submission of accounts.

However true it is that a capacity to negotiate is fundamental in establishing and maintaining contact with clients, creativity is also necessary to develop good quality and low cost products and services. Creativity in this study occupied a very different position in the productive sector. It occupied the second position in the industry sector as a characteristic basic to the businessperson. In the services and commerce sectors it occupied the fifth position. This may be a result of the type of academic preparation of the businesspersons in the industry sector. Engineers and some architects predominate this sector. These professions enhance the development of creativity to generate new products and projects.

The least evident attitude in entrepreneurial behavior was the propensity to take risks. The results here differ from the study of Stewart, Watson, Carlad and Carland (1999) where this characteristic was dominant in the sample of businesspersons. These results coincide better with the authors that consider businesspersons to be takers of moderate risks (Timmnos 1978; Welsh and White 1981 cited in García, Garza, Sáenz, and Sepulveda 2002). In very similar positions and coinciding with previous reports, are leadership, self-discipline, hard work, intuition and the need to accomplish (Morris in García, Garza, and

Sepulveda 2002; Barrow 1996; Dubrin 2000; Peyrefitte 1996; Maqueda 1992; Adriani, Biasca, and Rodríguez 2003; Soto and Dolan 2004; Robbins and Decenzo 2002).

Table 4: Attitudes and Entrepreneurial Behaviors per Sector and In Total

Commerce Sector	Services Sector	Industry Sector	Total Sample
Capacity to negotiate (4.82)	Capacity to negotiate (4.80)	Capacity to negotiate (4.50)	Capacity to negotiate (4.61)
Leadership (4.59)	Leadership (4.65)	Creativity (4.47)	Creativity (4.47)
Self-discipline (4.57)	Self-discipline (4.46)	Leadership (4.45)	Leadership (4.46)
Hard work (4.51)	Hard work (4.46)	Self-discipline (4.43)	Self-discipline (4.46)
Creativity (4.50)	Creativity (4.42)	Hard work (4.42)	Hard work (4.44)
Intuition (4.20)	Self-confidence (4.38)	Self-confidence (4.20)	Intuition (4.15)
Need to accomplish (3.93)	Need to accomplish (4.32)	Intuition (4.20)	Self-confidence (4.15)
Self-confidence (3.69)	Intuition (3.96)	Need to accomplish (4.01)	Need to accomplish (4.06)
Propensity to risk (3.36)	Propensity to risk (3.46)	Propensity to risk (2.82)	Propensity to risk (3.06)

This table presents the entrepreneurs' answer means for each entrepreneurial behavior attitude. The mean scores are based on a five point scale, where 1 points to an attitude absence, whereas 5 indicates that the attitude is evident in the participant's personality.

The analysis of variance (ANOVA) results indicate that age has an effect on the attitudes of the entrepreneurial behaviors of leadership, propensity to risk and self-confidence. On the other hand demographic characteristics such as sex, marital status, experience and schooling showed no relationship with the attitudes. The effect between age and leadership ($p = .041$) and age and self-confidence ($p = .025$) proved to be statically significant. In both cases, the highest mean was within the 48 - 58 age range (See Table 5). These findings confirm that age has a positive effect on the entrepreneurial commitment (Reynolds, 1994; and Bates, 1995, as cited in Martin, Hernandez Gómez, y Rodríguez, 2005). Moreover, a significant effect between age and risk-taking was observed within the 37-47 age range, $p = .042$ as noted in Table 5. This finding suggests that with age, small business owners are less concerned with risk-taking (Reynolds, 1994; and Bates, 1995, as cited in Martin, Hernandez Gómez, y Rodríguez, 2005).

Table 5: Statistically Significant Differences Among Age and Attitudes of Entrepreneurial Behavior in the Whole Sample of Small Business Owners

Dimension	Age	N	Media	Typical Deviation	"F"	Sig. de "F"
Leadership	26-36	9	4.56	.527	2.915	.041*
	37-47	20	4.24	.565		
	48-58	29	4.62	.376		
	59-69	6	4.29	.534		
Propensity Risk	26-36	9	3.11	1.269	3.353	.025*
	37-47	20	3.70	1.342		
	48-58	29	2.90	1.496		
	59-69	6	1.67	1.633		
Self-confidence	26-36	9	3.59	.760	2.906	.042*
	37-47	20	4.07	.762		
	48-58	29	4.36	.654		
	59-69	6	4.33	.699		

*This table shows the statistical significance between the entrepreneurs' age and the following entrepreneurial behavior dimensions: leadership, risk-taking, and self-confidence. * $p < .05$.*

CONCLUSIONS

This study identified the socio-demographic characteristics, entrepreneurial behavior attitudes, and knowledge that prevail among small business owners. The descriptive and inferential statistics used in the study revealed significant effects between socio-demographic characteristics and entrepreneurial behavior attitudes of small business owners. The findings reveal that small businesses in Villahermosa, Tabasco, Mexico are long-lasting, were in general started by a young adult of around 30 years of age after completing a university degree and having acquired practice in his line of business. The study also indicates that the businesspersons who manage to maintain a business have knowledge in administration and finances and, thus, both the people that are businesspersons at present and the individuals that aspire to become one must acquire this knowledge.

The evidence here suggests that in order to become a successful businessman, it is advisable to develop a capacity to negotiate, creativity and leadership, attitudes and behaviors that may be learned. Thus, for example, Hinojosa (2003) stated that it is possible to develop creativity through cognitive operations, mechanisms of divergent thought, activation techniques of lateral thought and stimulation exercises for the right hemisphere. Filion (2002), based on the study of Rotter (1966) showed that leadership exists and may be developed. Several professors --Howard Raiffa, Jorge Henón-Risso, David Lax, Bill Uri, among others-- have taught negotiation, including methods, in Harvard University and the University of Montevideo (Malaret 2007). In general, this study provides a reference for the profile of a successful small business owner. Professors in the area of entrepreneurship, and aspiring and active businesspersons, can use these findings to adjust attitudes and capacities to improve possibilities of success in the face of the challenges of creating and maintaining a business enterprise.

One limitation of the study is that not all small business owners of Tabasco enroll themselves in the Sistema de Información Empresarial (SIEM), where the database for the current study was taken. In future research, it would be interesting to correlate the socio demographic characteristics, knowledge, attitudes and the entrepreneurial behavior of the entrepreneur with business growth, and consider other aspects such as technological innovation and research and development. Moreover, the research design of the current study is valuable for exploring similar issues in other regions and business contexts.

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ACKNOWLEDGEMENT

The authors thank the Universidad Juárez Autónoma de Tabasco, through its Programa de Fomento a la Investigación y Consolidación de los Cuerpos Académicos, for support to carry out this research.

BIOGRAPHY

Edith Georgina Surdez is a Professor of Administration at Universidad Juárez Autónoma de Tabasco, División Académica de Ciencias Económico Administrativas. She can be contacted at: Av. Universidad s/n Zona de la Cultura, Col. Magisterial C.P. 86040, Villahermosa, Tabasco, México. Email: edith.2109@hotmail.com

Norma Aguilar is a Professor of Administration at Universidad Juárez Autónoma de Tabasco, División Académica de Ciencias Económico Administrativas. She can be contacted at: Av. Universidad s/n Zona de la Cultura, Col. Magisterial C.P. 86040, Villahermosa, Tabasco, México. Email: gialca@hotmail.com

María del Carmen Sandoval is a Professor of Administration at Universidad Juárez Autónoma de Tabasco, División Académica de Ingeniería y Arquitectura. She can be contacted at: Carretera Cunduacán-Jalpa de Méndez Km. 1 C.P. 86690, Cunduacán, Tabasco, México. Email: sandovalcaraveo29@hotmail.com

Clara Luz Lamoyi is a Professor of Administration at Universidad Juárez Autónoma de Tabasco, División Académica de Ciencias Económico Administrativas. She can be contacted at: Av. Universidad s/n Zona de la Cultura, Col. Magisterial C.P. 86040, Villahermosa, Tabasco, México. Email: cluzlamoyi@hotmail.com