



# Title: Diagnosis of financing capacities in companies in the Food sector dedicated to the production of dairy products in the South of Sonora

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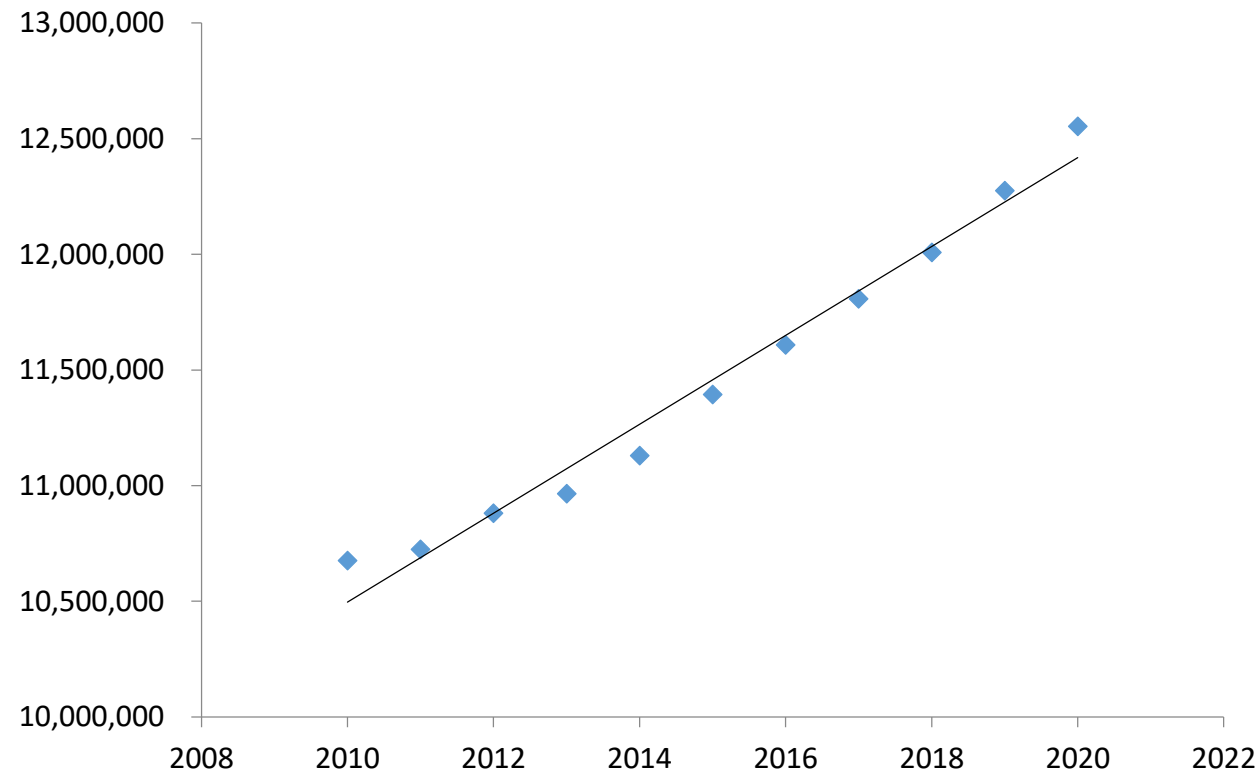
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# Introduction

The needs of current markets have caused dynamism in the way companies manage their resources, the competitiveness factor is decisive for their permanence in the market (Valbuena, 2013)



# Introduction

## ***Stament of the Problem***

The companies that do not obtain adequate financing for their economic possibilities may have their growth negatively affected and tend to be less productive; That is why the present research wishes to elaborate a methodological proposal of a frame of reference that facilitates the diagnosis of what are the financing capacities of the Food sector dedicated to the elaboration of dairy products from the South of Sonora for the detection of areas of opportunity that increase your chances of staying in the market. This problem has been addressed by various authors such as Rojas (2017); Lamb (2012); Ferraro, Goldstein, Zuleta and Garrido (2011); and Lecuona (2009).

# Introduction

Objetive of the Research:

Prepare a methodological proposal for a reference framework that facilitates the diagnosis of what are the financing capacities of the Food sector dedicated to the production of dairy products from the South of Sonora for the detection of areas of opportunity that increase their chances of permanence in the market.

This research shows preliminary results, since as a result of the pandemic the survey phases had not been concluded.

# Metodology

The research is documentary-theoretical, since the scientific method was used for the planning, collection, analysis and interpretation and presentation of the results obtained (Rizo, 2015); Similarly, for the characterization of the variables, the National Survey on Productivity and Competitiveness of Micro, Small and Medium Enterprises was used as a reference.

The methodological approach applied was qualitative since the phenomenon under study was contextualized under the existing literature.

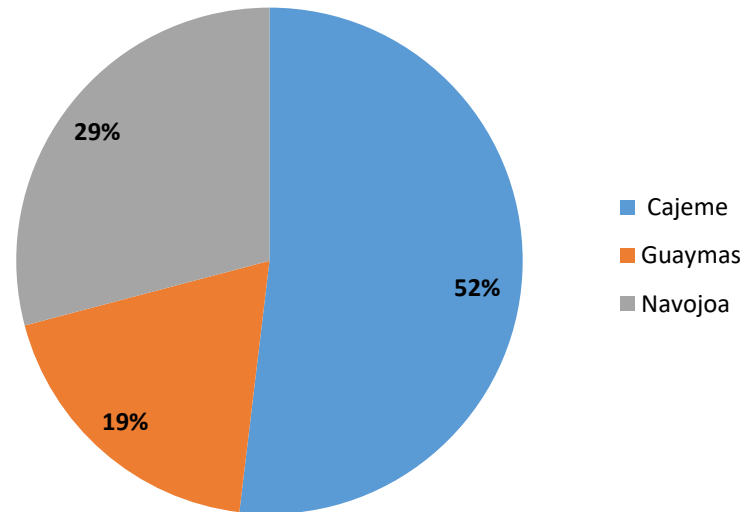
# Metodology

The subject of study are the microenterprises belonging to the dairy industry, which have up to 5 employees in the municipalities of Cajeme, Guaymas and Navojoa, which are the most representative municipalities in Southern Sonora. In particular, the research focused on the scope of the financing capacities of micro-enterprises in the country.

There is a total population of 79 companies, of which 41 are installed in Cajeme, being the one with the highest concentration, which is due to the fact that it is the second largest municipality in the state, only behind capital: Hermosillo. In second place is Navojoa with 23 companies and in third place Guaymas with a registered population of 15 according to the National Statistical Directory of Economic Units (2021).

# Results

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# Results

- 69% of the companies are dedicated to the production of ice cream and popsicles and the rest are dedicated to the production of dairy derivatives and fermented products.
- 85% are installed in suburbs.
- 100% do not have an Internet Page.
- 92.5% Do not have email 51% have more than 10 years of operations
- Regarding the results found with Public Support Programs, it was found that universities act as a catalyst (Agudo, Chaparro, Pacual and Iglesias, 2011). to link microentrepreneurs with the environment, either through incubators, realization of professional stays, social service or by supporting research and development activities.



# Results

- The studies reveal that Mexican microentrepreneurs have a negative perception of private banking since, as they do not have a defined financial structure (because they are generally managed piece-wise by family members) they increase their liquidity risk, thereby causing them to interest rates are high. In the same way, the conditions of the credits are limited in terms of the amounts and payment periods. (Pavón, 2010). It is for this reason that they opt for other alternatives such as borrowing from family and friends.
- Regarding access to public financing, it was found that in recent years the previously called SME fund has been used the most, however deficiencies have been found since the structure in which it operates has not been the most convenient. It is also mentioned that the fact of not investing in innovations and development, as well as the use of franchises, leads to a deterioration for companies. (Góngora, 2007).

# Results

- Regarding the main concerns of the entrepreneurs, it was found that the difficulty in charging their clients, the personnel hiring processes and the lack of financing are the main problems that afflict them. (Foret, 2020).

# Conclusions

An opportunity for improvement was found since more than 92% of the entrepreneurs do not have virtual contact mechanisms, that is, they do not have official communication pages or email for contact (According to data from DENU, 2021). It is an area of notable opportunity, especially due to the technological era that we live today and the increase in e-commerce.

The conditions of private loans are detrimental for microentrepreneurs, due to the high rates they are charged, commissions, information requirements and the fact of not being able to check credit histories.

# Conclusions

On the governmental side, it was found that there is a concern to encourage regional economic growth. For this reason, the need to encourage entrepreneurs to develop productive activities especially in rural and popular regions.

For future research, an instrument could be carried out that collects what is the particular perception of microentrepreneurs regarding current financing options and if they would be willing to take any of those offered by the market with current conditions.

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