

FACTORS AND ECONOMIC GROWTH OF PERUVIAN MYPES

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ARTICLE INFO	<u>ABSTRACT</u>
<p>Article history:</p> <p>Received 07 July 2022</p> <p>Accepted 28 October 2022</p>	<p>Purpose: Describe the factors that promoted the economic growth of MSEs in the city of Iquitos in the year 2021.</p> <p>Theoretical framework: The world we know has many shortcomings, schools, hospitals, infrastructure necessary to provide essential services to the entire population, and that economic activities, production, transportation, etc., allow and contribute to the presence of upstream supply of goods and services that people require for their livelihood (Aguilar Zuluaga, 2016).</p>
<p>Keywords:</p> <p>Qualitative; Factors; Economic growth; MSEs; Entrepreneurs; Entrepreneurship.</p> <div data-bbox="172 1039 480 1285" style="text-align: center;">  </div>	<p>Methodology: For the development of this study, the qualitative approach of phenomenological - hermeneutic design was used, the informants were entrepreneurs, microentrepreneurs, officials of the Chamber of Commerce and officials of the Municipal Economic Development Management.</p> <p>Findings: The study provides information about the intrinsic reality that Peruvian MSEs are going through, that which economic indicators and quantitative studies do not provide.</p> <p>Contributions: The present study provides an analysis of the reality about economic growth, making a study of the phenomenology that this represents, with the respective hermeneutic analysis that is required, which could serve as a basis for the promotion and design of public policies for the economic development of the sector.</p> <p>Originality/value: This study is innovative due to the absence of research that addresses the social phenomenon of economic growth and its factors from the perspective of its protagonists, the entrepreneurs, which will contribute to the analysis of decisions for the development of these economic sectors.</p> <p>Doi: https://doi.org/10.26668/businessreview/2022.v7i3.e0689</p>

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FATORES E CRESCIMENTO ECONÔMICO DOS PYMES PERUANOS

RESUMO

Objetivo: Descrever os fatores que promoveram o crescimento econômico dos MSEs na cidade de Iquitos no ano de 2021.

Estrutura teórica: O mundo que conhecemos tem muitas deficiências, escolas, hospitais, infra-estrutura necessária para fornecer serviços essenciais a toda a população, e que as atividades econômicas, produção, transporte, etc., permitem e contribuem para a presença do fornecimento a montante de bens e serviços que as pessoas necessitam para sua subsistência (Aguilar Zuluaga, 2016).

Metodologia: Para o desenvolvimento deste estudo, foi utilizada a abordagem qualitativa do projeto fenomenológico - hermenêutico, os informantes foram empresários, microempresários, funcionários da Câmara de Comércio e funcionários da Gerência Municipal de Desenvolvimento Econômico.

Conclusões: O estudo fornece informações sobre a realidade intrínseca que os MSEs peruanos estão passando, aquilo que os indicadores econômicos e os estudos quantitativos não fornecem.

Contribuições: O presente estudo fornece uma análise da realidade sobre o crescimento econômico, fazendo um estudo da fenomenologia que este representa, com a respectiva análise hermenêutica que é necessária, que poderia servir como base para a promoção e desenho de políticas públicas para o desenvolvimento econômico do setor.

Originalidade/valor: Este estudo é inovador devido à ausência de pesquisas que abordem o fenômeno social do crescimento econômico e seus fatores a partir da perspectiva de seus protagonistas, os empresários, o que contribuirá para a análise das decisões para o desenvolvimento destes setores econômicos.

Palavras-chave: Qualitativo, Fatores, Crescimento Econômico, MSES, Empreendedores, Empreendedorismo.

FACTORES Y CRECIMIENTO ECONÓMICO DE LAS MYPES PERUANAS

RESUMEN

Objetivo: Describir los factores que promovieron el crecimiento económico de las MYPES de la ciudad de Iquitos en el año 2021.

Marco teórico: El mundo que conocemos tiene muchas carencias, de escuelas, de hospitales, de infraestructura necesaria para prestar servicios esenciales a toda la población, y que las actividades económicas, de producción, de transporte, etc., permitan y coadyuven la presencia de ofertas ascendentes de bienes y servicios que las personas requieren para su subsistencia (Aguilar Zuluaga, 2016).

Metodología: Para el desarrollo del presente estudio se utilizó el enfoque cualitativo de diseño fenomenológico – hermenéutico, los informantes fueron emprendedores, microempresarios, funcionarios de la Cámara de Comercio y funcionarios de la Gerencia de Desarrollo Económico Municipal.

Hallazgos: El estudio proporciona información acerca de la realidad intrínseca por la cual están atravesando las MYPES peruanas, esa que los indicadores económicos y los estudios cuantitativos no proporcionan.

Contribuciones: El presente estudio proporciona un análisis de la realidad acerca del crecimiento económico, haciendo un estudio de la fenomenología que ésta representa, con el respectivo análisis hermenéutico que se requiere, la cual podrá servir como base para la promoción y el diseño de políticas públicas para el desarrollo económico del sector.

Originalidad/Valor: El presente estudio es innovador debido a la ausencia de investigaciones que aborden el fenómeno social del crecimiento económico y sus factores, desde la perspectiva de sus protagonistas, los empresarios, la misma que coadyuvará al análisis de las decisiones para el desarrollo de estos sectores económicos.

Palabras clave: Cualitativa, Factores, Crecimiento Económico, MYPES, Emprendedores.

INTRODUCTION

The meaning of MSME infers the capacity of the entrepreneur to generate wealth and employment through innovative activities, which he/she develops within a family nucleus, in the beginning, to later take off and cement his/her entrepreneurship in successful organizations. In this context, Avolio et al. (2020) refer that MSMEs base their growth on the motivation for

their development, which is transformed into sustainable growth due to the managerial skills of their owners, who promote their access to resources, as well as to market demand.

In this context, in Romania, Andrei et al. (2021) concluded that business demographics followed different paths, under the influence of primary factors, such as economic environment, social conditions and business background. In the current circumstances, with the Covid-19 pandemic that is denting the economies of all countries in the world, it is of great interest to address the question of co-integration relationships between business demographics and economic growth.

In Japan, Davis & Zhao (2019) found that entrepreneurs are more likely to select venture capital when startup risks are medium to high. A ranking of the benefits associated with each startup mode in different legal and financial environments shows that economic policy and research incentives do not always align, as entrepreneurs may not select the mode that provides the highest level of welfare.

In North America, Neill et al. (2020) concluded that a positive view toward profit fosters exploratory learning in unfamiliar situations; whereas a less optimistic disposition and avoidance are related to exploratory learning. This finding implies that managerial learning that leans toward developing new knowledge and possibilities is associated with higher expectations for business growth compared to learning that adheres to familiar and proven ideas and alternatives. The results of the study have implications for both practice and theory.

At the national level, Espinoza et al. (2020) concluded that administrative factors powerfully impact the development of MSEs, while strategic factors and infrastructure, are not determinants for their growth. For Martínez et al. (2018), administrative procedures and state bureaucracy become harmful elements for the growth and formalization of MSEs. In this regard, Gabriel and Huamán (2020) concluded that exogenous factors such as unfair competition and informality limit the growth of MSEs, while endogenous factors such as unqualified personnel and abusive suppliers have a negative influence on growth.

Therefore, the present study justifies its realization at the theoretical level, because a portion of the thoughts and feelings of the interviewees will be known to generalize their results and apply them, to contribute to the development of their enterprises. At the social level, the situation that MSEs are going through will be known, which will result in the attention to this sector by the competent entities. At the practical level, the study is important because of the expected efficiency and foreseeable success due to the presence of the necessary resources for its implementation and elaboration.

Theoretical review

Economic growth

Economic growth - EC translates into an increase in the Gross Domestic Product - GDP per person in a region or country, which is usually measured on an annual basis and is used to make comparisons between countries. The EC allows the increase in the production of services and goods, which results in the welfare of the population in terms of labor and physical capital. In this context, investment in human materials infers the improvement of the quality of work, which will contribute to economic growth as it would increase productivity and boost technical progress and its related activities (Sevilla, 2004).

For Helpman (2013), economic growth is measured by the growth rate of real per capita income, that is, a country that has a growth rate of 1% per year will double its standard of living every 70 years; however, if it has a growth rate of 3%, it will double its standard of living every 23 years.

Macroeconomists proposed that the main driver of economic growth was the overcrowding of human capital, that is, the education and training of the working class, and physical capital, that is, machinery, equipment and infrastructure. The same macroeconomists believed that innovations were external processes, for which no economic influence or incentive was needed, and therefore required minimal attention.

On the other hand, Sala I Martín (2002) refers that the increase in the rate of savings and investment is a way to generate growth in a context of permanent stagnation, agreeing with the World Bank's recommendation as a solution to the problem of low economic growth.

METHODOLOGY

This article used a qualitative approach; in this regard, Hernández-Sampieri et al. (2014) refer that the qualitative approach is framed within the humanistic scientific model, whose interest is focused on the study of the reason for the actions of human beings and their social life.

It was descriptive, which according to Quintana (2006) is the methodology adopted when it is necessary to rigorously describe the phenomena, allowing a reflection on the environment. The technique used was phenomenology - hermeneutics, in this regard Galeano (2004) states that the phenomenologist scrutinizes, through observation or in-depth interviews, descriptive information of subjective realities, for scientific knowledge.

The sample consisted of 14 entrepreneurs, 14 micro-entrepreneurs, 2 officials of the Chamber of Commerce and an official of the Municipal Economic Development Management.

For Hernández (2001), in qualitative studies, the size of the sample is not of great importance, since the researcher's interest is to investigate the study phenomenon in depth.

The technique for the collection of information was the in-depth interview through questions. According to Ruiz (2012), the qualitative interview is conducted personally and takes place in the place where the interviewee lives or works, with prior consent and according to an interrogation guideline. In this particular case, the guiding questions were: i) Do you consider that there is economic growth in the MSEs of the San Juan Bautista district? ii) According to your experience, what were the factors that conditioned the economic growth of the MSEs of the San Juan Bautista district in the last 3 years? iii) What is needed to promote the economic growth of your company? iv) What are the conditions of access to credit for the MSEs of the San Juan Bautista district? Specialized software Atlas.ti was used to process the information.

RESULTS

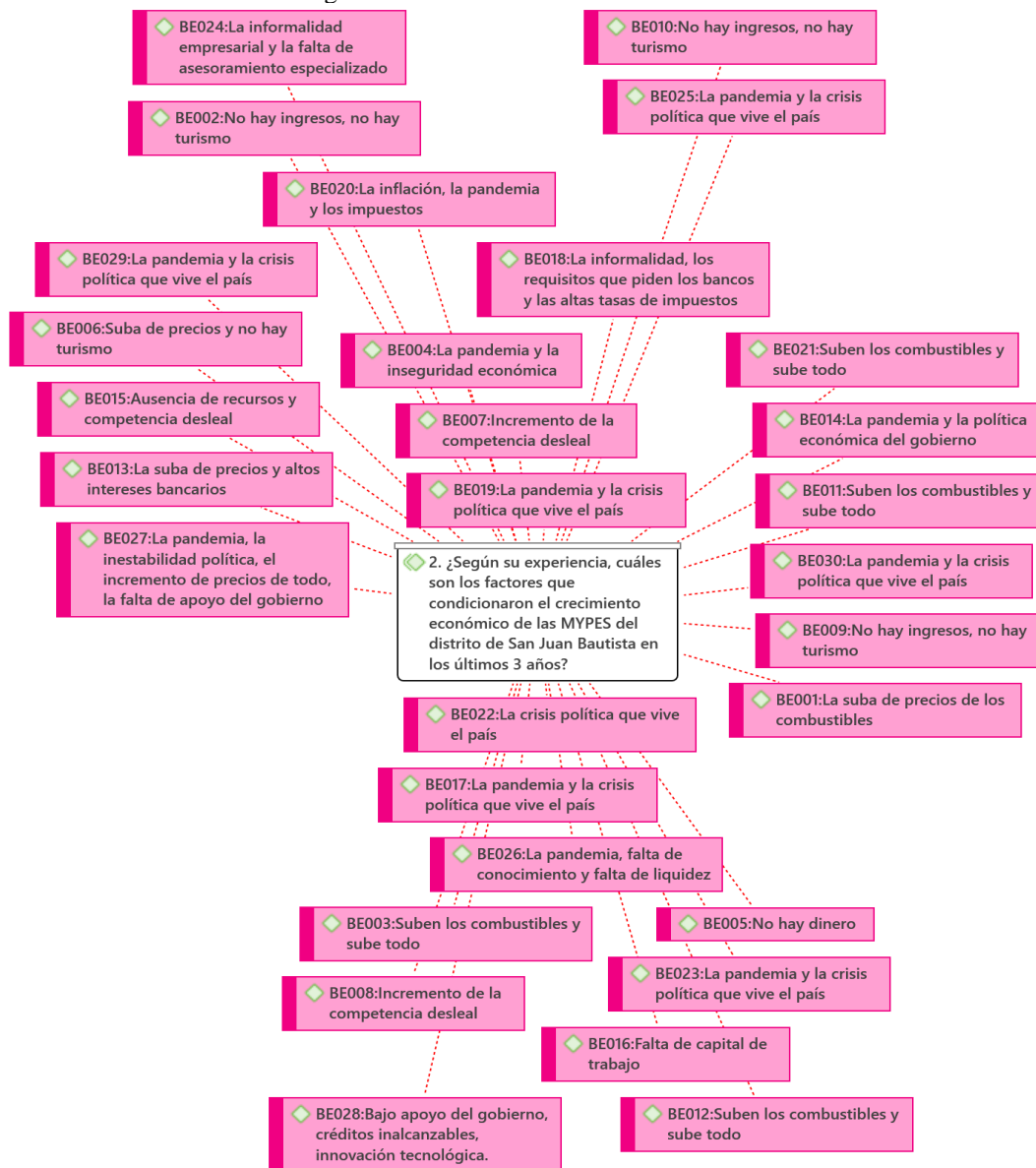
Figure 1. First interaction code network



Source: Atlas.ti – Code groups

Figure 1 shows the network of codes of the first interaction with microentrepreneurs, which response to the objective of knowing their perception of economic growth in the District; it is evident that the economic growth proclaimed by the government is imperceptible. On the contrary, there is evidence of discouragement dragged from the times of pandemic, when their businesses were drastically affected, and in addition, the rise in prices at all levels has become a weapon that threatens the life of their enterprises.

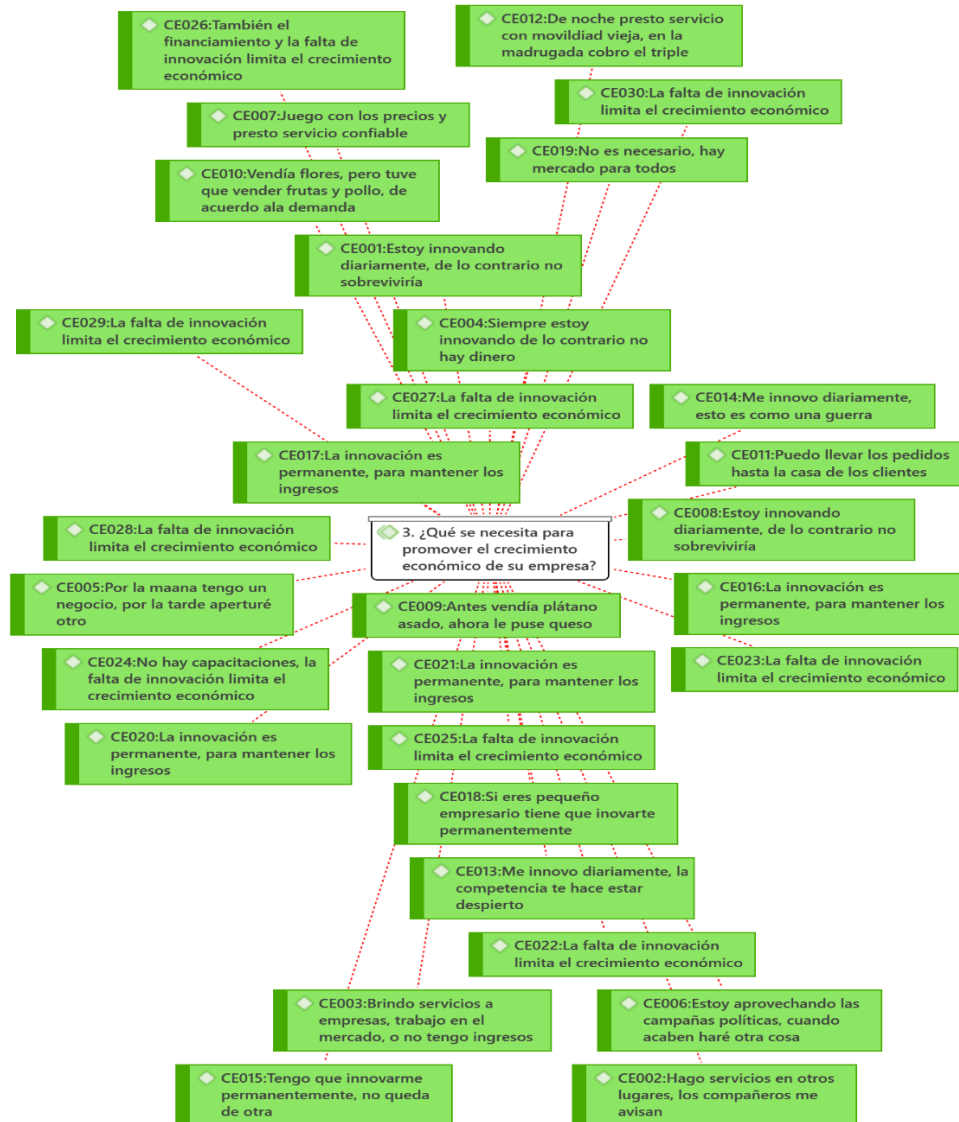
Figure 2. Second interaction code network.



Source: Atlas.ti – Code Groups

Figure 2 shows the network of codes from the second interaction with microentrepreneurs, which response to the objective of finding out which factors conditioned economic growth in the District. The main conditioning factor was the increase in fuel prices since this brings with it the increase in all other goods and services. However, it was also evident that microentrepreneurs perceive that the political crisis that the current government is going through is another negative conditioning factor for the economy to take off.

Figure 3. Third interaction code network



Source: Atlas.ti – Code groups.

Figure 3 shows the network of codes of the third interaction with microentrepreneurs, which response to the objective of knowing what is needed to promote economic growth in the District. It is evident that innovation is the key factor since many of them have had to reinvent themselves to survive the social immobilization caused by the COVID-19 pandemic, and currently, the tourism sector, in which they live and survive, has not been fully reactivated, so many of them have had to start new ventures and work night shifts to survive in a competitive and fast-paced world.

Figure 4. Third interaction code network.



Source: Atlas.ti – Code groups.

Figure 4 shows the network of codes of the fourth interaction with microentrepreneurs, which response to the objective of knowing the conditions of access to formal credit in the District. This situation is due to a problem caused by the government itself, by promoting barriers to access to financing. The questionable credit policy that has marginalized the micro-entrepreneur, has pushed him to request loans from Colombian citizens, of dubious reputation, who provide them with the liquid, at excessively high rates, with the risk of being victimized if they refuse to comply with the daily repayment of the loan.

Frequent word analysis

Table 1. *List of frequent words*

Word	Long	Freq.	%
growth	11	29	11.07
economic growth	9	24	9.16
pandemic	8	16	6.11
credit	7	14	5.34
lack	5	14	5.34
innovation	10	14	5.34
I have	5	14	5.34
all	4	14	5.34
bank	5	13	4.96
banks	6	11	4.20
limit	6	10	3.82
policy	8	10	3.82
before	5	9	3.44
income	8	8	3.05
because	6	8	3.05
Colombians	11	7	2.67
crisis	6	7	2.67
MSME	5	7	2.67
country	4	7	2.67
lend	7	7	2.67
live	4	7	2.67
there is	6	6	2.29
requirements	10	6	2.29
Total			100.00

Source: Atlas.ti – List of words

Table 1 shows that the word growth is used 29 times in the interview, with 11.07%, followed by the word economic, with 9.16%, since for them economic growth is a great concern.

The word pandemic is present in 6.11%, inferring that the interviewees are still suffering the harmful effects that the social immobilization caused by the pandemic has had on their businesses and, therefore, on their economies.

The word credit is present in 5.34% of the respondents, which means that these credits are unattainable for them and that financial institutions ask them for requirements that they cannot meet because they have been constantly innovating, or changing their business permanently, to survive.

The word innovation is present in 5.34%, because microentrepreneurs consider that innovation is a key factor to continue subsisting in a country where their government also has governance problems.

The words banks 4.20% and Colombians with 2.67% infer that microentrepreneurs in the District cannot access loans from formal banks, which has led them to the underworld of financial informality, where, taking advantage of the absence of authorities, rules, protection policies and a liberal financial market. Colombian citizens take over the informal financial system, causing microentrepreneurs, who cannot access formal banks, to resort to such practices, with the risk of losing their businesses, work tools and even their own lives.

What is described above is reinforced in Figure 5, through a word cloud.

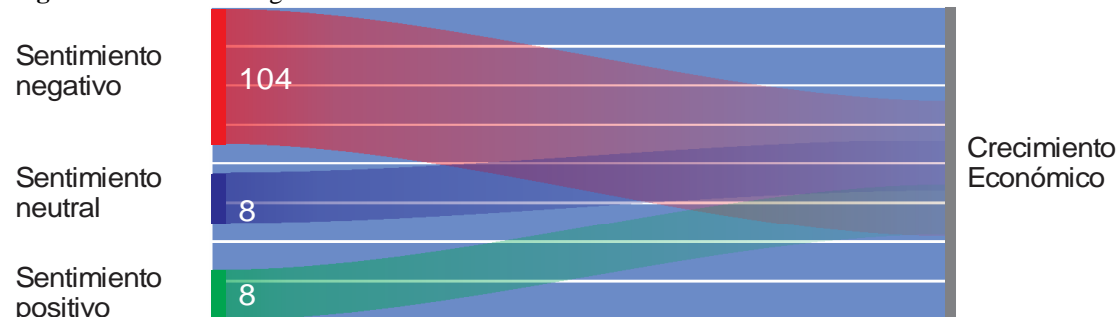
Figure 5. Word cloud



Source: Atlas.ti – word cloud

Co-occurrences and sentiment

Figure 6. Sentiment diagram of interactions



Source: Atlas.ti – Co-occurrences

According to the study and the theories that support it, in the process of interaction with the interviewees, feelings are evidenced, which are shown in Figure 5, whose valuation evidences 104 negative references against 8 neutral and 8 positives, meaning that during the interaction the negative feeling is cited more frequently (104), as opposed to the negative feeling that is cited in lesser number (8). Through these results, it is concluded that the interviewees do not perceive a promising future for their enterprises, due to the political situation, the rise in prices, the banks' refusal to finance their requests, and the insecurity in the presence of unscrupulous people.

DISCUSSIONS

The results of the present article are consistent with Andrei et al. (2021) who concluded that the Covid-19 pandemic is taking its toll on the economies of all countries in the world, making it of great interest to address the issue of co-integration relationships between business demographics and economic growth. In this regard, the present study evidences the need to propose policies that allow MSMEs to alleviate their needs for work and provision, since they do not expect handouts or bonuses, which are merely a palliative for their needs.

They are concordant with Davis & Zhao (2019) who found that entrepreneurs are more likely to select venture capital when startup risks are medium to high. In this regard, such venture capital cannot be assumed by formal banks, since they do not have the necessary experience to be treated as a creditworthy client, which induces them to borrow from informal. However, it is necessary to train MSMEs and propose alternatives that promote enterprises that grow in the short term, that are innovative and that develop early.

They agree with Neill et al. (2020) who concluded that a positive view towards profit fosters exploratory learning in unfamiliar situations; while a less optimistic disposition and avoidance are related to exploratory learning. In this context, the present article found that MSEs innovate permanently, seeking to solve, *motu proprio*, without hope in a government with governance problems, their problems related to their economies, diversifying their passive flows and venturing into new markets.

This is similar to Espinoza et al. (2020), who concluded that administrative factors have a powerful impact on the development of MSEs, while strategic factors and infrastructure are not determinants for their growth. This explains why, in the context of this article, the interviewees are constantly seeking to innovate to better manage the meager resources they have. It is similar to Martínez et al. (2018), who concluded that administrative procedures and state bureaucracy, become harmful elements for the growth and formalization of MSMEs.

Additionally, through the present work, it was evidenced that the neglect by local, regional and national governmental entities has relegated MSMEs to a kind of roulette wheel, where thanks to the determination, ingenuity and creativity of the entrepreneurs, they have been able to survive until now. However, policies are needed to support the operation of MSMEs, as well as financing programs to maintain and sustain the economic sectors affected by the constant health, economic and governance crises they are experiencing.

They agree with Gabriel and Huamán (2020) who concluded that exogenous factors such as unfair competition and informality limit the growth of MSMEs, while endogenous factors such as unqualified personnel and abusive suppliers have a negative influence on growth. In this context, this article evidenced the fear of MSMEs, since, under the argument of the free market, other entrepreneurs have become their competition, with the healthy eagerness to survive the constant crises they face, up to there everything would be fine, except that such competition comes with low prices and does not have to pay taxes, which puts formal entrepreneurs in a dilemma about remaining formal or avoiding certain responsibilities with the tax authorities and the government; therefore, policies to encourage formality are required.

CONCLUSIONS

Some businesses have not yet formalized due to the inconvenience generated by the additional costs of formalization, so they prefer to remain anonymous to survive in the current context.

Formal MSMEs have also had financial problems and have been rated as potentially risky, so they can no longer turn to formal banks to finance their business ideas.

The chamber of commerce is aware of the problems that the MSME sector is going through; however, its radius of action does not allow it to reach where the municipalities and the regional and national government can reach and are obliged to attend to.

The COVID-19 pandemic has reduced the economic growth of MSMEs. Rising food and fuel prices, ungovernability, the absence of specific policies to support the sector, unfair competition, lack of jobs, high tax rates, the number of unattainable requirements to access MSME loans, lack of specialized advice, lack of liquidity and lack of knowledge are the factors that condition the economic growth of MSMEs.

There is a sub-world of informal financing sources to which MSMEs have been forced to resort, given the indolence and passivity of the authorities, with the well-known risk of losing, even their very lives. Public policies are required to control and punish these attitudes of foreign citizens when nationals are prosecuted for less compromising situations.

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