

**CUADRO No. 04**  
**CARACTERÍSTICAS DE LOS NEGOCIOS EN LAS CIUDADES**  
**DE MANAGUA, LEON Y GRANADA**  
**(en Porcentajes)**

INDICADORES	1992			1993			1994			1995			1996			1997			1998			1999			2000		
	Hombre	Mujer	Total	Hombre	Mujer	Total	Hombre	Mujer	Total	Hombre	Mujer	Total	Hombre	Mujer	Total	Hombre	Mujer	Total	Hombre	Mujer	Total	Hombre	Mujer	Total	Hombre	Mujer	Total
1. Porcentaje de ocupados que tienen negocio	40.1	44.6	42.4	40.1	41.0	40.5	37.8	38.8	38.3	36.1	35.9	36.0	32.4	33.5	32.9	32.3	32.4	32.6	29.5	34.3	31.8	26.4	34.5	30.0	25.1	35.3	29.8
2. Porcentaje de Participación	53.5	46.5	100.0	53.0	47.0	100.0	53.8	46.2	100.0	55.0	45.0	100.0	53.5	46.5	100.0	53.3	46.7	100.0	49.0	51.0	100.0	47.4	52.6	100.0	45.9	54.1	100.0
3. - Problemas de los Negocios	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
- Falta de Clientes	23.9	25.0	24.4	44.9	48.0	46.3	36.4	42.0	39.0	30.6	39.0	34.4	42.9	38.2	38.5	34.7	31.8	33.2	39.9	37.8	38.8	36.8	34.4	35.5	44.0	46.0	45.1
- Competencia/Falta de clientes	39.5	42.7	41.2	31.1	38.7	34.7	34.3	39.5	36.7	38.7	38.6	38.7	25.7	33.3	32.8	37.1	42.8	39.7	35.5	38.1	36.8	31.6	39.5	35.7	27.4	31.2	29.4
- Instalaciones Inadecuadas/Otros	4.1	7.2	5.7	4.3	5.2	4.7	3.1	3.6	3.4	3.2	2.0	2.7	8.6	1.2	1.7	3.7	1.2	2.5	3.6	1.4	2.5	1.3	3.5	2.5	3.8	4.0	3.9
- Falta de Maquinaria y Otros	3.8	1.0	2.4	6.6	0.7	3.8	9.0	0.7	5.2	8.1	2.8	5.7	0.0	4.9	4.6	6.8	1.9	4.5	5.4	1.7	3.6	1.1	3.5	6.2	4.3	1.1	2.5
- Falta de Crédito/Falta de clientes	12.5	15.3	13.5	6.2	6.0	6.1	11.8	11.2	11.6	14.8	15.4	15.1	14.3	17.1	16.9	11.6	17.4	14.3	8.0	12.9	10.5	11.3	10.2	10.7	11.1	10.9	11.0
- Falta de Crédito/Instalaciones Inadecuadas	3.8	3.8	3.8	3.9	0.7	2.4	4.0	2.2	3.2	2.3	1.2	1.7	2.9	2.8	2.8	3.1	2.2	2.8	4.3	3.8	4.1	3.9	4.3	4.1	3.4	2.5	2.9
- Falta de Crédito y Maquinaria	12.3	5.0	9.0	3.0	0.7	2.0	1.4	0.8	0.9	2.3	1.0	1.7	5.6	2.5	2.7	3.0	2.7	2.9	3.3	4.3	3.7	6.0	4.6	5.3	6.0	4.3	5.2
4. - Tamaño del Negocio	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1 - 2 Trabajadores	85.0	88.0	86.9	88.6	92.3	90.3	90.7	86.6	88.8	91.0	87.0	89.2	80.0	88.4	87.3	85.8	82.7	84.3	85.8	84	84.9	86.1	85.9	86.0	86.3	81.2	83.5
3 - 5 Trabajadores	9.0	9.0	9.0	8.5	6.3	7.5	6.8	11.6	9.0	7.1	12.2	9.4	11.4	10.8	10.8	11.9	15.4	13.5	10.3	13.6	12.0	11.3	12.1	11.7	9.4	17.0	13.5
6 - 10 Trabajadores	6.0	3	4.1	2.9	1.4	2.2	2.5	1.8	2.2	1.9	0.8	1.4	8.6	0.8	1.9	2.3	1.9	2.2	3.9	2.4	3.1	2.6	2.0	2.3	4.3	1.8	3.0
5. - Situación del Negocio	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
- Mejor	1.2	3.1	2.1	5.6	2.2	4	3.1	1.4	2.3	5.5	5.1	5.3	5.7	4.9	4.9	8.1	4.6	6.5	9.4	5.6	7.5	7.8	5.1	6.4	6.0	8.7	7.5
- Peor	95.2	91.6	93.4	89.5	90.7	90.1	92.2	89.5	91	89.7	87.8	88.8	91.4	88.4	88.6	88.1	85.4	86.6	86.6	83.9	85.3	89.2	84.8	86.8	85.5	76.8	80.8
- Nuevo	3.6	5.3	4.5	4.9	7.1	5.9	4.7	9.1	6.7	4.8	7.1	5.9	2.9	6.7	6.5	3.8	10.0	6.7	4.0	0.5	7.2	3	10.1	6.8	8.5	14.5	11.7
6. - Qué hace en su negocio	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
- Fabrica o Elaboro Productos	19.1	27.6	28.0	10.8	17.8	14.1	7.8	22.7	14.7	7.4	24.9	15.9	8.6	17.5	15.9	9.5	27.3	17.8	11.7	34.1	23.0	12.6	33.2	23.4	12.9	32.7	23.6
- Venta de productos na/impl/ambos	20.0	50.0	30.0	29.2	51.4	39.6	27.3	41.9	34.0	27.6	45.1	35.4	22.9	34.3	30.0	23.7	40.7	31.7	20.9	39.0	30.1	19.9	40.6	30.8	15.0	41.1	29.1
- Servicios Personales	30.0	12.0	19.7	29.5	27.5	28.6	26.4	29.6	27.9	26.9	27.3	27.0	57.1	25.8	27.9	30.2	27.9	29	30.9	21.6	26.2	31.6	19.5	25.3	36.9	21.8	28.7
- Servicios de Reparación	10.0	7.0	10.0	14.1	0.0	7.5	20.9	0.0	11.2	24.6	0.0	13.5	2.9	13.2	12.5	23.1	0.0	12.3	22.3	1.4	11.6	24.7	3.1	13.3	19.3	1.1	9.4
- Cr/Ya y/o venta de animales/ Cultivo Agrícola	11.0	2.5	6.9	6.9	3.3	5.2	7.8	4.0	6.0	3.9	2.4	3.2	2.9	3.7	3.4	3.4	3.9	3.6	3.2	1.7	2.4	3.1	1.2	2.0	4.2	1.9	3.0
- Construcción	9.6	0.6	5.1	8.9	0.0	4.7	9.9	0.4	5.5	9.6	0.3	5.6	5.6	5.1	5.1	9.8	0.0	5.2	6.7	0.0	3.3	4.3	0.0	2.1	6.9	0.4	3.3
- Otras Actividades	0.3	0.3	0.3	0.6	0.0	0.3	0.0	1.4	0.7	0.0	0.0	0.0	0.0	0.4	0.2	0.3	0.4	0.4	4.3	2.2	3.2	3.8	2.4	3.1	4.8	1.0	2.9
7. - Tiempo en el Negocio	100.0	100.0	100.0	100.0	90.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
- Menos de 1 año	21.5	24.9	23.2	17.6	16.2	17.0	13.0	17.7	15.1	10.6	17.0	13.5	7.5	16.4	11.6	7.1	14.6	10.8	9.9	19.2	14.6	21.2	16.9	19.2	25.9	25.1	25.5
- 1 a 3 años	28.1	28.0	29.0	26.5	34.7	30.4	23.3	27.4	25.2	22.9	29.9	26.1	21.6	26.9	24.1	19.4	25.0	22.0	17.0	26.5	21.6	33.4	38.2	38.6	31.4	32.5	31.9
- 4 - 6 años	11.9	13.1	12.5	13.4	13.3	13.3	17.7	15.5	16.7	21.0	16.9	19.1	34.0	20.4	27.7	21.0	14.6	18.0	23.8	20.9	22.3	21.9	21.0	21.5	18.2	20.2	19.1
- 7 y más años	38.5	34.0	36.3	42.5	25.8	39.3	46.0	39.4	43.0	45.5	36.2	41.9	36.9	36.3	36.6	52.5	45.8	49.4	49.3	33.4	41.6	23.5	23.9	23.7	24.5	22.2	23.6