The determinants of family entrepreneurship in the region of Bejaia

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Summary:

The aim of this article is to identify the determinants of family business creation. To do this, we carried out a questionnaire survey of 50 SMEs in the region of Bejaia. To identify the characteristics of the companies and entrepreneurs, and also the determinants of family business creation, we proceeded with a descriptive analysis of the survey results, followed by a principal component analysis. Our results show that the family plays a decisive role in business creation. It is in first position, followed by sources of initial finance.
Keywords: E**ntrepreneurship, family business, determinants, Bejaia.**

Jel Classification Codes : M31 ; D83 ; L86

Résumé

L'objet de cet article est l'identification des déterminants de la création des entreprises familiales. Pour ce faire, nous avons mené une enquête par questionnaire auprès de 50 PME de la Wilaya de Bejaia. Pour identifier les caractéristiques des entreprises et des entrepreneurs ainsi que les déterminants à la création de l'entreprise familiale, nous avons procédé par une analyse descriptive des résultats de l'enquête suivi par une analyse en composantes principales. Nos résultats indiquent que la famille joue un rôle déterminant dans la création des entreprises. Elle occupe la première position suivie par les sources de financement initial.
Mots clés : Entrepreneuriat, entreprise familiale, déterminants, Bejaia

I- Introduction :

Entrepreneurship is becoming increasingly important in the world, and its expectations are diverse. It is a phenomenon that involves individuals who are able to bring together the means to make an entrepreneurial project a successful one. Entrepreneurship is recognised as an essential factor in the economic development of countries.

The topics of entrepreneurship and family business have evolved in a similar way, to the extent that the issue of family business is often aggregated with that of entrepreneurship. There is therefore often a temptation to draw a parallel between the two subjects. The intersection of these two domains of study has given rise to a new field of research: family entrepreneurship.

Family businesses are not clearly defined. It cannot be defined on the basis of specific legal forms or size criteria. (José Allouche Bruno Amann, 2000, p. 39). There are therefore many different definitions. In fact, there are more than 90 definitions of the family business in Europe (PWC, 2011, p. 5). A review of the literature identifies three main criteria: family control of the capital, active family participation in the management of the business, and the intention to pass the business to the next generation.

The family business is not an organisation devoid of research interest. This is due to the growing awareness of its economic importance in terms of participation in the national production of countries and in terms of employment, as well as its superiority in terms of economic and financial performance. Family businesses account for more than two-thirds of all businesses in Western countries (Problémes économiques, 2009, p. 18). It represent the most popular form of company in the private sector in all countries (Olivier Colot,Antonios Mpasinas, 2007, p. 69) On the other hand, family businesses shy away from risk-taking and innovation, even when they have the means to do so, because they are afraid of the risk of a negative result and an impact on family prosperity (Delloitte private, 2019, p. 10). This hegemony of family businesses in the economic fabric of nations is also confirmed in Algeria.

There are many studies on SMEs in Algeria (LIABES, BOUYACOUB and others) but they make no distinction between family and non-family businesses. In fact, the family business is not defined in the Algerian investment code or commercial code (Merzouk farida, 2018, p. 94). Even though, there is no legal framework defining this type of organisation, and statistics are less precise and information less accessible, officials and experts agree that family businesses dominate private economic activity in Algeria (Moundir LASSASSI,Nacer-Eddine HAMMOUDA, 2009, p. 97).

In this context, we are interested in this type of business, and in particular its definition, characteristics and the factors determining its creation in the Bejaia region.

In the literature, the entrepreneurial dynamics of family businesses depend on several potential factors. According to the literature review, the determinants of family entrepreneurship are related to three dimensions: the entrepreneur, his environment, and his preparation for creation.

There are two main reasons for research into family entrepreneurship in Algeria. Firstly, the economic importance in terms of participation in national production of many countries in the world and the large number of family SMEs alone justifies the interest of this subject. Secondly, there is a lack of research on family entrepreneurship in Algeria.

The main aim of this paper is to identify the key determinants of family business creation in the Bejaia region. In this context, we asked ourselves the following main question:

What are the potential determinants of family entrepreneurship in the region of Bejaia?

To better understand this question, our work will try to answer the following subsidiary questions:

1-What are the characteristics of family businesses and their owners?

2-What is the degree of family involvement in the creation of family businesses?

In order to address this issue, we will first present an attempt to give a definition of the family business and a theoretical classification of the potential determinants for the creation of these businesses. Secondly, we will present the main results of our empirical study, which focused on a sample of 50 SMEs in Bejaia.

I-1- Family, entrepreneurship, family business: concepts and relations

I-1-1-Family

The notion of "family" can include to any number of people, from the nuclear family to the extended family. It is considered to be the primary social group that an individual belongs to. Although there is no single definition of 'the family', the use of the term 'family' depends on the researcher's cultural context and research objectives. (Pieper et Klein, 2007, p. 306) . The family plays a very important role in setting up a business. They provide financial and material support, and above all psychological support and advice, as well as taking part in the running of the business (Sophie Boutillier, Gérard Akrikpan Kokou Dokou, 2006, p. 9). In addition, the family is seen as an important partner, not only in financing but also in managing the business (Laura Salloum, 2013). In other words, the family is seen as the very essence of the family business and the home of entrepreneurship.

I-1-2-Entrepreneurship

The literature offers a multitude of approaches to the concept of entrepreneurship. However, it is not easy to define entrepreneurship or to clarify the concept (Fayolle, 2007, p. 14). The context of our research refers us to two dimensions of entrepreneurship. In the family-entrepreneurship relation, the focus is on the individual dimension of entrepreneurship. Principally, this is the creation of a business (or the creation of an activity) by individuals with the assistance, in the broadest sense, of their families. In the entrepreneurship-family business relation, it is the organisational dimension of entrepreneurship that is taken into account.

I-1-3-Family business

Defining the family business is the first and most evident challenge facing researchers in this field (BASLY Samy, 2006, p. 36). There are two sorts of definition: single-criteria definitions and multi-criteria definitions according to (José Allouche Bruno Amann, 2000, p. 39).

I-2-Determinants of family entrepreneurship

-Single-criteria definitions**:** They use either the ownership or control criterion, or the family/business interaction criterion to characterise the family nature or not of a company.

-Multi-criteria definitions**:** They bring together the three previous elements to a greater or lesser degree, as the current dominant trend is towards a multi-criteria approach with a predominance of the criterion of family ownership. This multiplicity of definitions reflects a lack of convergence on what should be considered a family business.

In the end, family entrepreneurship is an original field of research resulting from the dual intersection of two disciplines: family and entrepreneurship, on the one hand, and entrepreneurship and family business, on the other.

The determinants of entrepreneurship in family businesses depend on many factors:

I-2-1- Factors linked to the entrepreneur

The personal characteristics of the owner-manager can play a very important role in the entrepreneurial process of a family business. Indeed, the personality of managers is one of the driving forces behind the entrepreneurial behaviour of their firms (Alain Fayolle, lucie Bégin, 2009,

p. 16). A number of variables are used in the literature to study the characteristics of the individual (entrepreneur) who has to take the entrepreneurial decision. These characteristics can be divided into three dimensions: human capital, motivation and skills (Siham Jabraoui , Adil Boulahoual, 2018, p. 11).

While human capital is represented by the variables: age, gender, level of education and position in the company, entrepreneurial motivations are divided into four categories: financial, recognition, freedom and family tradition. Competence, on the other hand, is linked to the entrepreneur's previous experience.

I-2-2- Contextual factors (environment)

In the literature, it has been demonstrated that the success of a business project also depends on the environment in which it is set up. In this context, we will present the social capital of the entrepreneur, and the family environment in which the entrepreneur grew up, as well as the role and family support from which he can benefit both in terms of supervision and in terms of financing and accompaniment. The environment also includes factors that are external to the entrepreneur, in particular the macro-environment. These include the opportunities presented by the market and any potential threats to the business start-up process, such as support structures, administrative and regulatory constraints and competition. (Mohamed SABRI, 2017, p. 8).

I-2-3- Elements linked to preparation for creation-action

The entrepreneur, with his personal characteristics, must act according to the environment in which he operates. Their decisions must take account of the opportunities offered to them in order to speed up the start-up process. However, they must be careful to watch out for any obstacles presented by the environment that could compromise the process of setting up the business. In addition, preparing to set up a business is essential to its success. The entrepreneur tests his idea, checks that the business opportunity is exploitable and then builds his business plan (Siham Jabraoui , Adil Boulahoual, 2018, p. 16).

II– Methods and Materials:

To better define our work, we first carried out a literature search. We then carried out a survey in the field, drawing up a series of questions relating to our study. The field survey involved a random sample of 50 family SMEs in Bejaïa, on which we carried out a descriptive analysis of the survey data, and a principal component analysis using SPSS software. Analysis of the survey results enabled us to classify the main determinants of family entrepreneurship.

At the end of the survey, we were able to distribute 80 questionnaires to businesses in different sectors. Of these 80 questionnaires, we were only able to collect 60 (75% response rate), of which 50 were usable.

III- Results and discussion :

III-1- Family business characteristics

On the whole, the family businesses in our sample are characterised by their small size (70%), and by a share ownership structure composed in the majority of cases of family members who are either shareholders or occupy a management position in the business (56%). The majority of these companies are recently created (74%). Their dominant legal forms are individual businesses (52%) and limited liability companies (30%). The 50% majority of businesses are 100% family-owned. The family's initial contribution is very significant (42%), in addition to the entrepreneurs' personal savings (46%).

III-2- Determinants of business creation

Gender

According to the results of our survey, presented in table 1, women account for a very negligible proportion of entrepreneurs.

Table n°1 : Gender of entrepreneur

Genrder	Frequency	Percentage (%)
Men	48	96
women	2	4
Total	**50**	**100**

Source : Field survey results.

Age of entrepreneurs

In regards to the age of entrepreneurs, table 2 shows that the two largest categories are those aged 30-40 and 40-50, with 42% and 36% respectively. Those under the age of 30 account for only 12%.

Table n° 2: Age of entrepreneurs

Catégorie	Frequency	Percentage (%)
< 30 years	6	12
30–40 years	21	42
40–50 years	18	36
50–60 years	8	8
More thane 60 years	1	2
Total	**50**	**100**

Source : Field survey results

Entrepreneurs' level of education

Table 3 shows that most of the entrepreneurs surveyed have a university degree (42%). This can be explained mainly by the difficulty of finding work for recent university graduates, who therefore prefer to work for themselves. Just over a third (34%) had only completed secondary education.

Table n°3 : Entrepreneurs' level of education

Niveau d'instruction	Frequency	Percentage (%)
Primary	1	2
Middle school	3	6
Secondary	17	34
Higher éducation	21	42
Professionnal training	8	16
Total	**50**	**100**

Source : Field survey results

The entrepreneur's position in the company

Table 4 shows that, in 56% of the cases studied, the entrepreneur is both the owner and the manager of the company, and 34% are owners only.

Table n° 4: The entrepreneur's position in the company

Position	Frequency	Percentage (%)
Managing director	4	8
Owner	17	34
Both	28	56
Other	1	2
Total	**50**	**100**

Source : Field survey results.

Previous professional situation

Most of the entrepreneurs surveyed (76%) had acquired experience before setting up their business, the majority (40%) of them were managers of another company and 36% were employees.

Table n° 5 : Previous professional situation

Situation professionnelle	Frequency	Percentage (%)
Employed	18	36
Student	5	10
Maneger	20	40
Unemployed	7	14
Total	**50**	**100**

Source : Field survey results.

Previous sector of activity

Our survey also reveals that nearly half the entrepreneurs (44%) have worked in the same sector, 40% have worked in another sector and 16% have never worked (unemployed and students), as shown in table 6.

Table n°6: Previous sector of activity

Sector	Frequency	Percentage
Same sector	22	44
Other sector	20	40
Never worked	8	16
Total	**50**	**100**

Source : Field survey results.

The initial financing structure

Our study revealed that the source of the funds needed to start the business is mainly personal savings (the entrepreneurs' own) in 46% of cases, but this source is not always sufficient, and 42% say they use family capital in addition to their personal savings. Family capital accounts for 34% of initial business financing, and 6% of borrowings from friends are the last source. The advantage here is that family and friends advance capital without interest or any guarantee. Table 7 shows the structure of initial financing.

Table n° 7: The initial financing structure

	Oui		Non	
	Frequency	**Pourcentage (%)**	**Frequency**	**Pourcentage (%)**
Personal saving	23	46	27	54
Family capital	21	42	29	58
Bank loans	11	22	39	78
Loans from friends	5	10	45	90

Source : Field survey results.

The proportion of capital held by the family

The results of our study (see table 8) show that half of the SMEs in our sample are 100% family-owned, 20% are less than 50% owned, 12% are between 50-75% owned and only 4% are between 76-99% owned. We also note that in 14% of cases, the family has no control over the business. Table 8 shows that families retain control of the business in the vast majority of cases.

Table n°8: The proportion of capital held by the family

Pourcentage du capital	Frequency	Percentage (%)
Under < 50%	10	20
From 50–75%	6	12
From 76–99%	2	4
100% owened	25	50
None	7	14
Total	**50**	**100**

Source : Field survey results.

Support for business start-ups

The results in table 9 also confirm the results relating to sources of finance. Indeed, 70% of cases did not use any business start-up support organisation. For the other cases, the ANDI financed 22% of cases and only 8% for the ANSEJ.

Table n°9: Support for business start-ups

Organisme	Frequency	Percentage (%)
ANSEJ	4	8
ANDI	11	22
None	35	70
Total	**50**	**100**

Source : Field survey results.

The motivations to be an entrepreneur

The question ‘Why are you an entrepreneur’ is answered in a variety of different ways. The majority of answers were ‘to be my own boss’ (42%) and ‘to be able to earn more money’ (40%). These results are summarised in table 10.

Table n°10: The motivations to be an entrepreneur

Motivations	Frequency	Percentage (%)
A desire to develop your own idea	11	22
A taste for challenge	8	16
Developing your leadership skills	7	14
To be my own boss	21	42
Realising one of my passions	6	12

Create employment	16	32
Better manage my own work/life Balance	15	30
Earn more money	21	42
A favourable economic climate	3	6
Be able to pass the business on to	9	18
Continuing the family business	11	22
Prestige associated with entrepreneurial status	3	6
Other	0	0

Source : Field survey results.

Family motivation (support) for setting up a business

The large majority (86%) of entrepreneurs who took part in the survey (see table 11) said that they had been motivated and encouraged by their families in setting up their businesses. So the psychological support (encouragement and motivation) of the entrepreneur's family plays a very important role and makes the initial phase of setting up a business easier.

Table n° 11: Family motivation (support) for setting up a business

Answer	Frequency	Percentage (%)
Yes	43	86
No	7	14
Total	**50**	**100**

Source : Field survey results.

Family involvement and commitment in the initial phase of setting up a business

The results of our survey show that family involvement in the initial phase of setting up a business was present in 82% of the cases surveyed, and only 18% stated that they had not benefited from any family contribution in setting up their business (see table 11).

Table n °12: Family involvement and commitment in the initial phase of setting up a business

Answer	Frequency	Percentage (%)
Yes	41	82
No	9	18
Total	**50**	**100**

Source : Field survey results.

Role of the family in the business start-up phase

The results of our survey show that the role of the family in the business start-up phase, the vast majority of the businesses surveyed, with a rate of 90%, stated that the role of the family was positive during the start-up phase (see Table 13).

Table 13: Role of the family in the business start-up phase

Answer	Frequency	Percentage (%)
Yes	45	90
No	5	10
Total	**50**	**100**

Source : Field survey results.

The role of the family in the business development phase

Our study reveals that the role of the family in the development phase of the business also plays an important role, with 86% believing that the role of the family is positive during the development phase of the business, as shown in Table 14.

Table 14: The role of the family in the business development phase

Answer	Frequency	Percentage (%)
Yes	43	86
No	7	14
Total	**50**	**100**

Source : Field survey results.

Role of family capital in business creation

Table 15 shows that for 82% of the cases studied, the family plays an important role in the creation of the business through family capital, including human capital, social capital, latent financial capital and survival capital.

Table n° 15: Role of family capital in business creation

Ansewer	Frequency	Percentage (%)
Oui	41	82
Non	9	18
Total	**50**	**100**

Source : Field survey results.

Family capital that played a part in setting up the business

In 64% of the cases studied, the majority of entrepreneurs indicated that human capital contributed significantly during the creation of the business. In the financial capital case, the contribution was significant in 36% of cases (see table 16).

Table 16: Family capital that played a part in setting up the business

Capital	Oui		Non	
	Frequency	**Percentage (%)**	**Frequency**	**Percentage (%)**
Humain capital	32	64	11	22
Social capital	14	28	29	58
Financial capital	18	36	25	50
Survival capital	8	16	35	70

Source : Field survey results.

Advantages and disadvantages of family capital

Table 17 shows that family capital has many more benefits than drawbacks, because 80% of the entrepreneurs surveyed said they had benefits from family capital and only 14% said they had no benefits. As for the disadvantages, only 16% said that there were disadvantages to family capital.

Table 17: Advantages and disadvantages of family capital

	Frequency	Percentage (%)
Yes	40	80
No	7	14
Total	47	94
No ansewer	3	6
	50	**100**

Source : Field survey results.

III-3-Principal component analysis

The aim of this analysis is to reduce the size of our database while retaining the maximum amount of information contained in the initial database. In addition, PCA will enable us to classify the determinants of family entrepreneurship.

III-3-1-Validity tests

Before analyzing the results of the PCA, we will first check whether the analysis can be carried out on our database through the validity of certain tests, namely: the determinant of the correlation matrix, the KMO index and the Bartlett test. The results show that the three conditions are verified: the determinant is different from 0 and of low value (0.001). The KMO index is greater than 0.50 (it is 0.518) and the significance of the Bartlett test is less than 0.05 (Sig =0.000). PCA is therefore feasible on this database.

The PCA revealed several components, seven of which have an eigenvalue greater than one (1). In terms of the total variance explained, the data indicate that the seven components explain more than 70% of the information variance. These components are ranked in descending order from the most important to the least important, which will enable us to classify the determinants of family entrepreneurship according to these components. Each component is a linear combination of correlated variables (determinants) of family entrepreneurship.

III-3-2-Analysis of PCA results

The rotated component matrix presented in table 18 enabled us to establish a classification of the main determinants. According to this analysis, we distinguish six groups of determining factors classified in descending order as follows: the role of the family; external capital; internal capital; entrepreneurial motivation; entrepreneurial characteristics and other determinants.

Component 1: Role of the family

The variables that make up this first component indicate that the family plays a primordial role in the entrepreneurial project. There are 5 main determinants classified as follows: the role of the family in the development phase; the support and encouragement of the family during creation, the involvement of the family in the initial phase, the role of the family in the start-up phase and finally the role played by family capital in business creation.

Component 2: External capital

This group of factors is less decisive than the first, which includes respectively: *bank loans* followed by *support structures* mainly ANDI and ANSEJ.

Component 3: Internal capital

This group contains the variables: *family capital* followed by *personal savings*.

Component 4: entrepreneurial motivation

In terms of entrepreneurial motivations, *the need for independence* comes first, followed by *financial motivations* and then *the desire to develop own's idea*.

Component 5: Characteristics of the entrepreneur

The variables forming the fifth component are classified as follows*: previous professional status, level of education* and finally *the age of the entrepreneur*.

Component 6 & 7: Other determinants

The last two components are mainly represented by the following variables: the proportion of capital held by the family, borrowing from friends and gender.

Finally, we conclude from the results of the PCA that the entrepreneur's favourable environment is a determining factor in the creation of family businesses. In first position, the family, constituting the close environment of the entrepreneur, plays a primordial role in the creation of family businesses.

Regarding the sources of initial financing, bank loans and support structures (external capital) are more decisive than family capital and personal savings (internal capital). This can be explained by the important role of support systems in the entrepreneurial process.

Motivations for entrepreneurship are also determining. Indeed, we find that the need for independence and autonomy is more determinant that financial motivations. The desire to develop an idea is the last motivation factor.

In terms of entrepreneur's characteristics, the previous professional situation is the most decisive determinant than the entrepreneur's education level and their age. Indeed, previous experience provides practical and technical skills that are a success factor for setting up businesses.

In addition, previous experience reflects entrepreneur’s good sense and prior knowledge of their environment.

Table 18: Matrix of components after rotation

	Components						
	1	2	3	4	5	6	7
The role of the family in the development phase	,832	-,189	-,117	,142	-,013	-,127	,002
Support and encouragement for the family during the creation	,826	,127	,030	-,102	-,106	,053	,138
Involving the family in the initial set-up phase	,732	,057	-,040	-,294	-,100	,146	-,001
The family’s role in the start phase	,708	-,111	,032	,079	-,244	-,426	-,124
The role of family capital in the creation	,563	,069	-,409	-,026	,170	,319	-,069
Bank loan in initial financing	-,087	,908	-,094	-,076	-,080	-,063	-,002
The creation support organisation	,037	,859	,045	-,001	,040	,141	-,066
Family capital in initial financing	,125	-,193	-,907	,030	-,060	-,163	-,053
Personal saving in initial financing	-,007	-,219	,905	,008	,008	-,004	,007
Motivation, being my own boss	-,150	,099	-,130	,748	-,029	,140	,256
Motivation, earning more money	,146	,427	-,008	-,649	-,011	-,006	,252
Motivation, desire to develop your own idea	,368	-,070	,220	,505	,017	,288	-,192
Professional situation prior to setting-up	,040	-,066	,064	,017	-,788	,181	-,086
	-,211	-,237	,110	-,022	,700	,259	-,121
Entrepreneur’s education level	-,017	,305	,325	,379	,424	-,340	,178
Proportion of capital held by the family	-,005	,088	,106	,209	-,057	,641	-,068
Borrowing from freinds in initial financing	-,007	,022	,084	,077	,105	-,155	,820
Entrepreneur’s gender	-,087	,229	,035	,158	,316	-,352	-,491

Source: PCA results using SPSS.

IV- Conclusion:

The aim of our research into family businesses in the region of Bejaia is to identify the factors that determine the creation of family businesses. The descriptive analysis allowed us to define the potential characteristics of family businesses in the region and their managers and to pinpoint the potential determinants of the creation of these businesses.

The results show that the family businesses in our sample are, generally, small. The majority are newly created. Their dominant legal forms are the sole proprietorship and limited liability companies. They are mostly owned and run by family members. The managing entrepreneurs of these companies are mainly men who have already acquired skills as managers of a previous business or as employees. These entrepreneurs are mainly motivated by the need for independence and autonomy and the desire to earn more money. The main source of financing for the family businesses surveyed is personal savings. The family plays a decisive role in terms of support and involvement.

Principal component analysis reveals that the role of the family in the creation and development phase is very determining, coming in first place followed by the sources of initial financing (external then internal sources). Despite the importance of other determinants, these results show the superiority of the family and its role in the creation of family businesses in Bejaia region.

Our contribution has some limitations. The main one is related to certain factors which can be determining, such as the constraints on the creation of family businesses.

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