

**Characteristics of the owner/manager of small and medium enterprises :
A Case study of small and medium enterprises in Algeria.**

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Abstract :

This research paper aims to understand the personality of the owner/manager of small and medium enterprises (SMEs) and identify their most important characteristics. As the primary individual responsible for running these institutions and given the nature of SMEs, which are typically centered around the owner/manager, this study provides valuable insights. The key results were derived from a questionnaire based on a field study involving 59 SMEs in several states of western Algeria. The study found that these SMEs are managed by a single individual who bears full responsibility for management and possesses a set of demographic, behavioral, and psychological characteristics, which can be summarized as follows: independence in management, a sense of control, a reluctance to take risks, and an economic orientation.

Mots clés:

Mot clé.1: Propriétaire/dirigeant

Mot clé.2: Entrepreneur

Mot clé.3: caractéristiques démographiques

Mot clé.4: caractéristiques psychologiques

Mot clé.5: caractéristiques comportementales

Codes de classification

JEL: M13, D22 , L26.

Le résumé Ce document de recherche vise à comprendre la personnalité du propriétaire/dirigeant de petites et moyennes entreprises (PME) et à identifier ses caractéristiques les plus importantes. En tant que principal responsable de la gestion de ces institutions et compte tenu de la nature des PME. Les résultats clés ont été obtenus à partir d'un questionnaire basé sur une étude de terrain impliquant 59 PME dans plusieurs États de l'ouest algérien. L'étude a révélé que ces PME sont dirigées par une seule personne qui assume l'entière responsabilité de la gestion et possède un ensemble de caractéristiques démographiques, comportementales et psychologiques, résumées comme suit : indépendance dans la gestion, sentiment de contrôle, réticence à prendre des risques et orientation économique.

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1-The introduction:

According to definitions of small and medium-sized enterprises (SMEs), the most important characteristic that distinguishes them is the significant role played by the owner/manager through their work logic and management method. The owner/manager influences all other elements of the organization, making it crucial to understand their characteristics. This study aims to understand the characteristics of the owner/manager of SMEs, posing the following research question : What are the most important characteristics of the owner/manager of SMEs in Algeria ?

This question leads to several sub-questions:

- Why is it important to study the characteristics of the owner/manager of SMEs?
- What are the “personal” demographic characteristics of owners/managers of SMEs in Algeria?
- What are the psychological and behavioral characteristics of owners/managers of SMEs in Algeria?

We propose the following hypotheses:

- The significance of studying the characteristics of the owner/manager of SMEs stems from the nature of these institutions and their organization.
- The key demographic characteristics of SME owners/managers in Algeria are youth, male gender, and lack of high academic qualifications.
- The main psychological and behavioral characteristics of SME owners/managers in Algeria include risk aversion, crisis resolution vision, and adaptability to organizational variables.
 - Research Objective: The goal of this study is to highlight the distinctive characteristics of SME owners/managers. We aim to understand both measurable characteristics and those perceptible through the owner/manager’s psychology and behavior towards internal and external organizational variables.
 - Importance of Research : Studying the characteristics of SME owners/managers is important for two main reasons:
 - The owner/manager is a central figure whose personality, behavior, and vision significantly impact the management of SMEs. Understanding them means understanding how their organizations are managed.
 - Developing a profile of SME owners/managers helps relevant authorities create effective strategies to monitor and develop the sector.

- **Methodology:** This study employs a questionnaire and a descriptive analytical approach for data analysis and result drawing.

2- The Importance of Studying the Personality of SME Owners/Managers :

There is no universal definition for SMEs (CHERRARA Walid & Pr. ADALA Laadjal, 2019, p. 88). Definitions vary by country based on quantitative and qualitative standards (Ismail Nour El-Din & Bozian Al-Ajal, 2024, p. 153). Numerous studies have focused on organizational aspects affecting the success of these entities, including company size, age, skills, and capabilities (DOUFFI Maroua & LAKHLEF Athmane, 2020, p. 80). SMEs have become increasingly central to the economy, especially following the failure of large-scale economic policies. Since the late 1980s, SMEs have gained prominence in economic strategies (KARA Aldjia-Souad & AKNINE-SOUIDI Rosa, 2022, p. 90).

The importance of studying the owner/manager of small and medium enterprises (SMEs) stems from two main considerations. Firstly, it is due to the specific nature of these institutions and their systems. Secondly, the prominent role of the owner/manager, who is often also the owner, helps explain certain behaviors of these institutions based on their relationship with their owner/manager, which differs from large institutions (TORRES OLIVIER & Gaël Gueguen, 2008, p. 96). The manager plays a pivotal role in the emergence, development, and continuation of SMEs, being responsible for making crucial decisions based on expertise and experience (Zoubir Al-Amrawi, June 2023, p. 415).

Researchers have focused on clarifying the relationship between the characteristics of the owner/manager and their method of managing the organization and its performance, taking into account the nature of these organizations. For instance, some studies have explored the relationship between owner/manager characteristics and managerial behavior (Lorrain et al., Filion), the link between owner/manager vision and performance (Bakenda et al.), and the connection between owner/manager characteristics and human resource management practices (Bayad et al.). Laufer also highlights the interaction between the owner/manager's personality and the

conditions for organizational development and management (Kaewash Jamal Al-Din, 2016/2017, p. 178).

In SMEs, two types of owner/managers can be distinguished (Rakraki Amina, 2016/2017):

- A traditional manager who resists sharing power.
- A managing director who adapts to the specificities of micro-enterprises, converting the explicit into the implicit, processes into stages, formal into informal, written into oral, planned into intuitive, and intangible into tangible. Such a manager is seen as a paternal leader with high capabilities.

Many researchers have also attempted to determine the characteristics of entrepreneurs by comparing them with owners of SMEs and managers. Suggested classifications of the owner/manager of SMEs include (Dominique ARBOUR, 2008, p. 17):

- Entrepreneur/Manager: Seeks growth and exhibits innovative behavior.
- Entrepreneur: Primarily seeks income and work, aiming to achieve personal goals and establish or own a business.
- Manager: Manages an organization owned by someone else.

A person can be an entrepreneur, an entrepreneur/manager, or merely a manager of another's organization. Therefore, an entrepreneur can also be a manager, and vice versa. According to: (AHSSEN Djamila & AMEUR AMEUR Ahmed, 2015, p. 237)

- **Owner/Manager:** Established the enterprise and was once an entrepreneur, potentially remaining one if they continue to innovate and seek growth.
- **Owner/Manager:** May prefer stability and be content with their current status without pursuing entrepreneurial ventures.
- **Owner/Manager:** May never have been an entrepreneur, especially if managing a family business in the same manner as previous generations.

Hisrich (1989) defines an entrepreneur as someone who creates something of value by dedicating time and effort, assuming financial, psychological, and social risks, and receiving rewards in monetary and personal satisfaction. Successful entrepreneurs possess qualities such as technical competence, initiative, good judgment, intelligence, leadership, self-confidence, energy, creativity, fairness, honesty, tactfulness, and emotional stability. Entrepreneurial characteristics include managerial competency, networking, and gender (Collins Kapkiyai & Edwin Kimitei, 2016, p. 24). Professor Howard Stevenson at Harvard University defines

entrepreneurship as the process of identifying, pursuing, and realizing business opportunities (Ben Hamou Abdullah & Kalakhi Latifa, 2022, p. 398).

Entrepreneurship involves activities and operations carried out by the entrepreneur, requiring a set of qualifications and abilities that define the entrepreneurial spirit. The most important of these include (Belaiachi Boumediene & Morsli Halima, 2021, p. 115):

- Discovering and seizing opportunities
- Creativity and value creation
- Generating new ideas
- Making sound decisions
- Taking initiative
- Extrapolating and verifying information
- Risk-taking

All studies agree that the characteristics of the owner/manager are reflected in their management efficiency (Ahssen Djamil, 2015/2016, p. 63). However, there is no universal agreement on the specific characteristics of all managers, as these can vary based on their training, family background, and work experience. This diversity complicates the understanding of the behavioral logic guiding managers of such institutions. Most studies have identified two groups of variables : one group that does not require measurement and another that can be measured using tests to obtain graded results from weak to strong (Barakouba Amina & Khalaf Othman, December 2018, pp. 63-64). These variables are classified into "personal" demographic characteristics, which include age, seniority, experience, educational level, type of formation, family background, and sometimes marital status, gender, and values. Additionally, there are psychological and behavioral characteristics, which are difficult to measure quantitatively and are reflected in behaviors resulting from the situations the manager encounters, such as vision, risk tolerance, decision-making ability, and problem prediction (Rakraki Amina, 2016/2017, p. 179).

3-Research Methods, tools and measures :

This study comes within the framework of studying the characteristics of the owner/manager of small and medium enterprises in Algeria.

3-1- Study Tool: To achieve the study's objectives, a questionnaire was used, consisting of questions related to the topic. Personal interviews were also conducted to ensure direct distribution and collection of responses. This

approach was necessary to target the owners/managers of small and medium enterprises as required by the study's nature.

3-2-Sample Studied: The questionnaire was distributed to a sample of 100 small and medium enterprises, with responses received from 59 enterprises. The limited response was due to various obstacles, including a lack of understanding or fear of the study's nature from many owners/managers. These enterprises operate in various economic, industrial, commercial, service, and construction sectors. It is worth noting that the environmental variables affecting these institutions, including legislative and regulatory aspects or their contribution to economic development, are similar to other institutions across the country.

3-3- Field of Study : The Fields of this applied study are :

- **Spatial Field :** The geographical focus includes 59 small and medium enterprises from several western Algerian states : Mostaganem, Oran, Relizane, and Mascara.

- **Time Field :** The field study lasted 12 months, used to identify the study sample, its locations, and its frequency.

3-4-Method, Validity, and Reliability of the Study Tool :

The validity and reliability of the study tool were assessed using the Statistical Package for the Social Sciences (SPSS), version 19. This program is used for both descriptive and inferential data analysis. The internal consistency coefficient for the scale items was calculated using Cronbach's Alpha, which indicates the strength of correlation and cohesion between scale items and provides a good estimate of reliability. A Cronbach's Alpha of 0.60 or higher is considered acceptable in management and human sciences research. The results are as follows :

Table No. 01 : Internal Consistency Values Calculated Using Cronbach's Alpha Coefficient

Title	number of items	Cronbach's alpha
Characteristics of the Owner/Manager of Small and Medium Enterprises	09	0.944

Source : Based on the results of the questionnaire

The reliability coefficient of 0.94 indicates a strong level of internal consistency, making the tool valid and suitable for the study's data.

For closed-ended questions, a five-point Likert scale was used to determine the degree of agreement among the study sample with each questionnaire item. This scale transforms qualitative responses into quantitative data for statistical analysis, as shown below :

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Table No. 02 : Five-Point Likert Scale for the Studied Sample.

the scale	Strongly Disagree	Disagree	Neutral	Agree	Totally agree
Standard score	01	02	03	04	05

Source : (Osama Rabie Amin, 2007, edition 02, p. 26.)

The data and descriptive and analytical statistics were also coded, tabulated, and used in various statistical analyses. Frequencies, percentages, arithmetic means, and standard deviations were applied to the questionnaire items to describe the degree of agreement of the sample members with these items. The following criteria were used to interpret the results :

the arithmetic mean		Level relative to the arithmetic mean
From 01 to 2.33	—————→	Weak
From 2.34 to 3.67	—————→	Average
From 3.68 to 05	—————→	Strong

4- Results & Discussion :

4-1- Characteristics of the Studied Sample :

The most important characteristics are :

- Size of Enterprises : 56% are small enterprises with 10 to 49 workers, indicating homogeneity in terms of workforce size.
- Establishment Period : 75% of the institutions were established from the beginning of 2001 to the present. This reflects the impact of the economic recovery programs and reforms in Algeria during the period 2001-2014, which significantly increased the number of small and medium enterprises.
- Field of Activity : The enterprises are diverse, with a significant concentration in profitable and low-risk fields. For example, 26% are in the food industry, 22% in chemicals and plastics, and 20% in construction and public works.

4-2- Personal Characteristics of the Owner/Manager :

The key findings are :

- **Nature of Management :** We investigated whether the owner/Manages the organization themselves or relies on an independent manager, which impacts control, goal achievement, adaptability, and management quality.

Table No. 03 : Nature of Management.

Nature of the Manager	Repetition	Percentages
Owner is the manager	49	%83
Relies on the manager's experience	10	% 17
the total	59	%100

Source : Based on the results of the questionnaire.

The results show that 83% of the establishments are managed directly by their owners, who are personally involved in management to ensure oversight of their investments. The remaining 17% rely on managerial expertise, although these managers require owner consultation for decision-making.

- **Specialization in Business Administration:** We examined whether the owners/managers have formal training in business administration.

Table No. 04 : Specialization in Business Administration

Specialization in business administration	Repetition	Percentages
Yes	05	%08
No	54	%92
the total	59	%100

Source: Based on the results of the questionnaire.

The majority (92%) of the owners/managers lack formal training in business administration. Of those enterprises managed by the owner, 83% rely on personal expertise and experience rather than formal business training.

- **Gender of the Owner/Manager :**

According to the first report published in the United States of America on the role of feminist entrepreneurship, it was published by Research s'women for Center in 2005 showed that American women founded 10.6 million institutions, equivalent to 47.7% of the institutions that were established in that period, achieving a turnover. According to the OCDE report, estimated at \$2.5 trillion with the creation of 19.1 million job opportunities in 2008, women's entrepreneurship represents in developed countries such as the United States of America, Canada, Australia and Finland about 30% to 40% of the fabric of small and medium enterprises. (Ben Hamo Abdu-errazak Sawsan, & Ben Harath Hayat, 2016, p176)

We are very interested in knowing the gender of the owner/manager, in order to know the extent of the female presence in this field, and its reflection on the management methods used. The results were as shown in the table below:

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Table No. 05 : Gender of the Owner/Director of the Institutions in the Studied Sample

Gender of the Owner/Manager	Repetition	Percentages
Male	59	%100
Female	00	%00
the total	59	%100

Source : Based on the results of the questionnaire.

From the results shown in the table above, it is clear that 100% of the owners/managers of the small and medium enterprises in the studied sample are male. This indicates a significant lack of female presence in the establishment or management of such small enterprises.

- Academic Qualification of the Owner/Manager in the Sample Institutions Studied :

Based on the results of the questionnaire, which included 59 small and medium enterprises from some states of western Algeria, the results were as recorded in the table below with regard to the educational qualifications of the owners/managers of these institutions.

Table No. 06: Academic qualification of the owner/manager in the sample institutions studied.

Academic qualification	Without qualification	Primary	Intermediate	secondary	University	the total
Repetition	00	08	15	26	10	59
Percentages	%00	%14	%25	%44	%17	%100

Source : Based on the results of the questionnaire.

The table indicates that 86% of the owners/managers have acceptable educational qualifications : 44% with secondary education, 25% with intermediate education, and 17% with university education. This level of education is beneficial as it influences the management methods and tools used and demonstrates awareness of the importance of staying updated with competitive practices.

4.3 Descriptive Statistical Analysis of the Behavioral and Psychological Characteristics of the Owner/Manager of Small and Medium Enterprises in the Sample :

Table No. 07 : Descriptive Statistical Analysis of the Behavioral and Psychological Characteristics of the Owner/Manager.

Paragraphs	Totally agree	Agree	Neutral	not agree	Strongly Disagree	The arithmetic mean	standard deviation	Level relative to the arithmetic mean
1- The institution is a family institution inherited by the owner, and he uses a management method similar to his predecessor	10 17%	00 00%	00 00%	49 83%	00 00%	2.51	.1.135	average
2- Parents interfere in the management of the institution.	15 25%	10 17%	00 00%	24 41%	10 17%	2.93	1.518	Average
3- The owner/manager seeks to achieve the organization's goals in accordance with his personality.	21 36%	06 %10	13 22%	17 29%	02 03%	3.46	1.330	Strong
4- The owner/manager prefers stability, not growth, and is satisfied with what he has.	28 47%	12 20%	01 %02	10 17%	08 14%	3.71	1.532	Strong
5- The owner/manager does not like to take risks and aims only for the survival of the organization.	04 07%	50 85%	00 00%	05 08%	00 00%	3.90	0.635	Strong

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6- The owner/manager does not like to take risks and aims only for the survival of the organization.	30 51%	15 25%	05 09%	07 12%	02 03%	4.08	1.179	Strong
7- The owner/manager believes that planning for the future involves disrupting interests and incurring additional expenses.	10 %17	10 17%	19 32%	12 20%	08 14%	3.03	1.273	Average
8- The owner/manager's decisions and behavior are reactive rather than proactive	20 34%	37 %63	00 00%	02 03%	00 00%	4.27	0.639	Strong
9- The owner/manager prefers to rely on intuition in decision-making.	03 05%	44 74%	04 07%	08 14%	00 00%	3.71	0.776	Strong

Source : Based on the results of the questionnaire.

From the table data that were extracted based on the results of the questionnaire, we note that there is no kind of family dependency in the management process. This can be inferred from the disagreement of 83% of the answers that the institution is family and the owner inherited it and is still managing it in a manner similar to his predecessor. Therefore, all of them are projects that were established. By its owner ; Also, 58% of the institutions confirm that parents do not interfere in the management process. In this context, the owners/managers of the sample institutions can be classified as not being family-oriented and not aspiring to create a dynasty or an ownership family, as we find that the The arithmetic mean between 2.51 and 2.93; Also, the owners/managers of the studied institutions seek to achieve their goals in accordance with their personality only, as the

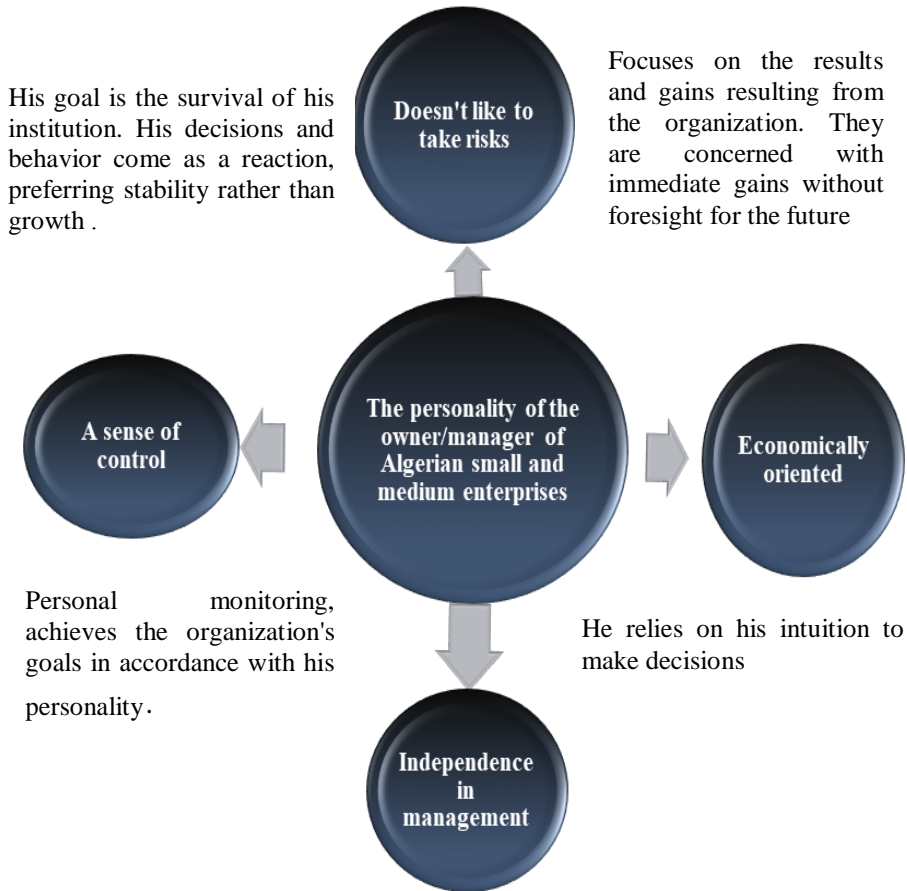
arithmetic mean for this item is strong, reaching 3.46. Also, 92% of all institutions whose owner/manager does not like to take risks and whose only goal is the survival of his institution, and the arithmetic mean for this paragraph is considered strong, estimated at 3.90. 67% of the answers confirm that the owner/manager of the small and medium enterprise prefers stability, not growth, and is satisfied with what it is, with a strong arithmetic mean of 3.71 ; This is supported by 95% of the sample members' admission that the owner/manager's decisions and behavior come as a reaction and not in advance, so that they are taken based on his intuition. This is what 79% of the institutions in the studied sample declare. %76 of the answers confirm that the owner/manager is interested in quick and immediate gains, as they are more important to the organization than planning for the future. This is what we see in the strong arithmetic mean for this paragraph, which is estimated at 4.08. Therefore, it can be said that the owner/manager is economically oriented, concerned with immediate gains without foresight. For the future, because this requires expenses on the one hand and a degree of risk to face the unknown on the other hand. In an attempt to find out whether the owner/manager confirms that planning for the future entails disruption of interests and additional expenses, we found great hesitation in the answer, ranging between 34% who confirmed this and 32% who abstained from answering

5- Conclusion :

The results highlight the critical role of the owner in the success and survival of these institutions. The small and medium enterprises studied are predominantly managed by their owners, who bear full responsibility for management. Despite lacking formal business administration training, the owners/managers exhibit a classic orientation and resist sharing power. Key characteristics include :

- **Independence in management :** 79% of owners/managers rely on intuition for decision-making, and 83% are not family-oriented.
- **Sense of Control :** Owners/managers aim to achieve goals based on personal attributes.
- **Risk Aversion :** 92% of owners/managers avoid risks, focusing on institutional survival, with 67% preferring stability.
- **Economic Orientation :** 76% prioritize immediate gains over long-term planning.

Figure No. 01: Personal Characteristics of the Owner/Manager of Small and Medium Enterprises for the Sample Studied



Source : Based on the results of the questionnaire.

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