Understanding the Financing of Very Small Enterprises by the Entrepreneur's Family: The Role of Culture in West Cameroon

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ABSTRACT

The main objective of this study is to examine the relationship between the owner-manager of a VSE and the members of his family in order to detect the elements within this relationship that are necessary for an understanding of the entrepreneur's access to financing from family sources in the West region of Cameroon. The qualitative case study approach involved semi-structured interviews with 11 VSE promoters, and the thematic content was analysed using Nvivo 10 software. From the analyses, it emerged that the reciprocity of services rendered between the entrepreneur and members of the family constitutes the main cultural lever that allows these business leaders to oxygenate their business financially through family financing. As a result, VSE managers need to combine the pursuit of economic interest with respect for this cultural value, to ensure that they have access to family sources of finance for their businesses. The value added of this study lies in the fact that it puts into perspective the role of sociocultural values, and in particular "reciprocity of services rendered", on access to local financing by very small businesses in the Cameroonian context.

KEYWORDS: *Family, reciprocity of services rendered, Culture, Family solidarity, Family financing*

JEL CLASSIFICATION: *G30, G32, G39*

1. INTRODUCTION

Problems related to access to finance are among the main factors slowing down the development of businesses in Central Africa, and Cameroon in particular. According to the NIS (National Institute of Statistics)[i], problems in financing businesses, particularly small businesses, is the second source of non-development of very small enterprises (VSEs).

Aware of the difficulties faced by these structures, the public authorities are trying to provide some solutions with a view to resolving the thorny problem. A number of measures are being taken, ranging from support for private-sector companies under headings 94 and 65 of the State budget[ii], to the creation of programs to finance entrepreneurship, such as the three-year youth plan. However, given the growing corruption in most sectors of activity, promoters of very small businesses who do not have a large network of contacts are unable to take advantage of the facilities offered by the public authorities (ILO, 2012). Furthermore, because of their size, these businesses do not benefit from the traditional financing provided by banks and other private financial institutions, because of the very high informational asymmetry between them and these financing structures.

In a context of absence of a competitive financial market (Kauffman, 2005), lack of awareness of groundfunding (Abate & Fouda, 2020), risk aversion by banks (Ngongang,

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2015), these small businesses naturally turn to informal sources in order to find the minimum financial breath for their business. In this logic, the tontine, friends, family, and the entrepreneur's spouse constitute the sources of financing most prized by these entrepreneurs (Nkakleu, 2002; Ndjoumessi et al., 2017).

If, according to Torres (1999), MSEs evolving in different geographical and cultural environments can behave differently, it goes without saying that promoters from divergent cultural areas will behave differently when it comes to choosing their sources of finance and the sociocultural levers used to benefit from them (Abate, 2022). VSEs in Cameroon in general, and those in the West region in particular, are distinguished from others by their community aspect. As a result, according to the International Labour Office (ILO) in 2012, family members are the most important source of informal finance. However, to benefit from this source of finance, which is in great demand among Cameroonian entrepreneurs, they must reconcile economic interests with respect for the cultural values and norms that govern life in society. In fact, family financing appears to be subject to the respect and application of a set of rules and cultural values that govern family and even community life.

In this work, our question concerns the levers that govern the relationship between the promoter of a very small business and the group to which he belongs, enabling him to access financing from a family source. Although there is no doubt that the literature on the role of the cultural environment of the business and its promoter is abundant, it must be acknowledged that the literature on the role of family and community relations in business financing is not very visible. More so, these few studies generally only concern SMEs[iii], yet very small businesses, which account for more than 90% of the country's economic tissue (NIS, 2016), are neglected in the literature. Furthermore, this literature does not take account of Cameroon's ethical diversity, and yet it would be utopian to believe that sociocultural behaviours have the same impact on business management in all cultural areas.

The West region of Cameroon, which is the testing ground for this study, is recognised by the NIS (2016) as one of the country's main economic regions. It is populated by the “GRASFIELDS”, also known as “BAMILEKES”[iv], who are culturally characterised by their strong attachment to the community and the family unit. The strong social cohesion that binds people together in this part of the country led the historian Mveng (1984) to recognise that these people are characterised by a zeal for work, a spirit of thrift and an individualism that combines in a contradictory way with a community life without cracks. All these cultural values inevitably influence the management of small businesses established by young entrepreneurs. It is therefore necessary to conduct scientific studies to identify the cultural factors that impact on the informal financing of very small businesses. It is therefore a question of putting into perspective the cultural factors stemming from the entrepreneur-family relationship, and which have an impact on the family financing of very small businesses in the West region of Cameroon.

The remainder of this paper is structured around highlighting the theoretical aspect of the role of the cultural environment on company financing (2), the methodology (3), the main results (4), followed by the discussion (5) before concluding the study (6).

2. LITERATURE REVIEW

This section first looks at the concept of culture, then presents the link between the dimensions of culture and family solidarity, and finally establishes the relationship between family solidarity and company financing. It concludes with a brief critical review of the literature on culture in general and corporate finance in particular.

2.1 Culture and its dimensions

Culture is “a set of beliefs and norms shared by a group of people that help the individual decide what is, what can be, how it should feel, what to do, and how to go about doing it”. This definition by Goodenough (1971) highlights the norms and beliefs shared by a group of individuals or groups of individuals. It is in line with the idea put forward by North (1990) that culture and norms are an integral part of a country's formal institutions, such as the constitution, which provide a framework for the daily lives of its citizens.

Unlike these authors, Hofstede (1980) defines culture as "a collective mental programme that differs from one group to another". It is therefore learned over time and this mental programming is revealed at three levels which are: the personal level which is specific to each human being, the collective level which characterises sociological groups like the family, the village, the community and finally the universal level which is common to all individuals. It can be seen that contrary to the definition of previous authors who would like culture to be a standard integrated into national institutions, Hofstede (1980) perceives the latter as the characteristic of a sociological group. It is therefore acquired by the individual within the community or his family. According to this logic, culture will be different from one group to another and consequently, any individual linked to a group acquires by learning a cultural teaching relatively different from that of another individual linked to another community. To support his argument, Hofstede (1980, 2010) conducted a study in 53 countries and, at the end of the study, identified six dimensions of culture which, according to him, characterise the populations of these different nations. These are the dimensions of hierarchical distance, control of uncertainty, masculinity/femininity, temporal orientation, indulgence/severity and finally individualism/collectivism. This last dimension focuses on the relationship between the individual and the group to which he or she belongs (community or family). According to Hofstede (2010), individualism is the tendency to think only of oneself and to advocate one's own self-interest, whereas collectivism is when people express their desire to belong to the sociological group and to look after each other, putting the group's interests first. Collectivist society is generally characterised by the individual's commitment to the group to which he belongs, which leads to his marginalisation if he breaches the norms and values that govern relations between the individual and the other members of the group. The degree of social cohesion is fairly high and imposes a duty of mutual solidarity or ‘family solidarity’ on individuals linked by kinship (Durkheim, 1893).

Drawing on the works of Hofstede (1980, 2010), Kamdem and Ongodo (2007) carried out a similar study with approximately the same dimensions in the Cameroonian context and concluded that the “BAMILEKES” people, most of whom live in the western region, occupy an intermediate position on the dimension of “attachment to the family and the group”, a dimension homologous to “collectivism/individualism” in Hofstede (1980, 2010). These conclusions were already set out by Mveng (1984), who specified that the members of this community have a strong tendency to form a strong and indivisible compact group. This community life generates strong bonds within the population concerned, in the sense of Grannovetter (1973), which contribute to the development of a form of family solidarity between members of the same family.

2.2 From Hofstede collectivism to family solidarity in West Cameroon

Like studies on culture, Hofstede's (1980) research on family solidarity has resulted in a six-dimensional definition (Silverstein & Bengtson, 1997): the structural dimension, which concerns the residential distance between family members and which facilitates or limits contacts between members; the associative dimension, which links social contacts and activities or events shared between people belonging to the same family; the affective dimension, which concerns the sharing of affection, intimacy and emotions between members of the group; the consensual dimension, which concerns the sharing of points of view, opinions, values, and lifestyles; the normative dimension, relating to the feelings of obligation felt between family members; the functional dimension, which concerns the exchange of services or finances between siblings. Given the objective of this study, it is above all the functional dimension that interests us, as it concerns material and financial exchanges between individuals in the same family, access to financing from relatives by the entrepreneur being part of these exchanges. However, the consensual and normative dimensions also enable us to consolidate the theoretical corpus of this study insofar as the reciprocal sharing of goods and especially financial aid appears not only as a norm, a consensus, but above all as a value characterising the populations of the West Cameroon region as defined by Kamdem and Ongodo (2007). These dimensions of family solidarity find their emanation in collectivism as presented by Hofstede (1980, 2010) through the collectivism/individualism dimension of culture and thus make it possible to characterise the target population.

2.3 From family solidarity to the financing of very small enterprises in the West region of Cameroon: the role of the law of proximity

Although the literature is not yet abundant on this issue, there are nevertheless a few authors who have conducted studies to highlight some elements of culture in general that have an influence on access to finance. Among these studies is that of Dally (2018), who shows that in Senegal, strong solidarity between siblings, framed by cultural norms such as loyalty and keeping one's word, enables young business promoters to benefit from financial support from their brothers. Narch et al. (2016) look at women's income-generating activities in Ghana. For these authors, sociocultural factors such as the patriarchal structure, which places the man at the head of the family, hinder women entrepreneurs' access to formal finance and force them to turn to informal finance such as that provided by their close relatives. The study was carried out on a sample of 160 women entrepreneurs and the authors conclude that, as the second-ranked member of the family, women do not have the necessary assets (land and other property) to meet the collateral requirements of banks for access to bank finance. As a result, the family becomes the main source of finance. Mashenene et al. (2014) have already showed that from a cultural point of view, the strength of the ethnic link favours access to financial support for entrepreneurs by members of their families within the Chagga ethnic group, unlike the Sokumma ethnic group in Tanzania.

From the foregoing, it can be seen that the cultural elements impacting on company financing in the literature can be summed up in two main factors: the cultural norms governing relations between members of society and the strength of the bond uniting individuals. However, the main limitation of these studies undoubtedly lies in the fact that they do not take into account the measurement of bond strength in the sense of Grannovetter (1973). Grannovetter distinguishes three measures of bond strength: intimacy, duration of the relationship, and reciprocity of services rendered, which constitutes an essential element of family solidarity (Silverstein & Bengtson, 1997). Thus, based on this cultural value, we are interested in the entrepreneur-family relationship in order to detect the role of this cultural aspect on access to family financing by the owner-manager of the VSE.

3. METHODOLOGICAL CHOICES

This section explains why the West region of Cameroon was chosen, the methodological approach used to analyse the data, followed by the sampling procedure for the final sample, and finally the data collection and analysis procedure.

3.1 The choice of the West region of Cameroon

As mentioned above, the West region of Cameroon is predominantly populated by the "BAMILEKES" ethnic group. If we look at the cultural dimensions of entrepreneurship in Cameroon, we find that there is a great deal of work on entrepreneurship among the "BAMILEKES". According to some authors, this ethnic group, such as the Kamba in Kenya, is particularly thrifty (Fouda, 2023). Their dynamism, entrepreneurial spirit, and business acumen have been the subject of numerous studies and abundant literature. Disciplined, these people follow a politico-social system in which the chief is a religious and political figure. This people have more than 100 chiefdoms, and is part of the so-called Semi-Bantu group, which includes the Tikar and Banso of the North-West region (English-speaking region). In the absence of any official statistics, they have generally been portrayed in the collective imagination as the most enterprising and prosperous ethnic group in Cameroon since the 1960s. Nevertheless, the most recent census carried out in 2000 shows that the "BAMILEKES" have a far from negligible economic weight: 58% of national importers, 94% of shop owners in the major urban centers, 75% of cocoa and coffee traders, 47% of industrial wholesalers, 80% of taxi fleet managers, 50% of informal traders, 75% of hotel owners, and 50% of intercity road transporters. This is confirmed by Warnier (1993), who acknowledges in his study that the "BAMILEKES" have more entrepreneurs than any other people in Cameroon. These figures, although dating back several decades, and these characteristics of the peoples of West Cameroon further justify the interest shown in this part of the country in the context of this study.

3.2 The choice of a qualitative approach based on multiple case studies

This study aims to examine the family-entrepreneur relationship in order to highlight the cultural elements that lead to family financing of the SME. The insufficiency of the scientific literature on this issue leads to the use of the qualitative approach, as recommended by Wacheux (1996). Thus, semi-direct interviews were conducted on a sample of SME promoters in the West region of Cameroon in accordance with the instructions of Pellemans (1999). To achieve this, an interview guide was developed based on observations and a preliminary survey for this study. The main aspects covered during the interviews are: the reasons for the entrepreneur's recourse to financing from family sources, the link between the reciprocity of services rendered within the siblings and the entrepreneur's access to financing from family sources, among others.

3.3 Sampling and sample characteristics

The sample of this study is a non-probabilistic sample, very suitable for qualitative research (Beaud, 1984). To make it, we proceeded by the method of reasoned choice. On this basis and not being able to have a predefined size *a priori*, we carried out the interviews until theoretical saturation after the eleventh interlocutor. This number falls within the range retained by Miles & Huberman (2003) for a qualitative study, namely between eight and fifteen elements.

As for the characteristics of this sample, it is mainly noted that these are promoters of very small businesses in the cities of Dschang and Bafoussam (these cities being the main economic metropolises of the west region). Table 1 below summarises the main characteristics of this sample. Each element of this sample is called "Dx", this in order to maintain the anonymity of the participants. Furthermore, it is important to note that the age of these interlocutors varies between 30 and 49 years, and their experience as business leaders varies between 5 and 22 years. These are male (six cases) and female (five cases) people and operating for the vast majority in commercial activity, classified as the main activity of the Cameroonian economy by the NIS (2016).

Table 1. Sample characteristics

Dx	Sex	Activities	Experience	Duration of the interview	Age
D 1	Women	Small Business	13 years old	38 min 44 s	32 years old
D 2	Women	Small Business	5 years old	29 min 23 s	30 years old
D 3	Man	General Trade	9 years old	33 min 10 s	48 years old
D 4	Women	Trade	22 years old	31 min 1s	38 years old
D 5	Man	Small Business	13 years old	30 min	39 years old
D 6	Women	Sewing	3 years old	33 min 8 s	41 years old
D 7	Man	Small Business	18 years old	30 min 4 s	40 years old
D 8	Man	Hairdressing	13 years old	37 min 12 s	49 years old
D 9	Man	Small Business	18 years old	30 min 33 s	42 years old
D 10	Man	Sewing	22 years old	35 min 14 s	35 years old
D 11	Women	Shopping	18 years old	30 min 1 s	39 years old

Source: author

3.4 Data collection and analysis

The interviews were conducted at the place of exercise of the activity for some and at home for others. This was done in order to avoid the influence of third parties on the speech of the interlocutor, and a tape recorder allowed us to make the recordings. The duration of these interviews varies between 29 and 48 minutes and for a total duration of 167 minutes and 44 seconds. These interviews were conducted during the period from July 1, 2023 to August 18, 2024.

The thematic content analysis was carried out using the Nvivo 10 software, following the steps described by the main authors of this method, such as Martin and Virginie (2008), namely: transcription, constitution of categories and coding. Indeed, the thematic content analysis method consists of cutting, assembling, and structuring the corpora allowing the systematisation of the data and the establishment of reliable conclusions of the analysis (Huberman & Miles, 2015). Following this logic, after the transcription of the verbatims, they were classified by code taking into account the interlocutors, and then the thematic coding was carried out. The corpus being already structured by themes, questions, and answers, the structuring by tags (Cabré, 2007) was carried out, and the questions were separated from the answers in each of the corpora. Subsequently, open coding (Adreani & Conchon, 2005) made it possible to identify and order the speech of each interlocutor based on the questions in the interview guide. Thus, the different ideas were selected with more precision, allowing us to arrive at the results of this study.

4. RESULTS OF THE RESEARCH

From the results of this work, two main levers emerge to better understand the financing of entrepreneurship by the entrepreneur's family in West Cameroon. These are the identity proximity between the members of the sibling group and the reciprocity of services rendered, representing one of the main social values in the region.

4.1 Proximity: the driving force behind solidarity in family financing of VSEs

From the analysis of the speeches of the SME managers interviewed, it emerges mainly that 81.81% of the elements of the sample (i.e. 9/11) received financial support from the family at the beginning of their activity and continue to receive this support from time to time, against only 18.18% who did not receive and do not receive it.

We note firstly that the identity proximity that binds the members of the sibling group is at the origin of a climate of trust and solidarity between the members of the group, and this contributes to the access by the entrepreneur to the financial support of his family in the context of financing his income-generating activity. This is justified by the comments of managers D2 and D6 of the study sample, who respectively, declare that: D2 "... *I have friends with whom I have good relations but, when it comes to financial questions and especially the financing of my business, I prefer to turn to my sisters because between us, there is trust...*" and D6 "*At home, we are unanimous, we help each other, when a person gets involved in an activity... we mobilise to provide him/her with financial support*". It is noted that this proximity resulting from strong ties in the sense of Grannovetter (1973) is undoubtedly the first cultural factor that justifies the access of VSEs to financing from family sources. Beyond this proximity, the analysis of the interviewees' speeches highlights "the reciprocity of services rendered" as an important element also resulting from the strength of the ties between individuals to explain the financing of VSEs in West Cameroon by funds coming from the entrepreneur's family.

4.2 The role of reciprocity of services rendered in family financing of very small businesses

In practical terms, the reciprocity of services rendered is reflected in the material and financial assistance that the manager regularly provides to his family members, and which would be at the origin of the latter's unconstrained access to the financial support of his family members in the context of financing his company. This is what emerges from the analysis of the speeches of the 81.81% of managers in the study sample who benefited from financial support from their family members. Table 2 below summarises the extracts from the interviewees' speeches on this issue.

Table 2. Excerpts from speeches on reciprocity of services

DX	Excerpts from the speeches
D1	*…You know, in a family, we have a moral obligation to support each other. So, my brothers helped me financially when I opened my shop because I usually help them too when they have financial worries.…*
D2	*…When a family member encounters financial difficulties, I participate in solving these problems, and in return…I also receive help from the family when my shop has financing problems.…*
D3	*…My older brothers supported me financially in my activity because they knew that tomorrow, I would also support my younger brothers who would also embark on professional life, and that is why I intend to do it so as not to disappoint my family.…*
D5	*… When I started this business, my brothers and sisters supported me because I often support*

	them too….
D6	*… Yes, I very often participate in the material support of my family members and in return, those who can assist me also do so when I have financial worries concerning my activity…*
D7	*…In my family, I am the only person everyone turns to when there is a slight problem… it is only because my family is very poor that they do not support me financially in the activity but, I receive their moral support…*
D8	*… Mutual assistance is a reality in my family …*
D9	*…In our family, if you don't react when someone has financial difficulties, no one will help you when you have problems...so it's a bit like that...and it's also valid in business…*
D11	*… In our family, mutual assistance is a duty, especially when it comes to helping a family member start an entrepreneurial activity…*

Source: Author

The analysis of these extracts from the speeches allows us to understand that the role played by the entrepreneur with regard to the financial and moral support of his "brothers" is at the origin of his access to financing from his family members. This mutual support, whether financial or moral, is the thing best shared between individuals of the same family in West Cameroon. Therefore, the financial support of the entrepreneurial activity coming from the family is conditioned by the similar and previous actions of the entrepreneur toward other members of the family or the community. It is only a response to the solidarity shown by the entrepreneur towards the other members of his group of belonging. On this subject, the leader D2, speaking about his relations with the members of his family, declares that: "*...when a member of the family encounters financial difficulties, I participate in the resolution of these problems, and in return…I also receive help from the family when my shop has financing problems*"

Similarly, the entrepreneur who shows solidarity with his family does so in the hope of a counterpart by virtue of this social norm, even if this counterpart often arrives with an imbalance. To this end, entrepreneur D6 specifies that: "*... What I receive from my brothers as support when I am in difficulty is not the equivalent of what I give them when they are in trouble...*". In the same logic, the family support given to the entrepreneur emanates from the hope and expectations of the members of the family unit, to see the beneficiary of the aid act similarly towards the other members of the group in the near future. Thus, interlocutor D3 states that: "*my older brothers supported me financially in my activity because they knew that tomorrow, I will also support my younger brothers who will also launch into professional life, and that is why I intend to do it so as not to disappoint my family."*

However, it remains possible that by participating in resolving the difficulties encountered by family or community members, the individual may not receive any compensation. This would certainly not show the indifference of his family towards him. The reasons may be multiple, including the limited financial capacity of the other members of the group. If the entrepreneur is the wealthiest in his family and from whom "everything" is expected, then the support may not be mutual. Furthermore, this does not in any way alter the recognition of this cultural value and its respect in society because, most often, the compensation is provided in the form of moral support. This is confirmed by the words of manager D7 who says it in these terms: "*…in my family, I am the only person to whom everyone turns when there is a slightest problem… it is only because my family is very poor that they do not support me financially in the activity but, I receive their moral support*".

5. DISCUSSIONS

From the results of this study, it emerges firstly that the identity proximity between the entrepreneur and his family, although natural, is an essential element in explaining access to financing from family sources by the promoter of SME. This result is in line with those of Mashenene et al. (2014) whose conclusions at the end of their study in the Tanzanian context are almost identical to ours. Indeed, according to Mveng (1984) the West region of Cameroon, the experimental field of the survey, is characterised by individualism paradoxically combining with a community life without cracks, which creates emotional and strong ties (Grannovetter, 1973), which unite the individual with the other members of his group of belonging. Thus, these ties, which are at the origin of solidarity, allow the owner-manager of SME to have the financial support of his family in the event of financial difficulties in his income-generating activity.

Secondly, the results show that the acts of generosity performed by the entrepreneur towards his close relatives represent a cultural element that justifies the financial support granted to him. This result corroborates the work of Kuepie (2012) as well as Djoumessi *et al.* (2017). Indeed, in line with the work of Hofstede (1980, 2010), Kamdem and Ongodo (2007) already concluded at the end of their experiment in the Cameroonian context that the “Grassfields” of the West occupy a median position in terms of “integration into the family”. This highly intriguing result suggests that group solidarity is not exercised blindly, but rather in a self-interested manner. Consequently, the individual wishing to be part of the solidarity network should deserve it. This is what Warnier (1993) describes as "*solidarity based on merit*" in his words: "*in the Cameroonian landscape, the moralising bias is exceptional. It undeniably gives a decisive advantage in business to the BAMILÉKÉS compared to the Betis, the Bafias, or any other who must share with their parents without much consideration being given to their merit...*".

Mutual aid in West Cameroon is part of the cultural norms and values that individuals are required to respect, otherwise they would be exposed to customary sanctions that could go as far as breaking off relations with relatives. Since maintaining family relationships is also very costly, young entrepreneurs contribute to the development of other members of the group by providing them with material and financial support from time to time and receive in return and at the appropriate time help from the latter or from elders in times of need. This is the principle of reciprocity of services rendered that governs this society. On this subject, Warnier (1993) stated that "*only parents who have provided proof of their merit participate in solidarity networks. Parents support each other. But those who, through their own fault, have not honored the help received are marginalised.*" In this way, by respecting this principle, the owner-manager of a small business honours the help received during the creation of his company and gains more trust from his family. This will work in his favour in the event of a possible need for financing for his activity.

Mutual aid is characterised in this society by loans and donations. Unlike loans which do not cause real problems for business leaders, donations seem to be even more restrictive for the latter. Indeed, they entail as consequences the sharing of the fruits of success with all those who, from near or far, would have in one way or another participated in this success. In this sense, after having benefited from the help of his family members in the framework of the financing of his activity, the entrepreneur automatically becomes indebted to the siblings. Following this logic, Kamdem (2002) affirms about the principles of life in this society that "*success by oneself and for oneself is considered as a contemptuous attitude towards the rest* *of the community... success only makes sense if the fruits of the latter are shared and redistributed within the vast network including parents, friends...".* Along the same lines and according to the logic of gift and countergift, Mauss (2007) specifies that in Africa, the gift is considered by the donor as savings or an investment intended to produce fruit. Thus, the entrepreneur who received financial assistance from his brothers must consider it as a debt to the family and must therefore make efforts to repay it by reproducing the same act toward a younger brother at the risk of suffering the wrath of the family members. “BAMILEKES” society being marked by mysticism, some entrepreneurs (like the 18.18% of members of our sample who did not receive financial support from their own parents) refuse family assistance in order not to be pressured by others in the event that they are unable to honour the assistance received. Furthermore, Mauss (2007) emphasises that the gift leads to the inferiority complex of the done vis-à-vis the donor. As a result, the beneficiary of the aid will feel inferior and would be considered as such within the family unit as long as he has not respected the norm by reproducing the act of support towards another member of the family taking his first steps in "business". The offence leading to shame in the collectivist society (Hofstede, 1980), the rupture of the chain of solidarity leads the accused to marginalisation and rejection. The environment being uncertain for entrepreneurship in Africa, and therefore the future cash flows to allow the act of solidarity to be reproduced towards others being consequently uncertain, some entrepreneurs in the region prefer to refrain from requesting financial support from family members in the context of financing their businesses.

6. CONCLUSIONS

In short, the objective of this study was to examine the entrepreneur-family relationship in order to contribute to understanding the determining factors in the access to family financing by entrepreneurs in the West region of Cameroon. Using a qualitative approach, semi-direct interviews were conducted with eleven owner-managers of VSEs in the region and the speeches were analysed using Nvivo 10 analysis software. From these analyses, it mainly emerges that the financial support of the very small business by the promoter's family is conditioned by the latter's similar and subsequent actions towards other siblings or by the latter's hope of seeing the beneficiary of this support reproduce the same acts towards these younger siblings. This is the principle of reciprocity of services rendered, as stated by Grannovetter (1973) to measure the strength of the bond or the degree of social cohesion (Durkheim, 1893) between members of the same group. The West Cameroon region being mainly populated by the “GRASSFIELDS”, culturally characterised by a collectivism without cracks (Mveng, 1984), the reciprocity of services rendered, an essential element of this collective life, constitutes a cultural lever that allows local entrepreneurs to financially oxygenate their businesses while waiting to have access to formal financing from banks and other appropriate financial structures. Thus, young entrepreneurs should associate the search for economic interest with respect for these cultural values and norms in order to ensure the sustainability of their businesses in this context.

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[i] This is the government body responsible for conducting surveys and producing statistics on all sectors of activity. The data used are from the 2016 report.
[ii] Lines 94 and 65 are the lines budgeted at the beginning of each year and intended to support private sector companies in difficulty.
[iii] VSEs are defined by Cameroonian law as companies employing no more than five people and with an annual turnover of no more than 15,000,000 CFA francs.
[iv] The 'BAMILEKES' are one of Cameroon's main ethnic groups. They live in most of the West region and a large part of the North-West and South-West regions of Cameroon.