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# Factors Stimulating Entrepreneurial Success Supported by the Sfax-Innovation 2 Business Incubator

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#### **ABSTRACT**

The Tunisian economy is facing major structural challenges, particularly in the labor market, where there is a persistent mismatch between training and job market needs, as well as high unemployment, especially among young people. According to data from the national agency for employment and selfemployment in 2023, the youth unemployment rate in Tunisia was close to 23.7% in the second quarter of 2023, one of the highest in the world (National Institute of Statistics, 2024). To meet these challenges, Tunisia has implemented a number of institutional and governmental initiatives aimed at stimulating investment and promoting employment, notably by supporting entrepreneurship among young graduates. These programs include the Youth Employment Promotion Fund (FOPRODI), the "Startup Act" program, "RAYA" for financial inclusion, "FONAPRA" for the promotion of crafts and small businesses, and "FOSDAP" for agricultural and fisheries development. These schemes aim to encourage innovation, facilitate access to financing and boost the employability of young graduates in an economic context marked by difficult transitions. Our paper aims to identify the key factors for entrepreneurial success in small and medium-sized enterprises (SMEs) in Tunisia, with a focus on young entrepreneurs. To this end, we conducted an exploratory qualitative study with a sample of 14 Tunisian entrepreneurs who had benefited from support at the "Sfax-innovation 2" business incubator in Tunisia. The results reveal that entrepreneurial personality traits, family support, networking and access to financing play a decisive role in entrepreneurial success, according to the testimonies of the entrepreneurs interviewed. These elements highlight the importance of institutional arrangements and social dynamics in the development of SMEs in Tunisia, particularly in a context marked by economic challenges and high youth unemployment.

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## Introduction

In recent years, the Tunisian government has stepped up its efforts to support entrepreneurship and small and medium-sized enterprises (SMEs), considered the backbone of the national economy. According to data from the National Institute of Statistics (NIS), SMEs account for around 90% of Tunisia's economic fabric, employ nearly 60% of the working population and contribute 40% of the national gross domestic product (GDP). These companies also play a key role in exports and investment, although their potential is often limited by structural constraints. To strengthen this sector, several institutional and governmental programs have been set up, such as the "FOPRODI" youth employment promotion fund, the "Startup Act" program, "RAYA" for financial



inclusion, and "PRASOC" to support very small businesses. These initiatives aim to stimulate economic development and job creation, by offering entrepreneurs advantageous financing (soft loans), as well as personalized support via incubators and support structures. These schemes enable young entrepreneurs to overcome the obstacles to getting their projects off the ground, and contribute to boosting the Tunisian economy.

In this context, our article aims to explore the following problematic: What are the key factors contributing to successful entrepreneurship in Tunisia?

To answer this question, our article is based on an exploratory study using a qualitative method. The study sample is made up of fourteen Tunisian entrepreneurs who benefited from the support of the Sfax-Innovation 2 business incubator, a key entrepreneurship support scheme in Tunisia. Our approach is based on semi-directive interviews, conducted using a structured interview guide, to gather in-depth data on the experiences, perceptions and challenges encountered by these entrepreneurs. This qualitative approach enables an in-depth analysis of the impact of business start-up support programs on the development of entrepreneurial projects, while highlighting key success factors and persistent obstacles in the Tunisian socio-economic context.

To address our topic, the first part of the article is devoted to the theoretical framework of the phenomenon, in which we explore the relationship between public funding programs and entrepreneurial success. We draw on the research work of Murphy et al (1996) and Solymossy (1998) to identify and explain the main indicators for measuring entrepreneurial success. The literature review distinguishes two main dimensions for assessing this success: on the one hand, objective economic measures, which include criteria such as company growth, efficiency, profitability, size, market share and long-term survival. On the other, the entrepreneur's subjective perceptions, which reflect personal satisfaction, the achievement of set objectives and a sense of accomplishment. These two dimensions enable a comprehensive analysis of entrepreneurial success, taking into account both tangible performance and intangible aspects linked to the entrepreneur's experience. This theoretical approach provides a solid framework for understanding how financing programs, such as FOPRODI, influence these indicators and contribute to the development of SMEs in Tunisia. In the second part of our paper, we present our methodology, detailing the variables examined and describing precisely the approach adopted for the collection, processing and analysis of data. Finally, we conclude our study with an in-depth discussion of our survey results.

## Literature review

#### **Defining entrepreneurial success**

The term "success" has its origins in the Latin word "successus", meaning "happy result" (Bloch & von Wartburg 1968). It refers to the idea of a favorable character of what happens, thus evoking a result that is both effective and efficient. According to Magalhaes et al (2022), entrepreneurial success can be associated with tangible elements such as business growth, personal wealth creation, profitability, sustainability and increased sales. These authors also emphasize that success is based on two key parameters: business survival and business growth. However, the concept of entrepreneurial success remains complex and multidimensional, as it is closely linked to the specific strategy and objectives of each company. As DRISSI, & NASSIMI, (2022) point out, each researcher interprets and analyzes this concept from his or her own perspective, making it a contextual notion. Furthermore, Khelil and Smida (2008) point out that authors' analysis of success is strongly influenced by the theoretical approach mobilized, which adds a further dimension to its understanding. In Tunisia, where SMEs play a central role in the economy, the definition of entrepreneurial success can also incorporate elements linked to social impact, youth inclusion and contribution to local development, reflecting the specificities of the Tunisian socio-economic context. According to Gupta and Matharu (2022), business survival is an objective indicator of entrepreneurial success. Also, Verstraete and Fayolle (2005), emphasize that the success of a project depends on key factors that ensure its sustainability and growth. However, entrepreneurial failure can result from multiple factors, both internal and external to the company. In this respect, Anthony et al (2022).

distinguish two categories of determining factors: internal factors, which are linked to the motivations and psychological characteristics of the entrepreneur, and external factors, which derive from the company's economic, institutional and competitive environment. In Tunisia, these elements play a crucial role, particularly in a context marked by challenges related to access to financing, economic instability and market transformations, making entrepreneurs' adaptation and resilience essential to their success.

# Key factors for entrepreneurial success

# Personality traits: a catalyst for entrepreneurial success

McClelland (1961) sought to identify the characteristics of individuals driven by a strong need for achievement and to analyze the impact of these motivations on entrepreneurial success (Staniewski and al. 2025). From this perspective, researchers have traditionally been interested in identifying the personal and psychological traits that distinguish entrepreneurs from other individuals (Dana and Salamzadeh, 2024; Abdullah and Othman, 2021) and that significantly influence the performance and sustainability of their businesses (Song and Ahn, 2024; El Chaarani, and Raimi, 2022). Several studies have emphasized that while management skills can be acquired, personal qualities play a decisive role in the development of these entrepreneurial skills (SAYARH, I. 2023; BAHBAH and BOUCHEKIFA, 2023; Flak, 2021).

In the context of empirical research exploring the link between entrepreneurial characteristics and business performance, Nimalathasan, (2008) proposes that the interaction between entrepreneurial personality, environment and organizational specificities leads to a structured entrepreneurial process, encompassing business creation and growth (Burbar, and Shkukani, 2021). This research has established consistent relationships between individual factors such as need for success, locus of control and motivation, which directly influence entrepreneurship (Matricano, 2024; Johnson, 2022). This relationship is confirmed by numerous studies (Lorrain and al., 2023; Bello and Feudjo 2022; Tricahyono, and Sudrajat, 2022; Chaumette and Hutchinson, 2006), which emphasize that the leader's profile impacts company growth, notably through his or her training, experience, motivation, network, skills and personality traits (Conejeros-Solar and al. 2021; Hankinson 2022; Abdullah, and Abu-Hussin 2022).

Furthermore, other researchers believe that the personality and values of managers directly influence the management strategies adopted, resulting in variable financial performance (Smith and al. 2022; Duan and al. 2022). In this line, and in agreement with Burbar, and Shkukani (2021) and Tshomba, and al. (2024), it appears that entrepreneurial success is based on a set of essential qualities: technical mastery, initiative, good judgment, intelligence, leadership skills, self-confidence, energy, a proactive attitude, creativity, honesty and unfailing emotional stability.

# Family support as a determining factor in entrepreneurial success

The influence of family support on entrepreneurial success is a subject widely explored by researchers, particularly in the Tunisian context where family structures play a predominant role in career paths. Contrary to the increasingly contested Schumpeterian idea of the isolated entrepreneur, family support appears to be a major asset for the entrepreneur. Riaz and al (2024) emphasize that the individual is a reflection of his social environment, and in particular his family, which shapes his behavior and transmits essential values for his entrepreneurial journey. Kalla (2006) supports this view, pointing out that the child of an entrepreneur benefits on three levels from the family legacy: material capital, a social and professional network, and know-how in business creation and management. In Tunisia, where there are many family businesses, this transmission is often decisive. Entrepreneurial families steer their children towards the entrepreneurial path from an early age, providing both tangible and intangible support, thus facilitating their entrepreneurial decision. Spigel and Harrison (2018) argue that family socio-economic background and human capital play a fundamental role in an entrepreneur's ability to identify and seize business opportunities. Thus, for children from entrepreneurial families, the choice to become an entrepreneur is often perceived as self-evident, their contact with parents having facilitated this orientation. Janssen and al (2018) confirm that the rate of social reproduction in entrepreneurial environments is often higher than 50%, reflecting the significant impact of family support on entrepreneurial paths. In Tunisia, where the entrepreneurial fabric is often made up of family SMEs, this support is becoming a key factor in the sustainability and success of businesses.

# Networking as a key factor in entrepreneurial success



In a context where entrepreneurship faces specific challenges, such as limited access to financing and an uncertain economic environment, networks play a crucial role in the success of entrepreneurs. Lougheed and al, (2012) emphasize the importance of integrating entrepreneurs into business networks, which are essential for overcoming obstacles and succeeding in a competitive environment. Indeed, networks provide access to resources, strategic information and collaborative opportunities. Platteau, (2015) confirms that entrepreneurial success relies heavily on the entrepreneur's ability to develop significant social capital and establish strong business relationships with those around him, elements that are particularly important in Tunisia, where personal connections and family ties play a crucial role in business. Moreover, Azinuddin, and al. (2023) point out that incubators, by facilitating the creation of these networks, provide essential support to entrepreneurs by offering them a framework conducive to exchange and collaboration. In this context, Tunisia's growing number of incubators are becoming important levers to help entrepreneurs develop their networks, access financing and improve their chances of market success.

## Financing as a relevant lever for entrepreneurial success

Financial resources are a decisive factor in the success of any business, particularly in a context like Tunisia's, where SMEs represent an essential part of the economy. Naba Boukari, (2019) confirms that financial factors play a crucial role in entrepreneurial success, helping to cover start-up costs, invest in innovation and guarantee the company's sustainability. Faced with difficulties in accessing traditional financing, subsidized financing programs have been set up to support small and medium-sized enterprises (SMEs). In Tunisia, initiatives such as FOPRODI (Youth Employment Promotion Fund), the Startup Act program, and SANAD for very small businesses, play a key role in providing entrepreneurs with financing opportunities to start up or develop their projects. These programs aim to reduce financial barriers and encourage innovation and job creation. They offer low-interest loans and technical support, enabling Tunisian entrepreneurs to overcome the challenges associated with a lack of capital. In an economic context marked by high unemployment and a strong demand for jobs, these financing mechanisms play an essential role in stimulating entrepreneurship and boosting the competitiveness of Tunisian SMEs. Thus, financial resources, combined with appropriate institutional support, are becoming an essential lever for promoting the success and growth of businesses in Tunisia.

#### Research methodology

#### **Data collection**

To answer our research question, we opted for an exploratory qualitative approach, a method particularly suited to studying complex, multidimensional phenomena. As Gavard-Perret and al. (2012) point out, a qualitative approach enables us to adopt a global and holistic vision, capable of taking into account multiple interactions and their articulation with a specific environment. Blumberg and al. (2014) confirm that a qualitative study is best suited to understanding, exploring and shedding in-depth light on a given phenomenon. In our case, this method enables us to better understand and know the key factors contributing to the success of entrepreneurship in Tunisia.

To gather data, we conducted semi-structured interviews with fourteen entrepreneurs who had received support from the "Sfax-innovation 2" business incubator in Tunisia. As Zagre (2013) explains, the interview is a face-to-face exchange situation in which the interlocutor expresses his or her perceptions and experiences, thus offering a wealth of qualitative information. We favored a small, targeted sample, in line with the recommendations of Igalens and Roussel, (1998), who emphasize that the qualitative approach often relies on a small sample for convenience, enabling in-depth visualization of the problematic situations identified by the researcher. We felt that a limited number of interviews was sufficient to achieve data saturation, as a larger sample would not necessarily have yielded relevant new information. With this in mind, Hanko and al. (2021) assert that "the appropriate sample size is that which allows theoretical category saturation to be reached", that is, the point at which new data collected no longer provides significantly new information. In order to conduct these interviews in a rigorous manner, our questions were framed by an interview guide structured into four main parts. The first part aims to identify the entrepreneur's profile, exploring age, level of education and previous experience. The second part focuses on support structures and sources of financing. The third part

looks at family support and its influence on entrepreneurial success, an aspect of particular relevance in Tunisia, where family networks and community solidarity are often decisive for the start-up and sustainability of projects. Finally, the fourth section identifies the key factors favoring entrepreneurial success, examining the resources, skills and strategies deployed by entrepreneurs to overcome challenges specific to the Tunisian context, such as limited access to financing or bureaucratic constraints.

## Interviews and data processing

As part of this study, we conducted interviews with entrepreneurs who had received support from the "Sfax-innovation 2" business incubator in Tunisia, based on semi-structured interview guides. The average duration of each interview ranged between 50 and 60 minutes, in line with Gavard-Perret's (2012) recommendation that interviews generally last between 30 minutes and 2 hours. Data collection reached a threshold of redundant responses after 14 interviews. This collection phase was carried out in the second half of 2024. Interviews were recorded or taken down, depending on the availability of the entrepreneurs. For data processing, we chose Nvivo v12 software, which enables in-depth, systematic analysis of the information gathered.

## Sample description

The number of interviews was not fixed in advance, but was determined according to the principle of theoretical saturation, that is, the point at which new interviews no longer provided relevant or new information. The final sample consisted of 14 entrepreneurs, divided into 9 men (64.29%) and 5 women (35.71%), reflecting a diversity of profiles. The average age of participants was 38, with a range from 26 to 55, illustrating the generational variety in our study. Respondents had an average of 3 years' experience in a variety of fields, such as services, trade, crafts and technology, providing a representative cross-section of the Tunisian entrepreneurial fabric. Data collection enabled us to reach a threshold of redundancy in responses after 14 interviews.

#### **Results and discussion**

## Family support as a factor in entrepreneurial success

The results of the qualitative survey show that the majority of entrepreneurs interviewed stated that they had received support from their families, whether financial, moral or material. This support took the form of direct help in the form of start-up capital, practical advice or in-kind contributions, such as the provision of premises or equipment. On the moral level, several entrepreneurs stressed the importance of the encouragement and trust shown by their loved ones, which reinforced their motivation and perseverance in the face of the challenges they faced.

"The support of my family, my confidence in my abilities and my professional experience have played an essential role in my journey. I invested a lot of time and energy, sometimes sacrificing time with my own family." (Interviewee 12).

"My family's financial support was essential in getting my project off the ground." (Interviewee 9)

"The moral support of my family, in particular that of my father, has encouraged me a lot in my entrepreneurial journey." (Interviewee 3)

"My family gave me financial support by providing me with premises that I fitted out to launch my business." (Interviewee 7)

"Family support accompanied by sacrifices in terms of time and money." (Interviewee 5)

"The support of my family, my self-confidence and my professional experience." (Interviewee 8)

The results of our study indicate that family support can have a significant impact on entrepreneurial success, a finding that aligns with the work of Notais and Tixier (2017) and SOUISSI and BOUJELBENE (2024), who emphasize the importance of a supportive entourage for the project owner. Indeed, Ostgaard and Birley (1994) state that "business creation is a fundamentally relational activity". In this context, the family plays a key role, offering not only moral support, but also essential emotional comfort. In addition, friends with entrepreneurial experience contribute with practical advice, encouragement and enthusiasm. This relational support is



particularly crucial in the Tunisian context, where the economic and institutional environment can represent obstacles for entrepreneurs. In this context, our study shows that the involvement of family and close friends can help overcome certain barriers and maintain the motivation needed to make a business a success.

#### Networking as a lever for entrepreneurial success.

According to the majority of entrepreneurs surveyed, networking is an indispensable lever for the development of their business. They see networking as a major source of practical advice, training and learning opportunities. Indeed, interaction with other entrepreneurs, industry experts and investors gives them access to strategic information, such as best market practices, industry trends, or advice on managing day-to-day challenges. These exchanges also create opportunities to broaden their horizons in terms of skills and knowledge, enabling them to better grasp the obstacles associated with running their business.

"Networking has allowed me to make connections with other entrepreneurs." (Interviewee 11)

"Thanks to networking, I've been able to share ideas and experiences with other entrepreneurs." (Interviewee 6)

"Networking has enabled me to make connections with partners and customers." Case (Interviewee 9)

"Thanks to networking, I was able to start my business and get in touch with other entrepreneurs in the same sector." (Interviewee 2)

"Networking has enabled me to establish good relationships with associations and cooperatives in my region." (Interviewee 13)

The results of our study confirm the work of Ingram and al. (2012), who emphasize the importance of entrepreneurs' integration into business networks for success. Indeed, our analysis shows that entrepreneurs who actively participate in business networks enjoy numerous benefits, such as access to resources, information and opportunities. Moreover, these results concur with the ideas of Phelps and al. (2012), who consider the creation and strengthening of networking to be key factors in ensuring entrepreneurial success. Networking enables entrepreneurs to forge strong ties with other players in the sector, facilitating the exchange of ideas, advice and support, which in turn contributes to the innovation and sustainability of their projects.

## Financing as a pillar of entrepreneurial success

The majority of entrepreneurs surveyed have financed their projects mainly through government funding from the Tunisian Solidarity Bank (TSB), their primary source of finance. In addition, several of them also turned to their families for financial support, illustrating the importance of family networks in the start-up and development of their businesses.

"I received funding of one hundred and fifty thousand Tunisian dinars (150,000 TND), granted by the Tunisian Solidarity Bank. Thanks to this financial support, I was able to launch my business." (Interviewee 1)

"I obtained financing of one hundred and ninety thousand Tunisian dinars from the Small and Medium Enterprise Financing Bank (SMEFB), and my family offered me premises which I fitted out. Thanks to these resources, I was able to complete my project". (Interviewee 4)

"My success is based on access to credit granted by the Tunisian Solidarity Bank after having followed CEFE training course". (Interviewee 10)

"I received invaluable support from my father, and it was thanks to him that I was able to move my project forward. He acted as a guarantor, which enabled me to obtain additional credit to finance my business. This financing played a key role in the success of my project." (Interviewee 14)

Our results confirm the findings of (YARBONME, 2023; SOUISSI and BOUJELBENE 2024), which highlight the crucial importance of economic and financial factors in entrepreneurial success. Indeed, access to financing is a decisive factor for entrepreneurs, particularly those from SMEs. State-sponsored financing programs supported by the "APII" industry and innovation promotion agency provide young entrepreneurs with the resources they need to start up and diversify their businesses. This financial support enables them to overcome the obstacles associated with a lack of initial capital and bring their projects to life.

## Personality traits: a key to entrepreneurial success

The results of the qualitative analysis reveal that success criteria vary considerably from one entrepreneur to another, reflecting the importance of personality traits in entrepreneurial success.

"My success is based on innovation, because an entrepreneur has to come up with an innovative offering." (Interviewee 4)

"Customer satisfaction is the key to my success, I spend a lot of time meeting their needs." (Interviewee 9)

"The support of those around me has been a determining factor in my success." (Interviewee 5)

"The image and notoriety of our company, developed right from its launch, have been key elements in my success." (Interviewee 11)

"My success is based on my self-confidence and the professional experience I've acquired. (Interviewee 2)

"The key to my success lies in the fact that I love my job and I'm passionate about what I do." (Interviewee 13)

The results obtained in our study corroborate previous work highlighting the importance of personality traits in entrepreneurial success. Indeed, researchers such as Souissi, and Boujelbene 2023; Gaddefors and Anderson 2017; Al-Damen 2015, have established a positive relationship between the entrepreneur's personal qualities and the success of his project. These studies highlight the crucial role of individual characteristics, such as resilience, self-confidence, the ability to make informed decisions and innovation, in achieving entrepreneurial goals. Based on their personal traits, entrepreneurs develop appropriate strategies, overcome challenges and seize opportunities, thereby strengthening the viability and growth of their businesses.

#### Conclusion

The aim of this exploratory study is to identify the key factors in the entrepreneurial success of SMEs in Tunisia, particularly those that have received support from the "Sfax-innovation 2" business incubator in Tunisia. The study is based on determining factors for SME success, including family support, networking, entrepreneurial personality traits and financing. The results of our qualitative research revealed the significant impact of these elements on the success of entrepreneurial projects. What's more, the entrepreneurs we interviewed emphasized that success depends above all on elements such as self-confidence, image and reputation, innovation, customer satisfaction and professional experience.

This exploratory study can play a key role in developing the capabilities of Tunisian entrepreneurs, by encouraging them to become more involved in their businesses through the identification of key success factors. By highlighting elements such as family support, networking and access to finance, it provides concrete ways of improving entrepreneurs' chances of success in the Tunisian context. In addition, this research is a valuable source of information for public authorities, raising awareness of the need to strengthen policy support for entrepreneurs through training, institutional support and improved financing arrangements. These elements are necessary to strengthen the competitiveness of Tunisian SMEs and ensure the sustainability of their businesses, by fostering an environment conducive to innovation, growth and resilience in the face of economic challenges.

#### Search limit

However, our research has certain limitations, particularly with regard to the number of factors examined. Although our study highlights the importance of family support, networking, entrepreneurial personality traits and financing, entrepreneurial success can also be influenced by other elements, such as the sector of activity, professional experience, or the managerial strategy adopted. Furthermore, our study focuses solely on



entrepreneurs in the Sfax region of Tunisia, which limits the generalizability of the results to the whole of Tunisia. It would be interesting, in future research, to extend the sample to other regions of the country to obtain a more global view of the factors influencing entrepreneurial success in Tunisia.

#### **Future research**

This research could serve as a practical guide for entrepreneurs in the business creation phase, by highlighting the key success factors. It offers relevant recommendations on the elements to prioritize for a successful entrepreneurial project, including family support, access to financing and networking. Furthermore, it calls on the Tunisian authorities to intensify their efforts in financing the projects of young entrepreneurs, with the aim of reducing unemployment.

In addition, another study could be carried out in other regions of Tunisia to explore whether entrepreneurs share the same perceptions of entrepreneurial success factors. This would enable us to better understand regional specificities and adapt public policies accordingly.

Finally, this research opens up new avenues for future studies. It would be useful to expand the database to include a larger-scale quantitative study, incorporating additional variables such as the impact of digital technologies or the influence of local ecosystems. Such an approach would provide a more informed understanding of the key factors in entrepreneurial success, offering more robust tools to support Tunisian entrepreneurs in their endeavors.

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