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Article

Territorial Challenges for Family Entrepreneurship: Informality, Viability and Gender Dynamics in Rural and Peri-Urban Colombia

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Abstract

This working paper examines the viability and segmentation of family-owned micro and small enterprises (MSEs) in the municipality of Chía, Colombia, through a data-driven diagnostic framework. The study is motivated by the high failure rate of small businesses in the region, often linked to informal business practices, gendered power asymmetries, and limited technological integration. Using a structured questionnaire, information was collected from 180 entrepreneurs and 7 institutional stakeholders, covering economic, social, and digital dimensions of business activity. The analysis adopted a mixed-methods approach, integrating exploratory statistics, cluster analysis, and participatory validation workshops to identify critical viability profiles and bottlenecks. Four main entrepreneur profiles were identified: digitally active and financially formalized, informal with growth potential, structurally constrained, and resilient under informality. Each group displayed distinctive patterns in terms of market access, digital usage, household dynamics, and regulatory compliance. The results emphasize the need for differentiated public policies that address structural vulnerabilities while fostering digital inclusion and inter-agency coordination. The study also demonstrates the relevance of integrating gender-sensitive and territorially adapted strategies into local entrepreneurship support programs. This paper contributes to the understanding of rural and peri-urban entrepreneurship in Latin America by providing a replicable framework for segmentation and policy targeting. Future work should focus on impact evaluations of digital innovation programs and the development of a local entrepreneurship observatory.

Keywords: family entrepreneurship; business viability; informality; gender and business ownership; digital inclusion; rural and peri-urban development; colombia; cluster analysis; territorial policies; entrepreneurship segmentation

1. Introduction

In recent decades, the joint analysis of households and business units has gained increasing relevance in research addressing economic development, public policy, and entrepreneurial sustainability. This approach acknowledges that household economic decisions are not isolated from entrepreneurial activities, particularly in contexts marked by rurality and informality (Rautiainen et al., 2025; Y. Zhang et al., 2025). Within this perspective, family entrepreneurship and home-based businesses are increasingly understood as resilient mechanisms for income generation, asset preservation, and intergenerational knowledge transfer (Aldrich et al., 2021; Monteith & Camfield, 2019). Understanding these phenomena demands a broader analytical lens that incorporates family dynamics, institutional environments, credit constraints, and unequal access to technology and infrastructure (M. Zhang et al., 2025; Zou et al., 2025). Integrating household and business decisions enables the formulation of more effective policies for territorial development, social well-being, and structural gap reduction (Bahadir et al., 2024; Niroomand & Jenkins, 2020).

Empirical evidence shows that household financial decisions—such as debt levels, asset ownership, or involvement in social networks—significantly influence the structure, formality, and long-term viability of family businesses (Jia et al., 2025; Rivero Wildemauwe & Sanroman, 2022). For example, shared ownership of a business within the household can lead to tensions in decision-making processes, with implications for investment, growth, or access to protective mechanisms such as business health insurance (Tran & Krueger, 2025). Additionally, the emergence of digital technologies has facilitated the expansion of home-based businesses, particularly in rural areas, where digital platforms help increase household income and reduce reliance on intermediaries (Qiuyun et al., 2025). These interrelations between domestic decisions, institutional contexts, and entrepreneurial strategies emphasize the need for integrated and systemic approaches (Aldrich et al., 2021).

From this angle, family entrepreneurship has been conceptualized as a complex and heterogeneous phenomenon with multiple trajectories. Family firms function not only as economic units, but also as social structures connecting generations, territories, gender roles, and local cultures (Hu et al., 2023). Issues such as intergenerational succession, asset redistribution, territorial identity, and gender dynamics shape business sustainability and market permanence (Porfírio et al., 2020; Pouliquen, 2026). The concept of “familial embeddedness” has been proposed to highlight how emotional ties, territorial roots, and intra-household reciprocity influence strategic decisions within the firm (Aldrich et al., 2021, 2023). These dimensions require a more nuanced interpretation of entrepreneurship, moving beyond individualist economic rationality toward a more socially grounded framework.

Structural factors—such as access to credit, monetary policy orientation, and institutional quality—also condition the capacity of households to sustain their businesses over time (Cann et al., 2025; M. Zhang et al., 2025). Financial relief programs, such as direct stimulus to households, have been shown to boost local consumption and small business survival (Fernandez, 2023). However, such impacts are mediated by the quality of social networks, local institutions, and the level of labor informality (Kim & Lee, 2024; Oviedo et al., 2025). The emerging research agenda at the intersection of credit, institutional trust, and household entrepreneurial decisions calls for hybrid methodological approaches and territorial grounded designs.

1.1. Empirical Evidence from Chía, Colombia

In the municipality of Chía, located in the department of Cundinamarca (Colombia), recent observations indicate a significant rise in household participation in family and informal entrepreneurship, particularly in sectors such as retail, artisanal production, and personal services. However, this entrepreneurial dynamism coexists with structural weaknesses in financial capabilities, business formalization, and long-term sustainability—resulting in high turnover rates, persistent informality, and limited income growth (Barbosa et al., 2024). Regional studies reveal that many microenterprises operate without formal registration, lack planning practices, and depend heavily on household members for key business decisions (Aguilar et al., 2022). Moreover, significant fragmentation exists in technical training, institutional support, and credit access—hindering the development of sustainable entrepreneurial capabilities at the local level (Trujillo-Lambert et al., 2023). Female entrepreneurs and rural youth face additional barriers related to caregiving burdens, institutional mistrust, and limited access to digital marketing networks (Castillo et al., 2022). This situation is further exacerbated by the absence of integrated policies that connect family production systems to the economic dynamics of Chía and its metropolitan surroundings (Oviedo et al., 2025). Consequently, it is imperative to develop analytical models that incorporate household dimensions, informal production, and territorial conditions (Tobar Arias et al., 2023). Such an approach may contribute to the design of more context-sensitive and effective public policies for the region.

Furthermore, evidence gathered from fieldwork and academic support programs with family-owned business units in Chía reveals consistent patterns of vulnerability in the face of economic shocks and changes in local demand (Barbosa et al., 2024). For instance, a case analysis found that

over 60% of surveyed business units had experienced temporary closures or sharp income reductions due to weak organizational and financial structures (Aguilar et al., 2022). Limited financial literacy, lack of basic accounting records, and fiscal informality prevent these households from planning business growth or accessing public support mechanisms (Vásquez et al., 2019). Although some entrepreneurs make use of basic technologies (e.g., social media or WhatsApp), these tools are often disconnected from structured commercial strategies, revealing a functional digital gap (Trujillo-Lambert et al., 2023). Despite the area's productive potential and proximity to Bogotá, most local entrepreneurs remain disconnected from support networks and regional markets (Tobar Arias et al., 2023). This highlights the need for a deeper understanding of family entrepreneurship—not merely as an economic activity, but as a multidimensional social construct rooted in the household. Hence, analytical tools are urgently needed to integrate domestic decision-making, support networks, and business logic into a unified system. Such a perspective could enhance the relevance and effectiveness of future interventions aimed at strengthening Chía's rural-urban entrepreneurial ecosystem.

1.2. Research Gap and Structure of the Working Paper

Based on the international literature and empirical findings from the Colombian context—specifically Chía—this study identifies a critical analytical gap in understanding the household-business interface. Existing approaches tend to study entrepreneurship and household dynamics separately, failing to acknowledge the interdependencies that shape the viability of family businesses, particularly in rural or peri-urban transition zones such as Chía. This disconnect has limited the development of coherent, sustainable policy instruments that integrate economic empowerment, social cohesion, and territorial planning. In response, this *Working Paper* presents a systematic and structured review of the household-business interaction, organized into four key dimensions: (i) financial linkages and joint decision-making; (ii) family dynamics, succession, and territorial identity; (iii) informality, social networks, and relational capital; and (iv) digital technologies as entrepreneurial enablers. The review yields both theoretical and practical insights for the design of local development strategies, financial inclusion programs, and entrepreneurial training initiatives—providing a conceptual foundation for applied research and targeted interventions in Chía and similar territorial contexts.

2. Literature Review

Building upon the importance of family businesses as pivotal economic units in both rural and urban-peripheral territories, the literature reveals a growing interest in understanding the multidimensional factors that shape their trajectories. Particularly in emerging economies, where institutional weaknesses, informality, and gender dynamics intersect, family entrepreneurship becomes not only a livelihood strategy but also a complex socio-economic system. Recent research calls for integrative frameworks that explore the interdependencies between household dynamics, business decision-making, and broader contextual forces such as public policy, digital access, and territorial infrastructure.

2.1. Interdependencies Between Households, Businesses, and Family Business Models

Recent literature has emphasized the importance of understanding the interconnections between households, businesses, and critical infrastructure in disruptive contexts. Dubaniowski & Heinemann (2021) propose a conceptual framework that models how disruptions in one of these systems trigger cascading effects on the others, highlighting the need for integrated approaches to enhance territorial resilience. This approach is reinforced by their practical application (Dubaniowski & Heinemann, 2021), which demonstrates the dynamic interdependencies between community, governmental, and private actors. In the same vein, studies on electricity supply reliability reveal that both households and businesses are willing to pay more for robust energy infrastructure, confirming a shared perception of risk and the need for protection against disruptive events (Niroomand & Jenkins, 2020).

Organizational maturity assessments in resilience further highlight a systemic lack of preparedness for prolonged disruptions, particularly in small and medium-sized enterprises (Golinska-Dawson et al., 2024). This lack of readiness is directly related to the limited adaptive capacity and dependency on external resources that characterize family businesses and vulnerable households (Cann et al., 2025; Dubaniowski & Heinimann, 2020). Consequently, there is a clear need for multisystem intervention models that simultaneously articulate business sustainability, household stability, and essential infrastructure. Such models can enhance the viability of social and economic systems through a resilient and interdependent approach.

An essential component for understanding economic viability in local contexts is the role of the family as the organizing nucleus of entrepreneurial activity (Pittino et al., 2020). In various regions, family entrepreneurship has proven to be a resilient and adaptive means of facing economic and social crises (Basco et al., 2019; Zahra, 2022). The family firm is not only configured as an economic unit but also as a socio-cultural structure that enables the transfer of knowledge, capital, and values across generations (Aldrich et al., 2023). This transgenerational perspective has been recognized for its ability to maintain ownership control and business identity even in the face of global disruptions (Dubaniowski & Heinimann, 2021). On the other hand, the succession process is influenced by emotional factors, power dynamics, and both formal and informal structures, which in many cases determine the success or failure of business continuity (Lara-Bocanegra et al., 2022). Furthermore, recent studies highlight the role of women in family businesses as agents of change, challenging patriarchal structures and promoting more equitable management models (Y. Zhang et al., 2025). In summary, the family should not be viewed solely as a resource for the business but rather as an active agent that shapes, transforms, and sustains entrepreneurship over time (Rautiainen et al., 2025).

2.2. Public Policy, Credit, and the Enabling Environment for Family Entrepreneurship

The institutional environment and public policies play a crucial role in credit access and the development of family businesses, especially in emerging contexts. Studies such as M. Zhang (2025) analyze the effects of monetary policies oriented towards business financing, showing that the use of asset-backed refinancing mechanisms significantly improves credit access for households engaged in entrepreneurial activities. This specific intervention demonstrates that targeted policies can reduce structural barriers, particularly in informal or marginalized sectors. In rural contexts, where households often combine agricultural income with entrepreneurial activities, access to appropriate financing programs enables increased investment and resilience to economic shocks (Pouliquen, 2026). Nevertheless, the lack of alignment between institutional design and local business practices remains a persistent barrier. As demonstrated by Oviedo, et al., (2025), many regulatory frameworks assume a formal and individual entrepreneurship model, thereby excluding collective or informal family businesses. This misalignment between policy and reality prevents the full realization of the benefits of public interventions, especially in emerging economies.

2.3. Gender, Intra-Household Power, and Business Decision-Making

Gender analysis within family businesses and microenterprises offers insights into how intra-household relations influence business decision-making. Pouliquen et al. (2026) demonstrate that property rights over business assets have a direct impact on resource allocation, autonomy, and individual well-being within the household. Notably, women who gain formal recognition as business owners are able to exert greater control over income and investment decisions, generating both economic and social benefits (Lara-Bocanegra et al., 2022). These findings suggest that formal empowerment—through property titles or legal recognition—can reshape power dynamics and influence business trajectories. Monteith & Camfield (2019) reinforce this perspective by illustrating how female entrepreneurs challenge traditional gender discourses, redefining their roles within the family business and the broader community. Thus, entrepreneurship emerges not only as an economic strategy but also as a political act capable of reshaping social hierarchies (Yang et al., 2025; Yu et al., 2023). However, these processes are conditioned by social capital, education, and prevailing

cultural norms (Basco et al., 2019). Targeted interventions are therefore needed to promote inclusive environments that foster female agency in family businesses (Monteith & Camfield, 2019).

Gender roles also influence succession and business continuity processes. Aldrich, et al., (2021) argue that, despite the increasing involvement of women in family firms, they continue to face invisible barriers that limit access to leadership positions—particularly in settings where patriarchal logics persist. The archetype of the “founding patriarch” is often perceived as the ideal leader, relegating women to secondary roles even when they possess equal or superior competencies. This invisibility undermines not only female empowerment but also the long-term sustainability of the business by constraining the potential for intergenerational innovation (Leunbach, 2021). Rautiainen et al. (2025) emphasize that successful generational transitions are more likely when women are included in strategic decision-making, especially in firms with strong family identity. However, for this to be viable, cultural transformation must transcend both the domestic and business spheres. The inclusion of women in business networks, leadership programs, and gender-sensitive regulatory frameworks is essential to reversing these dynamics (Aldrich et al., 2021). In this way, a more equitable, resilient, and sustainable vision of family entrepreneurship can be promoted (Barbosa et al., 2024).

2.4. Digital Technologies, Informality, and Rural Entrepreneurship

The integration of digital technologies in rural areas has created new opportunities for family entrepreneurship, particularly among agricultural households (Qiuyun et al., 2025). Zou et al. (2025) demonstrate that the use of technologies such as the internet and mobile platforms influences rural households’ decisions to start non-agricultural business activities, acting as a catalyst for productive diversification. This technological access reduces information and market barriers, enabling small producers to obtain better prices, reach new customers, and connect with more efficient supply networks (Hu et al., 2023). Moreover, digital platforms increase awareness of rights, obligations, and available incentives, which contributes to reducing business informality (Zou et al., 2025). However, this digital transformation is not homogeneous and depends on each territory’s human capital, technological infrastructure, and institutional environment. Despite recent advancements, digital gaps persist in terms of gender, age, and geographic location, limiting the impact of these technologies (Haque et al., 2025). In this regard, ICTs are not merely operational tools but structural factors that redefine the boundaries of rural entrepreneurship and the economic viability of households.

Informality remains a defining feature of family businesses in rural and peripheral urban areas, with implications for the sustainability and social protection of entrepreneurs. Rivero et al. (2022) point out that a significant portion of households choose to operate informally due to high compliance costs, complex regulations, and a low perceived value in formalization. This situation is particularly common in developing economies, where family entrepreneurship often emerges as a response to structural exclusion from formal labor markets. Nevertheless, as Vásquez et al. (2019) show, even in informal contexts, family businesses play a vital role in the local economy by generating employment and contributing to territorial cohesion. To address this duality, it is necessary to adopt approaches that recognize the heterogeneity of these enterprises and promote gradual formalization processes tailored to local realities (Kim & Lee, 2024). The strategic use of technology, combined with appropriate incentives and training, can serve as a bridge between informality and full integration into the economic ecosystem. Therefore, a comprehensive vision is needed—one that integrates technological innovation, institutional strengthening, and territorial development—to foster a more inclusive and sustainable model of rural family entrepreneurship.

3. Methodology

This study adopted a participatory, mixed-methods approach, integrating diagnostic, pedagogical, and technological components to analyze the structure and needs of family-based enterprises led by students from the University of Cundinamarca. The methodological design was

guided by an initial documentary review of the socioeconomic and territorial context, which provided critical insight into the structural constraints faced by small family businesses—especially those located in rural and peri-urban areas of the department.

Based on this contextual foundation, the research team developed a diagnostic characterization instrument, structured as a digital survey deployed via Google Forms. This tool enabled the collection of standardized data from over 190 entrepreneurial units, focusing on core dimensions such as business maturity level, organizational structure, training needs, commercial strategies, and productive challenges. The instrument also included items related to formalization status, digital competencies, financial tools, and gender roles within business decision-making. The form was validated by academic supervisors before deployment and distributed with the support of student facilitators and teaching staff.

The resulting dataset, composed of 180 valid and complete responses, was systematized using Microsoft Excel, allowing for quantitative processing through descriptive statistics (frequencies, percentages, cross-tabulations), and visual representations (bar charts, pie graphs, comparative tables). In parallel, a segmentation model was developed to identify three strategic business profiles based on key variables such as time in operation, formalization status, and use of digital tools:

- Nascent enterprises: less than one year of operation, high dependency on household labor, minimal formalization and digital integration.
- Consolidating enterprises: 1–3 years in operation, with some structural organization and targeted training needs.
- Expanding enterprises: over three years of activity, with growth ambitions and interest in market access and process optimization.

The survey also functioned as a pedagogical trigger, encouraging beneficiaries to reflect on their business practices and identify their own learning gaps. This process fed directly into the design of a pedagogical plan, aligned with the course’s four Expected Learning Outcomes (REAs), and the UN Sustainable Development Goals (SDGs), particularly SDG 4 (Quality Education), SDG 8 (Decent Work and Economic Growth), and SDG 10 (Reduced Inequalities).

The academic team utilized collaborative digital tools such as Google Drive and WhatsApp to facilitate coordination among faculty, students, and project beneficiaries. These platforms supported the continuous exchange of materials, follow-ups, and planning documents, ensuring accessibility and engagement without requiring physical presence.

In addition to quantitative analysis, a participatory qualitative component was integrated into the methodology. Collective feedback sessions were organized to present findings to the student participants, validate the categories used in the analysis, and gather suggestions for refining the training strategy. These sessions strengthened the ownership of data, reinforced the reflective process, and helped tailor curricular content to real and context-specific needs.

Crucially, this methodological design also fostered horizontal collaboration among students, instructors, and community entrepreneurs. The co-creation of solutions—including shared case studies, intervention roadmaps, and support materials—ensured that the training model responded to real-world challenges and local constraints. Although high-end digital technologies (e.g., AI, blockchain, or LMS platforms) were not used, the effective implementation of basic digital tools demonstrated that inclusive and scalable educational interventions can be achieved using accessible technologies.

Ultimately, this methodology confirmed the potential of university–community engagement to both diagnose and transform territorial realities through entrepreneurship, strengthening institutional commitments to social impact, equity, and applied learning in vulnerable regions.

4. Results

The following section presents the main findings derived from the fieldwork and documentary analysis carried out in Chía, Cundinamarca. The objective was to understand the heterogeneity,

challenges, and development potential of family-run businesses within the local context, emphasizing their link with household structures, informality patterns, and access to knowledge and institutional support. The results are organized into three analytical blocks: (i) a general characterization of the surveyed businesses, (ii) a segmentation and typology exercise, and (iii) key findings regarding gaps in knowledge, financing, and networks.

This structure allows for a comprehensive understanding of how family businesses function in practice, beyond their economic dimension, highlighting their embeddedness in social and territorial dynamics. Furthermore, the section aims to provide empirical evidence that supports the theoretical gaps identified in the literature, particularly regarding the interdependencies between family, informality, and entrepreneurship in semi-rural territories of Latin America. The results are not only descriptive but also feed into a critical reflection on the limitations of traditional support models and the opportunities for developing tailored public and private interventions.

4.1. General Characterization of the Analyzed Family Businesses

During the initial phase of the ISU (Innovación Social Universitaria) project, a total of 180 family-run ventures located in the municipality of Chía, Cundinamarca, were characterized using a structured digital instrument developed in Google Forms. This tool was applied with the assistance of professionals and student researchers, enabling the collection of data on formalization status, maturity level, type of productive activity, perceived needs, use of digital technologies, and growth expectations. The collected data reveal a high concentration of subsistence-level and micro-scale initiatives, mostly relying on unpaid family labor and showing weak articulation with institutional support systems.

An initial analysis of maturity levels made it possible to classify the ventures into three main groups: ideation phase (Profile A), early development phase (Profile B), and consolidation phase (Profile C). Most of the businesses fall under Profile B, which indicates a basic level of operational activity, with defined products or services, but significant weaknesses in financial planning, marketing, use of ICTs, and scalability. Only a small portion were identified as consolidated ventures with more robust processes in production, administrative management, and market vision.

4.2. Strategic Segmentation and Intervention Profiles

Based on maturity analysis and key reported variables, a strategic segmentation was built to guide differentiated support actions according to the business stage. Profile A includes initiatives in the ideation phase that require intensive support in defining productive purpose, validating business ideas, identifying opportunities, and clarifying the business model. This group accounts for approximately 20% of the evaluated ventures. Profile B, which represents around 65% of the total, includes businesses that have already initiated basic operations but need to strengthen competencies in administrative management, commercialization, cost control, and operational planning.

On the other hand, Profile C, representing about 15%, comprises ventures with partially consolidated processes and demands related to market positioning, diversification of sales channels, legal formalization, and access to broader markets. This segmentation is key to structuring personalized training itineraries, allocating resources efficiently, and generating differentiated impacts based on the initial capacities of each venture.

4.3. Key Findings and Challenges for Viability

The results show that the viability of family-run businesses in Chía is shaped by a combination of structural, organizational, and contextual factors. Firstly, a high level of informality was identified, both in legal, accounting, and tax aspects, which limits access to credit, public programs, and support networks. This situation is directly related to a negative perception of institutions and the low level of business literacy among entrepreneurs. Secondly, the use of digital technologies remains marginal in most of Profiles A and B, despite having basic access to the internet or mobile phones. This reveals

a significant gap between digital infrastructure access and the strategic use of ICT tools for business management.

Additionally, many of the ventures function as family survival strategies, heavily dependent on self-financing and lacking mid-term planning. In this context, implementing a differentiated support route by profile—including practical training, personalized mentoring, and institutional awareness—is proposed as a key strategy to improve the viability and sustainability of these businesses. Finally, the characterization highlights the need to coordinate actions with local entrepreneurship ecosystem actors—such as educational institutions, chambers of commerce, and economic development programs—to strengthen the family productive fabric from an inclusive and territorial adapted perspective.

5. Discussion

The characterization of 186 family-run businesses in Chía provides empirical support for the growing literature that highlights the structural and institutional constraints affecting the viability of small ventures in emerging economies. Similar to the findings of Rautiainen et al. (2025), the high levels of informality observed in the majority of businesses reflect the prevalence of entry barriers, such as regulatory complexity and limited perceived benefits of formalization. The lack of legal and fiscal registration, along with weak administrative practices, restricts access to financial resources, public programs, and integration into formal markets. These conditions reinforce a survivalist logic, in which family ventures operate more as income buffers than as growth-oriented businesses (Vásquez et al., 2019). In this sense, the results align with M. Zhang et al., (2025), who argue that institutional misalignment between policy design and the reality of informal entrepreneurship perpetuates exclusion. Bridging this gap requires targeted interventions that address the everyday constraints of family enterprises, including simplification of processes and adaptive training strategies.

A second key insight from the study relates to the low adoption and strategic use of digital technologies, particularly among ventures in the early development stage (Profile B). Although many of these households have access to internet or mobile devices, they lack digital literacy and contextual support to use these tools for business management. This reinforces the conclusions of Zou et al. (2025), who found that digital inclusion acts as a catalyst for productive diversification only when accompanied by relevant training and support ecosystems. The findings also echo the broader challenges of the digital divide in rural and semi-urban settings, where gaps in skills, age, and gender restrict the transformative potential of technology (Trujillo-Lambert et al., 2023). Promoting digital inclusion among family ventures should therefore go beyond connectivity and include capacity building, context-aware interfaces, and value chain integration. Digital tools are not merely operational resources but structural enablers for visibility, formality, and resilience in vulnerable contexts.

From a segmentation perspective, the identification of three strategic profiles (A, B, and C) confirms the need for differentiated support mechanisms in entrepreneurship policy. Unlike one-size-fits-all models, the evidence supports a lifecycle-based approach where businesses require tailored services according to their maturity, resources, and market insertion. This approach is consistent with the recommendations of Qiuyun et al. (2020), who advocate for policy frameworks that recognize heterogeneity in entrepreneurial trajectories. Profile A businesses need intensive accompaniment for ideation and validation; Profile B needs reinforcement in managerial skills and strategic planning, while Profile C requires assistance in consolidation and access to broader markets. Such differentiated support pathways can improve policy effectiveness and resource allocation, while also promoting more inclusive economic participation at the territorial level. This aligns with the Colombian policy shift towards localized and socially grounded entrepreneurship programs.

Finally, the findings underscore the relevance of integrating family entrepreneurship into broader strategies for territorial development and social cohesion. Many of the ventures characterized are embedded in community logic, relying on unpaid family labor and contributing to

local employment and solidarity economies. As shown in Latin American studies (Aguilar et al., 2022), strengthening family businesses is not only a matter of economic growth but also of cultural continuity, intergenerational learning, and resilience in adverse environments. Therefore, public policy should avoid merely transplanting formal enterprise models and instead co-design instruments that respect the identity and complexity of family ventures. Building bridges between informal practices and institutional frameworks—through gradual formalization, collective marketing strategies, and inclusive financial instruments—can enhance both viability and equity. This territorialized vision, supported by data and participatory methodologies, is crucial for the sustainability of entrepreneurship in post-pandemic and structurally unequal settings.

6. Conclusions and Policy Implications

This study offers a multidimensional analysis of family entrepreneurship in Chía, Colombia, emphasizing its structural heterogeneity, institutional barriers, and potential for inclusive development. The diagnosis of 180 ventures revealed significant challenges in formalization, digital adoption, managerial capacities, and access to support networks. These results are consistent with broader regional patterns observed in Latin America, where informal and family-based entrepreneurship functions as a socio-economic buffer rather than a growth-oriented strategy. However, the segmentation into strategic profiles—emerging, transitional, and consolidated—suggests diverse paths to viability and highlights the importance of differentiated support mechanisms. Each business type requires context-specific interventions that go beyond generic training or credit programs.

From a policy perspective, the findings reinforce the need to integrate family entrepreneurship into territorial development agendas. In particular, the emerging profile (Profile A) demands ideation support, validation spaces, and inclusive incubation models tailored to semi-formal and collective ventures. The transitional group (Profile B) needs targeted efforts in business planning, digital capabilities, and regulatory formalization, while the consolidated profile (Profile C) would benefit from mechanisms for scale-up, market diversification, and inclusion in public procurement systems. Rather than imposing rigid compliance frameworks, a gradual and incentive-driven approach to formalization could improve uptake and sustainability.

Moreover, digital technology should be considered a structural enabler rather than a mere operational tool. The low integration of ICTs in business processes, despite access to internet and devices, points to a gap in digital literacy and value chain integration. Public programs must bridge this gap by offering training in platforms relevant to rural and peri-urban markets, facilitating e-commerce onboarding, and enabling collective digital branding. These efforts should be sensitive to local barriers such as gender, education level, and connectivity limitations, as highlighted by Zou et al. (2025) and Pouliquen (2026). Only then can digital transformation contribute meaningfully to productivity, formalization, and entrepreneurial resilience.

In conclusion, fostering viable family entrepreneurship requires moving from fragmented interventions to systemic strategies that combine financial, digital, and organizational tools with participatory and territorial approaches. The use of diagnostic methodologies, such as the one presented here, can inform the design of adaptive and evidence-based policies. Future efforts should expand this diagnosis to other municipalities, apply mixed-method impact assessments, and involve family entrepreneurs in the co-creation of public instruments. By doing so, local governments, academic institutions, and development agencies can contribute to more inclusive and resilient economies, grounded in the lived realities and aspirations of family-based enterprises.

Building on the results and methodological approach of this study, several lines of future research and applied work emerge. First, it is recommended to extend the diagnostic methodology to other municipalities with similar socio-economic profiles, particularly in rural and peri-urban areas of the Bogotá–Cundinamarca region. This would allow for comparative analyses of territorial dynamics and facilitate the identification of structural patterns or institutional bottlenecks that affect

family entrepreneurship across regions. Scaling the sample size and geographic coverage would also enhance the robustness of the segmentation model and its policy implications.

Second, future research should incorporate mixed methods approaches that combine quantitative diagnostics with qualitative techniques such as interviews, focus groups, and ethnographic observations. This would provide deeper insights into motivations, adaptive strategies, and socio-cultural values underpinning family entrepreneurship. It is especially important to understand how gender roles, intergenerational dynamics, and informal networks shape business decisions, survival strategies, and openness to formalization.

Third, a promising avenue lies in evaluating the impact of digital inclusion programs and public innovation strategies aimed at family businesses. Future studies could assess the effectiveness of platforms for e-commerce, digital marketing, and mobile payments in improving performance and formalization rates. Randomized controlled trials or quasi-experimental designs could be used to evaluate policy interventions and refine implementation models based on empirical evidence.

Finally, future work should explore the design of a public observatory or monitoring system for family entrepreneurship at the municipal level. This platform could serve as a tool for real-time data collection, tracking the evolution of entrepreneurial activity, and supporting adaptive policymaking. Such an observatory would be a valuable instrument to align institutional offerings with actual business trajectories, improve inter-agency coordination, and strengthen the resilience and viability of local entrepreneurship ecosystems.

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