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PROBLEMS AND CHALLENGES OF FAMILY OWNED BUSINESS IN INDIA

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ABSTRACT
We can find family businesses all over the world with different industries and various operating systems. Observing the list of Family Business Magazine one could be surprised which famous and successful companies operate as family businesses, although this list is just a little teaser from the world of family businesses Family firms are the most common form of business structure; they employ many millions of people and generate a considerable amount of the world's wealth. A family business is a company owned, controlled, and operated by members of one or several families. Family businesses dominate the economic landscape in nations around the world. India is no exception. In India, family run businesses account for 85% of all Indian companies and account for the vast majority of national output and employment. According to Business Today, family-run businesses account for 25% of India Inc's sales, 32% of profits after tax, almost 18% of assets and over 37% of reserves. This research paper will therefore analyse the challenges and problems of Indian owned family businesses.

KEYWORDS
family business, family emotions, types of family business.

INTRODUCTION
A Family-owned business is one that is owned and managed (that is controlled) by one or more family members. Family-owned firms are – "organizations where two or more extended family members influence the directions of the business through the exercise of kinship ties, management roles, or ownership rights." A family – owned business is any business in which a majority of the ownership or control lies within a family. It is also a complex, dual system consisting of the family and the business. Members involved in the business are part of a task system and also a part of a family system and these two systems may overlap. Family owned businesses exist all over the world and some of the world's oldest firms are family owned e.g. Kongo Gumi of Japan was founded in 578 AD and is currently managed by the 30th generation. Some of the largest wealth creators and businesses are family owned like Wal Mart. In India too, the highest generator and creator of wealth are family owned businesses. The issues faced and the interests involved by family-owned businesses all over the world are more or less the same. The importance of the family in business and the blurredness of the distinction between business and family are pre-dominant issues. Over 80% of world business is controlled by families. They employ around 50% of world work force. They contribute around 40 to 50% in world GNP. But the sad picture is that only 15 to 20% of family businesses survive till the third generation. The present paper will try examine the theoretical framework of the importance and problems faced by the family owned business in India. The study also sheds lime light on the characteristics of Family owned business.

REVIEW OF LITERATURE
Family disputes exist in most of the family business houses because of generation gap, lack of succession planning gives rise to division in thoughts and shatters. Financial frills sometimes become unmanageable (Rakesh Mishra & Dr. Pradeep Kumar Jain, 2012). Most of the Business families face unique management challenges because of the differences in the attitude & aspirations of family members. As new generations join the family business, it is an enormous challenge to keep the family & business together. Some sacrifice the business to keep the families together, while others sacrifice the family to keep the business. It has been observed that just 13 percent of the Family business survive till 3rd generation & only 4 percent go beyond third generation and one third of business families disintegrate because of generational conflict. However, the close-knit structure of families, which fosters teamwork combined with respect to family values and family elders, has been the key to success of many family businesses. Indian Family Businesses forms the 'backbone' of the Indian economy and hence there is a need to extend the life span of the family businesses so that the economy can continue to derive benefit from their contribution (CII, 2009)

The ultimate impact a family can have on a business is on the overall strategic positioning in their markets. One of the key tasks of the board of directors (and/or other representatives of the businesses shareholders) and top management of any business, whether a family business or a 71 71 non-family business, is making of strategic decisions. Therefore, the strategic positioning of a family business might be different due to its specific characteristics. This might imply a specific conduct in their product or factor markets. The area of strategic management in family business has been virtually overlooked (Sharma, Christman & Chua,1997).

RESEARCH METHODOLOGY
The study focuses on extensive study of Secondary data collected from various books, National & international Journals, publications from various website.

OBJECTIVES
1. To study the importance of Family Business in India.
2. To study the Characteristics of Indian Family Business.
3. To anticipate the problems and challenges faced by Indian Family Business.

INDIAN FAMILY BUSINESS
Today's Indian industrialists rose from the *bazaar*. Their roots in industry are relatively recent, going back largely to the First World War. Before that they were traders and moneylenders engaged in the hustle and bustle of the bazaar. Even in Bombay and Ahmedabad in western India, where the cotton textile mills came up earlier in the last half of the 19th century, it was the trading communities who became industrialists. Aggarwals and Guptas in the North, the Chettiars in the South, the Parsees, Gujarati Jains and Banias, Muslim Khojas and Memons in the West, and Marwaris all over India.

CHARACTERISTICS OF INDIAN FAMILY BUSINESS

- **Loyalty:** Family, extended family and relatives have a very strong sense of loyalty to the family that automatically translates as loyalty to the business.
- **Family relationship:** Family relationship is the most important factor in determination of the position a person holds in the business.
- **Male Dominated:** Sons and male members are more likely to hold higher positions and Succeed the CEO. Role of women is that of facilitator to the male members and the mother figure to the family and employees.
- **Active and non-active members:** family members include those who are not contributing or are involved in the business are on the Board of Directors.

TYPES OF FAMILY BUSINESS

- ***A family owned business*** is a profit enterprise in which a controlling number of voting shares (or other form of ownership), typically but not necessarily a majority of the shares, are owned by members of a single extended family, or are owned by one family member but significantly influenced by other members of the family.
- ***A family owned and managed*** business is a profit enterprise in which a controlling number of voting shares (or other form of ownership), typically but not necessarily a majority of the shares, are owned by members of a single extended family, or are owned by one family member but significantly influenced by other members of the family. The authority conferred by this controlling interest permits the family to determine objectives, methods for achieving them & policies for implementing such method. And this business has the active participation by at least one family member in the top management of the company so that one or more family members have ultimate management control.
- ***A family owned and led company*** business is a profit enterprise in which a controlling number of voting shares (or other form of ownership), typically but not necessarily a majority of the shares, are owned by members of a single extended family, or are owned by one family member but significantly influenced by other members of the family. The authority conferred by this controlling interest permits the family to determine objectives, methods for achieving them & policies for implementing such method. And this business has the active participation by at least one family member in the board of directors of the company so that one or more family members have at least a high level of influence over the company's direction, culture, and strategies.

CHALLENGES/PROBLEMS IN FAMILY BUSINESS

In spite of the strong position of family business in India there are a couple of inherent problems in family businesses. Family and business are two quite different institutions. And so their values and principles may clash at times. The challenges faced by family owned firms vary according to the size of the company and its level of development. Some of the most inherent problems or challenges which we found worth mentioning are listed below:

- **Family Emotions**

Emotion is a big dimension in family-owned firms, as brothers and sisters, uncles and aunts, nephews and nieces, and fathers and children work together. The problem arises in recognition of these dimensions of emotions and to make objective decisions. Emotional outbursts are many in family-owned businesses and the quarrels and ill feelings of relatives have a way of spreading out to include non-family employees. It is very difficult to keep the bickering from interfering with work and the company becomes divided into warring camps. It is believed by many business thinkers that emotions are vital to Operate a business. But these emotions and passion have to be related to business. Ego Clashes, sibling rivalry, feeling of been left out, deriving importance etc are some of the Problems generally seen in a family business. Controlling of ego clashes and sibling is tough but all the same if the head of the family encourages open communication among Family members and has a system of mentoring every member who enters the family Business then issues can be controlled.

- **Family or Business what comes first**

One of the main concerns for the family members is to decide over the direction of the business. There will be times when it has to sacrifice the interest of either business or the family. Its imperative for the family to sit together and decide over there common goals. They should be ready to trade-off family interest for business to keep developing and growing. There should be a clear demarcation between the family and the business.

- **Succession Planning and fair to all approach**

Succession planning is almost absent in family owned business in India. Even a visionary like Mr. Dhiru Bhai Ambani failed to see the future. It was expected that younger brother will work under the guidance of the elder but the cracks started showing when Senior Ambani was himself alive. Also, families end to act on a fair to all approach meaning that the business pie is divided equally among all the family members without seeing the contribution they have made to the business. It results in fragmentation of business and cross holdings to ensure that the weaker family member shares is taken care of. This system has worked well for the family but has played havoc for business because in every generation the business gets divided into smaller units and it also encourages rivalry among various SBU's.

Succession planning is something which every family business must do well in advance, most appropriately in the first generation itself. Succession planning must not mean dividing the pie among the family members but it must mean finding a role of each family member in the group without having to divide the group. If the business is not split they have a chance to compete with the best in the world. If all the cotton and jute mills of all th Birla group are put together they will be a very formidable force in the world cotton and jute market but as they are fragmented they are not even national leaders.

- **Retaining non-family professionals**

It can be a big challenge to retain the best talents in the organization who are but non-family members. This is mainly because promotions are closed to them after a certain point and they see relatives being pushed into executive offices in spite of not being competent. Outsiders are necessary and managing them is very important. The business should decide over a *crystal Clear HR-Policy* based on performance and commitment of every employee (family and non-family). The vision should be to nurture and develop talent wherever spotted. Promotion structure should ensure secure elevation of all the best talents available in the business and this elevation could also reach to the top position if there is a case. Non-family executives should not feel insecure in the organization.

CONCLUSION

"Family is the fundamental unit of every other institution. Business evolved due to symbiotic interaction Between family and society (itself made of families). This symbiosis can be made eternal by strategically managing both the institutions (Family and Business) ensuring that family remains united and business is given full autonomy to chart its way according to the changing needs of the time." When it comes to family business the rules are very different from other businesses because there are two different set of value systems working side by side and these systems can be often in conflict with each other. Due to changing face of global competition the time has come to face the troubling questions related to family and the business. The conflicts in family business are of different nature often mixed with emotions and personal feelings. These conflicts are resolved keeping in mind the overall unity of the family and the implications of the decisions on the business and the family. If the goal of the family business is to go global, it should institutionalize the business system and develop transparent corporate governance structure so that the business does not feel the heat of family emotions and is given free hand to chart its own way.

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