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When Financial Support Crosses Boundaries: Educator-Mentor Voices on Family, Friendship, and Entrepreneurial Risk

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Abstract: This study examines informal financial support within family, friendship, and entrepreneurial mentoring relationships from the voices of educators and mentors. The central issue is how support that begins as care may become burdensome when relational boundaries, written agreements, and business accountability are unclear. The study uses a qualitative approach through three waves of focus group discussions conducted from September 2025 to March 2026 with educators, mentors, and practitioners who had experience supporting learners or entrepreneurial communities. Thematic analysis produced five themes: financial support as a moral obligation, over-boundary care and hidden personal burden, trust without written agreement, vulnerability when close family or friends enter serious business, and the need for boundary governance before providing support. The article proposes the BOUNDARY framework as a practical guide to keep financial support humane, safe, and sustainable. It concludes that financial support may strengthen entrepreneurial intention and practice, but it must be accompanied by role clarity, written evidence, financial literacy, and protection of the supporter's basic household stability.

Keywords: Financial support, relational boundaries, entrepreneurial risk, educator-mentors, focus group discussion

INTRODUCTION

Financial support is commonly presented as a positive entrepreneurial resource. It can reduce early constraints, encourage venture entry, and make business ideas feel more feasible. Yet in everyday life, especially in family-oriented and community-based cultures, financial support is rarely a purely economic transaction. It is embedded in care, obligation, loyalty, gratitude, shame, and emotional closeness. This paper begins from a simple but often painful observation shared by educator-mentors: helping others financially can become morally meaningful, but it can also cross personal boundaries and silently harm the helper.

Entrepreneurship literature recognizes that finance, family support, entrepreneurial education, and role models influence entrepreneurial intention and behaviour (Saoula et al., 2025; Shamsul Hana Abd Rani, 2012). Entrepreneurial finance research also shows that access to finance is related to new venture survival and growth, although the relationship depends on stages, governance, and contextual support (Anwar et al., 2020; Cumming et al., 2019; Fraser et al., 2015). However, the human side of informal financial support is less visible. Support from family or close networks may carry strong non-financial obligations, which Sieger and Minola (2017) describe as a possible "poisoned gift."

Informal financial support is especially complex because the meaning of money changes according to the relationship surrounding it. The same transfer may be understood as a gift by the recipient, a temporary loan by the provider, an investment by another family member, or an unwritten moral obligation by the wider family. When these interpretations are not explicitly discussed, disagreement may emerge even when all parties initially act with good intentions. This relational ambiguity reflects the embedded nature of entrepreneurship, in which family relationships influence access to resources, business decisions, and individual obligations (Aldrich & Cliff, 2003; Sieger & Minola, 2017). Financial ambiguity is therefore not merely a technical problem; it is a relational risk that can affect trust, dignity, household stability, and entrepreneurial continuity.

Financial literacy supports more responsible financial judgment by helping individuals recognize risk, reduce overconfidence, and make better-informed investment decisions (Mirfaqoh et al., 2024). At the same time, limited access to finance, inadequate institutional support, and insufficient entrepreneurial capability remain important barriers to the formation and realization of entrepreneurial intentions (Yusriani et al., 2025). This risk becomes more serious when the provider occupies multiple caring roles as an educator, mentor, parent, employee, or community leader. Such roles may create a strong self-perception of being dependable and emotionally available. Self-efficacy can encourage persistence and prosocial action, but confidence in one's ability to help does not eliminate financial limitations or relational risk (Bandura, 1997). Mentoring relationships may also involve substantial emotional responsibility, particularly when educators support people facing social or economic vulnerability. Consequently, refusing a financial request may be interpreted as selfishness, disloyalty, or withdrawal of affection, encouraging some supporters to give beyond their actual capacity.

Existing entrepreneurial-finance studies predominantly examine access to capital, funding gaps, financial bootstrapping, venture performance, and formal or technology-enabled financing mechanisms (Cumming et al., 2019; Fraser et al., 2015; Lam, 2010; Łasak, 2022). Entrepreneurship education research similarly recognizes financial support as a mechanism that can strengthen entrepreneurial learning and venture feasibility (Başçı & Alkan, 2015). Nevertheless, limited attention has been given to the vulnerability of informal supporters, particularly educators and mentors who use personal resources to assist relatives, friends, learners, or aspiring entrepreneurs. This study addresses that gap by shifting attention from the availability of support to its relational boundaries, household consequences, and governance.

Financial literacy is especially important in these informal arrangements because generosity does not protect individuals from misjudging risk. Risk perception and financial literacy shape how people evaluate financial information and make consequential decisions, including circumstances in which confidence may become excessive (Mirfaqoh et al., 2024). Educators and mentors therefore need more than willingness to help: they require the ability to distinguish affordability from emotional urgency, assess possible losses, and determine whether financial involvement is appropriate at all.

This issue matters for educators and mentors because many of them occupy a caring role. They are expected to motivate learners, help relatives, support colleagues, and open opportunities. Several educators in the discussions described situations where they financially helped family members, friends, or mentees, but later had to carry personal debt, delay household needs, or absorb business losses. The problem was not generosity itself. The problem was generosity without boundaries, documentation, and reciprocal accountability.

The paper is therefore guided by three research questions. First, how do educator-mentors experience informal financial support in family, friendship, and entrepreneurial mentoring contexts? Second, what risks emerge when financial support crosses relational boundaries? Third, what practical governance principles can help educators, mentors, and aspiring entrepreneurs support others without sacrificing basic personal security or business professionalism?

The objective is to build a simple qualitative account of financial support as both care and risk. The article contributes to management and entrepreneurship education by reframing financial support not only as available capital, but also as a relational practice requiring boundaries, written agreement, and ethical self-protection.

METHOD

This study uses a qualitative interpretive design. A qualitative approach is appropriate because the research explores lived experiences, meanings, relational tensions, and practical judgments rather than testing a statistical relationship. The design follows the logic of qualitative inquiry in which participants' narratives are interpreted in context (Creswell & Creswell, 2017). Focus group discussion was selected because group interaction allows participants to compare experiences, negotiate meanings, and surface shared social norms around support, debt, family obligation, and business trust (Krueger & Casey, 2015; Morgan, 1997).

The empirical material was generated through three FGD waves conducted between September 2025 and March 2026, involving 12 unique participants with substantial experience relevant to the study topic. Participants were purposively selected from educator-mentors, lecturers, human resource management practitioners, community facilitators, and entrepreneurship-oriented professionals who had provided advice, financial assistance, or mentoring support to learners, family members, colleagues, or community members. Participation varied across the three waves: some participants attended more than one FGD, whereas others participated only in a particular wave. Accordingly, the figure of 12 refers to the total number of unique participants across the study rather than the sum of attendance at all sessions. To protect confidentiality, participants are identified as E1–E12 throughout the analysis.

The discussions were conducted online through Zoom and supported by researcher field notes. The guiding questions focused on: experiences of giving or receiving financial support; situations where help became excessive; consequences for household stability and professional energy; experiences of doing business with family or close friends; and strategies to prevent relational conflict or financial loss. Visual documentation of the FGD waves and literature search screenshots are included in the appendix as internal research documentation. For publication, all faces and names should be blurred unless explicit consent has been obtained.

Data were analyzed thematically. The analysis began with repeated reading of field notes, followed by initial coding of recurring expressions such as "helping first," "debt for basic needs," "no written agreement," "family is difficult to refuse," and "business must be professional." Codes were then grouped into higher-order themes. Trustworthiness was supported through three-wave comparison, reflective discussion among the research team, and alignment between findings, literature, and practical implications (Braun & Clarke, 2006; Nowell et al., 2017).

Table 1. Three-Waves FGD Design

Wave	Period	Main focus	Output
Wave 1	September 2025	Mapping lived experiences of financial support, family help, and mentoring obligation	Initial categories: care, guilt, trust, and personal cost
Wave 2	Early January 2026	Exploring relational risks, debt burden, lack of written agreement, and blurred business roles	Emerging themes on over-boundary support and informal business vulnerability
Wave 3	March 2026	Validation of patterns and formulation of practical warning signs and preventive strategies	BOUNDARY governance framework and implications for entrepreneurial education

Source: Researchers' analysis of data from three FGD waves (2026).

RESULT AND DISCUSSION

The three FGD waves produced five interrelated themes. The findings are presented together with discussion because the meaning of financial support cannot be separated from the social context in which support is given. The central pattern is that informal financial support becomes risky when moral care is not balanced by strategic boundaries.

Financial Support as Moral Care and Social Obligation

The first theme shows that financial support often begins as care. Educators and mentors described helping family members, friends, or mentees because they believed that support could open opportunities, reduce hardship, or encourage entrepreneurial effort. This is consistent with studies showing that financial support, family support, and role models can strengthen entrepreneurial inclination and attitudes (Saoula et al., 2025; Shamsul Hana Abd Rani, 2012). Support is therefore not simply money; it is also a signal of trust and belief in another person's future.

However, this supportive meaning can become heavy when the giver feels morally unable to refuse. The FGD narratives suggest that educator-mentors sometimes define "goodness" as being always available, even when their own financial condition is fragile. This pattern is important because support that ignores the supporter's boundaries may transform care into hidden pressure.

The discussions further suggested that financial support communicates recognition and confidence. By providing money, the supporter signals a belief that the recipient can recover, learn, or develop a viable activity. Emotional support and perceived competence can stimulate entrepreneurial passion and persistence (Stenholm & Nielsen, 2019), while broader entrepreneurial support may improve the performance of entrepreneurs operating under constrained conditions (Zin & Ibrahim, 2020). These benefits help explain why financial requests are difficult to evaluate through affordability calculations alone: refusing money may feel like refusing the person or withdrawing confidence in the person's future.

The participants' experiences nevertheless revealed tension between relational loyalty and financial prudence. Support can encourage confidence, but unlimited support may weaken learning and accountability. Sustainable care therefore requires both encouragement and boundaries. Care preserves the recipient's dignity and hope, while prudent limits protect the supporter and encourage the recipient to develop greater independence, planning capability, and responsibility.

Over-Boundary Care and Hidden Personal Debt

The second theme is over-boundary care. Several narratives described situations where a mentor or educator helped others financially first, while their own household needs were postponed or paid through debt. This finding deepens the idea that support may produce both benefits and obligations. Sieger and Minola (2017) argue that family financial support can become a "poisoned gift" when it brings strong financial and non-financial obligations. In the FGD context, the "poison" appeared not only for the receiver but also for the giver, especially when helping others became a pattern of self-sacrifice.

This finding does not reject generosity. Rather, it warns that generosity without budget limits may weaken the very person who wants to help. For educator-mentors, this is especially sensitive because the identity of being useful, caring, and knowledgeable can make it difficult to say no. Financial support should therefore be interpreted through both empathy and sustainability.

The consequences of over-boundary support extended beyond the amount of money transferred. Participants associated repeated financial rescue with worry, fatigue, reduced concentration, delayed household expenditure, and resentment that could not always be expressed openly. Some supporters continued to appear financially stable because they did not disclose that essential expenses were being covered through borrowing or postponed payments. The recipient's immediate difficulty was relieved, but the underlying financial vulnerability was transferred into the supporter's household.

This finding also complicates the assumption that all financial support strengthens entrepreneurial development. Financial assistance can improve access to opportunity and contribute to venture success when accompanied by appropriate governance and institutional support (Anwar et al., 2020). However, assistance that undermines the supporter's basic welfare is neither strategically sustainable nor ethically balanced. It may protect one person's short-term activity while creating another household's long-term insecurity.

Over-boundary financial involvement may also weaken the quality of mentoring. Educators who become financially entangled with mentees or relatives may find it difficult to provide objective feedback, enforce accountability, or recommend terminating an unviable activity. The relationship can gradually move from developmental guidance to repeated rescue. This distinction matters because mentoring should strengthen capability and independent judgment, whereas continuous rescue may normalize dependency and postpone learning from business difficulty or failure.

Trust Without Written Agreement

The third theme concerns trust without written agreement. Participants repeatedly emphasized the danger of supporting business activities only through verbal promises. In everyday Indonesian expression, this is the absence of "hitam di atas putih." In relational settings, people may avoid written agreements because they fear appearing distrustful. Yet when repayment, ownership, profit sharing, or responsibility is unclear, relational trust can later turn into conflict.

This theme connects with entrepreneurial finance literature, which shows that finance is not only about the presence of money but also about structure, risk, information, and governance (Cumming et al., 2019; Fraser et al., 2015). Informal support may be easier to access, but it often lacks documentation, monitoring, and dispute resolution. For business that aims to grow seriously or enter a more global market, such informality can become a structural weakness. A written agreement should not be interpreted as evidence of distrust. Instead, it can protect the relationship by creating a shared record of what was decided. At minimum, the document should identify the parties, amount, purpose, legal status of the money, repayment or return expectations, reporting schedule, decision rights, and procedure if the original plan cannot be followed.

Even a simple signed statement, digital record, receipt, or confirmed message is more protective than an arrangement based entirely on memory. Documentation becomes particularly important when business conditions change and each party begins to recall the initial conversation differently. The findings also require a clear distinction among a gift, loan, investment, guarantee, and emergency contribution. These arrangements create different rights, responsibilities, and exposures. A gift does not ordinarily create a repayment claim; a loan requires repayment terms and an assessment of capacity; an investment includes the possibility of loss and may create ownership rights; while a guarantee can expose the supporter to liabilities beyond the amount originally imagined. Failure to name the arrangement may allow one party to expect gratitude while another expects repayment, profit, or decision-making authority.

Informal finance may be valuable when formal capital is inaccessible, and financial bootstrapping can help entrepreneurs mobilize resources creatively (Lam, 2010). However, informality should not mean the absence of records, risk assessment, or accountability. As ventures become more serious, their financial arrangements need to evolve from relational assumptions into transparent governance structures consistent with the wider requirements of entrepreneurial finance (Cumming et al., 2019; Fraser et al., 2015).

Family, Friendship, and the Risk of Unprofessional Business

The fourth theme is the vulnerability of mixing close relationships with serious business. Educator-mentors did not argue that family or friends should never be involved. Rather, they warned that family and friends should not be inserted into serious business without role clarity, competence, written responsibility, and an agreed exit mechanism. Family business research has long shown that family and business systems overlap, but the overlap requires boundary management (Aldrich & Cliff, 2003; Sundaramurthy & Kreiner, 2008).

When family logic dominates business logic, decisions may be based on pity, seniority, closeness, or emotional pressure rather than competence. This may create unfairness for other partners and weaken accountability. Conversely, when business logic becomes too cold, family relationships may be damaged. Therefore, the issue is not whether family is good or bad for business, but whether the boundary between affection and responsibility is professionally governed.

Participants' warnings were especially strong when relatives or close friends were appointed to business roles primarily because of emotional proximity. Relational trust may facilitate early cooperation, but it does not automatically provide the technical competence, discipline, communication, or accountability required for business growth. When performance problems emerge, corrective action can be interpreted as a personal attack, while removing an underperforming relative may create conflict extending beyond the organization.

Family firms can possess distinctive resources arising from trust, shared history, commitment, and relational knowledge (Habbershon & Williams, 1999). Nevertheless, these advantages can be preserved only when the interaction between family, ownership, and business roles is intentionally governed across organizational stages (Gersick et al., 1997). Professional selection criteria, written job descriptions, performance reviews, decision rights, and conflict-resolution procedures are therefore necessary even when a venture is founded on affection and family trust.

From a resource-based perspective, family relationships and trusted networks may become strategically valuable resources when they are organized in ways that are difficult for competitors to imitate (Barney, 1991). Yet relational closeness becomes a liability when it protects incompetence, obscures ownership, or prevents corrective action. The strategic question is therefore not whether family participation is beneficial or harmful, but whether its resources are supported by professional governance and accountable role allocation.

For ventures seeking international growth, informal relational arrangements create additional barriers. External partners, investors, and financial institutions require evidence of ownership, financial records, contractual authority, and decision-making procedures. A venture that cannot distinguish family property from business assets may struggle to demonstrate credibility. This concern is consistent with research identifying financial, institutional, capability, and support-related barriers that constrain entrepreneurial intention and development (Yusriani et al., 2025). Boundary governance is therefore not intended to exclude family members; it helps transform relational resources into an organizational structure capable of sustainable growth.

Toward Boundary Governance: From Helping to Sustainable Support

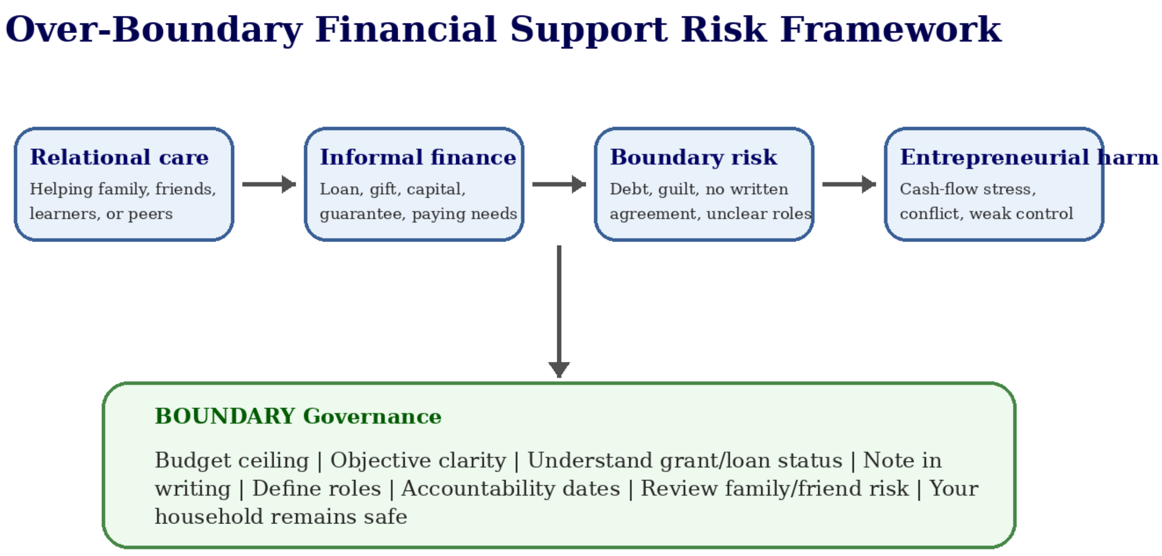
The fifth theme is the need for boundary governance. The participants' strongest practical warning was clear: avoid serious business without written agreement, and do not allow emotional closeness to replace accountability. Financial support should be connected to financial literacy, repayment clarity, role definition, and risk review. This is consistent with research that sees entrepreneurial support organizations, fintech, and institutional support as important mechanisms for improving access to finance while reducing informal dependence (Łasak, 2022; van Rijnsoever, 2022).

In this study, the practical synthesis is called the BOUNDARY framework. It is not a rigid legal model; it is a reflective checklist for educators, mentors, and aspiring entrepreneurs before giving or receiving financial support.

Table 2. Main Themes and Strategic Interpretation

Theme	FGD meaning	Risk	Strategic implication
Moral care	Support is given because the helper cares and wants others to progress	Support becomes unlimited obligation	Define whether the help is charity, loan, investment, or mentoring
Over-boundary support	Helpers prioritize others while basic personal needs are weak	Personal debt, fatigue, resentment	Set a budget ceiling and protect household stability
Trust without writing	Close relations rely on verbal promises	Unclear repayment, ownership, and responsibility	Use written agreement, receipts, and timelines
Family/friend business risk	Emotional closeness enters business decisions	Conflict, low accountability, unfair roles	Separate family affection from business governance
Sustainable support	Support should empower, not create dependency	Repeated rescue and weak learning	Combine finance with mentoring, literacy, and accountability

Source: Researchers' analysis of data from three FGD waves (2026).



Source: Authors' qualitative synthesis (2026).

Figure 1. Over-Boundary Financial Support Risk Framework

Theoretically, the findings extend the family-embeddedness perspective by illuminating the position of the supporter rather than focusing exclusively on the entrepreneur receiving assistance. Family embeddedness can facilitate access to capital, knowledge, commitment, and legitimacy, but it can also introduce obligations and identity tensions (Aldrich & Cliff, 2003; Sieger & Minola, 2017; Sundaramurthy & Kreiner, 2008). The present study therefore introduces the concept of supporter-side vulnerability: the financial, emotional, and relational exposure experienced when individuals repeatedly provide informal assistance without clear limits, documentation, or reciprocal accountability.

The BOUNDARY framework also connects relational care with governance. Generosity and control are sometimes treated as competing orientations, yet the findings suggest that responsible governance can preserve care. Budget ceilings protect household stability; objective clarity protects shared understanding; documentation protects collective memory; role definition protects business decisions; accountability dates protect the developmental purpose of assistance; and relational-risk review protects both parties from avoidable conflict. Boundaries are therefore not the opposite of compassion. They are the structure that allows compassion to remain sustainable.

These findings also reinforce the importance of combining financial support with financial capability and structured mentoring. Financial literacy influences how individuals recognize entrepreneurial opportunities, assess financial consequences, and translate intentions into responsible entrepreneurial behavior (Muñoz-Céspedes et al., 2024). Similarly, entrepreneurship mentoring benefits not only recipients but also mentors through reflective learning, renewed entrepreneurial commitment, and skill development, although mentoring may also create practical and relational challenges that require clearly defined roles (Walmsley & Nabi, 2024). Within family-supported ventures, emotional and instrumental assistance can strengthen business performance, but dependence on family resources may simultaneously generate obligations and other disadvantages associated with family embeddedness (Neneh & Welsh, 2022). Therefore, effective financial support requires not merely generosity, but also financial literacy, explicit mentoring boundaries, and accountable family-business arrangements.

Practical BOUNDARY Checklist

Table 3. BOUNDARY Checklist for Safe Financial Support

Letter	Principle	Meaning
B	Budget ceiling	Determine the maximum amount that can be safely given without harming household needs.
O	Objective clarity	State whether the support is for learning, emergency need, business capital, or temporary cash flow.
U	Understand the status	Clarify whether the money is a gift, loan, investment, guarantee, or sponsorship.
N	Note it in writing	Use written agreement, digital proof, payment schedule, and witness when needed.
D	Define roles	Separate family/friendship from business roles, decision rights, and accountability.
A	Accountability dates	Set review dates, reporting expectations, and repayment milestones.
R	Review relational risk	Ask whether emotional closeness will make correction, payment, or exit difficult.
Y	Your safety first	Do not support others by destroying your own basic household stability.

Source: Researchers’ analysis of data from three FGD waves (2026).

Implications for Entrepreneurship Education and Mentoring

The findings suggest that entrepreneurship education should not present financial support only as a resource to be pursued. It should also teach relational risk, written agreement, budgeting, business role clarity, and ethical refusal. Students and early entrepreneurs need to understand that capital from family or friends may be easier to access, but it must not be treated casually. “People close to us” can become business partners only when roles and responsibilities are professionally clarified.

Educators and mentors also need self-protection literacy. A good mentor does not always provide money. A mentor may help by reviewing a business model, connecting the learner with formal institutions, teaching bookkeeping, guiding market validation, or helping the person prepare a proposal. In this sense, sustainable support is not merely financial rescue; it is capability building. This supports the broader literature on entrepreneurial ecosystems, where intermediaries and support organizations help startups access knowledge, networks, and legitimacy, not only cash (van Rijnsoever, 2022).

For global-oriented business, the implication is stronger. Internationalization requires trust, documentation, accountability, and governance. Businesses that remain dependent on family pity or informal obligations may struggle to scale. Therefore, the educator-mentor voice in this study offers a simple strategic warning: care is precious, but serious business needs written boundaries. Entrepreneurship programs should not discuss financial support only as a resource to be obtained. Financial-support education should also address affordability, relational pressure, funding status, documentation, repayment, ownership, risk disclosure, and exit procedures. This complements educational models that recognize financial support as an important element of entrepreneurship development (Başçı & Alkan, 2015; Saoula et al., 2025). Learners should understand that capital supplied by people close to them deserves the same seriousness and transparency as capital obtained through formal channels.

A practical educational tool would be a one-page family-and-friends financing statement. Before accepting informal capital, learners could explain the amount requested, intended use, status of the funds, possible risks, reporting schedule, repayment or ownership terms, and exit options. Mentors could review this document without personally becoming the source of finance. Such an exercise would connect entrepreneurial education with financial literacy, risk awareness, and responsible decision-making (Mirfaqoh et al., 2024).

Educational institutions and mentoring communities should also establish referral pathways. When learners require capital, mentors should be able to direct them toward cooperatives, financial-literacy programs, incubators, entrepreneurship-support organizations, grants, crowdfunding services, responsible fintech platforms, or formal financial institutions. Entrepreneurial-support intermediaries can provide knowledge, legitimacy, networks, and access to resources that cannot be supplied sustainably by one individual mentor (Łasak, 2022; van Rijnsoever, 2022). Referral changes mentoring from personal financial rescue into ecosystem-based capability building.

Limitations

This study has several limitations. First, its findings are based on three focus-group waves involving a purposively selected group of educator-mentors and practitioners; they should therefore be interpreted as contextual and analytically transferable insights rather than population-level generalizations. Second, the study relied on participants' narratives, discussion records, and researcher field notes and did not independently audit financial statements, debt amounts, agreements, or business outcomes. Third, participants may have discussed sensitive family and friendship experiences in generalized language to protect the identities of the people involved. Fourth, some individuals may have participated in more than one discussion wave, meaning that the number of participations should not automatically be interpreted as the number of unique participants. Finally, expectations concerning family obligation, reciprocity, and financial assistance vary across cultural and socioeconomic contexts. These limitations should guide the interpretation of the findings and the future validation of the BOUNDARY framework.

CONCLUSION

This study shows that informal financial support is a double-edged form of relational care. It can open entrepreneurial opportunities, strengthen confidence, and help learners, relatives, or friends move forward. However, the three FGD waves demonstrate that good intentions without clear boundaries may also create hidden debt, emotional burden, household insecurity, relational conflict, and weak business accountability.

The findings reveal that educator-mentors experience financial support simultaneously as moral care, relational obligation, and personal exposure. The greatest risks emerge when supporters feel unable to refuse, use personal debt to assist others, rely on verbal promises, or allow family and friendship roles to replace professional responsibilities. This study therefore introduces supporter-side vulnerability, referring to the financial, emotional, and relational exposure experienced by individuals who repeatedly provide informal assistance without adequate limits or reciprocal accountability.

Financial support should consequently be governed through clarity, documentation, role separation, financial literacy, accountability, and protection of the supporter's basic welfare. Givers and recipients should explicitly determine whether assistance constitutes a gift, loan, investment, guarantee, sponsorship, or mentoring activity. These principles are summarized in the BOUNDARY framework: Budget ceiling, Objective clarity, Understand the status, Note it in writing, Define roles, Accountability dates, Review relational risk, and Your safety first. The framework encourages educators, mentors, families, and aspiring entrepreneurs to combine compassion with responsible governance.

Refusing an unsafe financial request is not necessarily a failure of care. Responsible support may involve asking difficult questions, requiring written evidence, offering a smaller amount, sharing knowledge instead of money, or directing the recipient to an appropriate institution. Sustainable assistance should strengthen the recipient's capabilities without transferring unmanaged vulnerability to the supporter or the supporter's household. Kindness remains essential, but kindness also needs boundaries, accountability, and careful management. Future studies may test the BOUNDARY framework through paired supporter–recipient interviews, longitudinal research, and quantitative scale development. Comparative studies across educators, migrant communities, family businesses, religious communities, and entrepreneurial ecosystems could further clarify when informal support becomes empowering and when it becomes harmful.

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Conflict Of Interest

The authors declare that they have no financial, professional, institutional, or personal conflicts of interest that could have influenced the design, analysis, interpretation, or reporting of this study.

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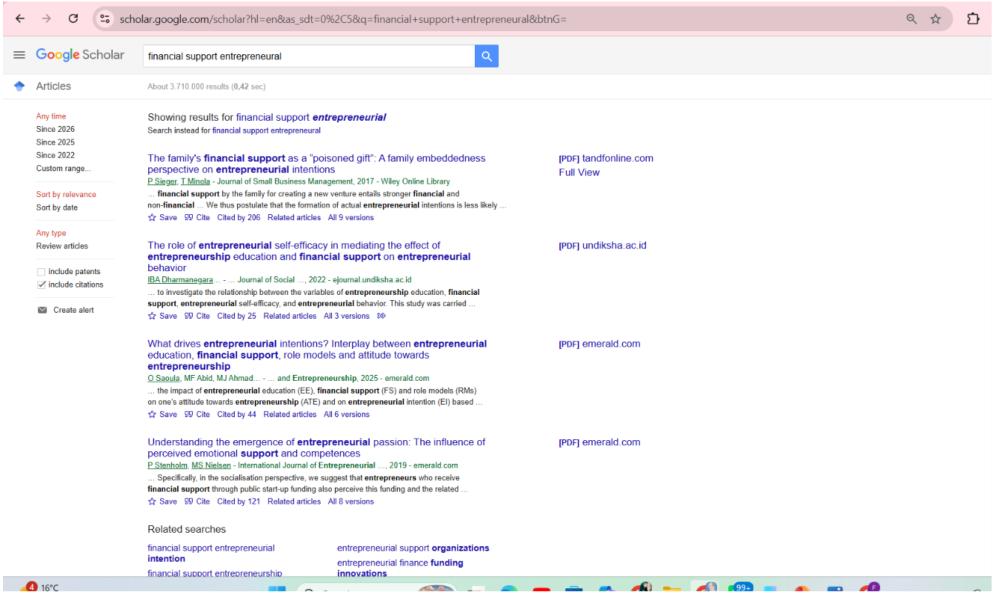
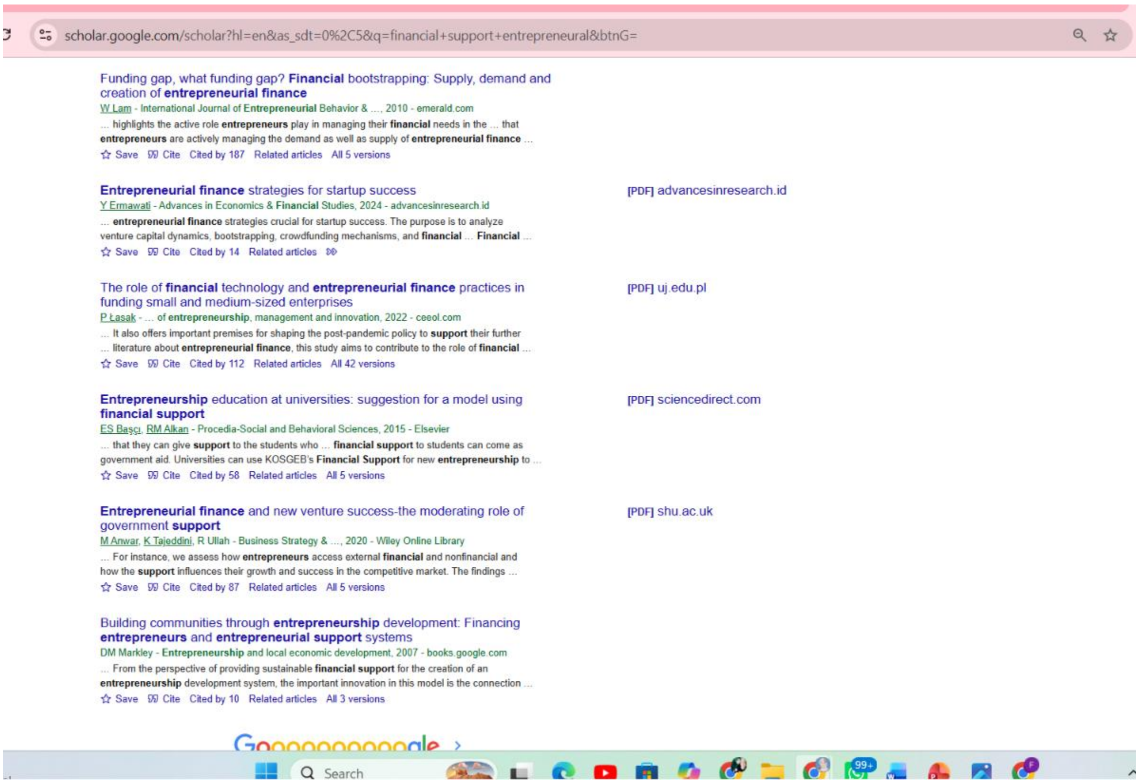
APPENDIX

The following figures are included as internal documentation of literature searching and FGD implementation.



Appendix A1. Literature search documentation: family and entrepreneurial financial support



Appendix A2. Literature search documentation: entrepreneurial finance and support

Appendix B1. FGD visual documentation, Wave 1/2 (internal research documentation, 2025)

Appendix B2. FGD visual documentation, Wave 2/3 (internal research documentation, 2026)