



## ORIGINAL ARTICLE

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## Barriers to gaining support: a prospect of entrepreneurial activity of family and non-family firms in Poland

**JEL Classification:** L26; L38; M21

**Keywords:** *entrepreneurial activity; support entrepreneurship; family firms*

### Abstract

**Research background:** This paper explores the approach that focuses on entrepreneurial activities suppressed by restraining forces or different barriers. We investigated a particular type of obstacles reported by entrepreneurs, i.e., those which prevented their gaining access to support instruments. This paper delved into the specificity of family businesses and explained why perceptions of access to support could differ between family and non-family firms.

**Purpose of the article:** This paper seeks to identify the differences between family and non-family businesses in terms of their perceptions of different barriers that hinder access to support instruments.

**Methods:** The main research processes were based on logistic regression models with a dependent variable: 0 for a non-family firm and 1 for a family firm. As dependent variables 13 barriers to the access of public support instruments were adopted. The study was conducted on a sample of 386 Polish business entities.

**Findings & value added:** The results confirmed the existence of differences between family and non-family businesses in perceptions of barriers towards gaining support in entrepreneurial endeavours. Obstacles, such as overly-complex bureaucratic procedures and requirements, lack of access to information disseminated by business support institutions, and complicated support settlement procedures, were perceived as far less crucial by family businesses than non-family businesses. Family businesses demonstrated a lower propensity to use real property as collateral

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for transactions. Additionally, family businesses with financial resources that overlap with their own familial resources declared that they found it easier to make their own contributions to satisfy the requirements for support programmes or services. This paper makes several novel and significant contributions to the field. First, we add to existing research focusing exclusively on family entrepreneurial activity by drawing a comparison between family and non-family firms in terms of the perceived barriers towards gaining support. Second, we address different types of barriers. Our findings provide further evidence that different types of businesses perceive certain types of barriers differently. Third, we extend current knowledge on family businesses study in Poland.

## Introduction

Entrepreneurial activity can be defined as being connected with human action, an active force, or as the quality or state of being active. Such activities refer to the task of creating new social or economic value which involve identifying opportunities within the economic system (Davidsson & Wiklund, 2001, pp. 81–100). As such, entrepreneurship is the phenomena associated with entrepreneurial activity, which can be described as a source of job creation and the influencing of economic growth (Ovaska & Sobel, 2005, pp. 8–28). The rate of entrepreneurial activity varies widely across countries, and researchers frequently wish to investigate which factors make an enterprise more, or less, entrepreneurial than others. The existing literature shows two approaches. First, the consideration of factors supporting entrepreneurial activity (Minniti, 2008, pp. 779–790; Thornton *et al.*, 2011, pp. 105–118; Acs & Armington, 2004, pp. 911–927). The second approach focuses on entrepreneurial activities that are suppressed by restraining forces or different barriers (Carayannis *et al.*, 2003, pp. 757–771; Sarasvathy, 2004, pp. 707–717; Lofstrom *et al.*, 2014, pp. 232–251; Cacciotti *et al.*, 2016, pp. 302–325; Dewald & Bowen, 2010, pp. 197–218; Morris *et al.*, 2012). This paper explores the second approach. A literature review of 54 papers shows that barriers to entrepreneurial activity can be related to various aspects, such as a lack of initial capital, funding difficulties, regulations, and such aspects of the business environment as market entry, labour, property protection, taxes regulations, or bureaucratic and administrative burdens, to name but a few (Shinnar *et al.*, 2009, pp. 151–159; Nawaser *et al.*, 2011, p. 112; Virglerova *et al.*, 2021, pp. 1011–1032; Akbar *et al.*, 2020, pp. 157–181; Głodowska *et al.*, 2019, pp. 61–73). Restrictions and barriers make it difficult, or even impossible, to implement the intentions of entrepreneurial activity.

Specific groups of these barriers are connected to the access of institutional support that serves to either encourage or hinder entrepreneurship by providing an appropriate environment (Hulsink & Koek, 2014, pp. 182–209, Akehurst *et al.*, 2012, pp. 2489–2505). Past research has considered

gaining support as one of the factors associated with entrepreneurial activity (Lüthje & Franke, 2003, pp. 135–147; Cornelissen *et al.*, 2012, pp. 213–241; Zajkowski & Domańska, 2019, pp. 359–384; Mwatsika, 2021, pp. 49–62). Limitations stemming from a lack of access to support — which an entrepreneur must manage when setting up and developing a company — hinder the decision to engage in entrepreneurial activity. The literature review, based on another 75 recent papers, revealed the most frequently undertaken research directions related to supporting entrepreneurial activity. On this basis, three research areas were distinguished: 1) due to the characteristics of an entrepreneur; 2) due to the characteristics of the enterprise; 3) due to the institution providing support. The literature review has showed that most research considers enterprises to be a general group of business entities. There is a research gap in studies on the perception of barriers to gaining support due to companies' different characteristics (Hoogendoorn *et al.*, 2019, pp. 1133–1154; Shahverdi *et al.*, 2018, pp. 341–352; Hoogendoorn *et al.*, 2011; Břečková, 2016a, pp. 84–92; Voithofer & Mandl, 2004). There is little research related to comparative analyses of groups of firms that have seriously attempted to gain institutional support. Hence, research into family firms can form the basis of important contributions to entrepreneurship literature by focusing on the family as the entrepreneurial actor, and gaining support as an entrepreneurial activity. Family businesses constitute a context that can enrich understanding of the support system. The unique features of family businesses in comparison to non-family firms, have been pivotal in considering the detailed differences between these groups of companies (Basco & Perez Rodriguez, 2009, pp. 82–95; Chua & Chrisman, 1999, pp. 19–39; Zellweger & Astrachan, 2008, pp. 347–363). Traditionally, family businesses have been analysed more from the perspective of the company rather than from the family's influence on entrepreneurial activity, which provides an additional reason to analyse the specific barriers in gaining support derived from family status (Rutherford *et al.*, 2008, pp. 1089–1109).

More research is required to investigate institutional support holistically, not only that provided by universities (Osorio *et al.*, 2017, pp. 24–43; Smith *et al.*, 2020, pp. 1892–1905; Nguyen, 2020, pp. 127–140) and governments (Khayri *et al.*, 2011, pp. 2818–2822; Perenyi *et al.*, 2018, pp. 81–103; Hottenrott *et al.*, 2017, pp. 1118–1132). It is for this reason that we emphasise family businesses, the broadly understood entrepreneurial support of various institutions, and especially on the barriers towards gaining access to support instruments.

In this context, we formulated the purpose of this paper as seeking to identify the differences between family and non-family businesses in terms of their perceptions of different barriers that hinder access to support in-

struments. To achieve the purpose, we conducted relevant analyses. Direct survey and data collection was conducted from January to May 2017. The study was conducted on the sample that totalled 386 Polish business entities. The main research processes were based on logistic regression models with a dependent variable: 0 for a non-family firm and 1 for a family firm. As dependent variables, 13 barriers to the access of public support instruments were adopted. On this basis, the present work makes several contributions to the field of family business research.

First, we add to existing research (which tends to focus exclusively on family entrepreneurial activity) by drawing a comparison between family and non-family firms in terms of the perceived barriers towards gaining support. Second, we examine the different types of barriers. Our findings provide further evidence that different types of businesses perceive certain types of barriers differently. Third, we extend the current knowledge on family businesses in Poland. This paper should also be practically relevant. For instance, based on our propositions and recommendations, policy-makers could adjust and deliver various forms of support to divergent groups of enterprises.

The paper is organised as follows. First, entrepreneurial activity and the barriers that can limit it were described. Next, obstacles that prevent access to support instruments were emphasized. Subsequently, the specificity of family businesses was delved into and explained why perceptions of access to support could differ between family and non-family firms. Next, we present the variables and propose the research model. Finally, there were several practical implications and suggestions for future research.

## **Literature review**

### *Entrepreneurial activity as a subject of research*

As a multidimensional and holistic phenomenon, entrepreneurship is one of the most frequently surveyed and analysed economic and managerial topics. Researchers often explore the factors that explain how entrepreneurs create, foster, and develop new businesses, and thus, how societies and economies increase and prosper in the long term (Thornton *et al.*, 2011, pp. 105–118). According to Ahmad and Seymour (2008), entrepreneurs can be defined as business owners who identify and exploit new products, processes, or markets to generate value, or create and expand economic activity. It has been argued that entrepreneurs focus on the active pursuit of opportunities, regardless of the resources they currently have or trigger activities relating to the recognition and exploitation of business opportunities

(Shane & Venkataraman, 2000, pp. 217–226). It is assumed that firms should focus on constructing or shaping a future environment, and potential opportunities are created as a result of multilateral interactions and the mutual learning processes of various market players and stakeholders (Alvarez & Barney, 2007, pp. 11–26). From this perspective, the active role of firms is unquestionably required. This means that entrepreneurship is the phenomena associated with entrepreneurial activity, described as a source of job creation and economic growth (Ovaska & Sobel, 2005, pp. 8–28). As mentioned above, entrepreneurial activity is aptly defined as being an active force. The activities themselves often refer to the creation of social or economic value through identifying opportunities within the economic system (Davidsson & Wiklund, 2001, pp. 81–100). This definition creates an important distinction between entrepreneurs and entrepreneurial activity — the latter of which can be manifested even in the absence of an entrepreneur (Ahmad & Seymour, 2008).

Researchers often seek to understand which factors make certain business entities more or less entrepreneurial than others. As mentioned above, the existing literature revealed two approaches from which to understand these factors. The second approach, focusing on the suppression of entrepreneurial activity through restraining forces and barriers, will serve as a focal point for our research. Restrictions and barriers might limit entrepreneurial activity, but the ability to deal with obstacles is often considered to act as a stimulant (Cacciotti *et al.*, 2016, pp. 302–325; Dewald & Bowen, 2010, pp. 197–218; Morris *et al.*, 2012). In this paper, we will emphasise the struggle against entrepreneurship barriers as a manifestation of entrepreneurial behaviour.

### *Barriers to entrepreneurial activity*

Barriers have been studied by numerous authors, who have proposed various classifications and models with which to identify specific obstacles that can limit, restrict, and even impede entrepreneurial activity. In order to shed light upon the various aspects of these barriers (as acknowledged by past research), we conducted a literature review of 54 papers which focused on the most commonly occurring barriers. The most frequently indicated barriers encompass financing obstacles, such as a lack of initial capital or funding difficulties — themselves some of the most crucial problems to entrepreneurship (Shinnar *et al.*, 2009, pp. 151–159). Subsequent difficulties that might affect entrepreneurial activity include regulations and aspects of the business environment, such as market entry, labour, the protection of property, and tax regulations (Nawaser *et al.*, 2011, p. 112–118). Bureaucratic and administrative burdens are also perceived as hindrances to

entrepreneurial activity. These burdens are mostly related to the affairs, interrelations, and connections between individuals and state services (Luo & Junkunc, 2008, pp. 133–153). Barriers to entrepreneurship can include difficulties in building relationships with suppliers and/or retaining a solid customer base (Shahverdi *et al.*, 2018, pp. 341–352). Researchers have found that the fear of failure, as well as gaps in knowledge, competency, and access to complete information, is negatively related to entrepreneurial propensity (Miller *et al.*, 2012, pp. 349–370). Further potential barriers to entrepreneurial activity include high risk, market access, outdated equipment or technology, and poor infrastructure (Choo & Wong, 2006, pp. 47–64; Donga *et al.*, 2016, pp. 61–66). The literature review has revealed that successful entrepreneurs often declare their frustration regarding (institutional) support structures (Hulsink & Koek, 2014, pp. 182–209, Akehurst *et al.*, 2012, pp. 2489–2505). Past researchers have suggested that institutions may encourage or hinder entrepreneurship by providing appropriate environments (Bruton *et al.*, 2010, pp. 421–440; Thornton *et al.*, 2011, pp. 105–118) at each stage of the entrepreneurial process, from the opportunity recognition to the new venture creation (Gnyawali & Fogel, 1994, pp. 43–62; Scott, 2008, p. 427). Academic research widely considers gaining and sustaining support for novel ventures as a vital, yet difficult, entrepreneurial process, and one of the signs of entrepreneurial activity (Cornelissen *et al.*, 2012, pp. 213–241). Lüthje and Franke (2003, pp. 135–147) have argued that the perceived availability of support, such as access to ‘qualified consultants and service support for new companies’ positively impacts entrepreneurial intentions.

This paper investigated a particular type of obstacles reported by entrepreneurs, i.e., those which prevented their gaining access to support instruments. We would expect that the perceived barriers for such support may negatively affect entrepreneurial activity. Unfortunately, market praxis shows that the offer of a support system is unified, less flexible, and impossible to be adjusted to the needs of particular companies. Indeed, while there are some types of support dedicated to particular groups of companies, these often appear to be marginal and limited.

### *Barriers to gaining support*

The literature review of 75 recent papers indicated the most frequent research directions related to supporting entrepreneurial activity. Overall, the results tended to show that entrepreneurially supportive environments positively influence entrepreneurial inclinations (Nguyen, 2020, pp. 127–140; Perenyi *et al.*, 2018, pp. 81–103; Hottenrott *et al.*, 2017, pp. 1118–1132). This is also reflected by the suggestions that a lack of adequate government

support, limited financial abilities, and university inefficiency in educating and promoting entrepreneurs constitute the main barriers to entrepreneurial activity (Khayri *et al.*, 2011, pp. 2818–2822; Smith *et al.*, 2020, pp. 1892–1905; Bazan *et al.*, 2019, pp. 73–97; Krisnaresanti *et al.*, 2020, pp. 67–76).

As to the most frequent research areas, certain studies have focused on the characteristics of the entrepreneurs who did receive support. Hence, much of the focus was due to difference of gender (Henry *et al.*, 2016, pp. 217–241; Shinnar *et al.*, 2012, pp. 465–493) and age (Minola *et al.*, 2016, pp. 187–213; Lee *et al.*, 2011, pp. 124–136).

The second line of research examined enterprises in terms of their different features. The research predominantly contextualised enterprises as a general group of business entities. It should be emphasised that there is little research on perceived barriers to entrepreneurial support due to the various types of enterprises. In general, research has so far indicated that, when starting a business, sustainable entrepreneurs feel more hampered by such perceived barriers as the institutional environment. Furthermore, sustainable entrepreneurs hold more negative perceptions of financial, administrative, and informational support at the business start-up phase (Hoogendoorn *et al.*, 2019, pp. 1133–1154). Similar results show that a lack of support negatively affects social entrepreneurial intentions (Shahverdi *et al.*, 2018, pp. 341–352). Social entrepreneurs are more likely to perceive a lack of available financial support and start-up information than their commercial counterparts (Hoogendoorn *et al.*, 2011; Mikołajczak, 2021, pp. 761–788). It is worth noting that small- and medium-sized enterprises (SMEs) are typically unable to achieve convenient tax and financial support conditions (Břečková, 2016a, pp. 84–92). Finally, family businesses are often at a disadvantage compared to non-family firms in obtaining institutional or governmental support within emerging economies (Peng, 2000). Some research has found that family businesses consider their access to financing to be their greatest difficulty (Břečková, 2016b, pp. 3–16). Furthermore, to maintain the future successions of family businesses, ongoing public support is recommended. As such, public support instruments should place a specific emphasis on family firms. Not only do they represent the majority of private businesses and contribute considerably to economic growth and the labour market, but they have a tendency to be oriented on sustainable business concepts and the realisation of over-generational transfers. Due to this importance, a discussion on the challenges faced by family firms and the related potential difficulties connected with support difficulties, becomes highly valuable (Voithofer & Mandl, 2004).

The third line of research focused on the support-providing institutions themselves. There is a multitude of research on the support activities of universities (Osorio *et al.*, 2017, pp. 24–43; Nguyen, 2020, pp. 127–140;

Bazan *et al.*, 2019, pp. 73–97). This can be explained by the frequent study of students as potential future entrepreneurs. The second most studied topic in this category was the impact of government support on enterprises (Khayri *et al.*, 2011, pp. 2818–2822; Perenyi *et al.*, 2018, pp. 81–103; Hottenrott *et al.*, 2017, pp. 1118–1132). There have been comparatively few studies connected with other types of support, e.g., mentoring (McKevitt & Marshall, 2015, pp. 263–280) or business incubation (Hillemane *et al.*, 2019, pp. 1471–1493).

The literature review identified a research gap regarding studies on the perception of barriers to gaining support due to the different characteristics of companies. As mentioned above, the majority of studies define enterprises as a general group of business entities. Hence, further research is needed so as to focus on the differences stemming from the specific characteristics of enterprises. In this case, emphasis was put on comparison analysis between family and non-family firms. Understanding the unique features of family businesses, in comparison to non-family firms, is pivotal when considering the detailed differences between these two groups. Moreover, more research is required to investigate the holistic institutional support, not only that provided by universities and governments. Furthermore, if we share the view that entrepreneurial activity is regionally linked, we have many reasons for examining barriers in specific countries. Similarly, families and family businesses may play a stronger entrepreneurial role within specific countries. Transition economies constitute a specific country context due to the development of entrepreneurship. They are often characterised by institutional voids (Ahlstrom & Ding, 2014, pp. 610–618). Moreover, institutional arrangements in these countries that support markets are absent, weak, or fail to accomplish the role expected of them (Puffer *et al.*, 2010, pp. 441–467). Consequently, governments are keen to initiate and implement support for the entrepreneurial activities of firms (Eijdenberg *et al.*, 2018, pp. 414–432). This is one of the reasons for our own focus on entrepreneurial activity in gaining support among Polish enterprises. The Polish economy is continuing its expansion through the adoption of free market economics in the post-communist era. While Poland has rich entrepreneurial potential, issues discouraging entrepreneurial activity remain — despite Poland’s favourable economic conditions (Jones *et al.*, 2008, pp. 597–614).

### *Family businesses*

Entrepreneurship researchers seek to identify the characteristics and circumstances that make firms entrepreneurial. Considering the fact that family businesses are the most common type of firms in all developed countries,



researchers have shown an increasing interest in understanding to what extent they are entrepreneurial. It is estimated that approximately 60% of businesses in EU countries are family-run, and employ between 40–50% of the EU's labour force. Different estimations state that family businesses create 40–60% of the EU's GDP (European Commission, 2009). The importance of family businesses is also connected to their positive impact on economic cycles as 'stabilisers' (Family Enterprise USA, 2011). From this perspective, the influence of family firms can be perceived to be twofold: they are less likely to dismiss employees even in times of crisis (which is often assessed as irrational behaviour), and investors perceive family businesses as wiser and safer investment opportunities. Family businesses have also been found to encourage entrepreneurial activities over time (Kellermanns & Eddleston, 2006; Webb *et al.*, 2010, pp. 67–77).

Family businesses became a separate subject of surveys in the 1960s when the first works were published that presented this group as being autonomous and a separate scientific issue (Donnelley, 1964, pp. 93–105). More recently, scholars have started to understand how specific features commonly associated with family firms, such as their often strong and family-related cultures, unique governance structures, potential family conflicts, agency problems, and intergenerational aspirations, impact their capacity for entrepreneurial activity (Nordqvist & Melin, 2010, pp. 211–239). The literature review has showed two perspectives. One presents the activities of family business as highly entrepreneurial. The other regards family businesses as conservative, risk averse, and less inflexible organisations where entrepreneurship is often constrained by tradition and family-related power dynamics. Johannisson (2002, pp. 46–57) provided a framework that presents the family business context as even more complex and dynamic. He suggested that, in certain situations, the interplay between the familial, managerial, and entrepreneurial ideologies can serve to support entrepreneurial activities, while in others leads to destructive energies and environments which hinder entrepreneurial behaviour.

Several interesting studies found that, due to the high commitment of family members, orientation towards long-term objectives, overgenerational survival or dissemination of family values (Zachary, 2011, pp. 26–36), and the overlap of family, company, and ownership subsystems (Tagiuri & Davis, 1996, pp. 199–208), family firms operate differently from non-family companies (Węclawski & Żukowska, 2019, pp. 128–146). In this context, the significance of various aspects of socioemotional wealth (SEW) in family businesses has been emphasised (Hadjielias & Poutziouris, 2015, pp. 867–897). Family businesses were even perceived as general indicators of almost all processes in this group, from motivations through professionalisation, to finance and economic performances (Berro-

ne *et al.*, 2012, pp. 258–279; Gomez-Mejia *et al.*, 2011, pp. 653–707; Kellermanns *et al.*, 2012, pp. 1175–1182; Naldi *et al.*, 2013, pp. 1341–1360).

However, accessible figures seemed to present a somewhat vague picture. Survey results have indicated a positive connotation between family engagement in a business and a company's performance (Aguiló & Aguiló, 2012, pp. 304–325; Allouche *et al.*, 2008, pp. 315–330; Anderson & Reeb, 2003, pp. 1301–1328; Cassia *et al.*, 2012, pp. 4–16; Coleman & Carsky, 1999, pp. 73–85; Maury, 2006, pp. 321–341). Conversely, many other studies have presented negative interrelations (Gallo *et al.*, 2004, pp. 303–318; Lam & Lee, 2012, pp. 353–366.; Lin & Chen, 2012, pp. 40–54; Oswald *et al.*, 2009, pp. 116–135), or a lack thereof (Demsetz & Villalonga, 2001, pp. 209–233). Machek *et al.* (2013, pp. 17–30), based on a meta-analysis of 78 studies, showed that a positive correlation between a firm's 'familiness–femiliness' and their market performance, yet the power of said connection was rather weak ( $r = 0.133$ ).

On the other hand, disagreements and conflicts in family business create tensions detrimental to their entrepreneurial activity (Kellermanns & Eddleston, 2004, pp. 209–228; Mura, 2020, pp. 56–66; Nikodemska-Wołowik *et al.*, 2020, pp. 135–154). Additionally, aspects such as nepotism and over-tolerating family members' incompetence (Michiels *et al.*, 2017, pp. 971–990), and secret embezzlement or the use of corporate resources for unprofitable projects — described as family resources tunnelling (Djankov *et al.*, 2008, pp. 430–465; Johnson *et al.*, 2000, pp. 22–27) — can also be connected negatively to the profitability and pro-entrepreneurial orientation of family firms. Moreover, some studies have indicated that, over time, family businesses become increasingly conservative and do not want, or simply cannot, assume the risks associated with entrepreneurial activity (Zahra *et al.*, 2004, pp. 363–381).

Based on these results, it cannot definitively be concluded that family firms are more entrepreneurial than non-family. The acquisition of support as an entrepreneurial activity is an interesting research area as part of the wider investigation into entrepreneurship in family businesses. Thus, expanding on Kellermanns' exploration on how family characteristics, the involvement of the family in business, and family conflicts can affect a firm's entrepreneurial activities (Eddleston & Kellermanns, 2007, pp. 545–565; Kellermanns *et al.*, 2008, pp. 1–14), the question can be raised whether a company's broadly understood 'familiness–femiliness' can influence the perception of gaining support from institutional systems as an element of entrepreneurial activity. More specifically, an adequate comparative analysis of family and non-family businesses can be conducted.

Aldrich and Cliff (2003, pp. 573–596) argued that family considerations should be incorporated into entrepreneurship research as potentially one of

the most important influences on both opportunity recognition and exploitation. Within this view, entrepreneurial activity is impacted by a family's access to resources, such as financial and social capital, as well as to support systems. Traditionally, family businesses have been more closely analysed from the perspective of the company rather than from the influence on entrepreneurial activity exerted by the family (Rutherford *et al.*, 2008, pp. 1089–1109), which provides an additional reason to analyse the specific barriers in gaining support derived from family status. As such, the specificity of family firms was a springboard for formulating the aim of this paper.

### *Hypothesis development*

According to numerous studies, family businesses more highly prioritise achieving family-related goals than commonly respected economic objectives, such as succession, maintaining control of the company, preparing the workplace for family members, sharing family values, family integration, etc. (Chrisman *et al.*, 2005, pp. 237–247; Gedajlovic *et al.*, 2004, pp. 899–912; Williams, 2015). This approach is typical in Polish family firms due to the relative recentness of Poland's adoption of the free-market economy. The majority (approximately 68%) of Polish family businesses are owned and managed by representatives of the first generation (Wach, 2014, pp. 177–186). As Le Breton-Miller and Miller (2013, pp. 1391–1397) have pointed out, at this stage, family members are personally involved in the business, and emotion seems to play a more essential role than is typical. Therefore, family businesses have a lower propensity for professionalisation. This is often explained in the field of stewardship theory (Songini, 2006, pp. 269–297), or agency cost minimisation (Gomez-Mejia *et al.*, 2001, pp. 81–95; Villalonga & Amit, 2004, pp. 385–417).

Various studies have shown that family businesses are less likely to formalise and implement bureaucratic solutions for various activities due to a prevailing attitude of alleviating formal frames in all operational aspects (Bertrand & Schoar, 2006, pp. 73–96). Studies have shown that family firms implement drastically fewer formal internal control systems (Daily & Dollinger, 1992, pp. 117–136), management staff in family firms attend noticeably fewer formal training programmes compared to non-family firms (Cromie *et al.*, 1995, pp. 11–34), and the control of work processes is less formally organised (Whisler, 1988, pp. 309–321). The formalisation processes in family businesses evolve alongside the development of the company. In most cases, the process has the form of authorisation of informal solutions, which causes the family to seek to retain personal social control, instead of implementing impersonal formal procedures (Daily &

Dollinger, 1992, pp. 117–136). As the informal operational roles are less complete and detailed, the specificity tends to be transferred to a business entity (Moore & Mula, 2000, pp. 91–106). Less formalisation in family firms is not the only negative impact. Some researchers have taken the view that this facilitates the implementation of changes, mitigates the level of bureaucracy, and streamlines the process of defining and redefining goals (Zhang & Ma, 2009, pp. 119–139). Notwithstanding the benefits and disadvantages of formalisation, the general conclusion is that family businesses cope with different formal processes in a less agile manner. All of these issues suggest that stumbling blocks, such as procedures, are far more significant for family businesses. Thus, for them, formalisation becomes a stumbling block rather than a crutch with which to deal with the everyday grind. Thus, the following hypothesis was formulated:

*H1. Family businesses perceive various administrative and formal aspects to be greater barriers in the processes of applying for support, as compared to non-family businesses.*

As researchers have shown, social and economic values in family businesses frequently dominate traditional systems of the company's objectives. Family businesses must consequently explain the processes taking place, justify their use of particular incentive schemes, or comment on the results obtained. Therefore, the firms must constantly reconcile both the family's and business' objectives. Depending on which of these objectives are dominant, family businesses may be said to be either business-first thinking or family-first thinking (Carlock & Ward, 2010). Which of these two models becomes dominant depends on a family business' perception of itself as a space for everyday life, a place where a career path is planned, a source of remuneration, a source of knowledge and influences, a reason for pride and identification, or as a rational acting component (Zellweger *et al.*, 2012, pp. 239–250). Conversely, the family performs a role in the source of ideas, a reservoir of basic resources, sources of start-up finance resources, control and decision centres, and a source of organisational culture. Bennedsen *et al.* (2010, pp. 371–389) observed that the specificity of a family business is especially connected with the pursuit of maximising the family wealth, and maintaining a balance between family and business values, thereby allowing them to generate profits in areas other than where expenditures are incurred. For example, a family business has assets that can be used for the private needs of a family member who is not engaged in the business' management (Bennedsen *et al.*, 2010, pp. 371–389). Taking the findings presented above into consideration, it should be stated that a company's value maximisation is often not the dominant decision criterion for a family firm,

because, most of the time, non-economic purposes play a major role (Corbetta & Salvato, 2004, pp. 355–362). Often, the transfer of a business to the next generation becomes the most important criterion (Anderson *et al.*, 2003, pp. 263–285; Andres, 2008, pp. 431–445; Blanco-Mazagatos *et al.*, 2007, pp. 199–213), and it boosts the meaning of long-term objectives (James, 1999, pp. 41–55). As has been pointed out, for a family business, caring for the personal and corporate reputation as the main factors of success and survival is more important (Dyer & Whetten, 2006, pp. 785–802). From this perspective, for family businesses, accumulating survival capital and building family wealth seem to be prioritised over exploiting current market opportunities. Referring to the purpose of this paper, the second hypothesis was formulated:

*H2. Family businesses are less likely to devote either the company or the family's real properties as collateral in the process of applying for support.*

Considering the general impact of the overlap between family and business subsystems (Tagiuri & Davis, 1996, pp. 199–208), we can assume that this connection could be used to raise appropriate amounts of financial resources when needed. However, the company's and private resources should not be considered the only potential sources of a family's own financial contribution. In the case of family businesses, the phenomenon of relationship banking should be taken into account (Berger & Udell, 1995, pp. 351–382; Iturralde *et al.*, 2010, pp. 274–295). Even if studies have provided clear evidence that relationship banking, in some cases, is not without disadvantages, such as more costly credits (Degryse & Van Cayseele, 2000, pp. 90–109), strong relationship banking and long-term clients have a positive impact on access to loans (Carletti, 2004, pp. 58–86). This is typical in Poland, where relationship banking is primarily focused on relationship lending to meet enterprises' needs for liquidity (Berger & Udell, 1995, pp. 351–382). This suggested the third hypothesis:

*H3. The overlap of the business' and the family's financial resources eases raising funds via a self-contribution for undertakings that are co-financed by business support institutions.*

The general research model and the anticipated associations between the areas are depicted in Figure 1.

Obstacles were divided into three groups: administrative and formalisation issues, fixed assets or real estate issues, and finance issues. The hypotheses were verified using the methodology discussed in the following section.

## **Research method**

### *Data collection and sample characteristics*

The hypotheses were verified with primary data collected with a survey conducted in Poland from January to May 2017. The data were collected with computer-assisted web interview (CAWI) and paper and pencil interview (PAPI) techniques. Additionally, a mixed-mode survey design was implemented (De Leeuw, 2005, pp. 233–255). Questionnaires were sent (links) to 7.940 business entities and at the same time through Facebook to a further group of over 200 entrepreneurs. Due to the low response rate (3.88%), we use PAPI technique to reach out to firms that are not keen to fill out internet questionnaires. After incomplete or incorrectly filled-out questionnaires were removed from the database, the sample totalled 386 responses.

Due to use of two data collection techniques i.e. CAWI and PAPI, we checked the potential sample bias. Models calculated with and without items collected via PAPI presented the same set of statistically significant relations hence we assessed that our sample is free from bias.

Taking into consideration the size of the surveyed companies that was measured by number of employees the majority (89.38%) were classified as micro-companies (employing up to nine people), 9.07% represented small business entities, and only six could be classified as medium or big companies (in accordance with the EU classification of business entities). After outliers were excluded, the average number of employees was 3.79. The majority of the companies operated in a local (68%), and 21% in a regional market. The average turnover of the companies achieved 527,000 Polish zloty (\$135,000), which means the average turnover per employee was 126,000 Polish zloty (\$32,000). Companies less than 5 years old were called young, those 5–10 years old were mature, and those more than 10 years old (Fort *et al.*, 2013, pp. 520–559). The majority (38.08%) of the businesses were classified as mature, 36.79% as old, and 25.12% as young. Most of the businesses (71.76%) declared that their dominant activities were services, 37.56% operated as trade companies, and 17.36% in the manufacturing sector. Some of the companies declared more than one type of activity; thus, the sum of the percentages exceeds 100%.

Division between family and non-family businesses was based on the self-classification of the surveyed ventures. This approach is recognized as rational, because if the representatives of a firm claim that their business can be described as a family firm, it tends to be so (Hernández-Linares *et al.*, 2018, pp. 929–951). The accuracy of this self-classification was tested in another study, which noted that the majority of businesses (86.3%) aware

of their own ‘familyness’ simultaneously met criteria allowing for their inclusion in the family businesses category in the Substantial Family Influence (SFI) index (Węclawski & Pernsteiner, 2019, pp. 67–83). Other studies have reported that mistakes in this regard exceeded 12% (i.e., the businesses assessed themselves as family businesses, yet the SFI index did not confirm this self-classification (Zajkowski & Żukowska, 2019, pp. 101–116). A statistically significant level of self-classification accuracy allowed us to exclude the group of family businesses in a relatively uncomplicated way.

Chosen aspects of differences between family and non-family businesses were observed in the sample. For instance, the average number of employees in family firms was 5.9, yet only 3.2 in non-family firms ( $p = 0.000$ ). The average annual turnover exceeded 906,000 Polish zloty (\$232,000) in family firms versus 424,000 Polish zloty (\$109,000) in non-family firms. The average turnover per employee was 146,000 Polish zloty (\$37,000) in family firms compared with 121,000 Polish zloty (\$31,000) in non-family firms. In both cases, the differences were statistically significant ( $p = 0.001$  and  $p = 0.025$ , respectively).

The analysis encompassed 13 stumbling blocks that hinder companies when applying for support. All were measured on the scales proposed in Domańska’s study (2013, pp. 63–72), which include the following: the high costs of cooperation (e.g., preparing the application documents); lack of knowledge as to how business support institutions operate; distance from the business support institutions; complicated procedures and formal requirements while applying for support; the obligation to use real property as collateral for transactions; the size of the business entity; requirements related to the gender, age, or market status of the potential entrepreneur (e.g., support for unemployed people only); lack of access to information disseminated by the business support institutions; lack of experience in support procedures; requirements for a personal contribution (financial resources); requirements related to expertise, experience, and educational background of the staff; low likelihood of obtaining support; and complicated procedures for support project settlements (i.e., fulfilling all financial and formal requirements related to the project). The perception level of these factors was measured on a 5-point Likert scale (1, very little significance; 5, very high significance. Cronbach’s alpha coefficient (Miller, 1995, pp. 255–273) calculated for the scale was 0.852, confirming an adequate level of validity and accuracy for the interpretation of the data.

### *Model and variables*

The main research processes were based on logistic regression models. A binary variable, where 1 means a family and 0 a non-family business, was adopted as the independent variable. Additionally, the control variables were revenue (turnover), the age of the company, and a binary variable that described whether a particular company received support (0-no, 1-yes). Descriptive statistics for all variables are presented in Table 1. Spearman correlations coefficients for all variables are presented in Table 2.

### **Results**

The results have confirmed, on a statistical level, differences between the responses presented by family and non-family businesses. However, not all of the analysed areas were divergent. First, H1 was not supported. It transpired that barriers — such as complicated procedures and formal requirements while applying for support ( $p = 0.042$ ), lack of access to information disseminated by the business support institutions ( $p = 0.048$ ), and complicated support settlement procedures ( $p = 0.028$ ) — were perceived as far less crucial by family businesses than by non-family businesses.

Family businesses displayed a lower propensity than non-family firms to use real property (both private and business) as collateral for transactions ( $p = 0.001$ ); thus, H2 was supported. Family businesses with overlapping financial and personal resources declared that they found it easier to make contributions to satisfy the requirements for various support programmes or services ( $p = 0.045$ ). As such, H3 was also supported.

Additionally, this study revealed three statistically significant differences between the analysed business groups. To the best of our knowledge, we are the first to point out that the size of the business entity or magnitude of the business, which, in most cases, is smaller in family firms than in non-family businesses, favours the former when applying for institutional support ( $p = 0.034$ ). Family businesses are most often SMEs. Consequently, they tend to have more open access to support, because support instruments are directed mostly to firms from this sector. Despite the great number of family firms' features that facilitate access to institutional support, family businesses assess the likelihood of receiving support to be lower ( $p = 0.046$ ). This reflects a higher level of scepticism compared to non-family businesses, yet it should be noted that this attitude is not in line with the likelihood of actually receiving support. The model showed that, if a surveyed company declared it was receiving support, it was more likely to be a family business ( $p = 0.036$ ).



Statistical analyses were conducted by implementing a logistic regression model. The calculated model was statistically significant and allowed us to draw definitive conclusions (see Table 3).

The calculated model is well-fit (Hosme-Lemeshow test  $p > 0.25$  — non to reject  $H_0$  is required; — 2 Log likelihood: 336,244; Cox & Snell  $R^2$ : 0.156; Nagelkerke  $R^2$ : 0.242; Chi-square  $p = 0.000$ ) and allows us to draw definitive results and conclusions (significance level  $p = 0.01$  was accepted). Based on the confusion matrix the number of correct predictions is 0.798 and exceeds the typically accepted threshold 0.5 (Jiménez-Valverde & Lobo, 2007, pp. 361–369).

## Discussion

The results shed new light on the differences between family and non-family businesses in their perceptions of the various hindrances to accessing institutional support services. The results pave new ways to form a more comprehensive understanding of the operating practices of both business groups, as well as help explain how to address and adjust various forms of support for different groups of companies.

The results supported most of the predictions about differences in the perception of barriers to obtaining support between family and non-family businesses. Findings — consistent with the research cited — indicate that family businesses demonstrated a lower propensity to use real property as collateral for transactions (Carlock & Ward, 2010; Bennedsen *et al.*, 2010, pp. 371–389; Corbetta & Salvato, 2004, pp. 355–362; Anderson *et al.*, 2003, pp. 263–285; Andres, 2008, pp. 431–445; Blanco-Mazagatos *et al.*, 2007, pp. 199–213; Dyer & Whetten, 2006, pp. 785–802). This confirmed Johannisson's (2002, pp. 46–57) perspective that family businesses tend to be conservative, risk averse, and inflexible organizations where entrepreneurial activity in gaining support is constrained by tradition and family-related power dynamics. However, as predicted, family businesses with overlapping financial and familial resources declared that they found it easier to make personal contributions to satisfy the requirements of support programmes or services. This finding is consistent with prior research (Tagiuri & Davis, 1996, pp. 199–208; Iturralde *et al.*, 2010, pp. 274–295; Carletti, 2004, pp. 58–86; Berger & Udell, 1995, pp. 351–382). From this perspective, family businesses behave differently from sustainable entrepreneurs (Hoogendoorn *et al.*, 2019, pp. 1133–1154), social firms (Hoogendoorn *et al.*, 2011).

Contrary to what was predicted, obstacles such as complicated procedures and formal requirements while applying for support, lack of access to

information disseminated by business support institutions, and complicated support settlement procedures were perceived as far less crucial by family businesses as opposed to non-family businesses. This result is interesting given that the free-market economy in Poland is relatively new (Wach, 2014, pp. 177–186). It was predicted that due to family businesses being largely owned and managed by representatives of the first generation, they would display a lower propensity for professionalisation. Under this assumption, professionalisation adheres to more formal procedures, the implementation of business strategy and control systems, the establishment of supervisory boards, the engagement of outside managers, and the decentralisation of decision processes (Dekker *et al.*, 2015, pp. 516–538; Songini, 2006, pp. 269–297). If a family firm is less formalised, and operates without intrinsic formal requirements, it would likely encounter problems with the management of outside procedures and perceive them as more significant obstacles to gaining support. The result of the research showed the opposite. As such, this would be an interesting direction for further research.

The results of a 2013 study conducted by the Polish Institute of Survey and Analysis (2013) of 2,000 companies revealed that, between 2007–2013, 78.1% of firms did not benefit from EU subsidies. The complicated procedural obstacles were ranked as the biggest hindrances by 17.9% of respondents. The lack of relevant programmes/activities ranked the second highest (16.2%), followed by lack of needs (14.1%), lack of financial resources (11.0%), lack of knowledge of how to apply for support (6.40%), and limited access to acquiring support resources (4.10%). Similar barriers were identified as the main result of the survey conducted by the Polish Agency for Enterprise Development (2015). The results presented above are partly consistent with these findings and provide more profound analyses that show the differences in perception of various barriers between family and non-family firms. It was impossible to identify other similar studies that would present similar results for the indicated groups of companies; thus, this research provides a novel contribution in the area of comparison surveys between family and non-family businesses.

## **Conclusions**

In this paper, on the basis of entrepreneurial activity approach, various restrictions and barriers were considered that hamper business development. In particular, specific groups of these barriers are associated with the access of institutional support that serves to either encourage or hinder entrepreneurship by providing an appropriate environment. Literature studies re-

vealed that there is a research gap in studies on the perception of barriers to gaining support due to companies' different characteristics. Hence, comparison analyses between family and non-family firms were conducted due to the fact that unique features of family businesses have been pivotal in considering the detailed differences between these groups of companies. In this context, the purpose of this paper was formulated i.e. identifying the differences between family and non-family businesses in terms of their perceptions of different barriers that hinder access to support instruments. The main research processes were based on logistic regression models with a dependent variable: 0 for a non-family firm and 1 for a family firm. Dependent variables 13 barriers to the access of public support instruments were adopted. Study was conducted on a sample of 386 Polish business entities.

In terms of academic relevance, this study is a starting point in filling the gap in family-run business literature. Our results make several contributions. First, we have added to research focusing exclusively on family entrepreneurial activity by drawing a comparison between family and non-family firms in terms of the perceived barriers to gaining support. This expands upon Kellermanns and his colleagues' exploration on how family characteristics, the involvement of the family in business, and conflicts within the family can negatively or positively affect a firm's entrepreneurial activities (Eddleston & Kellermanns, 2007, pp. 545–565; Kellermanns *et al.*, 2008, pp. 1–14). This study expected that the perceived barriers to support would negatively affect entrepreneurial activity. Even though family businesses assess the likelihood of receiving support less favourably, the results showed that, if a surveyed company declared it was receiving support, it was more likely to be a family business. A general conclusion can be made that, despite some scepticism about the probability of receiving support, family businesses (due to other traits), are more easily able to obtain institutional support than non-family businesses.

Moreover, findings provide further evidence that different business groups perceive certain types of barriers differently. This research extends current knowledge on family businesses in Poland. More specifically, the interest of researchers in Poland is focused on the identification of the factors that reflect the uniqueness of family firms in comparison to their non-family counterparts at each stage of development.

This paper is also relevant in practice. Based on the propositions suggested in this paper, recommendations can be presented to policy-makers for ways to either deliver or adjust various forms of support to divergent groups of enterprises. Institutions established to support family businesses ought to be increasingly sensitive to these theoretical insights in order to more comprehensively understand the barriers to obtaining support. This

claim is supported to the extent that institutional that requires the use of real property as collateral for transactions may not be readily available to family firms. This may negatively affect their entrepreneurial activity. Moreover, the perceived low probability of obtaining support by family businesses may also negatively impact their activity. Institutions should take steps to increase the sense of greater accessibility to support instruments and encourage enterprises to decide to apply for support.

This study has limitations that, nevertheless, may present opportunities for future research.

Firstly, as Nordqvist and Melin (2010, pp. 211–239) indicated, many studies rely on a single respondent's replies. For this reason, when using the family as a unit of analysis, researchers should strive to procure more than a single respondent from the family when investigating a firm so as to obtain richer material from set research questions.

The second limitation is associated with the sampling approach. The use of a purposive sample (Polish private businesses which define themselves as "family firms") limits the generalization of findings to family firms in other countries. We do suggest that similar studies should be conducted on other samples (e.g. publicly listed companies, or entities defined using any other approach should be taken into consideration using the same, or similar, methods so as to boost our initial findings in our research field).

Additionally, considering the sampling approach, it could be suggested that our results can be verified using completely random samples or using public statistics data to draw conclusions for the general population of businesses.

Our figures were collected before COVID-19 pandemic. As it is commonly known, during pandemic shock central and local governments have implemented different sorts of public aid that was addressed to business entities. A part of them was connected with relatively low levels of administrative and bureaucratic requirements. This could change the perception of various barriers to gaining support and therefore requires relevant investigation.

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## Annex

**Table 1.** Descriptive statistics for analysed variables

Variables	N	Min	Max	Mean	SD	Variance	Skewness	Kurtosis
High costs of cooperation (e.g., preparing the application documents) – x <sub>1</sub>	386	1	5	4.036	1.104	1.219	-1.293	1.190
Lack of knowledge as to how business support institutions operate – x <sub>2</sub>	386	1	5	3.127	1.338	1.789	-0.011	-1.156
Distance from the business support institutions – x <sub>3</sub>	386	1	5	2.360	1.207	1.457	0.678	-0.456
Complicated procedures and formal requirements while applying for support – x <sub>4</sub>	386	1	5	4.313	1.129	1.276	-1.814	2.429
The obligation to use real property as collateral for transactions – x <sub>5</sub>	386	1	5	3.295	1.284	1.648	-0.269	-0.980
The size of the business entity – x <sub>6</sub>	386	1	5	3.067	1.178	1.388	-0.112	-0.771
Requirements related to gender, age, or market status of the potential entrepreneur (e.g., support for unemployed people only) – x <sub>7</sub>	386	1	5	3.655	1.254	1.572	-0.789	-0.340
Shortage of access to information disseminated by the business support institutions – x <sub>8</sub>	386	1	5	2.731	1.246	1.553	0.433	-0.765
Lack of experience in support procedures – x <sub>9</sub>	386	1	5	3.155	1.284	1.649	-0.078	-1.040
Requirements for a personal contribution (financial resources) – x <sub>10</sub>	386	1	5	3.824	1.225	1.501	-0.946	0.039
Requirements related to expertise, experience, and educational background of the staff – x <sub>11</sub>	386	1	5	2.987	1.094	1.197	-0.058	-0.522
Low likelihood of obtaining support – x <sub>12</sub>	386	1	5	4.210	1.117	1.247	-1.592	1.908
Complicated procedures for support project settlements – x <sub>13</sub>	386	1	5	4.435	1.020	1.041	-2.146	4.162
Employment (log) – x <sub>14</sub>	341	1	2,903	0.444	0.452	0.204	1.611	4.608
Revenue (log) – x <sub>15</sub>	386	4	7,580	5.382	0.531	0.282	0.636	0.553
Age – x <sub>16</sub>	386	1	73	10.795	8.074	65.197	2.565	13.576
Received support = 1, Did not receive support = 0 – x <sub>17</sub>	386	0	1	0.308	0.462	0.214	0.834	-1.312
FB = 1, NFB = 0 – y	386	0	1	0.215	0.411	0.169	1.393	-0.061

FB – family businesses

NFB – non-family businesses

**Table 2.** Spearman correlations' coefficient for analysed variables

Variables	X1	X2	X3	X4	X5	X6	X7	X8	X9	X10	X11	X12	X13	X14	X15	X16	X17	Y
High costs of cooperation (e.g., preparing the application documents) – X1	1.000																	
Lack of knowledge as to how business support institutions operate – X2	0.049	1.000																
Distance from the business support institutions – X3	.253**	.398**	1.000															
Complicated procedures and formal requirements while applying for support – X4	.482**	0.096	.127*	1.000														
The obligation to use real property as collateral for transactions – X5	.233**	0.029	.210**	.257**	1.000													
The size of the business entity – X6	.153**	0.013	.271**	.141**	.756**	1.000												
Requirements related to gender, age, or market status of the potential entrepreneur (e.g., support for unemployed people only) – X7	.343**	-0.095	.157**	.334**	.279**	.326**	1.000											
Shortage of access to information disseminated by the business support institutions – X8	.119*	.391**	.537**	.191**	.325**	.301**	.186**	1.000										
Lack of experience in support procedures – X9	0.070	.384**	.346**	.198**	.337**	.312**	0.081	.523**	1.000									
Requirements for a personal contribution (financial resources) – X10	.474**	0.016	.233**	.452**	.229**	.138**	.379**	.295**	.169**	1.000								
Requirements related to expertise, experience, and educational background of the staff – X11	.205**	-0.029	.192**	.109*	.608**	.537**	.208**	.286**	.385**	.241**	1.000							
Low likelihood of obtaining support – X12	.281**	.111*	.158**	.397**	.209**	.159**	.391**	.215**	.194**	.388**	.251**	1.000						
Complicated procedures for support project settlements – X13	.374**	0.012	0.063	.533**	.144**	0.047	.389**	.111*	0.089	.433**	.116*	.603**	1.000					
Employment (log) – X14	-0.016	-0.039	.114*	0.028	0.032	0.024	0.024	0.088	-0.004	0.033	-0.056	0.033	0.023	1.000				
Revenue (log) – X15	0.086	-0.037	0.071	0.127*	-0.021	-0.079	0.076	0.020	-0.098	0.037	-0.131**	0.054	.112*	.825**	1.000			
Age – X16	0.057	-0.031	.136**	0.052	0.031	0.015	0.052	0.005	-0.048	-0.050	-0.071	-0.016	0.061	.379**	.404**	1.000		
Received support = 1, Did not receive support = 0 – X17	0.011	-.228**	-0.099	0.039	-.126**	-.118**	0.047	-.184**	-.229**	0.016	-.175**	-.261**	-0.019	-0.044	0.043	-.154**	1.000	
FB = 1, NFB = 0 – Y	-0.059	0.057	0.011	-.140**	0.054	-0.017	-0.098	-0.058	-0.039	-.147**	-0.043	-0.050	-.169**	.300**	.266**	.109*	0.006	1.000

Significant codes: 0.001 \*\*, 0.01 \*



**Table 3.** Logit regression model

Variables	B	p	Exp (B)
IV			
High costs of cooperation (e.g., preparing the application documents) – X <sub>1</sub>	0.120	0.518	1.127
Lack of knowledge as to how business support institutions operate – X <sub>2</sub>	0.194	0.152	1.214
Distance from the business support institutions – X <sub>3</sub>	0.067	0.673	1.070
Complicated procedures and formal requirements while applying for support – X <sub>4</sub>	-0.435	0.042	0.715
The obligation to use real property as collateral for transactions – X <sub>5</sub>	0.682	0.001	1.978
The size of business entity – X <sub>6</sub>	-0.431	0.034	0.650
Requirements related to gender, age, or market status of potential entrepreneur (e.g., support for unemployed people only) – X <sub>7</sub>	0.100	0.525	1.105
Shortage of access to information disseminated by the business support institutions – X <sub>8</sub>	-0.331	0.048	0.718
Lack of experience in support procedures – X <sub>9</sub>	0.119	0.446	1.127
Requirements for a personal contribution (financial resources) – X <sub>10</sub>	-0.430	0.045	0.719
Requirements related to expertise, experience, and educational background of the staff – X <sub>11</sub>	0.031	0.877	1.031
Low likelihood of obtaining support – X <sub>12</sub>	0.496	0.046	1.486
Complicated procedures for support project settlements – X <sub>13</sub>	-0.457	0.028	0.633
Controls			
Employment (log) – X <sub>14</sub>	0.323	0.531	1.381
Revenue (log) – X <sub>15</sub>	1.352	0.004	3.864
Age – X <sub>16</sub>	-0.004	0.844	0.996
Received support = 1, Did not receive support = 0 – X <sub>17</sub>	0.452	0.036	1.572
Constant			
b <sub>0</sub>	-8.178	0.001	0.000

p < 0.01; -2log likelihood 336.224; Cox and Snell R-square 0.156; Nagelkerke R-square 0.242; Hosmer Lemeshow test p > 0.25

**Figure 1. Research model**

