

Exploring the intentional behaviour of refugees in participating in micro-enterprise support programmes (MESP): is theory of planned behaviour (TPB) still relevant?

Intentional
behaviour of
refugees

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Omar Kachkar

Business School, Ibn Haldun University, Istanbul, Turkey, and

Fares Djafri

*The International Shari'ah Research Academy for Islamic Finance (ISRA),
INCEIF University, Kuala Lumpur, Malaysia*

Abstract

Purpose – This study aims to investigate the relevance of the theory of planned behaviour (TPB) in predicting the intentional behaviour of refugee entrepreneurs. This paper uses key components of the theory on attitude, subjective norms and perceived control to explore the willingness of refugees to participate in microenterprise support programmes (MESP) in refugee camps.

Design/methodology/approach – This study used a positivist research approach, comprising a quantitative basis of enquiry and gathered data via survey questionnaires. In total, 400 usable questionnaires were completed and used for analysis. This study uses descriptive and inferential analysis with SPSS and confirmatory factor analysis with AMOS to test three key TPB hypotheses.

Findings – The structured model revealed acceptable high goodness-of-fit indices. Also, the findings indicated that out of three hypotheses, two hypotheses (attitude and perceived control) were substantial, positive and significant. However, the relationship between subjective norms of refugees and their intention to participate in MESP was insignificant. The findings of this study indicate the low-profile refugees give to the views and opinions of the surrounding communities when it comes to determining their intentional behaviour. As such, some poignant implications may relate to microfinance and microcredit programmes targeting refugees.

Practical implications – The present study illustrates the interrelationships between the proposed variables. Also, by understanding the relationships between the selected variables, the findings would be useful for the concerned authorities to ameliorate and upgrade the well-being of refugees along with empowering their environment, which would facilitate their engagement in business and entrepreneurship.

Originality/value – This study explores the relevance of TPB and its components in the context of the intentional behaviour of refugee entrepreneurs. It further illuminates the distinction of refugee behaviour towards entrepreneurship and MESP.

Keywords Entrepreneurship, Theory of planned behaviour, Refugees, Microenterprise, Decision-making of refugees, Intentional behaviour

Paper type Research paper



1. Introduction

The recent years have witnessed an unprecedented rise in the number of refugees globally. According to the 1951 Refugee Convention, “refugee” is defined as “any person who [is]

owing [to] a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion, is outside the country of his nationality and is unable or owing to such fear, is unwilling to avail himself of the protection of that country” ([Convention and protocol relating to the status of refugees, 1951](#)). That definition excludes other types of displacement, most notably, the internally displaced persons (IDPs) are displaced people within their country of origin who have not crossed the border yet. According to the latest UNHCR report (2019), the number of forcibly displaced people globally, by the end of 2018, had reached a new record high of 70.8 million, including around 20.4 million refugees ([UNHCR, 2019](#)). In 2018, 13.6 million people were displaced; that is an average of 37,000 people every day. Developed countries host only 16% of global refugees and two-thirds of global refugees come from five countries, namely, Somalia, Afghanistan, Myanmar, South Sudan and Syria. The top five host countries are Turkey with 3.7 million, Pakistan, 1.4, Uganda, 1.2, Sudan, 1.1 and Germany, 1.1 million. Children below 18 years old constitute about half of the global refugees in 2018 ([Kachkar, 2020](#); [UNHCR, 2019](#)).

Conflict-induced displacement and the unprecedented refugee flows have produced multiple challenges, not only to the host countries but also to the displaced populations and the international community. Host countries often suffer the adverse impacts of refugee flows, which hardly hit their economic, social development goals and increase the vulnerability and exposure of the local communities, which already struggle with many economic, social and political challenges ([Internal Displacement Monitoring Centre, 2018](#); [World Bank, 2013](#); [World Development Report, 2011](#)). The UNHCR report 2019, affirms that 84% of the world’s refugees are in developing countries ([UNHCR, 2019](#)). Ten of the least developed countries hosted 6.7 million refugees. These countries are Bangladesh, Chad, the Democratic Republic of the Congo (DRC), Ethiopia, Rwanda, South Sudan, Sudan, Tanzania, Uganda and Yemen; they account for roughly 33% of the global refugee total.

Contemplating the refugee phenomenon globally may strikingly reveal one shocking fact that many of those refugees do not return to their home of origin for many years. In other words, they become stuck in a “protracted situation”. According to a definition by the UNHCR, a protracted situation refers to a case when 25,000 or more refugees from the same nationality stay in exile for five consecutive years or more in one host country. Based on this definition, by the end of 2018, about 15.9 million refugees were in protracted situations, which represents about 78% of all refugees ([UNHCR, 2019](#)). Finding durable solutions for refugees in protracted situations has ever been a serious challenge to the UNHCR. Three proposed durable solutions attempt to tackle the dilemma of refugees in protracted situations, namely, voluntary repatriation, local integration in the country of first asylum and resettlement in a third country ([UNHCR, 2006](#)). Due to many challenges, the proposed durable solutions remained out of reach for the majority of refugees ([Slaughter and Crisp, 2009](#)).

Nevertheless, in its non-stop endeavour to find practical solutions for refugees’ sufferings, UNHCR has realised the aforementioned durable solutions’ inadequacy to address refugees’ problems. Hence, it decided to move to the idea of refugees’ economic engagement and supporting their livelihood. This engagement was demonstrated as early as the 1980s by the International Conference on Assistance to Refugees in Africa (ICARA) I and II which were organised by UNHCR and UNDP with slogans such as “Time for Solutions” and “refugee aid and development” ([Crisp, 2003](#); [Vriese, 2006](#)). In particular, refugees’ economic engagement in protracted situations revived again at the beginning of this century. For example, UNHCR launched a series of initiatives to improve the livelihood and socio-economic conditions of refugees, namely, the Convention Plus, Development

Assistance to Refugees, Self-Reliance Strategies for refugees in Uganda and a development-oriented initiative for refugees in Zambia (Slaughter and Crisp, 2009). Furthermore, recent years have witnessed an unprecedented increase in the number of refugees generated mainly by the unrest in the Middle East and North Africa due to the so-called “Arab Spring”. That being said, the issue of durable and sustainable solutions and the economic engagement of refugees have come to the surface again. With the increased number of refugees in protracted situations and reducing financial support by the donors and relief agencies, “helping refugees to help themselves” requires urgent attention sooner rather than later. In other words, supporting refugees’ entrepreneurship has been amongst the top initiatives of sustainable solutions for refugees with many success stories documented. Therefore, the main objective of this paper is to investigate refugees’ intentional behaviour to participate in micro-enterprise support programmes (MESP). To achieve this, this paper applies one of the well-known theories – known as the theory of planned behaviour (TPB) – in predicting the individuals’ intentional behaviour to participate in MESP. Though, the importance of this theory and its widespread use in various disciplines of behavioural science and studies, its application within the scope of refugees and displaced populations is rare, except for few studies that will be discussed later in this paper. As a result, this study is considered an additional contribution to the existing literature on refugees’ intentional behaviour using the TPB social-psychological model.

The remaining parts of the paper are organised as follows: Section 2 provides an overview of refugee entrepreneurship, the theory of planned behaviour and human behaviour and finally, refugees and the theory of planned behaviour. Sections 3 and 4 present the research hypotheses and research methodology adopted in carrying out this study. Section 5 offers a discussion of the findings. Section 6 discusses the implications of the results. The conclusion and suggestions for further research are presented in Sections 7 and 8, respectively.

2. An overview of refugee entrepreneurship

The United Nations Conference on Trade and Development (UNCTAD) defines entrepreneurship as “the capacity and willingness to undertake conception, organisation and management of a productive new venture, accepting all attendant risks and seeking profit as a reward” (UNCTAD, 2012:1). With millions of refugees, it is safe to assume that many refugees are potential entrepreneurs. Empirical evidence shows that refugees are economically active and equipped with many skills and traits that qualify them to be successful entrepreneurs (Betts *et al.*, 2014). Such as being hard-working, flexible, resourceful and determined (McDonnell, 2012). Apart from the personal entrepreneurial traits and skills, in most cases, refugees are pushed into entrepreneurial activity (Mawson and Kasem, 2019) by external forces including discrimination in the labour market of host countries, language barriers, lack of access to capital and market, legal constraints, hostile environment in host countries, the uncertainty of future and others (OECD, 2019; Embiricos, 2020). Such forces become more evident when we realise that the majority of global refugees are hosted by developing countries that are already struggling with economic and social problems. Notably, 33% of the global refugee – 6.7 million refugees – are hosted by the ten least developed countries, these countries are Bangladesh, Chad, Democratic Republic of the Congo (DRC), Ethiopia, Rwanda, South Sudan, Sudan, Tanzania, Uganda and Yemen (UNHCR, 2019). Besides that, the latest Covid-19 pandemic has also added to the existing challenges facing refugee entrepreneurs. As the vast majority of refugee enterprises are operating in host countries, either informally or illegally, accordingly, they have usually left behind any government support during the ongoing pandemic that target local enterprises (Bayram, 2020). Likewise, refugees often lack the capability that local businesses have, namely, to shift from traditional operational models to

online models. According to [UNHCR \(2016\)](#), refugees are 50% less likely than the general population to have an internet-capable phone.

Despite all these difficulties and challenges, entrepreneurship remains one of the best durable solutions for the refugee crisis. This durability is due to the multiple advantages of refugee entrepreneurship to all stakeholders, including refugees, relief agencies, host countries and humanitarian agencies. As shown in [Table 1](#) below, microenterprises can be considered an alternative route for employment, enhance refugees' livelihood and improve their self-confidence. Besides that, microenterprises programme can reduce the financial burdens of relief agencies, enhance the economic contribution of host countries and create more jobs opportunities for refugees. The following table summarises the advantages of supporting refugee entrepreneurship.

Against this backdrop, the number of initiatives and programmes supporting refugees' entrepreneurial activities has increased in recent years ([Harima *et al.*, 2019](#)). These programmes usually aim at developing profitable microenterprises for clients and supporting them with financial, as well as the nonfinancial services including start-up capital, professional and administrative training, mentoring, consultation and other complementary services for the creation and development of microenterprises ([American Refugee Committee International, 2006](#)). Microcredit and microfinance constitute the backbone of the majority of these programmes ([Sylvester, 2011](#); [Klerk and Nourse, 2004](#); [Kachkar *et al.*, 2016](#)). UNHCR started implementing microfinance projects for refugees as early as the 1990s in the Americas and the Balkans. A case in point is the programme of Refugee Family Child Care Microenterprise Development that was initiated in 2011 by the Office of Refugee Resettlement (ORR) in the USA ([Azorbo, 2011](#)). The programme is primarily targeting refugee women interested in providing childcare services in their homes [1]. Other examples include the programme of the American Refugee Committee

Stakeholder	Advantages of microenterprises
Refugees	An alternative route for employment Dignified way of survival Economic self-sufficiency Self-empowerment Enhance livelihood Improved self-confidence Greater social capital Stronger and larger social and professional networks Improved language proficiency Better education Better health-care
Relief agencies	Less financial burdens Fewer responsibilities
Host countries	Economic contribution Social inclusion More job opportunities Labour-market integration Less social and political challenges
Donors	Less financial burdens Fewer asylum seekers Less ethical pressure

Table 1.
Advantages of
supporting refugee
entrepreneurship for
stakeholders

Source: Adopted from: [OECD \(2019\)](#), [Collins \(2017\)](#), [Silverman \(2013\)](#), [Betts *et al.* \(2014\)](#), [Embiricos \(2020\)](#)

(ARC) in Guinea, the UNRWA microenterprise development programmes for Palestinian refugees in Palestine's neighbouring countries, the programme of the World Relief (WR) in Mozambique and finally, the microfinance programme of Al Majmoua for Syrian refugees in Lebanon (Forcella, 2019). As of June 2017, Al Majmoua had approximately 3,000 Syrian clients, of which some 770 active Syrian refugee clients were established in Lebanon after 2011. According to Al Majmoua socio-economic assessment report prepared between 2017 and 2018, the refugee reported positive impacts in the following aspects: access to health services; access to food; access to consumer goods; family income and adequate accommodation for refugees (Forcella, 2019).

Another cited programme could also be the Sanad programme to support the microenterprise of Syrian refugees in Lebanon. Sanad is a Non-Governmental Organisation (NGO) founded in Turkey in 2013. The key goal of the organisation is to support sustainable development for the Syrian people. The organisation has initiated microenterprises and income-generating project for Syrian refugees in Lebanon. According to Al-Ubaydi (2014), "The project provides guarantee-free microfinance for personal income-generating projects and for entrepreneurs who wish to work and do small businesses". Up to January 2014, the project has provided financing to almost 300 refugees in Lebanon with a total amount of USD 269,460. As for the impact of this programme, 94% of project beneficiaries made profits between USD 150 and USD 350 per month. With 4% of the beneficiaries realising profits of around USD 650 and only 2% did not achieve any profits (Al-Ubaydi, 2014). However, the outreach of the project was minimal and the modes of financing used in the project were unexplained.

Currently, the focal concept in microcredit and microfinance schemes is the concept of social capital. Putnam (1993, p. 173) defines social capital as a "network, trust and norms, that can improve society efficiency by facilitating coordinated action". Social capital is considered an essential element in what is known as "social collateral". With the absence of financial collateral amongst the majority of microfinance clients, social collateral has become an integral alternative to financial collateral. In turn, financial collateral is widely used by microfinance schemes, especially in group lending (Hadi and Kamaluddin, 2015). According to Rotzer (2007), the adoption of social collateral incentivised micro recipients to repay the loans. The belief is that embedded within social collateral are four constructs: trust, network, group pressure and training (Conning, 1996). However, in the context of refugees, most of these constructs seem almost irrelevant. Upon displacement, refugees in exile struggle to adapt to new communities and can hardly form any community; this applies to refugees in a camp setting, as well as to refugees in urban areas outside the camps. Consequently, the critical elements of social collateral, i.e. trust, network and group pressure, can hardly be relevant (Bartsch, 2003). In the equivalent language of the construct of TPB, it is the motivation to comply. The next section provides general background on TPB and its key components.

2.1 Theory of planned behaviour and human behaviour

The quest to understand and predict human behaviour has driven the bulk of social science research. As humans, both individually and in groups, are complicated beings. Understanding why and how they behave in certain circumstances has never been an easy task (Badke, 2012). In behavioural science, the definition of human behaviour is the interaction of three key components: actions, emotions and cognition (Farnsworth, 2019). Any human activity reflects human behaviour, including actions that can be observed and measured such as physiological and motor activities or inactivity, which are undertaken in an unobtrusive manner such as thinking, remembering, obsession and others. Human

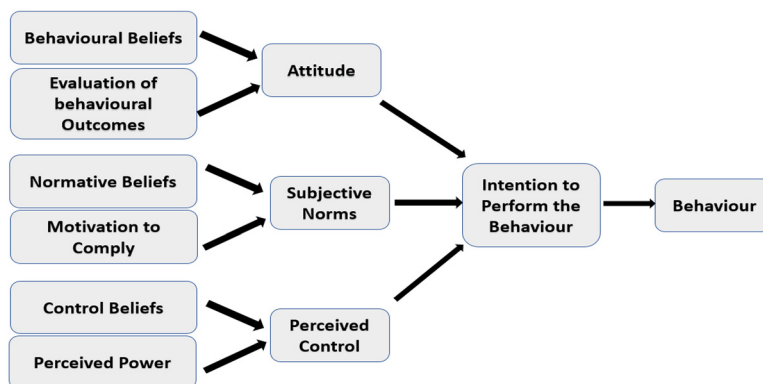
behaviour affects and is affected by the environment, which is necessary for survival (Alomari, 2017). Human behaviour is defined by Britannica as “the potential and expressed capacity for physical, mental and social activity during the phases of human life [2]”. It has also been defined by nature as “the way humans act and react. It is based on and influenced by several factors such as genetic make-up culture and individual values and attitudes [3]”.

There exists a wide variety of classifications of human behaviour including, health behaviour, organisation behaviour, entrepreneurial behaviour, economic behaviour, sexual behaviour, consumer behaviour, social behaviour, aggressive behaviour, addictive behaviour and creative behaviour – to name a few. All those classifications encompass the science of behavioural science, which is essentially an interdisciplinary field of knowledge that examines human behaviour across various disciplines. Such as, in psychology, sociology, biology, medicine, law, business, education, anthropology and new emerging sciences such as behavioural economics, social neuroscience dynamic network systems (Yan, 2019).

The Theory of Planned Behaviour (TPB) is considered one of the most popular theories that attempt to explain human behaviour and in particular, how humans change behaviour. Ajzen (2014) has compiled several different studies that have successfully used the TPB in a wide variety of academic disciplines including education, health, sociology, communication, banking and finance and many other fields of research. TPB is an extension of the Theory of Reasoned Action (TRA), which assumes that predictable behavioural intentions drive individuals' behaviours and actions. These intentions, in turn, are the function of two critical determinants; the first one is personal and the second one is social. The first determinant is called “attitude”. This determinant is usually the outcome of persons' evaluations of specific behaviour; these evaluations could be negative or positive. Fundamentally, a basis for evaluating specific behaviours is individual beliefs, outcomes or attributes to perform or not perform, certain behaviours; this determinant being “behavioural beliefs”. The second equally important determinant depends on the persons' perception of social pressure that influences him/her to undertake or abstain from undertaking specific actions. The TRA terms this determinant as “subjective norms”. This determinant is the function of different sets of beliefs; namely, a person's belief that certain peoples or group should perform or not perform a particular behaviour. This set of beliefs are known as “normative beliefs”. Those beliefs are multiplied by one's “motivation to comply” with the views and opinions of those essential individuals (Ajzen, 1988, 2008; Ajzen and Fishbein, 1980).

TPB adds a new factor to the previous two factors; this factor is known as “perceived behaviour” or “perceived behavioural control”. It refers to the ease or difficulty as perceived by individuals in performing certain behaviours. Perceived behavioural control presumably is based on individuals past experiences and expected obstacles in undertaking certain behaviours. As such, the more favourable the attitude and subjective norms of individuals towards that specific behaviour the higher the perceived behavioural control and accordingly, individuals' intention to perform the behaviour under consideration become stronger (Ajzen, 1988, 2008).

The new factor of “perceived behaviour” has been added to the TRA (Figure 1 below) due to the realisation that besides the two determinants (attitude and subjective norms), many factors may disrupt the intentions of individuals to translate into actual behaviours. Consequently, the successful performance of the intended behaviour of individuals depends significantly on the individuals' control over many factors. In other words, intended behaviours can find the way to performance only when other complementary enabling factors are satisfied (Ajzen, 1988). Hence, many believe, adding perceived behavioural



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Figure 1.
TPB

Source: Ajzen (1988:133)

control provides essential information about the perceived constraints that may considerably disrupt translating the intended actions into predictable behaviours (Armitage and Conner, 2001).

The element of “perceived behavioural control”, as shown in Figure 1, is determined by “control beliefs concerning the presence or absence of facilitators and barriers to behavioural performance, weighted by their perceived power or the impact of each control factor to facilitate or inhibit the behaviour” (Montano and Kasprzyk, 2008: 71).

TPB (Ajzen, 1988, 1991), along with its original version, the TRA (Ajzen and Fishbein, 1980) could be considered the two most widely used models in social psychology for the prediction of intention and behaviour (Ajzen and Fishbein, 1980; Armitage and Conner, 2001). Both theories are tested in several studies and a wide variety of social sciences. Gopi and Ramayah (2007) tested the applicability of the TPB in predicting the intention of investors to use online stock trading in Malaysia. They found that the three key constructs of attitude, subjective norm and perceived behavioural control have a direct positive relationship towards the behavioural intention of using internet stock trading. Similarly, Alam *et al.* (2012) used TPB to identify factors that influence the intention to use Islamic home financing in Malaysia. They also found that TPB components are significant factors. However, the study added the factor of religiosity, which also had a considerable impact on intention. In the field of online learning, Knabe (2012) used TPB to predict variables that affect the adoption of online courses by public relation education. The study found that the critical constructs of TPB were statistically significant at varying degrees.

Last but not least, mixed findings can be traced in the literature about the significance of the element of “perceived behavioural control” and its impact on the intention and behaviour of individuals. In a comprehensive meta-analysis of 27 studies that used either the TPB or the TRA, Schulze and Wittmann (2003) found that the TRA showed strong relationships. However, Perceived Behaviour Control (part of the theory of planned behaviour) was not a strong predictor of intention in the 27 studies they analysed. Those assertions contradict the conclusions reached by Armitage and Conner (2001), who looked at 185 independent studies published till the end of 1997 and found that “the TPB accounted for 27% and 39% of the variance in behaviour and intention, respectively. The construct of perceived behavioural control (PBC) accounted for significant amounts of variance in intention and behaviour” (Armitage and Conner, 2001:1).

2.2 Refugees and the theory of planned behaviour

Displaced populations suffer the consequences of their displacement. Such consequences are not limited to bereavement and loss of basic infrastructure but also include the destruction of their livelihood and economic structures, violations of laws and abuse of fundamental rights of health-care and education (Diwakar, 2015). In addition to being subject to political, as well as social and economic marginalisation (Rüegger, 2019; Lischer, 2008; Salama *et al.*, 2004). Those hard situations often leave long-lasting traces on the mental, emotional and psychological well-being of affected populations and refugees (Saarela and Elo, 2016; Betsi *et al.*, 2006; Zwi and Ugalde, 1991) in addition to the fundamental impact on their behaviour (levy, 2019). Furthermore, the side effects of conflicts very often result in destructed societies and dismantled communities; whole societies eventually collapse. Values, traditions, norms, coherence, fabric and leadership of those societies collapse too. As a result, it is most likely that behaviours of individuals of such societies and communities are severely affected and most likely considerably changed. In exile, be it a camp or a new host society, individuals start again to form new communities and adapt themselves to the new norms and traditions. As rightly pointed out by Swidler (1986), who describes the move to a new cultural community as “culture shock”. It consequently requires people to “reorganise their activities and to regain control over the changing situation in their lives. The novelty of the situation and the uncertainty, along with the process of adaption, means refugees face pressure to behave fast and efficiently, which leads to an activation of deep and familiar personality characteristics” (Caspi and Moffitt, 1993; Hahn, 2019).

Against the assumption mentioned above, TPB’s fundamental hypothesis may be compromised considerably. In particular the construct of “subjective norms” that has been explained earlier as the functions of a person’s beliefs of individual peoples or groups to perform or not to perform a specific behaviour, “normative beliefs”. This set of beliefs is multiplied by his or her “motivation to comply” with those essential individuals (Ajzen, 1988, 2008; Ajzen and Fishbein, 1980). For displaced people and refugees, the impact of subjective norms on their behavioural intentions mostly rely on the believes and attitudes of the close relatives, friends and parents. In other words, their subjective norms are formed depending on their close family, society and community. Displaced populations’ close family or community is always scattered in many areas, cities, countries and even continents to form what is known as the diaspora (Hear, 2005). For instance, Afghan refugees are registered in over 70 countries around the world (Saleem, 2019).

The other sub-construct of subjective norms, i.e. “motivation to comply” is also very much interrelated. Again, for displaced populations, even when the views of their close family and community are important to them, there is a high possibility of being irrelevant to them. Hence, they lose the motivation to comply; this is very much the case of displaced people in totally new communities and societies. This phenomena of “carelessness” or “indifference” may last for a short or long time according to the time that old community may take to be reunited or a substitute community is formed (Athey *et al.*, 2016).

In the literature of social psychology, intentional behaviour is very much related to the issue of “decision-making” as assumed by Ohtomo and Hirose (2007). Psychologists, Philosophers and Economists have struggled for decades to solve the mystery of the decision-making process and have come up with several models in the attempt to explain judgement and decision-making (Tsekov, 2018). However, it is a unanimous acknowledgement that humans decide certain constraints of available knowledge, resources and time (Gigerenzer and Selten, 2001).

In the context of forcedly displaced population, studies on the decision-making of refugees and forcibly displaced people started in the 1980s with questions often revolve around the three questions of “when” “how” and “where” to go. Prevailing circumstances, at

home and in the intended destination, result in many factors that eventually affect refugees' decisions in relation to the aforementioned questions. As rightly highlighted by McAuliffe (2017), these factors have been categorised in the literature into "push" or "pull" factors and "enabling factors". "Push" factors are created from the country of origin and they include security and economic situations along with the future outlook. On the other hand, "pull" factors are the attracting elements in the destination country; these include local policies related to refugees, welcoming environment, public perception of refugees, economic situations and finally the existence of a diaspora or community in the destination country. Other enabling factors include geography and ease of movement to the destination country, availability of financial resources, as well as the availability of communication technology that provides real-time information such as social media blogs and others (Dekker *et al.*, 2018). Nevertheless, it happens that in many cases, refugees move under many restrictions of time and limited financial resources. As such, they lose the luxury of choosing the destination (Missbach, 2019). In addition to the above-mentioned factors, the psychological well-being and mental health of refugees make decision-making more complicated when taking into account the severe mental and emotional consequences of displacement on those populations (Betawi, 2019; Ammar and Nohra, 2014).

It is worth noting that, the discussion on decision-making in the literature does not cover only refugees but also asylum seekers (Brown, 2016), returnees (Sydney, 2019) and refugees in transit (Missbach, 2019). For instance, Missbach (2019) in his study on the Asylum Seekers' and Refugees' Decision-Making in Transit in Indonesia points out that, decision-making for the refugees and asylum seekers are never straight forward processes, but rather very complex. Similarly, Sydney (2019) surveyed 393 refugees and returnees from countries of Iraq, Colombia and Myanmar to explore the factors that derive their decision to return or not to their country of origin. The study found that 19.6% of refugees who wished to return to their countries of origin cited improved security as the primary reason to return home. Besides, the study found that willingness to return correlates negatively with life expectancy and GDP per capita in the host country. In other words, the likelihood of refugee returning decreases as life expectancy and GDP increase and vice versa.

In the context of TPB and refugees, as far as the authors are aware, TPB has been hardly tested as a tool to predict intentional behaviours of displaced populations and refugees. Two studies may be poignant in this regard, namely, Uffelen (2006) and Valois *et al.* (2013). To elaborate, Valois *et al.* (2013) used TPB to assess asylum seekers' intentions to stay in Luxembourg until they receive a final response from the authorities. According to the findings of multiple regression analysis, TPB explains approximately 50% of the variance in intentions of the respondents. In the other study, Uffelen (2006) used TPB to analyse the process of decision-making of Sudanese war-displaced people and the factors that they consider when deciding to return home. The study found that TPB components significantly correlate with the decision of displaced people to return home. Their decision is significantly influenced by refugees' own experience and perception of returning home (their attitude), b. the perceived vulnerability associated with returning home, c. the perceived level of control over the decision and the return process itself and finally d. the social influences or pressures of people that are considered necessary to refugees (all correlations at $p < 0.000$ level).

3. Research hypotheses

In light of the above discussion, three hypotheses are proposed to assess the impact of displacement on refugees' intentional behaviour to participate in MESP. These hypotheses are illustrated in Figure 2.

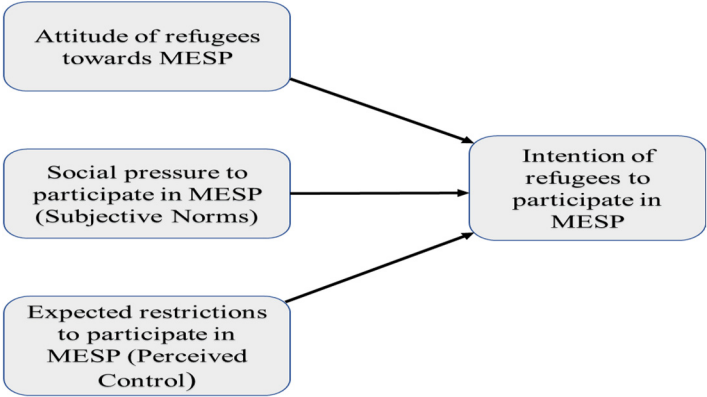


Figure 2.
Illustrations of the
proposed hypotheses

- H1.* Attitude towards the behaviour of refugee micro-entrepreneurs significantly (positively) influences their intention to participate in MESP.
- H2.* Subjective norms of refugee micro-entrepreneurs significantly (positively) influence their intention to participate in MESP.
- H3.* Perceived behavioural control of refugee micro-entrepreneurs significantly (positively) influences their intention to participate in MESP.

4. Research methodology

This section describes the research methodology with details on research design and sampling, data collection measures, content validity and survey translation process.

4.1 Research design and sampling

This study uses a positivist research approach, comprising a quantitative basis of enquiry. It has gathered data via survey questionnaires to investigate the intentional behaviour of refugees concerning engaging in microenterprise support programmes. A total number of 500 questionnaires were distributed to respondents selected from Syrian refugees residing in refugee camps on the Turkish border with Syria. Overall, out of the total 500 distributed questionnaires, 434 were received and 400 were usable, with a response rate of 86.8%. Besides, the study used purposive sampling techniques to collect data from the Syrian refugees who voluntarily agree to participate in the study. This method is known as a “fit for purpose” approach and it is used to develop or to describe an unknown phenomenon (Kumar, 2005).

4.2 Measures

To assess the behavioural intention of refugees to participate in MESP, the questionnaire contained 24 items distributed on the key constructs of TPB. The following discussion underscores those constructs.

4.2.1 Intention. **Seven items** were used to assess the intention of refugees to engage in MESP. (e.g. “I intend to participate in MESP if offered”, “I have strong intention to participate in MESP if offered”). The items have been adopted from Ajzen and Fishbein (1980).

4.2.2 Attitude. Attitude of refugees towards participating in MESP has been measured by **seven items** suggested by [Pelling and White \(2009\)](#). The items investigate the personal beliefs of the refugees on participating in MESP (e.g. “Engaging in MESP is useful”, “Engaging in MESP is valuable”, “Engaging in MESP is suitable” etc).

4.2.3 Subjective norms. The subjective norms were measured using **six items** suggested by [Ajzen and Fishbein \(1980\)](#) and [Cameron et al. \(2012\)](#) (e.g. “Most people who are important to me think that I should participate in MESP for financing purposes”, “Most people who are important to me think that I should participate in MESP to enhance my skills” etc).

4.2.4 Perceived control. Perceived control was measured using **four items** suggested by [Ajzen \(2006\)](#). (e.g. “I am confident that I can participate in MESP”, “For me, no problems will prevent me from participating in the MESP if offered” etc).

Five-point Likert Scale has been used as the measurement scale with anchors ranging from 1 (strongly disagree) to 5 (strongly agree). Five-point Likert Scale has been rated as the most popular method for measuring attitudes and opinions ([Oskamp and Schultz, 2005](#)).

4.3 Content validity

The test of the content validity of this study required the review of the draft of the questionnaire by five academic lecturers from the faculty of Economics and Management Sciences in the International Islamic University Malaysia (IIUM). Then, the questionnaire was given to eight refugees to determine if the study’s questionnaire design was clear and easily understood. The decision of the lecturers and refugees were carefully considered and improvements were made to the clarity of scale, including revision in the instruction, questions and the wording of scale items. It is believed that the view of the five experts and eight refugees are sufficient to assess the content validity of the questionnaire, which is developed based on the well-known theory of planned behaviour.

4.4 Survey translation process

This study relied on previously developed and validated scales. The original version of the four instruments, intention, attitude, subjective norms and perceived behavioural control was translated from English to Arabic following the translation approach of [Brislin \(1970\)](#) (forward and backward translation, i.e. translation and translation back). This method was used to confirm that both versions were similar. After the final back translation step, the Arabic version of the questionnaire was shown to a few other professional translator and experts. The conclusion of the translators’ panel was that the final version of the instrument has “linguistic congruence and cultural relevancy” ([Yu et al., 2004](#), p. 310).

Prior to data collection, a pilot test was conducted with a convenience sample of 57 refugees to examine the appropriateness, instrument adequacy and reliability of the translated instruments. The reliability tests were then performed for all constructs using Cronbach’s alpha ([Hair et al., 2010](#); [Kline, 2011](#)). The results illustrated in [Table 2](#) show that all values of Cronbach’s alpha exceeded the suggested threshold value of 0.70 ([Hair et al., 2010](#)).

Constructs	No. of items	Cronbach’s alpha
Attitude (AT)	7	0.904
Subjective norms (SN)	6	0.821
Intention to perform (IP)	7	0.830
Perceived control (PC)	4	0.745

Table 2.
Reliability coefficient
for the pilot study

5. Findings

The data collected from the research instrument were subjected to data screening, namely, missing data, outliers and normality (Cooper and Schindler, 2014). Missing data has been dealt with through the pairwise exclusion method. This method “allows researchers to analyse data, obtain all the observed parts of variables separately and combine the results” (Toka and Çetin, 2016:800). Further, univariate outliers were assessed through the boxplot test. After examining the missing data and outliers, the normality test was performed through skewness and kurtosis.

A total of 400 responses from the survey were retained after data screening for descriptive and inferential analysis using SPSS and Amos software packages. The result illustrated that the percentage of the male category was 57% and the majority of the respondents were from the middle group, with 66.1%. In addition, the result illustrated that the majority of the respondents were educated. Also, the finding of the marital status revealed that most of the respondents (70.5%) were married. Table 3 presents a descriptive analysis in detail.

5.1 Validating the overall measurement model using confirmatory factor analysis

To test the reliability, convergent validity and discriminant validity and evaluate the overall fit, the items for each construct were pooled in one model. The measurement model of the research was assessed based on fit statistics including chi-square (χ^2), the comparative fit index (CFI) and the root means a square error of approximation (RMSEA) as recommended by different scholars (Byrne, 2010; Hair et al., 2010; Kline, 2011). Figure 3 presents the overall measurement model for all constructs.

Demographic information	Frequency	(%)
<i>Gender</i>		
Male	228	57.0
Female	172	43.0
<i>Total</i>	<i>400</i>	<i>100</i>
<i>Age</i>		
Less than 20	62	15.5
20–30	153	38.3
31–40	111	27.8
41–50	44	11.0
50 and above	30	7.5
<i>Total</i>	<i>400</i>	<i>100</i>
<i>Education</i>		
Literate	48	12.0
Preparatory school	96	24.0
High school	136	34.0
University degree	110	27.5
Postgraduate studies	10	2.5
<i>Total</i>	<i>400</i>	<i>100</i>
<i>Marital status</i>		
Married	282	70.5
Single	101	25.3
Divorced	7	1.8
Widow	10	2.5
<i>Total</i>	<i>400</i>	<i>100</i>

Table 3.
Demographic
breakdown of the
sample (n = 400)

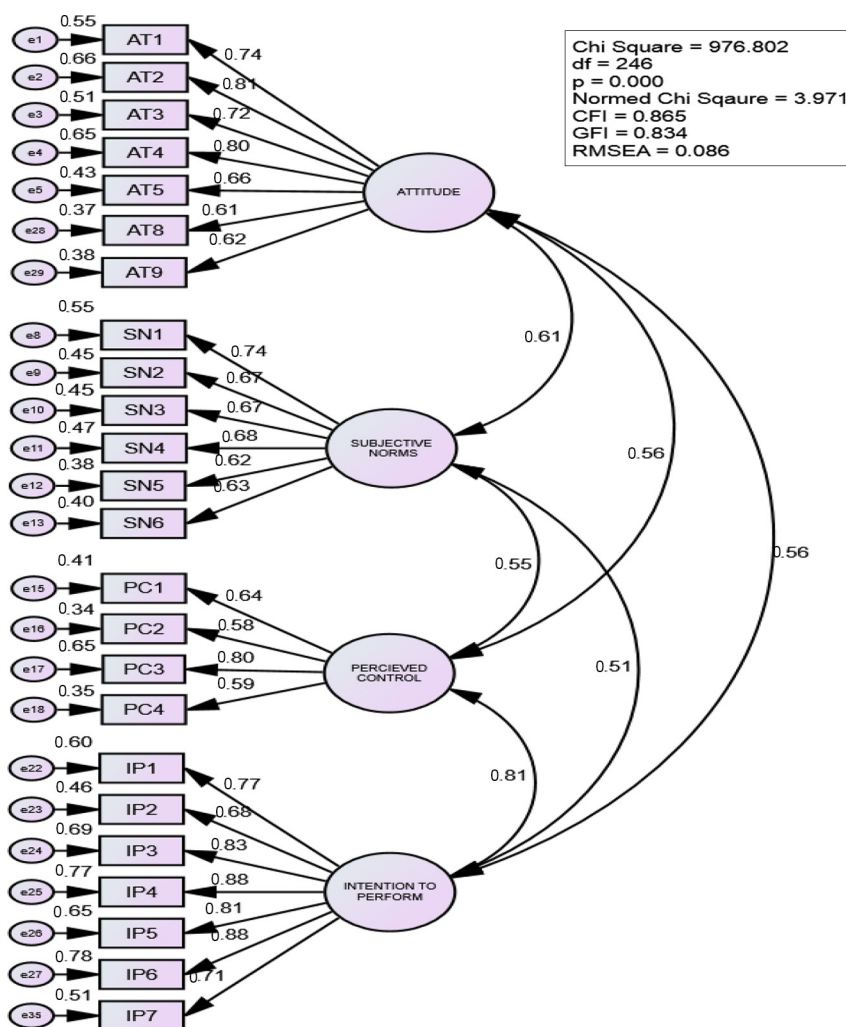


Figure 3.
CFA for the overall
measurement model

5.2 Assessing the fitness of the measurement model

The initial result of the measurement model demonstrated that the model did not fit adequately with the data ($\chi^2/df = 3.971$, CFI = 0.865, RMSEA = 0.086). Thus, cross-loading and modification indices were applied to revise the measurement model. The covariance of measurement error between AT8 and AT9; SN5 and SN6; IP1 and IP2 were deemed necessary to meet the goodness-of-fit of the model. Further, item PC2 was removed due to its low factor loading below 0.6 and $R^2 < 0.4$. However, items that have factor loading < 0.60 and multiple squared correlations (R^2) less than 0.40 were retained because the fitness indexed already achieved the goodness-of-fit as recommended by [Awang \(2014\)](#). Consequently, the result of the revised model exposed an adequate fit: $\chi^2/df = 3.291$ ($\chi^2 = 727.360$, $df = 221$), CFI = 0.903, GFI = 0.867, RMSEA = 0.076 as shown in [Figure 4](#).

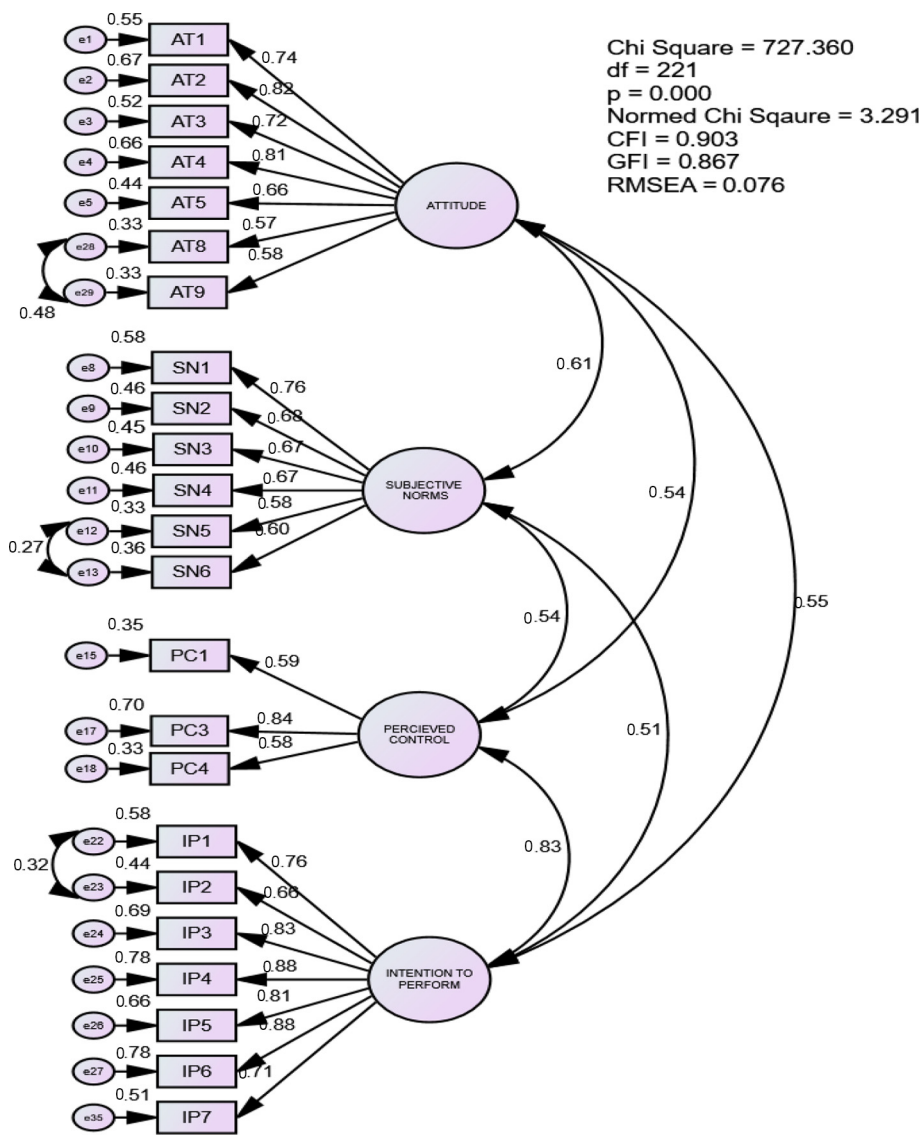


Figure 4.
CFA for the revised
measurement model

5.3 Convergent and discriminate validity of the constructs
Standardised regression weight, composite reliability (CR) and average variance extracted (AVE) were used to assess convergent validity. According to [Hair et al. \(2010\)](#), the factor loading of items should be greater than 0.50, the CR value must be higher than AVE and the AVE value must be higher than 0.5. Consequently, all items had a value of factor loading greater than 0.5, as illustrated in the measurement model. Besides, all constructs have achieved the threshold value for AVE except for the AVE of subjective norms (SN) with

0.48. To this effect, Bettencourt (2004) asserts that AVE below 0.50 can still be acceptable, provided that the item to total correlations exceed 0.40 and provided a strong CR value. By the same token, Fornell and Larcker (1981) supported this argument maintaining that convergent validity of the construct can still be maintained even when the value of AVE is less than the recommended 0.5 provided that composite reliability is higher than 0.60. Moreover, the composite reliability (CR) value surpassed the cut-off value of 0.60 signifying strong reliability.

Furthermore, CR values were greater than AVE, indicating that the convergent validity was achieved. Also, the AVE of the construct was higher than the multiple shared variance (MSV) and the Average Shared Variance (ASV), ($AVE > MSV$; $AVE > ASV$) as recommended by Hair *et al.* (2010). Hence, discriminant validity was also achieved. The results of the convergent and discriminant validity of the revised measurement model are illustrated in Table 4.

5.4 Specification and assessment of the structural model

According to Hair *et al.* (2010), when the measurement model has achieved an acceptable result and proved to have goodness-of-fit, the next step is to test the full structural model and the proposed research hypotheses. This was done through structural equation modelling (SEM) using AMOS software. In the present study, SEM was used to test the research hypotheses. According to Hair *et al.* (2010), SEM is the best statistical method to

Construct	Items	Standardised loading	Cronbach's alpha	CR	AVE	MSV
Attitude	AT1	0.745	0.872	0.87	0.50	0.38
	AT2	0.817				
	AT3	0.722				
	AT4	0.813				
	AT5	0.660				
	AT8	0.571				
Subjective norms	AT9	0.578	0.830	0.85	0.48	0.42
	SN1	0.763				
	SN2	0.678				
	SN3	0.672				
	SN4	0.675				
	SN5	0.578				
Intention to perform	SN6	0.597	0.923	0.87	0.62	0.49
	IP1	0.761				
	IP2	0.660				
	IP3	0.833				
	IP4	0.884				
	IP5	0.814				
Perceived control	IP6	0.884	0.763	0.79	0.50	0.49
	IP7	0.714				
	PC1	0.588				
	PC3	0.837				
	PC4	0.576				
Statistics						
Suggested composite reliability (CR)			> 0.7*			
Average variance extracted (AVE)			> 0.5			
CR > AVE*						
AVE > MSV						

Table 4.
Validity assessment
of the revised
measurement model

use when investigating the simultaneous effects of multiple exogenous and endogenous variables. It expresses a theory through relationships among latent and measured variables. Then SEM will thoroughly evaluate how well the theory is adequate with the data that represents the reality (Hair *et al.*, 2010). Likewise, Byrne (2016) stated that SEM is a statistical methodology that can control many dependent and independent variables and it is a confirmatory approach used to test a model with various variables. Further, Kline (2011) mentioned that the sample size in SEM techniques should be large enough ($N > 200$) to reduce the sampling error. As such, 400 responses from the survey were used for the final data analysis.

Besides that, the structural model is specified and assessed based on the proposed theoretical model of TPB and the causal structure of the model was assessed to examine and explore the effects of AT, SN, PC on IP and examine the causal relationship between the variables. The structural model is displayed in Figure 5.

As shown in Figure 3, the initial result of the default structural model shows that the fit indices were statistically inadequate ($CFI = 0.865$, $RMSEA = 0.086$). Modification indices were examined and the covariance of measurement error between a few items was considered necessary to meet the model's goodness-of-fit. After that, the result of the revised structured model revealed acceptable high goodness-of-fit indices (see Figure 5).

The chi-square ($\chi^2 = 654.839$, $df = 218$) was significant at $p = 0.001$. However, the chi-square test may be misleading because of the model complexity and sample size (Byrne, 2010). As such, the normed chi-square was used instead of chi-square as recommended by (Hair *et al.*, 2010; Byrne, 2010). The result revealed that the normed chi-square ($CMIN/DF = 3.004$) of the currently hypothesised model was below the cut-off value of 5.0. Moreover, the comparative fit index ($CFI = 0.916$) was found within the acceptable level of greater or equal to 0.90, indicating a good fit of the model. The root-mean-square error of approximation ($RMSEA = 0.071$) is below the cut-off value of 0.08. All these showed a good fit for the model.

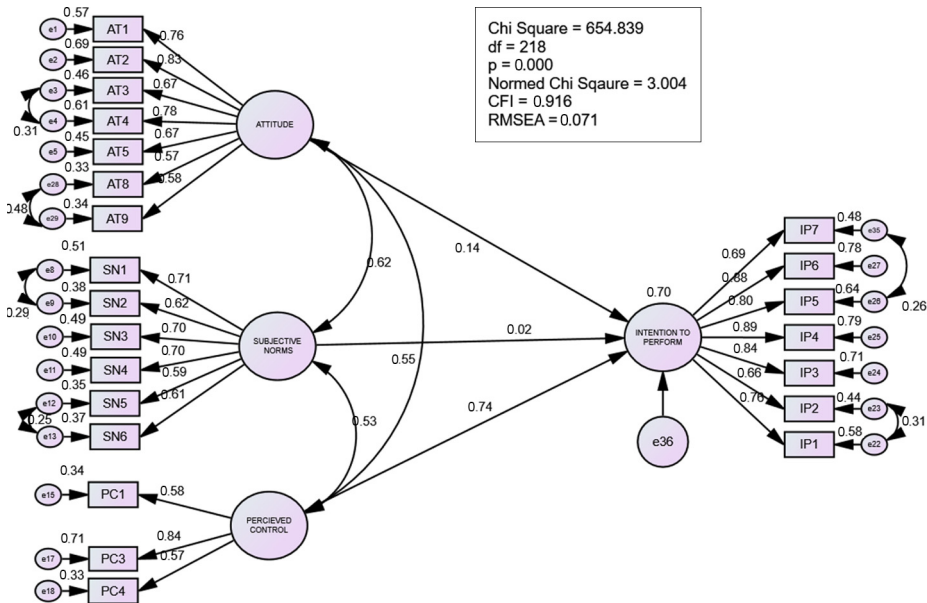


Figure 5.
The revised
structural model of
the study

Furthermore, all the path coefficients were accepted and statistically significant, indicating substantial relationships in the analysis. However, the structural path between SN and IP was not significant ($\beta = 0.020$, $p = 0.736$). Table 5 presents the estimated value of the full-fledged model items.

5.5 Hypotheses testing

As highlighted earlier, a total of three hypotheses have been developed in this study based on TPB key constructs. These hypotheses are depicted in the structural model. As shown in Figure 5, two of these hypotheses were found to be statistically significant at ($p < 0.05$) and one of the hypotheses failed to be significant. The following discussion provides detailed results of the hypotheses testing.

5.5.1 Research H1

- H1. Attitude of refugees towards MESP for refugees significantly (positively) affects their intention to participate in the model.

The results regarding this hypothesis clearly support this hypothesis. As illustrated in Figure 5 and Table 5, the standardised coefficient is 0.136 and the t -values (critical ratio of regression weight (CR)) is 2.250 and $p < 0.05$. The value of the standardised coefficient indicates that if the attitude of refugees goes up by 1 standard deviation, their intention to participate in the model goes up by 0.136 standard deviations.

By and large, the results of this study are consistent with previous studies (Gopi and Ramayah, 2007; Alam *et al.*, 2012; Knabe, 2012; Schulze and Wittmann, 2003) that have reached a similar conclusion on the positive impact of an attitude of individuals on their behavioural intention. Attitude and subjective norms are also found to have a positive relationship with intention in the study conducted by Amin and Chong (2011) using the TRA to predict the intention of respondents to use Islamic pawnshop.

5.5.2 Research H2

- H2. SN of refugees on participating in MESP for refugees significantly (positively) affect their intention to participate in MESP.

The results generated from the above model have failed to support this hypothesis. Consequently, there seems to be an insignificant relationship between the SN of refugees

Structural path	Hypothesised relationship	Std. reg. weight (β)	S.E	C.R	p
IP – AT	H1	0.136	0.059	2.250	0.024
IP – SN	H2	0.021	0.060	0.337	0.736
IP – PC	H3	0.741	0.118	8.469	***
<i>Statistics</i>		Suggested		Obtained	
χ^2 significant		≥ 0.05		0.000	
Normed χ^2 (CMIN/df)		≤ 5.00		3.004	
Root mean error square of approximation (RMSEA)		≥ 0.90		0.916	
		≤ 0.08		0.071	

Table 5.
Estimated values of
the hypothesised
model

Note: p = level of significance for regression weight. ***Significance at.001

and their intention to participate in MESP. As illustrated in Figure 5 above and Table 5, the standardised coefficient is 0.021 and the *t*-values (critical ratio of regression weight (CR)) is 0.337 and $p < 0.736$. The value of the standardised coefficient indicates that if the attitude of refugees goes up by 1 standard deviation, their intention to participate in MESP goes up by only 0.021 standard deviations.

The results of this study contradict the findings of other studies confirming the positive relationship between individuals' behavioural intention and subjective norms (Gopi and Ramayah, 2007; Alam *et al.*, 2012; Knabe, 2012; Schulze and Wittmann, 2003).

5.5.3 Research H3

H3. Perceived control (PC) of refugees on participating in MESP for refugees significantly (positively) affects their intention to participate in MESP.

This hypothesis has been clearly and strongly supported by the results. It can be easily claimed that there is a strong relationship between the PC of refugees over their ability and intention to participate in MESP. As illustrated in Figure 5 and Table 5, the standardised coefficient is as high as 0.741 and the *t*-values (critical ratio of regression weight (CR)) is 8.469 and $p < 0.000$. The value of the standardised coefficient indicates that if the PC of refugees goes up by 1 standard deviation, their intention to participate in MESP goes up by as much as 0.741 standard deviations. Table 6 summarises the result of all hypotheses.

6. Discussion and implications of the study

The theoretical framework of this study is based on TPB with all its assumptions. TPB has been used to design the survey questions regarding the intentional behaviour of refugees to participate and to interact with microenterprise support programmes. Accordingly, the three-key hypothesis of TPB has been tested in this study, which is, respectively, the positive relationship between intentional behaviour of refugees and their attitude, subjective norms and perceived control. While two of the hypotheses have been confirmed positively, i.e. attitude and perceived control, the third construct, i.e. subjective norms, has been found insignificant in affecting the refugees' intentional behaviour. This finding on subjective norms is the most interesting finding of this paper. It indicates that refugees give a low profile to the views and opinions of the communities when it comes to determining their intentional behaviour. As explained earlier, "subjective norms" refer to individuals' beliefs

Table 6.
Hypothesis testing:
the effect of attitude,
subjective norms and
perceived control of
refugees on their
behavioural intention

Hypothesised path		S.E	Standardised coefficient	C.R (<i>t</i> -value)	<i>p</i> -value	Decision
H1	Attitude towards behaviour (AT) → intention to perform (IP)	0.059	0.136	2.250	0.024	AT and INT are significant and positively related
H2	Subjective norms (SN) → intention to perform (IP)	0.060	0.021	0.337	0.736	SN and IP are NOT significant and NOT related
H3	Perceived control (PC) → intention to perform (IP)	0.118	0.741	8.469	0.000	PC and IP are significant and positively related

Notes: S.E. = Standard error of regression weight. C.R. = Critical ratio of regression weight. *p* = level of significance for regression weight. **p*-value < 0.05

that certain people or group should perform or not perform certain behaviour (Ajzen, 1988, 2008; Ajzen and Fishbein, 1980). In the literature, results in TPB studies are mixed on the positive correlation between subjective norms and intentional behaviour. Many studies have documented subjective norms as one of the key determinants of intention in many research areas, including organic food purchase intention (Basha and Lal, 2018; Dean *et al.*, 2012; Ha and Janda, 2012; Chen, 2007), green hotel revisits intention (Teng *et al.*, 2013; Chen and Tung, 2014) and environmental conscious consumption (Khare, 2015; Moser, 2015; Tsarenko *et al.*, 2013). Conversely, in some other studies, subjective norms have been found to have no significant influence on intention as in the studies of Paul *et al.* (2016) and Tarkiainen and Sundqvist (2005). Interestingly, Ajzen (1991), in his article on TPB expressed this fact and stated that “attitudes towards the various behaviours made significant contributions to the prediction of intentions, whereas the results for subjective norms were mixed, with no clearly discernible pattern”. More specifically, in the entrepreneurship context, the research conducted by Norris Krueger and his team, showed that no correlation observed between subjective norms of individuals and their intention to establish businesses (Krueger *et al.*, 2000).

In the context of refugees, the finding of this study generally supports the conclusions reached by similar studies that found no relationship between subjective norms and intentional behaviour. However, the findings do not seem to be in line with previous studies conducted in the context of refugees, which have found a significant correlation between normative beliefs and refugees’ intentional behaviour as mentioned earlier (Valois *et al.*, 2013; Uffelen, 2006).

In reflection, the reasons behind the insignificance of subjective norms in shaping the intentional behaviour of refugees, a potential explanation could be the absence of social pressure or peer pressure, which greatly influences individuals’ subjective norms including normative beliefs and motivations to comply (Ajzen, 1991). According to the APA dictionary of psychology, social pressure is understood to denote the exertion of influence on a person or group by another person or group. Social pressure includes rational argument and persuasion (informational influence), calls for conformity (normative influence) and direct forms of influence such as demands, threats or personal attacks on the one hand and promises of rewards or social approval on the other (interpersonal influence)[4]. Contrary to that definition, there is growing evidence on the power of social or peer pressure and its impact on peer actions and behaviours (Mani *et al.*, 2013) and the promotion of cooperative behaviour (Rand *et al.*, 2009). Likewise, the economic models structured on peer pressure have shown their effectiveness in improving the social welfare of the group (Calvo and Jackson, 2010) and in enhancing successful business partnerships (1992). Furthermore, in microfinance programmes, empirical studies indicate that stronger social relations increase the repayment rate of joint-liability loans by facilitating monitoring and enforcement (Karlan, 2007). Nonetheless, the story is different in the displacement context. It is believed that the lack or absence of social pressure is one of the countless problems and spill-over effects of displacement (Shami, 1993). Accordingly, all the positive effects of social pressure are undermined in the displacement environment. It is worth noting that social pressure is one of the elements in social capital. As highlighted earlier, social capital constitutes four elements, i.e. trust, network, group pressure and training (Conning, 1996). From the sociological perspective, the debate on social and peer pressure could be studied under various concepts including the concept of anonymity (Zimmerman and Ybarra, 2016), conformity to group norms (Huang and Li, 2016) and social sanctioning (Claridge, 2020). For instance, it is reported that people in anonymous settings tend to act on their natural disposition (Hirsh *et al.*, 2011). Furthermore, research has also shown that there is a link

between anonymity and abusive behaviour (Zimbardo, 1969) and the tendency to act rudely, aggressively or illegally when their faces and names are hidden (Dawson, 2018). Nonetheless, such studies need to be confirmed within the context of displacement and refugee populations. At this point and within the scope of this study, a possible implication of the absence of social pressure or peer pressure may need to be discussed and assessed in microfinance and microcredit programmes for refugees. This is because the concept of social pressure is crucial in group-lending schemes, where social capital and community pressure offer alternative collateral to financial collateral. Bartsch (2003) referred to this issue asserting that “the social pressure or social capital that is normally used by microfinance institutions, as an alternative to financial collateral, is useless with refugees where individuals hardly know each other”. This conclusion is very much true, especially in the aftermath of displacement when refugees in the new home struggle to form and shape new communities, relations and networks.

As discussed before, the other construct of TPB asserted by Ajzen (1988, 2008) and Ajzen and Fishbein (1980) consider the attitudes of individuals are determined by the beliefs of the individuals. Those beliefs are about the expected outcomes or attributes of performing or not performing a certain behaviour, which is multiplied by the evaluations given by the individuals to those outcomes or attributes. The finding of this study confirms this positive relationship between attitude and intentional behaviour. Consequently, as an empirical implication, models aiming to support refugee microenterprises should increase the desirable benefits generated by the proposed model and also take into consideration the suitability of the model from certain perspectives, in particular, the compliance with the social norms of refugees. At this juncture, one must be overly cautious about the issue of interest rates in microcredit and microfinance programmes offered to Muslim refugees. This is because charging or paying interest is not accepted for many Muslim refugees and it is rejected socially, as well as religiously. Another equally sensitive issue is what is called “women empowerment” projects. Again, many Muslim communities are overly sensitive about the issue of women’s engagement in work and in business. Therefore, projects targeting Muslim communities would appreciate the provision of opportunities that do not require women to mix with men nor require an outdoor presence.

Approaching the third and last construct of TPB, perceived control has been found in this study to have a significant correlation with the intentional behaviour of refugees. In the TPB literature, as highlighted earlier in the introduction, there seem to be mixed findings of the significance of “perceived control” and its impact on the intention and behaviour of individuals. In a comprehensive meta-analysis of 27 studies that used either the TPB or the TRA, Schulze and Wittmann (2003) found that the TRA showed strong overall relationships. Perceived Behaviour Control (part of the theory of planned behaviour) was not found to be a strong predictor of intention in the 27 studies. In contrast, Armitage and Conner (2001) reviewed 185 independent studies and found that the perceived behavioural control construct accounted for significant amounts of variance in intention and behaviour. The results of this study are added support for the findings of Armitage and Conner (2001), which propose a significant prediction of “perceived control” on the intention and behaviour of individuals. With respect to practical implications, this study tells us that willingness and desire of refugees to participate in microenterprise programmes is strongly affected by the business environment in which the refugees exist. In other words, it is essential to provide an empowering environment for refugees and to facilitate their engagement in business and in entrepreneurship. In this context, common challenges that are encountered by refugee entrepreneurs must be addressed seriously. Such challenges shall obviously include the lack

of access to finance, access to markets, movement restrictions and business administrative and professional training.

7. Conclusion

This study has provided some empirical evidence concerning the intentional behaviour of refugees with respect to engaging in microenterprise support programmes in Turkish refugee camps. The three components of TPB were tested, namely, the attitude of refugees, their subjective norms and the perceived control. The results of this study show that only two of the three TPB components were found positive and significant while it fails to show the same for the third component. The attitude of refugees towards MESP significantly impacted their intention to participate in such programmes. Similarly, perceived control was found to be substantial, positive and significant. In contrast, the findings of this study revealed that the SN of refugees and their intention to participate in MESP was found to be insignificant. While the results of the two TPB components seem normal and expected the result of subjective norms sounds alarming. It clearly reflects the total indifference that refugees show to the views and opinions of the surrounding communities in determining their intentional behaviour. Policymakers should exhort serious efforts to restore destructed refugee communities and double the efforts of integrating these refugees within the host communities. In addition, microcredit and microfinance programmes targeting refugees should take into consideration the suitability of any model from certain perspectives, in particular, the compliance with the faith and the social norms of refugees.

8. Limitation and suggestions for further research

As the norm of research, every study has its own limitations. Despite the considerable efforts made to achieve the research objectives of the study, there have been some unavoidable limitations. These limitations, in turn, may open the horizon for new and further research. These limitations are highlighted as follows:

Firstly, the sample size of this study was about 400 collected questionnaires. Although this number is sufficient for the validity and reliability of the collected data, generalisation of the results to the wider refugee community may require the involvement of more participants.

Secondly, as this paper draws on Syrian refugees residing in refugee camps in Turkey, the findings may be different if the TPB is explored with refugees from different camps or from different countries.

Thirdly, respondents in this study have been only from refugee camps. The results may not necessarily be applicable to other spatial locations such as refugees in urban areas outside refugee camps. Fourth, the concept of social pressure and peer pressure in this study has not been explored directly as a key research question and future research may adequately investigate the impact of displacement on this concept and to what extent it could be affected compared to non-displaced communities.

Finally, all constructs in this study have achieved the threshold value for AVE except for the AVE of SN with 0.48. Therefore, the researchers believe that this study's results, particularly the finding on the subjective norms might need further examination. This analysis is required because refugees' subjective norms are likely to be influenced by, among many factors, the nature of surrounding communities and societies, geographical location and length of stay of the examined refugees.

1. www.acf.hhs.gov/orr/programs/microenterprise-development-hbcc/about
2. www.britannica.com/topic/human-behaviour
3. www.nature.com/subjects/human-behaviour
4. <https://dictionary.apa.org>.

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Corresponding author

Fares Djafrî can be contacted at: fares@isra.my and djafrifares@gmail.com