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Article

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ENTREPRENEURIAL INTENTIONS AMONG REFUGEES. THE CASE OF SYRIAN REFUGEES IN TÜRKİYE

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Abstract

Tackling an under-explored topic in the scientific literature, with high potential and of societal relevance, the paper aims at investigating the entrepreneurial intentions of Syrian refugees in Türkiye. Drawing from the experience of 50 interviewees, the research reveals a population with strong entrepreneurial intentions, often driven by past business experience, a desire for autonomy, and the need to build a stable future in the host country. Despite generally low levels of formal education and limited role models, many interviewees possessed significant self-employment experience and demonstrated resilience, motivation, and a positive outlook on risk and challenges. Entrepreneurship was broadly perceived not only as a pathway to financial independence but also as a means of achieving social status and long-term stability within the host society. However, systemic barriers, such as restricted access to capital, language obstacles, and insufficient institutional support, remain significant challenges. A smaller group within the interviewed sample expressed resistance to entrepreneurship, citing psychological distress, a preference for security and stability over uncertainty, and lack of self-confidence or experience. The paper adds to the literature, at the same time, setting guidelines for coherent policies aimed at refugees' integration.

Keywords: entrepreneurial intentions, refugee, refugee entrepreneurship, Syrian, Türkiye.

JEL Classification: L26

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Introduction

In recent years, the world has witnessed a surge in armed conflicts, political instability, crises of all nature, and climate-induced disasters. Societies worldwide are facing unprecedented challenges. The intensified human displacement on a global scale is one of them. The global refugee population has reached unrivalled levels. According to the latest reports, 43.7 million refugees were globally registered at the end of June 2024 (UNHCR, 2025a). Refugees are “people forced to flee their own country and seek safety in another country; they are unable to return to their own country because of feared persecution as a result of who they are, what they believe in or say, or because of armed conflict, violence or serious public disorder” (UNHCR, 2025a). Refugee movements are increasingly complex, affecting both developing and developed nations as ongoing crises in Syria, Afghanistan or South Sudan continue to generate mass displacement (World Bank Group, 2017). Not to mention the newly added conflict areas and their associated crises, such as Ukraine and Palestine.

Even if, usually, refugees see the host countries as gateways to more developed economies, most of them do not further migrate, placing pressures on infrastructure and social cohesion, and posing many economic challenges for the host countries. For example, refugees can create imbalances on the labour market and drive up the demand for and cost of essential goods and services, including food, housing, education, or healthcare (Tumen, 2016; Baloch et al., 2017). Contrastingly, refugees might have a positive effect on the host economy, too. For example, they can stimulate long-term investment, address demographic shortfalls, integrate into the labour market – especially, by offering cheap labour – actively participate as consumers and producers in the economy, contribute to price drops – especially for items produced in informal labour-intensive industries – or support bilateral trade with their countries of origin (Shellito, 2016; Tumen, 2016; Baloch et al., 2017).

One special means for addressing diverse challenges posed by refugee movements and, at the same time, to enhance their positive effects, might reside in entrepreneurship. This can be a real lifeline for refugees, a pathway to rebuilding lives and regaining autonomy, at the same time, contributing to the development of host societies (Luseno and Kolade, 2022). More than a mere economic activity, entrepreneurship serves as a key factor for refugees to overcome barriers to employment and achieve economic independence, particularly when faced with discrimination, language barriers, and limited recognition of prior qualifications (Alrawadie, Karayilan and Cetin, 2019; Zighan, 2021). Furthermore, from a macroeconomic perspective, refugee entrepreneurship can have an important contribution to the sustainable growth and social and economic development of the host country (Zalkat, Barth and Rashid, 2024).

In the past two decades, refugee entrepreneurship raised the attention of both scholars and policymakers. A remarkable surge in interest was seen during the mid-2010s refugee crisis, due to the internal conflicts in Syria and Iraq, followed by continued displacement from countries worldwide, recently, from Afghanistan and Ukraine because of political instability and war (Newman, Macaulay and Dunwoodie, 2023). Academic interest in refugee entrepreneurship has increased, possibly, due to its potential of facilitating individuals’ socio-economic integration and empowerment, as well as of contributing to the socio-economic and cultural development of the host country. However, this is not a well-developed research area, yet with a lot of research potential, worth exploring (Abebe, 2023). One example in this sense is represented by the investigation of the entrepreneurial intentions of refugees, an important means of explaining and predicting entrepreneurship (Krueger Jr, Reilly and

Carsrud, 2000). Refugees' entrepreneurial intentions are influenced by multiple, complex and interrelated dimensions, combining psychological factors, social aspects and economic perspectives, all framed within the institutional context (Newman, Macaulay and Dunwoodie, 2023). Tackling refugees' entrepreneurial intentions can generate key information which can significantly inform policies, programs and intervention actions aimed at ensuring and/or enhancing refugees' socio-economic integration.

In such a context, the present paper aims at investigating the entrepreneurial intentions of Syrian refugees – one of the world's largest refugees populations (USA for UNHCR, 2025) – in Türkiye – one of the largest host countries for refugees worldwide (UNHCR, 2025b). To this end, the paper is developed following qualitative research consisting in carrying out semi-structured interviews with 50 Syrian refugees in İstanbul. In a systematic way, the next section of the paper outlines the theoretical framework of the research, focusing on a literature review over the entrepreneurial intentions of refugees. This is followed by the presentation of the main methodological aspects specific to the research and its main outcomes and associated discussions. The paper ends with a series of final considerations.

1. Entrepreneurial intentions of refugees: literature review

Immigrant entrepreneurship, referring to the process of initiating and developing a business by immigrants in their host country (Basu, 2006), benefits of a vast, still burgeoning literature (Ozmen, Grosu and Dragusin, 2021). Contrastingly, when referring to refugee entrepreneurship as a particular area of study within the immigrant entrepreneurship field, the literature is not as vast; this “emerging research stream is marked by fragmentation and incoherence” (Abebe, 2023, p.315). Narrowing the area more, to the entrepreneurial intentions of refugees, the literature outlines scanty studies. However, this area is increasingly catching the interest of scholars for research.

Recent scientific research focused on the investigation of the multifaceted factors shaping entrepreneurial intentions among refugees, highlighting a nuanced interplay between psychological, social, and institutional dimensions across various geographic and cultural contexts. For example, David et al. (2024) compared the entrepreneurial intentions of Ukrainian war refugees in Poland with those of pre-war Ukrainian economic migrants, demonstrating that gender significantly surpasses migration status in predicting entrepreneurial inclinations.

Complementing this, research by Baluku (2024a, 2024b) and Baluku, Wambi, and Otto (2025) focused on psychological determinants among refugees in Uganda. Developed based on the Theory of Planned Behaviour – TPB (Ajzen, 1991), their studies advocate mindfulness as a crucial factor positively influencing entrepreneurial intentions. Furthermore, psychological capital mediates the relationship between mindfulness and entrepreneurial intentions, while occupational future time perspective moderates this relationship, underscoring the importance of psychological contexts in stimulating refugee entrepreneurship. Additionally, positive perceptions of the host community and social capital strengthen personal efficacy and entrepreneurial alertness, contributing to perceived entrepreneurial success (Baluku, Wambi, and Otto, 2025).

Expanding this psychological framework, Noorbakhsh, Teixeira, and Brochado (2024) applied the underdog entrepreneurship theory in their analysis of refugee entrepreneurship in

Portugal. Their findings suggest that psychological resilience and adversity experienced by refugees significantly heighten entrepreneurial motivation. In the same line, Welsh et al. (2022) reveal that Syrian refugees in Jordan exhibit strong entrepreneurial intentions mainly driven by self-employment desirability, risk tolerance, and self-efficacy, significantly differing from Jordanian nationals.

Further exploring migration's psychological implications, Mawson and Kasem (2019) examined entrepreneurial intentions among recently arrived Syrian refugees in the United Kingdom (UK), outlining that individual migration experiences significantly shape motivation and confidence in their entrepreneurial capabilities. Complementing this perspective, Lazarczyk-Bilal and Glinka (2021) investigated entrepreneurial intentions among highly skilled refugee women in Sweden, emphasizing the importance of prior entrepreneurial and leadership experience, role models, and supportive institutional environments. Their research advocates that entrepreneurial intentions are significantly shaped by the social and professional contexts, at the same time arguing that gender alone is not a decisive factor.

Personality traits have also been approached in the scientific literature. For example, the study developed by Obschonka, Hahn and Bajwa (2018) on Syrian refugees in Germany outlines the roles of self-efficacy, resilience and entrepreneurial alertness in fostering entrepreneurial intentions and broader career adaptability. Entrepreneurial alertness is highlighted as a key mediator in this early integration process, linking personality traits to entrepreneurial intentions and broader adaptability, significantly influencing successful integration.

Also, institutional dimensions were explored in the scientific literature (Abou Chakra, Al Jardali and Abdallah, 2022). Their research among Palestinian refugees in Lebanon reveals that cognitive and normative institutional dimensions have a far greater impact than regulatory aspects in shaping social entrepreneurial intentions among refugees.

Collectively, these studies provide an integrative view, highlighting how psychological resilience, social contexts, and institutional environments shape the entrepreneurial intentions and successes of refugee populations. However, to get a more comprehensive view over the phenomenon, especially on the factors influencing the entrepreneurial intentions, further studies are needed (Abebe, 2023) and the one put forward in the present paper aims to bring a contribution in this sense.

2. Research methodology

The developed research was based on a theoretically grounded research question, with practical, societal implications: *To what extent do refugees exhibit entrepreneurial intentions in the host country, and what factors influence these intentions?* To properly answer the research question, taking into consideration the particular case of Syrian refugees in Türkiye, the research aimed at investigating their entrepreneurial intentions, defined as “a self-acknowledged conviction by a person that they intend to set up a new business venture and consciously plan to do so at some point in the future” (Thompson, 2009, p.676). In a more specific regard, the following research objectives (RO) were targeted:

- RO1. Investigating key factors that influence Syrian refugees' intentions to pursue entrepreneurship in Türkiye.
- RO2. Studying Syrian refugees' attitudes toward entrepreneurship.
- RO3. Analysing Syrian refugees' prior exposure and social influence on entrepreneurial aspirations.
- RO4. Identifying Syrian refugees' perceived barriers and enablers affecting the feasibility of their entrepreneurial activity in Türkiye.

The developed research was a field one, qualitative in nature, consisting in carrying out semi-structured interviews with 50 Syrian refugees in İstanbul, Türkiye, during late 2023. All the interviewees emigrated because of the war, in different periods of time. In the interviewed sample were 39 males and 11 females. In what regards their age, 11 were under 20, 26 between 20 and 30 years old, 10 between 31 and 40 years old, 2 between 41 and 50 years old, and only one was a senior, respectively a male aged over 50, more precisely 60. In terms of educational attainment, low formal education was revealed by the investigated sample: only one interviewee was holding a PhD, six a bachelor's degree, five graduated high school, 27 graduated just the lower secondary school, while the remaining 11 did not have any form of education.

In setting up the research, three main theories were approached: TPB (Ajzen, 1991), the Entrepreneurial Events Model - EEM (Shapero and Sokol 1982) and the human capital theory (Becker, 1964). One of the most used theories in studying entrepreneurial intentions (Lihua, 2022), the TPB constituted the foundation of the research design. This, along with the EEM represent two of the most used theories in investigating refugees' entrepreneurial intentions, too (Newman, Macaulay and Dunwoodie, 2023). Furthermore, as some other aspects with potential influence on the manifestation of entrepreneurial intentions amid refugees, such as their previous entrepreneurial experience in their origin country, were aimed to be tackled during the research, this was also developed on the premises of the human capital theory. To this end, in correlation with the research aim and objectives an interview guide was developed (table no. 1). As, on average, refugees have less educational experience (Connor, 2010), questions were formulated in a very simple way.

Table no. 1. Interview guide and its connection to the research objectives and theoretical background

RO	Theoretical foundation	Associated question
RO1. Investigating key factors that influence Syrian refugees' intentions to pursue entrepreneurship in Türkiye.	SEE – Perceived desirability (desire to become an entrepreneur – emotionally and socially; reflection over entrepreneurship as an attractive career path) TPB – Attitude toward the behaviour (perception of the personal desirability of becoming an entrepreneur).	- What do you intend to do in the host country to achieve success? - How attractive is it for you to start a business to build a future in the host country? Motivate your answer.
RO2. Studying Syrian refugees' attitudes toward entrepreneurship.	TPB – Attitude toward the behaviour (how positively or negatively the refugees evaluate entrepreneurship) and Perceived	- Would you be willing to risk your possessions to start a business?

RO	Theoretical foundation	Associated question
	behavioural control (perception of their ability to carry out entrepreneurial activities); SEE – Propensity to act (personal tendency to act on decisions) and Perceived feasibility (confidence in the ability to become an entrepreneur).	- What is the riskiest thing you have ever done? Do you consider starting a business as risky as that? - Suppose you receive 50,000 euro. What would you do with it? - Do you like challenges? Describe what you feel when you face a challenge.
RO3. Analysing Syrian refugees' prior exposure and social influence on entrepreneurial aspirations.	TPB – Subjective norms (support from family, peers, society); SEE – Perceived feasibility (confidence in the ability to become an entrepreneur); Human Capital Theory (entrepreneurial intention is influenced by knowledge, skills, and prior experience).	- What is your educational attainment? - What was your working status before immigration? - Have you ever had a business or a business attempt? If yes, please describe it. - Have you ever helped someone to start a business? If yes, please describe the experience. - Is/was there any entrepreneur in your family?
RO4. Identifying Syrian refugees' perceived barriers and enablers affecting the feasibility of their entrepreneurial activity in Türkiye.	TPB – Perceived behavioural control (perception of the ability to perform entrepreneurial behaviour; self-efficacy, resources, obstacles); SEE – Perceived feasibility (confidence in the ability to become an entrepreneur).	- How attractive is it for you to start a business to build a future in the host country? Motivate your answer. - Do you perceive any obstacles in your potential entrepreneurial career? If yes, please explain them.

Interviewees were randomly chosen, and, in some cases, the snowball sampling technique was also employed, mainly to increase the number of participants to the research. Participation in the research was voluntary. Participants were not forced to take part in the interviews; they were verbally informed about the aim and objectives of the research and about its academic nature and they participated only if they wanted to. However, even so, many of them were reluctant to participate. For example, considering cultural norms, when along with their husbands, Syrian women did not want to take part in the research. Contrastingly, when they were approached individually or in group of women, they have answered to the interview, feeling very comfortable. Also, as, on average, refugees have less educational experience (Connor, 2010), most of the approached Syrian refugees did not understand the purpose of their involvement in the research. At the beginning, most of them were reluctant to speak as they thought that they were inquired by public authorities. Furthermore, there were also respondents that, at the beginning, thought the research was carried out to help them migrate to other countries and they were eager to participate, even calling all their friends and serving the interviewers with tea, coffee and sweets. When

hearing the academic purpose of the research they were very disappointed; still, they have answered to the interview. A very common behaviour consisted in the “herd effect”. Usually, refugees were approached in groups, and less on an individual basis. In this case, if one member of the group was willing to participate, no matter that the others were first reluctant, they were ending up by participating.

The interviews were developed face to face, usually on Sundays, and in places like: the mosque; the bazaar from which the Syrian refugees were buying traditional, ethnic food; the park; on the street; ethnic shops; ethnic restaurants; ethnic coffee shops. One of the authors of the paper closely worked with a translator from Iraq to develop the interviews in Arabic. The interview guide was translated into Arabic and the interviews were carried out in Arabic by the Iraqi translator who was further providing the answers in English. Notes during the interviews were taken in English. Because of this translation process some biases might have aroused during the data collection procedure during the interviews. Furthermore, answering to the questions was generally perceived as being very boring, and in many cases, interviewees have provided extremely short (one-two words) answers. However, based on the taken notes content and thematic analyses could be performed. Their main outcomes are outlined in the next section of the paper.

3. Results and discussions

Entrepreneurship is very appealing to the interviewed Syrian refugees, the vast majority emphasizing clear entrepreneurial intentions, usually motivated by previous business experience, desire for autonomy, and for building a better future in the host country. The strong entrepreneurial orientation of the interviewed sample supports previous studies on the topic, like the one developed by Welsh et al. (2022). In terms of the targeted field of activities for business startup, very common examples for immigrant-led businesses, with low-entry barriers (Jones et al., 2014; Grosu and Dinu, 2016) were mentioned: grocery stores, clothing stores, restaurants, coffee shops, tailor shops, hairdressers. Entrepreneurship is very attractive to the interviewed Syrian refugees, especially when facing limited opportunities on the labour market. When asked what they would do if they would have received 50,000 euro, most of them had a clear attitude towards entrepreneurship, business startup and development being common answer. However, answers like using money for their own personal interests, especially for housing acquisition or fulfilling marriage-related aspirations, were also provided. This might indicate a desire for stability and long-term security, a common aspiration for individuals recovering from displacement (Davison et al., 2021).

Both female and male were interested in pursuing an entrepreneurial career in the host country, either alone, or in partnership, especially with a family member: *“I want to open up a shop with my brothers.” (male, aged 27)*. The interest of females in entrepreneurship consisted in an interesting fact related to the gender factor revealed by the research, specifically for a culture in which the business and working environment is male dominated (Tlaiss and Kauser, 2019). In the interviewed sample, there were some females very oriented towards entrepreneurship, highly determined in pursuing an entrepreneurial career: *“I want to open up a business!” (female, aged 28)*. However, there were also females following traditional norms that acknowledge their roles of wives and mothers in the family: *“I do not want to do anything in the host country. I just want to take care of my husband and kids.” (female, aged 33)*.

Usually, entrepreneurship is perceived as a means of survival in the host country, as one of the interviewees emphasized: *"I hope our life will go on. Doing business is our only chance to survive and to do something here. It may be difficult, but I will start the business with a partner."* (male, aged 23). His statement also outlines forms of necessity-driven entrepreneurship, a very common phenomenon amid refugees (Reis et al., 2024). However, employment is not disregarded by the interviewed Syrian refugees, either, as a path to ensure survival or achieve success in the host country: *"If I get a good job and I work hard, I can earn money for me and my family."* (male, aged 30). The idea of hard-working as the only or the most adequate means for achieving success in the host country was frequently encountered in the narratives of the interviewed Syrian refugees, outlining a pragmatic mindset shaped by economic necessity. Either targeting employment or opening up their own businesses, the interviewed Syrian refugees acknowledge that only through sobriety, earnestness, seriousness, and hard work will make a decent living in their host country.

Entrepreneurship gives refugees the opportunity to better integrate in the host country, at the same time, ensuring them the possibility to become financially independent, being usually linked, in interviewees' perspectives, to good social status, autonomy, or long-term success. However, some of the interviewees see different obstacles in their entrepreneurial path, the most common being the lack of capital/financial resources. Other barriers refer to language (none of the interviewed Syrian refugees knew Turkish), lack of knowledge about the legal and institutional environment of the host country, lack of support, especially from the state/governmental agencies, and uncertainty. These barriers are very common in refugee entrepreneurship (Reis et al., 2024) and they make some refugees to question their choice for entrepreneurship as a career path: *"[...] Maybe yes, maybe not. I do not know if I would like to have my own business. It depends very much on if I get support from the state and if I learn the language."* (male, aged 19). Answers using words/expressions like "maybe," "there is a possibility," or "I don't know" indicated ambivalence or indecision. The orientation towards entrepreneurship marked by indecision was, generally, conditioned by, at least, one factor, usually in the form of overcoming the perceived barriers: *"I will start a business in commerce, after I learn Turkish."* (female, aged 25); *"I want to open up a factory, but I need money, and I need to study and understand the legislation"*. (male, aged 34); *"Yes, if I get money, I will start a business."* (male, aged 25). Furthermore, some of the interviewees were approaching initial employment in the host country as a proper means for overcoming different barriers that they perceived in relation to entrepreneurship. Entering first the labour market was regarded as a way to gather money for business startup, to acquire knowledge, especially about the economic environment of the host country and the language, and, even to develop a social network: *"I want to have a job, to work, to earn money to start a business."* (male, aged 24). Also, education, either formal or informal, was perceived by the interviewed Syrian refugees essential to integration and success. Language learning was specifically mentioned, suggesting that refugees recognize the importance of communication skills for accessing opportunities in the host country: *"I want to study! I need to learn Turkish!"* (male, aged 18).

Hesitation to pursue an entrepreneurial career was also present amid the interviewed refugees, although most of them were ready to proceed in entrepreneurship without any major concerns. Many clear answers of simply "yes" when asked if they would like to start a business in the host country were received from the interviewed refugees. Generally,

interviewees showed high self-confidence and optimism regarding their entrepreneurial intentions – usually, reflected in expressions like “I can do it!”, “I trust myself” –, a promising indicator for entrepreneurial readiness. They believed experience would help them overcome problems, if at one point, any will arise, or they did not foresee any issues, or they were feeling prepared to face any potential risk/challenge. Contrastingly, although very few, there were also refugees who did not want to engage in entrepreneurship, manifesting no entrepreneurial intention. This minority of interviewees who explicitly rejected entrepreneurship invoked reasons like the lack of experience or self-confidence, preference for stability over risk, and the desire for a less stressful life, clearly associating entrepreneurship with emotional and psychological fatigue: *“No, I do not want to be an entrepreneur! I don’t like it! Entrepreneurs are stressed. I want a normal life!”* (male, aged 22). This category, usually, manifested lack of interest in developing any type of activity in the host country, showing signs of uncertainty, demotivation, or trauma-related withdrawal. Even when asked about their thoughts on how they could achieve success in the host country, these interviewees usually answered that they do not want to do anything in the host country: *“I do not want to do anything.”* (female, aged 30); *“I want to live the life. I just want to be relaxed, not stressed. I want to live a peaceful life.”* (male, aged 18). This reflects vulnerability or possible psychosocial barriers to envisioning a successful future. Furthermore, this lack of interest in doing anything, amplified by the desire of living peaceful lives might be correlated with their refugee status and with the traumatic experience caused by the war in their origin country which made them to value just their life, as it is, more than anything (Veronese et al., 2012; Van der Boor, Dowrick and White, 2020). From another perspective, the focus on well-being and family life, might also suggest that for some, success is not purely economic but linked to peace, safety, and emotional recovery.

In a more specific regard, refugees’ answers on their willingness to start a business in the host country could be categorised into three main themes, as outlined in table no. 2.

Table no. 2. Thematic categorization of Syrian refugees’ willingness to start a business in Türkiye

Themes	Category	Category description	Example of supporting quotes
Clear entrepreneurial intentions / clear desire to engage in entrepreneurship	Self-driven potential/future entrepreneurs	Interviewees in this group believe in themselves and are willing to enter entrepreneurship no matter the context.	“Yes, I want to start a business! No one will help me! I can do it!” (male, aged 19) “I will start a business. I trust myself.” (male, aged 33) “Yes, I want to open up a shop.” (male, aged 24) “I want to be an entrepreneur.” (male, aged 19)
	Conditional potential/future entrepreneurs	The entrepreneurial intentions of the interviewees belonging to this group depend on overcoming the perceived barriers, especially on gaining resources, knowledge (legal-, language-related), or institutional/governmental support.	“I will start a business in commerce, after I learn Turkish.” (female, aged 25); “I want to open up a factory, but I need money, and I need to study and understand the legislation”. (male, aged 34); “Yes, if I get money, I will start a business.” (male, aged 25).

Themes	Category	Category description	Example of supporting quotes
	Support-driven potential/future entrepreneurs	The entrepreneurial intentions of the interviewees belonging to this group are mainly linked to their social capital, especially their families' and friends' support. Interviewees in this group consider partnerships a more secure entry into entrepreneurship.	"Yes, I want to start a business. My relative will support me to start a business in commerce." (female, aged 45) "I want to open up a shop with my brothers." (male, aged 27). "I would like to open up a business with my friends" (female, aged 28)
Uncertain intention	Uncertain potential/future entrepreneurs	The entrepreneurial intentions of the interviewees belonging to this group are unclear. Refugees in this group, somehow, express a desire, but their answers reflect low perceived behavioural control, especially insecurity of their abilities.	"Maybe, I do not know if I can do it." (male, aged 19) "Maybe ... who knows how it will be like." (male, aged 23)
Clear no entrepreneurial intentions / clear no desire to engage in entrepreneurship	No potential/future entrepreneurs	Interviewees belonging to this group lack interest in entrepreneurship.	"No, I do not want to start a business!" (male, aged 25) "No, I do not want to be an entrepreneur! I don't like it! Entrepreneurs are stressed. I want a normal life!" (male, aged 22) "No, I don't want to start a business. I have no experience for doing business." (male, aged 31)

In terms of their risk aversion, the interviewed Syrian refugees outlined a strong willingness to take financial risks in starting a business, indicating risk tolerance and entrepreneurial orientation, potentially driven by the desire to improve their economic situation or achieve self-reliance. This finding might be in line with the one of Paksoy, Özbezek and Kord Arabo (2023) that "show that the risk-taking tendency of Syrian refugees, who have engaged in entrepreneurship, has a significant and positive effect on their entrepreneurship potential". Furthermore, according to Bocquého et al. (2019) "refugees exhibit particularly low levels of risk aversion compared to other populations". Refugees' high-risk tolerance might also derive from the challenging circumstances they face. For example, a significant number of interviewees described traveling to Türkiye, living during the civil war, escaping from war or prison, and being tortured as the riskiest things they have ever faced. Notably, phrases like "explosion in the war", "civil war" and "travelling to Türkiye" suggest that the context of fleeing from conflict or seeking safety was seen as highly risky, but necessary for survival: *"Facing explosion in the war was risky!" (male, aged 31); "Being in the war, being in prison, being tortured were very risky activities I faced. Not only risky, but also traumatizing. Business is not risky!" (male, aged 29)*. When compared to such terrifying experiences, entrepreneurship, especially business startup, is not perceived as a risky activity by many respondents: *"No, making business is not risky!" (female, aged 45)*.

In line with their strong risk tolerance, there is also interviewees' orientation towards accepting and embracing challenges. Most respondents embrace challenges and associate them with growth, positivity, confidence, satisfaction, motivation, empowerment, and excitement: *"I like challenges! They give me power!"* (male, aged 21); *"Challenges make me feel strong."* (male, aged 18); *"Challenges are exciting."* (female, aged 45); *"Challenges make me feel good, happy!"* (female, aged 25). Interviewees consider challenges energizing, satisfying and confidence-boosting, revealing psychological resilience and proving self-efficacy, qualities linked to entrepreneurial success.

Contrastingly, there were also interviewees who do not like challenges maybe due to previous negative experience, to their more cautious personality, or to their discomfort with risk. In this line, the study included interviewees that were not willing to risk their possession for business startup, potentially reflecting a greater sense of caution or fear of failure, especially in the context of refugees who might already be facing a precarious situation. The reluctance to risk possessions might also be linked to a lack of financial safety nets or a need for stability during uncertain times, indicating that, despite being entrepreneurial, some refugees may be overly cautious due to the lack of financial stability or fear of failure. However, not even them considered entrepreneurship as risky as the life-threatening experiences they faced in the past. Even if they consider entrepreneurship might imply some risks such as money loss, these seem more manageable compared to the extreme risks associated with survival situations.

Although the investigated sample of Syrian refugees in Türkiye outlined a low level of formal education, many of them were having previous entrepreneurial experience. Before being forced to flee their homes, many of the interviewed refugees were running businesses in their hometowns – some, even for over 10 years – revealing pre-existing entrepreneurial mindset and skills, though possibly informally acquired. Prior entrepreneurial experience is very important in shaping the entrepreneurial intentions of the investigated refugees, a finding in line with the ones of Lazarczyk-Bilal and Glinka (2021). Hairdressers or shops were common examples of businesses owned and run by the investigated refugees in their origin country before migration. Others have worked in different domains such as constructions, restaurants, education, while others did not have a job before migration, being either students or housewives. However, no matter their previous entrepreneurial experience as entrepreneurs, many of the respondents helped their peers in their entrepreneurial journey, through different forms, such as financial support, advisory support or practical involvement: *"I gave many pieces of advice to my friend to start his business."* (male, aged 23); *"I gave money to my friend to open up a new shop."* (male, aged 29); *"I helped my brother to start his constructions company."* (male, aged 31). Family and friends were amid the most common examples of persons helped throughout the entrepreneurial journey. In line with this, family members running businesses – all men (father, brother, uncle) – were perceived by the interviewed refugees as role models. However, these were very few examples in the interviewed sample.

Conclusions

The research outlined in this paper reveals a group of Syrian refugees in Türkiye with pronounced entrepreneurial intentions. Generally, with low educational attainment and few role models in their families, the majority of the investigated Syrian refugees were skilled, with previous entrepreneurial experience; many had over 10 years of self-employment,

mainly like shop owners or hairdressers. Usually motivated by previous business experience, desire for autonomy, and for building a better future in the host country, Syrian refugees, both male and female, are willing to start businesses in different areas in Türkiye, the most common being commerce, production, or the restaurant industry.

The study reveals a resilient and self-motivated group of Syrian refugees, with a strong majority viewing challenges as opportunities rather than threats. These attitudes are essential in entrepreneurial contexts, especially among displaced or refugee populations navigating uncertain environments. Furthermore, an important characteristic in entrepreneurship, risk-taking behaviours were very prominent amid the investigated refugees. Respondents who have experienced extreme risks like fleeing war or facing imprisonment, typically do not view starting a business as nearly as risky. Many of them see entrepreneurship as a less dangerous endeavour compared to the survival risks they've faced, although some still acknowledge that it involves certain risks, though more manageable.

Entrepreneurship is perceived by the interviewed refugees as a means of survival in the host country, giving them the opportunity to better integrate, at the same time, ensuring the possibility to become financially independent and to gain a good social status. There is a huge entrepreneurial potential, especially among those interviewed refugees with previous experience, vision, and internal drive, but access to capital, language barriers and the lack of support structures are amid the most challenging perceived obstacles in entrepreneurial paths. Conditional intentions amid some of the interviewed refugees highlight the desire of entering entrepreneurship if barriers are overcome.

However, although very few, there were also refugees in the study that resist entrepreneurship, seeking stability over uncertainty, and showing signs of low or inexistent self-confidence and lack of entrepreneurial experience. This category, usually, manifested lack of interest in developing any type of activity in the host country, showing signs of uncertainty, demotivation, or trauma-related withdrawal.

The carried-out research, implicitly the present paper, add to the refugee entrepreneurship literature, more specifically to the area of investigation of refugees' entrepreneurial intentions, an underexplored topic, with a high potential and of societal relevance, as well. In this regard, in terms of policy implications, the paper draws the attention of policymakers in terms of developing coherent policies aimed at refugees' integration, strongly focused on entrepreneurship. The investigation over the group of 50 Syrian refugees in Türkiye acknowledges a high potential for integration through entrepreneurship programs. In addition, important measures to increase the educational attainment of refugees should be targeted, as well. Developing accessible, practical training tailored to low-literacy or early school leavers, designing non-formal learning pathways, such as apprenticeships or peer mentoring, and recognizing informal skills and lived experience as valuable entrepreneurial assets might represent examples in this sense. Many of the investigated Syrian refugees expressed a strong entrepreneurial drive, which can be nurtured through appropriately designed support systems. In addition, tailored support programs – especially in finance and language training – along with easy access to capital and administrative/legal/fiscal guidance can help mitigate the barriers perceived by refugees in following an entrepreneurial career, at the same time empowering them to pursue entrepreneurship confidently.

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