

Investigating Entrepreneurial Intention Among Palestinian Refugees Students in Lebanon: The Implication of Entrepreneurial Education in Nurturing Entrepreneurial Intentions Performance

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Abstract

Business schools in both private and public higher education institutions are increasingly instilling entrepreneurship programs and courses into their curriculums. Consequently, the study of entrepreneurial intentions of university students has gained increased interest among scholars. This study uses Ajzen's theory of planned behavior to investigate the entrepreneurial intention construct among Palestinian refugee students in Lebanon by adding "Entrepreneurial Education" as a fourth construct to the model. The relatively new context has not been previously studied. Our sample consisted of 235 Palestinian refugee students in both higher education and vocational institutions. Using structural equation Modeling (SEM) and a pre-validated survey, the results obtained support that Attitudes, Subjective Norms, Perceived Behavioral Control, and Entrepreneurial Education have an impact on the Entrepreneurial intention of Palestinian refugees. The study concluded with substantial educational and managerial implications that, if undertaken, might increase the likelihood of Palestinian refugee students undertaking their business ventures in Lebanon..

Keywords: Entrepreneurial Education, Entrepreneurial Intentions, Palestinian refugees' students in Lebanon, higher education.

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Introduction

Entrepreneurship is an important part of economic development and growth, offering opportunities and jobs for substantial numbers of people (Miller, Bell, J., Palmer, M., & Gonzalez, A., 2009). It plays an essential role in ensuring the prosperity of any country (Kourilsky, M.L. & Esfandiari, M. , 1997) as it stimulates generating innovations, and opportunities and converts them into profitable ventures.

According to the Theory of Planned Behavior (TPB), one of the most widely used theories to investigate entrepreneurial intention as a predictor of entrepreneurial behavior, the intention is considered an important factor in the formation of a person's behavior. Therefore, understanding entrepreneurship requires understanding the individual's entrepreneurial intentions (EI), attitudes, and behavior (Krueger Jr, N. F., Reilly, M. D., & Carsrud, A. L , 2000), (Nasiru, A., Keat, O. Y., & Bhatti M. A., 2015).

The TPB indicates that the intention is affected by personal attitude, subjective norms, and perceived behavioral control. The best predictor of any action is an intention, representing readiness of an individual to carry out a certain action, particularly in case the action was scarce, or hard to observe (Ajzen, 2005). This study has also extended it to assess the effect of entrepreneurial education on the intentions of Palestinian refugee students in Lebanon.

Lebanon has the highest number of refugees per capita in the world, hosting about 1.5 million Syrian refugees and about 50,000 long-term Palestinian refugees. Nonetheless, very few studies have explored the issue of entrepreneurial intention (EI) among refugees in Lebanon.

The conceptual framework underlying this study TPB will assist in understanding the intention among Palestinian refugee students in Lebanon to be an entrepreneur. The study will also intricate the relevance of the theory of planned behavior (TPB) in predicting the intentional behavior of refugee students in Lebanon.

The future of the working environment depends on the creativity and individuality of the young. So far, young adult views on entrepreneurship have not been explored thoroughly (Anderson & Robertson , 2000) In developing countries, there is a great need to inspire youth to execute entrepreneurial activities (Awogbenle, A. C. & Iwuamadi, K. C. , 2010) by supporting self-employment that will help reducing unemployment and poverty.

Scholars expose that refugee (forced migrants) differ substantially from other voluntary economic migrants/immigrants in terms of their motives, goals, skills, and forms of capital (Roth & Al., 2012). They confront significant obstacles when entering new labor markets (Garnham, 2006); (Yakushko & Al., 2008); (Roth & Al., 2012)). According to the summary report of Palestinian employment in Lebanon, facts, and challenges in 2012, the great majority of Palestinian refugees in Lebanon live under harsh living conditions with high poverty rates, inadequate infrastructure, and housing conditions, and limited access to quality services and social protection, in addition to being subject to discriminatory laws and regulations.

Many scholars have discoursed the struggle and difficulties that refugees face when looking for employment in their “host” country (Mawson, S. & Kasem, L., 2019). Refugees confront significant barriers to employment such as bias and discrimination, causing both unemployment and underemployment (Vinokurov, A., Trickett, E. J. , & Birman, D., 2017). As a result, refugees are forced into entrepreneurial activity to be able to financially support themselves, and their families and increase their financial security (Garnham, 2006). One of the ways to face these toughest conditions is to create their own business. Consequently, Entrepreneurship remains one of the best durable solutions for the refugee crisis (Kachkar & Djafri, 2021)

Entrepreneurship is one of the ways through which university graduates could become employed and also create jobs for other people (Luiz, 2011). University students are young and highly educated potential entrepreneurs and the choice to focus on them justifies the reason for their role in future economic development (Ferrante, 2005) ; (Van der Sluis, 2005); (van der Sluis, 2008). While students are often seen as potential entrepreneurs, entrepreneurial intention is the central variable for predicting the entrepreneurial behavior of these students (Krueger Jr, N. F., Reilly, M. D., & Carsrud, A. L , 2000).

Recent research conducted by (Abou Chakra & Al Jardali, 2022) examined the impact of institutional environment dimensions on the development of social entrepreneurial intentions of Palestinian refugees in Lebanon. The findings of

the study conducted on a sample of 160 Palestinian refugees living in Beirut camps revealed that business training and social entrepreneurial education are vital for developing self-efficacy and self-belief of potential social entrepreneurs. Consequently, it would be valuable to conduct this study among the Palestinian refugees' students with the purpose to get an insight into entrepreneurial intentions that they possess using TPB as well as the implication of Entrepreneurial education on their intention to become entrepreneurs.

Theoretical Foundations and Conceptual Framework

Foreseeing and recognizing new venture initiation is explored using theory-driven models that predicts intentions to perform planned behaviors. Two intentionality-based models found in the literature on entrepreneurship provide a general framework to analyze the EI of an individual: Shapero's (1982) entrepreneurial event model (SEE) and the theory of planned behavior (TPB) introduced by Ajzen (1991). Shapero (1982) states entrepreneurial intention is affected by perceived desirability, perceived feasibility, and propensity to act. Instead of that, (Ajzen, I., 1991) TPB presents three components that influence intentions —PA, SN, and PBC.

According to (Krueger Jr, N. F., Reilly, M. D., & Carsrud, A. L , 2000) , TPB and SEE are almost similar to each other. For example, perceived feasibility in SEE matches perceived behavioral control in TPB relating to self-efficacy. Also, perceived desirability in SEE corresponds to personal attitude and subjective norms in TPB. In addition to that, relevant studies found that over 50% of the variance in intentions toward entrepreneurship is explained through these two theories.

Regardless of the consideration that TBP and SEE are parallel, TBP has been applied to numerous studies and is found to be well supported by empirical evidence. Hence, based on this we decide to conduct the thesis by using the model related to TPB.

Theory of Planned Behavior

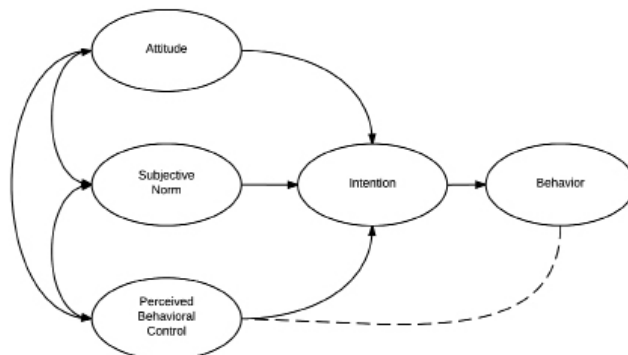
TPB is based on Ajzen and Fishbein's theory of reasoned action created in 1980 (Ajzen, 1991). It is considered one of the dominant models to determine entrepreneurial intentions. According to (Krueger Jr, N. F., Reilly, M. D., &

Carsrud, A. L , 2000) applying TPB considers a significant tool to understand and predict entrepreneurial behavior. It is also progressively being applied as a framework for conducting behavior change interventions (Steinmetz, Knappstein,, Ajzen , Schmidt, & Kabst, 2016).

TPB consists of three components that predict the intentions to perform a certain behavior: personal attitude, subjective norm and perceived behavioral control. They represent the three fundamental determinants justifying any planned behavior.

To understand these concepts, Ajzen stated the definition for each element. According to (Ajzen, I., 1991), Personal attitude means to which extent a person has a positive or negative assessment or evaluation of the action. Subjective norms based on (Ajzen, I., 1991) are related to the pressure from significant people to do the action. Finally, (Ajzen, I., 1991) indicated the degree of perceived behavioral control to a degree of person's ability to do the action and it is supposed to reflect the previous experience and expected impediments and barriers.

Figure 1: Model of TPB



Source: (Ajzen, I., 1991) . TPB. *Organizational Behavior and Human Decision Processes*

The concept of Entrepreneurship

Entrepreneurship is a key to economic development, and it creates new job opportunities (Linan, 2011) stated that encouraging entrepreneurship is a very important way to enhance economic development and contribute to self-employment creation.

Many studies can be found in the literature to define entrepreneurship and explain its meaning. For example, (Hisrich & Peters, 1998), “Entrepreneurship is the process of creating something new with value by devoting the necessary time and effort, assuming the accompanying financial, psychic and social risks and receiving the resulting rewards of monetary and personal satisfaction and independence.”

Entrepreneurship as a scholarly field seeks to understand how opportunities are created, and exploited, by whom, and with what consequences (Venkataraman, 1997) . It is about individuals who create opportunities where others do not, and who attempt to exploit those opportunities through various modes of organizing, without regard to resources currently controlled (Stevenson, 1990) . Another way of conceptualizing entrepreneurship is to consider it to be an intersection or nexus of individuals or teams, opportunities, and modes of organizing (Busenitz, 2003) . (Churchill, 1994) assigned three conditions that are required for entrepreneurship: an individual, who performs an act that involves innovation.

Entrepreneurs are individuals who have distinctive personality characteristics and abilities to start their own business taking the financial risks to achieve profit. Successful entrepreneurs demonstrate great judgment while acquiring risky inventions and are compensated with profit or salary, depending on whether they are owners or managers of their companies (Casson, 1995).

(Schumpeter, 1912) identified the entrepreneur as an innovator that initiates revolutionary changes in business practices by launching new products and processes that replaces existing offering. Furthermore, the entrepreneur is someone who specializes in taking responsibility for and making judgmental decisions that affect the location, the form, and the use of goods, resources, or institutions (Hebert, 1989). According to (Bird, 1988) entrepreneurs are individuals who start an independent and start a new business venture that offers new products or services.

Entrepreneurial Intention

The study of entrepreneurship intention has always been a significant topic in the field of entrepreneurship. Entrepreneurial intentions are defined as a person’s intention to own his own business (Crant, 1996); It is a self-acknowledged conviction by a person that they intend to set up a new business venture (Krueger Jr, N. F., Reilly, M. D., & Carsrud, A. L , 2000) and consciously plan to do so (Thompson, 2009).

(Bird, 1988) defined intentionality as a state of mind-controlling a person’s

attention, experience, and action toward an objective or a path to achieve a goal (Turker & Sonmez Selcuk, 2009) .

(Choo, 2006) stated entrepreneurial intention as the exploration and evaluation of information that is useful for achieving the business creation objective. According to (Krueger Jr, N. F., Reilly, M. D., & Carsrud, A. L , 2000) studying entrepreneurial intention helps in explaining as well as modeling the reason why a substantial number of entrepreneurs decide to create their own business.

The immediate antecedent of action is an intention (Ajzen, I., 1991). As the decision to become an entrepreneur is considered a potential tendency for a person, it is important to analyze how that decision is taken. In this sense, the entrepreneurial intention would be a previous and determinant element in performing the entrepreneurial behaviors (Fayolle, 2004) ; (kolvereid, 1996) Thus, many studies were conducted to emphasize entrepreneurial intention's importance as a good predictor of entrepreneurial action. The Entrepreneurial intention would be a previous and determinant element in performing entrepreneurial behaviors (Fayolle, 2004) ; (kolvereid, 1996) . According to (Krueger Jr, N. F., Reilly, M. D., & Carsrud, A. L , 2000) intentions consider an essential mediation between entrepreneurial behavior and potential external effects (demographics, skills, social, cultural, and financial support).

Empirical Research on Entrepreneurship Intention among University Students

To examine the entrepreneurial intentions among the students, many studies in different environments applied the theory of planned behavior as a model of prediction of entrepreneurial intentions:

- (Mueller, 2011) conducted his study on students from 17 different universities in Austria, Germany, Liechtenstein, and Switzerland and found that the components of TPB show a highly significant impact on entrepreneurial intention.

- (Tkachev, 1999) have used the model of TPB to understand entrepreneurial intentions among 512 Russian students from three different universities in St. Petersburg. The findings of the study support the importance of the TPB model as a tool for the prediction of intentions to be entrepreneurs among Russian students.

- A Comparative study was conducted by (Autio, 2001) using international comparisons for a sample of the students from Finland, Sweden, the USA, and the UK to test the application of the TBP in the prediction of entrepreneurial intentions. The findings support the application of TPB as a good indicator for the prediction

of entrepreneurial intentions among students.

- A model conducted by (Turker & Sonmez Selcuk, 2009)) named the entrepreneurial support model (ESM) was initiated and empirically tested among 300 university students in Turkey. The findings of the study demonstrated that contextual factors particularly educational and structural support factors influence the entrepreneurial intention of students.

- (Do Paço, Ferreira, Raposo, Rodrigues, & Dinis, 2011) constructed a model of entrepreneurial intention based on Azjen's TBP. The results of the study conducted on students aged between 14 and 15 years old adopted TPB as an appropriate tool to model the development of entrepreneurial intention using educational, pedagogical practices, and learning contexts. It also promoted a potential correlation between entrepreneurship educational programs and the improvement of competencies associated with entrepreneurship, social skills, and cultural awareness.

- (Zhang, P.; Wang, D.; Owen, C.;, 2015) investigated two additional contextual determinants: short-term risk-taking preference and psychological well-being in addition to the TBP components. The examination of the surveys conducted for 275 students at a southern university in the U.S. showed that social norms, controlled behavior, and short-term risk-taking preference are positively associated with EI. While EI is adversely connected with psychological well-being.

- A study held by (Mahlaole, 2022) on a sample of 301 undergrad entrepreneurship students from a university of technology in South Africa examined the effects of gender on students' entrepreneurial intentions (EI), as well as the determinants of EI. The research also investigated the use of TPB in explaining the effects of gender on students' EI. The findings showed that gender has no significant relationship with students' EI, SN, PBC, and attitude towards behavior. It also revealed that TPB is a suitable tool for assessing students' EI as all the antecedents of the TPB have a positive correlation with EI.

Personal Attitude

Based on (Ajzen I. &., 2000) PA refers to a general opinion that a person has towards certain objects. This positive or negative feeling depends upon an individual's evaluations related to his beliefs. (Trevelyan, 2009) indicated that attitude toward work is one of the factors that impact the success of starting a new venture. He found that there is a positive relationship between entrepreneurial attitudes and venture performance. Furthermore, (Tkachev, 1999) Conducted a study among Russian students and they found a positive correlation between

attitude toward the behavior and self-employment intention. (Krueger Jr, N. F., Reilly, M. D., & Carsrud, A. L , 2000) conducted the study on a sample comprised of 97 senior university business students to test the relation between attitude toward behavior and intentions, the finding confirmed that attitude toward the act has a significant influence to predict intentions. Moreover, the study by (Iakovleva, 2011) has conducted among students in 9 developed and 5 developing countries. The results stated that the presence of attitudes has been an important predictor of student's entrepreneurial intentions

Subjective Norms

Subjective norms based on (Ajzen, I., 1991) are related to the perceived social pressure to execute the behavior or not. Related to university students there are many studies that can be found in the literature to explain the impact of subjective norms on entrepreneurial intention. The results of these studies have recorded a contradiction regarding the presence of subjective norms. Factors such as the country, the national culture, and the background of families affect how SN forecast and perceive entrepreneurial intention.

So, some studies confirmed that subjective norms are significant to forecast entrepreneurial intention and the others confirmed that subjective norms are not significant to forecast entrepreneurial intention. For instance, (kolvereid, 1996) conducted his study on 128 Norwegian undergraduate business students and confirmed that SN is important to predict the intention to be self-employed. Furthermore (Tkachev, 1999) Conducted a study among Russian university students and they found SN has a positive association with self-employment intention. In addition to that, (Yordanova, 2010) tested factors that may influence entrepreneurial intentions in a sample of Bulgarian university students. The finding confirmed that subjective norms consider one of the determinant factors of entrepreneurial intentions. On the other hand, some studies confirmed that subjective norms are not significant to forecast entrepreneurial intention. (Linan F. &, 2009) tested a sample of university students from two countries: Spain and Taiwan. The result pointed out that subjective norms are not significant to determine entrepreneurial intention. Furthermore, (Krueger Jr, N. F., Reilly, M. D., & Carsrud, A. L , 2000) conducted a study on a sample comprised of 97 senior university business students. The finding confirmed that the subjective norm is a not-significant component in predicting entrepreneurial intention. According to the study by (Naia, 2017) on 379 sports sciences students, the result indicates that the impact of SN on the EI of

the students is negative or low. Although some researchers found an insignificant association between SN and EI, however, we intend to keep SN in our model and test this variable because we predict that family and people around students will have an impact on entrepreneurial intention.

Perceived Behavioral Control (PCB)

(Ajzen, I., 1991) indicated the degree of PBC to the degree of a person's ability to do the action and it is supposed to reflect the previous experience and expected impediments and barriers. It also measures the perceived efficacy or difficulty of executing the behavior (Ajzen, 2012). PBC is in harmony with Bandura's self-efficacy concept. According to Bandura self-efficacy refers to the judgments of how a person can take action to deal with potential conditions. PBC considers the result of the beliefs, named as control beliefs. Ajzen (2012) also states that PBC can indirectly affect behavioral outcomes by affecting intentions to engage in and endure the behavior when facing obstacles that arise during execution.

A study conducted by (Obschonka, 2010) on 496 German scientists, confirmed that control beliefs are considered a key mediator variable in explaining the impact of early competencies and personality on entrepreneurial intentions. Relating to TPB, perceived behavior control has direct effects on behavior and has indirect effects on behavior through the effect of the intentions. A study by (Ajzen I. &, 1992) stated that PBC has an important influence in predicting the action. (Madden, 1992) confirmed that the inclusion of PBC considers an essential factor in predicting certain intentions and actions. Many studies can be found in the literature to confirm the significance of PBC for the students to predict their intentions to be entrepreneurs. Based on the study conducted by (Tkachev, 1999) on Russian university students, they found a positive correlation between PBC and self-employment intention. A similar result has been confirmed by (Iakovleva, 2011) who conducted a study among a group of students in 13 countries. The findings indicate that PBC considers very important in forecasting entrepreneurial intention.

Entrepreneurship Education (EE)

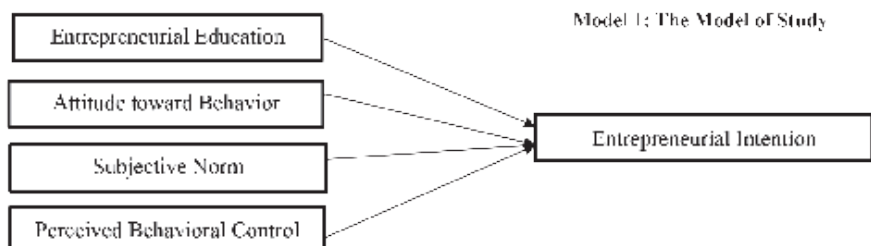
Entrepreneurship education has been designated as one of the major achievements of the modern postsecondary educational system as well as a key factor in economic growth and in the creation of job opportunities (Miller B,

2009). Numerous studies have been conducted to investigate the impact of entrepreneurship education on a student's entrepreneurial intentions. Global Entrepreneurship Monitor (GEM, 2001) revealed that people with limited education are less likely to participate in entrepreneurial initiatives. It is also associated with educational achievement, confidence in one's skills to start a new business, and the presence of entrepreneurial ventures. Various empirical research has emphasized the role of the student entrepreneurial orientation, Entrepreneurship education, and teaching programs on students' entrepreneurial intentions and behaviors (Tkachev, 1999; Fayolle, 2004).

Entrepreneurship education aims to develop and equip individuals with the necessary skills that will enable them to successfully manage their organization daily (Mbuya, 2016). Entrepreneurship education offers a positive contribution to improving the entrepreneurship orientation of people, leading to the acquisition of skills, creativity, confidence, drive, and courage, to create employment for self and others (Ekpoh, 2011).

Empirical studies have confirmed that entrepreneurial education increases individuals' knowledge and skills and enhances entrepreneurial intentions. According to (Laukkanen, 2000), the inclusion of entrepreneurial education enhances the development of more business-oriented persons. A similar result has been confirmed by (Souitaris, 2007) who conducted a study among engineering and science students to test the impact of entrepreneurial programs on entrepreneurial intentions. The findings indicate that entrepreneurial programs increase the entrepreneurial intentions among the students. Furthermore, (Jones, 2008) conducted a study on Polish students to evaluate the impact of entrepreneurial education. The results proved entrepreneurship education considers an important factor to predict entrepreneurial intentions for Polish students. Therefore, the following research model will be investigated:

Research model



Hypothesis 1 There is a significant positive relationship between the personal attitude of Palestinian refugee students in Lebanon and their intentions to be entrepreneurs.

Hypothesis 2 There is a significant positive relationship between the subjective norms of Palestinian refugee students in Lebanon and their intentions to be an entrepreneur.

Hypothesis 3 There is a significant positive relationship between perceived behavioral control of Palestinian refugees' students in Lebanon and their intentions to be entrepreneurs

Hypothesis 4 There is a significant positive relationship between Entrepreneurial education of Palestinian refugee students in Lebanon and their intentions to be entrepreneurs.

Palestinian Refugees in Lebanon

According to a report published by the United Nations Relief and Works Agency in the Middle East (UNRWA)¹, Palestine refugees are specified as “individuals whose ordinary place of residence was Palestine during the period from 1 June 1946 to 15 May 1948, and who lost both their homes and livelihoods as a consequence of the conflict of 1948.” UNRWA services are accessible to all those residing at its field of operations who match this definition, who are enrolled with the Agency, and who need help.

Almost one-third of the registered Palestine refugees live in 58 Palestine refugee camps in Jordan, Lebanon, Syria, the Gaza Strip, and the West Bank, including East Jerusalem. A Palestinian refugee camp is described as a property plot put at UNRWA's disposal by the host country to serve Palestine refugees and set up facilities to meet their requirements. In the camps, the socioeconomic conditions are generally poor, with a high population density, poor living conditions, and unsuitable basic infrastructure. The remaining two-thirds of registered Palestine refugees live in and around the towns and the cities of the host countries. All the services of the Agency are available to all registered Palestine refugees, who live or who do not live in the camps.

Lebanon has the highest number of refugees per capita in the world, hosting about 1.5 million Syrian refugees and about 50,000 long-term Palestinian refugees.

Approximately 53 % of the Palestinian refugees in Lebanon reside in the 12 known Palestinian refugee camps. The living conditions of refugees in Lebanon are exceptionally poor, notably with the aggravation of the Lebanese financial crisis and the spread of COVID19. Palestinian refugees suffer from poor living conditions, high rates of poverty, unemployment, and lack of access to education

¹ <https://www.unrwa.org/palestine-refugees>

(Tajeddine, 2021) They rely solely on UNRWA to provide education, health care, infrastructure, and social services (Chaaban, J., H. Habib, R.R, & Hanafi, S., 2010). Lebanon has the greatest percentage of Palestine refugees living in poverty among the five UNRWA fields.

Methodology

In this study, we opted for a quantitative technique. A survey was distributed to Palestinian refugee students. The survey was distributed in higher education and vocational institutions. Convenience sampling was for data collection and acquired answers from 235 Palestinian refugee students in universities and vocational centers in Lebanon.

Once the questionnaires were filled by the students, SPSS (version 22) was used for the descriptive analysis part to identify the general characteristics of the respondents and test of unidimensionality of the variables, and SmartPLS was used to apply the Partial Least Square-Path Modeling

In this study, the data were collected using the Entrepreneurial Intention Questionnaire (EIQ) which is developed by (Linan F. &, 2009) . The EIQ is used in different studies to measure the predictor variables (PA, SN, and PBC) and the outcome variable which is the intentions.

Findings

Descriptive Analysis

The descriptive statistics showed that 46.4% of the participants were males and 53.6% were females. Concerning the age group, 16.2% of the participants were between 16 & 18 years, 49.4% were between 19 & 21 years, 26.4% were between 22 & 24 years and 8% were 25 years & above. In addition, the descriptive analysis showed that 18.6% of the participants were in vocational center /Trade courses, 29.4% were in the vocational center /semiprofessional course, 46% undergoing a bachelor's in a university, and 6% undergoing a master's degree in a university. Moreover, 40.4% of the participants said that their father's own business, 6.4% of the participants said that their mothers own their own business and 53.2% said that their families do not own a business.

Unidimensionality and reliability of blocks

To verify the existence of the unidimensionality of the blocks in the model, we use Cronbach's alpha which is considered the most common measurement of internal consistency. Its value is between 0 and 1, and it is considered "acceptable" from 0.7 (George & Mallery, 2003). To evaluate the reliability of the blocks we use a composite Reliability or Cronbach alpha. The table below shows that the Composite Reliability of all latent variables is above 0.7 after the elimination of all items whose loadings are below 0.7. So we confirmed the unidimensionality of the latent variables.

Table 1: Unidimensionality of Latent Variables

	Cronbach's Alpha	rho_A	Composite Reliability
Attitude toward Behavior	0.739	0.742	0.837
Entrepreneurial Education	0.804	0.810	0.872
Entrepreneurial Intention	0.903	0.905	0.925
Perceived Behavioral Control	0.771	0.772	0.853
Subjective Norm	0.7	0.7	0.823

Result of Causal Scheme

For the application of structural equation models with latent variables "PLS-PM," we use the software SmartPLS, due to its user-friendly interface and the opportunity to see a representation of the estimated model. After the application of the PLS algorithm, using SmartPLS software, we get the initial model:

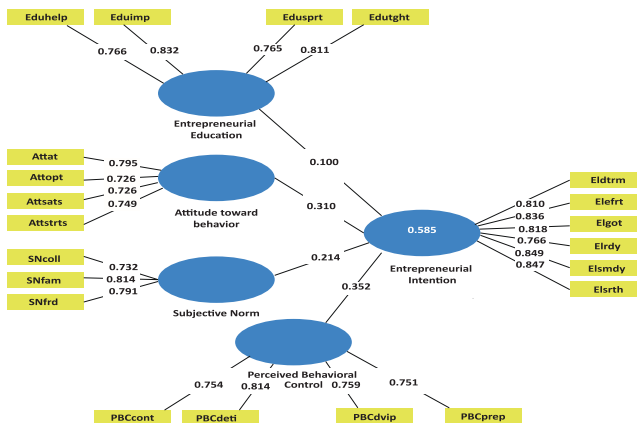


Figure 2 : The Initial Causal Model

PLS Method of Initial Model

Correlations between latent variables

The following table summarizes the correlation between the related variables; we notice that they are positive correlated.

Table 2: Correlations between latent variables

	PA	EE	EI	PBC	SN
PA	1.000	0.488	0.644	0.513	0.487
EE	0.488	1.000	0.480	0.345	0.500
EI	0.644	0.480	1.000	0.626	0.548
PBC	0.513	0.345	0.626	1.000	0.376
SN	0.487	0.500	0.548	0.376	1.000

Reliability of the manifest variables and the latent variables

The estimation of the measurement model corresponds to the assessment of external relations between the observable (manifest) variables and the reflexive latent variables. It depends on two main criteria: reliability and validity. The following table refers to the measure of the reliability of the manifest variables (loading is greater than 0.7) and the reliability of the blocks (C.R is greater than 0.7).

Table 3: Reliability of the Manifest Variables and the Latent Variables

		Loadings	Composite Reliability C.R.
Attitude toward Behavior	Attat	0.795	0.837
	Attopt	0.726	
	Attats	0.726	
Entrepreneurial Education	Attscrt	0.749	0.872
	Eduhelp	0.766	
	Eduimp	0.832	
	Edusppt	0.765	
Subjective Norm	Edught	0.811	0.823
	SNcoll	0.732	
	SNfam	0.814	
Perceived Behavioral Control	SNfrd	0.791	0.853
	PBCcont	0.754	
	PBCdcd	0.814	
	PBCdvlp	0.759	
Entrepreneurial Intention	PBCprep	0.751	0.925
	Eldtrm	0.810	
	Elcfrt	0.836	
	Elgol	0.818	
	Elrdy	0.766	
	Elsmdy	0.849	
	Elsrth	0.847	

The reliability of the latent variables was verified with the composite reliability index (Fornell & Larcker, 1981). It is found that for the initial model all composite reliability values are greater than 0.7. Secondly, the manifest variables meet the criteria of reliability in the model as the loading values for all variable is greater than 0.7. We can verify also that the highest loading is for those that related the manifest variable to its latent variable in the model.

According to the most widely accepted standards (Gefen, Straub, & Boudreau, 2000; Boudreau, Gefen, & Straub, 2001), the reliability of the reflective constructs presented here is very good.

Validation of the initial model

a) Validation of the external model

The estimation of the measurement model depends on two main criteria of validity:

i) Convergent validity:

To check convergent validity, we should evaluate each latent variable's Average Variance Extracted (AVE). Convergent validity is respected when the index AVE (Average Variance Expected) is greater than 0.5 for all latent variables. The following table refers to the measure of convergent validity; the table shows that the AVE (Average Variance Expected) is greater than 0.5 for all latent variables. So, in our initial model, convergent validity is respected.

Table 4: Convergent Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Attitude toward Behavior	0.739	0.742	0.837	0.562
Entrepreneurial Education	0.804	0.810	0.872	0.630
Entrepreneurial Intention	0.903	0.905	0.925	0.674
Perceived Behavioral Control	0.771	0.772	0.853	0.592
Subjective Norm	0.7	0.7	0.823	0.608

ii) Discriminant validity

This test represents the analysis of the average variance extracted (AVE). The purpose of this test is to show that inter-correlations of the model constructs are not high. For discriminant validity to be appropriate, the AVE of each construct must be greater than the squared correlation of this construct with all others. The cross-

validation tables allow the assessment of the discriminant validity of the constructs, by verifying that the items attached to a construct do not highly contribute to the neighbors' constructs.

The following table shows that the values located on the diagonal - the square root of the AVE values - are well above the correlations between different constructs (not diagonally). This confirms that the studied model has good discriminant validity (Gefen, Straub, & Boudreau, 2000).

Table 5: Discriminant Validity

	AVE	Attitude toward Behavior	Entrepreneurial Education	Entrepreneurial Intention	Perceived Behavioral Control	Subjective Norm
PA	0.562	0.750				
EE	0.630	0.488	0.794			
EI	0.674	0.644	0.480	0.821		
PBC	0.592	0.513	0.345	0.626	0.770	
SN	0.608	0.487	0.500	0.548	0.376	0.780

The analysis of the results concludes that the conditions required to ensure the validity of the reflexive constructs are present: the homogeneity of the scales is sufficient, the convergent validity (evaluated by factorial contributions, and the average variance extracted), and the discriminant validity are acceptable. Thus, the convergent validity, discriminant, and reliability of the latent variables are very good. We can conclude that the models have appropriate measurement properties.

The Validity of the Inner Model (or structural)

R^2 is the coefficient of determination that measures the quality of the inner model. It is calculated for each endogenous variable, according to the explanatory latent variables. Indeed, the latent variables share more variance with their measurements than the other latent variables. R^2 is significant. All values of R^2 meet the minimum limit of 0.10 suggested by (Santosa, Wei,, & Chan, 2005), which indicates a good predictive validity.

Table 6: Validity of the Inner Model Using R Square

	R^2	R^2 Adjusted	Communality	G.O.F
Entrepreneurial Intentions	0.585	0.578	0.674	0.678

According to Table 7, R Square for this model is 0.585. This means that 58.5% of the variation dependent variable (entrepreneurial intention) can be explained by the independent variables (PA, SN, PBC and EE).

Validation after Bootstrap

The significance of the estimated coefficients will be evaluated by the bootstrap (Efron, 1983): This method consists of the replication of the model estimation on various samples randomly selected from the main sample. Once the bootstrapping is completed, we should check the column “T-Statistics” to know if the coefficients are significant or not. If the value in the “T-statistics” column is larger than 1.96, for a risk threshold of 5%, the coefficient will be significant. And it considers a significant indicator of the results. We obtain the following figure.

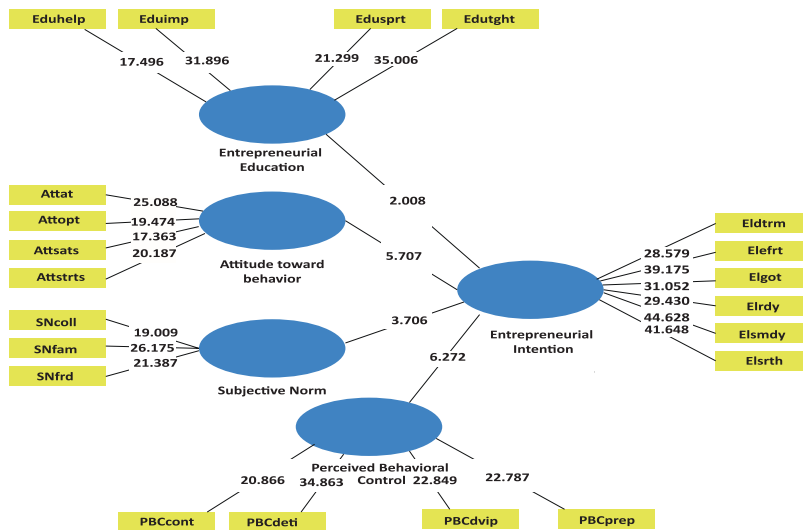


Figure 3 : Validation after Bootstrap

Validation after Bootstrap of the Outer Model:

The application of the student test showed that all the relationships between items and their latent variable are significant at the 0.05 level ($t > 1.96$).

Table 7: Validation of the Outer Model after Bootstrap

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Validation
Attat <- PA	0.795	0.794	0.037	25.088	0.000	Validated
Attopt <- PA	0.726	0.726	0.037	19.474	0.000	Validated
Attats <- PA	0.726	0.725	0.042	17.363	0.000	Validated
Attstst <- PA	0.749	0.746	0.037	20.187	0.000	Validated
EIdtrm <- EI	0.810	0.809	0.038	28.579	0.000	Validated
EIdfrt <- EI	0.836	0.834	0.021	39.175	0.000	Validated
EIdgol <- EI	0.818	0.817	0.036	31.052	0.000	Validated
EIdrdy <- EI	0.766	0.768	0.026	29.430	0.000	Validated
EIdmdy <- EI	0.849	0.849	0.019	44.628	0.000	Validated
EIdrth <- EI	0.847	0.846	0.020	41.648	0.000	Validated
Eduhelp <- EE	0.766	0.760	0.044	17.496	0.000	Validated
Eduimp <- EE	0.832	0.831	0.026	31.896	0.000	Validated
EduSprt <- EE	0.765	0.764	0.036	21.299	0.000	Validated
EduTght <- EE	0.811	0.810	0.023	35.006	0.000	Validated
PBCcont <- PBC	0.754	0.749	0.036	20.866	0.000	Validated
PBCderl <- PBC	0.814	0.812	0.023	34.863	0.000	Validated
PBCdvlp <- PBC	0.759	0.757	0.023	22.849	0.000	Validated
PBCprep <- PBC	0.751	0.751	0.023	22.787	0.000	Validated
SNcoll <- SN	0.732	0.732	0.039	19.009	0.000	Validated
SNfam <- SN	0.814	0.812	0.021	26.175	0.000	Validated
SNfed <- SN	0.791	0.788	0.037	21.387	0.000	Validated

Validation after Bootstrap of Inner Model

The following table shows the validation of the relationship between latent variables:

Table 8: Validation of Inner Model after Bootstrap

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values	Validation
Attitude toward Behavior -> Entrepreneurial Intention	0.310	0.307	0.054	5.707	0.000	Validated
Entrepreneurial Education -> Entrepreneurial Intention	0.100	0.102	0.050	2.008	0.045	Validated
Perceived Behavioral Control -> Entrepreneurial Intention	0.352	0.355	0.056	6.272	0.000	Validated
Subjective Norm -> Entrepreneurial Intention	0.214	0.214	0.058	3.706	0.000	Validated

The application of the student test showed that the 4 relations are significant at the 0.05 level ($t > 1.96$):

Equations of the model

i) Measurement equations of the model

It should be noted that the relationship between measures (manifest variables) and they're latent is supposed here of reflective type. Reflective type means all the items are measuring the same construct, so they must be correlated. After the convergence of the PLS algorithm, we get the outer weights. These weights are used to write the equations that represent the relationship between the measures and their latent.

Table 9: Outer Weight of the Model

	Attitude toward Behavior	Entrepreneurial Education	Entrepreneurial Intention	Perceived Behavioral Control	Subjective Norm
Attat	0.358				
Attapt	0.326				
Attasats	0.375				
Attstret	0.324				
EIditem			0.186		
EIdcfrt			0.214		
EIdgol			0.214		
EIdty			0.193		
EIdmdy			0.207		
EIdsrth			0.202		
Eduhelp		0.279			
Eduimp		0.346			
Eduaprt		0.306			
Eduught		0.327			
PBCcont				0.294	
PBCderl				0.335	
PBCdvlp				0.324	
PBCprep				0.347	
SNcoll					0.393
SNfam					0.484
SNfrd					0.403

The measurement equations of the model are:

Table 10: Measurement Equations of the Model

Attitude toward Behavior	Attitude toward Behavior = 0.358*Attal + 0.326*Attopt + 0.325*Attsats + 0.324*Attsrel
Entrepreneurial Education	Entrepreneurial Education = 0.279*Eduhelp + 0.346*Eduimp + 0.306*Edustrt + 0.327*Eduught
Perceived Behavioral Control	Perceived Behavioral Control = 0.294*PBCcont + 0.335*PBCdetl + 0.324*PBCcelp + 0.347*PBCprep
Subjective Norm	Subjective Norm = 0.393*SNcoll + 0.484*SNfam + 0.403*SNfrd
Entrepreneurial Intention	Entrepreneurial Intention = 0.186*Eldirm + 0.214*Eldetl + 0.214*Eldgol + 0.193*Eldry + 0.207*Eldmcy + 0.202*Eldrbh

ii) Structural equation of the model

The following Table presents the path coefficients of the initial model.

Table 11: The Path Coefficients of the Initial Model

	Attitude toward Behavior	Entrepreneurial Education	Entrepreneurial Intention	Perceived Behavioral Control	Subjective Norm
Attitude toward Behavior			0.310		
Entrepreneurial Education			0.100		
P. Behavioral Control			0.352		
Subjective Norm			0.214		

The structural equation is:

$$\text{Entrepreneurial Intention} = 0.310 * \text{Attitude toward Behavior} + 0.100 * \text{Entrepreneurial Education} + 0.352 * \text{Perceived Behavioral Control} + 0.214 * \text{Subjective Norm}.$$

So the following model shows our final model validated:

Conclusions

The results of this study confirm that there are positive relationships between TPB's components (PA, SN, PBC) and entrepreneurial education with entrepreneurial intentions respectively in line with the first, second, third, and fourth research questions. In brief, the results of this study have verified the proposed model. Thus, hypotheses H1, H2, H3 & H4 have been confirmed. The findings indicate a highly significant relationship between these variables and are consistent with the results of previous studies (Iakovleva, 2011; Tkachev, 1999; Mueller, 2011; Jones, 2008).

In the light of these results and according to restrictions imposed on Palestinian refugees in Lebanon, we conclude the following:

Since PA has an important influence on EI, this indicates that Palestinian refugee students have good perceptions of the term entrepreneurship, and they are more likely to have entrepreneurial intentions to create their own business someday. Thus, relevant parties should encourage entrepreneurship to enhance positive perceptions in minds of Palestinian refugee students to increase their entrepreneurial intentions. However, SN has a significant influence on EI, this indicates that the environment in which Palestinian refugee students live, as well as their families, friends, and colleagues, have a significant impact on the way they think about /her capacity to perform entrepreneurship action. Furthermore, PBC has a significant and positive impact on EI, which indicates that a belief in the personal ability to create a company plays an important role in increasing entrepreneurial intentions. And finally, EE has a significant and positive impact on EI. Thus, universities and educational institutions have an important role to enhance positive perceptions in the minds of Palestinian refugee students to increase their entrepreneurial intentions.

Palestinian refugees in Lebanon are suffering from severe conditions, most evidently reflected by poverty. In Lebanon, Palestinian refugees are subject to legal restrictions. They are prohibited from employment in several professions such as practicing doctors and engineers. The legal restrictions are indeed one of the variables that drive Palestinian refugees to start their businesses. Therefore, there is a clear and urgent need to foster an entrepreneurial culture and to develop positive attitudes towards business and self-employment among Palestinian refugee students in Lebanon by providing vocational and entrepreneurial training courses for refugees to encourage the establishment of micro-enterprises. These training courses provide them with the skills and tools they need to start up

economic activity and support them through orientation. Moreover, Universities should provide entrepreneurship education to improve students' knowledge and skills needed to choose entrepreneurship, shape their attitudes, and enhance their perceived behavioral control.

On another level, successful Palestinian entrepreneurs should relate to graduate students; they can be positive role models and may support startups and support their business activities. They can also be part of starting Business incubators that can facilitate start-ups for graduates.

Furthermore, non-governmental organizations and policymakers can also play an important role by applying policies to provide funding to the students for creating micro-business. The grant may be in the form of tangible and financial assets. Grants are provided based on the viability of the business plan the refugees have developed. Training workshops can also be arranged regularly for the students.

Limitations of the Study

During the process of conducting research, a few limitations were found. In this study, personality variables have not been included, knowing that they have an important role in explaining entrepreneurial intention. Moreover, this study is limited to measuring the intention of potential graduates. And the study did not include a comparative examination between Palestinian and Lebanese students, this would have explained the effect of nationality on entrepreneurial intention.

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Appendixes

Appendix A: Questionnaire

Dear Students,

Thank you very much for participating in this important study. The study will be used to measure the entrepreneurial intentions among Palestinian students in Lebanon. We would be grateful if you could spend a few minutes of your time to complete this questionnaire. We assure you that all information collected is strictly for academic purpose and will be kept confidential. Thank you for your kind assistance.

Section A: Personal Information

Please specify your answer by placing a tick (✓) on the relevant answers provided.

1. Gender:

- ☐ Male
- ☐ Female

2. Age Group:

- ☐ Below 16 years old
- ☐ 16 – 18 years old
- ☐ 19 – 21 years old
- ☐ 22 – 24 years old
- ☐ 25 years old and above

3. In what phase of your education program are you in?

- ☐ Vocational education /Trade Course
- ☐ Vocational education/Semi Professional Course
- ☐ Bachelor in a university
- ☐ Master in a university

4. Is your father or mother self-employed?

- ☐ Yes, my father is self-employed.
- ☐ Yes, my mother is self-employed.
- ☐ No, my father and mother are not self-employed.

5. Did another entrepreneur (e.g.: relatives, friends or an icon) influence your entrepreneurial intentions?

- ☐ Yes. Who did?
- ☐ No, no influence.

6. What is your motive of being an entrepreneur? Maximum chose 2.

- ☐ Make a living and support my family
- ☐ A desire for independence

- ☐ Achievement/ to meet a challenge jobs
- ☐ Expressing myself through my business wealth
- ☐ Continue family business community
- ☐ Limited career opportunities
- ☐ Other;
- ☐ Helping people by creating jobs
- ☐ Getting rich/achieving wealth
- ☐ Supporting the ethnic community
- ☐ Escape discrimination

Section B: Factors that influence students' entrepreneurial intention and some general information

Based on your opinion, please indicate the most appropriate response with the scale given below.

- (1) SD = Strongly Disagree (2) D = Disagree
(3) N = Neutral (4) A = Agree
(5) SA = Strongly Agree

Factors	SD	D	N	A	SA
Attitude Toward The Behavior					
1. Being an entrepreneur implies more advantage than disadvantage	1	2	3	4	5
2. A career as entrepreneur is attractive for me	1	2	3	4	5
3. If I had the opportunity and resources, I'd like to start a firm	1	2	3	4	5
4. Being an entrepreneur would entail great satisfactions for me	1	2	3	4	5
5. Among various options, I would rather be an entrepreneur	1	2	3	4	5
Subjective Norm					
6. My close family would approve of my decision to start a business	1	2	3	4	5
7. My friends would approve of my decision to start a business.	1	2	3	4	5
8. My colleagues from university or vocational center would approve of my decision to start a business	1	2	3	4	5
Perceived Behavioral Control					
9. To start a firm would be easy for me	1	2	3	4	5
10. To keep a firm working well is easy for me	1	2	3	4	5
11. I am prepared to start a viable firm	1	2	3	4	5
12. I can control the creation process of a new firm	1	2	3	4	5
13. I know the necessary practical details to start a firm	1	2	3	4	5
14. I know how to develop an entrepreneurial project.	1	2	3	4	5
15. If I tried to start a firm, I would have a high probability of succeeding	1	2	3	4	5

Factors	SD	D	N	A	SA
Entrepreneurship Education					
16. Entrepreneurial subject is very important	1	2	3	4	5
17. Entrepreneurship should be taught in universities or vocational centers	1	2	3	4	5
18. Entrepreneurship course should be made compulsory in order to stimulate entrepreneurial spirit	1	2	3	4	5
19. More entrepreneurial and business educational programs on campus would help students to start businesses	1	2	3	4	5
20. My university or vocational center course prepares people well for entrepreneurial careers	1	2	3	4	5
Entrepreneurial Intention					
21. I am ready to do anything to be an entrepreneur	1	2	3	4	5
22. My professional goal is to become an entrepreneur.	1	2	3	4	5
23. I will make every effort to start and run my own firm.	1	2	3	4	5
24. I'm determined to create a firm in the future	1	2	3	4	5
25. I have a very serious thought in starting my own firm	1	2	3	4	5
26 I have the firm intention to start a firm someday	1	2	3	4	5

Thank you very much for your participation.

Your time and opinions are greatly appreciated