

Factors Associated with Entrepreneurial Intentions among Male Return Migrant Workers of Bangladesh: An Application of the Theory of Planned Behavior

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Abstract

This study examines the entrepreneurial intentions of return migrant workers in Bangladesh and the factors driving their transition into business. Guided by Ajzen's Theory of Planned Behavior, the study analyzes attitudes, subjective norms, and perceived behavioral control among 302 male return migrant workers from Comilla, Cox's Bazar, and Mymensingh, who predominantly worked in the Gulf region. A mixed-method explanatory sequential design involves survey data analysis and thematic analysis of 15 semi-structured interviews with teachers, social leaders, market association leaders, NGO representatives, and BMET (Bureau of Manpower, Employment and Training) officers. The findings show that the three TPB constructs were positively associated with entrepreneurial intention, jointly explaining 62.5% of its variance. In the barrier-only model, regulatory and market barriers showed positive associations, while skill barriers showed a negative association with entrepreneurial intention; these barrier associations were not statistically significant in the combined model. Barriers comprise financial, regulatory, market access, skill recognition, and psychosocial issues. The study calls for policy reforms in regulation, skill certification, microfinance, training, and psychosocial support to enable sustainable entrepreneurship for returnees.

Keywords: Barriers to Entrepreneurship; Bangladesh; Entrepreneurial Intention; Migration and Development; Psychosocial Factors; Return Migrant Worker; Theory of Planned Behavior

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INTRODUCTION

Migration is a worldwide trend that affects economic, social, and cultural development. International migration is very important for labor-exporting nations such as Bangladesh in terms of remittances, skill acquisition, and work experience. Although the lives of migrant workers who migrate abroad have received considerable focus, little has been done regarding the second phase of migration. The returnees may have savings, knowledge, international exposure, and entrepreneurship skills. Nevertheless, some returnees do not easily integrate back into society, thus being unable to make any developmental contribution to their nation. Labor migration has emerged as one of the prominent modes of earning in Bangladesh, especially following the Middle East oil crisis in the 1970s. Between 1976 and 2024, Bangladesh recorded approximately 17.1 million overseas employment placements (Bureau of Manpower, Employment and Training [BMET], n.d.). The primary occupation of most immigrants is associated with labor-intensive activities. The immigrants' contribution to the economy of Bangladesh in terms of money transfers is estimated to be about US\$23.9 billion in 2023–24 (Bangladesh Bank, 2024). There is potential for both benefits and obstacles when migrants return home. Migrants can take their acquired skills from abroad, make investments through savings in companies, and rely on their global connections for business purposes. They can play an important role in local development. When the migrant workers return, many face a range of challenges, which include unemployment, lack of recognition of their overseas work experience, limited access to loans, bureaucratic issues, weak institutional support, etc. Some also face psychological and social challenges, like difficulties adjusting to local life and family problems.

Return migrants can find entrepreneurship a good way to make a living and contribute to development. They can use their savings, knowledge, skills and overseas work experience to start businesses and create jobs for others. But money and other resources are not sufficient to ensure success. Willingness and intentions are also important for starting a business. As a result, it is necessary to understand what motivates returnees to become entrepreneurs. This understanding can help policymakers to develop better policies to support their reintegration. The present study states the link between return migration and development in Bangladesh. It focuses on how return migrants can use their savings, skills, knowledge, and experience gained abroad to identify business opportunities, which is helpful for them to start their own businesses after returning home.

Hence, the study touches upon the problem of the migration-development nexus, trying to find out whether there are any possibilities of achieving positive effects of international labor migration on local communities via returnee entrepreneurship.

The Theory of Planned Behavior (TPB) forms the basis of this paper. The theory of planned behavior holds that there are three main components that determine entrepreneurial intentions, which include attitude toward entrepreneurship, subjective norms, and perceived behavioral control (Ajzen, 1991). Attitude refers to how a person views starting a business. Subjective norms refer to the social support a person receives from others for starting a business. The Government of Bangladesh has introduced several policies to support return migrants. These include the Overseas Employment and Migrants Act, 2013, and the Expatriates' Welfare and Overseas Employment Policy, 2016 (Government of Bangladesh, 2013; Ministry of Expatriates' Welfare and Overseas Employment, 2016).

The government, along with other institutions like NGOs and international agencies, offers training, funding, counseling, and job placement facilities. Despite all these facilities provided

by the government, the initiatives have remained less successful due to various reasons. According to BMET (Bureau of Manpower, Employment and Training) statistics, as cited in Sultana et al. (n.d.), men accounted for approximately 94.1% of workers migrating from Bangladesh for overseas employment in 2023. This study examines factors associated with entrepreneurial intention among return migrant workers. It has involved return migrants to analyze the role played by attitude, subjective norms, and perception of behavioral control in shaping entrepreneurial intentions. This study also looks at some of the obstacles and psychosocial aspects of transitioning into becoming an entrepreneur. In that way, the study makes the connection between the returnees' entrepreneurial intentions and broader issues such as economic reintegration and development in an important country of labor export. This study explores three critical and interconnected research questions. The first one is: What is the magnitude and nature of entrepreneurial intention of return migrants in Bangladesh? The second question is: How do attitude, subjective norm, and perceived behavioral control associate with the entrepreneurial intention of returnee migrants? The third question is: Which financial, regulatory, market, competency, and psychosocial determinants hinder or help returnees in establishing and sustaining businesses in their native places? Therefore, besides exploring the magnitude of entrepreneurial intention of returnees, this study also seeks to uncover the influence of TPB constructs on entrepreneurial intention, and the barriers and enablers of entrepreneurial practice from a structural and psychosocial perspective.

Research Objectives

1. To assess the level and nature of entrepreneurial intentions among return migrant workers.
2. To investigate how attitudes, subjective norms, and perceived behavioral control relate to returnees' entrepreneurial intentions.
3. To identify the key factors that hinder or help returnees in establishing and sustaining businesses after returning.

LITERATURE REVIEW

Return Migration and Reintegration

Return migration is an integral part of the migration process that carries considerable importance for the development process. According to the early theories on migration, migrants assist in the development process of their home countries through remittances, skills, and capital savings (Stark & Bloom, 1985; Massey et al., 1993). More recent research suggests that in addition to migrants' own features, reintegration is influenced by different socio-economic conditions in the home country (Cassarino, 2004; Black & King, 2004). Return migrants have the potential to promote development by means of investments and transfers of knowledge; nevertheless, poor reintegration policies prevent this from happening.

Return Migration in Bangladesh

Labor migration is crucial for Bangladesh's economic development. Migrant remittances generate great contributions to poverty alleviation, earning foreign exchange, and economic stability in the country (Karim et al., 2020; Bangladesh Bank, 2024). However, there are still barriers experienced by some returning migrants due to unemployment, underemployment, unrecognition of the skills gained abroad, and poor institutional support (ILO, 2022; Carling

& Erdal, 2014). The above-mentioned problem is particularly pertinent to Bangladeshi migrant workers who have been working in lower and semi-skilled jobs in other countries and coming back to the under-employment market.

Migration and Entrepreneurship, and Development

Migration has become a crucial tool for the economic integration of returnees through entrepreneurship. Previous research indicates that the following factors contribute to business startups by returnees: savings, international work experience, education, and skills (Arif & Irfan, 1997; Black & Castaldo, 2009; Piracha & Vadean, 2010). The returnee is generally regarded as an agent of development owing to his/her access to money, international experience, and contacts that can help boost economic development locally (De Haas, 2010). More recent research points to the role of resilience, opportunity identification, institutional trust, and social support (Krasniqi & Williams, 2019; Wu et al., 2023). The developmental role of migration, therefore, is dependent on the ability of returnees to use their resources and intentions for developing businesses in a supportive institutional setting (De Haas, 2010). In the current research, the theoretical framework is justified by the consideration of the role that attitudes, social norms, and perceived behavioral control play in overcoming structural and psychological barriers.

Entrepreneurial Intention and Theory of Planned Behavior (TPB)

Entrepreneurial intention is regarded as the strongest predictor of entrepreneurship. As per the theory of planned behavior by Ajzen (1991), there are three predictors of entrepreneurial intentions. These include attitudes towards entrepreneurship, subjective norms, and perceived behavioral control. Attitudes refer to the evaluation of entrepreneurship by the individual, whereas subjective norm refers to the perceived social approval and support of others. Perceived behavioral control indicates that people can perform entrepreneurial activities.

Opportunity Recognition and Entrepreneurial Motivation

Recognition of opportunities is a prominent part of entrepreneurship. The process of migration opens opportunities for exposure to new markets, technology, and models of doing business, which helps people recognize opportunities better once they return home. Research reveals that return migrants who see opportunities in the markets are more prone to engaging in businesses (Wu et al., 2023).

Migration Experience and Entrepreneurial Intention

The application of TPB theory in the case of return migrants is significant due to the potential contribution that migration experience has on entrepreneurial behavior. Migrants who have experienced new technologies and work and business practices in a foreign environment could have positive beliefs towards entrepreneurship. Subjective norms can be developed based on family and community pressure, while overseas experience and savings are likely to enhance perceived behavioral control (Krueger et al., 2000).

Structural and Psychosocial Barriers to Entrepreneurship

There is evidence that entrepreneurial behavior of return migrants is restricted by several structural and psychosocial obstacles. The financial problems, absence of credit opportunities, formalities, poor prospects in the market, and skill shortages have been shown to impede business creation (ILO, 2022; OECD, 2022). Furthermore, there are examples of how certain

psychological and social difficulties, such as stigmatization, family pressure, and re-adjustment, can diminish self-confidence and support. Such obstacles do not only impact entrepreneurship but also the theory of planned behavior.

Conceptual Framework and Hypotheses of the Study

This study employed the Theory of Planned Behavior proposed by Icek Ajzen, where this theory describes the formation of an individual's intention regarding a certain behavior. As postulated in the TPB, there are three psychological determinants that make up entrepreneurial intention. These include the individual's attitude towards behavior, subjective norms, and behavioral control (Ajzen, 1991). The TPB has been widely utilized in various studies on entrepreneurship and found to have high predictive accuracy in explaining the intentions of individuals to start a venture (Krueger et al., 2000; Liñán & Chen, 2009). In relation to return migration, one could observe that the migrant gains many resources while staying in another country, including financial, social, and intellectual resources.

Attitude Toward Entrepreneurship

An attitude towards entrepreneurship is defined as an individual's positive or negative view about being an entrepreneur (Ajzen, 1991). Returners, whose attitude towards entrepreneurship is positive, rewarding, and good for them, will definitely be able to form entrepreneurial intentions. It is well known from existing literature that a positive attitude towards entrepreneurial ventures plays a significant role in making people more prone to entrepreneurial activities (Krueger et al., 2000; Liñán & Chen, 2009). Besides, returnees perceive entrepreneurship as a means through which they can make use of all the knowledge and experience gained by them during migration periods. Research has shown that those migrants who hold positive entrepreneurial attitudes tend to start entrepreneurial ventures after their return (Wahba & Zenou, 2012; Démurger & Xu, 2011).

H1: Attitudes toward entrepreneurship are positively associated with the entrepreneurial intention of return migrants.

Subjective Norms

Subjective norms are defined as social pressure, which comes from the opinions of people in relation to whether someone should behave in a certain way (Ajzen, 1991). In many countries where there is economic underdevelopment, such as Bangladesh, the approval of social groups and family plays an important part in making decisions about one's career. The support of favorable social networks can motivate return migrants to consider entrepreneurship as a career option because they can offer help emotionally as well as through providing resources and credibility. Several research works indicate the presence of a direct relationship between subjective norm and entrepreneurial intention, suggesting that people engage in entrepreneurial activities when the relevant reference groups approve of it (Kolvereid, 1996; Liñán & Santos, 2007).

H2: Subjective norms are positively associated with return migrants' entrepreneurial intention.

Perceived Behavioral Control

The concept of perceived behavioral control (PBC) entails the degree to which people feel capable of conducting certain behavior efficiently (Ajzen, 1991). PBC in entrepreneurship is

often linked with the construct of entrepreneurial self-efficacy, referring to the confidence in one's capability of spotting opportunities, utilizing resources, and managing a venture (Bandura, 1986). In many cases, return migrants develop various types of knowledge, skills, expertise, and even finance while residing abroad, which makes them feel more empowered when it comes to entrepreneurship. Research shows that the level of entrepreneurial intentions is higher in people who perceive themselves capable of conducting specific actions effectively (Autio et al., 2001; Liñán & Chen, 2009).

H3: Perceived behavioral control is positively associated with the entrepreneurial intention of the return migrants.

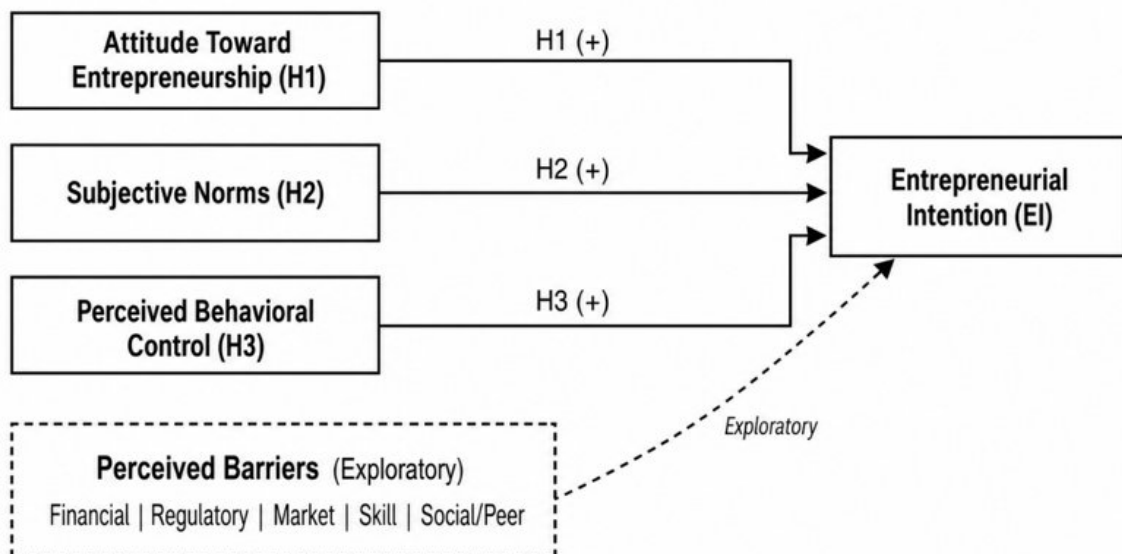


Figure 1: Theory of Planned Behavior framework for entrepreneurial intention with exploratory barrier block.

In addition to the three TPB constructs mentioned above, the study also considers the financial, regulatory, market, skills, and psychosocial barriers as the contextual exploratory variables which might affect or condition the process of forming intentions. Herein lies the bridge between the psychological core of the TPB model and the structural aspects of return migration and reintegration described earlier (ILO, 2022; OECD, 2022; Carling & Erdal, 2014; De Haas, 2010).

METHODOLOGY

Research Design

An analysis based on a cross-sectional survey was carried out. The study used the Theory of Planned Behavior to examine how attitudes, subjective norms, and perceived behavioral control relate to entrepreneurial intentions. It also examined how these factors are linked to structural barriers and support factors. Qualitative data were used to support the analysis. The study followed an explanatory sequential mixed-methods design. First, quantitative survey data were collected and analyzed. Then, 15 semi-structured interviews with key informants were conducted to help explain the survey findings and provide a clearer understanding of the results.

Population, Sampling Frame, and Setting

Participants were eligible if they were over 18 years old, had worked overseas for at least one year, and had returned permanently to Bangladesh within the five years before data collection. Return was defined as permanently coming back to Bangladesh after overseas employment, not returning temporarily for a vacation. People who had stayed overseas for study or visits were excluded. Returnees who had already started a business were also eligible to participate. Gender was not used as an eligibility criterion. However, no female return migrant workers were available to participate during recruitment. As a result, the final sample included 302 male return migrant workers.

The sampling frame included BMET repatriation records, lists from district Expatriate Welfare Desks, and NGO lists of returnees who had received reintegration support. To avoid recruiting the same person more than once, enumerators were assigned to different areas, and respondents were checked in person. Any remaining duplicate records were removed during data cleaning in SPSS. Respondents were selected through purposive sampling from Comilla, Cox's Bazar, and Mymensingh. The findings apply to the surveyed sample only. They should not be considered nationally representative or assumed to apply to female return migrant workers.

Sample Size

The final sample size used in this study was 302 male returning migrant workers. This sample size satisfies the basic requirements for multivariate and multiple regression analyses. The minimum required sample size according to Green (1991) for multiple regression ($N \geq 50 + 8k$), where there were eight predictors in the combined model, is 114. The survey sample size ($n = 302$) is greater than this number by a margin of 2.6 times. In addition to the sample-size justification based on Green's (1991) rule of thumb, a sensitivity analysis was calculated for the existing sample of 302 respondents. For the overall multiple regression model with eight predictors, a significance level of .05, and a target statistical power of .80, the minimum detectable effect size was approximately $f^2 = .051$. This analysis provides an additional assessment of the sensitivity of the sample for detecting an overall regression effect; it was not an a priori power analysis conducted before data collection.

Data Collection Procedures

Quantitative data were collected through a standardized questionnaire filled out by selected return migrants living in various communities in all three districts. To maintain data quality, more than 10% of the completed questionnaires were cross-checked. The data collection took place between May and June 2025.

Qualitative data were collected through semi-structured interviews with 15 key informants. They included teachers, social leaders, market heads, NGO representatives, and BMET employees. The key informants were selected purposively because of their relevance to the target population and their contributions to the economic development of local communities.

This research approach helped the study understand the situation of return migrants and identify the barriers and facilitators they face. It also helped explain and interpret the quantitative findings.

Before taking part in the survey or interviews, participants were informed about the purpose of the study. All participants provided verbal informed consent. Participation was voluntary, and the Participants were properly informed that they could refuse to answer any question or

withdraw from the study during data collection without penalty. The study maintained confidentiality throughout, and the collected data were used only for research purposes.

Instruments and Measures

The questionnaires contained several items on socio-demographics, migration experience, savings and financial situation, business experience, and intentions for reintegration. Such concepts as attitudes toward entrepreneurship, subjective norm, perceived behavioral control, entrepreneurial intention, and several types of barriers were assessed using a scale of Likert-type questions. Items were rated on a five-point Likert scale (1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, and 5 = strongly agree). Construct scores were calculated by averaging their respective items, with higher scores indicating higher levels of each construct. The questions on attitudes, subjective norm, perceived behavioral control, and entrepreneurial intention were adopted from tested instruments developed by Ajzen (1991), Liñán and Chen (2009), and Kautonen et al. (2015). Items were modified to apply to the specific return migrants in Bangladesh. The items assessing the financial, regulatory, market, skills, and psychosocial barriers were collected and modified according to the relevant literature and practitioners' recommendations. Two academics specializing in psychology and sociology, and research methodology, respectively, reviewed the questionnaire for contextual suitability and structure in Bangladesh, and the feedback was incorporated. Pilot testing was conducted with 35 returnees to assess validity, relevance, and reliability. These 35 pilot respondents remained in the final sample, representing part of the total $N = 302$. Internal consistency was checked separately for each construct and is shown in Table 1. Cronbach's alpha ranged from .704 (Financial Barriers) to .797 (Entrepreneurial Intention) in nine constructs, higher than .70 (Nunnally, 1978). The survey also included open-ended questions about perceived barriers and sources of support for entrepreneurship; these responses were included in the thematic analysis.

Table 1: Construct-Level Reliability Statistics

No	Construct	No. of Items	Cronbach's α	α (Standardized Items)
1	Entrepreneurial Intention (EI)	4	.797	.797
2	Attitude Toward Entrepreneurship (ATE)	4	.735	.735
3	Subjective Norms (SN)	4	.717	.717
4	Perceived Behavioral Control (PBC)	4	.758	.758
5	Financial Barriers (FB)	4	.704	.704
6	Regulatory Barriers (RB)	4	.706	.707
7	Market Barriers (MB)	4	.751	.751
8	Skill Barriers (SKB)	4	.762	.763
9	Social/Psychological Barriers (SPB)	4	.718	.719

Exploratory factor analysis was conducted across all 36 items using principal axis factoring with Direct Oblimin rotation and Kaiser normalization, specifying nine factors. The KMO statistic was .914, and Bartlett's test was significant, $\chi^2(630) = 4782.914, p < .001$. The nine

extracted factors accounted for 51.41% of total item variance, and rotation converged in 31 iterations. However, the rotated pattern matrix did not clearly reproduce the nine intended constructs, with several items loading across or outside their proposed dimensions. Separate one-factor analyses yielded preliminary AVE estimates of .375–.498 and composite reliability estimates of .705–.798. These estimates were calculated in Excel from standardized loadings using $AVE = \sum \lambda_i^2 / k$ and $CR = (\sum \lambda_i)^2 / [(\sum \lambda_i)^2 + \sum (1 - \lambda_i^2)]$, where k is the number of items, assuming uncorrelated residuals. Although composite reliability estimates exceeded .70, the AVE estimates remained below the conventional .50 criterion, indicating limited evidence of convergent validity. These separate analyses did not establish discriminant validity. Accordingly, associations between the proposed construct scores should be interpreted cautiously.

Data Management and Analysis

Entrepreneurial intention was the outcome variable. Model 1 included the five barrier constructs to explore contextual associations; Model 2 included the three TPB constructs to test the theoretical hypotheses; and Model 3 included all eight predictors to assess their associations with entrepreneurial intention after mutual adjustment. Questionnaires were screened for completeness and data-entry errors before analysis. Questionnaires that were answered less than 80% and those that had clear mistakes were not used in the research. Following verification, no missing responses remained among the 36 scale items in the final analytical dataset. Responses on the scale were counted as numeric responses and analyzed using SPSS. Simple statistical analyses, Pearson correlation, and multiple regression were used by researchers to analyze the data and test their hypotheses. Education was described using five categories. For group comparisons of entrepreneurial intention, these were combined into primary and below, secondary, and higher secondary and above. Thematic analysis was chosen to analyze the data collected during interviews. Researchers conducted repeated readings of the interviews to identify the themes that can be found in them. Such themes include reintegration problems, attitudes towards returnees, organizational assistance, and business potential.

RESULT AND ANALYSIS

Frequency Distribution Analysis of Respondents (N = 302)

The following frequency distribution tables and interpretations will give an understanding of the demographic characteristics of the respondents.

Table 2: Demographic Profile and Migration Nature of the Respondents (N = 302)

Variable	Category	Frequency (n)	Percentage (%)
Age	20–29 years	32	10.6
	30–39 years	110	36.4
	40–49 years	113	37.4
	50 years and above	47	15.6
Religion	Muslim	297	98.3
	Hindu	5	1.7

Gender	Male	302	100.0
	Female	0	0.0
Educational Qualification	No Education	41	13.6
	Primary (Class 1–5)	72	23.8
	Secondary (Class 6–10)	146	48.3
	Higher Secondary (Class 11–12)	42	13.9
	Bachelor and Above	1	0.3
District	Comilla	127	42.1
	Cox's Bazar	110	36.4
	Mymensingh	65	21.5
Duration of Stay Abroad	Less than 5 years	54	17.9
	5–10 years	168	55.6
	More than 10 years	80	26.5
Savings Upon Return	No Savings	98	32.5
	Less than BDT 100,000	120	39.7
	More than BDT 100,000	84	27.8
Previous Business Experience	Yes	162	53.6
	No	140	46.4
Reason for Migration	Economic Hardship	180	59.6
	Family Responsibility	68	22.5
	Lack of Local Employment	54	17.9
Reintegration Plan	Start a Business	124	41.1
	Seek Employment	98	32.5
	Undecided	80	26.5

From Table 2, we found that most of those who participated in the survey (73.8%) fall within the age range of 30–49, which means that most return migrants tend to be economically active individuals. This age group is important for its work experience, savings, and entrepreneurial activities. All respondents were male returnees, reflecting the predominantly male pattern of migration from Bangladesh. Most respondents (98.3%) were Muslims. Nearly half (48.3%) had a secondary level of education. Only one respondent had a bachelor's degree. This suggests that most returnees had moderate levels of education.

Most respondents were from Comilla (42.1%), followed by Cox's Bazar (36.4%) and Mymensingh (21.5%). However, the district distribution reflects the recruited sample and does not represent the national population. More than half of the respondents (55.6%) had spent between 5 and 10 years abroad. This indicates that many had considerable work experience overseas. Such long periods abroad may help them develop skills and build savings.

72.2% of respondents returned either without savings or with less than BDT 100,000. This suggests that a lack of capital is a major barrier to starting a business among return migrants. Regarding previous business experience, 53.6% of respondents had some business experience, while 46.4% had none.

Economic difficulties were the major factor for migration (59.6%), while family issues ranked second (22.5%). This shows that migration is mostly necessity-based rather than opportunity-based. Entrepreneurship was found to be the highest-ranking form of reintegration among all types of reintegration, as 41.1% wanted to do entrepreneurship after coming back to their home country.

Comparative and Group Analysis

The overall mean entrepreneurial intention score among the 302 respondents was 3.45 (SD = 0.62) on the five-point scale. The following section analyzes the scores of entrepreneurial intentions for returnees based on different subgroups, categorized by their age, education, destination country, and whether they had previous business experience.

Table 3: Comparative and Group Analysis of Entrepreneurial Intention (EI) Among Return Migrant Workers n = 302

Variable	Category	n	M	SD	Test	p
Age group	20–29 years	32	3.30	0.73	F (3, 298) = 1.58	.194
	30–39 years	110	3.42	0.63		
	40–49 years	113	3.54	0.60		
	50+ years	47	3.44	0.54		
Education level	Primary & below (Group1) ^a	113	3.71	0.60	F (2, 299) = 17.81	< .001
	Secondary (Group 2)	146	3.31	0.59		
	Higher sec. & Bachelor+ (Group 3)	43	3.27	0.54		
Prior experience	No experience	140	3.14	0.57	t (300) = -9.16	< .001
	With experience	162	3.72	0.53		
Destination	Gulf countries	272	3.48	0.60	t (300) = 2.46	.014
	Southeast Asia/Others	30	3.19	0.70		

Note: M = mean EI score on a 5-point Likert scale. SD = standard deviation.

^a Tukey post-hoc: Group 1 significantly higher than Groups 2 and 3 ($p < .001$); Groups 2 and 3 did not differ ($p = .922$).

Differences in Entrepreneurial Intention by Demographic Characteristics

The one-way ANOVA test revealed no significant differences in entrepreneurial intention (EI) by age categories. As seen in the value of $F(3, 298) = 1.58$, $p = .194$, no statistically significant difference in entrepreneurial intention was observed across the age groups. Entrepreneurial intention differed significantly across education groups. The value of $F(2, 299) = 17.81$, p

< .001 indicates that respondents with the primary education or below ($M = 3.71$, $SD = 0.60$) have higher EI compared to respondents with secondary education ($M = 3.31$, $SD = 0.59$, $p < .001$) and respondents with higher secondary or bachelor's degree ($M = 3.27$, $SD = 0.54$, $p < .001$), while there are no significant differences between the latter two groups ($p = .922$). The independent samples t-test revealed that Respondents with previous business experience reported higher entrepreneurial intention ($M = 3.72$, $SD = 0.53$) than those without previous business experience ($M = 3.14$, $SD = 0.57$), $t(300) = -9.16$, $p < .001$, Cohen's $d = -1.057$, a large effect. Returnees coming from the Gulf countries had higher entrepreneurial intentions ($M = 3.48$, $SD = 0.60$) than respondents coming from Southeast Asian and other destinations ($M = 3.19$, $SD = 0.70$), $t(300) = 2.46$, $p = .014$.

Correlation Analysis

Pearson correlations were calculated to examine the direction and strength of associations among the study variables. They were used as preliminary analyses, not to select regression predictors, which were specified according to the theoretical framework and study objectives. The correlations were not interpreted causally, and the measurement limitations require cautious interpretation.

Table 4: Pearson Correlation Analysis Among TPB Constructs, Barriers, and Entrepreneurial Intention (EI) $n = 302$

Variable	EI	ATE	SN	PBC	Significance
Attitude Toward Entrepreneurship (ATE)	0.740	—	0.659	0.640	$p < .001$
Subjective Norms (SN)	0.685	0.659	—	0.650	$p < .001$
Perceived Behavioral Control (PBC)	0.619	0.640	0.650	—	$p < .001$
Financial Barriers (FB)	0.219	0.369	0.280	0.347	$p < .001$
Regulatory Barriers (RB)	0.350	0.420	0.461	0.505	$p < .001$
Market Barriers (MB)	0.356	0.357	0.439	0.400	$p < .001$
Social/Psychological Barriers (SPB)	0.187	0.291	0.307	0.286	$p = .001$
Skill Barriers (SKB)	0.199	0.204	0.323	0.270	$p = .001$

Findings from the correlation analysis showed that all the variables correlated positively with entrepreneurial intention (EI). From the three TPB variables, the one that had the highest correlation with entrepreneurial intention is Attitude Toward Entrepreneurship (ATE) with an r value of 0.740. The next two variables that were correlated with EI are Subjective Norms (SN) with $r = 0.685$ and Perceived Behavioral Control (PBC) with $r = 0.619$. On the other hand, in terms of the perceived barriers, the Market Barriers (MB) ($r = 0.356$) and Regulatory Barriers (RB) ($r = 0.350$) revealed moderate positive correlations with entrepreneurship intention, whereas financial barriers, Social/Psychological Barriers (SPB), and skill barriers revealed relatively lower levels of positive correlation. In addition, it was found that the regulatory barriers had the highest correlation coefficients with the TPB variables, especially the perceived behavioral control (PBC). Attitude toward entrepreneurship showed the strongest bivariate correlation with entrepreneurial intention among the variables examined ($r = .740$).

Regression Analysis: Predictors of Entrepreneurial Intention

Three multiple regression models were estimated to examine associations with entrepreneurial intention (EI). Model 1 included the five perceived barrier constructs as an exploratory analysis. Model 2 included the three Theory of Planned Behavior (TPB) constructs to test the study hypotheses. Model 3 included all eight predictors simultaneously to assess their mutually adjusted associations with EI.

Table 5a: Multiple Regression Analysis — Model 1: Perceived Barriers Predicting Entrepreneurial Intention (n = 302)

Predictor	B	SE	β (Beta)	t	p	Result
Financial Barriers (FB)	0.125	0.077	0.115	1.621	.106	Not Significant
Regulatory Barriers (RB)	0.241	0.082	0.217	2.955	.003	Significant (+)
Market Barriers (MB)	0.367	0.091	0.352	4.040	<.001	Significant (+)
Skill Barriers (SKB)	−0.230	0.093	−0.221	−2.469	.014	Significant (−)
Social/Psychological Barriers (SPB)	−0.051	0.084	−0.047	−0.608	.544	Not Significant

$R^2 = .173$, Adjusted $R^2 = .159$, $F(5, 296) = 12.410$, $p < .001$.

95% confidence intervals for B: FB [−.027, .277]; RB [.080, .401]; MB [.188, .545]; SKB [−.414, −.047]; SPB [−.215, .114].

Model 1 was statistically significant [$F(5, 296) = 12.410$, $p < .001$], where the barrier variables accounted for 17.3% of the variation in Entrepreneurial Intention ($R^2 = .173$, adjusted $R^2 = .159$). Among the barrier predictors, market barriers showed the largest positive standardized association with entrepreneurial intention ($\beta = .352$, $p < .001$), followed by regulatory barriers ($\beta = .217$, $p = .003$). Skill barriers showed a statistically significant **negative association** with entrepreneurial intention ($\beta = −.221$, $p = .014$). The financial and social/psychological barriers were not statistically significant predictors. VIF values ranged from 1.796 to 2.878, and tolerance values ranged from .347 to .557. Although the VIF values did not indicate severe multicollinearity (Field, 2018), the maximum condition index was 30.982, with variance proportions of .74 for market barriers and .65 for skill barriers on the same dimension. This pattern indicates potential collinearity between these predictors and warrants cautious interpretation of their coefficients (Belsley et al., 1980).

Table 5b: Multiple Regression Analysis — Model 2: TPB Constructs Predicting Entrepreneurial Intention (n = 302)

Predictor	B	SE	β (Beta)	t	p	Result
Attitude Toward Entrepreneurship (ATE)	0.528	0.058	0.461	9.081	<.001	Significant (+)
Subjective Norms (SN)	0.331	0.058	0.295	5.748	<.001	Significant (+)
Perceived Behavioral Control (PBC)	0.138	0.052	0.133	2.646	.009	Significant (+)

$R^2 = .625$, Adjusted $R^2 = .622$, $F(3, 298) = 165.787$, $p < .001$.

95% confidence intervals for B: ATE [.413, .642]; SN [.218, .445]; PBC [.035, .241].

Overall, Model 2 was found to be statistically significant ($F(3, 298) = 165.787, p < .001$), accounting for 62.5% of the variance in entrepreneurial intentions ($R^2 = .625$, adjusted $R^2 = .622$). The adjusted R^2 (.622) was close to the unadjusted R^2 (.625). ATE had the largest positive standardized regression coefficient ($\beta = .461, p < .001$), followed by SN ($\beta = .295, p < .001$) and PBC ($\beta = .133, p = .009$), supporting the three study hypotheses. Results of collinearity tests revealed no signs of multicollinearity. VIF values ranged from 2.006 (PBC) to 2.095 (SN), and tolerance values ranged from .477 to .498. The maximum condition index was 22.070. Taken together, these diagnostics did not indicate severe multicollinearity among the three TPB predictors (Belsley et al., 1980; Field, 2018).

Table 5c: Multiple Regression Analysis — Model 3: Combined Model, All Predictors (n = 302)

Predictor	B	SE	β (Beta)	t	p	Result
Attitude Toward Entrepreneurship (ATE)	0.565	0.060	0.493	9.438	<.001	Significant (+)
Subjective Norms (SN)	0.319	0.059	0.284	5.405	<.001	Significant (+)
Perceived Behavioral Control (PBC)	0.165	0.054	0.159	3.075	.002	Significant (+)
Financial Barriers (FB)	−0.079	0.053	−0.072	−1.478	.140	Not Significant
Regulatory Barriers (RB)	−0.087	0.057	−0.079	−1.523	.129	Not Significant
Market Barriers (MB)	0.106	0.062	0.102	1.730	.085	Not Significant
Skill Barriers (SKB)	0.037	0.064	0.035	0.570	.569	Not Significant
Social/Psychological Barriers (SPB)	−0.095	0.055	−0.089	−1.720	.087	Not Significant

$R^2 = .641$, Adjusted $R^2 = .632$, $F(8, 293) = 65.528, p < .001$.

95% confidence intervals for B: ATE [.447, .683]; SN [.203, .435]; PBC [.060, .271]; FB [−.184, .026]; RB [−.200, .026]; MB [−.015, .228]; SKB [−.090, .163]; SPB [−.204, .014].

Model 3 was statistically significant, $F(8/293) = 65.528, p < .001$, and accounted for 64.1% of the variance in entrepreneurial intention ($R^2 = .641$, adjusted $R^2 = .632$). This represented an increase of 1.6 percentage points in unadjusted explained variance over Model 2. ATE ($\beta = .493, p < .001$), SN ($\beta = .284, p < .001$), and PBC ($\beta = .159, p = .002$) showed statistically significant positive associations with entrepreneurial intention. None of the five barrier coefficients was statistically significant at the .05 level. VIF values ranged from 1.949 to 3.109, and tolerance values ranged from .322 to .513. Although these VIF values did not indicate severe multicollinearity (Field, 2018), the maximum condition index was 40.576. At that dimension, variance proportions were .72 for skill barriers and .46 for market barriers, suggesting potential overlap between these predictors. The condition index should therefore be considered alongside the variance proportions, and the combined-model coefficients interpreted cautiously (Belsley et al., 1980).

QUALITATIVE FINDINGS

Stakeholder and Migrant Perspectives

The thematic analysis was conducted on the open-ended survey results obtained from 302 participants. Notes/transcripts of the interviews of the 15 purposively selected key informants were also analyzed. Five cross-cutting themes emerged. The segment completed the quantitative results and fulfilled the mixed-methodological approach.

Theme 1: Financial Exclusion and Capital Deprivation

From both the migrants and the stakeholders, the major obstacle found was the lack of capital to initiate any business venture. It was noted that many returnees were returning with less than BDT 100,000 because they exhausted all their capital on high migration expenses, repaying debts, and their domestic requirements, which is in line with the survey results where 72.2% did not have any or very few savings.

Theme 2: Skill Non-Recognition and Training Deficits

Teachers and BMET authorities reported that skills acquired by migrants through experience in construction, electrical work, plumbing, and machinery in foreign countries are hardly ever accredited in Bangladesh. Migrants explained their disappointment with the fact that even though they have a lot of experience gained abroad, it is not helping them to get employed or gain credit locally. It is one of the explanations for the negative coefficient of Skill Barriers ($\beta = -.221$, $p = .014$).

Theme 3: Bureaucratic and Regulatory Complexity as a Motivational Challenge

Many participants expressed that the lack of transparency in the registration process, paperwork, and corruption present major barriers. NGO members urged simplification of regulations. However, some returnees viewed such issues as barriers to be tackled, in line with the challenge-stressor perspective, and also based on the positive sign of Regulatory Barriers ($\beta = .217$, $p = .003$) in Model 1.

Theme 4 and Theme 5: Social Stigma Versus Family and Overseas Experience

Some returnees described being anxious about the experience as well as stigmatized and marginalized, particularly among those who were considered to be the “losers”. According to community leaders, returnees’ social networks and social status had diminished after their return. This qualitative finding highlights the importance of social relationships and community support in the reintegration process. Consistent with this perspective, subjective norms showed a statistically significant positive association with entrepreneurial intention in the TPB-only model ($\beta = .295$, $p < .001$). On the other hand, support from the family and peers was found to be the major determinant of the motivation to venture into entrepreneurship. Respondents cited relatives or friends as the major sources of inspiration. Additionally, the stakeholders noted that migrants who hold skilled jobs overseas have higher levels of self-confidence and business knowledge. This improves their attitude towards entrepreneurial intention ($\beta = .461$, $p < .001$).

Together, these themes provide contextual explanations for the quantitative associations and describe perceived structural and psychosocial difficulties in returnee entrepreneurship.

Hypothesis Testing Results

From the findings in the multiple regression model (Model 2), all three hypotheses formulated using the Theory of Planned Behavior (TPB) were supported, which means that Attitude Towards Entrepreneurship, Subjective Norms, and Perceived Behavioral Control, the three TPB constructs, were positively associated with EI of return migrant workers.

Table 6: Hypothesis Testing Results

Hypothesis	Relationship	Beta (β)	t-value	p-value	Decision
H1	Attitude Toward Entrepreneurship → Entrepreneurial Intention	0.461	9.081	<0.001	Supported
H2	Subjective Norms → Entrepreneurial Intention	0.295	5.748	<0.001	Supported
H3	Perceived Behavioral Control → Entrepreneurial Intention	0.133	2.646	0.009	Supported

The Model 2 results supported all three hypothesized positive associations. ATE showed the largest standardized coefficient ($\beta = .461$, $p < .001$), followed by SN ($\beta = .295$, $p < .001$) and PBC ($\beta = .133$, $p = .009$). Together, the three predictors accounted for 62.5% of the variance in entrepreneurial intention.

DISCUSSION AND IMPLICATIONS

The main objective of this research study was to analyze the entrepreneurial intentions of return migrant workers in Bangladesh using the Theory of Planned Behavior (TPB). All three hypotheses of TPB were supported by the results, which indicated that attitudes towards entrepreneurship, subjective norm, and perceived behavioral control are all significantly associated with entrepreneurial intentions. Return migrants who hold very good views about entrepreneurship tend to develop entrepreneurial intentions. The prominent association between attitude and entrepreneurial intention is consistent with Rahayu et al. (2026), although Baluku et al. (2026) found perceived behavioral control to be the strongest TPB predictor among refugees in Uganda. Furthermore, qualitative data indicate that return migrants who view entrepreneurship as a rewarding and socially valued activity and those who have some prior experience in doing business or possess overseas skills are more involved in business planning.

The subjective norm is considered one of the strongest predictors of entrepreneurial intent. It means that in the group socio-cultural context, career choice is largely dictated by the views and expectations of the family, relatives, and community. Research conducted among return migrants in South and Southeast Asian regions proves that social influence and the expectations of the family play a pivotal role in entrepreneurship success in embedded economies (Bossavie et al., 2024). The interviews revealed that returnees who feel like outsiders and are perceived as "failed" migrants have weak social ties. Hence, they have fewer chances to receive support from other people and become entrepreneurs.

The positive relationship between entrepreneurial intention and perceived behavioral control was weaker compared to others. Perceived behavioral control showed a smaller standardized

association with entrepreneurial intention than attitudes and subjective norms. Literature on return migrants and refugees indicates the importance of self-efficacy, yet it can be overcome by very influential social and attitudinal factors and a difficult reintegration process (Baluku et al., 2026).

As regards the analysis of barriers, partially paradoxical findings were obtained. Market barriers ($\beta = .352$, $p < .001$) and regulatory barriers ($\beta = .217$, $p = .003$) had positive beta coefficients in Model 1 when related to entrepreneurial intention. One can explain it in the way that those returnees who returned due to necessity perceive large barriers as obstacles that can be handled through establishing their own enterprises. It is in line with the challenge-stressor framework (Cavanaugh et al., 2000). There are also cases where migrants explicitly state that they consider barriers as obstacles which they would like to handle. This is consistent with previous literature, which says that necessity migrants have the ability to turn institutional and market barriers into business opportunities (Bossavie et al., 2024; Hasan et al., 2023). Nevertheless, the positive results should be taken with care. They can be affected by the way questions were formulated, rather than motivation. To prove the causal effect, one needs longitudinal or experimental studies. By contrast, skill barriers were negatively associated with entrepreneurial intention in the barrier-only model. However, this association, along with those of regulatory and market barriers, was not statistically significant after the TPB predictors were included in Model 3. Qualitative accounts nevertheless identified insufficient training and limited recognition of overseas skills as practical difficulties in establishing businesses. The qualitative findings also highlighted this concern, with BMET officials and instructors indicating that foreign skills in construction, electrical trades, logistics, and machinery are rarely recognized in the Bangladesh economy. As a result of a lack of proper certificates, there is a disconnect between returnees' potential and their recognition by organizations. As a consequence, returnees become less motivated and less likely to undertake entrepreneurial activity. Therefore, the key policy implication from this study is that recognition schemes should be implemented for skills acquired abroad.

Another factor is demographic characteristics. There were significantly more intentions to start business among returnees who had worked in the Gulf and among returnees who had business experience before. The effect of age was not significant. Returnees with lower education, those who have no education at all or only primary education, expressed stronger intentions to engage in entrepreneurship than secondary or higher educated ones. This is in line with recent research on the role of capital accumulation, international experience, and practical human capital in the returnees' business endeavors (Bossavie et al., 2024; Hasan et al., 2023).

In general, the TPB-only model accounted for more variance in EI than the barrier-only model (62.5% versus 17.3%). Thus, it is shown that psychological and social-cognitive variables such as attitudes, norms, and perceived behavioral control exert a greater association with entrepreneurial intention compared to structural barriers, despite the importance of organizational factors in implementation. The results contribute to the understanding of the applicability of TPB in a non-Western migration-specific collectivist setting.

Theoretical Implications

Firstly, the regression results were consistent with the hypothesized positive associations between the TPB construct scores and entrepreneurial intention of the return migrant workers, although the measurement limitations require cautious interpretation. The constructs of the theory have been able to account for 62.5% of the variance in entrepreneurial intention. Secondly, attitude is the most significant factor, followed by social support, whereas perceived

behavioral control is the least important one. This gives a better insight into how the Theory of Planned Behavior operates in the case of return migrants. In situations when returnees have savings and international experience but cannot integrate well back home, their attitude and social support become even more significant than their perception of control. Regulatory and market barriers were positively associated with entrepreneurial intention in the barrier-only model, but these associations were not statistically significant in the combined model. Thus, for those returning due to necessity, such barriers might be perceived as an opportunity. This contributes to the literature on the factors of migration and entrepreneurship. Finally, the focus on return migrants brings together migration and entrepreneurship theories, showing how migration increases individual competencies, resources, and networks and changes attitudes towards entrepreneurship.

Practical Implications

These results provide crucial implications for policymakers, NGOs, and development organizations engaged in the process of reintegrating returning migrant workers in Bangladesh and other labor-exporting nations. From a policy perspective, efforts should focus on fostering a positive attitude towards entrepreneurship through awareness programs, sharing success stories of returning entrepreneurs, and providing entrepreneurship education. Since subjective norm is highly related to intention, strategies that foster a supportive network within the family and community would be more successful.

In terms of institutional efforts, government departments, BMET, and NGOs have to pay special attention to the problem of recognizing and certifying the skills that the returnees acquire while abroad. Microfinancing initiatives should be expanded and accessible. The business registration process needs to be simplified and made clear, and linkages should be created between enterprises and markets for the benefit of the entrepreneurs. Psychosocial support should be an integral part of the reintegration process. This support is expected to provide the returnees with stress relief, cultural adaptation, and family expectations management. The Reintegration programs should consider the differences in education, overseas work experience, prior business experience, and individual support needs among the returnees. Potential support will include financial guidance, skills recognition and development, mentoring, assistance with administrative procedures, and psychosocial services. These measures should be aligned with assessed needs rather than entrepreneurial intention scores alone. Their effectiveness in supporting business establishment and sustainability requires further evaluation.

CONCLUSION

This study examines factors associated with entrepreneurial intention among male return migrant workers in three districts of Bangladesh using the Theory of Planned Behavior. Among the surveyed return migrant workers, attitude toward entrepreneurship, subjective norms, and perceived behavioral control were positively associated with entrepreneurial intention, with attitude showing the largest standardized coefficient.

Despite the existence of various structural constraints such as lack of finance, regulatory obstacles, marketing limitations, and skill constraints, starting a business was the most frequently reported reintegration plan, selected by 41.1% of respondents. Migration experiences and familiarity with business processes from abroad help in achieving entrepreneurial intentions. Returnees with no education or less education are more likely to

show an intention to pursue entrepreneurship compared to returnees with higher education. Hence, return migrants can play an important role in the business and economic development of the locality. However, they require increased access to loans, business training, and positive regulation in order to do this effectively. The above observations are relevant in terms of migration's development potential. Insofar as returnees use their savings, acquired skills, and innovative ideas in setting up businesses, employment is created, and development is fostered. Conversely, insofar as financial, regulatory, market, and skill-related barriers are not removed, the developmental gains associated with labor migration abroad cannot be achieved. In other words, fostering entrepreneurship among returnees is a vital strategy through which temporary labor migration can be made into sustained development gains in Bangladesh. By making returnees able to convert their migrant earnings into viable businesses, returnees can make contributions towards meeting the objectives of SDGs.

Limitations and Future Research Directions

Several weaknesses exist in this study. First, the cross-sectional analysis of TPB only allows correlation to be identified between attitudes, social norms, perceived behavioral control, and entrepreneurship. The survey is limited to male return migrants in just a few districts in Bangladesh. It relies on self-reported information. This hampers the extent to which women migrants, other regions in Bangladesh, and even non-returning migrants can be represented. The study takes place within a single national context. Bangladesh possesses certain institutional characteristics and regulatory structures. This constrains its generalizability to other countries.

The mixed-methods research design enhances understanding of structural and psychological barriers. However, it does not cover all dimensions of reintegration and entrepreneurship.

Finally, a measurement limitation is that preliminary AVE estimates (.375–.498) fell below .50 for all nine constructs, despite composite reliability estimates of .705–.798. Convergent validity was therefore limited, and discriminant validity remained unestablished. Construct-level associations require cautious interpretation; future research should refine the measures and evaluate them jointly using an appropriate measurement model.

Conflict of Interest: The authors declare no conflict of interest.

AI Use Declaration: Statistical analyses were conducted using SPSS, and preliminary AVE was calculated in Excel. AI tools assisted with language editing, interpretation checks, and reference checking. The authors are responsible for verifying all analyses, references, and final manuscript content.

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