

Entrepreneurial resilience of refugees in the Arctic region

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Abstract

Purpose – Entrepreneurial resilience is a complex yet highly topical phenomenon that includes individual, organizational and ecosystem elements. As an extension of this research focusing mainly on the individual characteristics and capabilities of a refugee entrepreneur (RE), this study aims to take a holistic approach to exploring how the resilience of REs is emerging in the Arctic region.

Design/methodology/approach – The analysis is grounded on 20 semi-structured in-depth interviews with various stakeholders in the Arctic region in Northern Finland.

Findings – This study's findings underscore that resilience is integral to REs' success. It needs to be understood as a multidimensional and dynamic phenomenon that includes individual, community and institutional levels, each with critical influential factors that show how resilience emerges in the challenging context of the Arctic region.

Originality/value – The findings enhance the understanding of the significance of resilience for the refugees to be able to integrate into their new hosting environment. Thus, this study not only helps to address a gap in the literature surrounding refugee entrepreneurship in the Arctic region but also a gap within the wider literature in terms of migrant entrepreneurship.

Keywords Arctic region, Entrepreneurial resilience, Resilience, Refugees, Refugee entrepreneurs, Ecosystem

Paper type Research paper

1. Introduction

According to the United Nations Refugee Agency, over 100 million people have been forced to flee from war. More than 52% of all refugees came from Syria, Ukraine and Afghanistan (UNHCR, 2022). The number of refugees in European countries has been steadily increasing since 2011 (World Migration Report, 2024). As a member of the European Union, Finland has received between 1,500 and 6,000 asylum seekers annually since 2000, except for 2015, when the country experienced a record number of asylum seekers, with 32,476 individuals (Ministry of Interior Finland, 2023). Those who venture into entrepreneurship not only grapple with the challenges of integration but also confront substantial real-world business issues. However, entrepreneurship can remarkably facilitate the chance to resettle in a new country.



Refugee entrepreneurship is a distinct form of entrepreneurship (Bizri, 2017), defined as the entrepreneurial activities undertaken by refugees outside of their usual country of residence because of having been forced to leave their country to escape war or persecution (Newman *et al.*, 2024). Refugees may seek or have been granted asylum and often face various legal and societal challenges that influence their ability to start businesses in host countries (Bizri, 2017; Desai *et al.*, 2021). The term encompasses the efforts of refugees to establish businesses as a means of economic participation and to facilitate their integration into the host countries (Desai *et al.*, 2021).

Previous research has identified various challenges and resource constraints that refugee entrepreneurs (REs) face, such as limited financial resources, language barriers in the host country, lack of work experience and difficulties in establishing networks (Barth and Zalkat, 2021; Wauters and Lambrecht, 2008). Entrepreneurs typically rely on their cognitive abilities (imagination, knowledge and motivation) and their social networks. However, for REs, these resources may be impaired because of disruptive life events, and their social networks might be fractured because of relocation (Jiang *et al.*, 2021). Despite these challenges, REs have demonstrated self-resilience by establishing their start-ups in their host countries (Schäfer and Henn, 2018; Shepherd *et al.*, 2020; Yeshi *et al.*, 2022), with an ambition to develop their companies into well-established businesses (Klyver *et al.*, 2022). This is also a socially very significant issue. Refugees who employ themselves (and possibly others) as entrepreneurs promote economic growth.

The resilience of entrepreneurs is tested in many situations, for example, in economic downturns (e.g. Paramita *et al.*, 2022), natural disasters (e.g. Williams *et al.*, 2017) or a pandemic (e.g. Gianiodis *et al.*, 2022; Khurana *et al.*, 2022; Smith *et al.*, 2022). Related to REs, resilience is an essential concept in understanding how they can overcome barriers to entry in host countries and navigate the labor market when facing potential discrimination or exclusion from employment opportunities. For the REs, resilience becomes pivotal for adaptation, integration and effectively mobilizing resources (Conz *et al.*, 2023; Heilbrunn *et al.*, 2026). Resilience is influenced by a multifaceted combination of individual factors, community-level assets and social capital to rely on, as well as external aid and interventions. An important contributor can be the local entrepreneurial ecosystem as a source of business opportunities and information (Harima, 2022). The interplay between all these components helps determine the overall ability of an individual to adapt to conditions in the new host country. Thus, resilience is a dynamic, multilevel and complex capability to cope with challenges that vary across different individuals, contexts and events.

The Arctic region is experiencing a growing presence of REs. Typically, the Arctic's harsh weather conditions and geographical isolation make it less appealing for immigration. However, following crises such as the Arab Spring and the recent conflict in Ukraine, the number of refugees has risen in this region, too. There are many opportunities for the development of economic activities in the Arctic region involving potentially high economic benefits but also high economic costs in an inherently high-risk environment (Heinonen and Ilonen, 2023). Despite the challenges posed by the adverse conditions, some refugees have become pioneers in launching new businesses in the Arctic area.

Entrepreneurship in the context of refugees has gained scant research attention (Desai *et al.*, 2021), but recently, the importance of the topic has been acknowledged among scholars (Yeshe *et al.*, 2022). Moreover, research focusing on entrepreneurial resilience (ER) of refugees remains sparse (Renko *et al.*, 2021), and little research has been done on ER of refugees in the Arctic region, whose special features and growing importance bring new and interesting aspects to the understanding of the phenomenon. Furthermore, more empirical studies explicitly focusing on refugee entrepreneurship in Arctic contexts are needed (Yeasmin and Koivurova,

2019). This study corresponds to the call for further research analyzing contextual factors more closely (e.g. [Yeshi et al., 2022](#)) by empirically examining REs in a specific Arctic region.

The existing literature on REs primarily adopts an individualistic approach to studying various characteristics of entrepreneurs and has focused mainly on their individual cognitive resilience ([Klyver et al., 2022](#)), overlooking dynamic, multilevel aspects ([Mawson and Kasem, 2019a, 2019b](#)). There is a growing demand for a more comprehensive perspective to understand how resilience operates at various levels in a complex manner and is developed in the dynamic interaction among REs and their environment.

Depending on the study in question, resilience can be seen on different levels: on the micro (entrepreneur), meso (organizational) and macro (entrepreneurial ecosystem) levels ([Khurana et al., 2022](#)); on the individual, community and national levels ([Kimhi, 2016](#)); or on the individual, relational and institutional levels ([Yeshi et al., 2022](#)). Despite the existence of diverse perspectives, consensus on the boundaries of resilience remains constrained, reflecting the intricate and multilevel nature of reality. To gain a more comprehensive understanding, a holistic approach is necessary, and it is essential to understand REs' resilience as a dynamic process that various factors in the surrounding ecosystem can either reinforce or weaken. The dynamic interplay between different levels also highlights the need to view resilience as a fluctuating state rather than a fixed trait ([Yeshi et al., 2022](#)). Thus, to create a more extensive and in-depth understanding of the ER of refugees in the Arctic, our research aims to answer the following question:

RQ1. How does the entrepreneurial resilience of refugees develop at the individual, community and institutional levels in the Arctic region?

In addressing the research question, 20 semistructured interviews were conducted with diverse stakeholders within a refugee ecosystem situated in the Arctic region of Northern Finland. The interviewees comprised entrepreneurs themselves, but also trainers, business advisors, specialists and financial providers working in close collaboration with them. The findings of this study have significant ramifications for multiple stakeholders, including refugees and local entrepreneurs, practitioners and policymakers.

2. Theoretical background

2.1 Refugee entrepreneurship in the Arctic region

Refugee entrepreneurship refers to the creation and operation of businesses by individuals who have been forcibly displaced across international borders ([Newman et al., 2024](#)). Research highlights its dual role: a pathway to economic self-reliance and integration and a contributor to local economies ([Wauters and Lambrecht, 2008](#)). Social capital is important for REs, with bonding ties within co-ethnic communities providing initial support and bridging ties to host-country actors facilitating market access ([Cheung and Phillimore, 2014](#)). While many refugee-owned enterprises are necessity-driven and concentrated in low-entry-barrier sectors, cases of opportunity-driven ventures are emerging, especially when policy environments are supportive ([Naudé et al., 2017](#)).

Entrepreneurial ecosystems encompass the interconnected actors, institutions and resources that support entrepreneurial activity ([Stam, 2015](#)). For REs, EEs present both opportunities and constraints shaped by the host country's socioeconomic, institutional and cultural environment ([Mack and Mayer, 2016](#)). In supportive ecosystems, access to finance, networks, markets and training can enable refugees to leverage their skills and cultural capital ([Brinkerhoff, 2016](#); [Desai et al., 2021](#)). However, barriers such as legal restrictions, discrimination, limited language proficiency and weak social ties often undermine ecosystem integration ([Bizri, 2017](#); [Wauters and Lambrecht, 2008](#)). The Arctic context adds

complexity: for example, small and dispersed markets, sparse populations, regulatory complexities, logistical challenges and particular institutional contexts produce various hindrances for entrepreneurs operating in the area (Pilyasov, 2020; Yeasmin and Koivurova, 2019). Thus, operating and succeeding in such an environment requires a lot of resilience from REs, which we will focus on next.

2.2 Varied layers of entrepreneurial resilience

Factors influencing ER can be categorized into individual qualities, community assets and external support systems, all playing integral roles in enabling individuals and communities to adapt and recover from adversities (Williams *et al.*, 2017). In the following, the key aspects of each level are explored from the perspective of ER of refugees in the Arctic region to form a theoretical framework for the study.

2.2.1 Individual qualities supporting entrepreneurial resilience. Individual characteristics related to resilience in the context of refugee entrepreneurship are influenced by personal traits and past experiences. Resilience at the individual level includes personal capacities that enable one to withstand and adapt to traumatic events or long-term stressors (Williams *et al.*, 2017) and may include psychological traits such as a positive outlook, adaptability to change and the ability to maintain a sense of control during difficult situations. In addition, traumatic events and psychological turmoil related to displacement can either hinder or motivate an entrepreneur's actions. Despite often facing post-traumatic disturbances, refugees frequently demonstrate a considerable degree of resilience as they navigate new and uncertain environments (Yeshe *et al.*, 2022).

According to Paramita *et al.* (2022), entrepreneurs' beliefs in their competence can significantly impact their resilience and, likewise, how they perceive the reputation of their own company. A positive reputation can contribute to an entrepreneur's decision to maintain business operations despite difficulties, reflecting higher resilience in a difficult situation. Personal factors influencing resilience also include psychological attributes such as self-efficacy, learning and development, experiences, attitudes, beliefs and behaviors. These personal attributes help form an individual's resilience by influencing their ability to initiate, engage in and perform entrepreneurial endeavors (Gianiodis *et al.*, 2022). Hartmann *et al.* (2022) suggested that personality traits such as self-efficacy, perseverance of effort and consistency of interest are positive predictors of psychological resilience among entrepreneurs.

According to Gianiodis *et al.* (2022), entrepreneurs with high levels of spiritual capital and ego resilience demonstrate higher levels of social innovation. This spiritual capital represents the entrepreneurs' values and beliefs tied to a higher purpose, stimulating altruistic motives and characterized by a heightened sense of self-regulation and self-control. From the perspective of entrepreneurial activities, these characteristics may have a positive impact, e.g. on their innovativeness and related activities.

Conz *et al.* (2023) mentioned entrepreneurial attitude – comprising aspects such as proactiveness, opportunity recognition and lower risk aversion – playing a critical role in fostering resilience. It is also related to self-regulatory behavior that aligns REs' actions with their goals and motivations. Those who are promotion-focused are driven by advancement needs, while prevention-focused individuals prioritize security and seek to avoid losses. This focus affects how entrepreneurs react to their environment and manage resilience capacities (Vershina and Rodgers, 2023).

Entrepreneurs with a positive attitude toward opportunities seem to have a better ability to use slack resources to navigate uncertainty effectively. Shepherd *et al.* (2020) suggest that mental frames and related actions in response to adversity are important, i.e. how they interpret and react to challenges determines the level of resilience, with identity playing a key

role in shaping these perceptions and responses. Entrepreneurs with identity constructs that view adversities as opportunities or challenges are more likely to be resilient compared to those who perceive adversities as threats. In line with that, [Vershinina and Rodgers \(2023\)](#) state that resilient entrepreneurs tend to possess capabilities and a higher propensity to act in difficult conditions, showcasing “can-do” behavior. This is contrasted with nonresilient individuals who may quickly become discouraged by adversities.

Migrant entrepreneurs often face stigmatization because of their position as outsiders. By engaging in legitimacy building, migrant entrepreneurs work toward destigmatizing themselves and their businesses, enabling smoother pathways to develop valuable networks and, ultimately, strengthening their businesses’ resilience and capacity to thrive. Legitimacy building is a precursor to network building, as it requires the entrepreneur to first establish a solid foundation of legitimacy before effectively extending their business networks ([Vershinina and Rodgers, 2023](#)). The final goal is self-reliance – the aim to hold the capacity to sustain oneself economically and socially without long-term reliance on humanitarian/external assistance ([Skran and Easton-Calabria, 2020](#)).

2.2.2 Community resources supporting entrepreneurial resilience. From the community or social perspective, resilience is affected by factors such as refugee stigma, disconnection from social networks in the country of origin and the potential to build connectedness within the local community. The stigma attached to refugee status can lead to psychological burdens, and disconnection from social networks back home can contribute to feelings of loneliness. Conversely, strong support and engagement from local communities can significantly enhance refugees’ resilience ([Yeshi et al., 2022](#); [Williams et al., 2017](#)). Indeed, the ability to establish and maintain networks – ranging from co-ethnic and co-migrant networks to mainstream and transnational connections – supports resilience by creating opportunities and providing support through difficult times ([Vershinina and Rodgers, 2023](#)).

A key concept to consider for RE’s resilience from the community-support perspective is “dual embeddedness” ([Jiang et al., 2021](#)). This refers to the simultaneous embedding of the cultural norms, values and routines of both their home country and the host country. Entrepreneurs who can navigate this dual embeddedness are effectively able to access more resources and thus seem to have better resilience. This can also be a double-edged sword. Entrepreneurs who remain mostly connected to their home country might quickly generate ideas that are not necessarily adaptable to the host country’s context, while those more embedded in the host country are more likely to engage with the present and make decisions that are suitable for the new context ([Jiang et al., 2021](#)).

Family connection is also recognized as a meaningful factor influencing ER. According to [Paramita et al. \(2022\)](#), shared goals, long-term orientation and strong emotional commitment in family businesses can enhance resilience. Also, [Conz et al. \(2023\)](#) state that the family context can offer unique attributes that influence resilience because of tacit knowledge and long-standing trust found in family-owned firms. These resources can be leveraged in different ways to absorb shocks and adapt to new challenges.

All in all, the importance of social connections for entrepreneurial success highlights that refugees themselves can foster self-reliance through community networks ([Skran and Easton-Calabria, 2020](#)) and that communities can support their resilience. Indeed, having a robust support system, including both financial and emotional backing, has been found to enable entrepreneurs to be more resilient, particularly in the aftermath of crises ([Hartmann et al., 2022](#)). However, this is not only the issue of the closest community, but wider socioeconomic support systems also influence ER.

2.2.3 Institutional level: external socioeconomic support systems/conditions. At the institutional level, the influence on resilience stems from structural and societal factors.

Contextual factors encompass the degree of external dynamism, availability of financial resources and social networks and support. These environmental aspects foster the entrepreneur's resilience by offering resources as a buffer against challenges and affording more opportunities for recovery and adaptation when faced with adversity (Gianiodis *et al.*, 2022). The ability of external organizations, including governments and NGOs, to deliver aid effectively can significantly affect resilience (Williams *et al.*, 2017).

Refugees often encounter barriers because of institutional gaps between their home countries and host countries, creating challenges related to administrative procedures, language, culture and legislation. Access to financial institutions and overcoming labor market barriers are also important aspects that affect refugees' ability to develop and maintain resilience during their entrepreneurial journey (Yeshe *et al.*, 2022; Williams *et al.*, 2017). The larger socioeconomic environment, policy measures and industry characteristics impact ER. Policymakers play a role in creating financial tools and support systems that help small and entrepreneurial businesses develop resilience and harness opportunities during and after crises (Conz *et al.*, 2023).

Access to government programs and support organizations that can aid in varied processes can provide the necessary assistance for small businesses, facilitating strategic resilience responses (Smith *et al.*, 2022). Resilience outcomes can simultaneously be consequences and antecedents of entrepreneurial actions, meaning that as entrepreneurs navigate through adversity, the resilience they build can, in turn, foster more entrepreneurial actions, creating a cycle of strengthening resilience and success (Shepherd *et al.*, 2020).

Figure 1 depicts the theoretical framework of the study, identifying different layers of ER of refugees in the Arctic region.

3. Methodology

To form a holistic understanding of the phenomenon (Kovács and Spens, 2005; Yin, 2006), a qualitative explorative study of the ER of refugees in the Arctic region was conducted. Qualitative methods support the purpose of this study by expressing a rich understanding of a

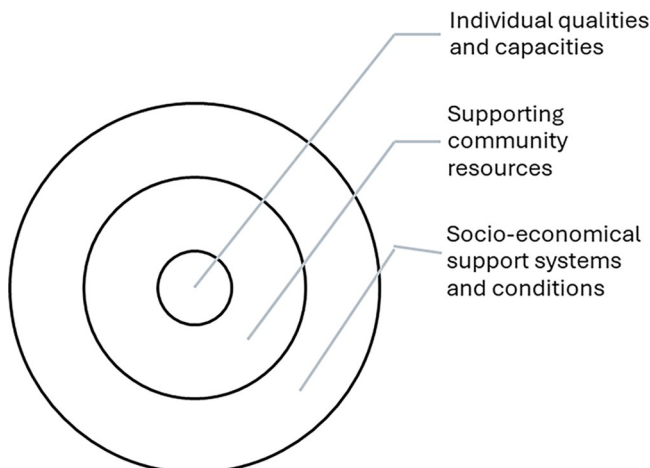


Figure 1. Entrepreneurial resilience; different layers of resilience in the Arctic region

Source: Authors' own work

complex phenomenon when it is not reasonable to study the quantity, intensity, or frequency alone (Denzin and Lincoln, 2000). As a research phenomenon, ER of refugees is highly embedded in its context and is also dynamic in its emergence patterns, thus justifying a qualitative approach.

3.1 *The empirical context: Arctic region of Northern Finland*

This study focuses on REs in the Arctic region of Northern Finland. Finland is one of the five Nordic countries within the Arctic region. Nearly one-third of the country's landmass lies above the Arctic Circle in the province of Lapland. Despite its vast size, Lapland is sparsely populated, with just under 180,000 inhabitants, while Finland's total population exceeds 5,500,000. In recent years, there has been an increasing number of refugees in Finland. According to the report from the [European Union Agency for Asylum \(2023\)](#), the number of refugees is constantly increasing. The Syrian Arab Republic, Afghanistan and Ukraine account for more than 52% of refugees (UNHCR, 2023). The Nordic and Baltic countries have contributed long-lasting and important support for refugees, and the Arctic region in Finland has become an increasingly attractive location for refugees (UNHCR, 2023). In 2022, approximately 5,800 people applied for asylum in Finland ([Finnish Immigration Service, 2024](#)). The increased number of refugees in the Arctic region also brings about an increased number of REs.

More than 70% of Finland's population is concentrated in the southern regions, particularly in urban centers such as Uusimaa, Pirkanmaa and Southwest Finland. In contrast, Northern Finland, including regions such as Lapland and North Ostrobothnia, is sparsely populated because of its geographical remoteness, limited infrastructure and harsh Arctic climate, characterized by long, dark and cold winters ([Statistics Finland, 2025](#)). Within this challenging context, resilience manifests across three interconnected levels: individual, community and institutional. Entrepreneurs develop individual resilience to navigate uncertainty, systemic barriers and, in many cases, the trauma associated with forced migration. This personal determination resonates with the Finnish cultural concept of *sisu*, which reflects inner strength and perseverance in the face of adversity ([Lahti, 2019](#)). Community resilience emerges through the formation of social networks and support systems within both local and refugee communities. These networks offer critical emotional and practical support that fosters a sense of belonging and enhances the entrepreneurs' capacity to adapt ([Suutari, Lähdesmäki and Kurki, 2023](#)). Moreover, Finland is recognized for its strong institutional framework supporting entrepreneurship. Government-backed incubators, training programs and public funding schemes play a key role in enabling REs to establish and grow their businesses ([Heinonen and Ilonen, 2023](#)).

3.2 *Data collection*

In data collection, we used theoretical sampling, selecting participants who could offer rich, experience-based insights relevant to our research question ([Lassalle and Shaw, 2021](#)). Initial participants were identified through the local refugee entrepreneurship ecosystems, and additional participants were recruited through snowball sampling, based on recommendations from earlier interviewees ([Denzin and Lincoln, 2011](#)). Finally, the 20 informants selected were the most knowledgeable informants within the ecosystem ([Eisenhardt and Graebner, 2007](#)). These included ten entrepreneurs, six advisors providing different assistance such as marketing and sales, business planning and finance and three trainers who guide REs with the knowledge, skills and resources needed to succeed in starting, managing and growing their businesses. These various stakeholders were selected for this study to get a holistic insight into the resilience of REs in the Arctic region. This sample size is consistent with grounded theory research, which emphasizes conceptual depth

and thematic saturation over numerical representativeness (Kudlats, McDowell, and Mahto, 2019). Table 1 offers an overview of the interviews conducted.

The data collection process was carried out in two stages. In the first phase, we interviewed REs. These interviews explored their personal and entrepreneurial backgrounds, motivations for starting a business in the Arctic region and their lived experiences as entrepreneurs in Northern Finland. In the second phase, we interviewed other ecosystem actors such as business advisors, trainers and specialists to gain a more holistic understanding of the resilience of REs from both individual and contextual perspectives. These discussions focused on their roles in the entrepreneurial ecosystem, perceptions of entrepreneurship in Northern Finland, observed challenges and opportunities and views on REs' resilience.

All interviews were conducted in English by the lead author and a co-author who had strong ties to the refugee community. Interviews followed a semistructured format, beginning with broad, open-ended questions about entrepreneurial experiences, challenges and resilience, followed by tailored follow-up questions that emerged organically through dialogue (DiCicco-Bloom and Crabtree, 2006). Data collection took place over five months, from August to December 2023, using a mix of face-to-face and online interviews based on participant preference. Interviews ranged from 38 to 63 min in duration. We continued conducting interviews until theoretical saturation was reached, i.e. when no new themes were emerging (Glaser and Strauss, 1967).

3.3 Data analysis

The conducted interviews were recorded and transcribed *verbatim*, resulting in approximately 400 pages of codable text, with an average transcript length of 4,610 words. In the first phase of data analysis, transcribed interviews were read through multiple times, and the data were manually coded using the open, axial and selective coding modes (Strauss and Corbin, 1990),

Table 1. Interview data

No.	Role	Duration (min)	Sector	Online
1	Entrepreneur	49	Sport	Online
2	Entrepreneur	36	Leisure and hospitality	Online
3	Entrepreneur	45	IT	Online
4	Entrepreneur	40	Africa handicrafts	Face-to-face
5	Entrepreneur	35	Hair and beauty	Face-to-face
6	Entrepreneur	55	Restaurant	Online
7	Entrepreneur	38	Food	Face-to-face
8	Entrepreneur	45	IT	Face-to-face
9	Entrepreneur	36	Mini shop	Online
10	Entrepreneur	38	Hairdresser	Online
11	Advisor	58	Consulting	Face-to-face
12	Advisor	42	Consulting	Face-to-face
13	Trainer	43	Education	Online
14	Trainer	38	Education	Online
15	Trainer	52	Education	Face-to-face
16	Advisor	33	Consulting	Online
17	Advisor	38	Consulting	Face-to-face
18	Advisor	63	Consulting	Online
19	Specialist	45	Consulting	Face-to-face
20	Advisor	55	Consulting	Face-to-face

aligning with the research question (i.e. how does ER of refugees develop at the individual, community and institutional levels in the Arctic region?). This enables the researchers to remain close to the participants' voices and immerse fully in the narratives (Isangula, Kelly and Wamoyi, 2024), which was particularly important given the context of refugee entrepreneurship (Theodoraki *et al.*, 2022). After multiple rounds of reading, coding and collaborative discussion, we began to recognize clear patterns, similarities and divergences across the interviews. Through this iterative process, we identified over 265 initial codes. These codes provided valuable insights into the lived experiences of our participants and helped us make sense of the underlying dynamics.

We subsequently refined the data by removing codes that were not directly relevant to refugee resilience. Some codes were merged into broader conceptual categories when they captured a shared underlying theme, while others were split to reflect nuanced distinctions. To preserve the authenticity of participants' voices, we retained codes drawn directly from their language, such as "willingness to adapt," "sisu," and "climb the mountain together." Once the authors had independently coded the interviews, we met and discussed the initial subthemes and themes that had emerged during the initial coding stage. These themes included broader concepts of how REs developed resilience.

In the next stage, we went back and forth between data and theory several times, using an abductive approach where codes were iteratively generated by referencing both the transcripts and the existing literature (Magnani and Gioia, 2023). In this process, for instance, we began observing the presence of different actions, focusing on resilience building, self-interest and motivation, risk-taking ability and ability to establish a network. Coding more of such instances fuelled our discussions about the resilience building that entrepreneurs deployed over time.

Each interview code was subsequently reviewed with close attention to ensure alignment with emerging insights. The research team engaged in regular discussions to validate coding decisions and reconcile individual interpretations. In the third stage, we clustered related themes into aggregate dimensions, which formed the foundation of our emergent theoretical framework (Gioia *et al.*, 2013). Drawing on existing literature, we labelled these dimensions to reflect a higher level of abstraction. Our findings indicate that ER manifests across three levels (individual, community and institutional), each characterized by distinct yet overlapping features. In the following sections, we examine these levels separately, although we also acknowledge that those levels can influence each other.

4. Findings

4.1 Individual characteristics supporting entrepreneurial resilience

Based on empirical data, the qualities that support ER at the individual level include self-interest and motivation, pursuit of autonomy, entrepreneurial orientation/mindset, risk-taking ability, ability to use past experiences of entrepreneurship, eagerness to learn about new contexts and adaptability and ability to establish and maintain networks. These are next discussed in detail.

4.1.1 Self-interest and motivation. The process of initiating and nurturing a business is a formidable endeavor, demanding sacrifice, resilience to overcome challenges and an unwavering commitment to achieving success. In this entrepreneurial journey, self-interest plays a pivotal role, driving individuals to pursue their ambitions with a dedicated entrepreneurial mindset. Consequently, it instills a sense of self-resilience as individuals navigate the complexities of entrepreneurship with determination and adaptability. The data reveals that, closely related to self-interest, being motivated and having an internal desire for entrepreneurship are highly important, as the following quotation illustrates.

You got to enjoy what you do in terms of motivation. So, if you're an entrepreneur and you don't quite enjoy it, I think you're stuck. You need to find your motivation and if it's not your time to work on entrepreneurship maybe take a break or something (Informant 13).

Thus, the pursuit of self-interest and high motivation walk hand-in-hand and are very important for REs. However, it is important to note that refugee entrepreneurship is not always a choice; it can also be a solution dictated by necessity. The absence of viable options can be affected by factors related to the Arctic environment, such as the lack of suitable jobs in remotely inhabited regions, which may be an important driver for entrepreneurship. The challenges REs confront in the business sphere are also overshadowed by the magnitude of obstacles they have already triumphed over in their personal lives. Reflecting on her journey, one entrepreneur poignantly stated: "I'm happy that I'm alive because I'm from Ukraine." Thus, self-interest and motivation can be influenced by various reasons, and they play an important role in ER.

4.1.2 Pursuit of autonomy. Engaging in entrepreneurship empowers individuals to take control of their own life and time, fostering a desire to be their own boss. The pursuit of autonomy and the ability to shape one's schedule, i.e. finally be in control of one's own life, necessitate a robust capacity to bounce back from setbacks, adapt to challenges and persist in the face of uncertainties. This allows REs to navigate the dynamic landscape of self-employment and realize their aspirations.

I really love the way I can control my time. I can also control my own budget. I understand that if I can earn more, I will take this extra opportunity. If you are working more, you will not receive more. So, for me this is like challenging myself: Can I take more, or maybe can I just relax. This is what I like (Informant 3).

Being able to control one's work and life is thus a significant part of ER. This includes both possibilities and challenges and finding a balance in life. Thus, despite the challenges posed by the adverse conditions, this kind of pursuit of autonomy drives certain types of refugees to become pioneers in launching new businesses in the Arctic area.

4.1.3 Entrepreneurial orientation/mindset. According to the data, REs demonstrate a notable level of ambition as they aspire to succeed in their ventures and identify promising business opportunities in the Arctic region. Ambition serves as a crucial factor in their journey toward resilience, as the following quotation reveals:

Before coming here, I didn't have any idea about Rovaniemi. I just checked where is the northernmost point of Finland. I had dreams like becoming an entrepreneur or becoming like a businessman or a wealthy person to secure my own whole life. I always had this idea, and then I started a business (Informant 2).

In their pursuit of realizing dreams, these entrepreneurs willingly face and navigate various challenges and uncertainties. The inherent entrepreneurial orientation and mindset not only propel them forward but also play a pivotal role in shaping their resilience. The willingness to confront difficulties head-on, coupled with the determination to overcome obstacles, contributes significantly to the development of their resilience in the demanding landscape of entrepreneurship.

It takes a whole lot of courage, a lot of strength to move from the comfort of your home to come to a strange country, a strange place with a new culture and new language. You don't know what awaits you, and so definitely what they [refugees] bring about with them is courage. They bring about strength, they bring about resilience, they bring about the ability and the willingness to adapt" (Informant 9).

Hence, entrepreneurial orientation for refugees in the Arctic region is about having the right attitude, ambition, courage and capability to adapt to different circumstances. Although the conditions in the Arctic region are often harsh, this entrepreneurial orientation helps refugees to adapt to very different conditions compared to their home country.

4.1.4 Risk-taking ability. Embarking on a new business venture as a refugee involves a significant element of risk-taking. REs often find themselves compelled to take higher risks than their local counterparts when venturing into new business endeavors. This heightened risk is primarily attributed to their relative unfamiliarity with the local Arctic business environment and a limited understanding of entrepreneurship compared to local entrepreneurs. However, their background of frequently contending with uncertainty in their home country contributes to the development of their resilience. This study's findings indicate that, compared to the locals in the Arctic region, REs exhibit a greater willingness to take risks in pursuit of their entrepreneurial goals.

In our city, what I've seen is that immigrants are often more open to building companies than some Finns because somehow Finns are very risk averse, unfortunately. But immigrants, they already have taken a risk because they've already moved to a new place where they already might be a little bit uncomfortable, so then starting a business might not be that uncomfortable" (Informant 14).

4.1.5 Ability to use past experiences of entrepreneurship. According to the empirical data, previous business experience proves beneficial when starting a new venture. Some REs had established their businesses in their home countries, but because of crises, they lost those enterprises. Nevertheless, the experience gained from initiating and navigating the challenges of their previous businesses serves as an asset in starting a new one, fostering resilience in the process.

Especially in the case of refugees from Ukraine, I think those who are starting a business are actually the ones who have prior experience in entrepreneurship. I think that's also where confidence and persistence come in, because they already know what it is like to be an entrepreneur (Informant 4).

However, although past experiences of entrepreneurship can be very useful, the context for entrepreneurship might be very different in the Arctic region. That is why continuous learning, development and adaptability are extremely important for REs in the Arctic area, as will be shown next.

4.1.6 Eagerness to learn about new contexts. While prior experience in the home country is valuable, that alone may not suffice to assist REs in initiating and cultivating a successful business in the Arctic region. Acquiring and honing new entrepreneurial skills is equally crucial because a new business environment demands a deeper understanding of entrepreneurship in a new context, particularly considering the social, cultural and economic differences. This, in turn, empowers entrepreneurs to enhance their resilience as they navigate and adapt to diverse challenges.

If you don't know anything about entrepreneurship and you just jump in, it's very hard. You might lose all your investment in the first couple of months, but running a business here is something that you can learn and develop. I think it is important to keep on learning. If you just insist on your old way and don't adjust to the new environment, new legislation, and the new market demand, it's really hard to succeed" (Informant 13).

Being able and willing to adjust to the requirements of the new Arctic environment and continuously learning and developing their skills are thus crucial for the REs. This is also one of the key aspects of ER.

4.1.7 Adaptability. Adaptability in a new business environment is intricately linked to resilience. Resilience, in the entrepreneurial context, involves the ability to withstand setbacks, recover from challenges and navigate uncertainties. When entrepreneurs demonstrate adaptability by making necessary changes to succeed in a new business environment, they are essentially showcasing a resilient mindset. The capacity to adjust strategies, pivot when needed and persevere through uncertainties reflects a resilient entrepreneurial spirit, as the following quotation illustrates:

You don't know what awaits you in the new country. What you need is the ability and the willingness to adapt (Informant 9).

In essence, adaptability becomes a manifestation of resilience, contributing to the entrepreneur's ability to overcome obstacles and thrive in diverse business landscapes. In the Arctic region, this means adaptability to specific conditions such as remote locations, limited infrastructure and regulatory complexities. In addition, typical challenges include extreme weather conditions, logistical difficulties, high operating costs and limited access to skilled labor. Also, many cultural differences require adaptability; there might be prejudice against refugees, lack of knowledge of foreign languages among locals and lack of support networks for refugees. Therefore, in the Arctic region, REs face different obstacles compared to other refugees in other parts of Europe, where more established refugee communities exist and where the circumstances can be more like the conditions in their home country.

4.1.8 Ability to establish and maintain networks. Related to the discussion above about the importance of support, the resilience embedded in entrepreneurs is reflected in their ability to establish and maintain networks. In addition to being part of the "organically evolved" entrepreneurial ecosystem in the Arctic region, they need to consciously build, develop and maintain relationships and networks with important actors. The success of an individual company is intricately linked to the success of its partners. This interdependence underscores the need for resilience among all partners to collectively achieve their goals.

Asking people for advice is important because sometimes if you think deep into something, you might just get lost. Having a network around you and supporting you is very important. You know, it gives you confidence knowing that you are not going to be alone (Informant 13).

Maintaining and using existing networks is one of the key factors that can help REs strengthen and develop their resilience in the Arctic region. However, this can also be a challenge in this specific environment, where populations are often isolated and sparse, and making useful contacts can be difficult. That is why REs should pay special attention to networking skills, thereby also promoting the development of their resilience.

4.2 Community resources supporting entrepreneurial resilience

In this chapter, the focus is on identifying community (or social) aspects supporting the resilience of REs. These include diversity in the forms of support from the local community, support from peers, developing teamwork, family values and routines, cultural norms and family connection.

4.2.1 Diversity in the forms of support from the local community. Local community actors play a pivotal role in nurturing resilience among entrepreneurs by actively supporting the development of a vibrant entrepreneur community. Through various initiatives and policies, these actors can facilitate the creation of an environment where REs can thrive. This support encompasses providing access to funding opportunities, offering guidance and mentorship programs, facilitating networking events and advocating for policies that

promote inclusivity and diversity within the entrepreneurial community. Diversity of support mechanisms guarantees that as many RE as possible can access these resources.

The local government and local policymakers are very much in favor of a functioning ecosystem, and there is support for that. [...] There are different funding instruments available, but there could obviously be more (Informant 14).

4.2.2 Support from peers. In addition to support from the local community and authorities, support comes from peers, i.e. other REs and other immigrant entrepreneurs and the ecosystem they form in the region. Within this supportive ecosystem, REs are empowered to engage in collaborative efforts aimed at overcoming challenges and seizing opportunities.

I believe that startups and entrepreneurship develop in an ecosystem. I don't think it's enough to have good coaches or to have good study programs. I feel like the support and the best advice and catalysts to go forward come from the surrounding ecosystem, so like entrepreneurs helping each other. Experienced entrepreneurs helping starting entrepreneurs, etc. (Informant 14).

4.2.3 Developing teamwork. Resilience is a quality that permeates not only the owner of the company; it is a collective outcome woven through the fabric of every team member in the company. The prosperity of the company is intricately tied to the shared resilience demonstrated by all its members. It is the collective ability to face challenges, adapt to uncertainties and persevere through setbacks that forms the bedrock of the company's overall success. The importance of teamwork is depicted in the following quotation:

The founder doesn't just go into the water; the whole company goes into the water together. They climb the mountain together and challenge together and what happens to their resilience after they've done this challenge together right, they've become stronger together and that's a beautiful resilience (Informant 11).

Based on the data, it is crucial to understand that the company consists of people who work together toward a common goal, and therefore developing and fostering teamwork becomes imperative for the company's success. This also aids the REs to develop their own resilience because a trustworthy and loyal team also helps to adapt and recover from turbulent times. However, in the Arctic region, getting good employees is not necessarily easy, because skilled labor can be scarce and hard to find. However, the RE should strive to hire people who can help develop shared resilience and thus promote the company's success.

4.2.4 Family values and routines. The data reveals that resilience is deeply embedded in the families of REs. Many of these individuals were raised in families that prioritize hard work, instilling values that contribute to their heightened resilience. This foundation of hard work becomes a driving force, empowering them to confront challenges, adapt to uncertainties and persevere in their entrepreneurial endeavors with a robust and resilient mindset.

My family is important to me. We are coming from a farm family, which means you need to work hard every single season. If you don't work hard, you get nothing (Informant 1).

Thus, personal background and especially the family have a big impact on the emergence of REs' resilience. Useful values and routines that have been adopted from the family can be important sources of ER of refugees in the Arctic area and its specific circumstances.

4.2.5 Cultural norms. Data analysis reveals that cultural norms also play an important role in ER as a supporting structure. The word "sisu" – a Finnish concept embodying stoic determination, tenacity of purpose, grit, bravery and resilience – came up in the data as an important concept that shapes the resilience of refugees in their entrepreneurial pursuits. It shows that the refugees have actually absorbed something very fundamental about the local

Arctic culture. This quality not only influences the mindset of refugees but also fosters a mutual sharing of resilience between refugees and local individuals.

If we are talking about Finland, I really want to mention this word “sisu” like the persistence of keep going even through the hardest winters in a certain way and doing things all over again. I really think that this is part of the Finnish identity. Like to be proactive, to go out and to be brave enough to try (Informant 7).

The exchange of these kinds of resilience attributes creates a supportive environment where both refugees and locals draw strength from each other’s perseverance, contributing to the collective resilience of the community in business and beyond.

4.2.6 Family connection. Based on the data, companies that refugees establish are often small family businesses. Especially in these cases, the family becomes a crucial source of resilience for refugees, particularly those who have married Finnish partners. This connection often leads to a long-term commitment to stay in Finland, prompting refugees to strategically plan for their future and ensure their well-being. In response to this need, many embark on the journey of entrepreneurship as a means of survival and establishing a secure foundation for their lives.

My husband helps me to integrate [...] I think running your own business or committing to anything that’s going to impact your life quite significantly the next few years. But even after finding a partner, you really have to find your passion like why you’re really doing it (business) (Informant 13).

Thus, the emergence of resilience is not only related to business or the surrounding entrepreneurial ecosystem or other external factors. It is also very close to an RE’s personal life. It is of great importance to how much the refugee commits to business because of one’s family connection and thus staying in the Arctic region.

4.4 Institutional level: external socioeconomic support systems/conditions

In the following part, external socioeconomic support systems and conditions at the institutional level are identified. Here the influence on resilience proceeds from various structural and societal factors, including financial resources, supporting language studies, supporting understanding of legislation, access to development projects and union support.

4.4.1 Financial resources. To bolster the resilience of refugees, the local government in Finland and local municipalities/cities offer diverse forms of support, including financial assistance. This aid is instrumental in empowering REs to establish businesses, thereby contributing to the creation of employment opportunities and local economic growth. This kind of institutional-level support is highly important for REs, as the quotation below reveals:

A lot of investment is put into improving the startup ecosystem and providing more services. The city sees a lot of potential in providing services on our end to make sure that our early-stage startups are actually created (Informant 4).

According to the data, having financial support can be a threshold question for starting a business and continuing it. Although Finnish legislation and financing models are often criticized as difficult and bureaucratic, they are still of great importance to the RE’s business and resilience because they bring much-needed flexibility to changing business situations.

4.4.2 Supporting language studies. REs in the Arctic region of Finland face the imperative task of learning the Finnish language to facilitate their studies, obtain professional documents and secure employment opportunities. However, mastering the language professionally is a time-consuming and challenging endeavor. Despite these obstacles, the

allure of entrepreneurship captivates many REs, emphasizing the significance of resilience in navigating language barriers and cultural nuances.

The thing is: Finnish language is hard, and if you want to work in a normal job, you need good Finnish language skills. I succeeded in my previous life; thus I can succeed again. I want to succeed again as an entrepreneur (Informant 2).

Based on the data, knowing how to speak the local language is thus very important in the Arctic region, where many only know the local language. The system offers good opportunities for language study, but it requires strong motivation from the RE. However, learning the language strongly promotes a company's chances of success.

4.4.3 Supporting understanding of legislation. As mentioned before, legislation in the Arctic region may be very challenging for REs. Initiating a new business entails navigating a lot of official documentation and formalities, which can be complex and sometimes intricate. While entrepreneurs often have access to services designed to assist with the paperwork, the bureaucratic intricacies and the pace of official work can pose challenges for entrepreneurs.

I have been learning all the time. You know, daily, even today. What is going on in Finland, what happens around migrants. I have been reading about what the Finnish parliament tries to do with the new law for migrants for the next few years (Informant 1).

Being aware of the legislative issues and preparing for possible new laws are therefore important for REs. Familiarizing yourself with legal matters is also significant for resilience because it aids in preparing and adapting to changing situations.

4.4.4 Access to development projects. Closely related to previously discussed aspects such as various forms of support, financial resources and understanding legislation, governmental development projects also influence the emergence of REs' resilience. While these programs are beneficial, our data shows that they often present challenges. One notable issue lies in the diversity of supporting mechanisms, each with distinct goals. Moreover, many of these initiatives have a short-term outlook, typically spanning around five years, which may be insufficient given the prolonged timeline required for starting and growing a business in the Arctic area. Accessibility to these programs also emerges as a concern.

There are networks, there are support mechanisms, but I think the accessibility of them is also something that's generally quite hidden. Based on my own experiences, there's so many different projects happening related to entrepreneurship, but generally, they don't kind of have any synergies. It seems that there is some information, but who has access to the information is basically restricted (Informant 10).

Based on the data, bureaucracy in Finland can be very challenging for REs, and taking full advantage of available subsidies can be difficult. It requires a lot of time and effort to be able to get access to different governmental programs, but if it succeeds, it will be a significant benefit for the REs.

4.4.5 Union support. To ensure productivity within an ecosystem, effective mechanisms such as unions play a crucial role in supporting REs. Unions provide valuable assistance to entrepreneurs, fostering collective resilience. These organized structures offer a platform for collaborative efforts, resource-sharing and mutual support. By facilitating a sense of unity and shared goals, unions enhance the overall resilience of entrepreneurs within the ecosystem.

I am the only one I know that's gone through bankruptcy of a restaurant. When I talk about bankruptcy to my union, the Finnish Restaurant Owners Union — I can be more resilient knowing that I have a net, and I have a better understanding of where I'm going to be heading with this

bankruptcy, and I can move forward with making a new restaurant or creating a new business idea (Informant 11).

Thus, union support is perceived as very important by REs. The collective strength derived from these supportive mechanisms enables entrepreneurs to navigate challenges collectively, contributing to the sustained success and productivity of the entire entrepreneurial community.

To summarize, the findings of the study are presented in [Figure 2](#), pinpointing key aspects at each of these three levels, which shows how resilience of REs emerges in the Arctic region.

5. Discussion

The results of this study show that resilience is a multilevel construct that is the outcome of individual qualities and capacities, supporting community resources and socioeconomic support systems and conditions (see [Figure 3](#)). First, the findings indicate that various *individual characteristics* play a significant role in ER and contribute to favorable outcomes. This is in line with the previous research on ER (see, e.g. [Hartmann et al., 2022](#)), but the specific features of the Arctic also bring in their own flavor and challenges. The findings of this study suggest that despite the harsh Arctic conditions, such as remote locations, regulatory complexities, limited access to skilled labor and many social, cultural and economic differences, factors such as REs' self-interest and motivation, pursuit of autonomy, the ability to take risks and ability for continuous learning and adaptability drive refugees to launch new businesses and enhance their resilience. Operating in the Arctic not only requires many of these characteristics but also effectively develops them as part of the emerging resilience of REs. However, individual characteristics only reveal one side of ER.

Therefore, extending the exploration to *the community level* reveals various resources that also play an important role in ER in the Arctic region. These many types of external support are important in amplifying REs' resilience, but the challenge in the specific Arctic environment, where populations are often scant and far apart, is that different actors cannot always collaborate efficiently. That is why REs should pay special attention to building varied communities and networks (see also [Vershina and Rodgers, 2023](#)) and how to use their existing and potential relationships. Previous studies emphasize that support from local communities can significantly increase refugees' resilience (e.g. [Yeshi et al., 2022](#); [Williams et al., 2017](#)). However, in this study it is emphasized that the emergence of resilience is not only related to the surrounding entrepreneurial ecosystem or local community, but it also very closely relates to the REs' personal lives and family connections, which can be important sources of ER. It was also found that, in line with the studies of [Conz et al. \(2023\)](#) and [Paramita et al. \(2022\)](#), trust, tacit knowledge and emotional commitment can significantly enhance REs' resilience.

Finally, the results show that socioeconomic support systems and conditions at the institutional level also exert significant influence over ER, both in positive and negative ways. These include financial resources from local government, support to learn language and legislation relevant for REs' businesses, access to government and local development projects and union support. Collectively, these institutional factors shape the broader environment in which entrepreneurs operate, influencing their resilience and adaptability in the face of diverse challenges. Nevertheless, it seems that, especially in the Arctic region, institutional barriers can often also hinder progress when existing support initiatives fall short, especially during the critical transition phases of entrepreneurship.

Indeed, every aspect has an important role in the development of ER in the Arctic region. The entrepreneur him/herself is a starting point, and individual characteristics form a bottom line for resilience, but community and institutions are needed and can influence each other

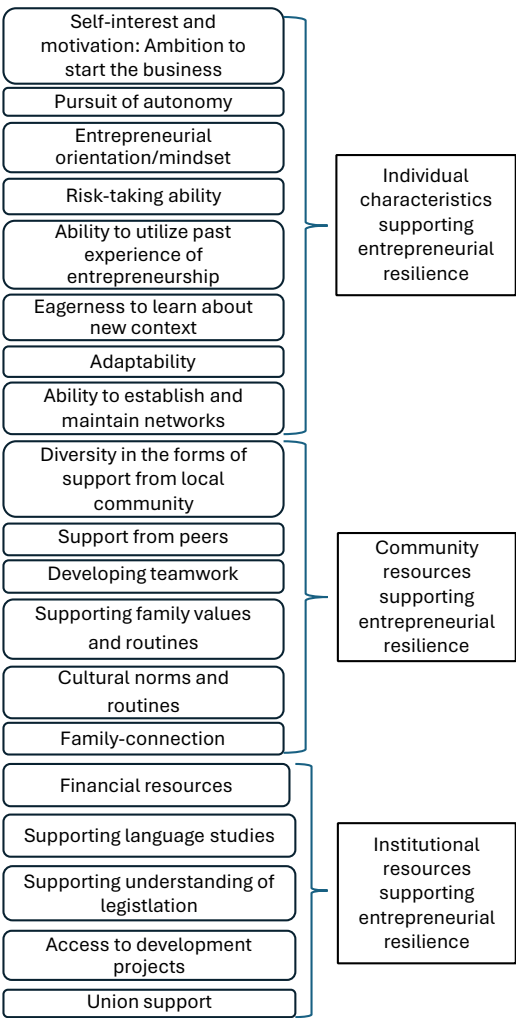


Figure 2. The findings of the empirical analysis
Source: Authors' own work

(like arrows in [Figure 3](#) illustrate). For example, the ability to establish and maintain networks naturally leads to the enforced support from peers. Similarly, eagerness to learn about new contexts leads to the absorption of local cultural norms, which was proved to enhance resilience.

6. Conclusions

Entrepreneurship of the refugees is a very current and important topic, as in recent years, wars and unrest around the world have increased immigration to Europe and Arctic regions

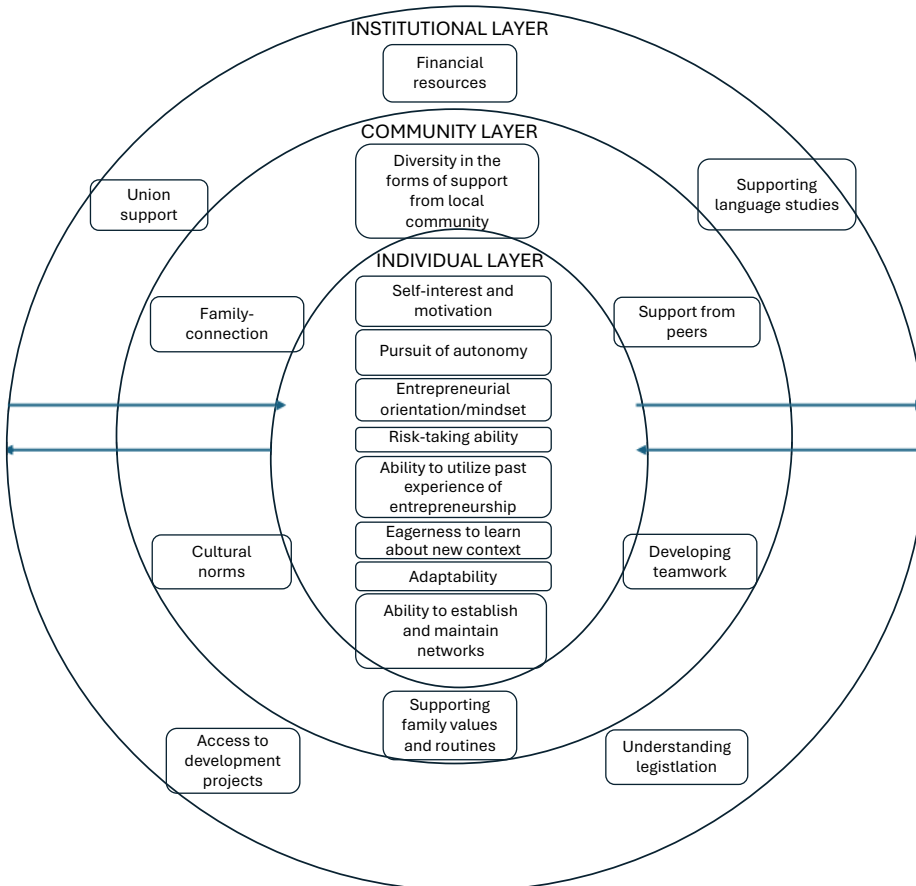


Figure 3. How does entrepreneurial resilience of refugees develop at the individual, community and institutional levels in the Arctic region?

Source: Authors' own work

such as Northern Finland. However, until recently, the refugee perspective has received relatively little attention in entrepreneurship research (Desai *et al.*, 2021), and specifically, research focusing on the ER of refugees remains sparse (Renko *et al.*, 2021), although resilience is a crucial concept when aiming to understand how REs navigate the labor market in the new situation. Furthermore, little research has been done on ER of refugees in the Arctic region, whose special features and growing importance bring new and important aspects to the understanding of the phenomenon.

Even though the topic has started to gain increasing attention among scholars (Yeshi *et al.*, 2022), the current understanding is still quite narrow. For instance, the existing literature on the resilience of REs mainly adopts an individualistic approach that focuses on entrepreneurs' individual characteristics and perspectives (Klyver *et al.*, 2022). It is suggested here that a more holistic approach is needed to understand the diverse aspects of this complex phenomenon, i.e. *how does entrepreneurial resilience of refugees develop at the individual, community and*

institutional levels in the Arctic region? Based on an empirical examination involving 20 participants representing diverse stakeholders in the local entrepreneurial ecosystem of the Arctic region in Finland, this paper aimed to answer this question. By recognizing the multilevel and dynamic nature of resilience and the holistic nature of the phenomenon in question, this study highlights the interconnected nature of refugee entrepreneurship at three levels and identifies the key aspects at each level, which shows how resilience of REs develops in the Arctic region. Thus, by bringing together different aspects (RE, ER and the Arctic region) in a novel, multilevel and holistic manner, taking into account individual, community-related and institutional perspectives, this study contributes valuable insights into the existing refugee entrepreneurship research (e.g. [Bizri, 2017](#); [Desai et al., 2021](#); [Jiang et al., 2021](#)) and resilience literature (e.g. [Conz et al., 2023](#); [Korber and McNaughton, 2018](#); [Smith et al., 2022](#)), specifically within the constraints of immigration in sparsely populated and geographically isolated areas.

Based on the above results and as an answer to the research question, it can be concluded that ER of refugees is a dynamic and multilevel phenomenon that consists of critical factors on different levels (individual, community and institutional), which are in continuous interaction with each other. Therefore, the resilience of REs emerges in the interaction between individual characteristics, community resources and external socioeconomic support systems that are shaped by specific conditions of the Arctic environment surrounding the entrepreneur, as illustrated in [Figure 3](#).

This research bears implications for both REs themselves and policymakers, emphasizing the pivotal role of resilience in the success of refugees' entrepreneurship. Resilience, being a multifaceted phenomenon, demands a holistic approach spanning individual, community and organizational levels. Given the intricate and dynamic nature of resilience, effective policy support to bolster resilience should address all three dimensions. For example, to instill entrepreneurial experience, resilience to setbacks and risk-taking capabilities in individual refugees should be accompanied by assistance in building and maintaining networks and fostering teamwork. On the institutional level, the presence of robust unions, well-crafted legislation and targeted support programs is crucial for creating an enabling environment. Ultimately, the enduring success of policy implementation necessitates a sustained commitment to a holistic entrepreneurial ecosystem approach (see also [Theodoraki et al., 2022](#)).

Of course, there are certain limitations in this study, as the data for this research is based only on refugee entrepreneurship in the Arctic region of Finland. While the findings offer important insights within this specific context, extending research to diverse geographical locations and settings would enhance its broader applicability and contribute to a more comprehensive understanding of refugee entrepreneurship. In addition, to delve deeper into the dynamics of resilience, there is a need for longitudinal studies that can capture the evolving nature of entrepreneurial experiences over time. Such future research endeavors can uncover nuanced aspects of resilience and further enrich current understanding of the challenges and opportunities faced by REs in various environments.

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