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# Behavioral Intention of Poor People in Professional Education Obtaining, Family Forming and Full-Time Working

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**Abstract**
The present study aimed to evaluate behavioral intention of the poor to perform professional education, family formation, and full-time work which are as crucial behavioral aspects of poverty based on the replication of the Theory of Planned Behavior (TPB). The survey was conducted in the 2 districts with higher poverty rate of Ulaanbaatar (UB), Mongolia, in 2021, when 240 poor and 270 non-poor who live in the same areas were interviewed in their living areas. Data were analyzed based on descriptive statistics, correlations, and the structural equation modeling (SEM). The results of the correlations revealed that the intentions of the poor were moderately positive for the three behaviors, and these results were slightly more positive on each of the key predictor variables for the non-poor sample. Also, the result of SEM analysis showed that attitude and subjective norm positively affected intention to perform the aforementioned three areas for both the poor and non-poor, but the perceived behavioral control didn't affect intention. The findings indicate opportunities for early interventions. Implications and suggestions for future research are discussed.
**Keywords:** Theory of planned behavior, behavioral intention, poor, non-poor people
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## 1. Introduction

Poverty in Mongolia still remains relatively high, and the overall poverty reduction has stagnated despite robust macroeconomic growth. Following this, gaps between rich and poor have grown in recent decades and it's likely to be exacerbated by a difference in the behavior of the two groups as mentioned in the previous studies. Therefore, it is very crucial to direct the poor in adopting more mainstream behaviors and supportive public policies need to be designed. Otherwise, economic divisions are likely to grow and the entrenched poverty and cash welfare strategy that has not succeeded will continue. Thus, it should be seriously considered the unpleasant facts about the poor's behavior in order to reduce the poverty and equality, and ideally, we need to nudge them toward a different set of behaviors by linking generous social protection assistance to at least completing high school, then finding professional educations, delaying childbearing, getting married, and working full-time (Sawhill- Behavioral Aspects of Poverty.Pdf, n.d.). These have always been the sources of upward mobility in advanced democracies, and even these also should be the same in developing countries like ours because these mainly present the poverty profile of Mongolia. In particular, among the working-age population (aged 15 and above), poverty headcount rates for the unemployed and inactive population are 40 and 34 percent respectively (World Bank, 2018). There is a clear signal that the poor are more likely to work in low-skilled or low-end service jobs while close to two-thirds of employees in the top quintile are working for professional and technical positions (Development, 2007). Overall, the current research aimed to test the applicability of TPB in explaining the unemployed poor's intention formation to participate in the three activities such as full-time work, professional education, and family formation. The specific objectives of this study were: 1) to screen data and measure each predictor construct of the TPB and the intention of the poor to participate in the three activities, 2) to test relationships among study variables, 3) to measure the proposed model and evaluate its final model. Further, the difference in the intention formation in the activities between the poor and non-poor was tested by variation analysis. Thus, to compare the poor and non-poor living in the same locations, a similar analysis was done respectively. This was primarily based on the idea that the non-poor may have a different tendency to form the intention to participate in the activities, as compared to the poor. In the following section, TPB or the conceptual framework that supports the research hypotheses are described. In the methodology section, procedures to develop measures, and to collect and analyze data are illustrated. Finally, study findings, implications, and suggestions for future research are discussed in the results, discussion and conclusion sections.

## 2. Conceptual framework

### *2.1. Theory of Planned Behavior (TPB)*

The theoretical framework of this study derives from Ajzen's TPB (1985, 1991) which has strong predictive utility for a wide range of human behaviors (e.g. Figure 1). The TPB is a more comprehensive version of the

 

Theory of Reasoned Action (TRA) which includes attitude and subjective norm (SN) as the antecedents of intention towards certain behavior, allows us to examine the influence of personal determinants on intention. Ajzen (1988. 1991) introduces PBC to TRA as another antecedent of intention in addition to attitude and SN in order to complete the lacking of the model with volitional control of an individual on the particular behavior. The major difference between these two models is that TPB incorporates an additional dimension of perceived behavioral control (PBC) as the determinant of behavioral intention. This dimension is correspondingly related to control beliefs (CBs). Thus, TPB expands the boundaries of TRA, a purely volitional control, by including a belief factor that concerns the possession of requisite resources and opportunities to perform a specific behavior (Madden, Ellen, & Ajzen,1992). According to TPB, human action is influenced by three major factors: in combination, attitude toward the behavior, subjective norm, and perception of behavioral control lead to the formation of a behavioral intention. Attitudes are about the results of a positive or negative assessment of performing that behavior, and are influenced by attitudinal beliefs, subjective norms are influenced by subjective beliefs and PBC is influenced by beliefs about what an individual used to have any opportunities, skills, and resources required to perform any particular behavior (Ajzen. 2008). As tested in the previous studies, the theory can be tested by using either global measures of the postulated determinants of the behavioral intention or measures of salient beliefs relevant to these three determinants. The two types of measures are generally found to be highly correlated (Ajzen, in press; Ajzen and Fishbein 1980), with assessment of specific beliefs providing more detailed insight into the roots of the behavior under investigation. However, this study is aiming to use TPB and global measures of its main constructs to predict only behavioral intention of the poor people to perform education, employment and marriage, a direct link between PBC and the actual behavior is not covered here.

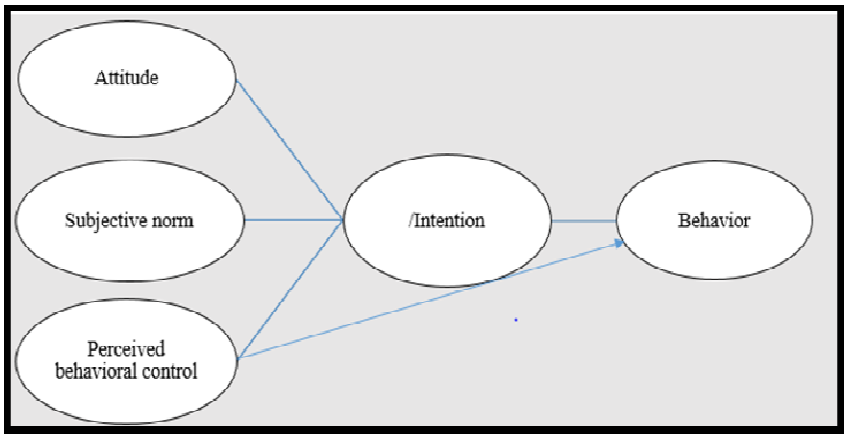


Figure 1. Theory of Planned Behavior (TPB), Source: From Azjen (1991)

Therefore, TPB forms the conceptual framework of this study in that it provides a well-defined structure that allows thorough investigation of the formation of unemployed poor's intentions in professional education obtaining, family forming and working full-time.

*2.2. Hypotheses development:*

This section discusses how behavioral intention is related to its predictors (attitude, subjective norm, and perceived behavioral control). TPB assumes attitude toward a behavior, subjective norm, and perceived behavioral control are three conceptually independent determinants of behavioral intention.

*2.2.1. Attitude*

The first important determinant of behavioral intention is attitude, which can be described as ''the degree to which a person has a favorable or unfavorable evaluation or appraisal of the behavior in question'' (Ajzen, 1991, p. 188). Ajzen and Fishbein (1980) described (b) as one's subjective probability that performing a behavior will lead to certain consequences. An individual tends to possess a favorable attitude when the outcomes are positively evaluated and, thus, he/she is likely to engage in that specific behavior (Ajzen, 1991; Cheng et al., 2006; Lee, 2005). In other words, an individual's positive attitude toward a certain behavior strengthens his/her intention to perform the behavior (Ajzen, 1991).

*2.2.2. Subjective norm*

In the model of TPB, subjective norm is postulated as a second determinant of behavioral intention. Ajzen (1991) defined subjective norm as ''the perceived social pressure to perform or not to perform the behavior'' (p. 188). In other words, subjective norm is the perceived opinions of significant others who are close/important to an individual and who influence his/her decision-making (e.g., relatives, close friends, co-workers/colleagues, or business partners) (Hee, 2000). The important role of subjective norm as a determinant of behavioral intention is

 

well documented in various contexts in marketing and consumer behavior (e.g., Baker, Al-Gahtani, & Hubona, 2007; Cheng et al., 2006; East, 2000; Laroche et al., 2001; Lee, 2005). In this study, when significant others (such as parents, employers, close friends and husband/wife etc) think participating in the three activities such as full-time work, profession, and family formation is a proper behavior, the poor people's perceived social pressure to perform them would increase.

*2.2.3. Perceived behavioral control*

The third determinant of behavioral intention is PBC that can be described as ‘‘the perceived ease or difficulty of performing the behavior’’ (Ajzen, 1991, p. 122). In particular, PBC assesses the perception of how well one can control factors that may facilitate/constrain the actions needed to deal with a specific situation. A number of studies have demonstrated that people’s intention/behavior is positively influenced by their self confidence in their ability to perform the behavior (e.g., Baker et al., 2007; Cheng et al., 2006; Conner & Abraham, 2001; Taylor & Todd, 1995). Findings in these studies imply that when an individual holds little control over carrying out a certain behavior because of the lack of availability of required resources (e.g., costs or time), his/her behavioral intention will be lower in spite of the fact that he/she has positive attitude/subjective norm concerning the intended act.

Based on the theoretical framework discussed above, the following three hypotheses (H1, H2 and H3) are proposed for each of the 3 types of activities such as education, employment and marriage. In other words, these hypotheses and the expectations they contain are derived directly from TPB. They are:

H1: Direct measured attitude has a positive influence on intention
H2: Direct measured subjective norm has a positive influence on intention
H3: Direct measured perceived behavioral control has a positive influence on intention

## 3. Methods

*3.1. Measures:*

The questionnaire used in this study was composed of two sections: the first included questions for demographic information, the second consisted of items for direct measures of the intention and predictor constructs (attitude, subjective norm, and perceived behavioral control).

*3.1.1 Direct measures for main constructs*

The main constructs for each of the 3 activities were all measured using a 7-point Likert-type scale (1=strongly disagree, 7=strongly agree)/as a unipolar scaling method (Craig & Driscoll, 2016). In particular, the attitude was assessed by a 7-point semantic differential scale, and the scale contained 5 adjective pairs that tend to load on the evaluative factor of the instrument such as (e.g., useless-useful; bad-good; unpleasant-pleasant etc). It is also important that the items for each of the main constructs have high internal consistency, and few items from the scale to improve internal consistency may be omitted. Then the mean of the item scores to give an overall score of each the TPB constructs (attitude, subjective norm, and PBC) will be calculated.

*3.2. Data collection*

The population for this study was the poor people (N=240) live in the ger districts of Bayanzurkh and Songinokhairkhan with the highest prevalence of poverty in Ulaanbaatar, Mongolia, who are unemployed and of working age. In addition, non-poor people (N=270) from the same areas were also involved in the study by the purpose of comparing with the poor people. During the COVID-19 quarantine time, data was collected using web-based survey (as google doc). The prepared research assistant team asked the questionnaires from each of the participants who were randomly selected and helped them to give a response. Also, the team were entirely responsible for the online data collection. Prior to this survey, a pilot study to fill the questionnaires was carried out among a small group of poor people who are the same with participants of the main study and through its findings, the questionnaires were improved. In total, 240 and 270 usable responses were received from the poor and non-poor participants respectively, indicating a valid response rate of 96.77%. While of the 240 poor respondents, 30.42% were male and 68.58% were female, of the 270 non poor respondents, 35.93% were male and 64.07% were female. All the respondents ranged in age from 18 to 60 years, and their average age was between 34-44 years. While 82.5% of the poor respondents indicated their household average monthly income per capita is less than around $68 (194,500MNT) under the country poverty line, 98.15% of the non-poor respondents reported their household average monthly income per capita is greater than $68. Also, Also, while a majority of the poor participants were graduates of complete secondary education (53.3%), a majority of the non-poor participants were graduates of higher education (45.56%).

*3.3. Data entry and analysis*

The current study used SPSS-23 and STATA-14 to analyze the data. Following Anderson and Gerbing’s (1988) two-step approach, a measurement model was first estimated using Confirmatory Factor Analysis (CFA). After the assessment of the adequacy of the measurement model, Structural Equation Modeling (SEM) was utilized to

 

find the best-fitting model and to test causal relationships. SEM, multivariate technique, combines aspects of multiple regression and factor analysis to assess a series of dependent relationships simultaneously, which is not possible using other multivariate techniques (Hair, Anderson, Tatham, & Black, 1998).

## 4. Results

*4.1 Data screening and analysis*

The primary data collected from the questionnaire survey were analyzed using the methods described in the previous section as follows. In particular, internal consistencies of the items were examined prior to the main constructs' direct measures, statistical analysis and the correlations between them. In addition, these analysis was similarly performed in the data of the non-poor sample which is a comparative group of the poor people's sample. Then measurement and structural model analysis was done using CFA and SEM respectively.

*4.1.1. Reliability of measures*

It is important that scores on these items each of the main constructs for the TPB correlate highly with each other. Therefore, as these were examined, the alpha reliability coefficients of the direct measures in this study are shown in Table 1, and these have improved by removing few of inconsistent items. The final results indicated that the internal consistencies of the direct measures for 2 different types of samples (poor and non-poor) were generally high, except that of PBC for the poor in all the 3 different activities such as education, employment and family formation.

Table 1. Alpha Reliability Coefficients (N=240), (N=270)

| Poor (N=240) | | | | | | | | Non-poor (N=270) | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| I | | A | | SN | | PBC | | I | | A | | SN | | PBC | |
| $n_i$ | α | $n_i$ | α | $n_i$ | α | $n_i$ | α | $n_i$ | α | $n_i$ | α | $n_i$ | α | $n_i$ | α |
| Full-time work | | | | | | | | | | | | | | | |
| 3 | .94 | 5 | .81 | 3 | .72 | 3 | .50 | 3 | .95 | 5 | .94 | 3 | .86 | 3 | .77 |
| Professional education | | | | | | | | | | | | | | | |
| 4 | .96 | 3 | .63 | 3 | .63 | 3 | .58 | 4 | .80 | 3 | .80 | 3 | .83 | 3 | .68 |
| Family formation | | | | | | | | | | | | | | | |
| 4 | .96 | 5 | .78 | 3 | .50 | 3 | .55 | 4 | .80 | 5 | .91 | 3 | .76 | 3 | .60 |

*Note: I=Intention; A =attitude; SN=subjective norm; PBC=perceived behavioral control;*

*4.1.2 Direct measures and descriptive statistics*

After improving the internal consistencies as shown in above, an overall score of each the main constructs were calculated by the mean of the item scores. The results in Table 2 show that, in general, intentions and attitudes were all moderately positive, subjective norms were slightly weak, and the perceived behavioral controls were even weaker. However, for non-poor participants' samples, these results were slightly more positive on all the measures than for poor people' samples. Also, Table 2 presents descriptive statistics among the major variables of interest.

Table 2. Results of direct measures (N=240), (N=270)

| Main variables | Poor (N=240) | | | | Non-poor (N=270) | | | |
|---|---|---|---|---|---|---|---|---|
| | Average | SD | M | Interval | Average | SD | M | Interval |
| Full-time work | | | | | | | | |
| I | 5.00 | 1.52 | 14.99 | 3 < 14.99 <21 | 5.89 | 1.26 | 17.68 | 3< 17.68<21 |
| A | 5.36 | 1.17 | 26.80 | 5 < 26.80 <35 | 5.84 | 1.29 | 29.19 | 5< 29.19<35 |
| SN | 4.68 | 1.44 | 14.03 | 3 < 14.03<21 | 5.04 | 1.58 | 15.11 | 3< 15.11<21 |
| PBC | 4.08 | 1.38 | 12.25 | 3 < 12.25<21 | 4.75 | 1.52 | 14.25 | 3 < 14.25<21 |
| Education | | | | | | | | |
| I | 4.55 | 1.71 | 18.2 | 4 < 18.2<28 | 5.32 | 1.74 | 21.28 | 4 < 21.28<28 |
| A | 5.33 | 1.28 | 15.99 | 3 < 15.99<21 | 5.90 | 1.11 | 17.71 | 3 < 17.71<21 |
| SN | 4.96 | 1.33 | 14.87 | 3 < 14.87<21 | 5.51 | 1.39 | 16.53 | 3 < 16.53<21 |
| PBC | 4.31 | 1.40 | 12.93 | 3 < 12.93<21 | 5.04 | 1.31 | 15.11 | 3 < 15.11<21 |
| Family formation | | | | | | | | |
| I | 4.68 | 1.45 | 18.7 | 4 < 18.7<28 | 5.41 | 1.63 | 21.62 | 4 < 21.62<28 |
| A | 5.17 | 1.09 | 25.85 | 5 < 25.85<35 | 5.59 | 1.16 | 27.96 | 5 < 27.96<35 |
| SN | 4.76 | 1.18 | 14.29 | 3 < 14.29<21 | 5.06 | 1.38 | 15.17 | 3 < 15.17<21 |
| PBC | 4.36 | 1.28 | 13.09 | 3 < 13.09<21 | 4.91 | 1.25 | 14.72 | 3 < 14.72<21 |

Furthermore, variation analysis examined the differences between direct measures of the main constructs

 

for the 2 samples, which are mentioned in Table-2, to confirming whether it is different from the original set. In doing so, when examining the main and competitor hypotheses by the ANOVA and Welch tests on the SPSS, the variations of those measures, which are the main hypotheses, are equal by the Levene test (Sig> 0.05), but by ANOVA they are not equal (Sig<0.05), so the competitor hypothesis was confirmed. By the Welch's test, when the main hypothesis that the averages for the two samples are equal was examined, the value of its coefficient was statistically significant (Sig <0.05), or the mean values of the main constructs are not equal. It has confirmed that the competitor hypothesis was different for the population. In this way, the results indicate that measures of each the main constructs in each of the three types of activities, full-time employment, professional education, and marriage, are not the same, but different for the 2 samples.

*4.1.3. Correlation between the main constructs and intention.*

The results shown in Table 3 indicate that according to the theory, attitudes and subjective norms generally have a strong and moderate positive correlations to the intentions respectively, while that of perceived behavioral control is weakly positive. However, for the poor people's sample, the correlations between the three main constructs and the intentions were almost all the same moderate positive especially in the professional education and family formation activities. In addition, while correlations of subjective norms on attitudes were more strongly than that of perceived behavioral controls, somewhat the control factors had a strong correlation to subjective norms.

Table 3. Spearman correlation's coefficients of between the main constructs and intentions (rs).

| Main variables | Poor (N=240) | | | | Non-poor (N=270) | | | |
|---|---|---|---|---|---|---|---|---|
| | A | SN | PBC | I | A | SN | PBC | I |
| Full-time work | | | | | | | | |
| Attitude | ___ | | | .65** | ___ | | | .62** |
| Subjective norm | .66** | ___ | | .53** | .58** | ___ | | .45** |
| Perceived behavioral control | .20** | .34** | ___ | .25** | .36** | .35** | ___ | .28** |
| Professional education | | | | | | | | |
| Attitude | ___ | | | .47** | ___ | | | .61** |
| Subjective norm | .54** | ___ | | .50** | .67** | ___ | | .57** |
| Perceived behavioral control | .36** | .53** | ___ | .43** | .49** | .60** | ___ | .44** |
| Family formation | | | | | | | | |
| Attitude | ___ | | | .50** | ___ | | | .65** |
| Subjective norm | .53** | ___ | | .42** | .69** | ___ | | .61** |
| Perceived behavioral control | .46** | .48** | ___ | .48** | .63** | .66** | ___ | .47** |

*Note: All correlations are significant at **p<0.01.*

*4.2. Measurement and structural model*

In this section, we now turn to the major focus of this article, namely, to examine how the proposed model will well fit into data on one hand, and to evaluate the model in terms of ability to explain the behavioral intentions for the poor people in the three activities on the other.

*4.2.1 Measurement model:* Prior to testing the measurement model, the collected data were screened to avoid any violation of the assumptions of the general linear model, and statistical analysis and correlations among the TPB's constructs were done. CFA using maximum likelihood estimation with the remaining cases (N=240; N=270) was conducted to assess the underlying structure of the variables in the model. CFA using maximum likelihood estimation with the remaining cases (N=240; N=270) was conducted to assess the underlying structure of the variables in the model. Specifically, all measures were assessed for reliabilities. However, in order to increase reliabilities and decrease measurement error (Han, Hsu, & Sheu, 2010) few of combined factors with higher alpha coefficients ($\alpha$>0.6) were extracted through Rotated Component Matrix[a] using SBSS-23. Further, other standardized factors loading value for the main constructs didn't meet the minimum criterion of 0.40, so these items were eliminated. After the exclusion of the several items and an improvement based on the result of modification indices (MI), the CFA results (N=240) indicated that a satisfactory fit to the data (see Table 4). All items loaded above 0.60 on their assigned factors and they were significantly associated with their specified constructs (p<0.01). These results provided evidence for the unidimensionality of each scale. The composite reliability of the study constructs, indicating the internal consistency of multiple indicators for each construct, ranged from 0.666 to 0.804, exceeding the recommended threshold suggested by Bagozzi and Yi (1988). The findings shown in Table 4 revealed that the TPB model has a moderate explanatory power (adjusted $R^2$=0.41-0.56) for the intentions to perform the three behaviors for the both poor and non-poor.

 

Table 4. Explanatory power and fit indices of the final models.

| Fit indices&$R^2$ | Recommended value[a] | Full-time work | | Professional education | | Family formation | |
|---|---|---|---|---|---|---|---|
| | | (N=240) | (N=270) | (N=240) | (N=270) | (N=240) | (N=270) |
| $\chi^2$ | | 60.219 | 224.448 | 149.283 | 179.494 | 106.980 | 280.964 |
| df | | 39 | 69 | 62 | 59 | 59 | 62 |
| $\chi_2$ /df | ≤2 - ≥5 | 1.54 | 3.25 | 2.407 | 3.04 | 1.813 | 4.53 |
| RMSEA | ≤0.08 | 0.048 | 0.091 | 0.077 | 0.087 | 0.058 | 0.114 |
| GFI | ≥0.90 | 0.964 | 0.998 | 0.918 | 0.985 | 0.915 | 0.982 |
| CFI- | ≥0.90 | 0.984 | 0.952 | 0.948 | 0.962 | 0.963 | 0.934 |
| TLI | | 0.977 | 0.936 | 0.935 | 0.949 | 0.951 | 0.917 |
| $R^2$(adjusted) I | | 0.51 | 0.46 | 0.44 | 0.55 | 0.41 | 0.56 |

*Note. I= intention. [a] Recommended value were based on Hair et al. (1998).*

*4.2.3. Structural model:*

*Hypothesis testing:* Table-5 details structural equation modeling (SEM) results–final models. The estimates of the standardized coefficients showed that the linkages between direct measured attitude and intention (p<.01, p<.05), between subjective norm and intention were all positive and statistically significant (p<.01, p<.05, p<.10), but only the linkage between subjective norm and intention in the professional education activity (N=240) was not statistically significant. Furthermore, perceived behavioral control (PBC) wasn't included in this testing for both employment and education (N=240) which means there wasn't created any paths because of not creating one combined factor met the minimum criterion of 0.40. Interestingly, in most cases, PBC and SN items were extracted under one combined factor through Rotated Component Matrix[a]. Also, there was created path between PBC and intention in the family formation activity for the two samples (N=240), (N=270) and the linkages between them were all positive and statistically significant on hand, but the linkage between PBC and intention (N=270), was respectively negative and positive in the full-time work and professional education, they both were not statistically significant on other hand. Thus, $H_1$ was fully supported, $H_2$ was almost all supported, but $H_3$ was partially supported and Table 5 details results of hypotheses testing. The results also revealed there were positive influences of attitude and subjective norm on intention of the poor people to participate in the three types of activities. In addition, as can be seen in Fig.2a, b and c in Appendix part the estimates of the standardized coefficients and z-values showed that the direct effect of attitude on intention was greater than subjective norm.

Table 5. SEM results for hypothesized Paths in the final models (N-240), (N=270)

| Paths | Coefficient | z-value | P-value* | Results | Coefficient | z-value | P-value* | Results |
|---|---|---|---|---|---|---|---|---|
| | Poor (N=240) | | | | (N=270) | | | |
| | Full-time work | | | | | | | |
| *H1:*A to (I) | .63 | 6.50 | .000*** | Significant | .48 | 8.07 | .000*** | Significant |
| *H2:* SN to (I) | .26 | 1.92 | .055* | Significant | .18 | 2.46 | .014** | Significant |
| *H3:*PBC to (I) | | | | | -.032 | -0.53 | .599 ns | Not significant |
| | Professional education | | | | | | | |
| *H1:*A to (I) | .44 | 3.33 | .001*** | Significant | .55 | 3.66 | .000*** | Significant |
| *H2:* SN to (I) | .52 | 2.92 | 004** | Significant | .39 | 1.53 | .125 ns | Not Significant |
| *H3:*PBC to (I) | | | | | .17 | 1.29 | .197 ns | Not significant |
| | Family formation | | | | | | | |
| *H1:*A to (I) | .36 | 2.46 | .014** | Significant | .57 | 6.05 | .000*** | Significant |
| *H2:* SN to (I) | .32 | 2.57 | 010*** | Significant | .38 | 2.56 | .010*** | Significant |
| *H3:* PBC to (I) | .36 | 2.46 | 014** | Significant | .57 | 6.05 | .000*** | Significant |

*Note. A =attitude; SN=subjective norm; PBC=perceived behavioral control; I = intention; ***statistically significant at p<.01, ** statistically significant at p<.05; *statistically significant at p<.10, ns not statistically significant.*

## 5. Discussion

The present study tested whether appropriateness of TPB in explaining poor people's intention formation to participate in a full-time work, professional education and family formation which are all part of poverty behavioral aspects. To speak differently, findings from this study show support the TPB for predicting the intention as there are from weak to moderate positive relationships between the dependent variable (intention) and the predictor variables (such as the poor people's attitude, and subjective norm). Specifically, the findings indicate that attitude toward behavior had a greater level of influence on the intention than subjective norm and perceived behavioral control. Also, the SEM results revealed that the TPB model has a moderate explanatory

 

power of intention to participate in the three activities for the both samples. This was consistence with the results of the previous meta-analyses which demonstrate that the TRA and the TPB models are able to explain on average, between 40 percent and 50 percent of the variance in intention (Sutton, 1998). Furthermore, in this study, the PBC is found to have had almost no significant impact on intention to participate in full-time work and professional education activities for the both samples, but it has a moderate positive and statistically significant impact on intention toward family formation. This supports the results that subjective norm and PBC are found to have no significant impact on intended behavior of participation of the rural poor in MFIs in Bangladesh in the previous study done by Ashraf (2014). Thus, in his study, these two constructs were excluded from its conceptual model used for analyzing data in microfinance participation. Moreover, George (2004) and Armitage and Conner (2001) also reported that the subjective norm and PBC constructs are generally found to be a weak predictor of intentions. As they suggested, this may be partly attributable to a combination of poor measurement and the need for expansion of the normative and control components. But on other hand, according to the theory, PBC is able to enhance the explanatory poor (based on the model fit and R) of the original model (Heidari et al., 2018). Reason why is, that any behaviors pose difficulties of execution that may limit volitional control. As indicating in this study, PBC has impacted significantly and positively to the intention of the both samples to participate on family formation.

*Implications for Research and Practice*

From a research perspective, the study results show the robustness of the TPB for helping to explain poor people's intention toward participation in the three main areas as part of poverty behavioral aspects in Mongolia. Both the TPB and TRA have been successfully used in many other studies to explaining intention toward participation in different sorts of socio-economic, politics, environmental psychology, leisure, and education activities (Ashraf, 2014). Therefore, this theory should be more effectively used to predict all behavioral aspects of multi-dimensional poverty. Furthermore, most critical social factors like alcoholism, domestic violence and too much cash welfare benefits which affect to the poverty in Mongolia can be studied as the additional predictor variables or beliefs within this theoretical framework.

From a practical perspective, for example, see from the key findings related to full-time work for the poor indicated in this study, the implication is that employers can focus on promoting their employee's intention and its predictor factors. Furthermore, this type of studies can be helpful to especially the relevant bodies especially policy makers on poverty reduction and social protection to address to the main issues and their root causes of the poverty.

*Directions for Future Research*

This study considered only the main constructs of the standard TPB. In the further, its belief-based measures, several key demographic variables and even other social factors can be considered in predicting the intention of the poor people. Also, this study should be continued to completely determine the behavior of the poor people to participate in the three behavioral aspects of the poverty as including their past behaviors. In terms of there should be a time lag between when intention is measured and when behavior is measured (Ashraf, 2014), the present study only focused on predicting the intention using cross-sectional data. Even though past studies have typically demonstrated a strong relationship between these two constructs (George 2004: Azjen, 1991), having measures of both intention and behavior strengthen the results of any TPB-based study.

## 6. Conclusion

The present study achieved the purpose of evaluating behavioral intention of the poor to perform professional education, family formation and full-time work which are as crucial behavioral aspects of poverty through the way of testing the applicability of TPB using SEM. It's also been proved that the TPB model has a moderate explanatory power to explain the intention to participate in the three activities for the both samples through the SEM results. The survey was conducted in the 2 districts with higher poverty rate of Ulaanbaatar (UB), Mongolia, in 2021, when 240 poor and 270 non-poor who live in the same areas were interviewed in their living areas. Data were analyzed based on descriptive statistics, correlations, and the structural equation modeling (SEM). The results of the correlations revealed that the intentions of the poor were moderately positive for the three behaviors, and these results were all slightly higher on each of the key predictor variables for the non-poor sample. Therefore, the difference of the results between the poor and non-poor samples was validated through the variation analysis for the original population. Also, the result of SEM analysis showed that attitude, subjective norm positively affected intention to perform the aforementioned three areas for both the poor and non-poor, but the perceived behavioral control didn't affect intention. Thus, the first two hypotheses proposed according to the theory, were full supported and the third hypothesis was partially supported. However, these results were consistence with the results of the previous studies that the attitude and subjective norms are the key predictors for any intention and behavior. On the other hand, although the PBC doesn't much influence to

 

intention in general, in the future its robust measurement should be considered. Also, somehow, it has been proved that the individual, especially poor people has low perceived behavioral control over the behavior due to insufficient resources. Furthermore, based on the results of this study, there are possibilities of improving the poor's intention to participate in the full-time work, professional education, and family formation activities through various capacity building training including regular coaching and self-confidence program. The more support of their most influential referents such as their parents, spouses and friends, employers and teachers will be also important.

With most empirical research, our study has several limitations. First, studying individual's especially poor people's behavior is a complex and difficult task, because the criterion is often difficult to validate, the poor's lower education level may affect the survey responses, and researcher is often limited to the use of perceptual measures, plus in the COVID-19 context. Perhaps this is why there has been little research done in this area. Secondly, the current study relies on survey data, and thus, it is not as rigorous testing an experiment in a pure laboratory setting. Thirdly, this study didn't consider belief-based measures of the main constructs which can explain more the reason why the poor people don't have strong intentions in the three activities. Nevertheless, future studies should consider the belief-based measures to predict the intention and behavior of the poor. For a fuller understanding of these behavioral matters in a poverty, in-depth qualitative and quantitative research is required in addition to also incorporating other kinds of cognitive, social, and behavioral factors that may affect the poor's behavior in professional education obtaining, family forming, and working in full-time. Finally, it is expected that this study will further aid policymakers and poverty reduction programs to stimulate ability, which is intrinsic in individuals for the exhibition of more positive intention and behavior toward work, profession, and marriage among the poor.

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**Appendixes**

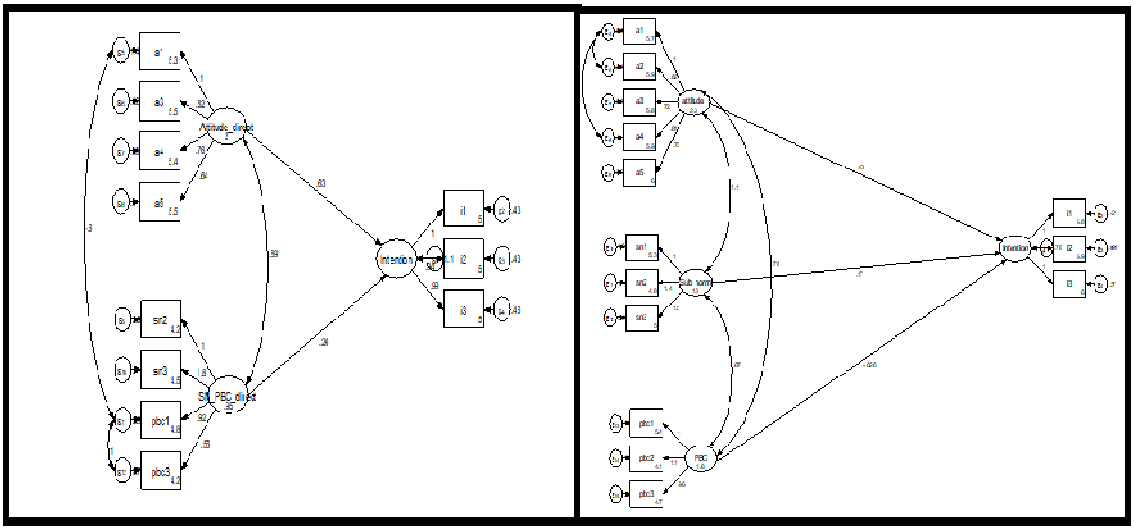

Figure 2 a. Employment: Path analysis along with the path coefficients for TPB models (N=240), (N=270)

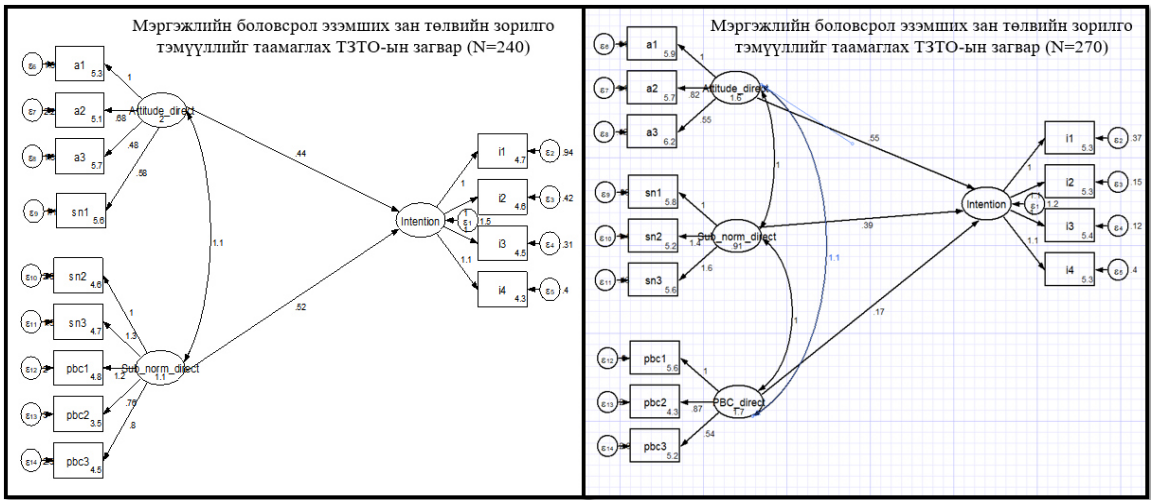


Figure-2b. Education: Path analysis along with the path coefficients for TPB models (N=240), (N=270)

 

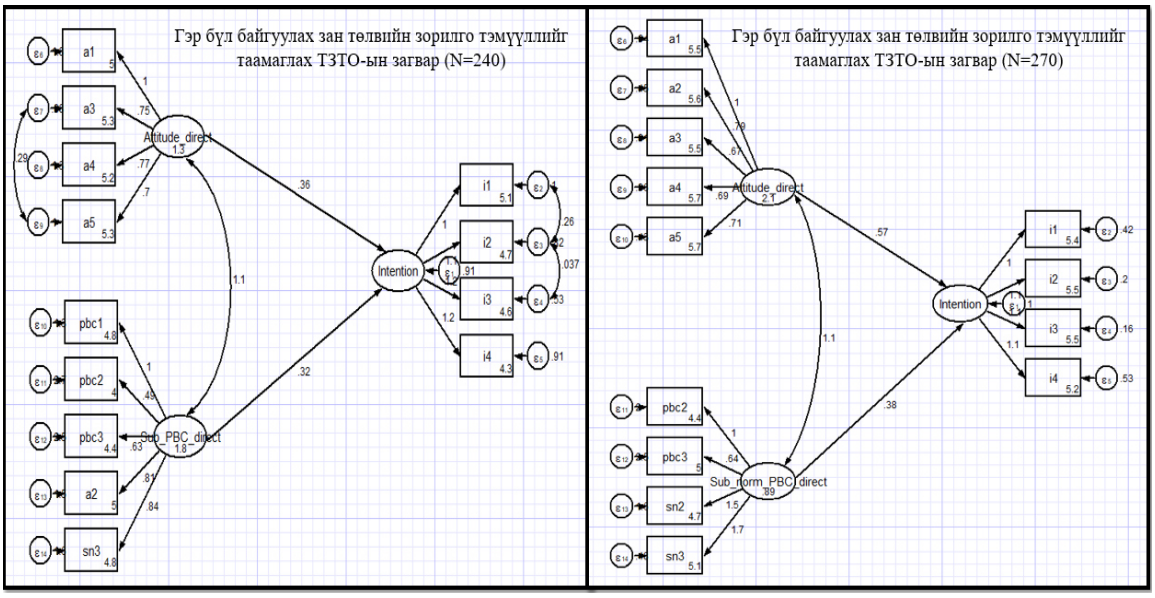


Figure 2c. Family formation: Path analysis along with the path coefficients for TPB models (N=240), (N=270)