



Activated2030: A Youth Enterprising Project

A Scoping and Baseline
Study for Discussion

Ulaanbaatar, Mongolia
April, 2018





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List of Acronyms

ADB	Asian Development Bank
BCM	Business Council of Mongolia
BIM	Behavioral Insight Methodologies
BIT	Behavioral Insights Team
BPN	Business Professionals Network
DS	Development Solutions
DT	Design Thinking
EBRD	European Bank of Reconstruction and Development
EU	European Union
GDP	Gross Domestic Product
GET2	The General measure of Enterprising Tendency test
IMF	International Monetary Fund
IT Park	National Information Technology Park of Mongolia
MIT	Massachusetts Institute of Technology
MNCCI	Mongolian National Chamber of Commerce and Industry
MoFALI	Ministry of Food, Agriculture and Light Industry
MoLSP	Ministry of Labor and Social Protection
MUST	Mongolian University of Science and Technology
NEET	Not involved in Employment, Education, or Training
NGOs	Non-Government Organizations
NSO	National Statistics Office of Mongolia
NUM	National University of Mongolia
RBAP	UNDP Regional Bureau for Asia and the Pacific
SDC	Swiss Agency for Development and Cooperation
SDGs	Sustainable Development Goals
SMEs	Small and Medium Size Enterprises
SMS	Startup Marketing Space
SWAP	UN Youth System-Wide Action Plan
TVET	Technical, Vocational, Education and Training
UK	United Kingdom



UN	United Nations
UNDP	United Nations Development Program
UNYAP	United Nations Youth Advisory Panel
WBC	Women's Business Centre
YBI	Youth Business International
YBM	Youth Business Mongolia
YEPP	Youth Employment Promotion Project
YSP	Youth Startup Program



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Executive Summary

Mongolia has a young population with nearly one in three classified as youth, that is between 15 and 34 years¹. A significant challenge facing many of these young people is income generation. With the current economic crises resulting in the fourth largest bailout package in (IMF) history (based on GDP)², youth unemployment is nearly 21% (15-24 years, 2016)³, poverty has increased by 37% within two years (2016)⁴, and the school-to-work transition for urban Mongolians is up to 2.9 years⁵. Within and outside Mongolia, entrepreneurship is being pursued by many as a means of addressing such challenges and advancing the achievement of the Sustainable Development Goals (SDGs). Whilst there is a vibrant innovation and entrepreneurship ecosystem in Mongolia, many of the projects and activities use international models often with minimal contextualization and results are often slow to have significant impact.

Since mid-2017, UNDP Mongolia has been using a “Design Thinking” approach and “Behavioral Insight Methodologies”, in undertaking activities to understand the entrepreneurial mindset of young Mongolians. An initial activity guiding UNDP’s work has been scoping and establishment of the baseline. The baseline study, results of which are presented in this report for discussion, is based on the “General Enterprising Tendencies” (GET2) test, administered through an interactive website www.activated.mn. The five enterprising tendencies measured by the GET2 test are: “*need for achievement*”, “*need for autonomy*”, “*creative tendency*”, “*drive and determination*” and “*locus of control*”⁶.

Obtaining a representative sample from youth across the country, several important characteristics were identified. The average overall score of the enterprising tendencies was low to medium, with the average score being 34 out of 54. Female participants scored higher than males, whereas males were more likely to identify as an entrepreneur than females. The “need for autonomy” was the lowest scoring factor for both young men and women, and “creative tendency” was the highest. The GET score of participants increased with age, as well as level of education. Nine out of ten participants are optimistic about their future earning potential. However, nearly one in three agree that within their peers, new ideas are seldom implemented. Those who seek advice or help from a relative had significantly lower GET scores than those who do not.

To complement the digital test, a series of focus groups were held in Ulaanbaatar, where the experience of young Mongolians who identify as an entrepreneur were explored and mapped using Empathy and “User Journey” Mapping tools.

The results of the digital survey, together with the focus groups and desktop research identified eleven key findings:

1. The **concept of entrepreneur, entrepreneurship and enterprising** are new in Mongolia and do not directly translate into Mongolian language;
2. Young people in Mongolia have **low to medium enterprising tendencies**;
3. **Practical skills and knowledge** are **lacking**;
4. **Networks** are **weak**;
5. Challenges around **trust** exist;
6. A **mindset gap** exists between **older and younger** generations;
7. **Failure** is not accepted as part of the learning experience;
8. Access to **capital** is a barrier;
9. The **legal environment** is not conducive to enterprising activities;



10. The **education system** does not actively support the development of enterprising skills;
11. The **government** is not considered an enabler.

This work has highlighted the need to support the development of enterprising tendencies and skills in Mongolian youth. Approaching youth income generation through an enterprising lens as opposed to a purely entrepreneurial one, offers an opportunity to address several SDGs simultaneously. Improving the enterprising tendencies, skills, behaviors and activities of young Mongolians, can increase income generation choices. Whilst supporting those who pursue self-employment, it also enables those who become employees to be more successful in getting things done and overcoming challenges. Similarly, the five enterprising tendencies are essential in active citizens who can meet their own needs and create sustainable, resilient communities. These findings and the suggested approach have implications for a broad range of stakeholders. UNDP Mongolia is seeking partners to continue the design, testing and implementation of behavioral interventions to increase the enterprising tendencies, skills, behaviors and activities of young people in Mongolia. This work provides an opportunity to **drive a transformation in the way entrepreneurship is used in addressing development challenges.**



1 Introduction

With 34.6% of the population classified as youth, between 15 and 34 years¹, the youth bulge presents a major opportunity for Mongolia's development that is yet to be used to its full potential. A significant challenge facing many young people in Mongolia is income generation. Despite a promising economic outlook, Mongolia has been suffering an economic crisis since 2014. This has resulted in increasing unemployment and poverty, with youth being particularly affected. Within this backdrop, entrepreneurship is being pursued by many as a means of addressing these challenges. However, projects and activities are mostly based on international models, often with minimal contextualization, and results can be slow to have significant impact.

Following the 2016 Mongolian National Human Development Report (NHDR) which focused on youth and their contribution to development², with entrepreneurship recognized as an important pillar in youth economic empowerment, and as part of its prioritization of SDG 1, eradicating poverty; 10, reducing inequalities; and 16, promoting inclusive societies, the *United Nations Development Program* (UNDP) in Mongolia set out to gain a greater understanding of youth entrepreneurship in the country. Since October 2017, UNDP in Mongolia has been using a "Design Thinking" (DT) approach and "Behavioral Insight Methodologies" (BIM), in undertaking activities to understand the entrepreneurial mindset of young Mongolians. The work has involved three main activities; desktop research exploring youth entrepreneurship in the international and national context, an online interactive survey to measure the enterprising tendencies of young people in Mongolia, and a series of focus groups to map the user journey of young Mongolians identifying as being an entrepreneur.

This report presents a summary of the concept, methodologies, key findings and recommended further actions of the work to date. The work has highlighted the **need to support the development of enterprising tendencies and skills in Mongolian youth**. Approaching youth income generation through an enterprising lens as opposed to a purely entrepreneurial one, offers an opportunity to address several "Sustainable Development Goals" (SDGs) simultaneously. UNDP Mongolia is seeking partners to continue the design, testing and implementation of behavioral interventions to increase the enterprising tendencies, skills, behaviors and activities of young people in Mongolia. The use of BIM will provide clear evidence of which interventions facilitate the desired behavior, and which do not. This provides a reliable evidence base in which to inform policy and program design. Hence, this work provides an opportunity **to drive a transformation in the way entrepreneurship is used in addressing development challenges**.



2 Mongolia

Mongolia is the second largest landlocked country in the world¹, bordered by China and Russia, and the third least densely populated². Mongolia has a young population with **one in three people** being classified as **youth**, that is between 15 and 34 years old³. Since 1990, following the Soviet Union's collapse, Mongolia has been in social and economic transition, moving from a centrally planned to an open market economy. Despite the country being rich in natural resources and having experienced a peaceful democratic transition, many challenges have accompanied this transition.

Between 2002 and the onset of the global economic crisis in 2008, Mongolia had consistently high economic growth, driven largely by a boom in the mining sector, and steady growth in agriculture⁴. The years between 2011 and 2014 saw the first steady decline in poverty since 1990. This is mostly accredited to large-scale foreign investments in mining projects. In 2011, Mongolia had the fastest growing economy in the world with 17.3% growth⁵. Strong economic growth continued until 2014⁶. After this boom, the first consecutive years of budget revenue decline since 1993 occurred⁷. The decline is attributed to a large proportion of budget revenue being dependent on the mining sector, a reduction in economic activity, and a mismatch between the market and the expected price of mining goods⁸. In 18 months from 2013, foreign investment decreased by a factor of 5 due to the global economic crisis and restrictions on foreign investment⁹. In 2017, the Mongolian government accepted an extensive *International Monetary Fund* (IMF) bailout package, the fourth largest in IMF history based on GDP¹⁰. Within this backdrop, between 2014 and 2016, poverty has increased by 37%¹¹.

The government of Mongolia measures poverty by a minimum consumption level required to meet basic needs in food and non-food items, expressed in a monetary value¹². It is the “Minimum level of expenditure or income at which a person can live a healthy and active life, based on the essential food, goods and services required”, and is calculated at the capital city and regional level¹³. In 2016, **29.6%** of the Mongolian population or 907,500 people were classified as living in **poverty**¹⁴.

With the collapse of the Soviet Union in 1991, it was not only the economy that was impacted, the Mongolian education system also suffered. In 2008, Mongolia moved from a 10 to a 12-year compulsory education system, but continued with its teacher-centered approach¹⁵. For many years, tertiary education has been the preferred post-secondary school option. However, government investments in the Technical, Vocational, Education and Training (TVET) programs have increased since 2009, in part driven by demands in the mining sector¹⁶. Despite high levels of education, Mongolian youth still find it challenging to secure adequate employment, obtain high quality education, build a stable status in society, and live independently¹⁷.

2.1 Young Mongolians

In May 2017, the Mongolian government passed the first law on youth, “Supporting Youth Development”¹⁸. The law defines youth as “Mongolian citizens between 15 and 34 years of age”¹⁹. As of 2016, **34.6% of the Mongolian population are youth** (15 to 34 years old). Out of 1,080,081 **youth, 50.2% are male and 49.8% are female**²⁰. The youth population has been growing rapidly since the late 1980s, **increasing by 47.5 % between 1989 and 2016**²¹.

Nearly 46% of Mongolia's 3 million people live in the capital city of Ulaanbaatar. Similarly, 45% of the country's youth population reside in Ulaanbaatar. In each region outside the capital, the youth population accounts for 33% to 35% of the overall population²². Mongolia has a 99.2% literacy rate²³ with 18.7% of



recent Labor Force Survey participants having completed secondary education, 23.4% TVET qualifications, 24.4% a bachelor's degree and 13.3% a higher degree²⁴.

As of 2016, **youth** (15-24 years) **unemployment in Mongolia was 20.8%**²⁵, with unemployed defined as: not being employed, being willing and able to work and actively searching for work²⁶. Whilst extensive data on youth is not readily available in Mongolia, the "ILS-RAND Mongolian Youth Survey (2014)" includes data on youth participation in the labor force which is defined as the percentage of the working age population who are economically active. The survey reports **youth participation in the labor force as being between 47% and 52%**, depending on geographic location²⁷.

Of those not involved in the labor market, some are classified as NEET, that is, not involved in employment, education, or training. In 2013, **more than one in twenty young people in Mongolia aged 15 to 29 years were classified as NEET**²⁸. Whilst some are technically unemployed (able and seeking employment) and some are involved in household activities, some are considered idle and not directly contributing to society. Extensive literature discusses the challenges and threats of NEET youth, both to a community and to their personal wellbeing. Aimag Centers have the highest percentage of NEET youth (27.1%). The percentage of NEET youth increases with age, with **32.5% of 25 to 29 year old's being considered NEET**.²⁹



3 Entrepreneurship in Mongolia

Mongolia's private business sector has a very short history. Prior to 1990 all private businesses were illegal, and citizens were banned from owning private property and conducting any kind of business in Mongolia. With the Democratic revolution of 1990, all citizens were granted the basic rights and freedom to own private property and conduct business. Some Mongolians started sole proprietorships and conducted trade with neighboring countries such as China and Russia, and in doing so began to amass private capital. Enterprising Mongolians used opportunities created by privatization and started to open businesses with financial capital they previously created through international trade. This, together with the fall of the state-owned import and logistics systems, led to the creation of national corporations and conglomerates which primarily focused on international trade. By the end of the 1990s, these corporations started diversifying to other sectors. Most had a primary focus on sectors such as international trade, service, construction, telecommunications, banking and hospitality. By the 2010s, the focus was mostly on international trade, manufacturing, construction and mining. As of December 2017, there were nearly 155,000 entities listed in the business register of Mongolia, of which 78.6% are operational businesses¹. Although small and medium size enterprises (SMEs) make up nearly 98% of all enterprises in Mongolia (about 80% of which are microenterprises), their contribution to gross domestic product (GDP) is only 25%².

3.1 Youth Entrepreneurship

A wave of youth entrepreneurship began in Mongolia in the 2010s, when youth were inspired by entrepreneurial movements in other countries. Young people who studied abroad spearheaded this movement and a vibrant entrepreneurship ecosystem now exists. Past activities have included: "Green Nation Challenge", "MIT Global Startup Lab", "Seedstars Ulaanbaatar", "IBM IoT Hackathon", "Hack UB Hackathon", and "MUIS Startup Lab Hackathon". In addition, many annual events designed to inspire young people, help them find like-minded people, and start businesses have been established, these include: the "Mongolian Entrepreneurship Summit", "Mongolia Innovation Week", "Unplugged", "TEDxUlaanbaatar", "Ulaanbaatar Startup Week", "Mongolian Social Entrepreneurship Summit" and "Investor Nation Summit". An increasing number of government agencies, non-government organizations (NGOs) and universities in Mongolia, have been supporting the development of entrepreneurship through programs and projects.

The Ministry of Labor and Social Protection (MoLSP) leads policy making and implementation of employment policies in Mongolia. The MoLSP has been active in promoting entrepreneurship in the past two years with its cooperation with the Swiss Agency for Development and Cooperation (SDC) and GfA Consulting Group GmbH, to implement the "Youth Employment Promotion Project" (YEPP), which includes the "Youth Startup Program" (YSP). Similarly, The Ministry of Food, Agriculture and Light Industry (MoFALI) is at the center of policy making and the implementation of policies on SME development in Mongolia. The MoFALI has implemented programs related to access to finance, business training and the empowerment of women in business. A joint initiative between the Government of Mongolia, the Mongolian Union of Employers, the Mongolian National Chamber of Commerce and Industry (MNCCI) and local banks established the "The Loan Guarantee Fund" of Mongolia in 2012 aimed at easing the borrowing process for micro businesses and startups.

Several of the country's universities have established startup or innovation labs in recent years and added entrepreneurship courses to their curriculum. Unfortunately, it is reported many of these initiatives have ceased due to funding constraints or lack of faculty support. The *National University of Mongolia (NUM)* and The *Mongolian University of Science and Technology (MUST)* partnered with the *Massachusetts Institute of Technology (MIT)* in the "MIT- Mongolia Initiative Project". The project was piloted in 2016



with the aim of establishing foundations for larger collaborative projects, however a lack of funding has put future work on hold.

The government supported **National Information Technology Park of Mongolia** (IT Park) has been a key player in incubating and supporting startups in Mongolia since the 1990s. The IT Park recruits new startups twice each year. It offers a two-year incubation service which includes office space, event hall, internet access and open labs. It also offers libraries and co-working spaces and hosts events such as: “Silicon House Pitch Days”, a monthly “Discussion Session on Innovation”, and “Future Makers” training.

Startup Mongolia is a prominent and active NGO known for its activities to promote a startup culture in Mongolia. Established in 2011, in their first few years operating in Mongolia, *Startup Mongolia* organized “Global Entrepreneurship Weeks” and “Startup Weekends”. The organization now offers a variety of activities, including: “Startup Week Ulaanbaatar”, “Startup Grind”, “Drink Entrepreneurs”, and conducts “Mongol Accelerator” and “Innovator Education” training. *Startup Mongolia* has cooperated with several organizations including the *World Bank*, SDC, the *Korean Fund for Green Development*, Mongolian government organizations and several universities. The organization implemented “Code for Green UB”, “Green Nation Challenge” and the “Startup Train”. *Startup Mongolia* are currently working with the MoLSP, SDC and *GfA Consulting Group GmbH* in the implementation of the “Youth Startup Program” as part of the YEPP.

Development Solutions (DS) is a Mongolian NGO that is a member of UK based *Youth Business International* (YBI) and has established *Youth Business Mongolia* (YBM). YBM provides mentoring and business networking support to micro-enterprises. A previous collaboration with *Khas Bank* of Mongolia, with financial backing from *Kiva*, provided access to finance for startups. This was replaced with the “REACH” project, a *USAID* funded program assisting micro-enterprises develop business plans and gain bank finance. DS is also cooperating with Ulaanbaatar City Administration and the *Asia Foundation* in operating the *KOICA* funded “Women’s Business Center” (WBC).

The **Mongolian National Chamber of Commerce and Industry (MNCCI)** promotes entrepreneurial activities and new business development through various councils including the *Council for Innovation and Startups*. The Council organizes meetings, discussions and training events for new businesses. Similarly, the **Business Council of Mongolia** (BCM) works in policy advocacy to ease the business environment through its *Legislative Working Group*. The BCM also runs workshops on innovation and entrepreneurship for its members through its *Innovation and Education Working Group*. The BCM is a key organization advocating for an “Innovation Fund” to be established by the Government of Mongolia.

As important enablers for fostering density of the entrepreneurship ecosystem (a critical factor for success), the creation of co-working spaces in Mongolia has ballooned since 2016. There are now at least 9 co-working spaces in Ulaanbaatar, including: *Club Co-working*, *Startup Terminal*, *Workcentral Ulaanbaatar*, *Startup Marketing Space*, *Gerel + Media Creative Club*, *UB Lab Co-Working Space*, *HUB Innovation Center*, WBC, and *Type Business Salon*.

A recent MIT report³ provides a detailed analysis of the entrepreneurial ecosystem in Mongolia and notes it faces the following **challenges**:

- **Lack of practical training,**
- **Lack of dynamic governance,**
- **Lack of sound investment climate,**
- **Lack of communication, and**
- **A mindset gap between older and younger generations**



4 UNDP Activities – “Activated2030”

4.1 Introduction

Entrepreneurship as an important pillar in youth economic empowerment is recognized across the *United Nations* (UN) system. Within the “UN Youth System-Wide Action Plan” (SWAP), Outcome 1, Employment and Entrepreneurship, outcomes three and four, call for the support of entrepreneurship ecosystems and enabling environments, and “for promoting youth entrepreneurship”¹. As part of its prioritization of SDG 1, eradicating poverty; 10, reducing inequalities; and 16, promoting inclusive societies, within the “UNDP Country Program Document for Mongolia (2017-2021)”, Outcome 1, Inclusive and Sustainable Development, states that “UNDP will promote small-and-medium-sized enterprise development to diversify economic opportunities”, with a “focus on marginalized groups, such as youth and women”². This, together with acknowledgement that economic challenges facing young people in Mongolia have been deepening in the past few years, UNDP understands that young people need to take an active role in creating income generation activities for themselves. However, despite high literacy rates and higher education attainment, “Young people [in Mongolia] do not consider entrepreneurship a viable employment option.”³ This presents a barrier to job creation, economic diversification, and innovative approaches to Mongolia’s development challenges.

Given this, UNDP in Mongolia set out to better understand the youth entrepreneurship mindset and ecosystem in Mongolia, with the goal of enabling evidence-based innovation, and human centered policy and program design, to enhance the support of youth entrepreneurship in Mongolia. With funding secured through the *UNDP Regional Bureau for Asia and the Pacific* (RBAP), UNDP Mongolia undertook a study expected to provide an essential evidence base:

- i) in which to guide the development of a UNDP led youth entrepreneurship program in Mongolia.
- ii) to facilitate informed policy recommendations to support youth entrepreneurship, and in turn, reduce poverty and inequalities, and generate economic growth and decent work (SDG 1, 8 and 10).
- iii) to enable the work of stakeholders to be more targeted, resulting in improved cost and time efficiencies, and enhanced programming and outcomes.



The longer-term vision for this work is,

By 2021 all young people in Mongolia will have the support and access to training, mentoring and finance, to pursue their entrepreneurial goals.



Figure 1. “Activated2030” Vision

To achieve this vision, a three-phased approach is envisaged as illustrated in figure 2.

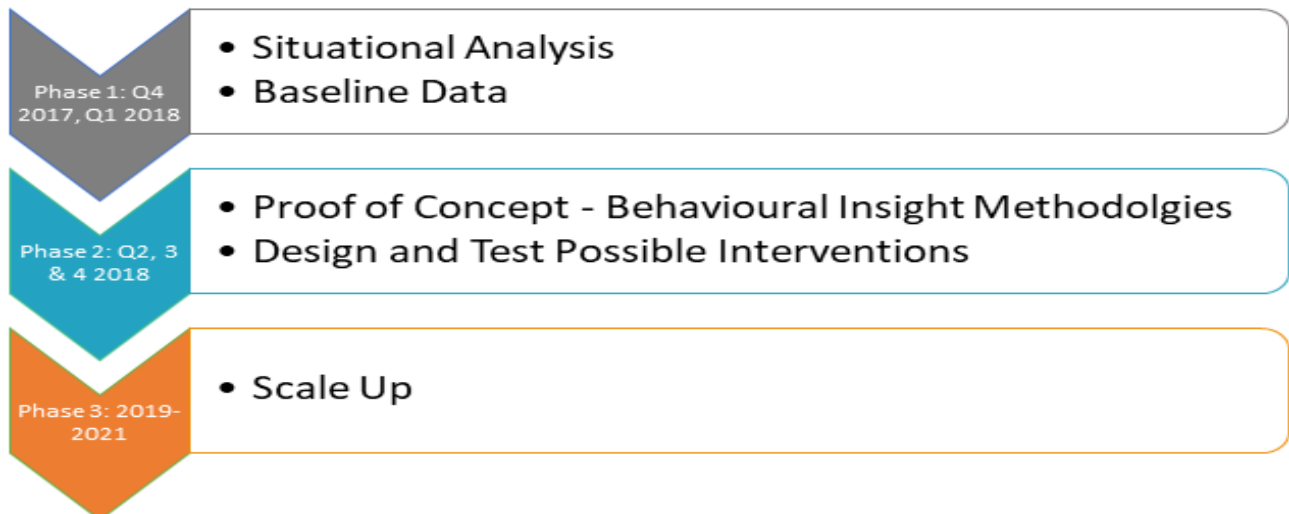


Figure 2. Phases of “Activated2030”



4.2 The approach

In undertaking this work, UNDP in Mongolia is employing three primary methodologies as illustrated in figure 3.



Traditional **desktop research** was undertaken to gain an understanding of youth entrepreneurship in both the international and national (Mongolian) context. This consolidated academic and non-academic literature on the topic, together with anecdotal information known by the project team.

Figure 3. Primary Methodologies employed in “Activated2030”

In designing and undertaking this project, a “**Design Thinking**” (DT) approach is being applied. DT is an approach refined by *Stanford University's D.School*, which focuses on developing creative solutions to problems with the user or client at the center. It requires a deep understanding of the context and culture in which the problem is contained, and designs solutions based on genuine empathy. Solutions are generated without constraints of current systems or processes and are rapidly trialed using a 'fast fail' approach. This allows for continual iteration resulting in more time and cost-efficient development and testing of solutions. DT involves six activities (Figure 4) that often loop back on themselves, as for example, testing enables better definition of the problem and the generation of new ideas.⁴

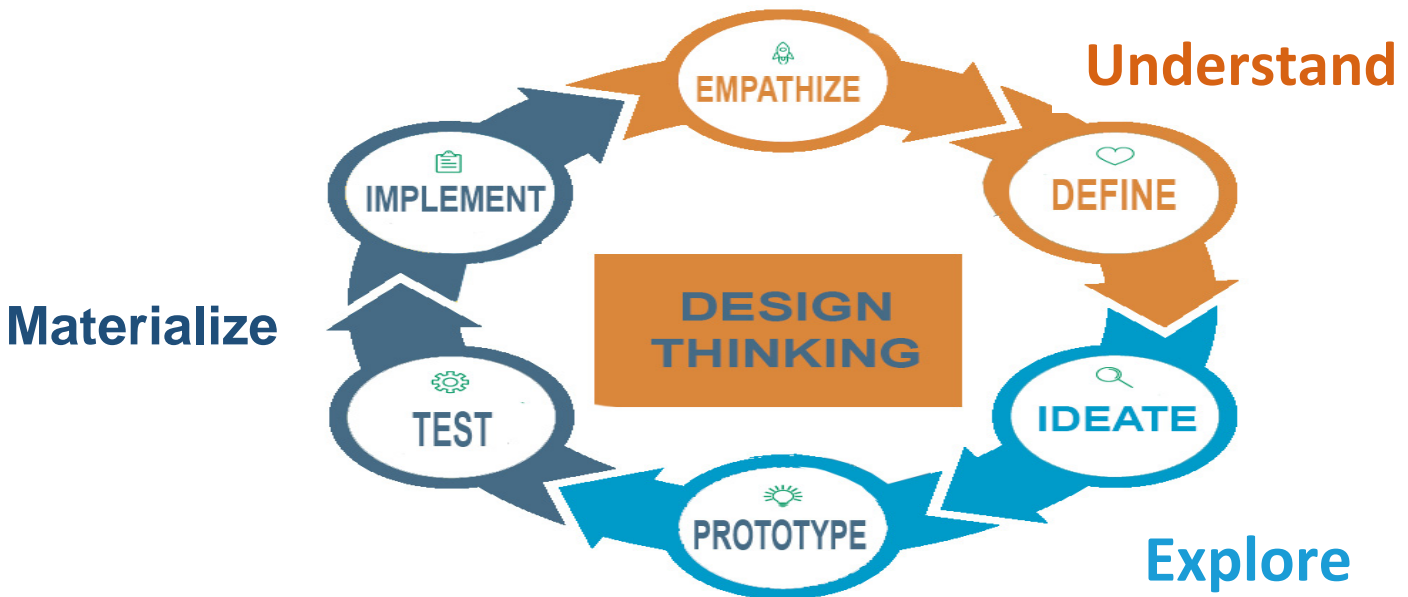


Figure 4. Design Thinking



Together with DT, “**Behavioral Insight Methodologies**” (BIM) are being employed throughout this work. BIM are based on behavioral economics with the recognition that people are not always rational beings. With this knowledge, interventions are designed and trialed with the goal of 'nudging'⁵ people into undertaking a desired behavior. Actual behaviors are observed and measured as opposed to desired or expected behaviors. This provides a clear understanding of the exact result each intervention generates. For further information on the design and testing of nudge interventions see section 8, 'Behavioral Nudges'.

To facilitate a DT approach and use BIM's, UNDP convened a diverse, multidisciplinary and multicultural team, comprising language, measurement, substantive content and most importantly context experts. The team was made up of both national and international consultants from the fields of: linguistics, entrepreneurship, youth entrepreneurship, behavioral science, psychology and monitoring and evaluation. A dedicated group of *United Nations Youth Advisory Panel* (UNYAP) members have worked with the project team on all aspects of the work to ensure it is representative of, and highly relevant to young people in Mongolia.

4.3 Definitions

This project has adopted the following definitions:

Youth: "Mongolian citizens between 15 and 34 years of age" as defined in the Law on Supporting Youth Development⁶

Entrepreneurship: Any activity entrepreneurs might take to form and exploit opportunities⁷.

Entrepreneur: Someone who sets up a new venture, taking on risk in the hope of returning a profit.

Enterprising: The ability to get things (a project) done.

Enterprising Activity: Activities that increase one's income generating abilities, or overall creativity and problem-solving abilities that lead towards positive changes.



5 Enterprising Tendencies

The first step in undertaking a project using a DT approach is to “Understand” the problem. This is done by “Empathizing”, conducting research to understand the user, and “Defining” where the users’ problem actually is¹. In this case, to understand the user, it is important to understand why some people pursue entrepreneurship and some do not. Whilst understanding the barriers to entrepreneurship, such as access to finance, lack of business training, and market restrictions provides useful information, it is only one dimension. It does not provide rich insights into why some people who attend an entrepreneurship event work on transforming their idea into a project or business, whilst most do not. Similarly, it does not explain why many people who graduate from business school, hence supposedly have the required knowledge to start a business do not. To gain a deeper understanding of why some young people pursue entrepreneurship, and are successful, whilst most do not, the team determined it necessary to gain insights into the enterprising tendencies, perceptions and behaviors of young people in Mongolia.

In its broadest sense, enterprising tendencies are manifested in individual’s actions and behaviors to start and complete projects. General enterprising tendencies reflect an overall (i.e., macro-level) measure of several related but more specific micro-level skills and attitudes. For instance, Caird² proposed the following five micro-level attitudes and behaviors (a.k.a. factors): (1) *ability to act in risky situations*; (2) *creativity in approaching solutions*; (3) *motivation for achievement*; (4) *self-reliance and need for independence*; and (5) *internal locus of control*. Caird³ proposed the measurement of these tendencies based on individuals’ self-reported evaluations of their behaviors, attitudes, and beliefs. A validation study by Caird (1991) reported that enterprising tendencies (measured by 54 items across five factors) were higher among business owners and managers compared to, for instance, teachers, nurses, and civil servants.

5.1 “The General measure of Enterprising Tendency Test” (GET2)

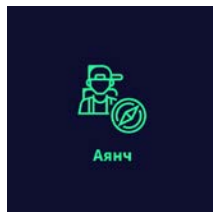
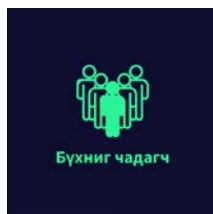
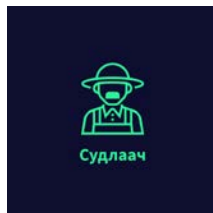
The “**General measure of Enterprising Tendencies**” (GET) test was designed in 1987-1988 by Sally Caird and Cliff Johnson as part of the work of the *Enterprise Education Unit at Durham University Business School*⁴. The GET test provides an indicative (and not definitive) estimate of one’s enterprising potential⁵. The original GET test⁶ was designed to be administered on paper. The GET2 test was created as an online version of the original GET test with slight modifications made to possible responses. The GET2 test⁷ consists of 54 questions with *agree* and *disagree* responses. The test is hypothesized to measure five qualitatively distinct yet correlated factors. These **factors** are **(1) need for achievement; (2) need for autonomy; (3) calculated risk-taking; (4) creativity; and (5) drive and determination** (a.k.a. internal locus of control). The GET and GET2 test has been used by 80 organizations in 30 countries since it’s development, with the online version available at <http://www.get2test.net/> used on average 2,000 times per month⁸. However, the test has not previously been used at scale in Mongolia.

While this tool has not been used in Mongolia at scale, governments and organizations across the world have used this measurement tool and its results to design programs and activities to encourage enterprising behaviors. The development of enterprising tendencies is a holistic approach to building a culture of entrepreneurship. These tendencies are not only considered important as a base to build the skills needed in starting one’s own business, but are transferable beyond business. The holistic nature of these tendencies helps develop transferable skills and the transferable nature of these skills leads them to be important in various areas throughout an individual’s life and society. As previously defined, being enterprising is having the ability to get things (a project) done, hence, it is the actions individuals



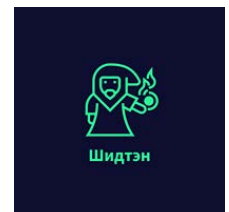
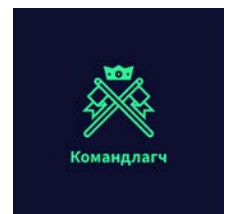
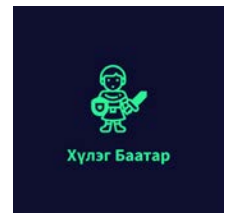
take that separate those who start their own business and those who do not. Therefore, measuring the tendencies to undertake behaviors that help individuals turn ideas into action, was deemed critical in understanding a baseline for developing future enterprise related activities in Mongolia.

With the permission of the original author, the GET2 test was adapted into the Mongolian language by a panel comprising of language, content, and measurement experts. Since this test had not been administered in the Mongolian language before, the team needed to ensure the newly-adapted test performed adequately—both as a diagnostic tool and as a tool for investigating relationships of the measured factors with other demographic variables.



Of the 1,469 participants, 1,258 answered all 54 questions. According to the GET2 manual, full completion of all 54 items is necessary for the calculation of the final score. On completion of the GET2 test at <http://www.get2test.net/> a results screen is displayed. This presents the participants score out of 54 and a description of their characteristics and tendencies based on their answers. The English language GET2 test administered on <http://www.get2test.net/> labels the results as “Upper High”, “Lower High”, “Upper Medium”, “Lower Medium”, “Upper Low” or “Lower Low”. As part of the adaptation for the Mongolian project, the “Activated2030” team created and assigned a persona to each of the categories. The personas from the lowest to highest were:

Knight (scores 0-13, Lower Low);
Wonderer (scores 14-26, Upper Low);
Jack of all trades (scores 27-34, Lower Medium);
Wizard (scores 35-43, Upper Medium);
Explorer (scores 44-48, Lower High);
Commander (scores 49-54, Upper High).



Personas and corresponding digital icons were assigned to encourage the young participants to engage with the results. Appendix B provides the list of personas, corresponding scores, and the description of traits provided to participants. Persona’s were used for two reasons: 1. it was expected young people would find the results presented within a persona more interesting than simply being told they have “Lower Low”, “Lower Medium” etc. enterprising tendencies; 2. it was also anticipated participants would voluntarily share their results via social media and in doing so increase awareness and participation in the survey on www.activated.mn. Feedback from participants was that the results were very interesting and insightful. However, it seems few people have remembered their persona as witnessed with focus group participants (see section 6). Also, due to programming challenges when the www.activated.mn website was developed, the results sharing facility was not built as planned. Given this, participants did not share their results on social media.

5.2 Purpose

The purpose of administering the diagnostic test of enterprising tendencies was to assess the baseline enterprising skills among Mongolian youth. The measurement of such skills needed to be simple in its administration and interpretation, and comprehensive in its approach to measuring tendencies related to being enterprising. The “Activated2030” team determined the GET2 test⁹ has met these requirements.



5.3 Participants

Data was collected from a total of **1,469 respondents** between the ages of 15 and 35. Figures 5 and 6 show the number and percentage of participants by gender, age and highest education attainment.

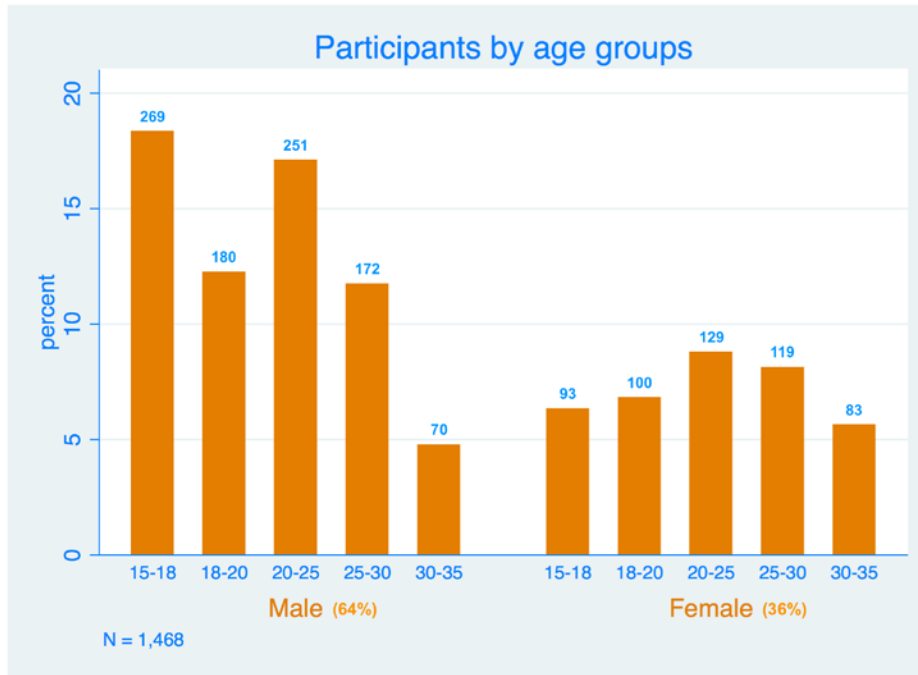


Figure 5. Participants by age groups

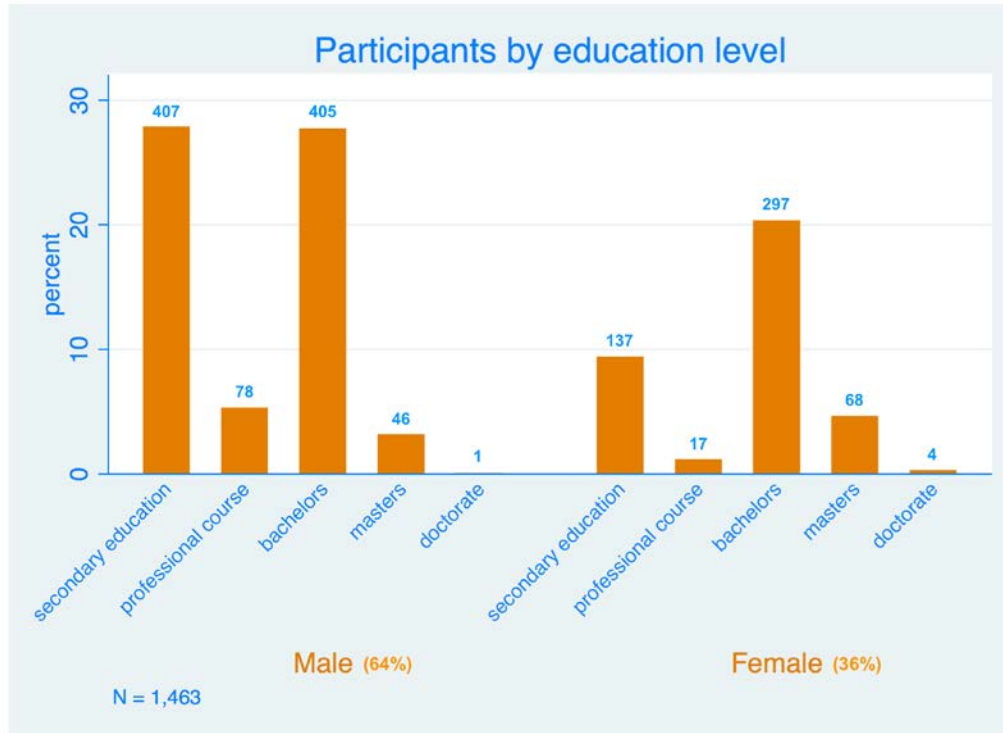
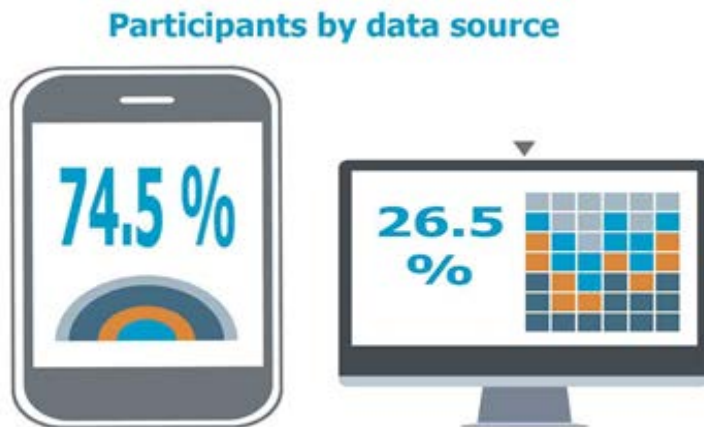


Figure 6. Participants by education level

5.4 Digital administration

In the current global economy, the use of digital media—especially among youth—is increasingly important. Therefore, the survey was administered through a bespoke website www.activated.mn over a 14-day period in January 2018. The digital administration also provided greater ease and cost efficiency of delivery and data collection. This did rely on digital accessibility and at least some digital literacy among Mongolian youth, who had the opportunity to complete the survey either on a smartphone or computer.



Given widespread internet access and digital connectivity across the country, this format also enabled participation from the geographically dispersed population. Of participants, 26% completed the survey on a computer and 74% used a mobile device (Figure 9).

Figure 9. Participants by mode of data collection

5.5 A Representative sample

It is important to ensure that respondents in the data represent the target population (i.e., youth in Mongolia). In terms of geographic representation, about 73% of the sample were from the capital, and the remaining 27% were from the 21 aimags in Mongolia. This proportion is not identical to the actual distribution of the population in Mongolia—where about 45% of the population are from the capital¹¹. However, considering most of the target demographic are likely to be enrolled at universities located in the capital, it is thought the geographic distribution of the sample is not a major threat to the generalizability of the findings to the entire population.

Females were underrepresented in this study. The population of Mongolia is estimated to consist of 51% females¹², while in this sample, approximately 36% of the participants are females. This difference in gender ratio is significant. To ensure the lack of gender balance does not confound the findings, most of the comparisons were adjusted for gender. When checking a particular pattern in the data, males and females were considered separately. The need to ensure gender balance when implementing nudge interventions has been noted—during the nudge phase it will be possible to have greater control over the sample and to randomize participants to the control and treatment groups by stratifying by gender.

One potential threat to the sample, which applies to almost all studies similar to this, is selection bias. Selection bias is the most common challenge in studies in which participants self-select. The challenge in this context arises from the fact that those who have self-selected to participate in the study might be different in their motivation and in their enterprising tendencies from those who did not volunteer to participate in the study. While this potential threat is acknowledged, the team is not concerned about the validity of the findings. Actually, some level of interest towards the study from participants was necessary in order to obtain valid and reliable responses to the questions.



5.6 Statistical significance

In cases when differences in terms of statistical significance are reported, the so-called p-value or the significance level (most often 0.05) is noted. When a particular difference or statistic is reported to be significant at 0.05 level, this implies that this finding (i.e., difference) will be reproduced 95% of the time. In other words, if this experiment or study were repeated 100 times on the same population (from which samples are drawn), the reported difference in question will be obtained in at least 95 of these experiments.

5.7 Data security

All necessary security measures and procedures for storing, sharing and analyzing of the data, such as the anonymization of the data set and storing in a password-protected environment have been adhered to. Participants were informed prior to completing the test how the data was to be used.

5.8 Limitations

As with all studies, the administration of the GET2 test in the Mongolian language through www.activated.mn had limitations. The greatest risk was that by only distributing the survey digitally, it would not be representative. Before making the decision to distribute the test digitally, research was undertaken to determine the mobile internet coverage and smartphone usage in Mongolia. The research showed that whilst remote areas of the country do not have mobile internet coverage, coverage is widespread across the country. Similarly, there is more than 1 smartphone registered per head of population in Mongolia. This does not imply that everyone in Mongolia has a smartphone, but it does suggest that most Mongolians are likely to have access to a smartphone or computer. This method of distribution also required people to have access to data. As this is a challenge in Mongolia, the design and function of www.activated.mn was kept simple with limited use of graphics to minimize data usage whilst completing the survey. With these concerns addressed, digital administration was selected for its appropriateness to the target audience (young Mongolians) and its cost and time efficiencies. This approach enabled the collection of data from all 21 aimags, which would not have been possible through other means within the timeframe and budget of the project.

Similarly, with the primary promotion of www.activated.mn being through Facebook, particularly the “Activated2030”, UNDP and UNYAP pages, a certain degree of sampling bias may have occurred. To overcome this, a large number of youth related organizations were contacted and asked to promote the activity.

Another consideration and possible limitation was when and for how long to run the survey. A combination of factors contributed to the decision to collect data for 14 days during January 2018. These included the fact that this is a university holiday period, hence students would likely have free time and be actively on the internet. Conversely, it may have meant more students were visiting family in rural areas with less access to the internet. Similarly, being winter it was assumed people would be more likely to be inside on the internet than at other times of the year. The decision to run the activity for 14 days was taken as it was deemed the minimum required to generate an adequate and ideally representative sample, however, was short enough to fit within the projects limited timeframe. Similarly, it was determined that this length of time would allow the method to be tested and if successful potentially run again in the future to increase the sample size or apply it to specific sub-sets of the population.

Whilst the team is satisfied with the sample obtained at this time, it is acknowledged that some groups of the population such as those without access to a smartphone, computer or the internet, those with visual

or learning impairments and those who have difficulty reading, may not be adequately represented in the sample.

5.9 Findings

Analysis of the test data confirmed that the GET2 test (in the Mongolian language) can reliably separate those who are high on the five factors from those who are low on these factors. Analysis determined that the reliability of the test as a tool for the measurement of the General Enterprising Tendencies was adequate.

The average score from the GET2 test was 34.3 points (out of 54). We compared average GET2 scores between males and females and found that **females scored on average about one point higher than males**, which is statistically significant at $p=0.05$ level. On average, singles scored 34 points while married participants scored about one point higher—which is statistically significant. The results also show that **as people get older they are likely to score higher on the GET2 test**. These results are illustrated in Figures 10 and 11. Results also demonstrate that **education level is strongly associated with the GET2 score**. Participants with graduate or bachelor degrees on average scored higher than those whose highest education attainment is the completion of secondary school (or with some professional courses).

General Interprising Tendency



Figure 10. GET2 Scores



Average score

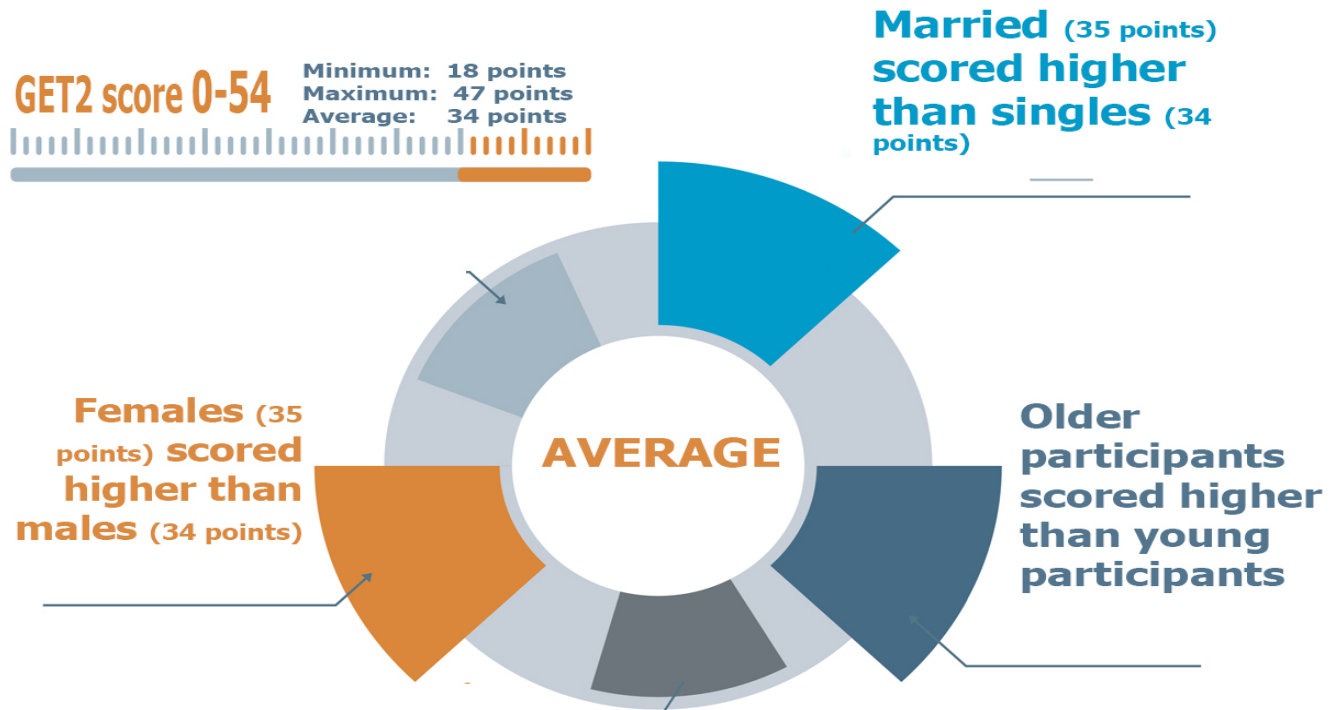


Figure 11. Relationship of the GET2 score with demographic variables
 (differences are statistically significant at $p=0.05$ level)

Scores on the GET2 test by each factor are shown in Table 1. On average, females scored significantly higher overall and in the *Creative Tendency* and *Need for Achievement* factors than males. However, young women are 1.54 times less likely to identify as being an entrepreneur than the young men who participated in the survey. Male participants scored slightly higher than female participants in the *Calculated Risk Taking* and *Need for Autonomy* factors (but not statistically significantly higher). The **lowest scoring factor** amongst both males and females was **Need for Autonomy**, with some participants scoring 0 out of 12 for this factor. The **highest scoring factor** for both males and females was **Creative Tendency** with an overall average of 8.23 out of 12. The ranking of the factors from highest to lowest average score is the same for males and females.



Table 1. GET2 test scores

		factors	average score	minimum score	maximum score
Overall		Creative Tendency	8.23	3	12
		Drive and determination	8.12	3	12
		Need for Achievement	7.90	1	12
		Moderate/Calculated Risk Taking	7.04	2	12
		Need for Autonomy/Independence	6.05	0	12
		factors	average score	minimum score	maximum score
Females		Creative Tendency	8.36	3	12
		Drive and determination	8.23	3	12
		Need for Achievement	8.18	1	12
		Moderate/Calculated Risk Taking	6.97	2	12
		Need for Autonomy/Independence	6.03	0	12
		factors	average score	minimum score	maximum score
Males		Creative Tendency	8.16	3	12
		Drive and determination	8.06	3	12
		Need for Achievement	7.75	2	12
		Moderate/Calculated Risk Taking	7.06	3	12
		Need for Autonomy/Independence	6.06	0	12

Correlations between the five factors are shown in Table 2. These correlations range from 0.74 to 0.95, with the **highest correlation between the Need for Achievement and the Calculated Risk-Taking factors**. The lowest correlation (while still statistically significantly high) is 0.74, which is between the Calculated Risk-Taking and Drive and Determination factors. These correlations, which can potentially range from -1 to 1, illustrate the magnitude of the relationship between the factors. For instance, as shown in table 2, the highest correlation is estimated between Need for Achievement and Calculated Risk-Taking (0.95). This implies that those who are high in one of these two factors is very likely to be high in the other factor as well. Similarly, those who are low in one of these two factors are very likely to be low in the other factor as well. The lowest correlation estimated between Calculated Risk-Taking and Drive and determination (estimated at 0.74), means that, although being high in one is likely associated with being high in the other, there will be some cases when this is not necessarily true (thus the correlation is lower than other pair-wise correlations).



Table 2. Correlations between the five factors measured by the GET2 test

	Need for Achievement	Need for Autonomy	Creative Tendency	Calculated Risk Taking
Need for Autonomy	0.88			
Creative Tendency	0.79	0.93		
Calculated Risk-Taking	0.95	0.88	0.79	
Drive and determination	0.79	0.84	0.83	0.74

Additional survey questions:

To gather information on a series of factors considered important in the Mongolian context but not covered in the GET2 test, the team developed additional questions and included these in the survey instrument (www.activated.mn). These questions asked participants their behaviors and attitudes towards: **income generation, failure, business ideation and initiation, cultural norms and understanding of the term “entrepreneurship”**. A full list of these questions is provided in Appendix C. Figures 12 and 13 summarize the key results from these questions.

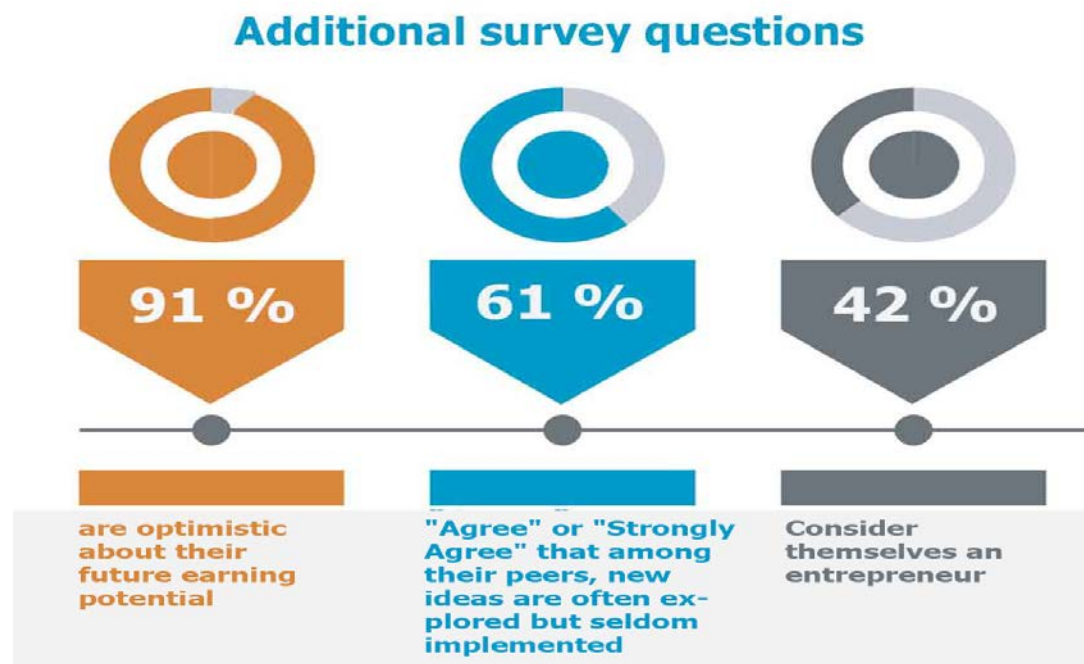


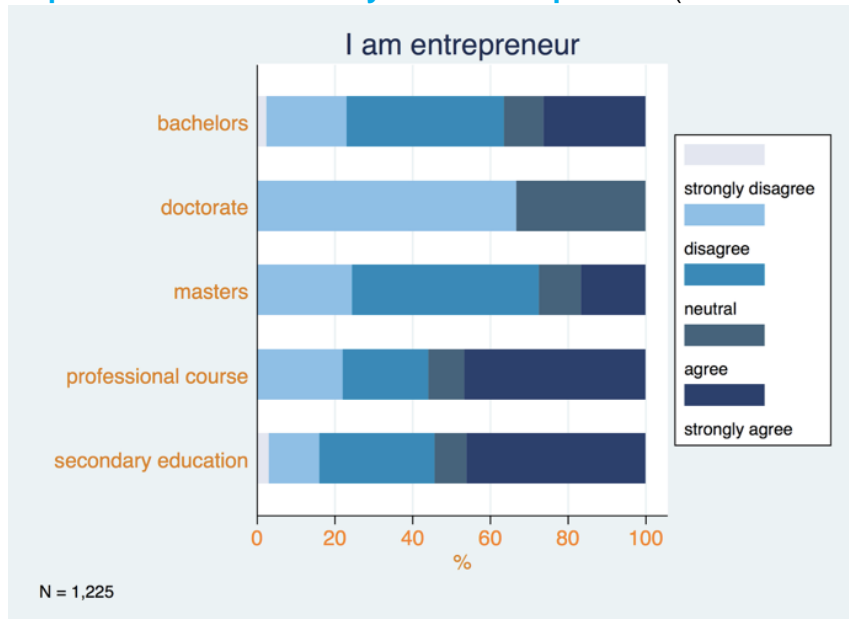
Figure 12. Optimism about the future, Implementation of ideas and Being an entrepreneur



Participants who indicated they traveled or engaged in personal development within the past six months scored significantly higher in the GET2 test than those who did not select either of these categories. Those who indicated they sold items within the past six months have significantly lower GET2 scores than those who did not indicate they had sold items. This is surprising given selling items is often associated with entrepreneurship.

Figure 13. Correlations between activities and GET2 score

The study showed that **both education and age are associated with higher GET2 scores**. Even after accounting for education (as education level and age are correlated), older participants on average scored significantly (at 0.05 level) higher than younger participants. Similarly, accounting for age, those with bachelor's or higher education levels score significantly (at 0.05 level) higher than those with only secondary education attainment. **Despite this, the higher the level of education, the less likely the respondent was to identify as an entrepreneur** (and these differences are statistically significant at

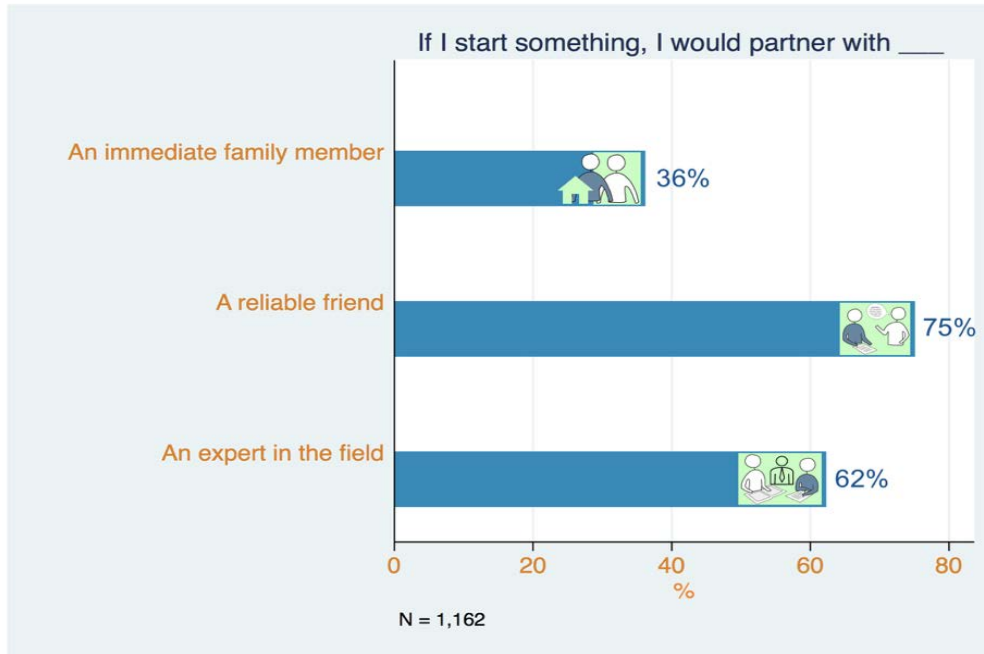


0.05; accounting for age). Figure 14 presents responses to the "I am an entrepreneur" statement by highest level of education attained.

Figure 14. Responses to "I am an entrepreneur" by education level

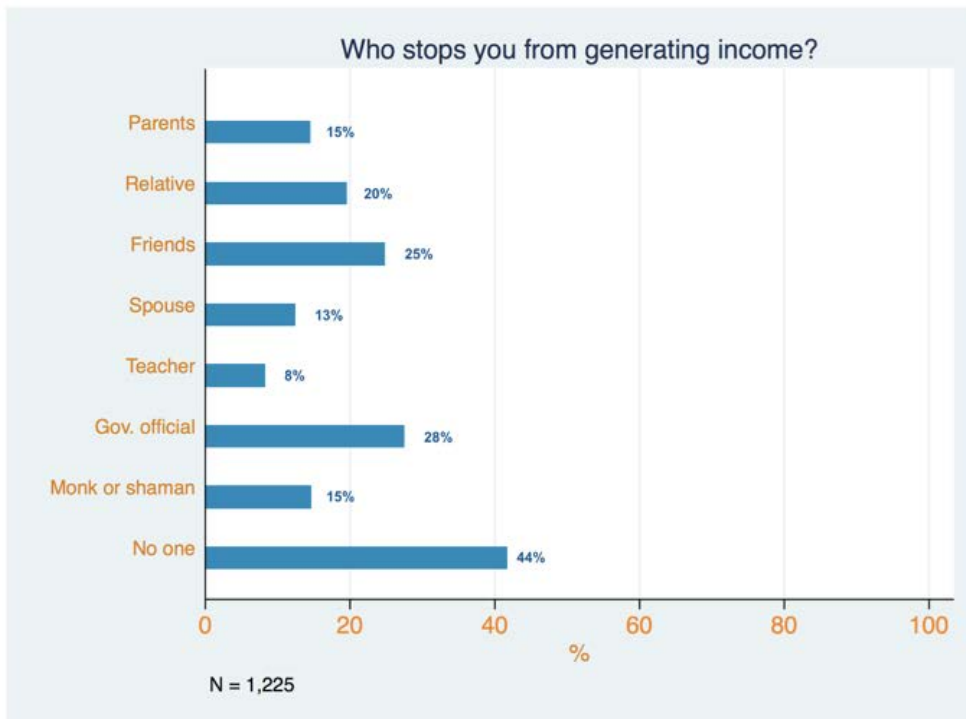


When asked who they would partner with if they started a business, a *reliable friend* was the most frequent response (Figure 15). Those who selected “immediate family member” (36%) had significantly (at 0.05 level) lower GET2 scores than those who did not select this response. Those who selected “an expert in the field” have significantly (at 0.05 level) higher GET2 scores than those who did not select this response. Similarly, participants who indicated they talk to a relative about



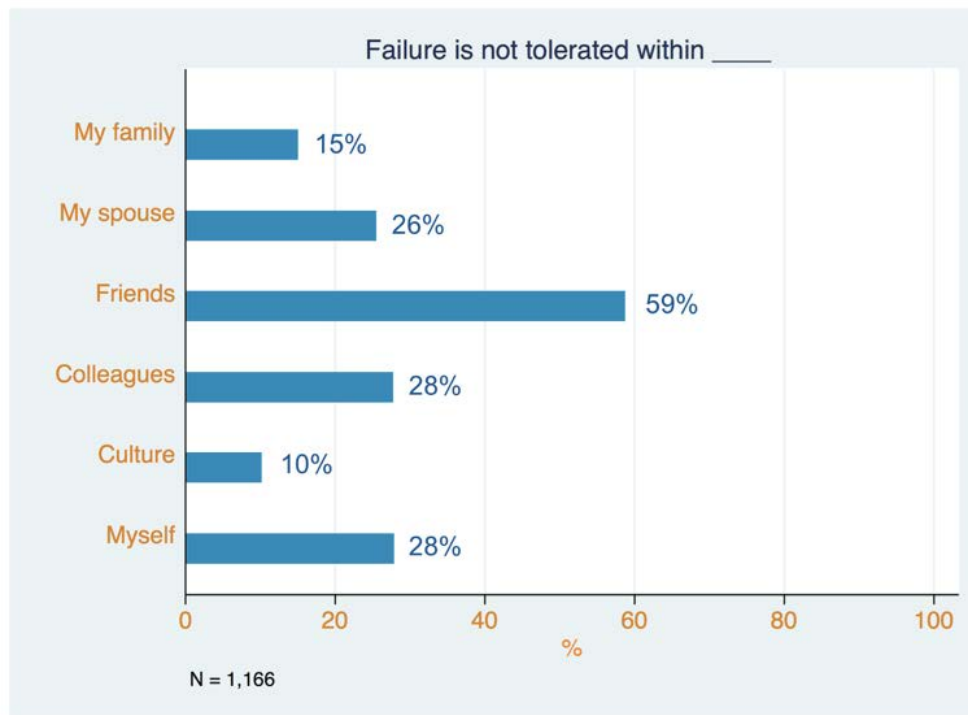
generating income (14%), or who believe a relative can help them generate income (24%) recorded significantly lower GET2 scores compared to those who did not select a relative in these questions.

Figure 15. Responses to “If I start something, I would partner with...”



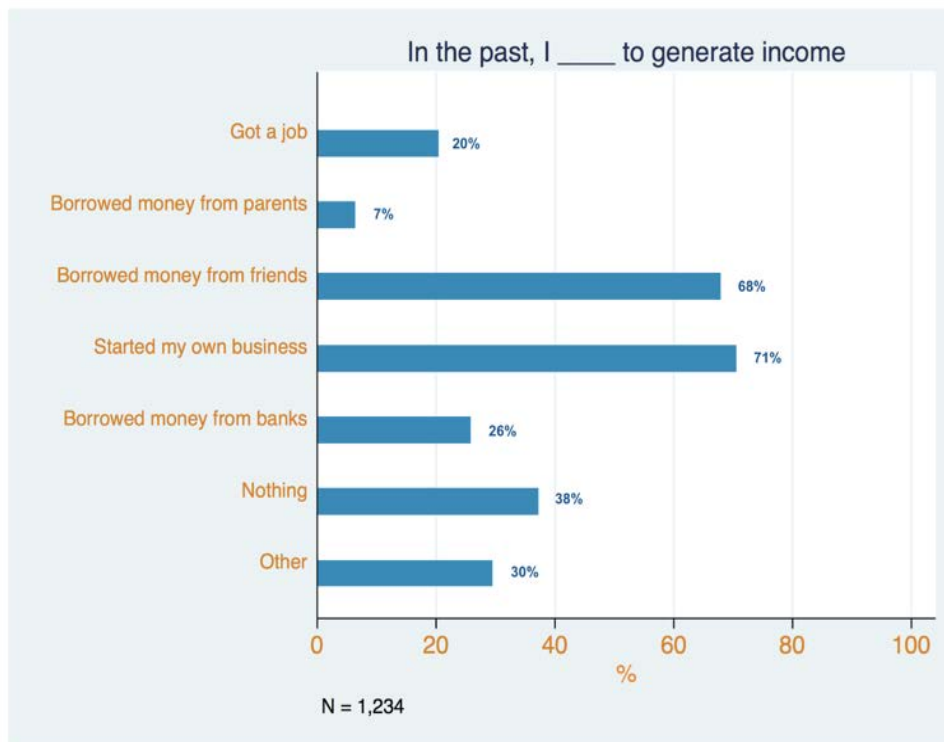
When asked “who stops you from generating income”, 28% of respondents said *government official*. This is the category with the highest number of responses, with friends second at 25% as shown in Figure 16.

Figure 16. Responses to “Who stops you from generating income?”



When asked about the toleration of failure, **59% of respondents** said **Friends do not tolerate failure**, whilst only 10% said failure is not tolerated in their *Culture* (Figure 17).

Figure 17. Responses to “Failure is not tolerated within ...”



When asked about **activities to generate an income**, the most frequent responses were, “started their own business” (71%) and “**borrowed money from friends**” (68%) (Figure 18). Those who selected “started my own business” have significantly higher GET2 scores than those who do not select this response (about 2.3 points on average; significant at 0.05 level).

Figure 18. Responses to “In the past, I ... to generate income”



5.10 Conclusions

Many interesting results have been generated from the GET2 test administered in the Mongolian language through www.activated.mn. These include:

- Most participants scored medium to low in the GET2 test.
- Only 1% of respondents scored high in the GET2 test, and none scored in the upper high range.
- Young women in Mongolia have higher “General Enterprising Tendencies” than young men.
- Young women are less likely to consider themselves an entrepreneur than young men.
- Age and higher education attainment are associated with higher “General Enterprising Tendencies”.
- The “need for autonomy” is lower amongst young Mongolians than the other factors measured.
- “Creative tendency” is the highest scoring factor amongst young Mongolians.
- Young Mongolians are overwhelmingly optimistic about their future earning potential.
- Young people in Mongolia have many ideas but seldom implement them.
- Travel and personal development are more aligned with a higher GET2 score than selling items.
- Those who rely on relatives for advice and help in relation to income generation have lower GET2 scores than those who do not.
- More young people in Mongolia would choose to partner with a reliable friend than an expert in the field when undertaking a new venture.
- Government is identified as preventing income generation by 28% of respondents.
- Failure is not tolerated amongst peers and more so by young men.

These results provide valuable data and insights on specific aspects of the mindset and likely behaviors of young Mongolians not previously known. They provide a baseline from which changes can be measured, and highlight several areas where interventions and activities can be focused to improve the “General Enterprising Tendencies” and in turn increase the enterprising activities of young people in Mongolia.

6 The Entrepreneurship Journey in Mongolia

Having gained an understanding of the users through knowledge of the enterprising tendencies and perceptions of young Mongolians, the team moved onto the “Define” stage of the DT approach. To “Define” where the users (young Mongolian entrepreneurs and would be entrepreneurs) have challenges in pursuing their entrepreneurship activities, a series of focus groups were conducted.

6.1 Participants

Focus group participants were recruited from those who completed the GET2 test on www.activated.mn between 12 and 22 January 2018, and self-identified as being an entrepreneur by answering “strongly agree” or “somewhat agree” to the statement “I am an entrepreneur”. Of those who self-identified as being an entrepreneur by the end of 22 January 2018, 218 were located in Ulaanbaatar, and as such received an invitation via email to attend a focus group. As response to the email was very low, invitees were telephoned at random on the 25 and 26 January until all available places were filled. Of the 70 people who confirmed their attendance at a focus group, 22 participated. All participants were Mongolian youth aged between 17-32 years. Of the 22 participants, 6 reported having started a business, 6 reported being CEO’s, 4 specialists or officers, 3 managers, 2 government employees, 3 unemployed people, 2 secondary school students, and 2 university students.



6.2 Methodology

To facilitate active participation in an environment familiar to young entrepreneurs, the focus groups were held at *Startup Marketing Space* (SMS), a co-working space in central Ulaanbaatar between January 31st and February 2nd 2018. To enable participation by people with differing schedules, six sessions were held across weekday mornings, afternoons, evenings and on a Saturday.

The focus group discussions were facilitated by two UNYAP members who were mentored by the “Activated2030” team as facilitators and primary data collectors. This peer to peer facilitation was deemed the best method for generating open discussion among participants. It also served as an opportunity for the capacity building and empowerment of the young facilitators. Engaging young people in focus group discussions not only generates useful knowledge that can be used to inform youth experience in the entrepreneurial journey, but also provides valuable opportunities for the development and empowerment of youth participants themselves. The opportunity to be involved in discussions to understand the challenges, and work in designing and testing possible solutions, was very welcomed by most focus group participants. This youth led survey process was mutually beneficial for both the young people and the consulting team, as it offered extensive shared learning.



Again, in keeping with good practice and a DT approach, a prototype of the focus group was tested with a group of young people from national youth led NGO's. Feedback and lessons learned were used to refine the design and delivery of the focus groups before the sessions were conducted with the main sample. A brief analysis of what worked well and what could be improved was undertaken after each focus group to enable continual iteration.

The focus groups were centered around two behavioral insight tools, "Empathy" and "User Journey Mapping". Empathy mapping is a tool used to support participants in remembering the emotions experienced during an activity. To complete an **empathy map**, participants note the thoughts and feelings they had, what they heard and saw, what influenced them, what obstacles were encountered, and what the goals and measures of success were. A **user journey map** "creates a timeline of a user's experience"¹ by plotting the actions, thoughts and interactions involved in undertaking an activity. In this case, participants were asked to map the touch points in their personal experience interacting with the entrepreneurship ecosystem in Mongolia. Whilst this proved challenging for some, as participants were at different stages in their entrepreneurial journey and some interpreted it as a map of the development of their business, rather than their personal journey, the activities provided rich insights into the experiences and perceptions of young entrepreneurs in Mongolia.

6.3 Results

The focus group sessions began with participants being asked to "list the first three things that come to mind when you think of Entrepreneurship". Figure 19 illustrates the most commonly occurring responses.



Figure 19. Response to "List the first three things that come to mind when you think of Entrepreneurship"

A summary of the most common themes from the empathy and user journey mapping exercises conducted during the focus groups are provided in figure 20 and table 3. Figure 20 presents the key messages from the empathy mapping exercises within an empathy map, enabling readers to visualize this tool.



FEELING AND THINKING

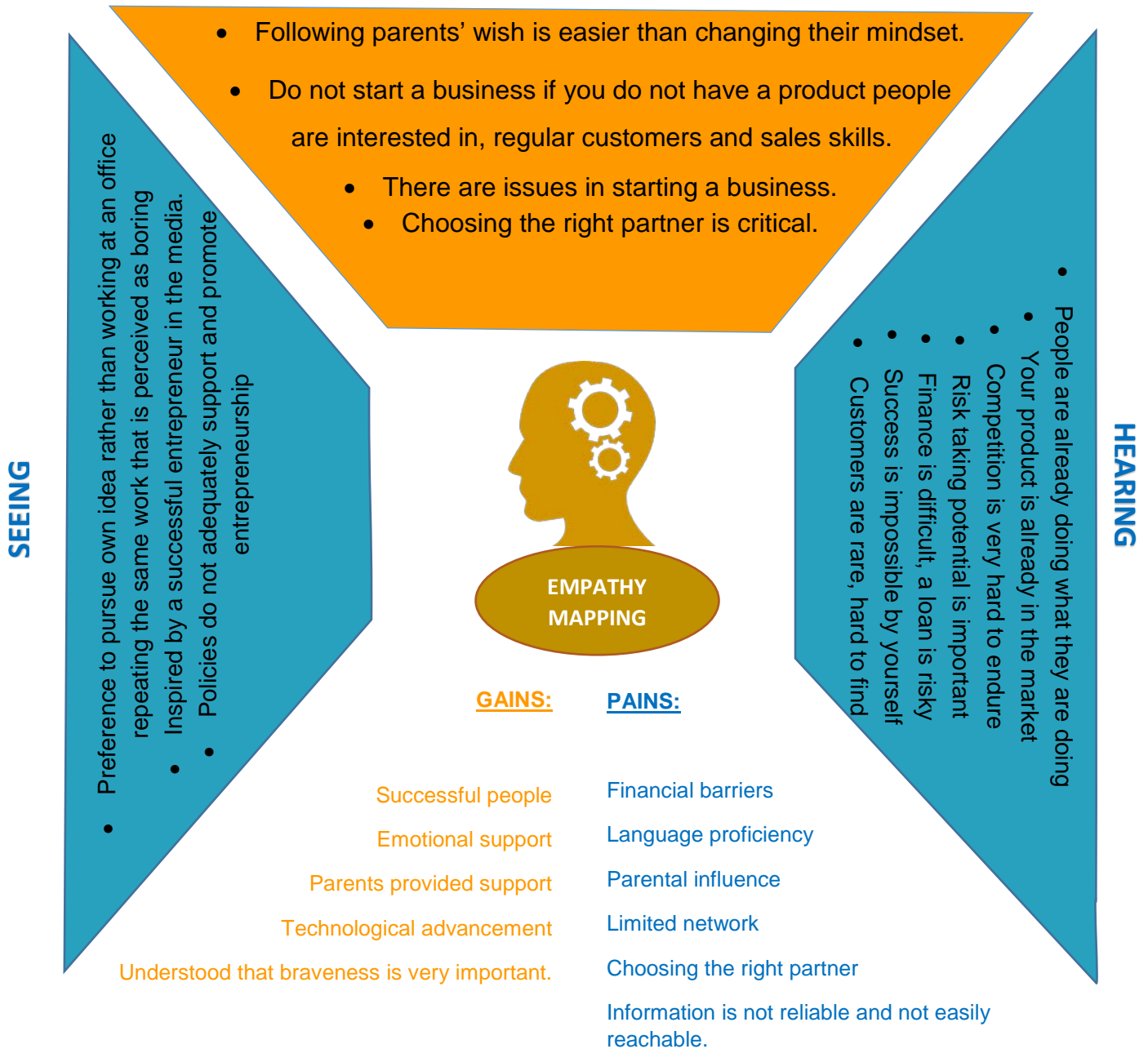





Figure 20. Common themes from the empathy mapping exercise



Table 3. Summary of User Journey Maps

ACTION	DISCOVERY	BUSINESS CREATION	RECEIVING 1 st CUSTOMER
Thinking	<ul style="list-style-type: none"> - Getting started is harder than thought - What could succeed in the society? - What product price point - What other products to offer? - What customers want? 	<ul style="list-style-type: none"> - “Difficult to find partners who have the same goal and are trustworthy” - “Who are potential buyers or clients?” - “Whether I am producing what customer has been waiting for” - Changed or abandoned the business Idea 	<ul style="list-style-type: none"> - I finally have some funding to start! But how exactly do I start and run my business? - Lack of business connections
Doing	<ul style="list-style-type: none"> - Researched what Mongolian people need - Researched international websites to compile applicable design 	<ul style="list-style-type: none"> - Researched the market place - Borrowed money from parents or relatives - Determined a budget to get started - Tried to find co- investors - Produced and tested “prototype ” - Developed a Brand Name - Defined their competitive companies offering same product and goods - Submitted business proposal to the bank 	
Interactions (touch points)	<p>People</p> <ul style="list-style-type: none"> - Discussed with trustworthy friends - Consult spouse and parents 	<ul style="list-style-type: none"> - Turned to parents for financial support - Turned to friends for guidance - Absence of mentor or counselors 	<ul style="list-style-type: none"> - Parents - Business consultant (Franchise owner)
	<p>Government</p> <ul style="list-style-type: none"> - Don't not know which government agencies to contact in relation to entrepreneurship in Mongolia. 	<ul style="list-style-type: none"> - Lack knowledge about which government agencies provide guidance on business development - Do not know what services are offered by government 	
	<p>Others</p> <ul style="list-style-type: none"> - Used the internet to learn and search business development process of similar products 	<ul style="list-style-type: none"> - Do not know where to find or how to access community (others) working to support their enterprising activities 	<ul style="list-style-type: none"> - Lack of business mentoring networking system, university professors often unable to fill this mentoring role
Satisfaction	 Hope and excitement about starting new business	 Frustration about not finding funding Changed or abandoned idea	 Disappointment as often not covering costs Business fails



6.4 Conclusions

All of the youth interviewed (22) through their participation in the focus groups said they would prefer to be self-employed rather than employed, and the majority felt optimistic about the future of their entrepreneurial journey. The **key findings** from these discussions include:

- Young people have **many ideas**, however are **slow to act on these ideas**. Many do not act on them at all.
- Many **do not share ideas** as they are worried they will be copied or stolen.
- Many have **trouble selecting partners** and have **limited networks**.
- **Strong parental influence** exists and it is often perceived as a negative factor.
- **Financial barriers** exist and the banking sector is not accessible.
- There is a **lack of mentoring available**, as well as a lack of knowledge of where to seek support.
- Successful **role models** act as **key motivators**.
- **Minimal entrepreneurial education** is provided or available.

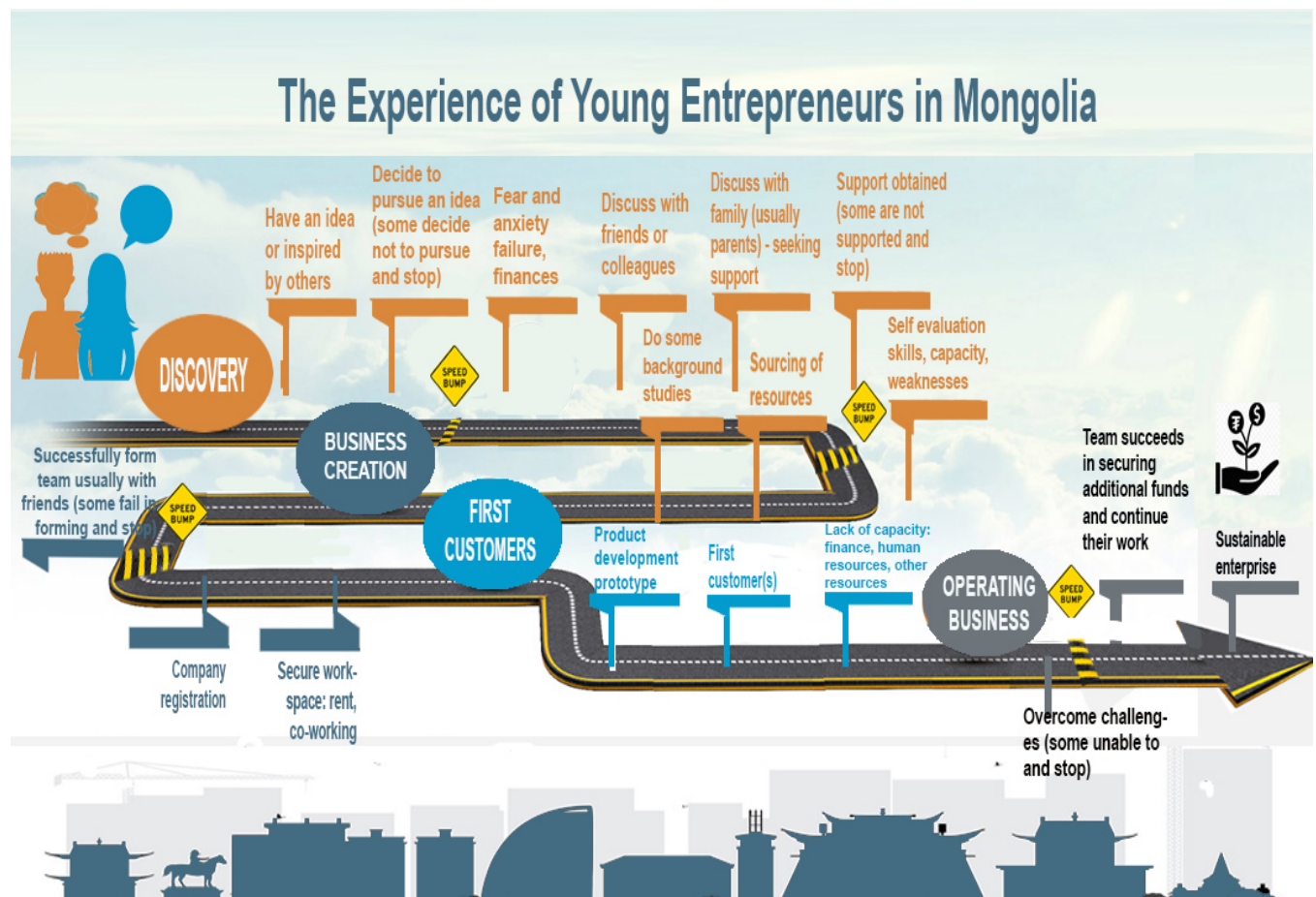


Figure 21. User Journey Map: The Experience of Young Entrepreneurs in Mongolia

Most of the participants were in the “Discover” or “Business Creation” stages of their entrepreneurial journey. Based on the individual and group user journey maps created by participants during the focus groups, a generic user journey map representing their combined input has been created as illustrated in



Figure 21. Whilst this map does not include all the possible steps involved in an entrepreneur's journey, in part as there is possibly an infinite number and in part as each journey is unique, it provides a representation of the path and speed bumps experienced by young people in Mongolia. Similarly, the path is rarely linear, it usually involves a series of loops as challenges are experienced and overcome, and knowledge and experience is gained. Likewise, speed bumps are not always detrimental, the process of learning by doing, and understanding that failure is a valuable part of the entrepreneurship journey are important aspects of being enterprising.

Two factors that were particularly salient during the focus group discussions were, **readiness** and **motivation** to pursue enterprising activities. Participants had **very limited knowledge about the basic requirements needed to start a business**. Many of them have never participated in an entrepreneurship development program or activity. The results suggest many Mongolian young people are not well equipped to start a business in relation to knowledge, awareness and skills, nevertheless some are willing to take the risk.

Key **factors** reported to be **motivating** participants **to pursue self-employment include:**

- **to be own boss**
- **to earn livelihood**
- **to pursue a challenge**
- **in pursuit of wealth**
- **to support parents**
- **to give back to community**

Several were inspired to become an entrepreneur by family members or businesspeople who are successfully engaged in business. For some participants, their unique skills or talent served as a motivator for starting a new business; for example, several who have skills in information technology and Web design have started companies offering these services.



7 Discussion

7.1 Overall Findings

On completion of the situational analysis, administration of the GET2 test and the focus groups, the original problem statement, set of assumptions and hypothesis were reconsidered and adapted to become the key findings of the baseline study. These are outlined in Table 4.

Table 4. Problem, Findings and Hypothesis

PROBLEM: Enterprising activities are not considered viable income generation activities by many people in Mongolia.		
FINDINGS	HYPOTHESIS	
1. As the concepts of entrepreneur, entrepreneurship and enterprising are relatively new in Mongolia and do not translate into Mongolian language, understanding is limited and definitions are narrow.	If there was an active awareness among youth that enterprising/ entrepreneurship activities are a viable option for income generation,	then more young people in Mongolia would engage in enterprising activities.
2. Young people in Mongolia have low to medium enterprising tendencies (Need for achievement, Need for autonomy, Creative tendency, Calculated Risk-taking, Drive and Determination).	If enterprising tendencies and/or factors affecting these tendencies were improved,	then more young people in Mongolia would pursue enterprising activities (self-employment, employment, civil society activities).
3. Many young people in Mongolia do not have the practical skills or knowledge to turn ideas into a viable, sustainable project.	If training activities focused on developing the 5 enterprising tendencies (Need for achievement, Need for autonomy, Creative tendency, Calculated Risk-taking, Drive and Determination),	then more enterprising activities conceptualized by young Mongolians would be realized and be sustainable.
4. Many young people in Mongolia do not have the necessary networks to support them in transforming their ideas into viable, sustainable projects.	If... a culture of mentoring and coaching existed,	then... more enterprising activities conceptualized by young Mongolians would be realized and be sustainable.
5. Young people in Mongolia are reluctant to share their ideas as there is a lack of trust amongst the community.	If... trust and trust building activities were encouraged,	then... young Mongolians would be more inclined to share their ideas and collaborate.
6. A " mindset gap exists between the older generation and youth in Mongolia] on entrepreneurship" ¹ and being enterprising.	If... the older generation were supportive of young people's wish to pursue enterprising activities,	then... more young people in Mongolia would engage with enterprising activities and start their own businesses and projects.



<p>7. In Mongolia, failure is not openly accepted as part of the learning experience, especially among peers.</p>	<p>If... failure was understood to be part of learning and growth,</p>	<p>then... the stigma behind potentially failing would decrease leading to more people pursuing enterprising activities.</p>
<p>8. Many people consider lack of access to capital as a significant barrier to pursuing enterprising activities.</p>	<p>If... there was greater knowledge about the options available to obtain capital,</p>	<p>then... more young people would have the capital required to pursue enterprising activities.</p>
<p>9. There is a perception that the legal environment in Mongolia is not conducive to enterprising activities.</p>	<p>If... young people were more aware of the legal structures in place, If... laws were more consistently enforced,</p>	<p>then... more young people would use the legal structures to support their enterprising activities. then... young people would have more confidence in the laws to support and protect their enterprising activities.</p>
<p>10. The education system in Mongolia does not actively support the development of enterprising skills (Need for achievement, Need for autonomy, Creative tendency, Calculated Risk-taking, Drive and Determination).</p>	<p>If... an enterprise pedagogy was adopted,</p>	<p>then... the enterprising tendencies of young people would increase.</p>
<p>11. Young people in Mongolia do not consider government as an enabler when pursuing enterprising activities.</p>	<p>If awareness of government services was greater and services were seen to better meet the needs and expectations of young people,</p>	<p>then... more young people would engage with these services.</p>

With these findings and applying a behavioral insight lens, the team worked to refine the projects overall target statement to:

The objective is for 20% of young people targeted in Ulaanbaatar between June 2018 and May 2019 to initiate and complete an enterprising activity (for profit or not for profit project).

Whilst this statement is designed specifically for the second phase of this project, the premise is applicable to the broader project. Only the target group, location, percentage increase and timeframe should need to be altered for phase three.

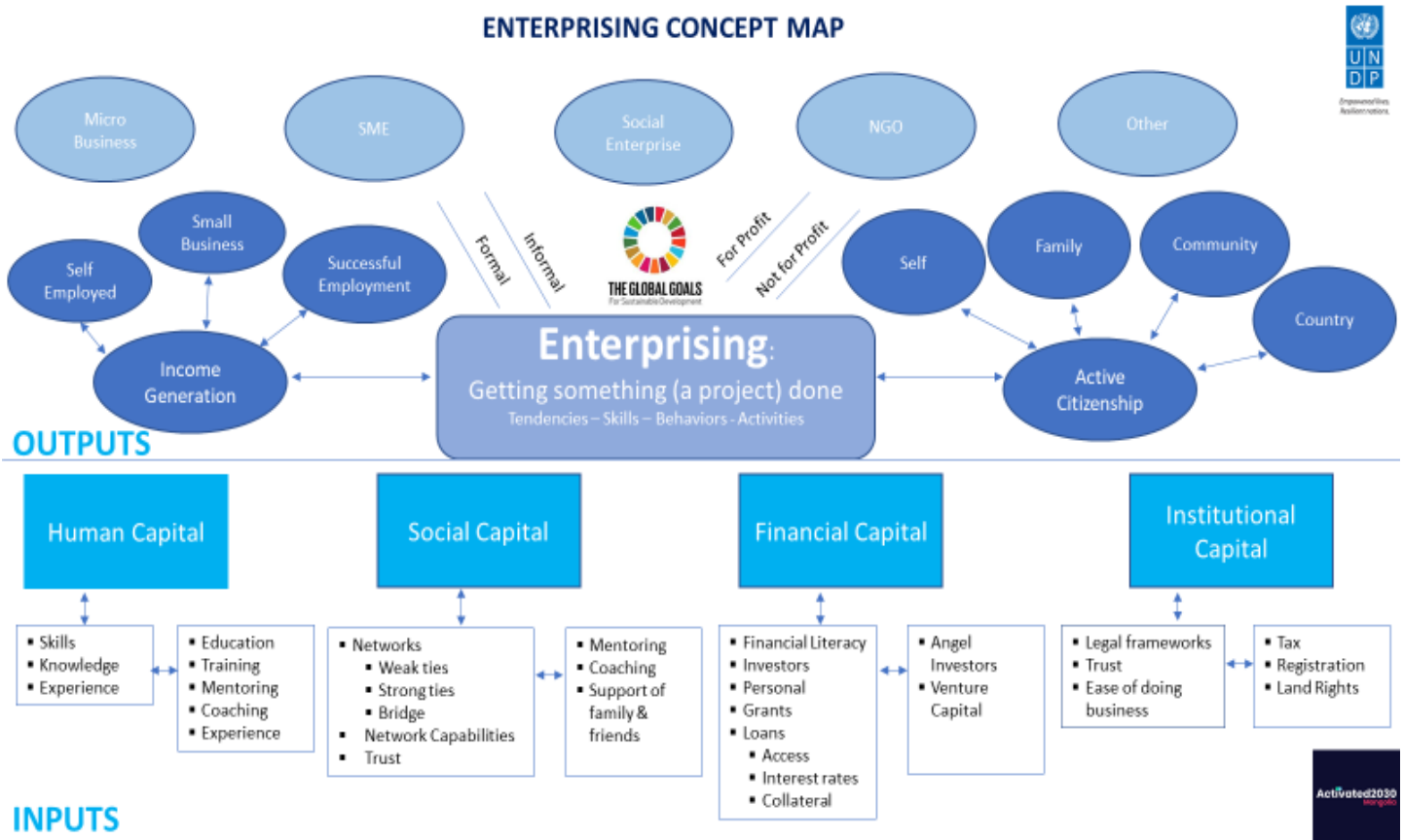


7.2 Applications

The work on “Activated2030” to date has mostly focused on the “Understand” phase of the DT approach; that is, developing an **empathy** for the user by considering their mindset, what they are thinking and feeling, what they see and hear, what they experience, and what their pains and gains are. In doing this, a clear **definition** of the problem has been developed. With this understanding the work can now move to the “Explore” and “Materialize” phases of the DT approach; that is, “**ideate**” possible solutions, design **prototypes** of these solutions, **test** them and **implement** those that generate the desired outcome.

To visualize the concept of being enterprising, what it influences and what influences it, the team has developed an Enterprising Concept Map (Figure 22). This map is a graphical representation of the concept being explored in this work, it is not a cause and effect diagram, is not exhaustive, and the elements on the map and their relationships have not been tested or proven.

Figure 22. Enterprising Concept Map



The Enterprising Concept Map attempts to illustrate the broad possibilities for the application of the work and ideas explored within “Activated2030”. By recognizing that enterprising tendencies and activities are at the core of entrepreneurship, but that entrepreneurship is only one possible outcome of supporting the development of enterprising tendencies, the possible development outcomes and impact are considerable. Given this, a short discussion on the relevance of this work and possible application in four key sectors: government, education, private sector and non-government and development organizations is provided.

7.2.1 Government

Governments are identified as critical stakeholders in incubating a culture of innovation, entrepreneurship and enterprising activities. The **regulatory environment**, that is **policy and legislation**, particularly in relation to starting and closing a business, tax, liability protection, intellectual property rights, funding, and research and development, are common and important government roles in effective entrepreneurship ecosystems². However, governments can contribute much more than policies and legislation. Governments can position themselves as thought leaders driving innovation in the way enterprising skills and activities are encouraged and incubated. Governments can provide services that directly support the development of enterprising skills and activities and promote innovation. Governments can be the anchor that brings together the diverse stakeholders required for a strong enterprise ecosystem. It is government that has an interest and the expertise in the broad spheres that support (or not) the development of enterprising skills and it is governments who are looked to in support of a strong economy, to reduce unemployment and to generally provide a stable platform in which citizens and business can thrive.

However, the results of the online survey at www.activated.mn and the focus groups, demonstrate that young people in Mongolia do not consider government an enabler when pursuing enterprising activities (see finding 11 in Table 4, Figure 16 and Table 3). This presents an even greater need and opportunity for government departments and agencies in Mongolia at all levels, to work to change this perception, and to **develop services and structures** that lead to a strong, effective ecosystem, that supports the enterprising ambitions of young people.

7.2.2 Education

Being enterprising, starting and running a new project or business, requires individuals to act. The process of learning **what** to do, what steps to take, is only one part of the learning required. A critical component is learning **how** to undertake enterprising activities, how to plan, monitor, coordinate tasks and solve problems, that is, **how to be innovative, adaptive, resilient and flexible**. **Experiential learning**, or **learning by doing** supports the development of these skills and has a rich history in entrepreneurship education³. Experiential learning is at the core of what makes enterprise pedagogies and income generation (entrepreneurship) education unique⁴. It is this action-based approach that takes learning about income generating activities beyond just thinking about the steps involved to actually doing the steps⁵. Experiential learning helps individuals move from thinking they can do something, to knowing they can do it⁶. The development of new knowledge is achieved through the process of new actions or behaviors.

Given education in Mongolian is mostly “teacher driven”⁷ there is considerable scope for enterprise education to be developed in Mongolia. Similarly, the results of the GET2 test administered to Mongolian youth provide valuable insights on areas to focus on for the whole youth population and for specific subgroups. For example, with an average score of 6 out of 12 for “Need for Autonomy” and 7 out of 12



for “Calculated Risk Taking” (Table 1), activities should be undertaken to encourage the development of these skills in young people.

7.2.3 Private Sector

The role of the private sector and the services provided by the varied businesses within the sector, are immense and critically important in enterprise development⁸. Similarly, the results of the “Activated2030” study provide insights of **value to a broad range of private sector stakeholders and possible partners in advancing the development of enterprising tendencies and activities in young Mongolians**. For example, with only 26% of respondents to the survey on www.activated.mn reporting borrowing money from banks to support income generation activities (Figure 18), local banks could explore why this is so and how they can better meet the capital needs of young people. Similarly, given partnering with an “expert in the field” is correlated with a higher GET score in the Mongolian sample, a response selected by only 62% of respondents, business networks such as the National Chamber of Commerce and Industry (NCCI) or the Business Council of Mongolia (BCM), can support improvement in this area through networking activities and mentoring programs. Likewise, business leaders are important role models, a key factor in encouraging many of the focus group participants in pursuing enterprising activities. Supportive businesses can provide support in accessing markets and can work in cluster groups to develop further access together. Business service and education providers can benefit from the insights generated in this study to tailor their products to address the gaps identified.

The private sector is also a primary employer, and as such can play an important role in the development of enterprising tendencies through internships, work experience and direct employment. Employers can also invest in (financial and in-kind support) the enterprising activities of employees and non-employees. With each of these possible applications, the private sector businesses and the young people they support stand to benefit from collaborations and a more effective workforce.

7.2.4 Non-government and Development Organizations

Several non-government and development organizations are working to support young entrepreneurs in Mongolia with the number of projects and activities increasing each year. The findings of the “Activated2030” study and the tools employed could be used by these organizations to **tailor their activities** to target specific weaknesses in the ecosystem or the enterprising tendencies of young Mongolians. Similarly, these organizations can use their expertise in specific areas to work with other stakeholders in **developing a coordinated, multi-sectorial approach**. For example, organizations could measure the general enterprising tendencies of participants pre and post engagement with activities and in doing so gain a clearer understanding of the learning experienced by participants and the impact of this learning on their behaviors. Similarly, the Mongolian GET2 test and “Activated2030” focus group format, could be administered to specific groups of young people to gain a better understanding of their unique characteristics, or the possible impact of them having participated in activities such as a “Start-up Weekend”, specific hackathon, or the Youth Business Mongolia (YBM) mentorship program. The Women's Business Centre (WBC) could work with the “Activated2030” team to better understand why despite having higher GET scores, young women are less likely to identify as being an entrepreneur and the implications of this on the pursuit of enterprising activities by young women (see Figure 11).

The applications presented here offer some suggestions of how the work of “Activated2030” is applicable to a diverse range of stakeholders involved in supporting youth development. It is not an exhaustive list, it is designed as a starting point from which discussions, ideation, prototyping and testing can begin.



8 Behavioral Nudges

As the “Activated2030” work moves into the “Explore” (Ideate and Prototype) and “Materialize” (Test and Implement) stages of the DT approach, “behavioral nudges” will be utilized. “Behavioral Nudges” are the primary tool of Behavioral Insight Methodologies. Increasingly, the governments of the United Kingdom (UK), the United States of America and Australia (among others), have been using BIM and “behavioral nudges” to design, test and implement policy and program related interventions and communications. An often cited example is a letter used by the UK government to encourage late payers of taxes to pay on time. By informing receivers of the letter that by not paying their taxes on time, they are in the minority and not the majority of tax payers, the revenue collected from late payers significantly increased. Behavioral insights and their related nudges, help encourage or nudge individuals towards a desired behavior and outcome¹. “[S]mall, subtle, and sometimes counter-intuitive changes to the way a message or choice is framed, or how a process is structured, can have an outsized impact on the decisions we make and the actions we take”².

While the term “nudge” in this context is relatively new, it has gained global attention with Richard Thaler winning the 2017 Nobel Prize in Economics for his contribution to behavioral economics³. Thaler’s work brought nudges into mainstream economics. He argues individuals do not rationally consider their actions before making decisions, instead there are outside influences and not always rational ones, which can encourage or discourage an individual’s behavior⁴.

Nudge: An indirect and positive reinforcement of ways to act that influence the behavior and decision making of individuals or groups

Figure 23. Nudge Definition

Source: The Behavioral Insights Team, 2018 pers. Comm. 21 January)

Since 2016, the United Nations, including UNDP, has been using BIM and nudge interventions in increasingly diverse activities, including: to advance gender equality, support employment of migrant workers, increase reporting of informal income, alleviate traffic congestion, and reduce corruption⁵. With the intent of working with local partners, building off the findings of the scoping and baseline work presented in this report, the UNDP Mongolia Country Office, is planning to use behavioral nudges to assist Mongolia’s youth in being more enterprising and developing income-generating activities. The UNDP Mongolia Country Office received training from the BIT and are utilizing the BIT TEST (Figure 24) and EAST (Figure 25) frameworks to design nudge interventions.



TEST Framework:

T – Target: Chose a specific behavior to focus on and change

E- Explore: Understand the context of the behavior you are focusing on

S – Solution: Use the explore findings to design a solution that achieves your Target

T – Trial: Test your solution to make sure it achieves your target statement

Figure 24. TEST Framework

Source: The Behavioral Insights Team, 2018 pers. Comm. 21 January

An alternatives analysis was undertaken which highlighted that a focus on government services provides a dynamic entry point. Working with government agencies to develop behavioral interventions designed to increase the volume and quality of interactions between young Mongolians and government service providers should provide benefits for all stakeholders. It is envisaged, specific stakeholders and service providers will be engaged in the prototyping, testing and implementation of nudges, in line with their areas of expertise.

This would incubate a collaborative approach, led by the Mongolian government, with the support of UNDP that includes diverse stakeholders. This would in turn, support the rapid development of a needs based ecosystem to drive enterprising activities among Mongolian youth. To realize this, UNDP in Mongolia is seeking partners.

In line with the TEST framework, once the results from the Mongolian GET2 test and focus group activities had been collated, the original assumptions and their related hypotheses developed at the start of the project were updated. With assumptions turning to findings (Table 4), hypotheses were developed. The “Activated2030” team, informed by the EAST framework, brainstormed potential nudge interventions. This resulted in many possible entry points, partners, interventions and recipients.

EAST Framework:

E – Easy: Make the behavior easy

A – Attractive: Design to attract attention

S – Social: Make it something people want to share

T – Timely: Develop nudges that are appropriate and effective at the right time

Figure 25. EAST Framework

Source: The Behavioural Insights Team, 2018 pers. Comm. 21 January



9 Conclusion

Given young people in Mongolia are facing significant challenges generating an income, that entrepreneurship is recognized as a driver of economic diversification and job creation, and that despite a vibrant innovation ecosystem, many “young people [in Mongolia] do not consider entrepreneurship a viable employment option”¹, in mid 2017, UNDP in Mongolia initiated work on a youth enterprising project. Using a “Design Thinking” approach and “Behavioral Insight Methodologies”, the “Activated2030” project set out to garner a deeper understanding of the mindset of young people in Mongolia in relation to entrepreneurship. The broad aim of “Activated2030” is to facilitate a mindset shift where young and older Mongolians consider entrepreneurship viable and can pursue their entrepreneurial ambitions.

This initial phase of “Activated2030” involved three primary activities:

1. A desktop review of youth entrepreneurship in the international and national (Mongolian) context
2. The development and administration of a digital survey to measure the “general enterprising tendencies” (Caird 1991) and perceptions of entrepreneurship of young Mongolians
3. The development of Empathy and User Journey Maps to understand the entrepreneurship journey of young Mongolians

With the average score on the Mongolian GET2 test being 34.3 out of 54, and 50% of participants scoring less than 33, young Mongolians have low to medium scores. Young women in Mongolia have higher GET2 scores than young men, but are less likely to identify as being entrepreneurs. Despite 91% of young Mongolians being optimistic about their future earning potential, 61% said new ideas are seldom implemented among their peers. Most are seeking financial support from family and friends, many are partnering with friends, and government is considered a barrier to income generation by many young Mongolians.

The empathy and user journey mapping activities reinforced the perception that government services are not being utilized by young people pursuing entrepreneurship, and that entrepreneurship is considered a high-risk activity. Focus group participants discussed the value of strong role models, the need for improved networking and mentoring opportunities, and a lack of enterprising education.

The work has identified 11 key findings, ranging from challenges around the concept of entrepreneurship, to the low to medium enterprising tendencies, lack of practical skills, limited networks, a teacher focused education system, concerns with trust and failure, generational mindset gap, access to capital, perceptions of an unsupportive legal environment and government. These findings highlight a need to support the development of enterprising tendencies and skills in Mongolian youth. It also supports the idea that being enterprising is not just for entrepreneurs. That a focus purely on entrepreneurship and the development of enterprises or business is too limited. Being enterprising means being able to get things done, something that everyone needs to do. To start a business, be a successful employee, or be an active family member or citizen, people need to be able to move from ideas to actions, they need to be enterprising. Activities should go beyond generating ideas to really supporting young people to turn these ideas into viable, sustainable enterprising activities. Similarly, it is important targets, indicators and measures go beyond the number of businesses started to both quantitative and qualitative measures of the development of enterprising skills and activities.



These findings have a broad range of possible applications across multiple sectors and with diverse stakeholders. Governments, education providers, the private sector and non-government and development organizations can use these findings to guide the development of activities, policies and programs. The second phase of “Activated2030” will use these findings to guide the ideation, prototyping, testing and implementation of “behavioral nudges”. These “nudges” will drive a change in the perceptions and behaviors of young Mongolians to enable more of them to initiate and complete enterprising activities.

The methodologies and nudges developed and refined during this project are adding to the tools available to UNDP and other stakeholders working on youth entrepreneurship activities in Mongolia and beyond. This work can be used to bring together the various stakeholders involved in youth development. It can support a collaborative approach with each stakeholder contributing through their core activities and areas of expertise. To achieve a transformation in the way entrepreneurship is used in addressing development challenges, a multi-disciplinary, multi-sectorial approach is required. This work is striving to set the foundations for collaboration and a transformation. However, it is important to acknowledge effecting real change and developing the enterprising tendencies, skills, behaviors and activities of young people in Mongolia will take time.



10 Notes

Executive Summary

- 1 NSO 2016
- 2 IMF 2017
- 3 ILO 2018
- 4 NSO 2017, p. 15
- 5 UNDP 2016b, p. 75
- 6 Caird 1991

Introduction

- 1 NSO 2016

Mongolia

- 1 World Atlas 2018
- 2 UN Population Division 2017
- 3 NSO 2016
- 4 ILO 2016
- 5 World Bank 2011
- 6 Khishigbayar 2016
- 7 Khishigbayar 2016
- 8 Khishigbayar 2016
- 9 Enkhdelger 2013
- 10 IMF 2017
- 11 NSO 2017, p. 15
- 12 NSO 2016
- 13 Bolormaa 2016
- 14 NSO 2016
- 15 Education Policy and Data Center 2012
- 16 RAND 2015
- 17 Open Society Forum 2010
- 18 Legal Information Database 2017
- 19 Legal Information Database 2017
- 20 NSO 2016
- 21 NSO 2016
- 22 NSO 2016
- 23 LFS 2015
- 24 LFS 2015
- 25 ILO, 2018
- 26 RAND 2015
- 27 RAND 2015
- 28 RAND 2015
- 29 RAND 2015

Entrepreneurship in Mongolia

- 1 NSO 2017



- 2 IFC 2014
- 3 MIT Innovation Diplomats 2016

UNDP Activities – “Activated2030”

- 1 UN Chief Executives Board Secretariat, 2013. p. 4
- 2 UNDP 2016a, p. 4-6
- 3 ILO 2017, p. v & viii
- 4 Brown & Wyatt 2010
- 5 Thaler & Sunstein 2009
- 6 Legal Information Database 2017
- 7 Shane 2003

Enterprising Tendencies

- 1 Brown & Wyatt 2010
- 2 Caird 1991
- 3 Caird 1991
- 4 Caird 2013
- 5 Caird 1992
- 6 Caird 1992
- 7 Caird 2013
- 8 personal communication from S Caird 14 January 2018
- 9 Caird 2013
- 10 NSO 2016
- 11 The World Factbook, 2017
- 12 The World Factbook, 2017

The Entrepreneurship Journey in Mongolia

- 1 BIT 2018

Discussion

- 1 MIT, 2016, p. 6
- 2 Techstars 2014
- 3 Kuratko 2005
- 4 Jones & Iredale 2010; Bilemel 2014
- 5 Rasmussen & Sørheim 2006
- 6 Revans 1980; 1983
- 7 UNDP 2016b, p. 86
- 8 UNCTAD 2015

Behavioral Nudges

- 1 Thaler & Sunstein 2009
- 2 United Nations 2016, p. 2
- 3 Nobel Media 2017
- 4 Thaler & Sunstein, 2009
- 5 United Nations 2016

Conclusion

- 1 ILO 2017



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12 Appendices

12.1 Appendix A: GET2 Questions

1. I would not mind routine unchallenging work if the pay was good.
2. When I have to set my own targets, I set difficult rather than easy ones.
3. I do not like to do things that are novel or unconventional.
4. Capable people who fail to become successful have not taken chances when they have occurred.
5. I rarely daydream.
6. I usually defend my point of view if someone disagrees with me.
7. You are either naturally good at something or you are not, effort makes no difference.
8. Sometimes people find my ideas unusual.
9. If I had to gamble \$2, I would rather buy a raffle ticket than play cards.
10. I like challenges that really stretch my abilities rather than things I can do easily.
11. I would prefer to have a reasonable income in a job that I was sure of keeping rather than in a job that I might lose if I did not perform well.
12. I like to do things in my own way without worrying about what other people think.
13. Many of the bad times that people experience are due to bad luck.
14. I like to find out about things even if it means handling some problems whilst doing so.
15. If I am having problems with a task I leave it and move on to something else.
16. When I make plans to do something, I nearly always do what I plan.
17. I do not like sudden changes in my life.
18. I will take risks if the chances of success are 50/50.
19. I think more of the present and the past than of the future.
20. If I had a good idea for making some money, I would be willing to borrow some money to enable me to do it.
21. When I am in a group I am happy to let someone else take the lead.
22. People generally get what they deserve.
23. I do not like guessing.
24. It is more important to do a job well than to try to please people.
25. I will get what I want from life if I please the people with control over me.
26. Other people think that I ask a lot of questions.
27. If there is a chance of failure I would rather not do it.
28. I get annoyed if people are not on time.
29. Before I make a decision I like to have all the facts no matter how long it takes.
30. When tackling a task I rarely need or want help.
31. Success cannot come unless you are in the right place at the right time.
32. I prefer to be quite good at several things rather than very good at one thing.
33. I would rather work with a person I liked, but who was not very good at the job, than work with someone I did not really like who was very good at the job.
34. Being successful is the result of working hard, luck has nothing to do with it
35. I prefer doing things in the usual way rather than trying out new ways.
36. Before making an important decision, I prefer to weigh up the pro's and con's rather quickly rather than spending a lot of time thinking about it.
37. I would rather work on a task as a member of a team than to take responsibility for it myself.
38. I would rather take an opportunity that might lead to even better things than have an experience that I am sure to enjoy.
39. I do what is expected of me and follow instructions.
40. For me, getting what I want has little to do with luck.



41. I like to have my life organized so that it runs smoothly and to plan.
42. When I am faced with a challenge I think more about the results of succeeding than the effects of failing.
43. I believe that what happens to me in life is determined most by other people.
44. I can handle a lot of things at the same time.
45. I find it difficult to ask favours from other people.
46. I get up early, stay late or skip meals in order to get special tasks done.
47. What we are used to is usually better than what is unfamiliar.
48. Most people think that I am stubborn.
49. People's failures are rarely the result of their poor judgement.
50. Sometimes I have so many ideas I do not know which one to pick.
51. I find it easy to relax on holiday.
52. I get what I want from life because I work hard to make it happen.
53. It is harder for me to adapt to change than keep to routine.
54. I like to start new projects that may be risky.

All questions required a "tend to agree" or "tend to disagree" response.

12.2 Appendix B: GET2 Results and Corresponding Persona's

Commander - Upper High (GET score 49-54)

You are born to lead and you enjoy it. You can spot opportunities that come up around you, and your calculated risk-taking allows you to make good decisions. You have an excellent understanding of your potential and of your ability to fully utilize resources available. Your ability to adapt and innovate, and your problem solving skills will help in your ventures. Your optimism and your resilience sets you apart from others.

Explorer - Lower High (GET score 44-48)

Your open-minded nature will help you to master your leadership skills. You have a clear understanding of your strengths, and you have skills to exploit these strengths to achieve what you want. Openness to innovation and changes, and your desire to grow are your strengths. Your confidence in your views boosts your ability to stay focused on your goals.

Wizard - Upper medium (GET score 35-43)

Becoming more proactive in your endeavors might be a boost to your potential. You may find it useful to focus on areas where you will be able to contribute directly, either in terms of innovation or in terms of growth. For your new endeavors, you understand the areas where you need help and have everything you need to start acting on some of the advice and guidance you receive.

Jack of all trades - Lower Medium (GET score 27-34)

You have strengths in a number of enterprising skills and characteristics. You may benefit from some advice or help in starting your own business. Effectively communicating in areas you need support with is going to be crucial for you. Remember to utilize resources effectively and keep your mind open to opportunities around you.

Wonderer - Upper Low (GET score 14-26)

Having a more clear path for your future employment may make you happier and increase your self-confidence. For your future endeavors, you may want to start with ideas that have been shown to be



successful for others. Reduced level of uncertainty in your life helps you in directing your strengths to other areas.

Knights - Lower Low (GET score 0-13)

Employment requiring low risk decisions might be a good choice for you at this point in your career.

You will enjoy and find success in supporting roles. Your focus and efficiency in your work are essential to companies and organizations in ensuring that their goals are met.

Need for Achievement (Questions: 1, 10, 19, 28, 37, 46, 6, 15, 24, 33, 42, 51)

If your need for achievement is high (score: 10-12), you may have the following qualities:

- An orientation towards the future
- Reliance on your own ability
- An optimistic rather than a pessimistic outlook
- A strong task orientation
- Effective time management
- Results-oriented with yourself and others
- Restlessness, driven and energetic
- Opinionated in defence of your ideas and views
- Determination to ensure your objectives are met even when difficulties arise
- Responsible and persistent in pursuit of aims
- Oriented towards challenging but realistic goals
- Willingness to work long and hard when necessary to complete tasks

You may need to be careful about maintaining your work life balance and in particular taking care of your health and important relationships in your life.

If your need for achievement is medium (score: 7-9)

Your score for your need for achievement was medium. You may wish to consider 'tried and tested' enterprising ideas that fit in with your lifestyle.

If your Need for achievement is low (score: 0-6)

Achievement may not be one of your high priorities. Perhaps setting up and running an enterprise would not be your ideal lifestyle. Perhaps you prefer to take life at a more even pace.

Need for Autonomy/Independence (Questions: 3, 12, 21, 30, 39, 48)

If your need for autonomy (or independence) is high (score: 4-6), you may have the following qualities:

- Independence, preferring to work alone especially if you cannot be top dog
- Self-expressive, feeling a strong need to do your own thing your way, rather than work on other people's projects
- Individualistic and unresponsive to group pressure
- Leadership, preferring to be in charge and disliking taking orders
- Unconventional, and prepared to stand out as being different to others
- Opinionated, happy to say what you think and make up your own mind about issues
- Determined, strong willed and stubborn about your interests



This score suggests you like to take charge of projects that you are involved with, and you may not like working for other people. You may need to work at developing good relationship skills with clients, employees, suppliers and authorities since this is important even in very small business or enterprises.

If your need for autonomy (or independence) is medium (score: 3)

You may be happy to work as an innovator as a valuable member of an organizational team. If you start your own enterprise, you may need to cultivate stronger independent leadership qualities. Starting a business is not the only option for you. You may be equally happy to work as an employee as part of an organizational team or on your own projects.

If your need for autonomy (or independence) is low (score: 0-2)

You probably prefer to be advised about managing your work and may not enjoy the responsibility of taking charge of an enterprise.

Creative Tendency (Questions: 5, 14, 23, 32, 41, 50, 8, 17, 26, 35, 44, 53)

If your creative tendency is high (score: 10-12), you may have the following qualities:

- Imaginative, inventive or innovative tendency to come up with new ideas
- Intuitive, being able to synthesis ideas and knowledge, and make good guesses when necessary
- Change-orientated, preferring novelty, change and challenges, with a dislike of being locked into routines
- Versatile and able to draw on personal resources for projects or problem solving
- Curious and interested in new ideas

This score suggests you are a person with strong creative tendencies which you may be able to express through artistic, innovative or inventive activities. While not all creative people have to be enterprising, it is nonetheless a characteristic of the most enterprising.

If your creative tendency is medium (score: 7-9)

You might wish to consider tried and tested enterprising ideas that are more straightforward to implement and fit in with your lifestyle.

If your Creative Tendency is low (score: 0-6)

You would probably look to others for entrepreneurial ideas as you are mostly content with proven, traditional approaches to business or enterprise.

Calculated Risk taking (Questions: 2, 11, 20, 29, 38, 47, 9, 18, 27, 36, 45, 54)

If your calculated risk-taking score is high (score: 10-12), you may have the following qualities:

- Decisive, being able to act on incomplete information and good at judging when incomplete information is sufficient for action
- Self-awareness with the ability to accurately assess your capabilities
- Analytical, you are good at evaluating the likely benefits against the likely costs of actions
- Goal-oriented, setting yourself challenging but attainable goals
- Effective information management using information to calculate the probability that your actions will be successful

You are very good at sizing up opportunities and filtering information to help you take calculated risks.

**If your Calculated Risk taking score is medium** (score: 7-9)

You would probably be happiest with tried and tested enterprise ideas, less risky enterprising or business ideas where a partner takes the risks, even if that might include sacrificing some of the potential rewards.

If your Calculated Risk taking score is low (score: 0-6)

You are not happy about taking on any risk and perhaps you have too many responsibilities or too few personal resources to allow you to feel comfortable about taking financial or business risks.

Locus of Control (Questions: 4, 13, 22, 31, 40, 49, 7, 16, 25, 34, 43, 52)**If your Locus of Control score is high** (score: 10-12) you may have the following qualities:

- Opportunistic, seeking and taking advantage of opportunities
- Self-confidence with the belief that you have control over your destiny and you make your own luck, rather than being controlled by fate
- Proactive, taking personal responsibility to navigate problems that arise to achieve success on your terms
- Determination and express a strong-willed control over life
- Self-belief, equating the results achieved with the effort you make.

Having an internal locus of control means you confidently seek to exert control over your life, drawing on your inner resources rather than depending on others. You strongly believe your personal qualities and efforts will determine your success in life.

If your Locus of Control score is medium (score: 7-9)

Although you have some entrepreneurial qualities, if you wish to start a business you may need to develop your self-confidence and enterprising skills to make a success of the venture. You may need to exert greater control over the development of your ideas. Self-confidence could be strengthened by developing specific business or project management skills in areas that you feel could be improved. Without greater self-confidence you may over-rely on others, such as partners or clients, and this could result in greater business risk.

If your Locus of control score is low (score: 0-6)

You may have experienced some knocks to your self-confidence which led you to doubt that your personal qualities and efforts will help you to achieve your aims in life. You believe that luck and fate will determine what happens to you in life, and determination and hard work will not make much difference.

12.3 Appendix C: Additional Questions**Networking capability for generating income**

1. Who do you talk to about generating income?
 - Parents
 - Relatives
 - Friends
 - Spouse
 - Teacher
 - Government officials



- Monk or Shaman
 - No one
 - Other
2. Who can help you to generate income?
- Parents
 - Relatives
 - Friends
 - Spouse
 - Teacher
 - Government officials
 - Monk or Shaman
 - No one
 - Other
3. Who stops you from generating income?
- Parents
 - Relatives
 - Friends
 - Spouse
 - Teacher
 - Government officials
 - Monk or Shaman
 - No one
 - Other

Actions beyond ideas

4. I have many [new*] ideas but they are seldom implemented
(*Strongly disagree, somewhat disagree, somewhat agree, strongly agree*)
5. Among my peers, new ideas are often explored but are seldom implemented
(*Strongly disagree, somewhat disagree, somewhat agree, strongly agree*)
6. In the past, I _____ to generate income?
- got a job
 - borrowed money from parents
 - borrowed money from friends
 - started my own business
 - borrowed money from banks
 - nothing
 - Other



7. What have you implemented in the past 6 months?

- personal development
- getting a new job
- volunteering
- traveling
- starting a business
- selling items
- meeting new friends
- started a professional membership
- nothing
- Other

Cultural Norms

8. Failure is not tolerated within:

- my family
- my partner
- my friends
- my colleagues
- my culture
- myself

9. Those who work for _____ are likely to lose their source of income

- large companies
- small companies
- self-employed
- government
- NGO

10. If I want to start a business, I would make sure that it is:

- Something I have experience in
- Something that is most profitable
- Something that is new to me
- Something that is new for the market
- Something that will benefit the society
- Something I am most passionate about
- Something my monk/shaman approved

11. If I start something, I would partner with:

- immediate family member
- a reliable friend



- an expert in the field
- relative

Miscellaneous

12. How optimistic are you about your future earning potential?

13. How optimistic is your family about your future earning potential?

14. How optimistic are your peers about your future earning potential?

15. ["Entrepreneurship"]

- technology
- new ideas
- new approaches to existing ideas
- Goyo Cashmere
- inventions and discoveries
- Innovation
- Lhamour
- Silicon Valley
- start up

16. I am an entrepreneur

(Strongly disagree, somewhat disagree, somewhat agree, strongly agree)