

CONSOLIDATED CONSULTATION NOTES

Consultations for the ABND on social protection and employment support

05 September-10 November 2013

Objective

The main goal of the consultations was to identify existing social protection policy design gaps and implementation issues. The consultation process was carried out between national government institutions, social partners and selected local government authorities. The main discussions focused on the current social protection system and strategy, notably, in terms of population coverage, benefit levels and adequacy of benefits, availability and quality of social services, good practices and weak points, priority needs, potentials and constraint. The discussions also contributed to analyze in what extent existing social protection provisions and the emerging national social protection strategies would achieve the four guarantees a national social protection floor (SPF).

General overview

Mongolia is divided into 21 aimags (provinces) and the capital city. Over 60 percent of the population resides in urban areas. While the capital city Ulaanbaatar – occupies only 0.3 percent of the total territory, it houses over one million residents.

Aimag populations vary and range between 12,500 and 122,000. Aimag is comprised of up to 27 soums, including the aimag center while soums are composed with baghs. In total there are 333 soums and 1,550 baghs in Mongolia. The capital city, Ulaanbaatar, is subdivided into 122 service districts called khorooos. Bagh residents mainly lead a nomadic life style migrating with their herds in four seasons in extremely severe weather circumstances.

Mongolia is a country that continues to experience cycles of socio-economic and political transition. As a former socialist state, the government changed to multi-party democratic rule following a revolution in 1990 and began the transition from central control to a free-market economy. While herding and agriculture remain the backbone of the rural economy with about 30% of the population herding livestock, the mining industry now constitutes over 1/5th of the national gross domestic product. The sale of cashmere and wool provide a link between rural economies and manufacturing and export industries.

Child focused development indicators such as child mortality and school enrolment rates demonstrate significant progress over time and highlight the government's commitment to the social aspects of development. However, positive economic progress masks growing inequality: 35% of the population is considered to be poor, with poverty concentrated in rural areas. Climate change, degradation of natural resources, and a subsequent increase in 'natural' disasters such as drought, dzuds, fires and floods, have undermined the rural economy and promoted a process of rapid urbanization: 57% of the population live in urban areas, with 1.2 million living in the capital city – Ulaanbaatar.

Mongolia is therefore facing the challenge of promoting livelihoods diversification for rural populations while protecting the environment, and balancing economic growth with sustainable use of its natural resources. The impact of natural disasters such as dzuds can be seen as symptomatic of the challenges in managing these difficult transitional dynamics.

Adequate social protection is important for improving productivity and for fostering transition to the formal economy. Before Mongolia's transition to a market economy, social services such as medical care, pensions, and disability insurance and maternity benefits were fully state-funded and provided to everyone. After the transition, the government created a new social security system shifting away from universal coverage to targeted interventions. The Government's main goals for the social protection subsector are to reduce unemployment and poverty, improve living standards (particularly for the poor), ensure social guarantees, and improve the quality of and access to care services.

The current social protection system consists of three key elements: social welfare services and assistance benefits, employment services and social insurance, and costs about 7 per cent of GDP a year. As a result, health indicators, such as infant mortality and life expectancy have improved since the 1990s.

Key findings of consultations on SP:

Working Age

Social Security

- As of the end of 2012, 50 percent of the entire workforce is covered by social insurance on a compulsory basis while only 2 percent have joined the scheme on a voluntary basis. However, the percentage of coverage varies by the form of insurance, and it is highest in health insurance, with more than 95 percent of entire population covered;
- Mongolia's pension system was established under the Social Insurance Law of 1994 covering public and private sector employees and the self-employed, including herders. However, there is a growing problem with sustainability of the pension system. A major problem is extending coverage to informal economy workers, most of whom are often not covered by pension schemes and do not have access to basic healthcare. Most informal workers are not covered by social security schemes, occupational safety and health measures, working conditions regulations and have limited access to health services and work-related measures of social protection. Low and middle-income people, entrepreneurs, herders and unemployed people cannot afford social and other insurance services today;
- Although a basis for the social security system has now been created and some reform measures have been taken, it is important to continue the development of the system in a

manner consistent with the new social and economic conditions. Mongolia has relatively well developed social insurance system and welfare schemes. Today, the MPDSP is intending to develop a social security system consistent with the new economic environment and that will cover effectively the entire population;

- Coverage of social insurance largely depends on the type of their employment. For instance, 87.0 percent of employees in the formal sector are covered by social insurance while this percentage is much lower among herders, informal workers and self-employed. The Social insurance pension scheme design is not adapted to the needs of informal economy workers and especially for herders in the rural areas, resulting in very low coverage. Only 30 per cent are enrolled to the SI scheme due to instable income and low attractiveness of benefits in return. The low percentage of coverage among herders, informal workers and self-employed demonstrates that the social insurance services do not reach them and the standard social insurance schemes are not appropriate for their mode of employment and specificities of their economic activities;
- Mongolia’s economic activity has traditionally been based on agriculture and pastoral livestock. There are 760.0 thousand households widely scattered through the rural areas of which 20.4 per cent is herder households which equals to 30.0 per cent of total employees. Statistics shows that three of every ten households headed by herder are poor.
- Herders’ income streams depend on highly seasonal events like cashmere and milk or live animal sales, therefore cash entries are also highly seasonal. For instance, herders only have opportunity to have cash only twice a year such as during the spring for cashmere and early December for meat sales. Cash savings would allow herders to smooth these uneven income and consumption streams;
- The system should offer more encouraging incentives for effective enrolment to the SI system. For instance, we need to learn good lessons from other countries such as rural old age insurance vs. urban retirement scheme, preferential social insurance contribution such as contribution sharing system-China and Thailand. Then we should pilot some of those good experiences in Mongolian condition, after careful study of their possible feasibility for Mongolia;
- *“ SI law provisions are written in very general term, and detailed procedures are stipulated in in separate governmental and ministerial orders. SI procedures must be written in the SI laws, not separately ministerial order or government documents. Laws, governmental and ministerial texts regulating SI schemes are not necessarily intelligible by the whole public. Therefore the government at central and local levels needs to develop adapted material for the vulgarization of the SI laws and procedures. In this sense, aimag SI office did not allocated sufficient resources to develop such material and awareness raising campaigns. For instance, we are only spending 500.0 thousand MNT (aprx.350 USD) annually for advertisement that cover only for 3 packages of TV Ad and 2 publications in*

local newspaper and that's all. SI take-up cost should increase at least by 30% of total administration costs and should be executed by professional communication team based on contract, who very well knows Mongolian traditional customs and culture. Therefore, we should also consult with SI inspector when we make SI scheme reform. Rural inspectors wage is too low compared with other public service employees and they mostly have wage credits in the banks. One of efficient leverage for SI coverage of herders and self-employees is maybe to introducing inheritance of pension benefits. If a pension recipient-herder man dies, the money in the pension account passes to a beneficiary through the process of inheritance or a dependent child/spouse may receive annuity payments as a form of survivor's benefits. “ says Mr. Luvsansambuu Uvurkhangai Social Insurance Division

- *“Herders who live in rural (especially in remote baghs) areas face challenges to register to the social insurance system because of their specific lifestyle features. Herders do not have information in SI”* said, D.Altangerel, herder in Ulziit soum Uvurkhangai.
- Current SI benefit levels and procedures do not constitute effective incentive for covering informal economy workers and herders. There is one of hundred examples why people have doubt whether enroll to the SI or not. *“Pregnant mother who lives in Nariinteel soum in Uvurkhangai aimag, she used to contribute SI for 5 years in voluntary basis but she has terminated it and she was only passed last month's contribution for 1 day so she could not get maternity benefit before her birth delivery because of constraint procedure. In this case she will never enroll to SI scheme again and even she would say that SI is not guarantee of social protection to others”* said Mrs.Sodnom-Ish who is Nariinteel soum SI Inspector.
- The following factors may influence an independent's decision to insure:
 - The net income from his/her business or animal husbandry: can it be adequate to calculate the SI benefits levels?
 - seasonal income cycle or cash flow: not matching with insurance policy (SI agreement is over weighted or SI office required to pay contribution every month)
 - the remoteness rural area one of main issue access to social security offices:
 - The benefit levels and barrier of the eligible criteria cannot encourage people to enroll SI scheme.
- These factors are particularly important when herder incomes are considered. Access is often difficult, since herders live remotely from a soum center, especially during seasonal migrations; alternatively harsh weather may make movement impossible at just the moment when access to soum center most urgently needed. For the same reason, the cost in a herder's time of making a deposit may be very high. An animal herd, especially small stock, may grow at 15-30 percent a year, although it may be subject to higher risk.
- How to improve the delivery of SI services and benefits? SI will have to be mobilized and reformed in order to would reach out more population and deliver better services. In

the first place, SI Institutions would have to develop new ways of working with herders, possibly involving mobile offices in some cases, and revisit the arrangements for collection of SI contribution, better linked to herders' seasonal cash flows. The management capacity of SI institutions would in most cases need to be improved as well. Organizational structure, and especially the geographic distribution of branches, is important, since it determines access to services.

- It is expected that a large number of people would voluntarily register if they were well-aware of the importance of being covered by social insurance benefits. “The awareness of Social and health insurance is very necessary for those who are uninsured, especially for young people. This shows that there is a need for getting information on social and health insurance”.
 - Social insurance short-term benefits consist of sickness benefits and maternity benefits. Formal workers must have contributed for 3 months to be eligible for sickness benefits and for 12 months to be eligible for maternity benefits. Benefit amounts depend on the worker's earnings level and, for sickness benefits, on the total number of years that the worker has contributed to the system. The maternity benefit paid by the social insurance programme is closer to the amount provided through social assistance. Currently, SI maternity benefit is providing for 4 months which before and after a birth delivery while 10 months allocation by SA programme.
 - The current unemployment insurance program falls short of international standards (C168) in at least three ways. First, the requirement that workers have contributed for at least two years (including the 9 months immediately preceding their job loss) to be eligible for benefits is too strict and causes many who lose their jobs to fail to qualify for any unemployment insurance benefit. Second, benefits paid to workers with less than five years of coverage under the program are below the ILO minimum standard of 45 percent of previous wages (ILO Convention No.102). There is an increasing occurrence of loss of working capacity or life due to the employment injuries and occupational diseases. This is because the system mainly relies on a compensatory approach and very little on preventive measures. For instance, in Bayankhongor aimag, there are many companies have conceal their employee's working injuries said Mr. Guava, aimag head Trade union association.
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- Active Labour Market Policies:
- Better systemic linkages between social security provisions and labour market policies are required as well. Because the concept of social protection does not only embrace social transfers and services but also supportive measures to return to work. Therefore, labour market policies, social insurance policies, health-care policies, social welfare/assistance and poverty reduction programmes, as well as access to public social services, should be designed and implemented within consistent and comprehensive framework;
 - The Law on Employment Promotion was passed in Mongolia in 2001, aiming at developing employment services. As stipulated in the law, the employment promotion

activities include employment promotion services, employment promotion activities and unemployment benefit. The employment promotion services are designed to provide job and vocational orientation, counselling, information; mediation to available jobs; skill training and retraining; other services stated in legislation. In addition, employment promotion activities are also designed to provide support to self-employed individuals and those involved in employment in the form of partnerships and cooperatives; to support employers; to arrange public works and other activities

- Although a basis for employment promotion services has been set since the Law was enacted, their accessibility remains limited, services offered restricted and the type of employment advertised often does not meet the specific needs in rural areas. In addition, the employment offices encounter financial as well as human resources and capacities limitations. Specificities of the labour market and employment opportunities in the country require further development of adapted employment promotion services. The objectives of employment promotion services should be the encouragement of a productive and decent employment that will include facilitating access to jobs covered by social insurance and occupational safety and health at workplaces. Employment promotion offices should also run services aimed at expanding opportunities of employment for vulnerable groups such as people with disabilities. In this sense, the government has recently upgraded the existing programmes on employment promotion into eight ALMP Programmes.
- The MOL introduced new (mostly upgraded base on traditional programmes) eight employment promotion programmes in order to improve efficiency of ALMPs implementation and poverty reduction, resolved mistargeting and coordination issues and overlapping among those new programmes. For instance, Ms. Erdenebayar, employment service officer in Uvurkhangai Labour Division gives some points on this issue:
 - **“Preparing to Employment” Programme:** *Weak implementation. [For the aimag of Uvurkhangai], only 19 of 80 jobseekers enrolled in this programme (23%). The main requirements are not realistic. For instance, actually those poor people who needed social assistance are not well targeted by this programme because they do not have real employment aspiration and mostly have relish to depend on social assistance. On the other hand, the employers have no interest in recruiting workers released from prison, people with disabilities and school drop-out young persons because of those job seekers often get out from other employers, and recorded as untruthful jobseeker. Vocational training is absent from this programme, also the criteria for enrolling in the programme should be decreased from 6 month job seeking to 2 to 3 months.”*
 - **“Conduct Vocational Training” Programme:** *Good progress The programme implementation is pretty good in this aimag. Totally 381 individuals found a job of which 511 were trained (64%) through 17 qualifications. The periods for vocational training curriculums are too short, the trainees cannot attain a professional skills that will make him or her competitive in the labour market. The selection process to obtain an authorization for opening a training institutions tend to favour Ulaanbaatar, therefore, leaving behind vocational training supply for*

seasonal job mediation in the rural area. Therefore, there is a need to create training mechanism/programme that can promote rural cooperatives and seasonal job placement.

- **“Employment Promotion for Self-employed, cooperatives and small businesses” Programme:** Good progress, [For the aimag of Uvurkhangai]53.7 mln MNT created 92 new jobs. However, funding offered are too limited to support the creation of a new workplace /one workplace; 1.0 million MNT is usually granted rather than assessing the competitive capacity of the proposed business on the market. There is a risk that jobs recently created might not be competitive in the long term because of fast increasing prices of goods and services.
- **“Support for Employers” Programme:** Currently, the programme is poorly implemented with only 23% of the planned target achieved, mainly due to lack of information on this programme among employers and a highly restricting criteria for eligibility. For instance, will be eligible an employed individual must have kept his job for at least 12 months with the same employer; or if an employer recruited an unemployed seeking for a job for more than 6 months.
- **“Inhabited Mongol” Programme /Public Work/:** Good progress, 582 temporary jobs and 17 green jobs were created, and 25 public work projects carried out. This programme implementation is satisfactory. Most people involved with public works complain about deduction for social insurance contribution from their PW salary. In this sense, a awareness raising campaign is needed to promote the benefits of social insurance, especially among vulnerable groups.
- **“Employment Promotion for Disability” Programme:** Good progress. The aimag labour division financed 25 of 94 projects amounting to 34.0 mln MNT in total, which remains insufficient. The key feedback from people with disabilities was that they would prefer starting their own business rather than being employed by other companies.
- **“Employment Promotion for Herders” Programme:** 5 of 23 soums were covered under this programme, for a total amount of 110.5 mln MNT (76% of the targeted spending) reaching out 25 herder households. Price of animal stock varies across regions and resulted higher than estimated. Herders were an indolent where business incubation service ongoing under programme. Financial grant could effectively contribute to maintain herders in long term agriculture providing good coordination and monitoring of the programme. The expectations on the programme are high among herders, however funding are limited and eligibility criteria hard to meet which slow down the programme’s implementation. Herders already benefiting from this programme were reluctant to contribute to the SI system. Finally, the programme should give greater attention to young herders.
- **Employment Promotion Programme for workers over 40 and senior citizens:** only three individuals participated in this programme, for an amount spent of 600, 0

thous. MNT. MOL should review the programme and introduce some necessary adjustments. Among critical issues to be addressed are the fact that citizens over 40 years old mostly lost their confidence due to long unemployment period, employer's tendency to discriminate senior workers, and obsoleted working experiences. Also, most of them have interest to do business by themselves, not to cooperate to same others. Vocational training and other trainings tend to change their mind may be effective.

- Both central and local employment offices are responsible for implementing employment promotion services and activities. Currently, at the national level, over 900 personnel are employed at the central and local employment offices. Job and vocational orientation, counselling and information provision services can be accessed by anyone in needs of these services; job mediation services target at unemployed, and groups facing difficulties to find an employment. These services are provided by the employment offices free of charge.
- Vocational training counselling services are arranged by local employment offices in cooperation with vocational training centers and employers. Expenses for training courses delivered by public centers and employment promotion offices are covered by the Employment Promotion Fund and VT Development Fund. There are 79 (50 government, 29 private) vocational training organizations providing training in about 45 different skills.
- As part of the employment promotion services, the Employment Promotion Fund provide micro loans to individuals willing to start their own business or in the form of a partnership and cooperative. Loans are provided through banks or non-banking financial organizations. Banks or non-banking financial organizations will determine the interest rate of loans in conformity with market demands and provide loans for funding projects developed by individuals;
- In March 2012, the Parliament passed the Law on Credit Guarantee , and has since established the Credit Guarantee Fund. This fund is a joint institution between the public and private sectors, and will provide collateral for up to 60 percent on a loan of MNT 20 million at the most for small business. The fund's board of directors is responsible for approving or rejecting loans, defining the volume of the loans, and regulating the system of responsibility and risk. Despite LGF's legal status as a non-profit legal entity already in place, LGF's operation hasn't started until recent days.
- There is high underemployment and hidden unemployment in the informal economy and livestock husbandry while a formal economy is experiencing a low pay and poor working conditions. National workforce development and professional level is low. Over 60 percent of the unemployed seeking a job and registered at the employment offices are unskilled young people. The low quality standard of workforce restrains productive and stable employment, failing to promote economic growth. Mongolia's education system does not prepare young people well for labour market, particularly in rural areas. As a result, adolescents (age?) in Mongolia perform particularly poorly in the skills that are in greatest

demand in the labour market. Students performed significantly worse in complex procedures and problem solving tasks than in knowledge items and routine procedures. This finding underlines the mismatch between the skills that workers bring to the labour market and those demanded by the labour market.

- Due to underdeveloped infrastructure and small population, labour market is limited in rural areas; the main form of employment is nomadic animal husbandry and informal economy. As a result of this, labour mobility from rural to urban areas is intensive. However, as the urban formal economy is not able to absorb this flow, the scope of the informal sector has expanded and the number of migrants seeking for a job abroad has risen.
- The support and assistance are inadequate for people who work in the informal economy as self-employed as well as for those seeking employment abroad. The business skill training for workers in the informal economy is still at the embryo stage and micro loan services designed to support these businesses are not yet developed enough to ensure some social impact.
- Today, employment promotion infrastructures and services are not available beyond aimag centers. In soums, the labour market demand is restricted with a few public service organizations. The main form of employment in soums is pastoral/nomadic herding. However, herders have no access to any kind of employment promotion services and activities such as business skill training and micro loans. Thus, there is a need for a particular support in employment of herders representing almost half of the labour force in Mongolia and delivery of vocational training to remote regions.
- Similarly, herders remain largely excluded from SI coverage. Any programme aimed at diversifying employment and enhancing capabilities in rural areas should encourage automatic registration to the SI system.
- The number of elderly, people with disability and vulnerable young people who are involved in employment or interested in employment is increasing due to inadequacy in resources for living and other social and economic reasons. They face numerous difficulties because employment promotion services targeting these specific groups of people are not developed. Thus, there is a need for covering the elderly and people with disabilities by providing vocational orientation in conformity with their special needs, supporting them to work individually or in a group as well as introducing and developing rehabilitation services.
- The challenges for extending coverage of employment services and social security and for introducing new forms of services appropriate for informal economy workers, herders, vulnerable groups and poor, need to be tackled.

Health:

- The health insurance fund, which was initially established based on a solidarity principle, currently finances in-patient service in hospitals at all levels. It also covers expenses related to family group practices and ambulatory care as well as subsidized drugs according to the list of fixed charges. Current form of funding does not quite comply with the objective of improving the quality and efficiency of health care services. MPDSP (involving also MOH, GIZ, WHO, P4H) has developed the Long term strategy for the Development of the Health insurance of Mongolia (2013-2022). This document describes the current situation of the health care delivery system and points out some key challenges to the achievement of universal health coverage:

1/ a rapid rise in the customer's out-of-pocket (OOP) payments has become a major problem. The National Health sector Financing Strategy specified the goal of keeping OOPs within 25% of total health expenditures, but recently reached 41% (OOPs increased by 26% compared to 2008) according to WHO statistics. Therefore, the population is not sufficiently protected from health financial risks and can be impoverished due to catastrophic health expenditures;

2/ Health insurance coverage among self-employed, informal economy workers, unemployed and herders is low. The amount of monthly contributions for the citizens subsidized by the government, herders, informal economy workers (?) unemployed and self-employed is not risk adjusted;

3/ the current SI system is not effective in collecting contributions from the informal sector where people have to bear the whole contribution on their own;

4/ The HI fund presents a huge positive balance (equal to 95.3% of the annual HI fund revenue in 2012) ; however the health needs of the population are not fully met;

5/ HI package does not completely cover services needed by insured leading to situation where the insured need to pay for the services that are omitted;

6/ There is no legal environment for the HI office to carry out responsibilities of an active purchaser such as studying the needs of the insured, defining the health care services, selecting health care providers and negotiating prices and tariffs of health care services; and

7/ There is no clear governance structure because functions and responsibilities of HI stakeholders are fragmented and overlapping;

8/ Social health insurance activities are not institutionalized in an autonomous institution and have weak capacity.

9/ Insured can enjoy a free-of-charge yearly diagnostic services and testing within 36,000 MNT. However, most insured do not use this opportunity due to lack of information, lack of institutional awareness and difficulties for reaching outpatient services. Current amount of benefit is not adequate for one time diagnose and health testing, it should be increased at list 20,000 MNT, says Uvurkhangai Health Department officer.

- As of 2012, among 35 per cent of all registered infectious diseases, still persists a high risk of contracting HIV/AIDS. Although HIV/AIDS prevalence is low, the country is at high risk of an epidemic due to its relatively young population, the steady increase in cases of STI in recent years, increased population migration, and growing HIV/AIDS epidemics in neighboring countries. The first HIV infection was reported in 1992, and by 2012, 101 HIV/AIDS cases had been reported. The population of children and youth 0-19 years old is around 46 per cent, prevalence of recorded cases of STIs is increasing, and number of sex workers is growing; all these factors lead to an increased risk of HIV infections spreading.

Old Age:

- Under the pension system applicable to those born after 1960, the retirement benefits of those who are allowed to retire early after having worked under arduous conditions or having raised a large family will be substantially lower than the benefits of those who work to the normal retirement age. This is because the early retirees will have accumulated less in their individual account and will have a longer expected life at the time they retire.
- Workers born after 1960 will have lower retirement benefits than workers born before 1960. This is because Mongolia cannot afford to continue paying benefits at the higher levels now prevailing if benefits are to continue to be available at age 60 for men and age 55 for women. Benefits for those born after 1960 can be made more adequate only if either the contribution rate or the over-all retirement age is increased. Moreover, the comparatively low retirement age, as well as early retirement due to many liberal provisions, has an impact on the increase of the deficit of the Pension Fund. For example, 66 percent of all retirees in 2002 were under the age of 60: of these persons, 72 percent were women who retired under the age of 55.
- The one of key challenges is to improve the social security for herders, informal economy workers and other self-employed workers. They represent about 50 percent of the Mongolian workforce. Although these people are eligible to participate in the current programmes on a voluntary basis, very few do. It is estimated that only 4 percent voluntarily participate in the pension social insurance. Many people that are currently retired from self-employment, informal economy or herding are entitled to pension benefits (usually the minimum pension) on the basis of work prior to the transition to a market economy. Those retiring in the future are unlikely to have sufficient coverage to qualify for any pension under social insurance. Their only source of support will be social assistance, which would provide them with only minimally adequate pension benefits. Moreover, a sharp increase in the number of people claiming social assistance could become a major fiscal problem for the government.

Children

- The Law on the Protection of the Rights of the Child (1996) constitutes the primary legal framework for upholding child rights within Mongolia. Under this law, protective provisions are made to uphold family unity, to prevent interference in the child’s private life, to prevent the involvement of children in criminal activities, to protect children in conflict with the law, and to prevent child labour. The law recognizes and extends social welfare provisions to children affected by emergencies, and children in especially difficult circumstances – defined as orphaned children, children with disabilities, children who have experienced physical, mental or sexual abuse, and children involved in the worst forms of child labour.
- During the past decade (2002-2012), the country achieved significant reforms and progress in protecting children. During this period, the Government of Mongolia has reaffirmed its commitment to build a country fit for all children. As a result of this initiative, children’s issues have been placed at the center of government’s policy.
- The Government of Mongolia has paid considerable efforts in creation of a favorable environment for attracting foreign and domestic investors. New programmes for child and family welfare, and poverty reduction including the “School Lunch”, “Universal Child Money Programme” have been launched and implemented, the latest funded by the Human Development Fund based on mineral resources.
- All children registered under the recently instituted Universal Child Money Programme are entitled to a monthly allowance of \$14 (20,000 MNT) per month. In addition, caregivers of children with disabilities are entitled to \$43 (60,000 MNT) per month. Benefits are also afforded to caregivers of orphaned children and to female headed households with three or more children under the age of 14. Social Welfare Officers are therefore responsible for receiving applications for welfare benefits and supporting parents / caregivers in processing paperwork.
- Each soum center comprises of government services orientated towards children, notably a Child Rights Officer, a kindergarten, school and school dormitory, a health clinic or hospital. In every soum, the Department of Social Welfare is represented by a Social Welfare Officer and Social worker. Each school also employs a School Social Worker. Other components of the social welfare and child protection system vary across soums and between aimags. Some clinics / hospitals employed a Health Social Worker. In all assessed soums in Uvurkhangai aimag the Children and Family Development Division (CFDD) was represented by a Child Rights Officer.
- Structural family separation related to school attendance at the soum and aimag level and the migration of parents and caregivers to find work. This has led to inadequate care and supervision of children and a subsequent increase in vulnerability in terms of protection, e.g. children from poor and remote herder households, who live with relatives at the soum center in order to attend school, children living in school dormitories, who are routinely separated from their parents/caregivers in order to attend school at the soum or aimag center.

- The Government needs to pay more attention to children and youth with disability. The Government recognizes the need to ensure an enabling environment guaranteeing the equal right to the development and protection of children with disability.
- Equitable access to health, education and social protection for children from herders' and marginalized, poor families is yet insufficient.