



**АХМАД НАСАНД ОРЛОГЫН
БАТАЛГААТ БАЙДЛЫГ ХАНГАХ НЬ:
МОНГОЛ УЛСЫН
АХМАД НАСТНУУДЫН ҮЗЭЛ БОДОЛ**

**ASSURING INCOME SECURITY
IN OLD AGE:
VIEWS OF THE MONGOLIAN ELDERLY**





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Ulaanbaatar 2010

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M-864

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ISBN 978-99962-0-322-0

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Acknowledgements

This Report is the outcome of the joint efforts of the UNFPA Asia and the Pacific Regional Office (APRO) in Bangkok and the UNFPA Country Office in Mongolia. In 2007, the UNFPA Country Technical Services Team for East and Southeast Asia (CST-Bangkok) initiated a regional level study on the impact of social pensions based on primary data collection in four countries of Asia. The UNFPA Country Office in Mongolia supported the inclusion of Mongolia as one of the four case studies and provided partial funding, logistical support and overall coordination in the collection of data and the preparation of the report. We would like to thank Mr. G. Giridhar, then Director of CST-Bangkok and Ms. Delia Barcelona, then UNFPA Representative in Mongolia for their support and encouragement in initiating this study. We would like to express our gratitude to the Ministry of Social Welfare and Labor (MOSWL) in Ulan Baatar for coordinating the data collection and report writing for Mongolia and the Mongolian Association of Social Work Educators (MASWE) for the collection of field data which constitutes the core of this Report.

For the success of the field inquiry, credit goes to the older persons, key informants and government officials who liberally gave their time to provide information through individual interviews and participation in focus group discussions. We very much appreciate the cooperation of the more than 200 participants and regret our inability to thank each one individually. Joseph Pannirselvam deserves thanks for designing the study tools and guiding the interviewers in conducting interviews and focus group discussions. To all members of the national team we are grateful for their untiring efforts in conducting the inquiry and painstakingly recording the responses.

Last but not the least, Ms. Suren Navchaa of the UNFPA Country Office in Mongolia deserves our appreciation and thanks for supervising the collection of data and the preparation and publication of this Report.

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Foreword

Mongolia's population is ageing rapidly and older persons (aged 60 years and over) are projected to increase from an estimated 125 thousand at the turn of the century to more than 800 thousand by 2050. Older persons who at present comprise 7 per cent of Mongolia's population will constitute 25 per cent of the population by 2050. The projected increase is largely explained by the rapid decline in the total fertility rate from 7.0 in 1975 to 2.3 in 2000, the largest decline in fertility registered in any country during the last quarter of the 20th century.

Among the issues relating to the increasing size of the older population a key concern is ensuring financial security for the older persons. Traditionally, older persons have relied for income on their own earnings, family transfer payments and government handouts both in the form of social pensions and subsidies. Though the tradition of adult offspring and other relatives providing support for older persons remains strong, this support is rapidly shrinking as a result of declining family sizes and increasing out-migration. With widespread unemployment and underemployment in the country, it is becoming increasingly more difficult for older persons to find productive employment and earn their own income. Hence, it is becoming evident that increasing reliance will have to be placed on social pensions (that is, cash transfers from the Government) to guarantee income security for the elderly Mongolians and safeguard them from poverty.

Compared to most developing countries, Mongolia has a relatively developed social pensions system as well as welfare schemes which have been operational since the pre-1990 socialist era. However, liberalization of the economy and increasing globalization, coupled with the unprecedented increments in the older population, have increased pressures on the social pensions system. This Report presents the findings of a rapid assessment of the impact of social pensions by eliciting the views of older persons, key informants and relevant government officials.

The study shows that older persons feel they are better off than they would have been without a social pension. By giving them an income of their own, however small in amount, it enhances their self esteem to some extent. A social pension enables them to buy basic necessities and participate in social activities. In most cases, they are also able to contribute to the household income, particularly in towards the education costs of their grandchildren. The study shows that older persons consider bureaucratic procedures as having been an obstacle in the way of some deserving elderly getting a social pension. In view of fundamental changes as a result of the transition from a socialist to a free economy, a universal old age pension would be the preferred option for Mongolia. Evidence has been available from some countries both in Asia and in other less developed regions that universal social pensions are affordable, costing a maximum of 3 per cent of the national budget. The benefits of social pensions as brought out by this study show that in Mongolia such expenditure would be worth the cost.

We wish to thank the UNFPA Asia and the Pacific Regional Office for having included Mongolia as the East Asian case study in its regional review of the impact of social pensions in Asia. Mr. Ghazy Mujahid deserves much appreciation for supervising and coordinating this study and for the preparation of this Report in collaboration with Ms. Oyut-Erdene Namdaldagva and Ms. Oyun Banzragch.

Ministry of Social Welfare and Labor of Mongolia

Acronyms

ADB	Asian Development Bank
HAI	HelpAge International
IMF	International Monetary Fund
LSWD	Labor and Social Welfare Department
MAEP	Mongolian Association for the Elderly People
MASWE	Mongolian Association of Social Work Educators
MIPAA	Madrid International Plan of Action on Ageing
MOSWL	Ministry of Social Welfare and Labor
NGO	Non-Government Organisation
NIHS	National Institute of Health Sciences
NSO	National Statistical Office
OPA	Older People's Association
SID	Social Insurance Department
SSIGO	State Social Insurance General Office
UNDESA	United Nations Department of Economic and Social Affairs
UNESCAP	United Nations Economic and Social Commission for Asia and the Pacific
UNFPA	United Nations Population Fund
WB	The World Bank

Executive Summary

Population ageing in Mongolia

Population ageing, defined as an increasing proportion of older persons (those aged 60 years and over) in total population is projected to progress rapidly in Mongolia during the next four decades. The proportion of older persons in Mongolia's population, currently estimated at less than 7 per cent, will increase to nearly 25 per cent by 2050. These trends are explained by declining levels of fertility and improvements in life expectancy and survival rates to older ages.

What makes the ageing of Mongolia's population even more significant is that the projected trends differ sharply from its past experience of population ageing. The proportion of older persons in population increased only marginally from 5.4 per cent in 1950 to 6.0 per cent in 2000. The older population will increase by 711 thousand during 2000-2050, that is, more than eight times the increase of 84 thousand during 1950-2000.

Mongolia's older population

Population ageing is characterised by two features. (a) "Ageing of the older population" means an increasing proportion of those aged 80 years and more, known as the "oldest old". (b) "Feminisation" of ageing refers to the predominance of females in the older population – older women outnumbering older men. The population of the oldest old currently comprises about 0.5 per cent of Mongolia's population. The proportion will increase to 1.0 per cent in 2025 and to 3.4 per cent in 2050. From an estimated 11,000 at present, the population of the oldest old is projected to increase to almost 30,000 by 2025 and further to 117,000 in 2050.

The percentage of females in Mongolia's older population is 56 per cent and is projected to remain virtually unchanged until 2050. Of the oldest old population, 72 per cent are females and the proportion is projected to decline to 64 per cent in 2050. Oldest old females will thus continue to outnumber oldest old males. The larger majority of women in the oldest age groups are accounted for by the higher female life expectancy at age 60 years and age 80 years.

Poverty in old age

Among the key issues linked to ageing are health, disability and poverty. While health and disability have always been associated with old age and widely discussed, poverty in later life is now becoming an increasingly significant issue in Asia. In Mongolia, 32 per cent of the population is below the poverty line while more than 50 per cent of the poor households have older members. Further indication of the higher incidence of poverty among older persons is provided by the 1999 Survey of the Elderly which showed that most of the 70 per cent of older persons received pension at the lowest rate and could therefore be living in poverty, particularly the older people living on only their pension.

The increasing incidence of poverty with ageing is linked largely to declining income-earning capacity which may result from declining strength, failing health, regulations setting upper age limits to employment, and discriminatory practices adopted by employers. The increasing population of the oldest old means extended duration of social security and welfare payments as well as an increasing demand for long-term care as both morbidity and disability among the older

population increase with age. Older women are more vulnerable than older men and stand in greater need of care, financial support and social protection. As such ageing and feminization of the older population contribute towards increasing its vulnerability to poverty which increases with age and is more pronounced among women.

Financial Support in Old Age

In most countries, older persons typically rely on five main sources to meet their financial needs: (a) income from productive employment; (b) family transfers; (c) contributory pensions; (d) savings and investment income; and (e) non-contributory social pensions.

In Mongolia, employment as a source of income for older persons is limited with about 12.3 per cent of pensioners engaged in some employment. Family is the main support base for older persons and more than 80 per cent of older persons live with their children and grandchildren. Pension coverage in Mongolia is fairly extensive compared to other developing countries. Males aged 60 years and over and females aged 55 years and over are entitled to an old age pension. Given the limited availability of employment opportunities and the projected shrinking of the family base as a result of the declining family size, increasing reliance will have to be placed on pensions for income security in old age. It is therefore important to assess the impact of pensions in Mongolia – their coverage, adequacy and timeliness of the payments.

Mongolian Government's support for the elderly

The Government has been fully aware of the inevitable demographic changes, particularly the risk of increasing poverty due to the greater vulnerability to poverty of the older population. The Economic Growth Support and Poverty Reduction Strategy approved in 2003 noted the projected sharp increase in the number of older people and called for implementation and updating of various legal provisions relating to the elderly. The Government has continued to build on the social welfare system developed during the pre-1990 socialist era and maintained a relatively wide coverage. Income security in old age has been of primary concern and the Government has introduced measures aimed at promoting employment of older persons as a means of income security for those who can and want to work. However, employment remains a limited source of income for the older population and, given the projected increase in ageing, increasing reliance will have to be placed on social security and social pensions to ensure income security for the elderly.

Social Security System

The State Social Insurance General Office of Mongolia administers the social security system under the Law on Social Insurance. This is a contributory pension system aimed at ensuring social well-being of the aged workers and provides retirement cash payments, disability pensions, widow benefits, temporary disability pensions and funeral benefits to the insured. Under this system men who have attained the age of 60 years and women who have attained the age of 55 years are eligible for a pension, the amount depending on contributions paid during working life. The number of older persons receiving contributory pensions has gone up from 171,653 in 2000 to 199,800 in 2006 (SSIGO 2006). The Government has defined a policy for pension reform including a phased transition from the current distributive system to partial funded system, and a shift towards the same retirement age for both men and women.

Social pensions

Social welfare pension (social pension) is a monthly cash payment from the Pension Scheme of the Social Welfare Fund allocated for those older people who are not entitled to receive a contributory retirement pension under the Law on Social Insurance. It is paid to those who are extremely poor and do not have any source of support. It is not a universal social pension and is paid upon written certification of eligibility by the Livelihood Support Council, which operates in each local community. The final decision is approved by the *soum*/district governor. Eligibility criteria relating to the household's economic situation and vulnerability of the family such as the need to look after a disabled member or orphan child. In 2006 the number of older persons receiving social pensions was 2,596 declining gradually from 3,729 in 2002. This could be explained by amendments to the eligibility conditions as well as the increase in the number of the elderly receiving contributory pensions. The Government has committed to maintain the eligibility age for pension at the current 55 years for women and 60 years for men but, in light of the increasing older population, plans to gradually increase these thresholds to 60 and 65 years respectively for women and men by 2021.

Rapid Assessment Study

What impact Government measures aimed at improving income security in old age have had and what more needs to be done can best be understood. The elderly are the best placed to provide a realistic assessment and this underlies the significance of eliciting the views and opinions of older persons. This can be done best through the participatory approach which has received increasing endorsement as an essential for ensuring that older persons have an opportunity to express their opinions to be taken into account in developing more realistic and effective policies.

Participatory research involves interviewing individuals and conducting focus group discussions instead of having enumerators fill lengthy questionnaires and as such is cheaper, less strenuous for the target groups and can be facilitated at short notice. The approach involves gathering information through case studies/individual in-depth interviews and focus group discussions which can provide rich data/information with a very short span of time. In view of its suitability and relevance for assessing the impact of social pensions and given the limitations of resources and time, it was decided to adopt the participatory approach for the field work for the study.

Field Research

The Mongolian Association of Social Work Educators (MASWE) was commissioned by the UNFPA Mongolia Country Office and the Ministry of Social Welfare and Labor (MOSWL) to undertake data collection. Four Sites were selected so as to cover each of the four regions: Ulaanbaatar in the UB/Capital Region; Khenti in the Eastern Region; Dundgobi in the Gobi and Central Region; and Zavkhan in the Western Region. In each Site, data was collected from two *soums* (districts): one city *soum* and one rural *soum*. The field work was carried out by a team under the overall supervision of the field research coordinator over the period 10th to 24th September 2007. Views of older persons receiving retirement pensions and social pensions as well as those not receiving any type of pensions were obtained. Families of these three categories were also covered to assess the impact of pensions at the family/household level and to ascertain the views of other household members on social pensions. In addition, key informants from the community were covered through semi-structured interviews. Community meetings provided an opportunity to ascertain the views of community members of different age groups. Views and perspectives of government officials at the national, provincial and local levels were also obtained.

Findings of the Field Research

Information gathered showed that the risk and incidence of poverty increase with age. Respondents ascribed this to inability to work, poor health, lack of assets, inability to obtain credit and having no pension. Given the increasing risks of falling into poverty, guaranteeing income security in old age is a key issue. The results showed that pensions are an important source of income in old age. Those receiving a contributory pension get a reasonable amount paid quite regularly and most of the responding recipients expressed satisfied. Recipients of social pensions complained of procedural delays in establishing eligibility and felt the amount given was very small and insufficient to meet their needs. However, they were happy that they did receive a social pension.

Almost all the study participants receiving contributory or social pensions reported that they alone decided on how to spend their pension money and there were no complaints of the children misusing the money. Most of the pension money was reportedly spent on basic needs – food and medical care. However, some recipients were able to contributed some money to the household income particularly for the support of their grandchildren's education. The study goes to show that a pension helps households to prevent and/or eradicate poverty, and create a warm and positive relationship between and among household members. Moreover, a pension, irrespective of the amount contributes to the independence, dignity and self-esteem of the older person.

Recommendations

With respect to contributory pensions the following recommendations can be put forward: (a) the amount paid under contributory pensions should be increased or at least adjusted periodically for inflation; (b) recipients should advised on how to calculate the amount of the contributory pension; (c) variations in the pension amounts, discriminating against the “victims” of transition should at least be minimized, if not completely eliminated; and (d) the retirement age (currently 60 for males and 55 for females) should be raised in view of the improving life expectancy and increasing capability of older persons to continue working.

With respect to social pensions and other social welfare schemes, the recommendations are as follows: (a) the eligibility conditions for social pensions should be revised to ensure that all deserving older persons are covered; (b) the amount paid as social pension should be periodically adjusted on the basis of the cost of living index; (c) procedures for determining eligibility as well as the disbursement of social pension should be simplified; (d) welfare payments such as the monetary assistance for fuel should not be restricted to once a year but their frequency should be based on need; and (e) the Government should consider providing housing to older people with no housing.

Introduction

In Mongolia, as in most countries across the World, the proportion of older persons (those aged 60 years and over)¹ in total population has been on the increase and this trend is projected to continue until 2050 and beyond. This phenomenon, referred to as “population ageing”, had manifested itself largely in the more developed regions (MDRs) during the second half of the twentieth century. Since the turn of the century, however, as a result of the continuing fertility declines and improvements in life expectancy during the last three decades of the previous century, in many less developed regions (LDRs) too, the population age structure has been shifting increasingly towards the older age cohorts.² As such, more and more of the developing countries are faced with an increasing pace of population ageing. On two counts, the situation in the LDRs can be viewed as more serious than what the MDRs were faced with. Firstly, population ageing in the LDRs is projected to progress at much higher rates than it did in the MDRs where the increase in the proportion and number of older persons was far more gradual.³ Secondly, the LDRs are faced with population ageing at much lower levels of economic development.⁴ Moreover, considerations of human rights and human development have now assumed a central position in the development agenda. This has brought into focus the need for promoting a society for all ages in which older persons are well integrated and assured of retaining their independence, individualism, dignity and self-respect. In 2002, 159 countries committed themselves to this goal by endorsing the Madrid International Plan of Action on Ageing adopted at the Second World Assembly on Ageing in Madrid.⁵

This study analyses the impact of population ageing in Mongolia on income security for older persons. It describes the emerging challenges of the increasing dimensions of old age poverty as a consequence of rapid population ageing, resulting from a rapid decline in fertility rates during the last quarter of the 20th century. The study explores the impact social pensions have had and can have in contributing towards improving income security for older persons. The paper is divided into five sections. Section 1 describes the trends in population ageing in Mongolia and the increasing risks of poverty as a person advances in age and brings out the importance of social pensions for ensuring income security for older persons. Section 2 highlights the various measures introduced by the Government of Mongolia to ensure the welfare of the older persons in general and their income security in particular. Section 3 elaborates on the suitability of using the participatory approach in assessing the increased risks of facing poverty in old age and provides details of the field work undertaken for this study. Section 4 presents the findings of the study focusing on the views of older persons, members of their households and other stakeholders with respect to various aspects, such as coverage, amount, impact, accessibility and the administration of social pensions. Section 5 summarizes the conclusions of the study and provides policy recommendations based on these.

Section 1

Population Ageing and Increasing Risk of Poverty



The proportion of older persons in Mongolia's population is currently estimated to be about 6 per cent, a small increase over the past more than 50 years from 5.4 per cent in 1950. In striking contrast to the past trends, the older population is projected to increase to nearly 11 per cent in 2025 and to 25 per cent by 2050. While at present only one in fourteen Mongolians is aged 60 years and over, there will be one in four by 2050. The dramatic projected change in the trend is explained by the rapid decline in the total fertility rate from a high of 7.0 in 1975 to 2.3 in 2000, the largest fertility decline registered in any country during the last quarter of the 20th century,⁶ coupled with significant improvements in life expectancy.

1.1 The unprecedented dimensions of ageing

How the projected trends differ from Mongolia's past experience of population ageing and the implications of the inevitable increase in the older population are brought out in Table 1.

Table 1: Increasing importance of Older Population in Mongolia, 1950-2050

	1950-1975	1975-2000	2000-2025	2025-2050
Average annual rate of increase in total population (%)	2.6	2.0	1.1	0.4
Average annual rate of increase in older population (%)	2.0	2.5	4.0	3.7
Increase in older population as % of increase in total population	3.8	6.2	28.0	163.0
Increase in number of older persons (000)	26	58	209	502

Source: UNDESA (2009)

The older population increased at a lower rate than total population during 1950-1975 but outpaced it during 1975-2000. During 2000-2050 the differential in the rates of increase is projected to further widen progressively. While population growth will slow down to an average annual rate of 0.4 per cent during 2025-2050, the rate of increase of the older population will still be high at an average annual rate of 3.8 per cent.⁷ As a result, older persons will constitute an increasing proportion of the increment in total population. Older persons accounted for 3.8 per cent and 6.2 per cent of the total population increase during 1950-1975 and 1975-2000. The share is going to increase to 28 per cent in 2000-2025. During 2025-2050, only the older population will increase while population below the age of 60 years will decline. It is projected that during 2025-2050, Mongolia's older population will increase by 502 thousand while the child population (0-14 years) and working age population (15-59 years) will decline by respectively 111 and 83 thousand.

For policy makers and providers of services for older persons, the growing magnitude of the task of dealing with the issue is more vividly brought out by the projected additions to the older population. The increase during 2000-2025 is expected to be 209 thousand that is more than three times that during 1975-2000. The additions will increase further to 502 thousand during 2025-2050. The first half of this century will see an increase of 711 thousand in the population of older persons in Mongolia, that is, more than eight times the increase of 84 thousand during the second half of the last century. Another crucial aspect is the projected decline in the potential support ratio – the ratio of working age population (defined as those aged 15-64 years) to the non-working older population (defined as those aged 65 years and over).⁸ This ratio, which is presently 18.5 is projected to decline to 11 in 2025 and further to 4 in 2050. The decline implies that the support base for the non-working older dependent population provided by the working age population will shrink to less than one-fourth by 2050. This has implications for, among others, sources of finances to ensure income security for the older population.

1.2 Characteristics of population ageing

Population ageing has been seen in almost all countries to be marked by ageing and feminization of the older population. These two characteristic features of the changing population structure would have a profound impact on the needs of income security. “Ageing of the older population” means an increasing proportion of those aged 80 years and more, known as the “oldest old”. “Feminisation” of ageing refers to the predominance of females in the older population – older women outnumbering older men. These two features characterize population ageing in Mongolia.

The population of the oldest old currently comprises about 0.5 per cent of the total population. The proportion will increase to 1.0 per cent in 2025 and to 3.4 per cent in 2050. These percentages imply large increases in the number of the oldest old persons. From an estimated 11,000 at present, the population of the oldest old is projected to increase to almost 30,000 by 2025. A phenomenal increase of 87 thousand is projected for the period 2025-2050 as the growing number of the older population enters the oldest old cohorts. It is estimated that in 2050 there will be 117,000 Mongolians aged 80 years and over. Every seventh older person in Mongolia will be aged 80 years and over (UNDESA 2009). The increasing population of the oldest old means extended duration of social security and welfare payments as well as an increasing demand for long-term care as both morbidity and disability among the older population increase with age.

Feminisation of ageing, that is, the excess of females over males in the older population, results from the higher female life expectancy. While the number of male babies born usually exceeds female babies (in Mongolia the sex ratio at birth is around 105 males to 100 females), the longer life expectancy of women results in women constituting a majority of the older population and an even larger majority of the oldest old population. The percentage of females in Mongolia’s older population is 56 per cent and is projected to decline only marginally to 55.4 by 2050. Of the oldest old population, 72 per cent are females and the proportion is projected to decline to 64 per cent in 2050. Oldest old females will thus continue to outnumber oldest old males. In 2050 there will be 75,000 women and 43,000 men aged 80 years and over. The larger majority of women in the oldest age groups are accounted for by the higher female life expectancy at age 60 years and age 80 years. A Mongolian woman who reaches the age of 60 years is expected to live on average another 18 years while a man is expected to live another 16 years. Women who reach age 80 years can expect to have on average a further life span of 7 years compared to 6 years for men (UNDESA 2007).

Older women are more vulnerable than older men and stand in greater need of care, financial support and social protection. Low levels of literacy and economic activity contribute to their greater vulnerability. Lower levels of female economic activity reflect women’s greater need for alternative means of income security. Also, a much higher proportion of older females are single than older males. This is because of their greater longevity and a lower frequency among women of re-marriage. The single status is more burdensome in old age and puts women in a more disadvantageous position (Mujahid 2006).

Table 2: Gender differences in the situation of older persons

	Male	Female
% of older persons who are literate	96.3	86.3
% of older persons who are single	29.2	66.9
% of 60-64 economically active	26.4	12.8
% of 65-69 economically active	16.9	8.6
% of 70+ economically active	11.1	7.1

Source: NSO (2002)

1.3 Poverty in old age

Among the key issues linked to ageing are health, disability and poverty. While health and disability have always been associated with old age and widely discussed, poverty in later life is now becoming an increasingly significant issue in Asia.⁹ Data on the incidence of poverty by age is difficult to come by for the less developed countries.¹⁰ The suitability of household income and expenditure surveys, which are commonly used in poverty studies as a source of age-disaggregated poverty estimates, has been a topic of debate in the literature.¹¹ While older persons belonging to a household with per capita income above the poverty line would be counted as “non-poor”, this may not necessarily reflect their actual status depending on the resource distribution within the household. Even in “non-poor” households, particularly in those marginally above the poverty line, the basic needs of older members may remain unmet (Schwarz 2003). However, this bias is likely to result more in understating rather than overstating the incidence of poverty among the older population estimated on the basis of household income data. In Mongolia, 32 per cent of the population is below the poverty line and more than 50 per cent of the poor households have older members¹². Information available for some other Asian countries also indicates the incidence of poverty to be higher among older persons.¹³

In Mongolia, poverty is defined using minimum living standard measurements based on household expenditure. The minimum subsistence level varies between regions according to the region’s development. According to the Law on “Defining minimum subsistence level of population”, the minimum subsistence level is the minimum consumption level expressed in monetary terms and the consumption level is computed on the basis of the quantity of consumption to satisfy basic survival requirements as defined by food and non-food consumption basket (Table 3).

Table 3: Minimum subsistence level of consumption (tugrug per annum)

	2002	2004	2007
West region	19,200	20,200	54,700
East region	20,200	21,200	51,800
Central region	19,700	20,600	56,700
Khangai region	19,100	20,600	54,600
Ulaanbaatar	24,600	26,500	60,100

Sources: NSO (2003) *Mongolian Statistical Yearbook*. Ulaanbaatar. p.237,

www.nso.mn

In 2006, 32.2 per cent of Mongolians were reported to be in poverty, that is, living below the minimum subsistence level. The depth of poverty was estimated at 10.1 per cent. The population livelihood measurement surveys conducted through 1995-2000 identified older persons as one of the categories vulnerable to poverty. The incidence of poverty is higher in rural areas being 37.0 per cent compared to 27.9 per cent in the cities.¹⁴ A higher proportion of the rural poor than the urban poor live in poverty.

In the participatory poverty appraisals conducted by the National Statistical Office (NSO, ADB & WB 2006), participants were defined as “poor” if they could not meet their own or their families’ basic needs. Older people are mostly categorized as average poor since they have income sources like possessing properties and receiving monthly pension (NSO, ADB & WB 2006). Most of the older people who are single or having no children and relatives to help them are reckoned as “very poor”. One out of every 10 elderly people is living alone (NSO 2002). Since more than 70 per cent of older persons receive pension at the lowest rate, most of them, particularly older people living on only their pension, could be living in poverty (NSO 1999).

The increasing incidence of poverty with ageing is linked largely to declining income-earning capacity. The decline in income-earning capacity with old age may be the outcome of multiple factors such as declining strength, failing health, regulations setting upper age limits to employment, and discriminatory practices adopted by employers towards older persons. Also, older women, who are on average less educated than older men, fail to get adequately paid jobs and also suffer gender discrimination in employment. As such ageing and feminization of the older population contribute towards increasing its vulnerability to poverty which increases with age and is more pronounced among women (Beales 2002).¹⁵

1.4 Sources of Financial Support in Old Age

In most countries, older persons typically rely on five main sources to meet their financial needs:

- ι) Income from productive employment
- υ) Family transfers
- υυ) Contributory pensions
- ιϖ) Savings and investment income
- ϖ) Non-contributory social pensions

Surveys conducted in a number of less developed countries have shown that the primary sources of financial support on which a majority of older persons rely are employment income and family transfers. The next most common source of financial support are family transfers, followed by savings and investment, contributory pensions and social pensions or welfare payments.¹⁶ In Mongolia too, the main sources of income for older persons are their own employment earnings, family support and pensions paid out from the social insurance and social welfare funds.

Employment as a source of income for older persons is limited. Currently, 12.3 percent of pensioners are engaged in some employment (NIHS 2005). Employment opportunities are available for older persons more in the rural areas in agricultural activities, particularly in cattle breeding. In the urban settlements, employment opportunities for older persons are limited. State and private entities are reluctant to employ aged people. The family is the main support base for older persons and more than 80 per cent of older persons live with their children and grandchildren. Intergenerational bonds are strong and the younger household members provide financial and psychological support to the elderly.

Unlike as in most other less developed countries, pension coverage in Mongolia is fairly extensive. Males aged 60 years and over and females aged 55 years and over are entitled to an old age pension. Insurance coverage, including health insurance, is 85 per cent which is high compared to other countries in Asia and in the developing world. Given the limited availability of employment opportunities and the projected shrinking of the family base as indicated by the declining

potential support ratio, it is therefore important to assess the impact of the social pension system – its coverage, adequacy and timeliness of the payments. Before presenting the methodology and findings of the rapid assessment undertaken to assess the impact of social pensions on the lives of older persons, a brief review of the various support measures introduced by the Government of Mongolia to ensure the well-being and income security of the older population is provided in the next section.

Section 2

Government's Response to Population Ageing



The Government has been fully aware of the inevitable demographic changes, particularly the risk of increasing poverty due to the greater vulnerability to poverty of the older population. The Ministry of Social Welfare and Labour is responsible for coordinating all ageing-related activities within the Cabinet. The Minister for Social Welfare and Labour chairs the National Committee on Population and Development, which has a sub-committee on elderly and ageing. The sub-committee coordinates inter-sectoral activities and oversees implementation of ageing-related activities. The Government has followed a participatory approach in addressing elderly-related issues and has involved both governmental and non-governmental organizations in the formulation of policies and programmes for addressing ageing-related issues.

2.1 Government policy initiatives

The growing concern with ageing has been reflected in key government policies. The Economic Growth Support and Poverty Reduction Strategy approved in 2003 noted the projected sharp increase in the number of older people and called for implementation and updating of various legal provisions relating to the elderly. In 2004 the Parliament approved State Policy of Mongolia on Population Development. This State Policy incorporates measures to be implemented until 2015. Provisions for older persons include:

- Promoting an environment for the elderly to be active members of society and enjoy a meaningful life in accordance with their interests;
- Developing rehabilitation and geriatric services to protect elderly people from premature ageing and to promote healthy ageing;
- Improving access of older persons to quality health services;
- Involving elders in lifetime training and re-training programmes and increasing employment opportunities to enable them participate fully in economic and social activities; and
- Providing opportunities for elders to pass on their knowledge, skills and work experience to children and youth.

In 1998, the Government approved the National Programme on Health and Social Protection of Elderly in line with the Macao Plan of Action on Ageing for Asia and the Pacific. As a result of several measures undertaken within the framework of this Programme, the capacity of organizations dealing with the older population at the national and local levels was considerably strengthened. The Programme was revised in the light of the MIPAA and the Shanghai Implementation Strategy and re-approved as the National Programme on Health and Social Welfare of Elderly (2004-2008). Subsequently, the Government of Mongolia endorsed the National Strategy on Ageing in 2009 which addresses key elderly-related welfare issues and encourages a multi-sectoral response to ageing. In addition, the Health Sector Master Plan (2006-2015) and Social Security Master Plan (2004-2013) govern policies and programmes focusing on older Mongolians. In September 2005, the Government established, by Resolution No. 209, a Gerontological Centre under the jurisdiction of the Ministry of Health. The Centre's objectives include conducting research and training activities in the field of ageing.

Mongolia has continued the social welfare system developed during the pre-1990 socialist era and maintained a relatively wide coverage. It continues to attach high priority to

strengthening the legal framework for addressing issues relating to the elderly population. Issues relating to the elderly are covered in a wide range of laws and regulations governing social security, social pensions and welfare schemes:

- Civil Health Insurance Law (approved 1993, revised 2002)
- Law on Social Insurance (approved 1994, 1999)
- Law on Social Welfare (approved 1995, revised 2005)
- Law on Social Security for the Elderly (approved 1995, revised 2005)
- Law on Pensions and Benefits provided by the Social Insurance Fund (approved 1994, revised 1999)
- Labour Law (approved 1991, revised 1999)

The Government has introduced measures aimed at promoting employment of older persons as a means of income security for those who can and want to work. Under the Constitution and the Labour Code, older persons are entitled to engage in employment and increase their income. There are provisions in the laws which prohibit limiting wages of older workers who receive pensions, allow the employers to reduce work hours at the request of older workers and assign them work which does not adversely affect their health. Employers are also required to allocate 0.3 per cent of the total wage fund of their organization to development of the older population and improvement of social protection. However, employment remains a limited source of income for the older population and, given the projected increase in ageing, increasing reliance will have to be placed on social security and social pensions to ensure income security for the elderly.

2.2 Social Security System

The State Social Insurance General Office of Mongolia administers the social security system under the Law on Social Insurance. This is a contributory pension system aimed at ensuring social well-being of the aged workers and provides retirement cash payments, disability pensions, widow benefits, temporary disability pensions and funeral benefits to the insured. Under this system:

1. Men who have attained the age of 60 years and women who have attained the age of 55 years and have paid contributions for not less than 20 years are eligible to a minimum monthly pension of not less than 75 per cent of the minimum monthly wage.
2. Women who have paid contributions for not less than 20 years and have raised 4 children are, on attaining the age of 50 years, eligible to opt for a pension amounting to 45 per cent of the monthly average insurable wages or similar to the earnings of an insured person.
3. Men who have attained the age of 50 years and women who have attained the age of 45 years and have worked underground for not less than 10 years and under hazardous working conditions for 7-12 years are eligible for pension amounting to 45 per cent of the monthly average insurable wages or similar to the earnings of an insured person.
4. Men who have attained the age of 60 years and women who have attained the age of 55 years and have paid contributions for 10-20 years are eligible for a reduced pension of not less than 50 per cent of the minimum monthly wage.

As of November 2007, the minimum monthly entitlement for (a)-(c) was 67,500 tugrug¹⁷ and for (d) 45,000 tugrug. The contributory pension is increased by 1.5 per cent of pensionable wages for each additional year of contributions beyond 20 years.

In 1999 the Mongolian Parliament passed the Law on “Individual pension insurance contribution accounts” and issued Resolution #38 “Guidelines for pension reform to be followed by the Mongolian Government by 2021” initiating the process of reforming the pension schemes. It was necessitated by the projected growth of older population, changes in population structure, and the foreseeable increasing financial constraints on the pension insurance fund as the number of recipients has been increasing. The number of older persons receiving contributory pensions has gone up from 171,653 in 2000 to 199,800 in 2006 (SSIGO 2006). The Government has defined a policy for pension reform including a phased transition from the current distributive system to partial funded system, and a shift towards the same retirement age for both men and women.

2.3 Social pensions

According to the Laws on Social Welfare and Law on Social Security for the Elderly, poor and vulnerable older people are entitled to a social pension and assistance which aims to provide social protection for vulnerable elders. The implementing body for this scheme is the State Social Welfare and Labor Office. According to the Laws on Social Welfare, Law on Social Security of the Elderly, and the Law on Social Protection of Disabled People, older persons have rights to a range of benefits including a social pension.

Social welfare pension (social pension) is a monthly cash payment from the Pension Scheme of the Social Welfare Fund allocated for those older people who are not entitled to receive a contributory retirement pension under the Law on Social Insurance. It is paid to those who are extremely poor and do not have any children and/or relatives to care for them, and whose legal guardian or caregiver is an older person or a person with disability. As such it is not a universal social pension and is paid upon written certification by relevant officials that the applicant meets the eligibility criteria. According to the revised Laws on Social Welfare adopted in 2006, entitlement to a social pension (as well as other forms of social assistance) is based on a number of criteria, including the livelihood circumstances of older people:

- Measurements of household capability such as whether the elderly live in urban or rural area, their education level, number of household members, their employment status, and housing conditions;
- Measurements related to the household’s economic situation such as property ownership, number of animal stock, use of transportation, status of receiving social assistance, other benefits and services, and vulnerability of family such as if there is a disabled member, orphan child, female headed household, bed-ridden member in the family, and number of beneficiaries of social assistance/concession in the household.

As such older persons (defined under the Law as men aged 60 years or more and women aged 55 years or more) are entitled to receive a monthly cash payment of 34,500 tugrug¹⁸ if they are very poor and unable to maintain themselves, not entitled to receive a contributory

retirement pension, disabled with no children or relatives or those certified as being unable to support themselves, war veterans or high level state-award retirees, or those in care under hospital supervision. The Livelihood Support Council, which operates in each local community and consists of representatives of local government administration and the civil society is responsible for identifying those entitled to receive a social pension and have access to other welfare services. The final decision is approved by the *soum*/district governor. The social worker at *soum* and *khoroo* (sub-district) levels is the main official responsible for preparing the necessary supporting documents of applicants for social pensions and welfare benefits.

In 2006 the number of older persons receiving social pensions was 2,596 declining gradually from 3,729 in 2002. This could be explained by amendments to the eligibility conditions as well as the increase in the number of the elderly receiving contributory pensions. The Government has committed to maintain the eligibility age for pension at the current 55 years for women and 60 years for men. It then plans to gradually increase these thresholds to 60 and 65 years respectively for women and men by 2021.

Section 3

Participatory Research for Information Gathering



What impact Government measures aimed at improving income security in old age have had and what more needs to be done can best be understood from the views of older persons themselves. The elderly are the best placed to provide a realistic assessment of the benefits as well as the shortcomings of the pensions system. This underlies the significance of eliciting the views and opinions of older persons, both those receiving social pensions and those who may not be covered due to any reason such as eligibility strictures or a shortage of resources. It has been found that this can be done best through the participatory approach which has received increasing endorsement in the post-MIPAA era as an essential for ensuring that older persons have an opportunity to express their opinions to be taken into account in developing more realistic and effective policies.¹⁹

3.1 Suitability of Participatory Research

Participatory research involves a rapid assessment approach based on the concept of “participation” of key stakeholders as empowered subjects. Adoption of the participatory method provides the stakeholders a chance to be heard and have their views taken into consideration.²⁰ By allowing people to have a voice on pertinent issues, the approach broadens the variety of information sources available to assess the living conditions of older persons. As such the strength of the participatory approach for the study of poverty is not in counting but rather in understanding hidden dimensions of poverty and analysing causality and processes by which people fall into and out of poverty (Robb 1998).

Participatory research involves interviewing individuals and conducting focus group discussions instead of having enumerators fill lengthy questionnaires which usually require respondents to recollect dates and quantitative values. As such participatory research is cheaper, less strenuous for the target groups and can be facilitated at short notice. Moreover, the approach *per se* can be expected to contribute towards generating a greater feeling of involvement among and empowering target groups to feel confident that they are considered capable of approaching their problems by themselves instead of relying on outside assistance. When used with older persons the very process is therefore in essence elderly-friendly and gives them a feeling of empowerment. The cost-effectiveness of the approach, giving older persons the opportunity to air their views, and its empowerment-effect make the participatory approach ideal for obtaining information needed to assess the impact of social pensions.

The approach involves gathering information through using some or all of the following techniques:²¹

- Case studies/Individual in-depth interview with a few selected persons to explore a subject or issue in depth.
- Focus group discussions: These are conducted in a participatory manner by a trained facilitator, with the support of a recorder and an observer so that the participants are encouraged to interact and discuss topics among themselves often arriving at new insights and recommendations. Due to their flexibility, the discussions provide rich data/information with a very short span of time.
- Key informant interviews: These make use of a flexible semi-structured “topic list” rather than a rigid questionnaire and this topic list is modified/adapted as new insights and topics emerge. It can be fine-tuned to accommodate cultural, gender, class and other differences, with new questions added and old ones dropped or modified as needed.
- Community meetings: An opportunity to hear the voices of the community members

representing various age groups and to validate the key findings derived through other techniques.

- Observation: This is a powerful tool for cross-validation of what the person may claim to be doing in an individual interview or focus group.

The participatory approach has its limitations (UNDESA 2006), such as:

- complexity and, when involving older persons, novelty of the process;
- difficulties in assuring the availability of core stakeholders originating from the same community;
- the challenge of ensuring participation of the most vulnerable older persons, such as those with problems of mobility, communication or cognition, and
- the availability of sufficient expertise to analyse and process information.

The research team reported facing similar limitations during the field exercise.

3.2 Information gathering

In view of its suitability and relevance for assessing the impact of social pensions and given the limitations of resources and time, it was decided to adopt the participatory approach for the field work. Given the focus of the study on the impact of social pensions in reducing poverty in old age, it was considered appropriate to talk directly to the older persons themselves (both recipients of as well as those not covered by social pensions) and to other key stakeholders and listen to their views.

3.3 Aims and Objectives of the Field Research

The purpose of conducting the field research was to gather information to serve as a basis for:

1. Assessing the impact of social pensions on improving income security in old age and reducing poverty at the individual and family/household levels; and
2. Obtaining evidence for use in advocacy for initiating appropriate policy changes relating to the scope and coverage of social pensions schemes.

Information was gathered with a view to contributing towards:

- A. Increasing awareness as to how poverty in old age infringes upon the rights of older persons and compromises their participation, independence, and dignity;
- B. Improving insight into the impact of social pensions on the quality of life of older persons and their families; and
- X. Reinforcing the need for stronger advocacy efforts to ensure widening and improving, if found necessary, the coverage of social pensions for older persons.

To achieve these aims, the field research was designed to obtain the following information:

- Poverty transition into old age: how lives of older persons have changed from when they were younger;
- Access to pensions and social services: how easy/difficult it is for older persons to access

- pensions and social services;
- Decision-making in and pattern of spending pensions received: freedom older persons enjoy in use of pensions and how the pension amounts are spent;
- Impact of pensions on the lives of older persons: that is the non-monetary benefits;
- Access to health and social services;
- Intergenerational relations: do social pensions in anyway affect on the one hand traditional – family and community – source of support for older persons’ sources and on the other the support which older persons provide to younger relatives.
- Concerns and unmet needs of older persons.
- Recommendations for improving the quality of life of the older persons.

3.4 Field Research

To obtain a broad picture and capture the views of different segments of the older population, information was obtained from recipients of social pensions as well as those receiving formal pensions (that is, retirement pensions whether contributory or non-contributory) and those not receiving any type of pensions. This was aimed to bring out the differences in the lifestyles of recipients of social pensions with those receiving formal pensions and those not receiving any pensions. Families of these three categories were also covered to assess the impact of pensions at the family/household level and to ascertain the views of other household members on social pensions. In addition, key informants from the community were covered through semi-structured interviews. Community meetings provided an opportunity to ascertain the views of community members of different age groups. Last, but not the least, views and perspectives of government officials at the national, provincial and local levels were also obtained. Details of points of discussion covered in the interviews and focus group discussions are given in Annex I.

The Mongolian Association of Social Work Educators (MASWE) was commissioned by the UNFPA Mongolia Country Office and the Ministry of Social Welfare and Labor (MOSWL) to undertake data collection. During the field study period, a one-day workshop on research methodology, daily wrap-up discussions, and a one-day seminar on data processing and analysis were conducted. Field data was collected from four Sites selected so as to cover each of the four regions: Ulaanbaatar in the UB/Capital Region; Khenti in the Eastern Region; Dundgobi in the Gobi and Central Region; and Zavkhan in the Western Region. In each Site, data was collected from two *soums* (districts): one city *soum* and one rural *soum*. The UNFPA Country Office and MOSWL were also engaged with MASWE in the information collection and processing processes. In each Site, the field work was carried out by a team under the overall supervision of the field research coordinator (Annex II) over the period 10th to 24th September 2007: Ulaanbaatar (11th-16th September), Dundgobi (14th-18th September), Zavkhan (16th-20th September), and Khentii (20th-24th September).

3.4.1 Difficulties encountered in data collection

The data collection Teams encountered the following difficulties:

- There was lack of information regarding the number of households with older persons and the age/sex disaggregated data on elderly recipients of contributory and social pensions. Also the number of households in the review communities based on ethnicity was not

available.

- Some of the elderly were not available at their homes and some were out in the countryside some 40-70 km away from the *soum* centre. Some interviews had to be conducted in offices and in Senior Centres and, therefore, it was not possible to observe or ascertain details on housing and living conditions.
- Older persons above 90 years of age had difficulty in answering some questions and giving information such as the time when they started receiving a social pension.
- It was difficult to find elderly who do not receive any pensions. This was partly because the older population data available at the *bagh/khoroo* level (grassroots) does not include any information on the type of pensions older persons receive. The Labor and Social Welfare Department (LSWD) has information on recipients of social pensions and the Social Insurance Department (SID) on those receiving contributory pensions from the social insurance fund. All persons aged over 55 years are said to be automatically registered with an NGO - the Mongolian Older People's Association – but this organization does not have information on the pension status of its members.
- The number of social pensioners in a given location being very small, it was necessary to select respondents from several *baghs/khoroos* of a *soum*/district and this added to the time and effort required in collecting information.
- Focus group discussions were adversely affected by the small number of social pensioners available. Since there were in some cases only 1-3 social pension recipients available for focus groups they had to be joined with recipients of contributory pensions in the discussions. Nearly fifty percent of the social pension recipients were over the age of 80 years who were bed-ridden or had health problems and could not join focus group discussions. In most sites, focus group discussions did not have any recipient of a social pension which adversely affected the focus on issues of social pensions.
- There were only very few older persons who did not receive any pension. That is why only individual interviews were conducted in the *aimag* or *soum* centre and it was impossible to organize focus groups in all sites. Every older person in Zavkhan, Dundgobi and Khentii *aimags*/provinces receives a social or contributory pension. Thus, it was not possible to conduct interviews with non-recipients.
- In the community meetings the participation and expression of opinions by younger persons were very modest, perhaps due to the cultural norm that youngsters are expected to listen and not talk in the presence of the elderly. There was also an attitudinal obstacle on the side of some elderly people who did not like the participation of younger people in the community meeting on issues related to seniors.

3.5 Selection of data collection sites

As Table 4 shows, Khentii *aimag* has the highest percentage of the poor elderly among the total older population. However, extremely poor older persons are higher in numbers and proportion in remote Nalaikh district of Ulaanbaatar and in Zavkhan province.

Table 4: Poor and extremely poor older persons receiving social pension in study areas

Field review areas	Poor older persons		Extremely poor OPs	
	Number	As percent of total OPs	Number	As percent of total number of poor OPs
Ulaanbaatar Songinokhairhan district	5100	21.5	3100	60.7
Ulaanbaatar Nalaikh district	436	19.2	310	71.1
Dundgovi	378	24.5	102	26.9
Zavkhan	2132	30.2	1453	68.1
Khentii	990	51.8	511	51.6

Source: MOSWL (2006)

Ulaanbaatar is the capital of Mongolia and is administratively divided into 9 districts of which 3 are suburban. The field study was conducted in Songinokhairkhan, an urban district located in the west of UB, and in Nalaikh district, in the suburb of UB. Songinokhairkhan district is the second largest district of Ulaanbaatar in terms of population. Nalaikh district is located at a distance of 70 km from Ulaanbaatar. Poverty rate in Nalaikh is among the highest compared to other districts. In the urban areas, there are broader employment opportunities for people while in rural and remote areas there are fewer options for work if not none. Most people in the urban centres of *aimags* are teachers, doctors, nurses, policemen, civil servants, accountants, legal workers etc working in governmental sector. About 30 percent of people living in *soum* centre work at hospital, school, telecommunication centre, *soum* administration and cultural centre.

In Nalaikh and Songinokhairkhan districts of UB city, people work in mining, sewing, and building materials factories. Small trading is a wide earning source for people in all areas. Many households in Nalaikh district and all *soums* have small family business such as vegetable cultivation and have few cows and sheep. It provides these families opportunities with income generation and use of daily milk, meat, and vegetable products.

In the countryside, the main areas of work include construction work, small trading, manufacturing services, tourism, and mining. Employment opportunities in the selected *aimags* are different depending on their social and infrastructure development, labour force, road and transport conditions, distance from urban areas, and electricity supply. Animal husbandry is the main occupation in Dundgobi, Zavkhan and Khentii *aimags*.

Dundgobi aimag represented the Gobi and Central Region of Mongolia. Centre of Dundgobi *aimag* is situated at a distance of 280 km from Ulaanbaatar with less developed infrastructure such as roads. The field study was carried out in Saintsgaan *soum* of *aimag* urban centre and Erdenedalai *soum* in a rural area.

Zavkhan aimag is situated in the western part of Mongolia at a distance of 1104 km from Ulaanbaatar. It ranks as the highest place in the country for its number of sheep where 50 per cent of the population works in animal husbandry. The infrastructure is not well developed which poses a big obstacle for local people to carry out small businesses and manufacturing services. During the old socialist period, Zavkhan was an industrial *aimag* with auto repairing factory, food industry and meat processing industry. However, these industries were shut down many years ago and have been replaced by over 20 economic entities such as trade companies and manufacturing units, processing of raw materials, wooden items and agriculture. The field study was carried out in the *Aimag*

centre's Uliastai *soum* and Aldarkhaan *soum* from a rural area.

Khentii aimag is located in the eastern region of Mongolia at a distance of 330 km from Ulaanbaatar, which has a comparatively developed infrastructure such as roads and transport. Opportunities for work are limited through construction and small trading. It suffers from huge population out-migration resulting in a negative population growth rate of -0.8 per annum. Herders' families constitute 52 per cent of the total number of households of the *aimag*. The *khalkh* and *buryad* ethnic people constitute the majority of the population. The *aimag* has several spar and coal mines.

3.6 Socio-Demographic Profile of the Communities

The overall percentage of older population in the review sites is found to be higher (7 per cent) compared to the national average of 5.8 per cent. The number of older persons in Ulaanbaatar is almost twice the number of the total older population of the other three sites put together. Also, it has the highest proportion of older persons (7.2 per cent). The proportion of older persons is lowest in Kentii (6.4 per cent). Older women outnumber older men constituting 54.9 per cent of the older population. The percentage of the oldest old among the male and female older population is respectively 7.8 and 11 per cent. The proportion of the oldest old among the older population is highest in Dundgobi (17 per cent). The households with older persons in the review communities constitute 21.2 per cent of the total households. Among the four sites, Dundgobi *aimag* has the highest percentage of households with older persons (30.1 per cent) as well as the highest percentage of households with more than one older person (12 per cent against 4.5 per cent in the four Sites combined).

There are in total 216 social pension recipients over the age of 60 in the review sites, of whom women constitute 81.5 per cent. Among the four sites, Ulaanbaatar has the highest number of beneficiaries (74.1 per cent) followed by Khentii (18 per cent). Those aged 70 years and above account for 70.4 per cent of the total social pension recipients. However, the social pension coverage for older persons is very low as the social pension recipients form less than one per cent of the total number of older persons in the review communities (0.8 per cent). Among the four sites, Khentii has the highest coverage with 2.8 per cent.

A vast majority constituting 77.6 per cent of older persons in the review communities receive a (contributory) retirement pension from the Social Insurance Fund. Of these 54.9 per cent are older women and 45.1 per cent are older men. Nearly three-fifths of the CP recipients are in the age group of 60-69 years and only one tenth of them are oldest old (80+). Khentii has a significant proportion of CP recipients in the oldest old age group (20.3 per cent). The coverage of CP is universal in Dundgobi (100 per cent) followed by Zavkhan with 96 per cent. Khentii has reported the lowest coverage of contributory pensions among the four sites with 54.5 per cent.

Men receive on average higher pensions than women, and herders receive lower pensions compared to people employed in other sectors. At the *soum* level 85 per cent of older people get pension at the lowest rate, since they had been herders. The percentage of women receiving a reduced pension is higher. The differences in the level of pension originated with the change in the socio-economic context and a shift in the political structure in the 1990s.

Older people join community organizations and other NGOs according to their interests and needs. In Mongolia, the largest organization of older people is the Mongolian Association for the Elderly People

(MAEP). The branches of Mongolian Association for the Elderly People are the main organizations which work for older people in *aimags*, *soums*, and Ulaanbaatar. MAEP is a non-governmental organization of the elderly who are above 50 years. It functions on voluntary basis with some support from the local administration. The membership of older people of the review communities in the Older People's Associations (OPAs) is 100 per cent. However, the Older People Associations (OPAs) have limited budgets and the majority of older people do not participate actively in the activities

The OPAs of Dundgobi and Khentii *aimags* have established Senior Centres, which, particularly in Dundgobi, have become the main place where older people gather and participate in recreational activities. Establishing Senior Centres (Dundgobi & Khentii *aimags*) and Developmental Centre for Older people and Disabled people (Songinokhairkhan district) was a good indicator of how local governments support older people's initiatives and promote participation of older people in social life. Senior Centres are also established through other NGOs as seen in Nalaikh district. The main activities of the Senior Centre include seniors' meetings and discussions, delivering and receiving state administration's information, meeting with specialists and experts on related issues, playing chess, domino and shooting knucklebones. In addition, OPAs arrange activities to help in the lives of individual older people, to create opportunity to share their work and experiences among them and between generations.

One form of aid and support for seniors is offered by organizations where the elderly worked before they retired. Former employer organizations carry out activities to show respect and honour to their old workers and retirees during the seniors' day, traditional holidays and other celebrations by giving presents, food, and/or financial assistance. Nature of this support and assistance is more psychological than economic. However, seniors whose organizations, where they previously worked, were bankrupt or no longer in existence, such as agricultural cooperatives, factories, or seniors who changed their place of living, do not have any organizations to belong to and to receive care and support from. Especially for the elders who were herders and worked for the agricultural cooperatives until the 1990s, the issue of affiliation remains a problem.

In addition, the Red Cross, *Soum* Cultural Centres and temples are other service organizations, which support seniors. There are many non-governmental organizations in the city while they are very few in the countryside. In Ulaanbaatar and *aimag* centres private and non-governmental organizations deliver services to support people running private business by giving micro credit, providing food items such as flour, rice, and housing assistance by giving *gers* (traditional Mongolian house) and tents. In terms of services, non-governmental and private organizations provide humanitarian, community development, religious, political, recreational and counseling services. However, these services are incremental and temporary rather than on going.

Facilities such as family clinics, local government organizations, bus stations etc. in the review communities were available within a reasonable distance and do not appear to be an issue for older people. However, remote rural *soums* lack internet and bus transport facilities.

3.7 Sampling frame

As per the Mongolian Law on Social Security of the Elderly, a woman aged 55 and over and a man aged 60 and over is regarded as an older person. Thus, in addition to people over 60 years of age, women aged between 55-59 years were also covered by the field study. A total 118 older persons of Dundgobi, Zavkhan and Khentii *aimags* and Ulaanbaatar city participated in the study on pension

benefits, representing 59 per cent of 200 elderly people initially targeted for the study. It was aimed to involve even representation of females, males and age groups (as classified aged between of 55-69 and 70 and above). However, as there were only a few number of persons targeted for the study such as SP recipients and non recipients and also due to practical difficulty to locate some people for interview because of the geographical and other reasons, the field study engaged only those older people who were able to participate. It was planned to cover 56 older persons through individual interview and 144 older persons through focus group discussion (each group with 6 persons). However, actually the study managed to cover only 46 older persons through individual interviews and 72 older persons through 8 focus groups. The distribution of participating older persons by pension status and type of interview is given in Table 5.

Table 5: Older Persons interviewed

Older persons by pension status	Urban			Rural			Total		
	CS	FG	T	CS	FG	T	CS	FG	T
Site 1 Ulaanbaatar									
Receiving CP	2	11	13	3	11	14	5	22	27
Receiving SP	3	3	6	2	3	5	5	6	11
Not receiving SP/CP	2	-	2	2	-	2	4	-	4
Sub-total	7	14	21	7	14	21	14	28	42
Site 2 Dundgobi									
Receiving CP	2	7	9	3	6	9	5	13	18
Receiving SP	2	-	2	3	-	3	5	-	5
Not receiving SP/CP	-	-	-	-	-	-	-	-	-
Sub-total	4	7	11	6	6	12	10	13	23
Site 3 Zavkhan									
Receiving CP	2	12	14	2	-	2	4	12	16
Receiving SP	4	-	4	2	-	2	6	-	6
Not receiving SP/CP	1	-	1	-	-	-	1	-	1
Sub-total	7	12	19	4	-	4	11	12	23
Site 4 Khentii									
Receiving CP	2	3	5	2	10	12	4	13	17
Receiving SP	3	6	9	3	-	3	6	6	12
Not receiving SP/CP	1	-	1	-	-	-	1	-	1
Sub-total	6	9	15	5	10	14	11	19	30
Country total	24	42	67	22	30	51	46	72	118

OP – Older Persons; SP – Social Pension; CP – Contributory Pension;
CS – Case Study; FG – Focus Group

A total of 22 family members of older persons, 14 key informants such as community level social workers, teachers, workers from OPAs and community leaders and 202 community people took part in community meetings (Table 6). Community meetings were designed to have representation of children, youth, middle aged people and older people themselves.

Table 6: Families and community members interviewed

Stakeholders	Site 1 Ulaanbaatar	Site 2 Dundgobi	Site 3 Zavkhan	Site 4 Khentii	Total
Families benefiting from social pension	4	3	6	4	17
Families not benefiting from SP/CP	2	-	1	2	5
Key informants from community	4	4	4	2	14
Community meetings	2 (52 persons)	2 (75 persons)	2 (48 persons)	2 (27 persons)	8 (202 persons)
Total	62	82	59	35	238

In each of the four sites a number of government officials at the national, provincial and local levels were interviewed and also participated in the community meetings (Annex III).

3.7.1 Profile of the older respondents

Of the 118 older persons who were covered by the field study through individual interviews and focus groups, those in the age group 60 to 69 years formed the majority with 40.7 per cent followed by the age cohort 70-79 years (36.4 per cent). The oldest old age group constituted 16.9 per cent while the women aged between 55-59 accounted for 5.9 per cent. Thus, the study covered all age groups of older persons. As expected, older women significantly outnumbered older men (55.1 to 44.9 per cent). Among the review participants, a vast majority (96.6 per cent) were of *khalkh* ethnicity.

One half of the total older persons who participated in the study were married and living with their spouse but there were significant differences between older men and older women. While 66 per cent of older men were reported married and living with their spouse, 53.8 per cent of older women were reported widowed. Older persons who never married represented 5.9 per cent and they tend to live alone. Among them, there were people who were mentally retarded. On the other hand, these older people were never employed or did not have full employment record to receive CP; therefore, they were mainly social pension recipients.

Older persons who live alone constitute 9.3 per cent of the total older respondents. More older women were found to be living alone compared to older men. Another 6 per cent of older people live only with their spouse. Thus, the proportion of older persons living in a vulnerable situation either on their own or only with their spouse is quite significant (15.2 per cent). However, it is noted that a vast majority of older persons (82.3 per cent) were living in family/extended family settings with or without their spouse. This holds true for both older women and older men.

Nearly half of the total older persons who participated in the study reported living in three generation families. Older persons living in two-generation families, with adult children, were also significantly high (32.2 per cent). This can be explained by traditional expectation that younger generation or children should take care of their parents/elders. Older persons living with their grandchildren only (skip generation) accounted for 4.2 per cent. They together with another 15.2 per cent who lived in one-generation families constitute the most vulnerable and needy older

persons. These constituted nearly one fifth of the total older persons covered by the study.

A vast majority of older men covered by the study (84.9 per cent) reported themselves to be head of the household. In total, 76.6 per cent of older persons were either the household head themselves or the spouse of the household head. This goes to prove that the traditional system is still intact in Mongolia. Older people who were parents of the head of households represented 18.2 per cent, majority of whom were older women.

In all, 78 of the older persons were recipients of contributory pension, ranging between 56,500-168,000 tugrugs per month. The entitlement depended on the years of employment, amount of monthly salary, work position and its condition, and time of retirement. The duration of benefiting from pension varied from 8 to 25 years and the average period was 15 years. People, who served the military system and were employed in work categorized as severe and hazardous conditions, received larger pensions. The amount of reduced pension was very low. There were five older persons who received reduced CP which was around 37,000 tugrugs.

Those not receiving contributory pensions cited the following as the reasons for their ineligibility:

1. Have never been employed in public service.
2. Due to giving birth to many children and thus having no opportunity to work
3. Insufficient number of years of employment in public sector. Lack of evidence that they had worked in public sector even if they wish to get involved in reduced type of pension.
4. Loss of required document for filing CP. For instance, the entire archives of agricultural cooperatives, which existed in the socialist period, were destroyed in a fire and the elderly who used to breed cattle were left with no documentation to prove that they had worked in the farm.
5. Lilliputians who had never been employed and have always been receiving social pensions
6. The elderly women failed to be eligible for contributory pension for the reason that only the family heads (men) had received wages and salary from the former agricultural cooperatives. Salary was calculated on the name of only one person no matter how many family members took care of cattle. When heads of families or their husbands passed away, women had no way to become eligible for contributory pension.

Social pension recipients numbered 34, 8 men and 26 women. The fact that the percentage of women among social pension recipients is significantly higher may be related to the circumstances that women have less working years than men do because of their breaks for childbirth and that their labour was not regarded as employment in agricultural cooperatives. Another group of social pension recipients is women who previously received disabled pensions and switched over to social pension when they reached 55 years of age. The elderly social pension recipients covered by the current study were found to be single or having no caregiver, living below poverty line or either physically or mentally disabled. Only 6 older persons interviewed reported receiving no pension.

Section 4

Findings of the Field Research



Interviews with older persons and their active participation in focus group discussions showed how a person's life changes with ageing and provided an insight into the factors which contribute towards an increasing risk of sliding into poverty as one grows older. The study revealed that a large proportion of the elderly have insufficient incomes and live in extremely poor conditions – facing increasing health risks and insecurity due to insufficient nutritious food and inadequate shelter. Some have no home of their own and live with other people or in rented rooms. It is older men more than older women who wander from family to family due to absence of housing. Elderly in urban areas are more affected by poverty and their health is on average poorer than of those living in rural areas. Another particularly vulnerable group to poverty are the single older persons living alone on a social pension or those suffering from a chronic illness. Inflation has a serious adverse impact on the life of those who live on their pensions alone. The field data also provided valuable information on the shortcomings of the social pensions schemes, the utilization of pensions, the overall impact of pensions and the evolving intergenerational relations.

4.1 The elderly's slide into poverty

The increasing risk and incidence of poverty with age become evident from how older persons compared their current lives with their younger days. They described their pre-retirement lives to have been satisfactory as they were employed, healthy, owned herds of animals, and labour was respected and valued. They had jobs according to their ability and lived as much as they could an independent life. They explained their better young days as being the result also of price stability and adequate salaries. In old age, on the one hand, they are not able to work as they are old, and on the other, if they have relatives to take care of them could not be considered eligible to receive a social pension. Currently, older people expressed frustration due to rapid inflation caused by oil price increases, widespread unemployment, rising costs of health services, increasing alcohol addiction among the youth and growing crime. Following remarks were typical of the older persons in describing their way of life:

"We live in extreme poverty thinking of only today, and tomorrow is really dark for us"

Extract from the focus group, Kherlen soum

"...I have not tried meat for the last few years. We eat cattle intestine for 20 days of the month and the rest 10 days are spent with almost nothing except tea...."

92-year old single female social pension recipient

"... I am not able to find any food. The only way of survival is to go from one household to another, begging for food. I have no way of buying clothes..."

58-year old social pension recipient

However, not every older person was complimentary about the past life in younger days. There were also some who narrated the difficulties that they had to face:

"We had to work day and night. Sometimes I think we had very severe and "punished" duties."

63 year old from individual interview

In interviews and focus group discussions, older persons as well as key informants, government officials and other stakeholders identified the following factors as contributing to poverty in old age:

Lack of assets

Almost all older recipients of social pensions reported having no assets or property to help them generate income. According to the key informants in local areas, possessing no property by older people directly leads to poverty. Older people living in the countryside somehow manage and support their livelihoods because they have livestock, but those who are living in *soum* and *aimag* centres appear to be more vulnerable to poverty.

Out-migration and unemployment

Government officials described the dramatic increase in migration of rural people to the *aimag* centres as another main factor that causes poverty in old age. Older people tend to settle down in settlement areas when they become poor or weak. Some citizens who took part in the community meeting explained that poverty among older people is caused mainly by unemployment among young people and reduced employment chances for older people.

Poor health

Majority of the older persons reported an inability to work due to failing physical and mental health. Their daily activities were very limited as they spent days in bed, counting beads and waiting for others to take care of them.

Lack of access to credit

Older persons face difficulties in accessing credit. When they need money for their inevitable needs such as fuel and medications they have no sources to borrow from. Social pension recipients are usually unable to get loans against pensions and those who manage to avail of loans face relatively high rates of interest.

Lack of pension

The review found that older people who did not have any pension were extremely poor. They had never had permanent jobs, and are completely dependent on their children. They live a difficult life without any income and without any relatives except their children. They lack both informal and formal social support. Some women did not have any work because of frequent childbirths, and now live in a large family, and some were bed-ridden because of serious illnesses. No comfort and no heating in their homes worsen their vulnerability. These older people do not have property or animals and they live by borrowing food and money from other people. Some of them look after their grandchildren and survive on child benefits.

4.2 Accessing pensions

Given their increasing risks of falling into poverty, guaranteeing income security in old age is a key issue. Pensions are an important source of income in old age. A pension could be either contributory or non-contributory. A contributory pension depends on past contributions of the older person during their working lives to an employer's pension plan or any other contributory pension scheme. Non-contributory pension does not depend on any past contributions and is given, usually but not always, by the government on the basis of need. Non-contributory pensions are in turn either universal or means-tested. A universal pension is based on age and paid to all older persons reaching that age. A means-tested pension is given to those who meet a certain criterion, mostly income level and sometimes family status or health condition. Since pensions are important in old age, it is important to assess the various aspects of the pension system, for example, determination of eligibility to a pension

and the amount and regularity of payment. As older persons are the main beneficiaries of pensions, it is important to ascertain their views with respect to the pension schemes operating in a country.

4.2.1 Contributory pensions

Those receiving a contributory pension reported that getting their pension payments was quite straightforward. A contributory pension could at times take some time to initiate but once initiated was regularly credited to the beneficiary's bank accounts. It was not cumbersome to draw the pension as it could be obtained from the nearest bank. Generally, it is received at the beginning of the month and so one could plan out its utilization during the course of the month. Almost all beneficiaries – both former employees themselves and surviving widows – aired similar views pertaining to the time of payment.

The elderly reported that they did not encounter difficulties in the process of application for a contributory pension if the working documents were prepared in accordance with the legal requirements. The elderly were happy about getting their pension on time. They felt that giving the pension through commercial banks was an excellent idea. It had ended problems associated with distribution such as running out of money, long queues etc.

“Few years back pension was not given on time and there were long queues. Nowadays pension is on time, so we feel happy.”

75 year old, Kherlen soum.

Overall, the satisfaction level of the older persons with their pensions was found to be influenced by the relationship with their previous employer organizations. Older people having permanent and good relationship with their previous employers were more satisfied than those who had no contacts with their previous employer organizations, particularly if they no longer existed or had gone bankrupt.

Moreover, many elderly who were in public service when they were young are unable to get a contributory pension because of their failure to file the required documentation. Some were not able to get their contributory pension calculated adequately because they had lost the required documentation required. Also, a number of elderly became ineligible for a contributory pension because their employment record books had been lost or burnt with the archives when the agricultural cooperatives were pulled down. Judging by the real situation, majority of these elderly had become victims of irresponsible public officials. In addition, social transition and chaos related to it aggravated this situation.

Interviews and focus group discussions highlighted the following difficulties faced by recipients of contributory pensions most of which were due to the transition:

- As a result of the privatization of livestock in rural areas during the 1990s, some who had still not reached retirement age were forced to retire. Early retirement led to reduced amount of contributory pension
- Recipients fail to understand the discrepancy between the amounts of pension before and after 1995. To many it is not clear why such a gap exists depending on the receiving year of pension. However, the Government officials in rural areas reported that equalizing the pension amounts would be wrong and unprofitable for the elderly who worked productively over many years for the Government. It will be unfair for them to receive the same amount

of pension as those who were herders. The participants of a community meeting in Khentii expressed that while the herders owned their livestock during the privatization of livestock, officials in state organizations did not receive anything.

- During the socialist time before 1990s, all the members in households who lived in rural areas worked in the agricultural cooperatives of herders. At that time, the employment record on behalf of all members of households was in the name of the head of household. There is no way to recover records of the duration of employment of women and children. Since members of the household besides the head of household were not considered as paid labour, they have fewer working years and therefore receive a low contributory pension.
- The elderly and other people criticized the insurance index to estimate the amount of pension. They criticized that in some cases people who worked for the same number of years and had the same status received different amounts of pension.
- Some government officials reported that the State should reconsider voluntary insurance payments for contributory pensions. Some elderly received high amounts of pension as a result of voluntary payment for insurance with the financial help of their children.
- Some elderly reported that even though the pension system was good, its implementation was not satisfactory.
- Officials reported that some elderly could not receive the pension due to lack of personal documents proving their work history. For older people it is time consuming and requires a great deal of effort to collect their documents from the related organization and to obtain reference verifications from three persons. It is particularly difficult for the elderly who live alone and have no relatives and helpers.

4.2.2 Social pensions

In contrast to the beneficiaries of a contributory pension whose eligibility to receiving the pension is established on retirement, a prospective beneficiary of a social pension needs to convince relevant authorities of her or his eligibility. Some elderly considered that eligibility criteria for social pension are not consistent with reality. They highlighted that primary administrative organizations have very little input in decision making. For instance, at *khoroo* level in Ulaanbaatar, the city leaders of *khoroo* are only requested to provide oral recommendation on applicants. However, decisions are made in accordance with the regulations currently effective. Under these circumstances, many elderly are considered not meeting requirements for social assistance, aids, and concessions while in reality these people actually need the pension. Some individuals expressed that the eligibility criteria for social pension application are too complicated thus lowering the number of successful applicants. The elderly as well as government officials reported that the criteria for eligibility to a social pension, social welfare assistance, concessions and aid were strict and not appropriate for the Mongolian situation. Some of the respondents considered the eligibility criteria for social pension applicants to be complicated resulting in a lower number of successful applicants.

Answers to questions as to how applicants are chosen for social pensions varied. The Head of Elderly Association of *aimag* responded that *bagh* governors and care specialists decide who would be eligible for social pensions whereas some other officials said that livelihood support centres are the agents for the decision-making process. This means that people are unable to distinguish social pension from social allowance. The two, though different, were commonly discussed interchangeably.

The elderly did not cite any significant barriers to the disbursements of social pensions. Paying out pensions through the commercial banks was described as a very positive change. It has ended problems

associated with pension offices running out of money and long waiting periods. Disbursement through commercial banks ensures that the elderly get their money in time without any problem. Single, physically disabled, or extremely old people who face problems going to the bank in person and getting their money are allowed to send a nominee to get the pension. However, some elderly claimed that they meet problems when getting their social pensions but this was due to misconceptions. They felt that banks would run out of money if they did not get their pensions on certain days of a month and then they would not be able to get the money. This means waiting in long queues in some cases which is particularly difficult for elderly who are in poor health, physically disabled or single.

4.3 The spending of pensions

There are two important aspects of the spending of pensions. One is *who* decides how the money is to be spent and the other of *how* it is spent. Almost all the study participants receiving contributory or social pensions reported that they alone decided on how to spend their pension money. However, in the case of some of the elderly who were not capable of spending their social pension due to physical incapacity or poor health, their children made decisions on what to spend the money for. Given the strong traditional family establishment in Mongolia, there were no complaints in such cases of the children misusing the money or neglecting the needs of the elderly.²²

Recipients of contributory pensions spend an estimated 60 per cent of their pension on food items and 40 per cent on their children or grandchildren, utility charges, and/or other things like cover cloth (*deel*). Older people spend their pension for themselves to pay for their health expenses and to buy food. The amount is usually not enough to leave any to spend on purchasing new clothes and luxury products. It is common for the elderly people to be able to pay tuition fee for their children and grandchildren as they can get pension loan. More than 70 per cent of older people reported getting pension loans.

In general, the elderly social pension recipients do not have much problem with spending their pension amount. The question is how to effectively spend it for all their needs. Both the elderly and their family members emphasized that the pension was barely sufficient to cover a part of the essential food expenditure. One third of the older respondents covered by the review live on their social pension money alone. The elderly who live with their children face fewer difficulties in comparison with those living on the pension only. These elderly spend their social pension for the required injections and medications but they also claim that it is not enough. A sum of 26,500 MNT (roughly 22 US dollars) as social pension for the elderly barely pays for their food consumption and they have no money left for other needs like bus fare, clothing, fuel, treatment etc. This demonstrates that the social pension is not sufficient for elderly care, medical treatment, and services. Therefore, other family income sources pay for all these needs of the elderly. However, many of the elderly who were interviewed claimed to be unable to receive medical treatment and services they need. A few elderly get their children pay for the medical treatment and other expenses.

4.4 Impact of pensions at individual and household level

Pensions for older people are important for their family livelihoods. The impact of a pension is that it helps households to prevent and/or eradicate poverty, and create a warm and positive relationship between and among household members. Older people receiving small amounts of pension contribute to meeting family food expenditures and thus the pension contributes to reducing vulnerability of

households. Where the amount of pension is reasonably high, it becomes a main source of household income and helps prevent poverty.

4.4.1 Contributory pensions

Older persons receiving a contributory pension are fairly well off. However, there are variations in the livelihood levels of those who are receiving contributory pensions depending on the amount and type of pension, number of family members, children who care for them, their children's jobs, income and property. While the income of those who are receiving middle or higher amounts (70,000 tugrug and more), the pension is adequate for their lives. Older persons with lower pensions are poor.

“Lives of older people receiving contributory pension depend on how well their children live on. There are cases that some children living and working abroad pay more for their parents’ insurance in order to increase the amount of pension of their parents.”

Key informant B

Discussions with the elderly as well as other stakeholders identified the following impact of a contributory pension:

- (α) Enhances individual satisfaction and self-confidence.
- (β) Improves feeling as a socially protected member.
- (χ) Recipient has money which is her or his own.
- (δ) Allows recipient to contribute to family income.
- (ε) Provides income security for the recipient.
- (φ) Ensures increased access to health services and treatment.

In addition, older people said that one of the advantages of a contributory pension is the possibility of obtaining a pension loan from the bank. This gives the pensioner the feeling of being trusted and credit worthy. The overall impact of the contributory pension is to enhance the self-confidence of the recipient and to give him the feeling of having the potential of making a positive contribution to the family. As such they feel more upbeat and look their current lives in a more positive light. More than others, recipients of contributory pensions acknowledged a few positive elements in their current lives which included enjoying the development of the country, democracy and freedom, having grandchildren and growing up with their children, and having more spare time for participating in various social activities and self-employment.

4.4.2 Social pensions

Social pensions are on average smaller than contributory pensions but still have a significant impact on the lives of the recipients. Although the amount of money they receive as social pension is small, it contributes to their living and the elderly feel that the government cares about them.

“The social pension is the sole source of income for me. It does not meet my full need, however I am happy about it.”

65-year old social pension recipient, Kherlen soum

Most of them are happy about getting the social pension and think that it contributes to their living. They are excited about having an income of their own and feel that they are citizens of the country. They also admit that it uplifts their spirits to some extent.

“It is a gift from the government. The money comes to me for nothing I have done for the country.”

Social pension recipient, Songino Khairkhan district

Social pension is instrumental in preventing the elderly from falling into extreme poverty. This is true for both individual elderly and their families. In fact, 80 per cent of the elderly respondents said that they managed to survive because of the positive impact of the social pension on their attitudes and mindset.

“We do have income; no matter if the pension barely pays for our needs.”

Public servants and key informants said that social pensions play a pivotal role in containing household poverty at a certain level. However, a large proportion of the elderly with social pensions think that the quality of life has not improved after they started receiving a social pension. This is because the amount of money they receive is not enough even for their minor needs. So the years before or after receipt of social pensions do not differ much.

The study demonstrated that the elderly social pension recipients and to a greater extent non-recipients tend to have extremely limited lives with household activities only. They are unable to be part of local social life and thus become lonely and stressful. Dependence on others is another problem for such elderly.

“Well, all I think is to spend days by any means. The single goal of my life is to find food. That is it.”

63-year old female social pension recipient

Since most of the pensioners receive the amount according to the lowest rate of pension system and cannot afford the price increase, they are annoyed and not satisfied with their lives. It is found that 80 per cent of older people consider themselves as poor and their pension is not enough for their lives because of the rapid increase of prices of various consumable products.

4.5 Access to health and social services

The Government has been implementing a series of actions for both practical and psychological support aimed at enhancing the quality of life of older persons. The measures include assistance for the extremely poor elderly to receive a once a year concession in fuel and electricity costs as well as discounted health treatments at resorts. Apart from free coverage in health insurance, the elderly are also eligible to a wide range of services such as special monetary assistance, care services, community-based support and employment support services. The interviewed elderly demonstrated knowledge of some of the services such as monetary support for fuel needs, discounted bus fares, government sponsored health insurance, and free or discounted holidays in resorts. They claimed that the government did well in terms of defined policy and strategies to provide social security for the elderly. However, their enforcement and implementation were not adequate. The study reveals that medical treatment for the elderly is not adequate. They reported that although they were covered under the state health insurance,

they were requested to pay quite a high amount for medical services and diagnosis. Generally, older people receiving contributory pension have more access to health services than those who receive social pensions. However, contributory pension recipients complained that they were excluded from getting concession to resorts. Elderly who receive or do not receive a social pension never applied for reimbursement of resort costs.

“Access to social services is poor since it involves elderly throughout Mongolia. For instance, one bagh, on an average has 800 households. How much social welfare assistance does this bagh need? In Uliastai we have over 2000 elderly. Only 30 out of these elderly receive monetary support for their fuel needs. This is not a promising number. We understand that our country has no economic capacity to cover the needs of all the elderly. We expect to enjoy the social services some day”

Excerpts from community discussions, Zavkhan province

There was no one among the respondents who received an allowance for caregivers. There were a number of single elderly or those having no caregiver. The eligibility criteria are very complicated. According to these criteria, caregivers should not have a job. Among the interviewees there were a few elderly who met the eligibility criteria for residential care services. However, these individuals chose to live in their local community rather than living in residential care centres. Community-based services such as brokering for income generation training, home-based care services are not much available in rural areas and the poor and extremely poor elderly who were involved in the study reported that they have never had access to such services.

During the national holiday White month and the Elderly day, the local administrations arrange small festivity for elderly and present gifts to them. However, elderly in *soums* have no such arrangements as they had served for the former agricultural cooperatives, which are no longer in existence. Therefore, they have no one to care for them even during their Senior's day except for local administration. In the beginning of the 1990s when agricultural cooperatives were closed down, the majority of the current elderly were given shares. The cattle they got as their share is now a major source of income for the elderly in rural areas.

According to the elderly who participated in the study, the commercial banks grant modest loans against the pension with no difficulty. However, these banks prefer not to grant loan for income generation projects. The elderly also expressed their concern about lack of services for promotion of employment for older persons.

“I make Buryat boots and do some other sewing but am not able to buy the required materials”

Ts., Aged 58, Khentii aimag

The elderly were satisfied with the possibility of pension loans. However, they were not happy about the high interest rate.

One of the supports that local administrations deliver to the elderly is that they work together with non-governmental organizations to provide support to them. For instance, the Governor of Khentii province provided the provincial Association of the Elderly (NGO) with a vehicle. The Songino Khaikhan district administration provides monetary assistance for the Association of the Elderly of the district. On the contrary, there is absolutely no support for elderly organizations in rural areas. The Heads and other officials of the elderly organizations work without compensation.

The elderly who were interviewed criticized the poverty alleviation and unemployment reduction programmes implemented at local level, perhaps more because they had a poor perception about what they really were. They were claiming that projects and programmes implemented in local areas did not address the needs of real target population due to bureaucracy of the mid-level government officials. Those projects and programmes were not effective and did not reach out to grassroots, as claimed in official circles.

The elderly recipients of social pensions did benefit from free sticks, hearing aids, glasses and free medical services such as replacement of eye crystal and dentures. All the elderly had received allowance for fuel. However, they did not enjoy discounts for resorts and for the use of public transportation.

The elderly of local *soums* were aware of the activities implemented through the Sustainable Livelihood Project that contribute towards renovation of schools and hospitals, loans and donation of equipment. The benefit for the elderly from the activities of Livelihood Support Councils was limited to fuel allowance, as reported by the elderly.

Social services rendered by the government and elderly's access to services were, according to a majority of the study participants, not adequate. The reasons for dissatisfaction were the legal restrictions that allowed only the extremely poor to get social services, insufficient budget allocation for such services, weak implementation of the laws, unfair treatment by officials, inadequate contributory pension for their living and lack of information about activities that the government undertakes. Due to lack of information and knowledge, it was found that some elderly were left out of social services they were entitled to.

Elderly were particularly dissatisfied with the medical services. Although the government pays medical insurance, the elderly have to pay for medical diagnosis, and there is always insufficiency of bed slots. No desirable treatment was available in hospitals for the elderly. Specialized geriatric doctors, as reported by the elderly during the study, examined none of them.

Those who received monetary assistance for their fuels were happy about it. Some elderly complained about lack of sufficient availability of fuel assistance, discounts in resort certificates etc as the law distinguished elderly based on how poor they were. All elderly who were interviewed expressed dissatisfaction about the inadequacy of social services for them at local level. For instance, some homeless elderly still have not received housing assistance.

The study showed that many elderly were aware of the government policies, relevant laws related to pensions and some services rendered from the social welfare fund. However, the availability of information on The National Programme on Health and Social Security of the Elderly and other measures was not sufficient. Only the government officials and workers from the OP Association who were interviewed during the study had general understanding related to their official duties.

Difficulties and barriers faced by the elderly when attempting to get access to social services:

- Reluctance of banks to grant loans and discrimination in employment against older persons. In addition to this, an older person who manages a loan is able to do so on more difficult terms.
- Free or discounted transportation service is not valid in provincial centres.
- High cost diagnosis and medical treatment.

- Confining availability of services to the extremely poor creates leaves room for discretion and results in unequal treatment of elders.
- Bureaucracy of courts and social insurance organizations

Some international and national NGOs deliver rice, flour, ger etc to the elderly occasionally. Older people are among the beneficiaries of programmes and projects implemented by international organizations such as the World Bank and the United Nations. For example, in the urban district of UB, the World Bank's Ulaanbaatar Service Improvement project is implemented to improve water supply and living environment of the households. Similarly, international NGOs also have programmes such as the children and family development programmes implemented by World Vision all over the country including the field study sites.

4.6 Intergenerational relations

Family ties in Mongolia are very strong. The traditional “inter-generational contract” whereby offspring and younger relatives provide financial support to parents and older relatives (in return for the efforts of the elders in bringing them up) is and can be expected to remain strong. Co-residence and three generation households are common. Pensions contribute towards stronger and more smooth inter-generational relations. Older persons receiving a pension can help reduce the financial and psychological pressures on their children if they are unemployed and not earning. Also, older people receiving a pension are found to suffer less family violence because they have their own money contributing to the household income. The elderly who do not receive any pension are more likely to experience economic and/or psychological pressures and neglect from family members.

4.6.1 Contributions of older persons

Elderly usually make a positive contribution in the household by looking after grandchildren and doing housework including cooking meals and cleaning. Grandparents are the best and most reliable baby-sitters. While looking after the children of one's offspring reduces depression in old age, it also helps the family to save on the costs of kindergartens and nurseries. Older people also provide guidance and assistance to their adult children in household animal husbandry. Most of the elderly, particularly women, reported spending their days at home looking after their grandchildren and doing housework:

“I look after my grandchildren and live on the child benefits” – Older female

Some of the older persons teach their community members how to plant and grow vegetables and fruit trees. Some retired older teachers work to provide informal training to school dropouts. One of the state officials interviewed informed that at times older people get loans from the employment support fund of LSWSDs and run business entities with their children. During focus group discussions, older people expressed their interest in being employed and in contributing to their families and community development.

The role of the elderly both in the family and the community is to some extent influenced by the type of pension. Recipients of contributory pension spend the day doing home chores and shopping, looking after their grandchildren and preparing meals. Very often, the men go outside in order to meet others and attend meetings and gatherings, read newspapers, watch TV and play board games with

others. The elderly receiving contributory pensions more frequently meet with local government officials and community members and actively participate in local meetings, gatherings and activities of local councils of older people. Older people who are political party members are very actively involved in meetings and other activities of the parties.

The social pension is on average smaller than the contributory pension. Moreover, recipients of social pensions differ from the recipients of contributory pensions in that they are on average less educated and have not had regular paid employment in the past. Besides being poorer, recipients on average are also more likely to suffer from poor health or physical and mental disability. Hence, social pension recipients in both rural and urban areas play a much smaller role in the community and participate less in social lives.

The elderly who do not receive any pension try not to be a burden for their families and spend their day by trying to create conditions for their able-bodied children to work. They have to depend entirely on family support and their activities are mostly confined to housework and looking after grandchildren. However, some elderly living in urban areas go out to collect recyclables such as cans and bottles from the garbage to contribute however meagerly they can to the household income. In the rural areas the elderly collect animal dung as contribution to family fuel needs. Since the elderly having no pension have virtually no income, they are unable to participate in any local/community activities because they feel they cannot contribute sufficiently in all ways. They are also much less informed of activities and this contributes to their non-participation.

4.6.2 Family support for older persons

Family members, friends and relatives support and care for the elderly in the family setting. The families of social pension recipients and non-recipients are mostly poor, particularly when their adult children have no job. However, the children try to help the elderly members by giving money earned from temporary jobs and selling their livestock for their medications and other needs. They do their best to support the elderly. For single elderly, social support comes from neighbours, relatives and friends who help by doing their laundry, giving them clothes and food, bringing them fuel and in some cases, providing shelter. With regard to the sick elderly, the caregivers are in charge of buying drugs and medications, food and other necessities. However, the elderly still need someone to talk to and to share their thoughts. In short, they need emotional and spiritual support.

The study showed that the elderly living with their children or relatives have better lives than those living alone. Family members support the elderly by providing shelter, food and clothing. However, those living alone face incredible hardship. Single elderly have to ask someone to get their social pension and make decisions on how to spend. As they grow older and weaker they need someone to take care of them. Caring for children and elderly requires more support from family members or friends rather than demanding it from the government. Single elderly, living in extreme poverty and having a social pension as the sole income source, receive very poor support from the government.

Older people said that they usually receive family support in kind, especially, from their children who are employed and earning enough. For instance, older people are given meat prepared as winter food, some amount of money and/or help to go out. Elderly people living in the countryside do not usually have support from their children, who are unemployed. When they are hospitalized, children or family members of older persons eagerly visit them and care for them. Older people especially those who do not receive any pension are given some cash assistance by their families and children who also provide them food and clothes.

4.6.3 Community support for older persons

The main sources of supporters for recipients of social pensions are the *soum* administration and family doctors, administrative offices of *bagh/khoroo*, specialists in charge of pension and allowance of care centres, and social workers of the *soums*. Assistance and donations reach elderly in rural areas via *soum* administrative officials and via *khoroos* in Ulaanbaatar city. This is why these officials maintain closer relationship with the elderly. Social workers meet elderly people at least once a month as they are responsible for determining social pension eligibility and administrative transfer of the elderly. However, some of the elderly respondents complained that no one from the Social Welfare Departments had ever visited them at home.

One of the most important actions that local administrations undertake is to get the elderly administratively registered. According to the Law on social security of the elderly, the local administration and organizations, which formerly employed the elderly, arrange cultural and recreational activities twice a year during Seniors Day and the Lunar New Year national holiday and present gifts. However, this is only for the elderly above 70 years of age. Those elderly who receive only a social pension have no such arrangements as they have no previous employers. Instead, the *soum* governors take initiative to give certain amount of flour and rice. There are no other services or arrangements for elderly organized by local administrations other than these celebrations and ceremonies. The *soum* governors explain this lack of activity due to a shortage of funding for any type of additional programmes for the elderly. They claim that there is very limited budget allocation for these activities. Although some *aimags* have created Senior Cultural Centres at the *aimag* centres, social pension recipients have never received information from them.

Assistance of local volunteers has had an incredible impact on the lives of elderly especially in local areas. These attempts supplement the low support and limited funding available from the government and local administrations. Local volunteers let homeless elderly stay in their homes, feed, bring water and fuel, buy clothes, visit their homes, talk and share news. The elderly expressed appreciation and were excited about the voluntarism and happy about the goodness of the volunteers.

Old People's Associations (OPAs) do not care much about social pension recipients. During the study, older people noted that tens of projects are implemented in rural areas; however, they did not contribute much to the lives of the older people. Most contributory recipient elderly think that the local governments do not adequately support them. According to the Law on Social Security for the Elderly, older people receiving contributory pensions are invited to the holiday ceremonies and given presents. People below 70 years and living in countryside are not involved in such activities.

The difference between older people who have social pensions and contributory pensions is that the contributory pension recipients have more support from and with the organizations in which they were previously employed. This kind of support for older people is very precious for them, as well as more frequent. Labour and social welfare organizations have more contacts and relations with social pension recipients while they do not have special services for older people who receive contributory pension.

There is more support available for older people living in *aimag* centres compared to those living in other *soums* and countryside, because organizations (such as World Vision) implementing development projects and programmes (ex: World Vision) operate mainly at the *aimag* centre. Older people living in *aimag* centre are more likely to participate in activities of an *aimag* elderly people's association. For example, older people are more involved in the activities of Kherlen *soum*'s OP Association, and older people of *aimag* centre are more informed on newly opened service places.

In rural areas, older people usually receive assistance and support from the local community. In other words, they have informal support from their community members. It helps the rural older people to get information and communicate with others. Officials of local governments at *khoroо/bagh* levels know well about the living conditions and livelihoods of local older people, thus the local older people are fully covered by various assistance and support available in that locality. *Soum* and family clinics are very close and provide primary assistance for older people, when they get sick. Older people expressed satisfaction with the services of *soum* and family clinics. Doctors visit their homes and the elderly have a medical check-up once or twice a year. Older people who do not receive any pension said that they did not receive almost any support and assistance from local authorities and community. As the research has revealed, local people (for instance, saleswomen of nearby shops) help poor families by giving food products to be paid for later.

There is such common social attitude towards social pension recipient-elderly that they are paying for their failure to work for the country due to their inactiveness and laziness. People generally assume that these elderly live under extreme poverty because of themselves. Overall social criticism is hanging over these elderly, accusing them for having not been able to work for the country even if they had spent majority of their labour age during socialism which was a society promoting mandatory employment.

4.7 Continuing concerns of older persons.

The elderly were asked about their most pressing concerns and needs. They expressed worries about the unreliable and gloomy future, instability of the government, and rising prices of essential items. They were concerned about the future of their country and offspring because of social disintegration and breakdown due to alcoholism and unemployment.

“As I am getting older as time goes by there is nothing else to wish during my retirement period other than hoping to give what I have to my humble grandchildren, wanting my children to get married and settle down”

An elderly man with pension

Older people living in geographically distant and remote areas, particularly elderly men, were more outraged and stressed about the fact that they could do nothing rather than being anxious on social concerns such as state instability and the high rate of increase in alcoholism. The elderly women mainly worry about issues related to household livelihood affairs and children. The older people who are poor and extremely poor are concerned about their housing conditions.

“I am worried about social and state instability. I think the state instability is getting deeper. As elderly and countryside people, nothing we can do and know about”.

An elderly woman with pension

“The thing I get worried is that alcoholism is becoming very serious throughout the country. No one is claiming and warning that we are sinking in alcohol. If such alcoholism decreases, apparently many mothers, children and spouses will be happy. And many households will live better.”

An elderly woman with pension

“The skyrocketing price of economic goods is very depressing. Nothing to worry about for myself. For me, I think I am fine. These young adults with no job find it very hard, in my opinion. Thinking of them all the time. Nothing else to think about.”

An elderly man with pension

Key informants, family members, community members, and government officials who participated in the field study expressed certain concerns on behalf of older people. These included:

- (α) Poor health status of seniors.
- (β) Lack of adequate social welfare assistance, support, care, and social services for single seniors.
- (χ) Poverty among seniors, especially, difficult life conditions of those who receive social pension and to an even greater extent of those who don't receive any pension.
- (δ) Seniors not affiliated with any organization.
- (ε) The seniors, who were herders, have been left out of social services.

Older persons have different concerns depending on their pension status:

- (α) Those not receiving any pension worry about getting food, firewood/coal and housing, that is, the very basic necessities.
- (β) The main concerns expressed by recipients of social pensions were getting good medical treatment, housing and the employment of offspring. They were also worried about the rising cost of food, firewood/coal and medicines.
- (χ) Elderly having a contributory pension expressed concern about remaining healthy, employment for their children and the survival of the domestic livestock during the winter. At the broader level, they cited as their major worries inflation, instability of government operations, lack of discipline among youth, the increasing crime rate and possibility of droughts during the summer.

It can be seen how the main concerns of the elderly varied with their pension status. Those without any pension were worried about basic necessities. Recipients of social pensions who were free from this worry, were concerned about quality of treatment, housing, employment and the broader issue of inflation. The type of concerns expressed by those getting a contributory pension were different and they were also able to reflect more on the broader socio-economic issues, reflecting a higher standard of living with little to worry about basic necessities. Since on average the amount received as a contributory pension is more than the average social pension, a comparison of the differences in the main concerns and worries expressed by the three categories of older persons – recipients of contributory pension, recipients of social pension and those having no pension – reflect how a pension helps take care of essential needs and empowers the older person to think more about social problems and contribute more to social development.

Section 5

Conclusions and Recommendations



Population ageing is a crucial emerging issue in Mongolia. The risks of falling into poverty are higher for older persons and increase with advancing age. Income security is therefore a key concern in old age. The major sources of financial support for older persons have been their own employment earnings, family transfers and pensions. Given the limited availability of employment opportunities and the projected shrinking of the family base, increasing reliance will have to be placed on pensions as a means of income security for the older persons. Public and formal sector employment accounts for only a small proportion of total employment and hence the coverage of contributory pensions has remained low and is unlikely to increase significantly in the near future. More and more older persons will have to rely on social pensions to avoid falling into poverty.

5.1 Conclusions

The analysis presented in this study of the field information collected through a participatory approach brings out the importance of social pensions. A large number of disadvantaged older persons highly value even the small amount of social pension they receive as in terms of meeting their basic necessities and household expenses, accessing health care and improving their overall well-being. These regular amounts of income provide older people not only with some financial security, but also allow them increased participation in community life and contribute towards enhancing their self-esteem and dignity in old age. In addition to having a direct poverty alleviation effect, social pensions as well as other welfare benefits supplement household income thereby providing opportunities for older persons to engage in supportive educational and income-generating activities to extricate the household from poverty and to prevent the household from falling into poverty in the future.

Though Mongolia's social pensions and welfare system for older persons is relatively better than of most less developed countries, there remains a lot of scope for improvement. On the basis of the views and opinions expressed by both older persons themselves and Government officials and other stakeholders a number of recommendations are put forward in the following sub-section for improving the efficacy and impact of the pension system.

5.2 Recommendations

The main suggestions with respect to contributory pensions emanating from interviews and focus group discussion can be summarized as follows:

- The amount paid under contributory pensions should be increased or at least adjusted periodically for inflation and depreciation of the tugrug.
- Public advocacy activities on the methodology of calculating the amount of the contributory pension should be conducted to make calculation easily understandable by the elderly.
- Variations in the pension amounts, discriminating against the “victims” of transition should at least be minimized, if not completely eliminated.
- The retirement age (currently 60 for males and 55 for females) should be raised in view of the improving life expectancy and increasing capability of older persons to continue working.

With respect to social pensions and other social welfare schemes, the recommendations are as follows:

- The eligibility conditions for social pensions as well as other forms of social assistance should be revised to ensure that a number of deserving older persons currently left out are

also covered.

- The amount of social pensions needs to be increased and periodically adjusted for changes in the cost of living.
- Bureaucratic procedures should be streamlined in determining eligibility as well as in the disbursement of the social pension.
- All older people should enjoy opportunities to get service at resorts at discounted rates and be given monetary assistance for fuel on an equal base. Such types of assistance should not be restricted to once a year but their frequency should be based on need.
- Government should consider providing housing to older people with no housing.

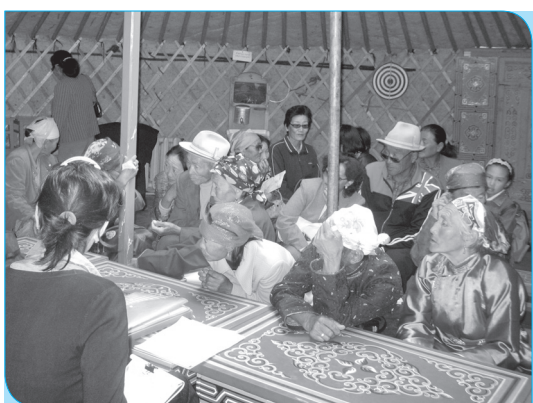
Field study participants expressed the need for a more rational development policy because current policy changes are done incrementally and influenced greatly by political interests. Therefore pension policy and other policy and strategies should be developed based on needs assessment and estimation of future trends rather than influenced by politics and need to be incorporated into Mongolia's development strategies. With the prospects of a rapid increase in the older population, it would be necessary to mainstream ageing into all development policies and programmes at all levels.

(Endnotes)

- 1 The cut off age of 60 years for defining older persons or the elderly was adopted by the World Assembly on Ageing (Vienna, 1982) and endorsed by the Second World Assembly on Ageing (Madrid, 2002).
- 2 More Developed Regions (MDRs) include all countries of Europe, North America, Australia, New Zealand and Japan. Less Developed Regions (LDRs) include all countries of Africa, Asia (excluding Japan), Latin America, the Caribbean, Melanesia, Micronesia and Polynesia. Except where shown separately, figures for Japan are included in the totals both for the MDCs and for East Asia.
- 3 While doubling of the proportion of population (65 and over) from 7-14 per cent took 115 years in France and 85 years in Sweden, it is projected to take only 26 years in China, 22 years in Thailand and 19 years in Singapore. In Mongolia it will take about 27 years. For more examples of the wide differences in the pace of population ageing between developed and developing countries, see Kinsella, & Phillips (2005).
- 4 “We must be fully aware that while the developed countries became rich before they became old, the developing countries will become old before they become rich”, Brundtland (2002).
- 5 The provisions to protect older persons, particularly with regard to establishing social security systems; eliminating all forms of violence and discrimination and increasing access to healthcare are incorporated in the 2002 Madrid International Plan of Action on Ageing (MIPAA). For how the three pillars of the MIPAA overlap with the three objectives set out in the ICPD Programme of Action adopted at the International Conference on Population and Development, Cairo, 1994, see Mujahid & Pawliczko (2007).
- 6 All figures given in this study are from UNDESA (2009) unless otherwise stated.
- 7 The rate of increase of older population being lower during 2025-2050 than 2000-2025 is explained by the larger base figure that will have been attained by 2025.
- 8 The ratio is based on the assumption that people aged 15-64 are working and those below 15 and those 65 and over are not. The working population would provide direct or indirect support to the non-working dependant population. Though neither all those aged 15-64 years are working nor those outside this cohort not working, the ratio provides an approximation of the support available for the older population.
- 9 Poverty in later years of life in the developed countries has been subject of discussion in the literature for many years now. For a list of references see Burholt & Windle (2006).
- 10 For developed countries, however, a number of empirical studies are available. See, for example, Wu (2005). for evidence from 15 developed countries showing that poverty rates are higher for older persons (aged 65 years and above) and among older persons even higher for the more aged and for women. It also shows that poverty among older persons would be much higher in the absence of social security.
- 11 See, for example, Heslop & Gorman (2002). For more references, see Barrientos, Gorman & Heslop (2003).
- 12 NSO Mongolian Statistical Yearbook 2006. Ulaanbaatar 2007.
2006 Household income and expenditure survey results
- 13 While the debate on age-poverty linkage remains inconclusive it is evident that “a reduced capacity for income generation and a growing risk of serious illness are likely to increase the vulnerability of elders to fall into poverty, regardless of their original economic status”, Lloyd-Sherlock (2000). Also, according to Heslop & Gorman (2002), “qualitative evidence gathered by HelpAge International points very strongly to the existence of severe and long-term poverty as a major risk factor for older people in the developing world.”
- 14 2006 Household income and expenditure survey results
- 15 For the greater vulnerability of older women, see IMF (2004).

- 16 See evidence from Cambodia, Malaysia and Thailand cited in Mujahid, Pannirselvam & Dodge (2008).
- 17 Current rate approximately 1175-1200 tugrug = one US dollar
- 18 Parliament resolution #75 of November 1, 2007.
- 19 The importance of the approach has been included in the UN Research Agenda on Ageing for the 21st Century developed jointly by UNDESA and International Association of Gerontology. See also: Mainstreaming the concerns of older persons into the social development agenda. <http://www.un.org/esa/socdev/ageing/documents/mainstreaming/positionpaper.pdf>
- 20 The participatory approach has been promoted and used, for example, see UNFPA (2002) UNESCAP (2002). However, “the voices of poor older people have been little heard”, HAI (2008).
- 21 For technical details of the participatory approach, see HAI (2002).
- 22 There are some cases in Mongolia that some unemployed children in the family use the pensions, even some of them take the money and drink. Despite such cases being common knowledge, respondents may not have made any mention of these for reasons of domestic privacy.

ANNEX



Annex I

Checklist of Questions and Guidelines

The field research will be carried out in two sites, preferably two provinces (which are not contiguous) with differing socio-economic characteristics. We require a minimum of three communities (2 rural and 1 urban) in each site/province for the actual field research.

Research team:

We need two teams of one team leader and three members for each province - one person to facilitate interview/discussion, one person to observe the process and the third person to record the information. There will be an overall Country coordinator to take the lead role to ensure that the review is carried out and recorded systematically.

He/She will be responsible for the final report.

Place of interview/focus group discussions/observation

“Listening to the voices of poor older people” is the essence of the field research. It is extremely important to capture the views expressed by older persons in their own words some of which would be used as quotes in the publication.

All case studies and interviews with older persons and their families will be done at their residence to allow free and informal conversation and also to observe their living and housing conditions.

Attempts should be made to achieve equal representation of older respondents in term of age (60 to 69 years and 70+ years) and gender (older women and older men) and any other significant socio-economic classifications depending on the population composition of the selected research sites (Example: 18 recipients of social pension - 9 older women + 9 older men; 9 OPs in 60-69 years age group & 9 OPs in 70+ years age group)

Focus group discussions and community meetings will be held in community centers or any common place in the community. Interview with community level key informants (such as community leader, Older Person Association leader, Teacher, NGO worker, community volunteer etc.) will be done in the community at a place convenient to them. Semi-structured interviews with the government officials will be done in their place of work.

Observation of aid delivery process by attending a distribution point for social pension scheme is highly recommended at least in two locations, one urban and one rural.

Planning and logistics

Older persons, their families and communities need to be consulted regarding their availability and consent prior to finalizing the date and time for the interview/discussion. They need to know the purpose of this exercise. Prior appointments need to be made to meet with the concerned government officials by clearly explaining the purpose of the interview.

Photographs and voice recording

Quality photographs are required to strengthen the study/publication but it will be done with due permission from concerned persons. Tape recording of interviews is also encouraged if needed, but with due permission from the concerned person.

I. Case studies/In-depth interview of older persons receiving social pension

1. Basic information:

Region/Province: District: Sub-district

- 1.1. Village/Community name:
- 1.2. Name of the older person:
- 1.3. ID code:
- 1.4. Gender:
- 1.5. Age:
- 1.6. Economically active: Yes/No
- 1.7. Marital status: Married/Never married/Widowed/separated/ divorced/other (specify)
- 1.8. Living arrangements: living alone, living with spouse only, living with family without spouse, living with spouse and family, others (specify)
- 1.9. Details of persons living with older person (excluding him self/herself), if applicable:
0-14 years: M F T 15-59 years: M F T 60 & above: M F T
- 1.10. Relationship to the household head: self, spouse, parent, parent-in-law, others (specify)
- 1.11. Housing situation:
- 1.12. Ethnicity:

2. Areas of inquiry

- 2.1. Please tell me something about you, your life and work - past and current
- 2.2. Could you tell me something about the social pension/assistance provided to you? (how and when did it happen, how much, how often etc.)
- 2.3. How is it being used? How are decisions made when it comes to spending the social pension money?
- 2.4. What are the other supports you are receiving from the government, community and others? (free health care, food ration, discounted price for goods and services, volunteer visits etc.)
How
would you rate your level of satisfaction with these services?
- 2.5. How did you manage your life prior to receiving this assistance?
- 2.6. Please tell me about your daily routine/activities of life?
- 2.7. How would you describe your life in general? How does it compare with your life prior to receiving social pension? How has it increased your access to services?
- 2.8. How is your health? What difference do you see in your physical, emotional and psychological well-being?
- 2.9. How does this social pension assist/benefit you?
- 2.10. How does it help your family?
- 2.11. Describe the ways in which your family supports you
- 2.12. Describe the ways in which you support your family and contribute to your community
- 2.13. What are the difficulties faced (either in the past or now) in receiving this assistance?
What are the constraints in terms of adequacy, aid delivery etc?
- 2.14. What are your current problems and concerns?
- 2.15. How do you envisage the future?
- 2.16. How could this social pension work better for you? What are your suggestions?

Name of the Interviewer: Note taker: Date:

Total no. of older persons for case studies: 18 Time: 1 hour per case study

- 12 older persons (6 male and 6 female) from rural and 6 older persons (3 male and 3 female) from urban locations, selected through stratified random sampling out of the total beneficiaries of social pension in the chosen communities. 9 OPs in 60-69 years age group and 9 OPs in 70 + age group.

II. Case studies/In-depth interview of poor older persons not receiving social pension

1. Basic information:

Region/Province: District: Sub-district

1.1. Village/Community name:

1.2. Name of the older person:

1.3. ID code:

1.4. Gender:

1.5. Age:

1.6. Economically active: Yes/No

1.7. Marital status:

1.8. Living arrangements:

1.9. Details of persons living with older person (excluding himself/herself), if applicable:

0-14 years: M F T 15-59 years: M F T 60 & above: M F T

1.10. Relationship to household head:

1.11. Housing situation:

1.12. Ethnicity:

2. Areas of inquiry

2.1. Please tell me something about you and your life - past and current

2.2. What were your sources of livelihood in the past? How do you manage now?

2.3. Why are you poor? What do you think are the reasons for poverty in old age?

2.4. What do you know of social pension scheme? How does it support older persons?

2.5. Why were you not considered for this assistance? What difficulties do you anticipate in accessing this support?

2.6. Describe the ways in which your family, community, government and others, is supporting you? (free health care, food ration, discounted price for services, volunteer visits etc.) How would you rate your level of satisfaction with these services?

2.7. Describe the ways in which you support your family and contribute to your community

2.8. What are your current needs and concerns?

2.9. How do you envisage the future? What would you suggest to improve your living?

Interviewer's name: Note taker: Date:

Total no. of poor older persons for case studies: 12 Time: 1 hour

8 older persons (4 male and 4 female) from rural and 4 older persons (2 male and 2 female) from urban area. 4 older persons in 60-69 years age group and 4 older persons in 70+ age group

III. Case studies/In-depth interview of older persons receiving contributory pension

1. Basic information:

Region/Province: District: Sub-district

1.1. Village/Community name:

1.2. Name of the older person:

1.3. ID Code:

1.4. Gender:

1.5. Age:

1.6. Economically active: Yes/No

- 1.7. Marital status:
- 1.8. Living arrangements:
- 1.9. Details of persons living with older person (excluding him self/herself), if applicable:
0-14 years: M F T 15-59 years: M F T 60 & above: M F T
- 1.10. Relationship to household head:
- 1.11. Housing situation:
- 1.12. Ethnicity:

2. Areas of inquiry

- 2.1. Please tell me something about you, your life and work - past and current
- 2.2. Could you tell me something about the pension/retirement benefits provided to you? (since when, how much and how long did you contribute towards your pension while you were at work, how much are you receiving now, how often etc.)
- 2.3. How is it being used? How are decisions made when it comes to spending the pension money?
- 2.4. What are the other supports you are receiving - from family, community, government and others? (free health care, insurance cover, volunteer visits etc.) How would you rate your level of satisfaction with these services?
- 2.5. What was your source of income prior to receiving this assistance?
- 2.6. Please tell me about your daily routine/activities of life?
- 2.7. How is your health? What difference do you see in your physical, emotional and psychological well-being?
- 2.8. How does this pension assist/benefit you?
- 2.9. How does it help your family?
- 2.10. Describe the ways in which you support your family and contribute to your community
- 2.11. What are the difficulties faced (either in the past or now) in getting your pension? What are the constraints in terms of adequacy, aid delivery etc?
- 2.12. What are your current problems and concerns?
- 2.13. How do you envisage the future?
- 2.14. How could the contributory pension and other social security schemes be made better? What are your suggestions?

Interviewer's name: Note taker: Date:

Total no. of older persons to be interviewed: 8 Time: 1 hour per person

4 older person from rural and 4 older persons from urban locations (4 older men and 4 older women) and 4 older persons in 60-69 years age group and 4 OPs in 70+ age group

IV. Checklist of questions for focus groups of older persons receiving social pension

1. Basic information:

Region/Province: District: Sub-district

- 1.1. Village/Community name:
- 1.2. Place of meeting:
- 1.3. No. of older persons in the group: Male Female Total
60-69 years
70-79 years
80+
- 1.4. No. of economically active members of this group:
Male Female Total

- 1.5. Marital status of the group members (by gender):
- 1.6. Living arrangements of group members (by gender):
- 1.7. OPs' Relationship to household head (by gender):

2. Areas of inquiry

- 2.1. How would you describe your lives today? How does it compare with the lives prior to receiving social pension? What are the reasons for poverty in old age?
- 2.2. Tell me how you feel about this social pension support? How does it benefit you?
- 2.3. How has it increased your access to services? What difference has it made in your life? (impact on physical, emotional and psycho-social well-being) How would you rate your level of satisfaction with these services?
- 2.4. How does it benefit your family?
- 2.5. How is the money spent? How are decisions made when it comes to spending the money?
- 2.6. What are the gaps and constraints of this social pension assistance in terms of coverage, adequacy of aid and aid delivery?
- 2.7. How could this social pension work better for you?
- 2.8. What are your perceptions about government/national policies/plans for older persons and their actual implementation/practice on the ground? What would you recommend to improve the situation?
- 2.9. What are your current problems and concerns? How do you envisage the future?
- 2.10. What would you suggest to enhance your total well-being?
Name of the facilitator: Name of the note taker:
Name of the observer: Date:

Total no. of focus groups of older persons: 12 (7 or 8 members) Time: 60 to 90 minutes

8 older persons groups (4 older women group and 4 older men group) from rural areas and 4 older persons groups (2 older women group and 2 older men group) from urban areas. The no. of focus groups could be reduced if there are not enough older persons who are recipients of social pension. The older persons who are already covered under in-depth interview/case study will not be included in the focus group.

V. Checklist of questions for focus groups of poor older persons currently not receiving social pension

1. Basic information:

Region/Province: District: Sub-district

1.1. Village/Community name:

1.2. Place of meeting:

1.3. No. of older persons in the group:

Male Female Total

60-69 years

70-79 years

80+

1.4. No. of economically active members of this group:

Male Female Total

1.5. Marital status of the group members (by gender):

1.6. Living arrangements of group members (by gender):

1.7. OPs' Relationship to household head (by gender):

2. Areas of inquiry

- 2.1. How would you describe your lives today? How does it compare with your lives as adults?
- 2.2. What are your views on poverty in old age?
- 2.3. What are your sources of livelihood - past and current? What are the reasons for poverty in old age?
- 2.4. What do you know about social pension? How does it support older persons?
- 2.5. Why were you not considered for this assistance? What difficulties do you anticipate in accessing this support?
- 2.6. Describe the ways in which your family, community, government and others, is supporting you?
How would you rate your level of satisfaction with these services?
- 2.7. What are your perceptions about government/national policies/plans for older persons and their actual implementation/practice on the ground? What would you recommend to improve the situation?
- 2.8. What are your current problems and concerns? How do you envisage the future for you?
- 2.9. How could you overcome poverty in old age? What are your suggestions?

Name of the facilitator: Name of the note taker:

Name of the observer: Date:

No. of focus groups of poor older persons: 6 (7 or 8 members) Time: 60-90 minutes

3 older persons groups from rural (2 older women groups + 1 older men group) and 3 older persons group (2 older men group + 1 older women group) from urban location

VI. Checklist of questions for in-depth interview of the Head or *member of household with older person receiving social pension

1. Basic information:

Region/Province: District: Sub-district

1.1. Village/Community name:

1.2. Name of the household head/family member:

**1.3. ID code:

1.4. Gender:

1.5. Age:

1.6. Marital status:

1.7. No. of family members living in the house:

Children: Youth: Adults: Older persons: Total:

1.8. OP's Relationship to the household head:

1.9. Housing situation:

2. Areas of inquiry:

- 2.1. How would you describe the life of older person in your family - past and present?
- 2.2. Tell us something about the social pension support provided to the older person in your family (how and when did it happen, how much, how often etc.)
- 2.2. How is it being used? How are decisions made when it comes to spending the money?
- 2.3. What difference do you see in the life of older person in your family after (s)he was provided with the social pension? (impact on physical, emotional and psycho-social well-being)
- 2.4. How is your family supporting/assisting the older person at home?
- 2.5. How does the older person support your family?
- 2.6. How does this social pension assist your family, besides the older person? In what way it has helped reduce your household poverty?

- 2.7. How would you describe your family situation today compared to what it was prior to the receipt of social pension?
- 2.8. What difficulties did you encounter in getting this support for your older person at home?
- 2.9. What are the gaps and constraints of this social pension assistance in terms of coverage, adequacy of aid and aid delivery? What are your suggestions to overcome them?
- 2.10. What are the current needs and concerns of the older person in your family? How do you envisage the future for him/her?
- 2.11. What more could be done to overcome older person's and household poverty? What are your suggestions?
- 2.12. What are your perceptions about government/national policies/plans for older persons and the actual implementation/practice on the ground? What could be done to improve the situation?

Interviewer: Note taker: Date:

* Interview a family member if the older person is the head of household.

** These are the same families whose OPs were interviewed earlier and so give the same ID code for comparative analysis

No. of household head/family member to be interviewed: 12 (8 from rural and 4 from urban areas).

Time: 1 hour per interview

VII. Checklist of questions for in-depth interview of the Head or *member of household with older person not receiving social pension

1. Basic information:

Region/Province: District: Sub-district

- 1.1. Village/Community name:
- 1.2. Name of the household head:
- **1.3. ID code:
- 1.4. Gender:
- 1.5. Age:
- 1.6. Marital status:
- 1.7. No. of family members living in the house:
Children: Youth: Adults: Older persons: Total:
- 1.8. OP's relationship to household head:
- 1.9. Housing situation:

2. Areas of inquiry

Introduction/opening questions

- 2.1. How would you describe the life of older person in your family - past and present? Why are you poor? What do you think are the reasons for poverty in old age?
- 2.2. What do you know of social pension scheme? How does it help older person and his/her family?
- 2.3. Why were your family members not considered for this assistance? What difficulties did you have or you anticipate in accessing this support?
- 2.4. How is your family assisting the older person?
- 2.5. Describe the ways in which your community, government and others, is supporting your family and the older person in particular?
- 2.6. How does the older person support your family?

- 2.7. What are the current needs and concerns of older person in your family?
- 2.8. How do you envisage the future for him/her?
- 2.9. What could be done to overcome older person's and household poverty? What are your suggestions?
- 2.10. What are your perceptions about government/national policies/plans for older persons and the actual implementation/practice on the ground? What could be done to improve the situation?

Interviewer: Note taker: Date:

* Interview a family member if the older person is the head of household.

** These are the same families whose OPs were interviewed earlier and so give the same ID code for comparative analysis

Total no, of head of households to be interviewed: 6 (4 rural and 2 urban) Time: 1 hour per interview

VIII. Interview with key informants in the community

1. Basic information:

Region/Province: District: Sub-district

- 1.1. Village/Community name:
- 1.2. Name of the key informant:
- 1.3. ID code:
- 1.4. Gender:
- 1.5. Age:
- 1.6. Position:

2. Interview Introduction

- 2.1. How would you describe the life of older person in your community - past and present? What are your views on poverty in old age?
- 2.2. Tell me something about the social pension scheme in your community (purpose, coverage, amount paid, periodicity, place of delivery etc.)
- 2.3. How are the beneficiaries identified? What are the criteria for selection?
- 2.4. How does it benefit older persons? How has it increased their access to services?
- 2.5. How does it benefit their families?
- 2.6. How do older persons contribute to your community?
- 2.7. How are you involved in this scheme? For how long?
- 2.8. What is the impact of this scheme? (physical, emotional and psycho-social well-being)
- 2.9. How do you think this scheme reduces poverty at individual and household level?
- 2.10. Could you tell me how the money is being spent by older persons and/or their families?
- 2.11. What are the implementation difficulties and the gaps and constraints of this scheme in terms of coverage, adequacy of aid and aid delivery? What are your suggestions for improvement?
- 2.12. How could your community assist older persons in need?
- 2.13. What are your perceptions about government/national policies/plans for older persons and the actual implementation/practice on the ground? What could be done to improve the situation?
- 2.14. What are the current needs and concerns of older persons in your community - both the beneficiaries and non-beneficiaries of social pension?
- 2.15. How do you envisage older persons' future in your community? What would you recommend to improve the quality of their lives?

Interviewer: Note taker: Date:

Total no. of key informants to be interviewed: (two persons per community - urban communities and rural communities)

IX. Checklist of questions for community meeting

1. Basic information:

Region/Province: District: Sub-district:

1.1. Village/Community name: Place of meeting:

1.2. No. of participants in the meeting: Male Female Total

1.3. Composition of community members present at the meeting by broad age groups:

0-14 years 15-24 years 25-59 years 60-69 years 70-79 years 80+

M F T M F T M F T M F T M F T M F T

2. Areas of inquiry

2.1. How would you describe the lives of older persons of your community - past and present? What are your views on poverty in old age?

2.2. What is the impact of social pension assistance on older persons? (physical, emotional and psycho-social well-being)

2.3. Tell us the ways in which the government is supporting older persons in your community

2.4. Describe the ways in which the community is supporting older persons, particularly the poor and vulnerable

2.5. How are the older persons supporting and contributing to your community?

2.6. How could the community offer income security and social assistance to older persons who are in need?

2.7. What are the gaps and constraints of this social pension in terms of coverage, adequacy of aid and aid delivery?

2.8. What are the current needs and concerns of older persons in your community - both beneficiaries and non-beneficiaries of social pension?

2.9. What are your views on government policies and programmes for older people? How are they being implemented? What are your perceptions? How could be they improved?

2.10. What more could the government do to help overcome poverty in old age and improve the quality of their lives? What are your suggestions?

2.11. How could NGOs, Private sector and media assist older persons, particularly the poor and disadvantaged?

2.12. How do you envisage older persons' future in your community?

Facilitator: Note taker:

Observer: Date:

Total no. of community meetings: 6 (Two urban and four rural communities Time required: 90 minutes)

X. Semi-structured interview of National Government Officials

1. Basic information:

Country:

1.1. Name of the Ministry:

1.2. Name of the Department:

1.3. Name of the interviewee:

1.4. Position:

1.5. Place of interview:

2. Interview

- 2.1. How would you describe the lives of older persons of your country - past and present? What are your views on poverty in old age?
- 2.2. Tell me something about the government's social pension scheme - its purpose, scope, coverage, budget etc.
- 2.3. What are the significant achievements and impact of social pension scheme? How does it alleviate poverty in old age?
- 2.4. What are the gaps and constraints of this scheme?
- 2.5. What are the other social assistance/protection measures meant for poor older persons?
- 2.6. What are your views on national policies and programmes for older people? How are they being implemented? What are your perceptions?
- 2.7. What are the government's future plans and policies in enhancing income security and social protection for older persons?
- 2.8. What more could be done to alleviate poverty in later life? What role do you envisage for other key players such as NGOs, Private sector, Media and Community?
- 2.9. What are the current needs and concerns of older persons? How could they be addressed?
- 2.10. How would you envisage older persons' future in the country?

Interviewer: Note taker: Date:

Total no. of national government officials to be interviewed: 4 Time required: 1 hour per person

1 senior official each from the Ministry of Social Welfare/Development, Ministry of Health, Ministry of Fiscal Policy Planning and Ministry of Poverty Alleviation

XI. Semi-structured interview of Provincial Government Officials

1. Basic information:

Country: Region/Province:

- 1.1. Department:
- 1.2. Name of the interviewee:
- 1.3. Position:
- 1.4. Place of interview:

2. Interview

- 2.1. How would you describe the lives of older persons of your province - past and present? What are your views on poverty in old age?
- 2.2. Tell me something about the implementation of government's social pension/poverty alleviation/social security scheme in your province - scope, coverage, budget etc. (choose the appropriate one depending on respondent's background)
- 2.3. What are the significant achievements and impact of social pension/ poverty alleviation/social security scheme? How does it alleviate poverty in old age?
- 2.4. What are the practical difficulties and constraints of these measures?
- 2.5. How could it be done better? What are your suggestions and recommendations?
- 2.6. What are other social assistance/protection measures available for older persons in your province?
- 2.7. What are your views on national policies and programmes for older people? How are they being implemented? What are your perceptions? How could they be improved?
- 2.8. What are the current needs and concerns of older persons in your province? How could they be addressed?

- 2.9. What more could be done to alleviate poverty in later life? What role do you envisage for other key players such as NGOs, Private sector, Media and Community?
- 2.10. How would you envisage older persons' future in your province?

Interviewer: Note taker: Date:

Total no. of Provincial government officials to be interviewed: 3 Time required: 1 hour per person

1 senior official each from the Provincial Poverty Alleviation Office, the Provincial Social Welfare/Development Office and Provincial Social Security Office

XII. Semi-structured interview of Local Government Officials

1. Basic information:

Country: Region/Province: District:

- 1.1. Sub-district:
- 1.2. Name of the interviewee:
- 1.3. Position:
- 1.4. Place of interview:

2. Interview

- 2.1. How would you describe the lives of older persons in your area - past and present? What are your views on poverty in old age?
- 2.2. How are you engaged in providing income security and social protection to older persons in your area? Tell me something about the implementation of government's social pension scheme in your area - scope, coverage, budget etc.
- 2.3. What are the significant achievements and impact of social pension scheme? How does it alleviate poverty in old age?
- 2.4. What are the practical difficulties and constraints of these measures?
- 2.5. How could it be done better? What are your suggestions and recommendations?
- 2.6. What are the other social assistance/protection measures available for older persons in your area?
- 2.7. What are your views on national policies and programmes for older people? How are they being implemented? What are your perceptions? How could they be improved?
- 2.8. What are the current needs and concerns of older persons in your area? How could they be best addressed?
- 2.9. What more could be done to alleviate poverty in later life? What role do you envisage for other key players such as NGOs, Private sector, Media and Community?
- 2.10. How would you envisage older persons' future in your area?

Interviewer: Note taker: Date:

Total no. of local government officials to be interviewed: 6 Time required: 1 hour per person

3 officials from the sub-district/local administration (2 rural and 1 urban) and 3 officials from the Primary Health

Care Unit (2 rural and 1 urban)

XIII. Community data sheet

1. Community name:
2. Community code:
3. Name of the tambon/sub-district:
4. Name of the district:
5. Name of the Province/Region:
6. Rural or Urban:
7. Total no. of households:
8. No. of households having older persons:
9. No. of households having more than one older person
10. Total population:

0-14 years	15-24 years	25-59 years	60-69 years	70-79 years	80+
M F T	M F T	M F T	M F T	M F T M F T	
11. No. of older persons receiving social pension in the community/village:

60-69 years	70-79 years	80+
M F T	M F T	M F T
12. No. of older persons receiving contributory pension in the community/village:

60-69 years	70-79 years	80+
M F T	M F T	M F T
13. Distance to the primary health care unit and hospital
14. Distance to the TAO/Local government office
15. Distance to the nearest temple/religious centre:
16. If there is an OPA, no. of older members in the OPA

60-69 years	70-79 years	80+
M F T	M F T	M F T
17. Composition of Community Committee responsible for selection of beneficiaries
18. Major groups in the community in terms of ethnicity and religion (percentage of each group)
19. Major occupations in the community
20. Presence of other service providers such as NGO or private sector and the types of services provided
21. Distance to the nearest: Post office - ; Telephone - ;
Internet center - ; Bus station -
22. Availability of: newspaper - ; radio - ;
TV - ; motorable road -
Form filled by: Date: Sources of information:

Annex II

Field Research Teams

UNFPA Country Office

Supervisors: Ms. Delia Barcelona, Representative & Ms. Suren Navchaa , Assistant Representative
Coordinator: Ms. Oyun Banzragch, UNFPA National Programme Officer
Consultant: Mr. Joseph Pannirselvam

National Team:

Field Research Coordinator: Ms. Namdaldagva Oyut-Erdene, MSW, Senior Lecturer of Social Work Department, Mongolian State University of Education

Eastern Region Team:

Team Leader: Ms. Namdaldagva Oyut-Erdene
Members: Ms. Gombo Amarzaya, MSW, Research Assistant of MASWE
Ms. Ulziibayar Ganchimeg, MPH, MD, Lecturer School of Public Health, Mongolian University of Health Sciences
Ms. Batsukh Uyanga, Social work lecturer, Enkh-Orchlon Institute

UB/Capital Region Team:

Team Leader: Ms. Tserenpuu Erdenetsetseg, MSW, Researcher of School Social Work Association.
Members: Ms. Zanaa Munkhzul, Officer, Ministry of Social Welfare and Labour
Ms. Barin Odonkhoo, Specialist of State Labour & Social Welfare Agency
Ms. Namdaldagva Oyut-Erdene, MSW, Mongolian State University of Education
Ms. Ulziibayar Ganchimeg, MPH, MD, Lecturer School of Public Health, Mongolian University of Health Sciences
Ms. Batsukh Uyanga, Social work lecturer, Enkh-Orchlon Institute
Ms. Gombo Amarzaya, MSW, Research Assistant of MASWE
Ms. Radnaa Oyunhand, MD, MMS, Director of Gerontology Center, Mongolia
Ms. Davaanyam Munkhnyam, Interpreter
Ms. Jantsankhorol Enkhtuul, Translator

Gobi and Central Region Team:

Team Leader: Ms. Chuluunbaatar Baigalmaa, MSW, MD, Senior Lecturer, Social Work Department, Mongolian State University of Education
Members: Ms. Tumurbaatar Bulganaya, MSW, Lecturer, Social Work Department, Mongolian State University of Education
Ms. Tserenpuu Erdenetsetseg, MSW, Researcher of School Social Work Association
Ms. Gombo Amarzaya, MSW, Research Assistant of MASWE

Western Region Team:

Team Leader: Ms. Sukhbat Tuya, MA, Lecturer, School of Humanities, Mongolian

Members: University of Science and Technology
Ms. Galdan Tungalagtuya, Teacher assistant, School of Humanities,
Mongolian University of Science and Technology
Ms. Ulamorgikh Doljinsuren, Research assistant of MASWE

Annex III

Participating Government Officials

National level:

Ms. Tugsjargal Gandhi Chair of Standing Committee on Social Policy, Education, Culture and Science and Member of Parliament

Mr. Tsend Sukhbaatar, Member of Parliament

Mr. Sodnom Chinzorig, Vice-Minister, Ministry of Social Welfare and Labour.

Ms. Ochir Baigalmaa, State Secretary, Ministry of Social Welfare and Labour

Mr. Sodnomzundui Erdene, Chairman, State Social Insurance General Office

Mr. Jamba Tsendsuren, Chairman, Mongolian Association for Elderly People

Provincial level:

Site 1: Ulaanbaatar

Ms. M. Namsraikhuu Governor's Office of Ulaanbaatar city, Social Development Department, Officer in charge of social welfare

Site 2: Dundgobi aimag

L. Tseveenravdan Chancellor of Governor's Office, Dundgobi province

A. Khatantumur Director, Labour & Social Welfare Department, Dundgobi province

Ts. Delgerbuyan Head of Association for the Elderly People, Dundgobi province

Site 3: Zavkhan aimag

G. Jamiyantiv Chancellor of Governor Office of Zavkhan Province,

Tuvshinjargal Specialist of Labour & Social Welfare Department, Zavkhan province

B. Baljaa Officer of Association for the Elderly People, Zavkhan province

Site 4: Khentii aimag

Ts. Bayarmaa Director of Social Insurance Department, Khentii province

Ch. Miesuren Director of Labour & Social Welfare Department, Khentii province

Ch. Amarjargal Specialist of Labour & Social Welfare Department, Khentii province

D. Chimiddorj Head of Association for the Elderly People, Khentii province

Local level:

Site 1: Ulaanbaatar

Ts. Nuudel Head of Social Development Department, Songinokhairkhan district
Governor's Office

S. Ulziisaikhan Governor of 9th khoroo, Songinokhairkhan district

N. Chuluunbaatar Governor of 2nd khoroo, Songinokhairkhan district

D. Choinorov Director of District Labour & Social Welfare Department, Songinokhairkhan district

V. Tsovoov Senior specialist of District Labour & Social Welfare Department,
Songinokhairkhan district

D. Baasansuren Director of Social Insurance Department, Songinokhairkhan district

N. Altantsetseg Director of Service Unit, Social Insurance Department, Songinokhairkhan district

D. Sarantsatsral Social worker, 9th khoroo, Songinokhairkhan district
D. Munguntsetseg Community mobilizer, 9th khoroo, Songinokhairkhan district
D. Erdenetsetseg Director of Social development Department, Nalaikh district Governor's Office
N. Munkhtsetseg Officer of Social Development Department, Nalaikh district Governor's Office
Ch. Baasan Specialist of District Labour & Social Welfare Department, Nalaikh district
M. Enkhtuya Social worker, 4th khoroo, Nalaikh district
Saikhantuya Social worker, 2nd khoroo, Nalaikh district
G. Garvaa Head of Association for the Elderly of Nalaikh district
B. Lkhagvaa Heseg leader of 3rd khoroo, Nalaikh district

Site 2: Dundgobi aimag

Sh.Dashdorj Social welfare worker, Governor's Office, Erdenedalai soum
U. Lkhagvasuren Governor of 7th bagh, Erdenedalai soum
D.Tuvshintsetseg Social welfare officer, Governor's Office, Saintsagaan soum
Ts.Ulziimaa Head of Association of the Elderly, Saintsagaan soum

Site 3: Zavkhan aimag

D. Tumurkhuu Head of Chancellor office, Ulaistai city Governor's Office,
D. Damdinsuren Deputy Governor of Aldarkhaan soum
Sh. Tumurbat Social worker Aldarkhaan soum Governor's Office
N. Narantuya Social worker of Ulaistai soum Governor Office
N. Altantsetseg Social worker of Chigestei bagh, Ulaistai soum

Site 4: Khentii aimag

S. Surenchimeg Deputy Director of Kherlen soum Governor's Office
B.Sainchimeg Governor of 1st bagh, Kherlen soum
L.Sarantsetseg Governor of 2nd bagh, Kherlen soum
D.Namsrai Governor of Jargaltkhaan soum
D. Oyun Governor's office, Officer of Social Insurance, Jargaltkhaan soum,
D. Tumenjargal Governor's office, Officer of Social Policy & Welfare, Jargaltkhaan soum
D. Batmunkh Head of Association for the Elderly People, Jargaltkhaan soum

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