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Information on Return and Reintegration in Mongolia



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Health Care

Historic overview

The healthcare system of Mongolia has undergone many transitions and changes since its establishment in 1921. The first healthcare system promised health services free of charge to the population of Mongolia under the first constitution of the People's Republic of Mongolia. At this time, this promise was rather ambitious because the country was not yet structured enough to handle such a daunting task. In order to keep its promise, Mongolia formed the Department of People's Health Protection in 1925. This later expanded into the Ministry of Health in 1930. From 1941 to 1990, with subsidies from the former Soviet Union, Mongolia transformed into a socialistic system. During this period, there were vast improvements in the Mongolian health sector that can be seen in the increases in life expectancies, increases in infrastructural resources, and social services. However, the Mongolian healthcare system disintegrated along with the dissolution of the former Soviet Union. Without subsidies, the Mongolian health sector fell apart.

Current situation

Since 1991, the Mongolian healthcare system has been slowly transitioning from a centrally-planned economy to a market-oriented economy, and its health sector has followed.

Since 1994, Mongolia has had a compulsory health insurance scheme, which requires employees and employers to contribute equal amounts. Insurance for children, seniors, and the disabled is covered by the government. In 2006, the Health Sector Strategic Master Plan was implemented. This is a policy platform designed to be in effect from 2006-2015 that hopes to increase life expectancy, reduce infant, child, and maternal mortality rates, improve nutritional status, improve basic sanitation services, increase the percentage of the population that has access to clean drinking water, decentralize healthcare services, and includes numerous other healthcare goals.

Mongolia has seen great positive changes in its healthcare system, and with a growing economy, this trend is predicted to continue. The government is presently spending 3.5 per cent of the country's Gross Domestic Product (GDP) on the health industry, with a further expansion to 6 per cent planned for the next two years. Currently foreign aid makes up about 30 per cent of the healthcare budget. One of the challenges for the government is the disparity between the rural and urban areas and the rich and the poor. This is evident in the quality and accessibility to health and social services in rural areas. With the culture and lifestyle of the Mongolian population, it is often difficult for the government to create infrastructure that can service the nomadic or semi-nomadic groups. To tackle this problem, the Mongolian government is trying to create an e-health system so that regions can be linked through an integrated database.

The Mongolian healthcare system is administered centrally. The Ministry of Health and the prime minister are responsible for developing healthcare policies, regulations, and strategies. The Ministry of Health is then responsible for the implementation and assessment of these orders. These responsibilities are also delegated to the heads of each province, which are often made up of several districts. The capital city Ulan Bator is unique as it is made up of nine urban local governments.

Healthcare services are divided into three levels. At the primary level are family group practices (FGP), which were established by the Health Sector Development Program (HSDP), a program financed by the Asian Development Bank (ADB). FGPs are mainly found in the urban areas. Rural areas tend to have more facilities that belong in the secondary level, which is made up of district hospitals. These health centres can be quite large and offer a wide range of services. However, district hospitals may not be able to offer complicated medical treatment. At the tertiary level are the major hospitals and specialized facilities. These include centres for cancer, maternity care, psychiatric care, infectious diseases, and many more. These centres do offer a higher level of care, but still remain poorly equipped relative to western standards. Patients with more serious injuries or illnesses may have to be evacuated

to Beijing or Seoul. The major challenge in access to services lies with the infrastructure. In such a vast country, road maintenance is difficult. There are often bad roads or no roads at all, so citizens may have to travel very far to get treatment or diagnosis, which often mean that people are diagnosed too late. For example, over 83 per cent of diagnosis of cancer is at the very late stages, which makes mortality rates very high. In addition to the public facilities, there are also private hospitals including one tertiary Korean hospital named "Ulan Bator Songdo". Services at private hospitals are expensive and payment may be asked instantly.

Including both public and private facilities, there are approximately 15 tertiary hospitals, 32 general hospitals, 13 district hospitals, 334 sub-district hospitals, 178 family group practices, 12 health centres, 13 centres for infectious diseases, 446 private hospitals, 35 emergency medical service centres, 26 blood transfusion stations, and 319 pharmacies. Furthermore, there are 6,162 doctors and 13,815 health workers working in the Mongolian health sector. These facilities are also open to all expatriates and tourists. However, both public and private centres will ask for a cash payment at the time that service is provided.

Healthcare is improving in Mongolia, but most of this development is in Ulan Bator and other major urban areas. Rural areas still remain in dire need of access to medical treatment. In addition, the healthcare facilities in urban areas are still below Western European and North American standards.

Housing

Real estate

The Ulan Bator real estate market is as varied as the city's urban forms, with purchase prices ranging from \$350 to \$8,000 / sqm. According to purchase prices surveys¹ residential property prices have risen by as much as 20-35% year-on-year from 2010-2011. In the same period average rental prices across the city have risen by 18.48%, indicative of a strong rebound from the impact of the global financial crisis. The crisis itself hit the property market unevenly. Outside of the city centre average sale prices dropped by as much as 26.5% from 2009-2010 and Ulan Bator's construction industry was briefly hobbled by withdrawal of investment. The end of 2010 saw rapid recovery in residential prices and by the first quarter of 2011 they surpassed pre-crisis levels.

Rapid expansion of the private sector, coupled with the increasing influx of international capital, has transformed the industrial fabric of Ulan Bator and tier-two cities, particularly those in the mineral-rich south of the country, where residential real estate prices approach those seen in the capital. This rapid growth in real-estate prices, characteristic of post-transition economies, is impacting all sectors of the economy but is still based on a healthy mix of solid fundamentals.

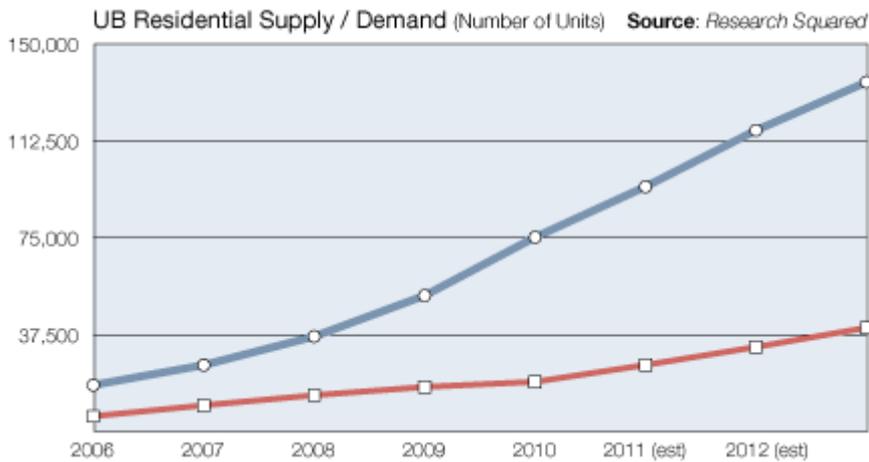
The supply of new real estate products within Ulan Bator is very much limited by a number of factors. The lack of infrastructure investments over the past 2 decades has led to a very restrained area of the city which is connected to the city utilities and infrastructure (sewers, power, water, roads) and therefore severely limits the supply of green field sites available for redevelopments. Furthermore, the boom in the mining industry has drained the supply of what little raw construction materials is either available in Mongolia or imported from China directly to the mining sites. Also many construction companies prefer to work in mining than in urban construction nowadays.

Demand for real estate on the other hand is still very much on the increase. The young and emerging middle class of Mongolia is increasingly financially able to afford an investment in residential property and are keen to move away from their current multigenerational units into more contemporary and spacious housing. The boom in the mining supply chain and the service industry are leading to stronger than ever demand levels in the retail, office, warehousing and residential sectors. In addition to the domestic market, the demand for quality housing from the expat rental market has boomed over the last couple of years as new companies set up operations in Mongolia monthly and bring in expats in

¹ Mongolian Real Estate Report MAD Investment Company, 2012

ever-increasing numbers. New sectors of strong demand are also being created as the economy goes through tremendous growth, there are currently high levels of demand for high-end residential properties as well as for new products such as entertainment, multi-story parking and individual warehousing solutions.

Demand in secondary cities such as Dalanzadgad, Khan-Bogd and Sainshand far outstrip current supply levels as those cities are experiencing considerable levels of immigration from across Mongolia of workers seeking employment opportunities in the nearby mines or wishing to make the most of the emerging supply chain operations.



Because the majority of residential real estate transactions currently taking place in Mongolia are cash based, domestic credit bubble behaviour is precluded for the moment. As the housing market in Mongolia develops, functioning and efficient primary and secondary mortgage markets are necessary to ensure housing remains affordable and obtainable. Increased economic stability, rising real incomes and declining interest rates have created favourable conditions for mortgage lending.

Pressure to lower interest rates remains high but in early 2011 commercial bank mortgage interest rates remain in the range between 16% and 19.2% APR. The Mongolian Mortgage Corporation has arranged for mortgages with rates as low as 8% APR to enable low- and mid-income Mongolian families to purchase apartments in the new 40,000 and 100,000 housing projects that form part of the 2020 Master Plan. Allowable loan to value ratios differ across banks between 70%-80%. In 2007 the market average was approximately 63.4%. This is roughly equal to the average LTV in developed economies such as Denmark.

Anyone, regardless to native or foreigner, can buy and rent real estate if they have a valid ID card.

Renting accommodation

Unfortunately, there are no emergency shelters or places to live that are provided from social service for adults. However, there are shelters for victims of trafficking and domestic violence that are free of charge.

There are real estate agencies in Mongolia, however, the most common practice is to buy an advertisement paper and to directly contact the landlords. For the rent, deposit is not mandatory, however, at least 6 months advanced payment is required.

Example of rental fees for a two-room-apartment

	Furnished	Not furnished
Ulan Bator	575 USD	430 USD
Erdenet	357 USD	250 USD
Darkhan	320 USD	215 USD
Centre of provinces	215 USD	179 USD

Example of prices for buying a yurt

Size of ger /yurt	Price in USD
3 walled ger /for one person/	390
4 walled ger /1-2 one person/	560
5 walled ger /2-4 one person/	1075
6 walled ger /3-5 one person/	1250

Education

Background

Mongolia's system of education closely followed the Soviet and Eastern Europe model until the demise of the USSR. Since the early 1990, it has been undergoing many changes as the country shifts from one party state system to a more pluralistic system of government. Under the current reforms, school curricula have been revised, and supply of textbooks has been increased at the primary and secondary levels. The number of students at all levels of education has also increased. The Ministry of Science, Technology, Education and Culture (MOSTEC) formulates educational policy and sets the standards for each level of formal education.

Compulsory education

As in many post-socialist countries, Mongolia's school system, previously based on the ten-year school, has been shifting towards eleven years of education. The official school entrance age has been lowered to six years starting in 2008. Compulsory education is nine years. Each school year begins on September 1st. Primary education is compulsory and lasts four years.

Schools for the primary, lower secondary and upper secondary levels generally do not exist separately. Administratively, Mongolia is divided into 21 provinces what we call aimags, aimags divide into soums and soums divide into baghs. Ulan Bator city is divided into districts and districts are divided into Khoroo's. All khoroo's have 1-3 public secondary schools depending on their population.

Every child has right to obtain primary to high school education, so public schools are free and children can enrol in any schools of their Khoroo by presenting valid ID and residential reference from the territorial governor. There are only 79 schools offering just primary education in Mongolia (mostly in remote rural areas, sum centre) and 232 nine-years schools offering both primary and lower secondary education. Schools in sum centres usually have boarding schools for students from the countryside. Many of these sum schools only go to the ninth grade, students who want to complete the secondary school then have to attend schools in the aimag centres.

More than 20 per cent of primary school children drop out of school due to high travel or meal costs, lack of interest in study, poor living standards and health problems.

Private schools

In Ulan Bator and major cities like Erdenet there are private schools, though of mixed quality. Ulan Bator also has some foreign-language themed public schools, for example for Russian, Chinese, English, German, and Japanese. There are several private secondary schools that have instruction in English and Mongolian, and just a few that have English-only instruction. The International School of Ulan Bator (ISU) is an independent co-educational day school offering the International Baccalaureate (IB) curriculum from Pre-school to Grade 12. ISU is fully accredited by the Council of International Schools (CIS) and the New England Association of Schools and Colleges (NEASC).

Vocational schools

There are a number of technical and vocational schools that enrol lower and upper secondary school graduates. These schools provide secondary vocational education programs to train skilled workers and technicians. In recent years, many of the schools, which are subsidized by the government, have been closed down due to the current economic crisis in Mongolia. In 1990, there were 46 such schools, but by 1996 their number had dropped to only 33. The total number of students enrolled in technical and vocational schools is 11,308. Promotion to each educational level is through a system of exams. At the end of primary, lower secondary and upper secondary education students are required to take state examination. Admission to both university and non-university programs require the "Gerchilgee" diploma, awarded at the end of secondary school. Students must also take a competitive entrance examination administrated by all institutions of higher education. The examination is held once a year, usually at the end of June.

Vocational training is a common educational option in Mongolia. Every year, up to 20,000 persons enrol to vocational training centres which provide professional certificates of waitress, cook, baker, tailor, construction, interior design, book keeping, barber, etc. Vocational training courses are usually for 14 days to 2.5 years.

Higher education

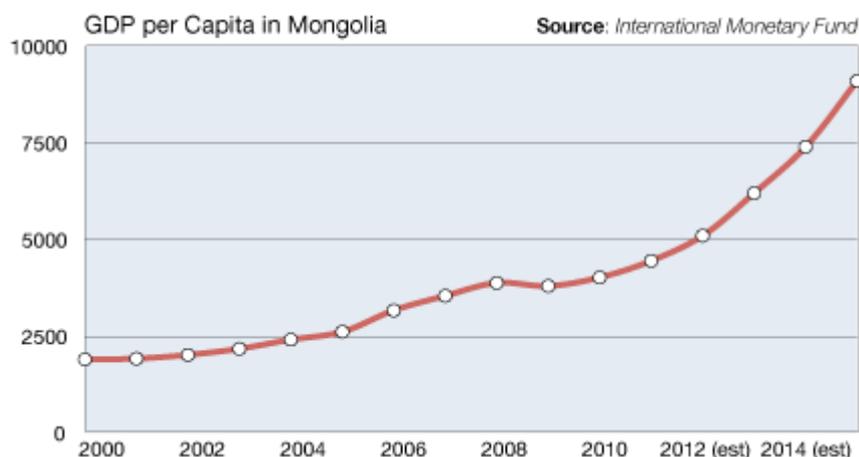
Higher education in Mongolia is provided by universities, colleges, and institutes. There are 178 colleges and universities, though only 48 of those are public. Under communist rule all higher education was provided free of charge. Higher education was fully subsidized by the state until 1993, when fees for students were introduced for the first time. However, the government continues to provide financial assistance in the form of grants and loans to very few students from low-income families and to those who demonstrate outstanding achievements. However, there are 98,031 students at the public universities compared to 31,197 private students, indicating the continued importance of publicly funded higher education in Mongolia. The quality of education in the privately owned institutions is usually perceived as inferior. The most prominent one is the National University of Mongolia in Ulan Bator. There are more than 100 private institutions of higher education offering programs mainly in fields of economics, management, law, computer science, languages, and performing and fine arts. These institutions are approved by the MOSTEC, which also sets standards for private higher education. Students enrolled in accredited private higher-education institutions are eligible for various aid programs granted by the government. Beginning in 1998, with the establishment of the National Council for Higher Education Accreditation (NCHEA), all higher-education institutions are required to undergo accreditation. Only those institutions that have passed the accreditation process are eligible to receive government financial support. Likewise, only students enrolled in accredited institutions are eligible for government grants and loans. In addition, higher-education reforms introduced in 1995 and 1998 reorganized coursework at institutions of higher education into credit hours. A credit is defined as an academic content unit that is equal to an average of 15 hours of lecturing or 30 hours of practical

training. Programs leading to the B.A. degree cannot be fewer than 120 credits. Foreign diplomas and degrees, especially ones from western countries, are highly preferred in Mongolia.

Economic situation and Employment

Background

The economy of Mongolia is recovering with a growth rate of about 15% for 2011. Unemployment is trending down, but overall levels remain high at around 9 per cent and October 2011 survey results from selected informal labour markets indicate that, on average, real wages have fallen (due to inflation) since the July survey. Almost half of those surveyed indicated that their earnings did not meet their basic needs, which confirms the negative impact of inflation on the poor. Inflation continues its upward trend. The food prices are rising and real wages in informal markets are decreasing as inflation picks up.



Requirements to access the labour market (permissions, documents, citizenship etc.)

In terms of access to Mongolian citizens to labour market, a valid national identification card is a major requirement for being hired. However, depending on employer and nature of the position it is common to require police clearance, professional certificates, diplomas, and references. Also, every district and province has state labour departments to decrease poverty through employment promotion. Unemployed citizens are able to register themselves into state labour departments by presenting national ID cards and proof of professionalism. Labour departments have a budget to hire individuals with little education as part time low skilled workers.

Unemployment subsidies

State provides various types of vocational training, specializing training and small and medium business set up trainings that cover taxation, legislation and marketing in addition to basic accounting and human resource trainings for unemployed individuals free of charge. Currently existing unemployment subsidy is only for those who have been fired from their job and have been paying social insurance tax for the last consecutive 20 months, therefore it is difficult for returnees to access the subsidies. Unemployment subsidies can be received for 6 months. Monthly subsidies range from USD 70 to USD 150 depending on the amount of previous salary.

Pension system

The state pension system was established under the Social Insurance Law of 1994 and is one of the five major programs in social insurance. In Mongolia, the pension age is 55 for females and 60 for males. There is no fixed pension amount since it depends on the individual's salary and the length of social insurance contributions. However, the average pension amount is USD 100.²

Currently, in terms of foreign pensions, only Korean pension accumulated by Mongolian overseas migrants is recognized in Mongolia.

Chart 1: Average salary scale /in thousand MNTS/

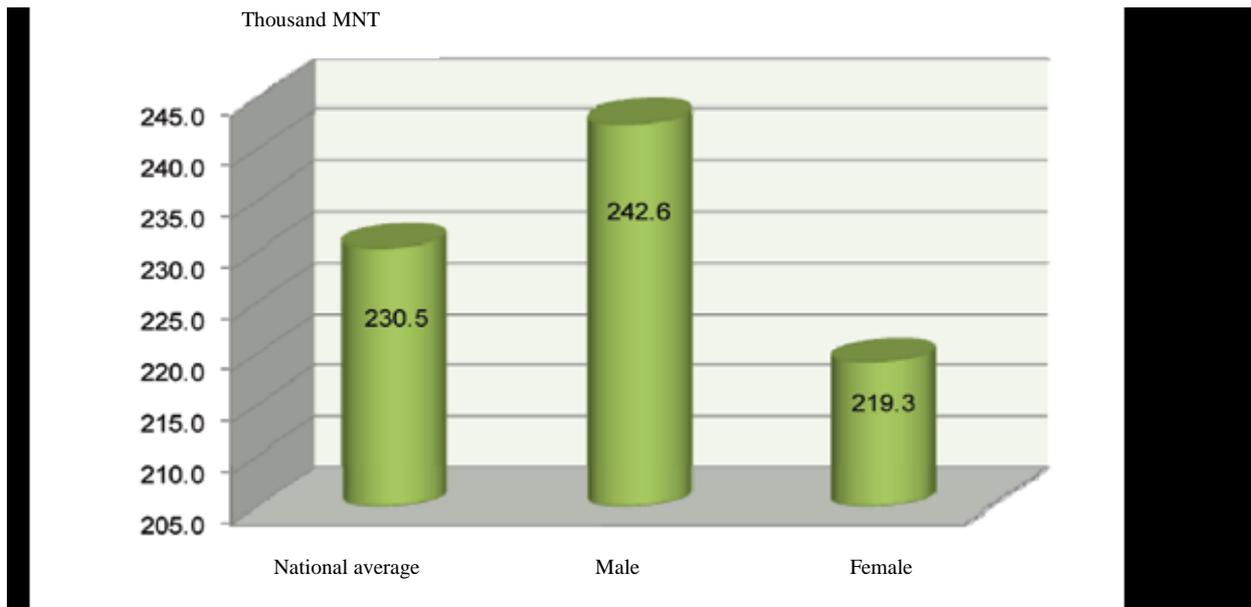
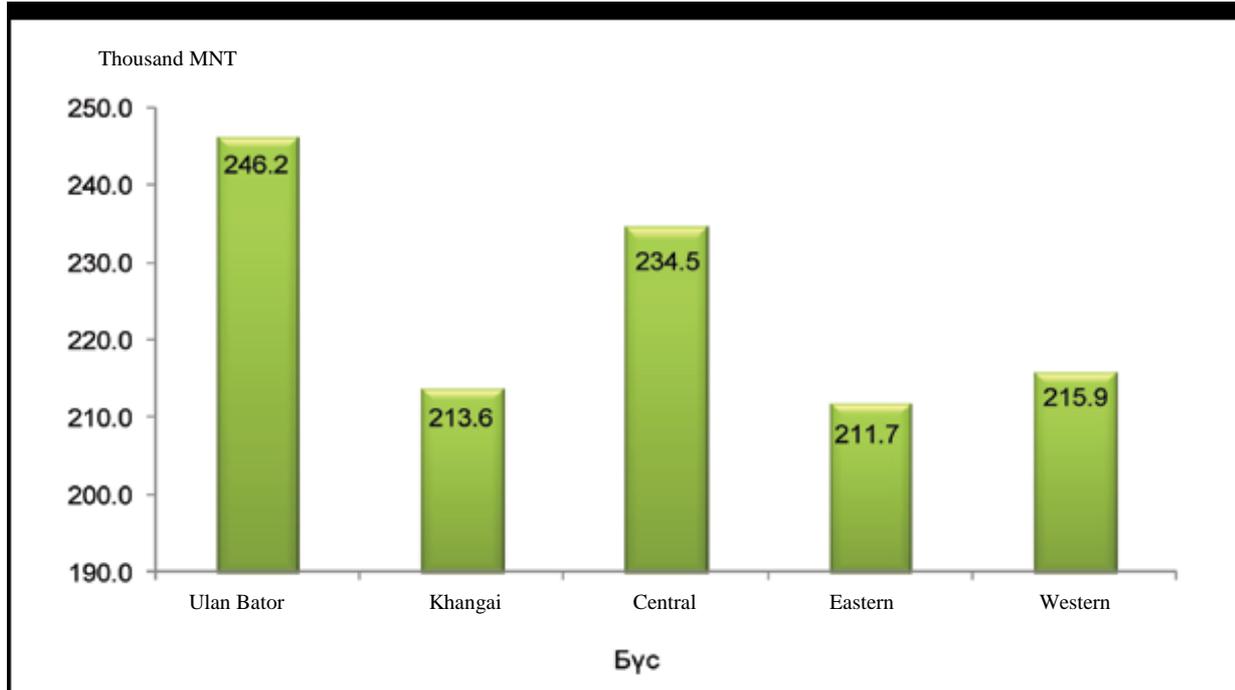
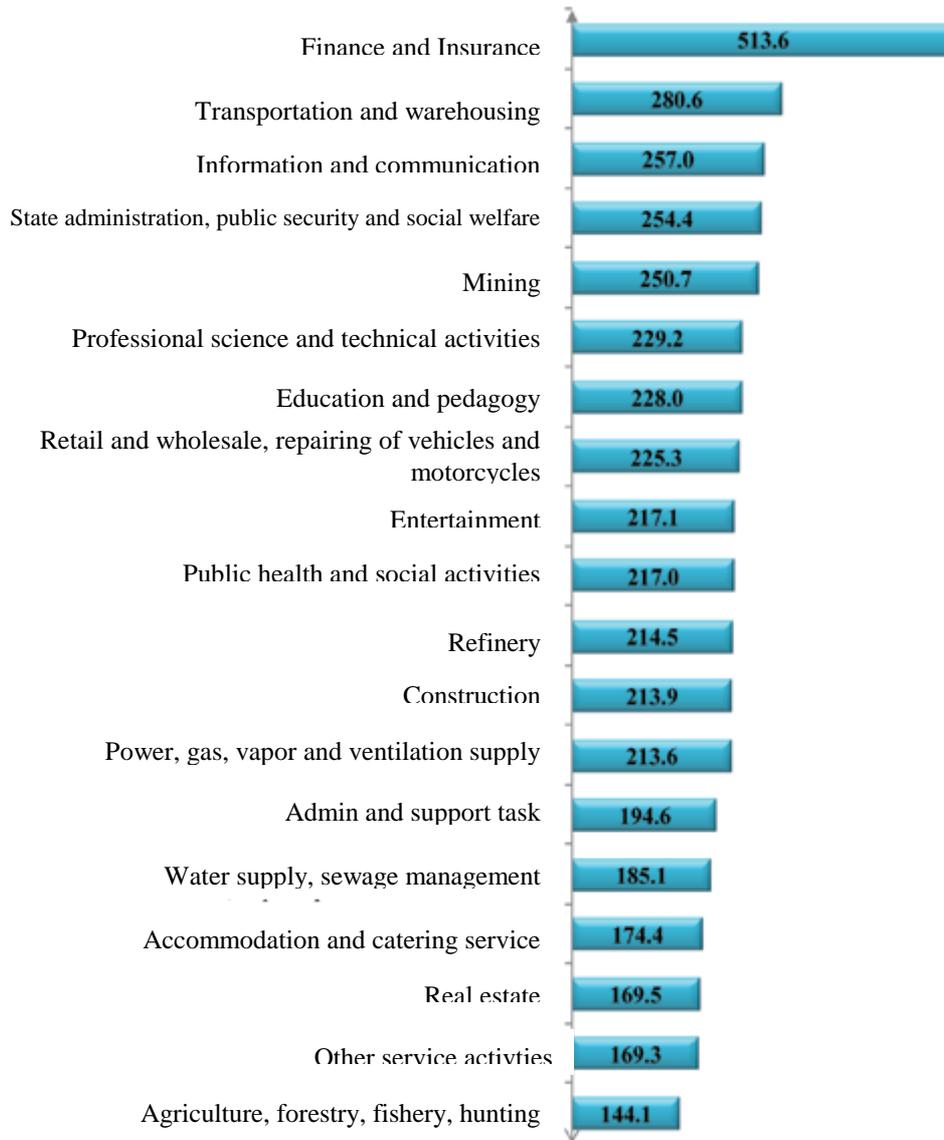


Chart 2: Salary scale by region



² From Interview with Ms. Bolorchimeg. D, pension officer from State Subsidy and Pension Department.

Chart 3: Salary Scale by sector



Banking system and business set-up opportunities

Possibilities of transactions (cash and goods) from abroad

Cash and goods are transferred, shipped and remitted freely into Mongolia since all major shipment and money transfer companies opened branches in Mongolia.

Table 1: Partner Banks of the Leading Money Transfer Companies

Money Transfer Companies	Western Union	Money Gram	Coinstar Money Transfer
Partner Banks in Mongolia	Zoos Bank	Trade and Development Bank	Capital Bank
	Khan Bank	Anod Bank	
	Golomt Bank	Capitron bank	
	XacBank		

Micro credits

In Mongolia, all banks, financial institutions, non-bank financial institutions provide **loans** for individuals for small businesses and housing purposes. Loan for small businesses are 70.000 USD in average and for up to 120 months. Following documents are usually required:

- Identity document
- Passport photo 1 copy.
- Proof of residency.
- Special operating license.
- State registration certificate of business entity.
- Consent from co-owner (if any) authorizing the pledge of property.
- Supporting documentation of income.
- Collateral documentation.
- Reference of outstanding debt from other banks or non banking organizations.
- Reference letter from State Real Estate Registration Office confirming absence of lien or encumbrance against the collateral property.
- Others

There are also loans for buying real estate. These loans are only for persons who can prove that they have a steady income. The maximum loan amount USD 70.000 in Ulan Bator and USD 20.000 in rural areas with 70% loan to value and following documents are usually required:

- Permanent resident in the area
- The apartment for purchase must be chosen beforehand
- Ability to pay at least 30% of total home value
- steady income, i.e. salary or business income sufficient to repay the loan principal plus interest expenses according to the payment schedule specified in the loan agreement the property should not be subject to any on-going or pending legal claim

Small business loans are widely offered by all commercial banks.

Loan purpose:

This loan finances working capital requirements of businesses seeking to boost their profitability, improve product quality and purchase raw material.

Loan conditions:

	MNT	USD
Loan amount	determined in consideration of the business size, assets and financial capacity	
Interest rate	1.8%-1.2% (months)	1.3%-1.0% (months)
Loan term	18-36 months	

Loan application fee: 5,000 MNT 5 USD

Requirements:

- Permanent resident of the area.
- Engaged in production or service business and possess at least one year experience in the field
- Sufficient market demand for the product/service and an ability to service the loan principal and interest expenses.
- Collateral that meets the bank's requirements.
- Other

Required documentation:

- Personal ID.
- Passport photo 1 copy.
- Proof of residency.
- Special operating license.
- State registration certificate of business entity.
- Consent from co-owner (if any) authorizing the pledge of property.
- Supporting documentation of income.
- Collateral documentation.
- Reference of outstanding debt from other banks or non banking organizations.
- Reference letter from State Real Estate Registration Office confirming absence of lien or encumbrance against collateral property

Micro express loans are also provided by all commercial banks.

Loan purpose:

The loan will finance working capital requirements of businesses seeking to boost their profitability, improve product quality and purchase raw material.

Loan conditions:

	MNT	USD
Loan amount	100,000 to 5,000,000 MNT	5,000MNT
Interest rate	2.0%-1.5%(24%-18% per annum)	1.5(1.5% per annum)
Loan term	up to 12 months	

Fees and commissions:

Loan application fee: 5,000 MNT (5 USD)

Requirements:

- Permanent resident of the location

- Engaged in production or service business and possess at least one year experience in the field
- Sufficient market demand for the product/service and an ability to service the loan principal and interest expenses
- Collateral that meets the bank's requirements
- Others

Necessary documentation:

- ID document
- Passport photo 1 copy
- Proof of residency from local government
- Documentations of collateral
- Special operating license
- Consent from co-owner (if any) authorizing the pledge of property
- Supporting documentation of income
- Documents confirming credit history, loan agreements and repayment records
- Documents confirming the purpose of the loan
- Reference on outstanding debt from other banks or non banking organizations
- Others

Transportation

Public transportation in Ulan Bator

There are 92 routes in public transportation in the capital with two categories as "In the city" and "around the city". By the beginning of 2011, there were about 787 buses and trolleys in 56 routes. One route bus fare costs 400-500 MNT within Ulan Bator

Bus is the main transportation in Ulan Bator. There is no set time table, but busses pass bus stops at approximately 15 minute intervals. Buses run between 7:00 a.m. and 10:00 p.m.

In Mongolia there are very few licensed taxis, but there are many unlicensed cars that act as taxis. A typically fare is 700 tugrugs per kilometer.

Air transportation

Because of vast distances and poor roads, the domestic and international air transportation system of Mongolia is relatively well developed. As of 2006, Mongolia has a total of 44 airports. Of these, 12 have paved runways.

Chinggis Khaan International Airport outside of Ulan Bator is the only airport in Mongolia that offers international flights. Direct flights are available from Berlin, Moscow, Beijing, Hohhot, Seoul, Yekaterinburg, and Tokyo.

Railways

The Trans-Mongolian Railway connects the Trans-Siberian Railway from Ulan Ude in Russia to Erenhot and Beijing in China through the capital Ulan Bator. The Mongolian section of this line runs for 1110 km. A spur line connects Darkhan to the copper mines of Erdenet; another spur line connects Ulan Bator with the coal mines of Baganuur. A separate railway line exists in the east of the country between Choibalsan and the Trans-Siberian at Borzya; however, that line is closed to passengers beyond the Mongolian town of Chuluunkhoroot. For domestic transport, daily trains run from Ulan Bator to Darkhan, Sukhbaatar, and Erdenet, as well as Zamyn-Üüd, Choir and Sainshand.

Roadways

In 2007, only about 2600 km of Mongolia's road network were paved. This included the roads from Ulan Bator to the Russian and Chinese borders, much of the road from Ulan Bator to Kharkhorin and

Arvaikheer and a partly parallel road from Lün to Dashinchilen, as well as the road from Darkhan to Bulgan via Erdenet. Another 3900 km are graveled or otherwise improved. The vast majority of Mongolia's official road network, some 40,000 km, are simple cross-country tracks. Private bus and minibus companies offer service from Ulan Bator to most aimag centres.

Outbound Public Transportation Tariff in MNT (1 USD – 1400 MNT; 1 CHF – 1440 MNT)

Bus fares in Mongolia in MNT						
Name of Route	Stations	Distance in km	Bus		Minibus	
			Adult	Minor	Adult	Minor
Arkhangai	Khotont	394	20000	12000		
	Tsenkher	452	19000	11400		
	Erdenebulgan	477	20000	10800	20000	10800
Arkhangai Khashaat	Khashaat	327			10000	6000
Arkhangai Tsetserleg	Olziit	375	24000	14400		
	Khairkhan	460	20000	12000		
	Erdenemandal	511	22000	13200		
	Tsetserleg	560	24000	14400		
Arkhangai ErdeneMandal	Olziit	375	16000	9600		
	Khairkhan	460	20000	12000		
	Erdenemandal	511	22000	13200		
Bayan Olgii	Olgii	1709	68000	44100	75000	45000
Bayankhongor	Ovorkhangai Nariinteel	565	22000	13200		
	Olziit	622	23500	14100		
	Bayankhongor	639	25000	15000	29000	17400
Bulgan	Orkhon	296	15000	9000		
	Bulgan	336	16000	9600		
Bulgan	Bulgan	433	16000	9600		
Bulgan GurvanBulag	Bayannuur	193	10000	6000		
	Dashinchimen	224	11000	6600		
	Gurvanbulag	296	12000	7200		
Bulgan Rashaant	Rashaant	260	10000	6000		
Gobi Altai	Delger	944	39000	23400		
	Yosonbulag	1037	37000	24000	42000	25200
Gobi Sumber	Choir	238	8000	4800		
	Bayantal	218	7000	4200		
	Bayan	102	5000	3000		
Darkhan	Darkhan	291	8500	5100	8500	5100
	Selenge Bayangol	154	7000	4200		
Darkhan Shariin Gol	Shariin Gol	239			9000	5400

Dornod	Choibalsan	661	27500	16500		
	Dornod 132 station	538	22900	13740		
	Khentii Bayanovoo	469	20300	12180		
Dornod Bayan Uul	Khentii Batnorov	433	20000	12000		
	Khentii Norovlin	539	21600	13000		
	Bayanuul	610	27500	16500		
	Bayandun	672	30200	18000		
	Dashbalbar	602	34000	20400		
Dundgobi	Delgertsogt	233	10500	6300		
	Saintsagaan	275	12000	7200		
Dundgobi Adaatsag	Adaatsag	211	10500	6300		
Dund gobi Gurvansaikhan	Gurvansaikhan	322	16000	9600		
	Gobiugtaal	249	13000	7800		
	Tsagaandelger	206	11000	6600		
Dundgobi Erdenedalai	Erdenedalai	274	12000	7200		
Zavkhan	Ikh Uul	795	33400	20040		
	Tosontsengel	838	35000	21000		
	Telmen	899	38000	22800		
	Uliastai	1023	41500	24900		
Orkhon	Selenge Saikhan	257	11000	6600		
	Selenge Baruun Buren	315	13000	7800		
	Erdenet	373	11000	6600		
Ovorkhangai	Arvaikheer	431	18000	10800		
Ovorkhangai Batolzii	Khujirt	400	16000	9600		
Ovorkhangai Bayanondor	Bayanondor	330	15000	6600		
Ovorkhangai Yosonzuil	Burd	332	15000	9000		
	Yosonzuil	366	16000	9600		
Ovorkhangai Kharkhorin	Kharkhorin	360	15000	9000		
Omnogobi	Dalanzadgad	575	24000	14400		
	Tsogt Ovoo	449	19000	11400		
Omnogobi Khanbogd	Khanbogd	612	27500	16500		
	Manlai	497	22300	13500		
	Dundgobi Olziit	371	17500	10500		
Sukhbaatar p	Baruun Urt	565	23500	14100		

	Monkhkhaan	460	19500	11700		
Tov	Zuunmod	43	1800	1080	2000	1200
Tov – Altanbulag	Altanbulag	52			2600	1560
Bayanjargalan	Bayanjargalan	161	7000	4200		
Jargalant	Jargalan	128			5000	3000
Zaamar	Zaamar	183	8000	4800	10000	6000
Ondorshireet	Ondorshireet	188			8000	4800
Sumber	Sumber	163			6000	3600
Ugtaaltsaidam	Ugtaaltsaidam	156			7000	4200
Tseel	Tseel	179			8000	4200
Zaamar- Shijer alt	Shijir alt settlement	260			12000	7200
Eej khad	Eej khad	200			9000	5400
Uvs	Nomrog	947	40000	24000		
	Songino	1038	46000	27600		
	Naranbulag	1297	55000	33000		
	Ulaangom	1379	65000	36000		
Khovd	Darvi	1274	55000	33000		
	Khovd	1487	65000	39000		
Khovsgol	Moron	684	33000	19800		
Tarialan	Tarialan	660	27000	16200		
Khentii	Ondorkhaan	338	10000	6000		
	Moron	311	9500	7200		
	Jargaltkhaan	241	10000	6000		
	Tsenkhermanda I	198	8000	4800		
Bor ondor	Bor ondor	327	13000	7800		
	Choir	238	8000	4800		
	Bayantal	218	7000	4200		
	Bayan	102	4500	2700		
UB Baganuur	Baganuur	131	5000	3000	5500	3300
UB Bagakhangai	Bagakhangai	110			4500	2700

Telecommunication

The international code for Mongolia is 976, and the city code for Ulan Bator is 11. International telephone cards for local and international calls are available at the post office. Internet and email service is available in Mongolia. In Ulan Bator and provincial centres one can use GSM mobile and Skytel mobile; for the GSM system one needs to connect with the Mongolian Mobicom Corporation and buy a new SIM card unless the SIM card is international.

Internet cafes are easy to find in Ulan Bator and cost about 0.5 USD per hour. The internet cards are widely available in the up- market hotels, electronics shops, markets, ISP offices and mobile phone company offices.

Mass media

One of the important achievements of the Mongolia democracy is free press and freedom of speech. Nowadays Mongolia has more than 500 different newspaper and around 120 magazines are being published. People are getting information from several state and private television transmissions. MN, Channel-25, TV-9, Eagle TV, UBS and several other cable TV stations are a few examples. Mongolian radio continues its traditional transmissions in English, Japanese, Chinese and Russian.

Social Subsidies

There is a MNT 21,000 (USD 15) cash grant for every citizen out of the Human Development Fund (HDF) and tuition fee support to students.

All Mongolian citizens, including returnees from foreign countries, are eligible for HDF subsidy. The main qualification is to be registered in the National Renewed Registration at a local khoroo administration. Upon completion of the registration, the registering officer will provide the Individual Book for Human Development Fund. Such a book costs USD 5. Each khoroo has designated bank branches to disseminate subsidies. Monthly subsidies will be available at the respective bank branches by the 15th of every month.

In addition, the government plans a program for low-income households to start in the second half of 2012. Social protection, notably the consolidation of the myriad of transfer programs combined with better targeting towards the poorest households, was one of the key areas identified for reform by the development partners in their support programs during the crisis period. The targeted program is expected to reach about 130,000 households, over one-fifth of total households in Mongolia. Household should receive a monthly payment equal to MNT 7,000 (USD 5) per adult in the household and a further MNT 10,000 (USD 7) per child. However, currently there are no stipends for poor families.

List of contacts

	Name of organization	Address	Telephone Number
1.	Bayanzurkh District Medical Unit	5 th Khoroo, Olgii Street, Bayanzurkh District	976-11-70150057
2.	Bayangol District Medical Unit	17 th Khoroo, Jalkhanz Khutagt street , Bayangol District	976-11-362539
3.	Songinokhairkhan District Medical Unit	19 th khoroo, 21th khoroolol , Songinokhairkhan District	976-11-631895
4.	Chingeltei District Medical Unit	4 th Khoroo, Baga Toiruu, Chingeltei District	976-11-70110284
5.	Sukhbaatar District Medical Unit	11 th Khoroo Ikh Toiryy, Police Street, Sukhbaatar District	976-11-350948
6.	Khan Uul District Medical Unit	4 th khoroo, Artsat 18, Yarmag, Khan uul District	976-11-379252
7.	National Centre Against Violence	Apt#40-3;4, бага Toiruu, Chingeltei District	976-11-50190505
8.	Mongolian Gender Equality Centre	Mongolian Gender Equality Centre 2-1/101, 102 Freedom Square (Erkh chuluunii talbai) Mongolia, Ulan Bator	Office: +976-11-311512 Hotline: +976-11- 1903
9.	Centre for Human Rights and development	2nd floor, Okay centre, Youth Avenue , 8 th Khoroo, Sukhbaatar District, Ulan Bator-14192, Mongolia	976 -11- 325721 976 -11 -319037
10	OSMO real estate agency	Room No:320 Mongol News Building, Chingeltei District	976-11-310025
11	Realtor Real Estate Agency	2 nd 40.000, Apt#12-29. Chingeltei District	976-99114006
12	Ulan Bator city Department of Education	Khangarid Palace, City Hall 5 th floor , Sukhbaatar District	976-11-318807
13	Ulan Bator City Department of Labour	Ulanbatar Business Development Centre 4 th floor, Sukhbaatar District	976-1896
14	Ulan Bator city Department of Social Welfare	Khangarid Palace, City Hall 9 th floor , Sukhbaatar District	976-11-329243
15	DUCHWORK labour agency	Apt 47-3, 2 nd Khoroo, Bayangol District	976-88067706
16	MONEF labour agency	Baga Toiruu 44A, Chingeltei Distrct	976-11-325635
17	International Labour Organization	Suite# 506, Tuushin Buildin Sukhbaatar District	976-11-315149
18	IOM Mongolia	Suit 310, Mongolia Immigration Headquarters, Buyan Ukhaa, 10 th Khoroo Khan Uul district	976-50113100 976-50112100
19	MIAT – Mongolian Airlines	Chinggig avenue, 1 st khoroo, Sukhbaatar District	976-11-333999

20	Ezines Airlines	8 zovkhis building 1 st floor, Seoul street , 1st khoroo , Sukhbaatar District	976-11-333311
21	AeroMongolia	Chinggis Khaan International Airport, 3 rd floor, 10th khoroo, Khan uul,	976-11-330373
22	Department of Transportation	Chinggis avenue, 1 st khoroo, Sukhbaatar District	70112859

For more information on return and reintegration in Mongolia
please visit www.ch.iom.int