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**Engendering Pensions:
Gender Assessment of Pension System Reforms in Mongolia**

A thesis
submitted in fulfilment
of the requirements for the degree
of
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Abstract

Gender equality is a key issue in the design of pension systems given the distinctive life courses of women, the unequal distribution of unpaid work responsibilities in the family that influence access to participation in gendered labour markets, the greater likelihood of broken work practices, part-time work, and lower rates of pay. When pension systems are based on contributions over time, women are more likely to be disadvantaged. Without specific attention to these dynamics, pension system design can be expected to systematically favour men over women. This research examines these dynamics through an analysis of the redesign of the Mongolian pension system as it transitioned from a socialist to a market system from 1990 onwards, focusing on the implications for women. The aim is to raise critical awareness of the issues of gender in Mongolia in relation to these pension reforms, grounded in a critical feminist policy theoretical perspective.

The study reveals that the process and outcomes of the reform have been powerfully influenced by international organisations which have not appreciated the distinctive history, culture, demographic and economic profile of Mongolia. The reforms have prioritised the efficiency of the system at the expense of equality of coverage and the adequacy. Pension reform implementation has been hampered by limited governmental capacity, a lack of continuity in government and a tendency towards populist politics. There was no formal inclusion of women in the design process, and the design has failed to recognise the particular work practices and needs of women. Women have been affected most by new forms of vulnerability linked with the new economy and the emergence of a substantial informal sector. The pension system reforms have not contributed towards reducing that vulnerability.

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List of Abbreviations

ADB	Asian Development Bank
CEDAW	UN Convention on the Elimination of All Forms of Discrimination against Women
CIA	Central Intelligence Agency, USA
CMTU	Confederation of Mongolian Trade Unions
DB	Defined Benefit
DC	Defined Contribution
DWA	Democratic Women's Association
GDP	Gross Domestic Product
GIZ	German International Development Agency
GOM	Government of Mongolia
HSIGO	Health and Social Insurance Office, former SSIGO
ILO	International Labour Organisation
IMF	International Monetary Fund
IP	Interview Participant
JICA	Japan International Cooperation Agency
MDG	Millennium Development Goals
MNT	Mongolian <i>tugrug</i> (currency)
MONEF	Mongolian Employers Federation
MP	Member of Parliament
MPP	Mongolian People's Party
MSWL	Ministry of Social Welfare and Labour
MWC	Mongolian Women's Council
NCGE	National Committee on Gender Equality
NCSI	National Council on Social Insurance
NDC	Notional Defined Contribution
NGO	Nongovernmental Organisation

NHRC	National Human Rights Commission
OECD	Organisation for Economic Cooperation and Development
PAYG	Pay-As-You-Go Pension System
SGKh	State Great Khural
SIGO	Social Insurance General Office, former SSIGO and HSIGO
SSIGO	State Social Insurance General Office, later HSIGO and SIGO
UNDP	United Nations Development Programme
UNFPA	United Nations Population Fund
UNIFEM	United Nations Development Fund for Women
USAID	United States Agency for International Development
USD	US dollar
USSR	Union of Soviet Socialist Republics

1.1 Introduction

The ‘greying’ of the world’s population is a well-known phenomenon that is already evident in OECD countries as well as countries in Latin America, Eastern Europe, and in Central and Eastern Asia. This phenomenon has drawn attention to the need to redesign pension arrangements to provide for the economic security of an increasing number of older people (Nyce & Schieber, 2005; World Bank, 1994). A key challenge in this redesign process is the issue of gender equality (Arza, 2015). Distinctive life courses for women shaped by the unequal distribution of unpaid work responsibilities within the family that influence participation in gendered labour markets increase the likelihood of part-time or broken work practices and lower rates of pay for women. When pension entitlements are based on contributions over time and linked to past earnings, women are likely to be systematically disadvantaged. Arza (2015, p. i), therefore, concludes that “pension system design matters for gender equality.” This insight has implications in terms of approaching the study of pension system reform and draws attention to differing entitlement conditions, the way systems treat men and women differently, and the processes for offsetting differences between men and women.

The World Bank has been an influential international actor in pension system design since the 1990s, particularly in the way that it has proposed what are essentially neoliberal reform packages (Orenstein, 2005; Steinhilber, 2006; Williamson & Williams, 2005). These packages have shifted pension systems towards encouraging *individualisation* (individual accounts, individual risk and responsibility, individual decision making), *privatisation* (private management of pension funds, the transfer of resources and power to markets) and the *tightening* of social welfare programmes (less redistribution, a tight link between earnings-related contributions and pension benefits). World Bank

reform prescriptions emphasise the benefits of multidimensional pension systems, referred to as multipillar designs that include: (a) noncontributory social assistance financed by the state to deal more explicitly with poverty; (b) mandatory, unfunded, and publicly managed defined benefits (DB) schemes aimed at replacing some portion of lifetime preretirement income; (c) mandatory, funded, and privately managed defined contribution (DC) schemes; (d) voluntary retirement savings, and (e) a nonfinancial component that includes informal support (such as family support), other formal social programmes (such as health care or housing), and other individual assets (such as home ownership) (Holzmann & Hinz, 2005; World Bank, 1994). Reforms in different countries are characterised by various combinations of these design features. Countries in Latin America, Eastern and Central Europe including the former Soviet Union, and various European Union member states have been implementing pension reforms since 1980, with Chile being the first country to legislate for the privatisation of its pension system in 1981 (World Bank, 2001). The World Bank's preferred model of pension system reform, however, has been less influential in countries that were hit hard by the global economic crisis of 2008, with private pension "pillars" being suspended, scaled back or reversed in many of these countries, and with greater emphasis being given to the public pension pillars (Heneghan & Orenstein, 2019).

A large body of research regarding the policy debates on pension reform internationally has emerged (Arza & Kohli, 2008; Bender & McTaggart, 2000; Bonoli, 2000; Chandler, 2004; Cichon, 1999; Disney, 1999; Heneghan & Orenstein, 2019; Holzmann, Mac Arthur, & Sin, 2000; Holzmann & Palmer, 2006; Orenstein, 2005; Williamson, 2004; Williamson & Williams, 2005). The literature on gender inequality in pension reforms recognises the absence of gender considerations within the pension reform policy debates (Arber, Davidson, & Ginn, 2003; Arber & Ginn, 1995; Arcanjo, 2019; Arza, 2015; Chen, 2007; Frericks, Knijn, & Maier, 2009; Frericks, Maier, & DeGraaf, 2007; Fultz,

Ruck, & Steinhilber, 2003; Ginn, 2001; Ginn, Street, & Arber, 2001; James, Edwards, & Wong, 2003; Jefferson, 2009; Mi-young, 2009; St John & Willmore, 2001; Ståhlberg, Birman, Kruse, & Sundén, 2004; Steinhilber, 2006). In fact, it is not only well known that earnings-related schemes favour men more than women, but also that, where these schemes are in place, there is potential risk of women becoming more vulnerable and poorer than men in their old age.

The Mongolian case, which is the focus of this study, is no exception. Mongolia's post-1990 experience involves a shift from comprehensive pension coverage to a more restricted approach where the incomes older adults receive are increasingly dependent on income from paid work or from wider family networks. The wider context is one of increases in income inequalities following the transition from a socialist system in 1990. Pension reforms in the postsocialist era, informed by international organisations, are beginning to be recognised as reducing the economic security of not only women, but also herders, informal sector workers (International Securities Consultancy, 2007; World Bank, 2008a, 2009) and many others who have lost secure employment as a result of the collapse of the socialist system and who have been struggling since then to find their niche in the new economy.

This research focuses on women, although other groups have also been disadvantaged during the transition process. The rationale behind my focus is threefold. First, as women are recognised as representing marginalised groups (ADB & World Bank, 2005), examining the experience of women is a way of analysing how the issues and voices of marginalised groups have been incorporated in Mongolian public policy. Secondly, there is expected to be a significant gender gap in pension payments under the reformed system (Bender & McTaggart, 2000). Thus, it is questionable whether the claims about gender equality will be secured in public policies and through their implementation.

Thirdly, coping with the challenges of pension reform will require a shift in thinking and a certain level of empowerment by and for women.

There is little scholarly literature on the pension reforms in Mongolia and their implications for women, with the only studies to date being carried out under the terms of donor-financed projects and produced by the projects' consultants.

1.2 Research Objectives

The research has two main objectives. The first objective is: To analyse the pension system reform process in the context of a newly democratised country through a gender-sensitive theoretical lens.

This objective is concerned with arriving at a deeper understanding of the process by which Mongolia has been reforming its pension system with the aim of gradually shifting from a publicly-funded, universal, pay-as-you-go (PAYG)¹ pension system to a partially-funded, notional defined contribution (NDC)² system. Mongolia, a former socialist country with almost 70 years' experience of exercising strong collective values, state social services, and a cooperative mindset, has adopted what is described as a broadly neoliberal approach to the organisation of its pension system. The pension reforms, especially those of 1999, have been promoted by international financial organisations and their experts, have been legislatively established without much public debate, and they have resulted in a move towards individual pension accounts. While the implementation of the policy has been delayed for various reasons, including a lack of state capacity, the broad principle of individualised pension accounts

¹ Pay-as-you-go means that current workers finance the pension benefits paid to current retirees.

² A NDC scheme is a PAYG DB pension scheme. In the DB scheme the pension depends on contributions and investment returns, but in the NDC scheme, the return is notional, set by the government, and is not produced by the markets as investment returns as happens in true DB schemes.

remains in place, and this policy poses new and significant challenges for gender equality.

In 2005, the ADB and the World Bank (2005, p. ix) described Mongolia as having, “at first glance, ... relative gender equality ... compared to many other countries.³” This general perception of gender equality has influenced the approaches taken in public policy making and led to inadequate attention being given to the gender sensitiveness of public policies. This study explores whether the pension system reforms are an example of such policy-making. The significance of considering the gender implications of policy change is highlighted by Frericks et al. (2009) who state:

It is essential for both the market and the quality of democracy that well-considered concepts and policy plans be developed. Responsible policy plans should combine equitable norms and well-known facts and should be intensely aware of possible new exclusions, especially when these exclusions concern half the population. (p. 727)

In addition, the Mongolian situation provides a case for examining policy making in an internationalised policy environment. Through his exploration of pension reforms as a global policy driven by global actors, Orenstein (2005) highlights not just the importance of understanding the global policy process for the new pension reforms, but also the opportunities provided within this reform programme to influence its welfare outcomes.

Both Frericks et al. (2009) and Orenstein (2005) succinctly locate the condition of my case study, that is, the requirement for responsible policy with awareness of the potential exclusion of marginalised groups in an environment of democracy and a market oriented economy. Their work also supports my motivation for this research to contribute towards a more gender favourable

³ The report, however, notes that “evidence from recent studies and a gender analysis of national statistics show that the impacts of the economic transition have been different for women and men” (ADB & World Bank, 2005, p. ix).

outcome for the reform of Mongolia's pension system in the global policy setting.

My personal observation on the lack of political and societal awareness about the gender implications of the reforms leads to my second objective, which is: To contribute towards the empowerment of women in Mongolia through raising critical awareness of issues of gender in the country's pension reforms.

Mongolia, like many other Asian societies, has informal intergenerational income support practices and traditional family care arrangements whereby the elderly are cared for by their children. However, as Mongolia has become increasingly exposed to processes of globalisation, increasing urbanisation in the postsocialist era, an increasingly mobile labour force, and lower levels of fertility, informal family-based old-age income support practices are proving to be an inadequate means of support for older people (Holzmann et al., 2000).

Proposals for increasing and aligning the retirement age for both women and men have been cited in the recommendations of international organisations and their experts (Bender & McTaggart, 2000; ILO, 2010; International Securities Consultancy, 2008; Wiese, 2006; Wiese & Cohen, 2003; World Bank, 2008a, 2012b) and, subsequently, in the government policy papers (State Great Khural, 1999, May 27, 2005, Apr 21, 2015, June 16) since the beginning of the pension reform process in Mongolia. While an increase in the retirement age might be favourable for some women, retiring at a later stage presents new threats for the majority. The argument for increasing the retirement age for women includes recognition that able-bodied women should be able to legally secure employment and not be replaced by young people. Moreover, there is a lack of senior-friendly and part-time work in the labour market available for already retired women. The concern that this change to the retirement age for women represents new threats is connected to the fact that Mongolia does not share the underlying circumstances found in other countries that have raised the

retirement age. These conditions, as Nyce and Schieber (2005) identify, are (a) prolonged life expectancy, (b) technological modernisation that affects productivity by easing one's work effort and lengthening work capacity and, finally, (c) an improving health status among older people. Furthermore, in Mongolia one has to take account of the relatively larger proportion of people including women who are engaged in physically demanding jobs, with lower levels of access to health services, and where those from low-income households have shorter life expectancy.

1.3 Significance of the Study

Mongolia is considered as one of the nearly one hundred 'third wave'⁴ transitional countries that have emerged in recent years (Carothers, 2002) and represents a case of dual transition with the features of political democratisation and economic liberalisation.⁵ Furthermore, Mongolia is the only postsocialist country outside Eastern Europe that is categorised as "free"⁶ (Freedom House, 2010) and as an example of a "least likely" case of democratisation⁷ (Landman et al., 2005).

⁴ The term "third wave" of democracy was introduced by Huntington (1991) to describe the world-wide trend of political change towards more liberal and more democratic governance in the last quarter of the twentieth century. Doorenspleet (2004) reassessed the three waves of democratisation and identified the fourth wave by emphasising democratic changes that occurred after 1989.

⁵ The terminology "transition" is predominantly used in the analysis of the third wave of democratisation (Kubik, 2013).

⁶ Freedom House's Freedom in the World survey divides countries into three categories. As stated in 2010 survey report these are: "Free, Partly free, and Not free. A Free country is one where there is broad scope for open political competition, a climate of respect for civil liberties, significant independent civic life, and independent media".

⁷ It is "least likely" since it lacks the standard 'prerequisites' for democracy posited by the modernisation perspective, that is, it lacks the particular cultural factors seen to be essential for democracy, and it has established democracy among a set of comparable postcommunist neighbours that have remained (or become) largely undemocratic (Landman, Larizza, & McEvoy, 2005, p. 1).

In the wake of the democratic developments in the Soviet Union and Central and Eastern European countries, the Mongolian transition started in 1990 after public demonstrations for political pluralism that led to the resignation of the Mongolian People’s Revolutionary Party government. Since then Mongolia has been undergoing both a political transition from the totalitarian rule of communism to a parliamentary democracy and an economic transition from a centrally planned to a market-oriented economy. Mongolia held its first free elections in 1990 and adopted a new constitution in 1992 under which a multiparty electoral process and a mixed presidential and parliamentary system were legislated (Dumbaugh & Morrison, 2009).

Map 1 Mongolia



Source: Motherearthtravel.com

Mongolia is a landlocked, developing country⁸ with a population of about 3.1 million, a life expectancy at birth of 66 years for males and 74.7 years for females,

⁸ According to the Mongolian Human Development Report 2016 (UNDP, 2016), Mongolia falls under a category of a high human development nation with a Human Development Index of 0.727.

a per capita gross domestic product (GDP) of about USD 13,000 on a purchasing power parity (PPP) basis, and GDP of USD 39.73 billion (PPP), according to 2017 estimates⁹. The country borders two large and fast-growing economies, the People's Republic of China and the Russian Federation¹⁰.

With the collapse of the Soviet Union¹¹ and the socialist system as a whole, and the transition to a market economy, the country was faced with a financial and capital paucity, a lack of foreign currency, goods and material reserves, the closure of industrial enterprises, a dramatic increase in unemployment and poverty and deepening economic crisis. (Baajikhuu, 2004, p. 2)

Subsequently Mongolia joined international financial institutions and extended its cooperation with a large number of multilateral entities (such as United Nations' organisations, the ADB, the World Bank, and the International Finance Corporation) and bilateral donors (such as the United States, Japan, and Germany), international organisations (such as the European Union and the World Health Organisation) and nongovernmental organisations (such as the Open Society Institute, and World Vision) that continue to be active in Mongolia. According to USAID (2002), Mongolia has received more than USD 300 million in foreign aid each year, one of the highest per capita assistance levels in the world at that time. This range of the official development assistance received by the Mongolian government did not fluctuate largely over the years, except in 2017 when it reached USD 764 million (World Bank, 2019). A substantial part of this foreign aid has been spent on policy advice.

As scholars (Brooks, 1998; Nixon & Walters, 2000) note, however, constitutional reform, economic liberalisation, and subsequent reforms in all

⁹ Source: CIA World Factbook, Jun 11, 2019 (CIA, 2019).

¹⁰ The location of Mongolia is considered to be strategic because it is between two traditional rivals, nuclear powers, and major global players.

¹¹ The Mongolian economy heavily relied on Soviet assistance which constituted about one third of the country's GDP.

spheres of government policy based on the advice of international financial institutions have not produced a stable middle class, nor have these reforms narrowed the chronic gap between the rich and the poor that became endemic in postsocialist Mongolia. This situation is inevitably related to what has been described as the ‘feckless’ democracy¹² of Mongolia, as (Carothers, 2002) defines it.

Historically, like those of most former socialist countries, Mongolia’s current pension system emerged at an early stage of the transition. Whereas the pension system of the socialist regime was universal and redistributive Mongolia enacted pensions and other social insurance legislation in 1994 which modified the existing legal provisions and broadly established the administrative framework for managing the newly established funds of social insurance (World Bank, 2009, p. 115).

In an effort to reduce the fiscal burden and to better link contributions with benefits, the NDC scheme was introduced in 1999 as an interim step towards a partially-funded DC scheme. The NDC scheme was considered to be relevant as the Mongolian capital market was underdeveloped and the government lacked financial resources to shift to a partially-funded system.

The NDC scheme however, does not “fundamentally accommodate the special needs of herders, the informal sector, and those formal sector workers including women with insufficient lifetime contributions to support a pension or who otherwise fall into poverty during retirement” (World Bank, 2009, p. 124).

¹² “Countries whose political life is marked by feckless pluralism tend to have significant amounts of political freedom, regular elections, and alternation of power between genuinely different political groupings. Despite these positive features, however, democracy remains shallow and troubled. Political elites from all the major parties or groupings are widely perceived as corrupt, self-interested, and ineffective” (Carothers, 2002, p. 10).

Scholarly analysis of the postsocialist pension reforms and their gender implications has predominantly focused on Central and Eastern European countries. There have been surprisingly few studies carried out on gender issues in pensions and gendered pension policy-making in the Central and East Asian regions, including Mongolia. Research in Mongolia on gender and pensions has been confined to donor-financed project reports and related appraisals and evaluations. These have focused largely on the quantitative side of the pension system and to date no qualitative study has been conducted to look at the impact of the reform in depth.

This study aims to address this scholarly gap by assessing Mongolian pension reform empirically and normatively through a gender-sensitive lens. The research study involves both potential beneficiaries and policy makers.

1.4 Research Questions

Given the above, the following research questions have been formulated:

1. What are the gender implications of the pension system reforms in Mongolia?
2. How has the internationally dominant neoliberal discourse of pension system reform been interpreted in the Mongolian case for the old-age income security of women?
3. What are the main drivers of gender equality or inequality in the old-age income security among Mongolians?
4. Has the policy-making process of the pension system reform in Mongolia been gender-sensitive? How have women's interests been represented in that process?

1.5 A Note on Methodology

This study used an embedded single case study approach. Due to the specifics of pension policy evaluation, which lends itself to life-long simulations, projections and modelling, the case study uses a mix of quantitative and qualitative methods.

Simulations generated by the World Bank's pension reform options simulation toolkit (PROST) under different projects are used for quantitative evidence. The model allows for, among other things, the impact analysis of pension reforms at an individual level and, for the purpose of this study, the impact on women in particular.

Fischer's (1995) critical model of policy evaluation is used to interpret quantitative data and to identify underpinning values and ideals. The model which Fischer labels "practical deliberation" (p. 17) has been chosen because of its potential to bring both empirical and normative policy judgement into the analysis by enabling different forms of evaluation to be complementary and by combining different methods, as well as alternative paradigms into the evaluative strategy (Fischer 1995; Krane 2001).

The data collection methods included a comprehensive review of scholarly work on pension reforms and their gender implications and analysis of official documents, as well as semistructured, in-depth interviews with policy and decision makers, stakeholders, and women beneficiaries.

The documents for the analysis were laws - with any subsequent amendments - government strategies, policy papers, national labour and social insurance tripartite agreements, parliament and cabinet meeting records, donor-financed project documents, reports and policy papers of major international organisations (i.e., the World Bank, the ADB, the ILO, UNDP, UNIFEM, and USAID) and NGOs in the area of pension, gender and public policy, along with other documents identified as relevant.

Semistructured, in-depth interviews with policy and decision makers, stakeholders involved in pension policy formulation and implementation, and women beneficiaries, as mentioned above, were one of the methods of information collection. The officials included members of parliament, Cabinet members, officials of the MSWL and the SSIGO, members of the NCSI, representatives of the CMTU, the MONEF, women's NGOs, and major parties. Twenty officials were interviewed. Females representing civil servants, private and informal sector workers, herders, and people working in international organisations were also interviewed.

1.6 Thesis Outline

This thesis is organised into eight chapters. Chapter one gives an overview of the research, its objectives, research questions, and rationale. Chapter two reviews scholarship relating to welfare states and pension systems, and the critiques of these from a gender perspective with the aim of developing a framework for answering the question, what are the implications of Mongolia's evolving pension system for women? It introduces the key concepts that are relevant for the development of a gender sensitive framework for the analysis of pension system changes in Mongolia.

Chapter three reviews key features of recent Mongolian history, and particularly post-1990 developments and the shift from a socialist to a democratic, free market, capitalist system. This was the period when the formal state sector was dramatically reduced and where the economy was fundamentally restructured, leading to closures, retrenchment and privatisation. These changes had significant implications for the Mongolian population, leading to growth in labour market insecurity and unemployment, and new challenges for the Mongolian informal economic sector. Women were particularly vulnerable with growth in female precarious employment and female poverty.

Chapter four outlines the research approach and the procedures by which data was collected. It introduces the idea of critical research which aims to bring both an empirical and a normative lens to the analysis of the pension system in Mongolia. The chapter outlines the particular research methods for the collection of primary and secondary data, these including interviews with key officials, politicians and stakeholders involved in the formulation and implementation of the pension system reform policy.

Chapter five outlines the evolution of pension system arrangements in Mongolia after 1990 and the implications for women. This involves examining the different influences of the World Bank and the ILO, and questions relating to the benefit level, the age of entitlement, the status of women as individuals or dependants, the social safety net, and care credits for pensions.

This is followed in chapter six by an examination of the link between gender inequality in the labour market and inequality in pensions. It considers the impact of child bearing and rearing, inequality in pay rates and career progression, the concentration of women in low pay sectors and occupations, a lack of access to and ownership of capital, the imposition of early retirement, and the implications for the income security of women in later life.

The final substantive chapter examines questions around the participation of women in the major pension reforms of the 1990s, particularly the reforms that led to the introduction of the NDC system. It explores questions around government accountability and transparency and the influence of international organisations. It also considers the reforms in terms of compliance with the principles of women's rights to nondiscrimination.

Chapter Eight summarises and discusses the main findings of this study and offers suggestions for future research.

2.1 Introduction

Pensions systems are at the heart of welfare states, given the interconnections between family, paid and unpaid work, and social security. From a feminist perspective, pensions might be seen as another expression of the patriarchal system (Chen, 2007), and so the analysis of the implications for women of pension systems focuses attention on questions of equity in work, family, and welfare. This chapter develops a theoretical basis for the study of the development of the pension system in Mongolia through the period of postsocialist transformation, from a gendered perspective. Taking this perspective has merits in terms of understanding the implications of the transformation for women, particularly women in former state socialist¹³ nations, given that, as Gal and Kligman (2000, p. 10) note, “a gendered perspective is central to understanding the dynamics of postsocialism” (p. 117).

This chapter seeks to do several things. It introduces welfare states, pension systems, and the wave of pension system reforms that have occurred since the late 1980s internationally. It also reviews gender critiques of welfare states and pension systems to provide a framework for answering the question: What are the implications of Mongolia’s evolving pension system from the perspective of gender? In addition, the chapter introduces the key concepts that are relevant for the development of a gender-sensitive framework for the analysis of pension system changes in Mongolia. The framework is informed by a review of research into the interaction between gender and welfare state policies.

¹³ A number of scholars refer to the former socialist countries as the state socialist countries.

2.2 The Welfare State and Gender

2.2.1 Gender and the welfare state

Gal and Kligman (2000) define gender “as the socially and culturally produced ideas about male-female difference, power, and inequality that structure the reproduction of these differences in the institutionalized practices of society” (p. 4). Research into the dynamics between gender and the welfare state indicates a diverse set of policy outcomes for women in different welfare systems linked to different forms of gender politics. This scholarship emphasises that “principles of entitlement are decisive as to whether policies reinforce existing gender relations or transform them” (Sainsbury, 1999, p. 1). Sainsbury (1999) refers to two broad alternative approaches: the first has involved including gender in mainstream theoretical approaches, “restructuring the core ideas and key analytical categories so that they include gender” (p. 2); the second maintains that new analytical frameworks are needed, and that simply introducing gender into existing mainstream frameworks where “the male is the norm” (p. 2) is problematic. While each approach is recognised by Sainsbury (1999) as having strengths and weaknesses, she also notes that they are complementary.

Feminist researchers have approached this tension in different ways. Orloff (1993a), for example, has sought to include dimensions of gender into mainstream comparative welfare state research, notably in terms of Esping-Andersen’s (1990) classification of three types of welfare state. Esping-Anderson’s welfare regime typology identifies social democratic, conservative and liberal welfare systems. What follows is a brief outline of Esping-Anderson’s argument and the critiques of this that emphasise the issue of gender.

States with social-democratic regimes are mostly Scandinavian countries with generous and, in the past, universal welfare provisions. In this regime, welfare arrangements including pensions cover the entire population; vertical

redistribution, from the 'haves to the have-nots', is high; and, compared with other regimes, access to benefits is less dependent on labour market participation (Bonoli, 2000). Continental European countries such as Italy, Germany, and France fall into the category of conservative-corporatist welfare regimes, as their provisions are based upon principles of insurance contributions covering the working population only and preserving traditional hierarchies. Liberal regimes are typically found in the English-speaking countries of the UK, the USA, and Australia and are characterised by heavy reliance of social security, on market performances, and lower levels of government interventions.

Despite Esping-Andersen's (1994) claim that "if by the welfare state we mean citizens' rights across a comprehensive array of human needs, the concept can be hardly stretched beyond the eighteen to twenty rich capitalist countries in the OECD area" (p. 713), his typology has broadly informed research not only into political and ideological perspectives, but also the differences in employment and social security institutions in many other countries (Aidukaite, 2003). His ideas have informed research beyond the OECD boundary into welfare state developments in other parts of the world, including postsocialist and Asian countries. Nearly a decade after his first work, Esping-Andersen (1999) included these countries in his analysis.

Studies that have attempted to apply the typology of welfare state regimes to the postsocialist countries (Aidukaite, 2003; Cox, 2018; Deacon, 1993; Fenger, 2007) reveal a clear distinction between the Western countries that formed Esping-Andersen's typology and postsocialist countries, mostly those of Central and Eastern Europe. Two important findings from this research can be noted. First, transitional effects play an inevitable role in distinguishing postsocialist countries from those referred to by Esping-Andersen in his initial study (Deacon, 1993; Esping-Andersen, 1996), and this period of transition has been taking longer than anticipated by some scholars (Fenger, 2007). Secondly, there

has been a lack of uniformity amongst the transition countries in terms of their welfare regimes. Features of both liberal and conservative-corporatist regime types have been found in the former socialist countries; however, they do not fit into these ideal types and form a unique postsocialist regime (Aidukaite, 2003; Deacon, 1993). Factors driving the differences identified in Fenger's (2007) and Castles and Obinger's (2008) studies¹⁴ include a postsocialist country's social situation embedded in factors such as inequality, female participation in the labour force, life expectancy, fertility, GDP growth, inflation, and unemployment. These studies found, in fact, that there were rather more striking differences in the governmental programmes of postsocialist countries when compared with other welfare states. Other scholars have looked at the causes for these differences, focusing on institutional path-dependency theories and/or theories of policy diffusion (Deacon, 2000; Fenger, 2007; Ferge, 2000). They have argued that, while socialist legacies may be strong in some countries, in others, welfare state perspectives have been driven by the neoliberal policies diffused by international actors. However, Sengoku's (2004) study found that the diversification of the postsocialist welfare regimes are not due to the effects of global actors, such as the IMF, the World Bank and the European Union, but predominantly by national political factors, especially strategic partisan competition. He argued that the influence of international policy actors is restricted to countries with high foreign debt.

Studies on the Asian welfare states have been limited to East Asian countries. Using the examples of Japan and South Korea to compare East Asian welfare systems with those of European welfare states, Kwon (1997) suggests a distinctive "East-Asian welfare model." In this model, the state's role as a regulatory institution in the East Asian countries would differ from the state's

¹⁴ Esping-Anderson's typology is based on qualitative inquiry, but quantitative studies, such as hierarchal clustering (Castles & Obinger, 2008; Fenger, 2007), proved to be also applicable for this classification of welfare states.

role as a provider in financing and delivering social welfare in the European countries. He notes that private transfers appear to be higher in the East Asian states compared with their European counterparts, accounting for up to 15 per cent of the income of poor households, and with lower levels of government expenditure. Kwon attributes the difference also to the influence of Confucianism in the welfare state development in relevant parts of Asia (Kwon, 1997). Besides Confucian values, Peng and Wong (2010) highlight two more explanations that provide scholarly insight into the uniqueness of the East Asian model, namely the absence of leftist power resources and the primacy of productivism (p. 658). By 'productivism' Peng and Wong mean welfare development driven by economic productivity rather than social welfare intentions.

Modern welfare regimes can be tested against Esping-Andersen's ideal types, and Ferge (2000) has emphasised that the logic behind the classification, particularly in terms of the following:

the political and economic factors shaping the welfare regimes; the way a regime impacts on social stratification, on ethnic and gender issues; on the strength of social rights; on the emancipator potential of the welfare system and also on its outcome, whether it assures a basic minimum income preventing poverty, or an adequate standard promoting social integration for all. (p. 128)

must be fully considered.

According to Ferge (2000), each of these can be analysed as a way of gaining insight into a country's welfare system. These insights, then, can be used to inform a framework for a gender-sensitive analysis of pension systems. An important critique of these welfare state analyses, however, is that they have been gender blind (Kilkey & Bradshaw, 1999).

2.2.2 Critique of mainstream approaches to the welfare state

A key insight from feminist research into welfare states is that social security systems reinforce a particular set of values around gender and differ in terms of their capacity to address gender equality issues. This research has emphasised that formal equality in terms of citizenship does not necessarily translate into equality between men and women in practice (Kilkey & Bradshaw, 1999). Mainstream analyses have been found to neglect gender-based inequalities, particularly inequalities that emerge from care work in the private family sphere. Research that does not pay attention to this implicit bias in mainstream approaches reinforces that bias.

Gender scholars have found, therefore, as noted above, that Esping-Andersen's analyses do not pay sufficient attention to gender (Orloff, 1993a). Specifically, they have focused on the key dimensions by which Esping-Andersen distinguishes between different welfare regimes, these being: (1) the relationship between the state and the market in the system of distribution; (2) the nature of social rights which he conceptualises as decommodification (the level of social entitlement and freedom from dependence on markets); and, (3) the kind of stratification produced in society as a consequence of welfare entitlements. Orloff (1993a) extends Esping-Andersen's first dimension of variation to include the family. This reconceptualization recognises variations in welfare regimes as including difference in the interactions between the state, the market, *and* the family, and in so doing recognises "the family and women's unpaid work as a variation in social provision" (Sainsbury, 1999, p. 2). Orloff (1993a) extends the notion of decommodification to capture what it means in terms of gender. Decommodification, according to Esping-Andersen (1990, pp. 21-22), "occurs when a service is rendered as a matter of right, and when a person can maintain a livelihood without reliance on the market." By referring to the "reliance on the market" this definition assumes one's participation in the

labour market; however, many women work in the private sphere of the home. Access to paid work for women is, therefore, proposed as a further dimension of variation, along with the right to set up a household independent of a male breadwinner. Gendering the decommodification dimension entails taking into account the extent to which states “guarantee women access to paid employment and services that enable them to balance home and work responsibilities” (Orloff, 1993a, p. 317). Orloff (1993a) also makes the case that the stratification effects of welfare systems include gender stratification resulting from gender differences in entitlement and in differences in benefit levels.

Independence from the market, then, is a key aspect of Esping-Andersen’s analytical framework. Other feminist critiques of the notion of decommodification maintain that female independence from the market is of a different nature (Kilkey & Bradshaw, 1999). Given that a central feature of women’s lives is control by men, independence from male control is an important precondition for women’s emancipation. An independent income, therefore, is critically important in helping women to exercise ‘voice’ in negotiating “power relationships within families and ‘exit’ to opt out of unsatisfactory relationships” (Kilkey & Bradshaw, 1999, p. 149). The crucial relationship is not just between paid work and welfare, but between paid work, unpaid work, and welfare (Korpi, 2000; Lewis, 1992, 1997; O’Connor, Orloff, & Shaver, 1999; Orloff, 1993a; Sainsbury, 1996).

Social security systems as a means of independent income, therefore, powerfully shape opportunities for female emancipation and equality through supporting women’s paid employment, by providing services and financial support to reduce “the burden of women’s domestic labour and the costs entailed in undertaking paid work,” and by strengthening “women’s attachment to and

position in the labour market via provisions for maternity leave and equality policies” (Kilkey & Bradshaw, 1999, p. 149).

Policies that are an important resource for women, then, include “child benefits, extended parental leave programmes, social assistance when child-rearing responsibilities preclude the obligation to seek work, and carers’ allowances” (Kilkey & Bradshaw, 1999, p. 150). Without these kinds of supports, social security policies have been found to reinforce the subjugation of women within the family, reinforcing gender inequality (Kilkey & Bradshaw, 1999). Women’s dependence can be actively reinforced by, for example, designating a couple as a unit of assessment for benefit entitlements and taxation purposes; “the non-recognition of women’s caring responsibilities during the life course in the social security system, especially contributory schemes” (Kilkey & Bradshaw, 1999, p. 150); the level of care services provided to the elderly, children or the sick; and, “the status of ‘dependant’ which may be accorded to women in the social security and taxation systems” (Kilkey & Bradshaw, 1999, p. 150).

So, welfare states and social security systems play an active role in structuring gender relations and influencing gender equality. Mainstream scholarly analyses fail to capture these impacts. There is a need, therefore, to recognise how a country’s gender relations influence its social security policies, and how its social security policies reinforce gender relations.

2.2.3 The legacy of gender equality in state socialist system

Social equality, including equality between men and women, has been an explicitly stated goal of state socialist systems. State socialist systems have, however, been criticised by scholars (Ferge, 1997; Funk & Mueller, 1993; Galligan, Clavero, & Calloni, 2007) for not being, to use Funk’s (1993) term, a ‘fait accompli’ in terms of women’s equality and emancipation.

This view was supported by women from a range of postsocialist countries. In their edited volume, Funk and Mueller (1993) describe the politics of gender and the positioning of women in socialist societies. “The result of the imposition of a quasi-Marxist ideology on a Soviet-style state capitalism was negative for women,” argues Petrova (1993, p. 23). Women “were expected to “function” in three social roles: mother and wife, good worker or competent professional and social activist”. Panova, Gavrilova, and Merdzanska (1993) question the labour part of the “functions” that

The greatest ‘possibility’ for 90 per cent of ... women was the right to work outside the family, the exercise of their so-called labour rights eight and a half hours a day. Unfortunately, this human right turned into a burden, a compulsion, for most women had to work out of necessity; the men could not earn enough money to make ends meet. (p. 17)

The socialist ideology, argues Harsanyi (1993), “declared women equal to men and sought to eliminate patriarchy ... Equality did not imply equal affirmation of, and respect for, different values for men and women, but treating women like men” (p. 41). She adds that “Giving birth was to be done on the side, for the renewal of the work force, and was viewed as a fatal interruption of productive work” (Harsanyi, 1993, p. 41). At the same time, as quoted by Harsanyi (1993), the foetus was proclaimed by Romanian President Ceausescu as “the socialist property of the whole society. Giving birth is a patriotic duty ... Those who refuse to have children are deserters, escaping the law of natural continuity” (p. 46). Hence, Harsanyi (1993) labels the Romania of that time as being “a euphoric work camp devoted to communist doctrine” (p. 42).

Many practices in the countries of the socialist bloc were close to the weak male-breadwinner model,¹⁵ according to Ferge (1997). Referring to Lewis’ (1992)

¹⁵ The male breadwinner model is an ideal of the household where men earn money to support the family while wives do household work and take care of family members. The model, along with the other breadwinner models such as the dual breadwinner is extensively used in the

three main gender welfare regimes discussed earlier in this chapter, she highlights that “weak male-breadwinner policies may be motivated not so much by concerns for gender equality as by labour market shortages or pronatalism” (Ferge, 1997, p. 163). She claims also that, “despite formal similarities, the liberal and emancipating dimension of the Scandinavian model was entirely absent from the state socialist model of welfare” (Ferge, 1997, p. 163). In support of this claim, Crompton (2000) asserts that “the ex state socialist countries instituted a dual earner/state carer model of ‘liberation’, [but] paid little attention to the prevailing gender culture, which remained, and still is, very traditional” (p. 5).

The other striking points that scholars question are the “politics for us, but without us” (Ferge, 1997, p. 163) and the totalitarian logic of promoting solidarities at the international or the national levels rather than at the grassroots level and the superiority of identities of the “socialist men” by neglecting and banning individualism and bottom-up initiatives. Ferge (1997) finds this a core reason why “spontaneous women’s movements, feminist or otherwise, never emerged, and women could not identify with each other, expressing collectively, for instance, the wrongs which harmed all of them” (p. 163). This practice seems strongly rooted in society as it still remains firm even after two decades after the collapse of the system. Research into the post-communist transformation in gender relations in Central and Eastern Europe by Galligan et al. (2007) found the same issues as described above. These were, first, that women’s mobilisation was weak, and, secondly, that issues relevant to women were largely invisible on the political agenda. The reasons for these shortcomings, according to Galligan et al. (2007), are (1) the legacy of equality politics under socialism, (2) the emergence of nationalist discourses, and (3) the widely held belief that gender differences are natural, rather than socially

analysis of government policies in relation to gender division of labour and associated social security provisions and in understanding gender relations of welfare regimes.

constructed. State socialism managed to get women out into the labour market, but it did not manage to get men back into the household.

2.3 Gender and Pensions

The focus of this section now shifts from welfare systems to old age pension systems. Pension fund assets in many welfare countries are worth more than 50 per cent of GDP (Thomas, Spataro, & Mathew, 2014). Being at the heart of welfare states, pension systems and their recent reforms have, therefore, been well researched in contemporary public policy.

2.3.1 The development of pension systems

The end of the nineteenth century was marked by an emergence of two models of pension provision. The first was established in Germany by Bismarck in 1889 with an aim to guarantee retirees an earnings-related benefit. The second model was introduced in Denmark in 1881 and in New Zealand in 1898, and it was a means-tested pension scheme with flat-rate benefits targeting the poor. The two models have different goals and means of financing. While the German model was confined to industrial workers, the Danish model aimed at alleviating poverty among the entire population. The former system was financed by contributions of employees and employers; the latter was tax-financed.

Variations of the two models emerged in other countries, with continental European countries mainly following the German model and the Scandinavian and English-speaking countries following the Danish model. Table 2.1 shows the original model of pension policy in selected countries.

Table 2.1 Original model of pension policy in selected countries

Social insurance (Bismarck)	Poverty Prevention (Beveridge)
Germany 1889	Denmark 1881
Italy 1919	New Zealand 1898
France 1932	UK 1908
United States 1936	Sweden 1913
Switzerland 1948	Norway 1936

Source: Adapted from Bonoli (2000, p. 11)

These two initial models of pension provision are considered to be ideally suited for analysis of present and past developments in pension policy, and as a way to classify pension schemes and systems.

Over the last decades, reform of their public pension systems has been one of the priority agendas for a large number of countries. The implications of demographic changes, income insecurity in old age, and concern about the financial sustainability of pension systems have been important drivers of reform. It is generally accepted that the developed world at least got rich before it got old, but the developing world is growing old before it gets rich (Bloom, Canning, & Fink, 2010).

Pension reforms have seen the emergence of additional types of pension systems which Willmore (1999) has put together along with the traditional schemes to create a 2x2 matrix (see Table 2.2); this matrix classifies pension systems according to their method of financing and of calculating pension benefits. Both DB and DC schemes can be funded or unfunded. When DC is unfunded, individual accounts are created notionally to credit insurers' contributions plus interest and to convert them later, at retirement, into annuities, in the form of a series of payments.

Table 2.2 Types of Pension Systems

Pension scheme	Unfunded	Funded
Defined Benefit	Traditional PAYG system	Traditional Occupational or Employer Pension Plan
Defined Contribution	Notional Accounts	Mandatory and Voluntary Savings Plans

Source: Adapted from Willmore (1999, p. 2)

The Funded Private Pensions

The table below compares traditional and private pension saving systems. It shows that, as the result of reforms involving a shift from traditional pensions to systems with private pension savings, the administration of pension funds shifts from the state to public fund managers. In addition, the financing of payments shifts from tax revenues to private funds where contributions are collected ahead and invested. Pension benefits are not defined in advance as they were under the previous scheme; instead, benefits are linked to past contributions, and, therefore, there are no inter- and intra-generational redistributions to prevent poverty. The collective risk, based on the solidarity principle, shifts to individuals with potential reward opportunity on returns.

Table 2.3 Comparison of Traditional Pension Systems with Private Pension Savings

Principles of traditional pension systems	Features of private pension savings systems
The state and/or employers administer collections and benefits.	The private sector administers individual pension savings accounts in a manner similar to mutual funds. ¹⁶

¹⁶ A mutual fund is a portfolio of stocks and/or bonds that is managed by a professional investment manager who sells and buys securities for the most effective growth of the portfolio.

Financing is 'pay-as-you-go', where current payroll tax revenues are used to pay current beneficiaries.	Financing is 'pre-funded', with pension benefits paid from funds collected ahead of time and invested in private accounts.
Benefits are defined in advance and predictable with clear expectations of retirement benefit level.	Benefits are not defined in advance, but depend upon investment returns and fees in private accounts.
Benefits may be redistributive within and between generations and oriented towards preventing poverty.	There is little or no redistribution within or between generations, though other redistributive mechanisms may be preserved or created.
Benefits may be linked to lifetime income to support a retirement consistent with a retiree's previous lifestyle.	Benefits are linked strictly to past contributions.
Risk is pooled to provide 'social security' against a variety of risks, including lacking old age income, disability and survivorship.	Risk and reward are individualised, with individuals taking greater risk for their own retirement, but potentially realising greater returns as well.

Source: Adapted from Orenstein (2005, pp. 181-182)

The changes presented above, in the example of Orenstein's (2005) study, raise questions about the nature of the underlying causes or problems with the pension system that led to the reforms and what the possible solutions of these problems might be. These issues are discussed below.

The NDC Schemes

A number of countries including Mongolia have adopted the NDC scheme as a replacement for their previous system; however, only a few assessments of the merits of the NDC scheme have been carried out by scholars (Cichon, 1999; Disney, 1999; Holzmann & Palmer, 2006; Williamson, 2004; Williamson & Williams, 2005). Notably, Williamson (2004) did review the NDC scheme's strengths and limitations relative to the PAYG DB and the Funded DB models based on the experiences and previous studies of Sweden, Italy, Poland, Latvia,

Kyrgyzstan, and Mongolia¹⁷. He shares the view with other scholars (such as Disney, 1999) that the NDC scheme may have been an instrument by which politicians introduced pension benefit cuts under the guise of a system change, without which such cuts would be politically difficult.

Cichon (1999) analysed the theoretical advantages and disadvantages of the new NDC concept and his conclusion as aligned with Williamson's (2004) claim, mentioned above, that "the political 'selling' of necessary adjustments to retirement age and benefit levels through a paradigm shift might be easier than reforming a classical DB system" (p. 101). In his view "the NDC formula is old wine in a rather elegant new bottle" (Cichon, 1999, p. 102).

Williamson and Williams (2005) looked at the NDC scheme from the political economic perspective. They argue that although the NDC scheme is still a public social insurance system, it is consistent with neoliberalism's ethic of individualism, privatisation, and retrenchment of social welfare programmes. Neoliberal ideology in general promotes market solutions to social problems, economic deregulation, and retrenchment of redistribution programmes. Furthermore,

As a structure, neo-liberalism involves the transformation of the global market in a way that increases the power of certain social actors, such as transnational corporations and investors, intergovernmental organisations such as the International Monetary Fund and World Bank, and the leading industrialized nation-states—the United States, Japan, and the countries of Western Europe. (Williamson & Williams, 2005, p. 486)

... Funded Defined-Contribution [with potential NDC] schemes fit in with transnational investors' material interests quite straightforwardly: under such schemes, workers' pension funds come under the control of

¹⁷ Country specific studies have been carried out to assess the NDC schemes in Sweden (Palmer, 2000), Poland (Chlon, Góra, & Rutkowski, 1999), Latvia (Fox & Palmer, 1999), and Japan (Lu, Mitchell, & Piggott, 2008).

financial corporations and are invested in the stock market, bonds, and so forth (Williamson & Williams, 2005, p. 493).

NDC schemes have been a compromise measure between proponents of neoliberal economic reforms, the neoliberal economic elites, on the right and the opponents of neoliberalism, mainly labour unions or pensioners' organisations, on the left. Therefore, such schemes have potential to gain wider acceptance as resistance to neoliberalism grows stronger (Williamson & Williams, 2005).

Disney (1999) agrees with Cichon that the political and distributive effects of NDC schemes could be achieved by a well-designed PAYG scheme with reasonable actuarial adjustments. This discussion might reflect the major downside of NDC schemes which is that they can result in greater income inequality in pensions, something that was not adequately considered as a priority by pension reformers.

2.3.2 Pension systems and gender

Feminist researchers have regarded pension provision, like other kinds of social insurance schemes, as a product of patriarchal welfare states (Chen, 2007, p. 1).

Pension systems were "developed by men with men in mind" (Hill & Tigges, 1995, p. 100). According to gender scholars (such as Lewis, 1992), the Beveridge system represents the strong-breadwinner model that assumes lifelong marriage, full employment of men and childcare responsibilities by women. As found in feminist critiques of welfare states, gendered wages and life expectancies, gendered working patterns, and the connection between care and pensions are recognised as important drivers of gender gaps in pensions. Focusing on women's patterns of work and care, Jefferson (2009) reviews the post-1990 literature on gender and pensions policy and compares the ways in which different institutional and policy arrangements reflect women's paid and

unpaid caring roles. For the analysis of the literature, she used Mesa-Lago's (2006) framework that defines four key characteristics of private and public retirement income schemes - contributions, benefits, financing, and management.

Using these characteristics, three main policy directions that address gender equity in different pension schemes have been identified (Jefferson, 2009). The first direction involves measures taken to improve women's workforce participation (such as state subsidised maternity leave and childcare); the second is related to design features of pension schemes (such as care credits, matching contributions, reduced qualifying and income referencing periods, a flexible pension age, and using unisex annuity tables); and the third direction is related to nonworkforce pattern related benefits (such as spousal entitlements and minimum pensions).

A variety of indicators have been employed to analyse pension systems for their gender sensitivity. The first group of these analyses are comparative and use mostly quantitative secondary data (Chen, 2007; Ginn et al., 2001; Leitner, 2001). A gender-sensitive framework for analysing pension provision was proposed by Ginn et al. (2001). Pension quality, assessed in terms of the degree of access to a pension and the amount of the pension, was able to be measured, they suggested, in terms of (1) state pension entitlements based on the individual's paid employment and unpaid caring work; (2) state pension entitlements derived from relationship to a husband; (3) state needs-tested benefits; and, (4) private pensions, including both occupational and individual pensions (Ginn et al., 2001, p. 9).

Extending the above framework, Chen (2007) analysed the gender differences in pension quality in 25 European countries in 2007 using the 2006 Luxembourg Income Study database. In his study, Chen measured the pension quality by five indicators: pension coverage rate (the percentage of labours who receive pension

after retirement), pension wealth (ratio of the pension benefit of women to that of men), income security (the ratio of one's pension benefits to his/her previous average earnings), income adequacy (the ratio of one's pension benefit to the average wage in the society), and the level of the guaranteed minimum pension. The "gender trap in pension schemes", to use Chen's (2007, p. 1) words, was the focus of his analysis of how welfare schemes reproduce, reinforce, extend, or reduce women's inferior status in the economy and their dependence on men. Thus, in accordance with the Luxemburg database, he classified pensions into two types, social pensions and private pensions, and the countries into five welfare regimes: liberal welfare, corporate welfare, Eastern Europe welfare, Southern Europe welfare, and social democratic welfare. Pension systems run by the state were considered to be social pensions and those run by other institutions as private. Chen defined the former as the first tier of a pension system and the latter as the occupational pensions.

The study found that men received better quality pensions than women regardless of the welfare state regime and the type of pension they had access to. The social pension had less gender discrimination than the private pension, but the amount of the social pension was comparatively low. Chen argues that pension systems should not, at least, enlarge gender discrimination that women experience in the labour market after their retirement, as was the case for private pensions. With regard to welfare regimes, states with a social democratic regime treated women as independent individuals and both social pension coverage and social pension wealth were the highest among the other regimes. Social pensions were almost the only pensions in Eastern Europe welfare states and proved to be adequate for both men and women.

Another unique women-friendly model that treats women as independent individuals and in the same way as men is the New Zealand Superannuation system (Ginn et al., 2001). The system is not earnings-related and women

receive the same payments as men from general tax revenues and on the basis of their own rights. St John and Willmore (2001, p. 1291) have argued that, in this case, it is a matter of “two legs are better than three.” The three legs refer to the World Bank’s three pillar approach, and the two legs refer to New Zealand’s flat-rate public pension and supplementary voluntary savings. The model has been suggested for other countries including developing countries. Some scholars call the Kiwisaver scheme introduced in New Zealand in 2007 and the occupational superannuation scheme as the second pillar (the third leg), although neither scheme is compulsory.

2.3.3 Pension reform perspectives

National pension systems have undergone two major overlapping phases of development since their establishment in the late nineteenth century. According to Orenstein’s (2003) periodisation, the first phase spans 1889¹⁸-1994 and the second phase runs from 1981¹⁹ to the present. The first phase mostly involved putting pension systems in place; the second is characterised by the restructuring and reforming of these systems. While over 150 countries adopted pension systems during the period between 1889-1994 (Orenstein, 2003), more than 30 countries replaced their PAYG pension systems with ones based on individual, private savings accounts in the 1981-2007 period (Orenstein, 2011). More than 200 loans related to pension reform and development, involving over 60 countries, were issued by the World Bank during these years (Buffin, 2008).

Whereas the first establishment of pension systems worldwide was influenced by the normative substantive platform of the ILO, the aims and methods of multi-pillar pension reform have been articulated in a large part by the World Bank (Orenstein, 2003, p. 185). This reflects broader changes in economic policy thinking since the Second World War, mainly the decline of Keynesianism and the rise of Neo-Liberalism, represented most vigorously by the International Monetary Fund and

¹⁸ This is the year when first pension system was established in Germany.

¹⁹ A multipillar reform was introduced when Chile privatised its pension system.

the World Bank in international policy discourse. (Deacon, as cited in Orenstein, 2003, p. 185)

The ILO's influence in pension system reform increased since the adoption of its Social Protection Floor Initiative by the United Nations Chief Executive Board in 2009 as one of responses to the global economic crisis of 2008, while the World Bank's neoliberal paradigm has been less influential (Heneghan, 2019).

Much research has examined the broad agendas set by international organisations on pension policies and how these influence national pension system reforms (Deacon, 2007; Deacon, Hulse, & Stubbs, 1997; Deacon & Stubbs, 2007; Ervik, 2005; Heneghan & Orenstein, 2019; Ney & Mays, 2000; Orenstein, 2003, 2005, 2008). In the main, researchers have focused on two major international organisations, the World Bank and the ILO (see quote above) as the most influential and central players in global pension policies, despite many other organizations including the OECD, European Union and USAID being involved. The World Bank and the ILO have been the major institutions that have been involved in and have shaped the pension system reforms in Mongolia.

These two institutions do share some common views on some aspects of pension policy. First, they recognise the demographic challenges that pension systems face. Secondly, they agree on the functions of pension systems, which are to encourage savings, to protect the elderly from falling into poverty and to insure against the risks of aging. They also agree that the multipillar approach for the structure of pension systems as recommended by the World Bank is the best way to accommodate these contradictory functions. Finally, they agree on the importance of universal social protection and social protection floor for the elderly as advocated by the ILO.

The World Bank has emphasised the promotion of pension savings. It has argued that the promotion of savings can be achieved only through the principle of

actuarial fairness and ensuring that benefit payments are equal to the contributions made into the system. The focus on actuarial fairness works against the objective of protecting against old age poverty through the redistribution of incomes towards the poor in old age. The multipillar approach, therefore, not only provides a clear cut between redistributive and savings functions of the pension system, but it also diversifies demographic, political, and economic risks among the pillars, as well as encouraging individual decisions to save more and to work longer (Holzmann, 2001). The rationale is the promotion of fiscal sustainability.

Despite these shared views, the World Bank and the ILO vary in their focus and ways of diffusing different policy stories about pension system reform. The focus of the ILO is primarily on the provision of adequate retirement income, “whereas the World Bank’s approach is also motivated and influenced by economic policy objectives and broad development goals” (Buffin, 2008, p. 5).

This difference is attributed to the basic premise of the World Bank, which is the promotion of economic growth. According to the World Bank’s 1994 report entitled *Averting the Old Age Crisis* “everybody, old and young, depends on the current output of the economy to meet current consumption needs, so everybody is better off when the economy is growing – and in trouble when it’s not” (World Bank, 1994, p. 3). Economic growth is emphasised as the underlying condition for everyone’s wellbeing; however, in its view, economic growth is threatened by population aging. The World Bank, therefore, blames the design of the current pension systems for distorting signals in the market, as they result in shortages in the labour force and an increase in the number of retirees.

The different perspectives of the World Bank and the ILO on pension system reform are reflected in different policy stories. These are informed by distinctive assumptions, problem definitions, policy solutions, and in the prescriptions for reform. Table 2.4 summarises these.

Table 2.4 Policy Stories Diffused by the World Bank and the ILO in the Pension Reform Debate

Policy story	World Bank	ILO
The setting, the basic assumptions	Economic growth is the basic precondition for anything else governments and individuals may want to do, including provision for pensions	Focus should be on the primary social objective of providing adequate income at retirement
The policy problem	Defined-Benefit PAYG systems are causing market distortions and inequalities both within and across generations	Low coverage of many around the world through social security systems and the poor governance of pension systems are the problem, but not the PAYG systems themselves
Policy solutions	<p>The savings and redistribution functions of pension systems should be institutionally separated through a shift from a single-pillar system to a multipillar system that consists of:</p> <ul style="list-style-type: none"> - First pillar, a mandatory, tax-financed PAYG DB system to take care of income redistribution - Second pillar, a mandatory, privately managed DC plan to secure adequate level of savings - Third pillar, voluntary saving plan to provide extra income 	<p>A four-tiered system that could consist of:</p> <ul style="list-style-type: none"> - First tier, tax financed, to prevent poverty - Second tier, a PAYG DB system to provide secure and predictable retirement benefit with few market risks - Third tier, a mandatory DC plan to secure against demographic and political risks - Fourth tier, voluntary saving plan, to provide extra income
Pension reform pathways	To shift from a public Defined-Benefit PAYG systems to private Defined-Contribution mandatory savings plans	To expand rather than retrench the existing systems with careful political management

Source: Adapted from Ney and Mays (2000)

Furthermore, the two institutions place different emphasis on each of the pillars, especially the first and second pillars; they have different views on who should

manage pension systems; and they differ in their views on what style of reform is preferable and in who should be managing the reforms.

The World Bank considers that the second pillar, the mandatory DC savings model is a driver of economic growth, as well as a means of securing core retirement income for the elderly. In contrast, the ILO puts weight on the first pillar, asserting that the DC is not the only solution, as it has the same shortcomings in design as the PAYG system and also exposes retirees to additional capital market and investment risks. Therefore, the ILO urges policy makers to expand and improve their existing public systems by ensuring security and enabling redistribution (Willmore, 1999). With regard to the first pillar, despite their agreement on the importance of universal social protection, their interpretation of “universal” differs. For the World Bank, universal means everyone having some form of coverage and it encourages means testing, but for the ILO, universal means everyone having the same coverage (Heneghan & Orenstein, 2019).

Scholars, however, critically note that policy stories tend to “provide a narrative, framed by fundamental normative beliefs about social organisations, that selectively highlights certain aspects of a policy issue while de-emphasising other aspects” and “allow policy actors to be selectively objective” (Orenstein, 2003, p. 93), and so “the pension reform story driven by the Bank is ... another case of the power that epistemic communities have secured in a global context, working with certain scientific paradigms, to reframe the terms of public discourse and political debate” (Deacon, 2007, p. 36).

2.3.4 Gender implications of pension reforms

Although a body of research on gender and pensions has been developing over the last few decades, gender was, according to Ginn et al. (2001), “still virtually invisible in the copious literature on pension reform” at the beginning of the

new century (p. 1). It was only in the early 2000s, after a lengthy silence, that pension policy global actors, the ILO, and the World Bank, started to consider the effects of pension reforms on women's lives, particularly, the effects of pension privatisation in Latin America (Dion, 2008). Dion notes that the ILO studies are more critical of the effects than those presented by the World Bank, such as by Edwards (2001) and James et al. (2003).

The gender implications of pension reforms became the focus of other international organizations as well. The European Union included promoting gender equality in public pension systems in its agenda in 2000 and the OECD launched its Gender Initiative to examine gender equality in public fields in 2010 (OECD, 2017).

Using simulations of the experiences of three Latin American countries: Chile, Argentina, and Mexico, James et al. (2003) suggested that women are likely to fare better under Funded DB schemes than under PAYG schemes because of higher projected long-term returns and the potential impact of joint annuities. They also argued that the new pension systems are fair to women because they earn larger lifetime benefits than men due to their longevity. The multipillar design of pension systems, they suggest, makes it possible for low-earning married women to be the biggest gainers from pension reforms.

Others (Bertranou, 2006; Dion, 2008), however, disagree with these claims arguing that the World Bank assessment emphasises the efficiency of the system over equity and the insurance function of pension systems over their redistribution function, and that the lifetime benefits and actuarial fairness that the reformers proclaim may not reflect the impact of the reforms on the daily lives of many retired women. Among the many arguments why the lifetime benefits and actuarial fairness should not be the basis for the assessment of the gender impact of pension reforms, the most persuasive rests on the logic that women, as a group, should not be discriminated against on the basis of their

longevity in comparison with men, a characteristic which is beyond women's control. From this perspective, using lifetime benefits for the evaluation of gender outcomes is akin to cementing discriminatory practices into public pension policy (Dion, 2008).

It is evident that four aspects of the pension reforms disadvantage women's access and quality of pensions (Bertranou, 2006; Mesa-Lago, 2006). First, women are likely to get fewer pension benefits under the DC scheme, as the benefits are calculated from lifetime contributions, as opposed to the DB scheme where the pensions are calculated from the average wages during a particular period of their employment. Secondly, the minimum pension would be less accessible to women if reforms increase the number of years needed for contributions in order to become eligible for the minimum pension. Women, who are usually the major recipients of the minimum pension, would struggle to meet the contribution criteria, as many spend a considerable number of years outside the labour market due to childbearing and caring for children, the elderly, and the disabled or working in the informal sector. In Mexico, the contribution requirement increased from 10 to 25 years, in Chile and Argentina from 10 to 20 and 30 years respectively; these figures show how rapid the changes in the eligibility criteria were (Dion, 2008). Third, using a gender-specific annuities table for calculating benefits would compound the pension gap between women and men, as women's lower lifetime earnings would be distributed over a longer period because of their longer life expectancy. Finally, an early retirement age would punish women as it would result in smaller benefits under the DC schemes.

The problem of using the gender specific annuities table for the calculation of pension benefits was recognised by the Supreme Court and banned in the USA in 1978. The court found the method as discriminatory and violating a number of legal acts on the basis that women's relative longevity is a characteristic of

women as a group and as such should not be used in publicly mandated pension systems (Simon, 1988, as cited in Dion, 2008). As discussed earlier, scholars use the same justification when arguing against the use of lifetime benefits or actuarial fairness not just to justify the gender neutrality of pension privatisation reforms, but also to use it for gender impact assessment.

Raising the issue of the function of pension systems as a way of pooling the risks across the population and considering the impact of uncertainty in longevity as one of the basic risks, Fultz et al. (2003) argue that

Women are by no means the only, or even most prominent, group in society with greater average longevity. If we apply group treatment to them, should we not also give smaller monthly benefits to non-smokers who, on average, outlive smokers; to the more affluent members of society who, on average, outlive the less affluent; to members of racial and ethnic majorities who, on average, outlive members of minority groups; and to those free from genetic vulnerability to life threatening diseases such as cancer, hemophilia, or heart disease who, on average, outlive less lucky members of society? (p. 38)

Three arguments are made to justify this position. They are based on: women's social citizenship rights to claim pensions, gender stratification, and the distribution of welfare responsibility among the market, the state, and the family. Pension reform policies should not “disproportionately affect women’s abilities to claim pension benefits as a right of social citizenship.” Most assistance is means-tested, which severely limits the emancipatory potential of benefits (Orloff, 1993a, p. 311).

Women, however, receive larger lifetime benefits only because of their relative longevity, while the monthly level of benefits is relatively low. Bertranou (2006) also questions whether such “actuarial fairness” is the appropriate metric for comparison. These empirical studies measure welfare purely in terms of consumption patterns and lack a theoretical framework appropriate for analysing the increased dependence of women on family or spousal resources in

old age. Hence, analysis of pension privatisation needs to be informed not just by empirical studies of consumption levels, but also theoretical evaluations of the effect of privatisation on the exercise of citizenship rights.

Gendering the decommodification dimension entails taking into account the extent to which states “guarantee women access to paid employment and services that enable them to balance home and work responsibilities” (Orloff, 1993a, p. 317). For pensions to be gender-sensitive in their promotion of decommodification, the minimum contributions to receive benefits or a minimum pension should not disproportionately disadvantage women.

All European countries have, albeit to different degrees, gender-segregated labour markets that result in significant differences in wage rates between men and women (European Commission, 2009; OECD, 2017). The pension reforms have been critiqued for not giving enough consideration to gender inequalities in the labour market that disadvantage women (European Commission, 2017), and for being driven largely by the goal of financial sustainability, with little effort to foster greater gender equality as shown in the study of pension reforms in six European countries (Arcanjo, 2019).

Furthermore, economists have critiqued the generational accounting model that claims public PAYG pensions as being unfair to future generations, in terms of PAYG’s concerns regarding public sector taxes and expenditures only and its neglect of many other factors, including the contributions made by pensioners in the past for the future generation. In particular, given Arber and Attias-Donfut’s (2000) argument (as cited in Ginn et al., 2001, p. 40) that women’s social and productive contributions are not recognised:

The gender contract is implicit and self-evident: it is women who undertake the largest part of domestic tasks, the education of their children and the care of others. In understanding this role, often in combination with paid work, they allow men more time to pursue their careers. This unpaid work of women brings a double contribution to

welfare systems: on the one hand it increases the availability of men for paid work, and on the other hand it relieves the state of part of its obligation towards children, the elderly and the sick. More fundamentally, the physical reproduction of society depends upon women upholding the gender and generational contracts, since women are the guarantors of procreation. This demonstrates the profound injustice towards women: generational accounting ignores the contributions women make and the wealth they produce.

The gender norms of pension reforms in European countries examined by a number of scholars (Frericks et al., 2009; Frericks et al., 2007) suggest combining the different forms of pension entitlements into a mixed form, that is, merging the various best practices of different national systems into one new concept. They emphasise a balance between individual and collective responsibilities by arguing that “if demographic development is of public interest, fertility as a collective good should partly be a collective responsibility” (Frericks et al., 2009, p. 725).

Women’s caring duties and gender inequality in the labour market have proved to be the main causes of the worsening situation in women’s pension protection in the postsocialist countries, particularly in Poland, Hungary, and the Czech Republic (Fultz et al., 2003; Steinhilber, 2006). Reforms in these countries towards gender equality have focused on equal treatment of men and women for benefit entitlements. The extension of entitlements to childcare credits and survivors’ pensions to men has reduced the value of these benefits. This reduction has negatively affected women who usually take leave from work and receive child credits and who may not have enough employment history to be eligible for their own pensions and to live on survivors’ pensions. Some countries have also equalised the retirement age for men and women. Steinhilber (2006) claims, however, that empirical portrayals of pension reforms are complex and diverse in Poland, Hungary, and the Czech Republic.

While those scholars who have assessed the NDC schemes agree that the new scheme would address many of the demographic and fiscal problems threatening pension systems, they claim that these schemes would put women, as well as irregular low-wage and rural workers, at greater risk than the schemes they are replacing do (Williamson & Williams, 2005). The risks are associated with women's irregular work patterns and fewer years of full-time employment prior to retirement, as well as low wages that lead to smaller fund accumulation in their accounts. Women usually take care of children, allied spouses and parents, but the requirement to work longer to get a meaningful pension benefit under the NDC scheme challenges them as regards their caring work. Some countries, however, take measures to offset the risks by including minimum pensions and notional credit for time out of the labour force for childcare (Williamson & Williams, 2005).

Although most research into the gender implications of pension reforms has been conducted in OECD and Central and East European countries, Latin America, Canada, and the USA, a study was conducted by Mi-young (2009) on Korea. Here, the gender impact of Korean pension reform targeted at women and the most vulnerable of the society was assessed. The study's simulation exercise shows that, despite positive impacts on women, the major benefit of the reform goes to those with higher earnings and uninterrupted employment histories, which are characteristics of male workers. Furthermore, familial dependency is proved to be strong and to be continuing after the reform.

An across-country comparative analysis was conducted on the pension reform politics and reform options and outcomes in Europe in 2008 (Arza & Kohli, 2008). This edited volume included a paper on the gender pension gap. The authors of this paper, Frericks and Maier (2008), note that outcomes for women can be understood within country-specific measures such as:

labour market policies, tax regulations, care credits, and facilities, cultural norms (bad mother, bad employee), calculation norms, specific mixes and shifts of pension schemes ... and as long as the analysed factors are not taken into account, reforming welfare states will have, in one way or another, gendered pension effects. (p. 192)

Periodic publications, such as the OECD Pensions Outlook and the European Commission's Report on Equality between Women and Men identify persistent gender gaps in the labour market and in pensions in their member countries, focusing on different groups including non-standard workers (OECD, 2019) and different issues like female poverty in old age (European Commission, 2017). The cases and experiences of different countries in these reports have further been analysed and reflected in the scholarship on pensions and gender.

2.4 Gender Analysis of Pension Reform Process

2.4.1 Key issues

Sainsbury (1999) found that policy variations across the countries with the same and different welfare state regimes are shaped by (1) differing strategies and demands of women's movements, (2) the organisational strength of labour and industrial relations frameworks, and (3) the constellations of parties supporting equality measures, policy legacies, and state structures. Chandler (2004) notes that "Pension reform is a difficult problem for any society, in terms of both its political fallout and the challenges of policy design" (p. 154). As in the studies on the gender implications of pension systems, analysis of pension reform processes have been focused on European welfare states, Canada and the United States with a few studies on Central and Eastern European countries in transition, the former Soviet Union, and Korea. The politics of pension reform have been the main subject of that scholarship.

Bonoli (2000) compared and assessed the process of pension policy making in the UK, France, and Switzerland, examining the factors that influence pension

reform, and the relative impact upon the decision-making process of political parties and interest groups. The countries of continental Europe were chosen for comparison of the impacts of constitutional structures and political institutions on the process of pension reforms because they had different political systems. The study found political institutions, electoral considerations, and pension system design to be the key factors shaping the reform strategy. While the gender equality issue was the main motive for the pension reform being accepted in Switzerland, where power sharing is strong as a result of veto points, the manoeuvre not to affect the major part of the population by the changes was the strategy in Britain. Trade unions were, the study finds, the force behind the pension reform failure in France. Bonoli (2000) notes also that “the existence of a corporatist tradition in a country can be expected to encourage inclusive policy-making in the area of pensions” (p. 162).

The gender visions adopted by policy actors in the pension reform debate in Sweden and Belgium were the focus of Marier’s (2007) study. He adapted Fraser’s (1997a) “redistribution-recognition dilemma” matrix for the analysis of pension reforms. Fraser observed that the key political divide appears to be moving away from what she describes as a socialist political imaginary, in which the central problem of justice is redistribution, to a “postsocialist” political imaginary, in which the central problem of justice is recognition. The key divide here is between class politics and identity politics, social politics and cultural politics, equality and difference, redistribution and recognition (Fraser, 1997b, pp. 2-3). She argues that justice today requires both remedies, the redistribution for political economic injustice and recognition for cultural injustice, and that we need to pursue both simultaneously. With this argument, she introduced the so-called “redistribution-recognition dilemma” matrix (see the table below) that could help to redress these injustices.

Table 2.5 Fraser's Redistribution and Recognition Dilemma Matrix

	AFFIRMATION Remedies aimed at correcting inequitable outcomes of social arrangement without disturbing the underlying framework that generates them	TRANSFORMATION Remedies aimed at correcting inequitable outcomes precisely by restructuring the underlying generative framework
REDISTRIBUTION (political economic injustice)	(1) the liberal welfare state surface reallocation of existing goods to existing groups; supports group differentiation; can generate misrecognition	(2) socialism deep restructuring of relations of production; blurs group differentiation; can help remedy some forms of misrecognition
RECOGNITION (cultural-valuational injustice)	(3) mainstream multiculturalism surface reallocation of respect to existing identities of existing groups; supports group differentiations	(4) reconstruction deep restructuring of relations of recognition; destabilizes group differentiation

Source: Adapted from Fraser (1997b, pp. 26-27)

Fraser's matrix is based on the argument that justice necessitates both recognition and redistribution, and that policy makers would achieve these goals through affirmation or transformation. Marier (2007) used the matrix to analyse the gender orientations of policy actors in Sweden and Belgium in their discussion of pension system reform. From the matrix, Marier generated four scenarios for the pension reform debate with each scenario in turn generating a normative commitment supporting a different conception of gender equality with regard to pensions (see Table 2.5). In their discussion of pension system

reform, policy actors in Sweden and Belgium used these scenarios as the basis for analysing their gender orientations and they came up with the following matrix.

Table 2.6 Normative Preferences Concerning Gender and Pensions

	Affirmation	Transformation
Redistribution	Cell 1: Means-tested pensions; poor women receive support from the state	Cell 2: Transformation of the pension system into a universal one based on citizenship and or transformation of economic system
Recognition	Cell 3: Acknowledgment of the different career pattern due to gender	Cell 4: Debunk motherhood (day care and other services provided by the state)

Source: Adapted from Marier (2007, p. 187)

During the pension reform discussions, institutions were placed in the corresponding cells in the matrix in accordance with their views and positions. This analytical approach appears to be an effective way to show the link between normative positions and the end result of the policy debate. Marier (2007) argues that the policy outcome in cell 1, the means-tested pensions, is the least gender-friendly policy as it “minimizes the redistributive features of the system and provides minimal recognition for the caring activities performed mainly by women” (p. 184). He observed that, despite the high representation of women in the Swedish pension committees and the considerable discussion on gender equality, the Swedish reform ended up introducing means-tested pensions. He also found that conflicting approaches to gender equality included in the pension reforms, for instance, promoting childcare activities and highlighting the importance of market dependency, are due to the proportional electoral systems in both countries which require the support of political parties to change the country’s pension policy. The financial considerations of the public pension systems were another strong factor that outweighed the gender considerations. Furthermore, reducing the focus on gender implications of

pension system reform by shifting attention to a comparative discussion of the old system with the new one, and on the advantages of the new system, ends up with a less women-friendly outcome being repeated, as it was in the case of gender implication discussions in the pension privatisation in Latin America. By acknowledging the difficulty of incorporating gender within pension reform, Marier (2007) asserts that “the often-conflicting interpretations of gender put forth by various political actors have made it easier to pursue a strategy where gender aspects are not (or moderately) considered” (p. 206).

A similar scene in which there is a shift of focus on issues of strategic importance for women to something else during policy discussions is observed in Kim’s (2014) study of Korean pension reform which examines the issue from the perspectives of women’s social rights. Politicians’ initial intention to focus on expanding the coverage of the Korean pension system and to increase individual rights was shifted to a debate over how to introduce basic pensions outside the national pension system. As Kim notes, the “symbolic meaning of an issue is significant in setting the agenda, but setting the priority according to the importance and influence is more essential” (2014, p. 154). Priority setting is particularly important where women’s social security matters including old age pensions are concerned. Kim’s study emphasises reinforcement of overall social rights as well as rights based on citizenship and labour rights.

A few studies have looked at the pension reforms in postcommunist countries. Chandler (2004) studied Russian pension reform with the broader aim of developing a deep understanding of the Russian postcommunist state-building process. Through her detailed discussion of the Soviet pension system in terms of its historical, institutional, legislative and political contexts, Chandler concluded that:

... ironically, the funded system model has turned out to be politically palatable for Russia because like Marxism, it is predicated on the promise of future prosperity. Like Marxism, the funded system may ultimately

prove disappointing, but by then it may be difficult to reverse the reform. (2004, p. 156)

The study found that the political parties in Russia were too weak and too poorly disciplined, while the Duma was a vigorous, active body that had done more to advance the cause of improving the pension system than any other political actor in Russia. Institutional failures, a lack of government commitment to pursuing and implementing reform, dysfunctional executive-legislative relationships and the conflictual nature of presidential-parliamentary interactions were the main factors behind the pension reform failure in Russia. Chandler noted the following lessons from the Russian case: first, while the political costs of pension reform are great, the costs of inaction are arguably even higher; secondly, the importance of developing sound laws and institutions cannot be underestimated, and thirdly, pension reformers must not ignore or dismiss the attachment that people may have to the existing pension system.

Muller's (2005) study on pension reforms in transitional countries in Central and Eastern Europe and the former Soviet Union shows that, as the result of pension reforms, the gap in pension levels and coverage is widening among and within these countries and is leading to an increasing need for noncontributory pensions. She argues that governments need to have the capacity and commitment to not only design pension reform schemes but also to monitor and manage their implementation.

Orloff's (1993b) analysis of the politics of pensions in Britain, Canada, and the United States focused on two main topics. The first was "policy legacy" – how policies introduced at one stage become determinants of options debated and decisions made, and the second was "policy capacity" – the state's capacity to initiate and manage complex tasks. She argued that policy interventions occur where the level of policy capacity is high, and that they are delayed or avoided where the capacity is low or absent. In discussing her argument, Orloff relates

Britain's pioneering of the modern social insurance system with its removal of party patronage from British politics and its reformers' trust in state authorities to delegate the administration of pension benefits. In contrast, she asserts that the impact of patronage, corruption, and inefficiency in the United States government has held back reforms and stymied the introduction of such a system, delaying by almost 30 years the adoption of modern social insurance in the United States.

While considering the aspects discussed in the literature on the policy process of pension reforms, i.e., the importance of constitutional structure, political institutions, electoral systems, and government's capacity and commitment towards reforms, as well as setting gender as priority in my analysis, I take a different stance and look at the process from a rights-based gender-responsive approach. This approach is inspired by human rights considerations and is practised by many multilateral and bilateral organisations including UNIFEM (Corner, 2008), the UN (OHCHR, 2002, 2006), the World Bank (Nyamu-Musembi & Cornwall, 2004), SIDA, Oxfam (Offenheiser & Holcombe, 2003), and CARE (Gready, 2009; Miller & Thomson, 2005) for evaluation of development policies and programmes. I consider the present policy-making in Mongolia as a process of development and, therefore, adopt this approach as the most relevant for this study.

2.4.2 Rights-based gender-responsive approach to pension policy development

The approach requires duty holders, mainly state and non-state actors, to be accountable for their policies and to respect and fulfil human rights and to enable citizens to exercise their rights to participate in the development of policy that would affect their lives. Rights-based approaches are closely related to international human rights standards and consist of activities on three core

principles; these are: accountability and transparency, equality and nondiscrimination, and participation and empowerment.

When reviewing the rights-based approach from the perspectives of international development agencies, Nyamu-Musembi and Cornwall (2004) note that a “rights-based approach would mean little if it has no potential to achieve a positive transformation of power relations among the various development actors” (p. 47). In aid relationships, they argue, it is hard to achieve such a transformation due to the challenges with accountability. Structurally, accountability of bilateral agencies to the recipient country’s government is loose and diplomatic, and, in terms of the recipient community, there is none. Similarly, recipient governments do not exactly have any accountability to donor governments that is based on legal obligations. Reflecting on the practices by international development agencies, the recipient country’s government is advised using the approach in four ways: (1) as a set of normative principles to direct the path of development, (2) as a set of instruments that can be used for assessing the performance of interventions, (3) as a component to be integrated into programming, and, finally, (4) as the underlying justification for interventions aimed at strengthening institutions through both the advocacy skills building of the organisations that represent marginalised groups and the establishment and development of accountable governance institutions.

Using a rights-based approach in the gender analysis of government budgets, Austen and Sharp (2017) found the drawbacks of the recent Australian policy for retirement income and savings to meet CEDAW requirements of expenditure being distributed equally with funds being sufficient to meet core minimum standards. They showed that men, especially high-income men on average, benefited more than women from large financial investments put into the superannuation pillar of the system through government spending and tax concessions. This gender-differentiated impact was due to women having little

or zero superannuation assets and “is likely to reinforce the invisibility of gender issues and gaps in retirement incomes policy” (Austen & Sharp, 2017, p. 316).

2.5 Framework for Gender Analysis of Pension Reform

The review of the literature on both the gender perspectives of other countries’ pension systems and the gender implications of their pension system reforms suggests the need to develop features that could assist this research in looking in-depth at the gender sensitivity of the Mongolian pension system. Taking into account the place of pension systems within a broader spectrum of social security and reflecting on the key insights of the literature, I have developed the following five indicators for the analysis of the gender sensitivity of pension schemes:

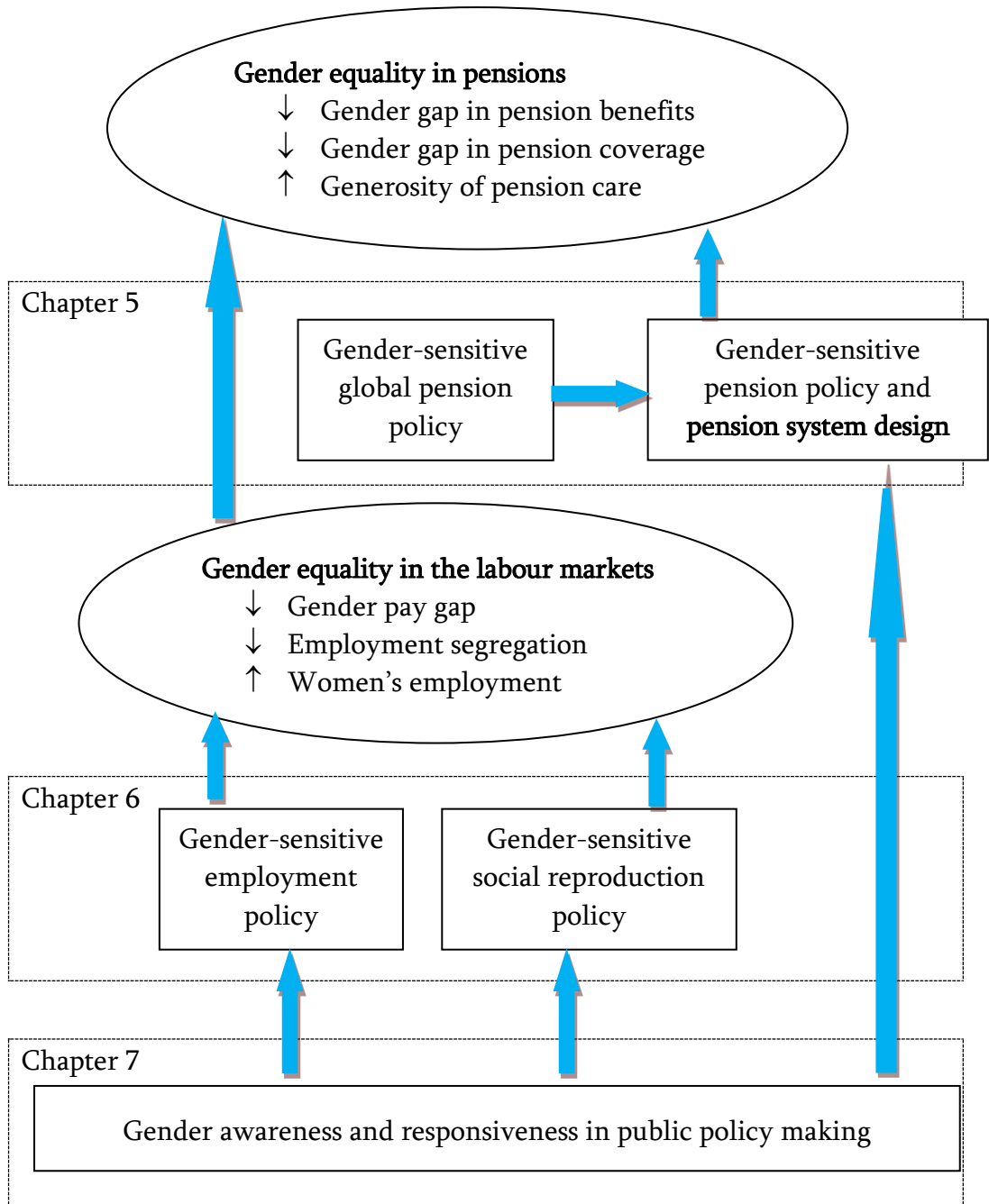
- 1) Employment opportunities during working lives (flexible working hours, measures to improve earnings, working career for older women through work incentives in public pension schemes, and through equalisation of pension age)
- 2) Recognition of the economic importance of social reproduction, caregiving and unpaid household work: generosity of pension credits for care responsibilities
- 3) Distinction of women’s practical needs for support and their strategic interests in changing unfair gender relations: redistribution and recognition
- 4) Consideration of intrahousehold inequality: entitlements as individuals and as dependants
- 5) Social safety net: Minimum pension guarantee with elements to avoid or reduce disincentives to work; adequacy of survivors’ benefits; appropriateness of pension benefit indexation; gender neutrality of annuity.

These features capture the hidden elements underlining pension systems as discussed in the chapter. They are embedded in the gender inequality in the labour markets, the politics on social reproduction, the distribution and redistribution dilemmas, the intrahousehold power relations and the availability and the accessibility of social safety net.

Figure 1 summarises the key insights that emerge from the preceding review about what is required for a women-friendly welfare state and gender equality in pensions. This framework emphasises the importance of employment as well as social reproduction policies that influence the equality in the labour markets within the country. The figure also draws attention to gender-responsive policy making, as well as the trend of global pension policy as regards achieving gender-responsive features in pension system design.

Figure 1: Framework for the Gender Analysis of the Mongolian Pension System

Reform



The framework draws attention to the key areas that this research into the Mongolian pension system will focus on. It is framed in a positive sense in that it envisions gender equality in each area of the study. The table below summarises the questions for each key area that were informed by the scholarship and which will guide my data analysis.

Table 2.7. Questions for the Gender Analysis Framework of the Mongolian Pension System Reform

Core areas	Questions for analysis and areas to cover	Relevant scholarship
Gender responsiveness of the pension system design	<ul style="list-style-type: none"> • How do the design features of the Mongolian pension reform schemes affect women’s pension benefits? • How has the economic importance of social reproduction and caregiving been recognised in the Mongolian pension system? • To what extent are women protected by social safety net instruments in the pension system? <p>Areas to cover: Gender gaps in pensions, gender features of schemes (pension age, pension care credits, matching contributions, qualifying and referencing periods, minimum pensions, survivors’ benefits, pension benefit indexation, gender neutrality of annuities)</p>	<p>Arcanjo, 2019; Arza, 2015; Bertranou, 2006; Buffin, 2008; Chen, 2007; Deacon, 1997, 2000, 2007; Dion, 2008; European Parliament, 2015; Frericks & Maier, 2008; Frericks, Knijin & Maier, 2009; Frericks, Maier & DeGraaf, 2007; Fultz & Steinhilber, 2003; Ginn, Street & Arber, 2001; Holzmann, 2001; Lis & Bonthuis, 2019; Mesa-Lago, 2006; Ney & Mays, 2000; Ney, 2003; OECD, 2017; Orenstein, 2003; Orloff, 1993; Willmore, 1999; World Bank, 1994</p>
Gender equality in the	<ul style="list-style-type: none"> • How favourable has the Mongolian labour market been for women? 	<p>European Commission, 2017; Fenger, 2007; Frericks et al., 2009; Jefferson,</p>

labour markets	<ul style="list-style-type: none"> • Have government policies been supportive of women’s employment? • How is the responsibility for social reproduction and caregiving shared between parties in Mongolia? <p>Areas to cover: Gender pay gaps, employment segregation, maternity and childcare leave, early withdrawal from labour markets, entrepreneurial opportunities, social reproduction</p>	2009; Kilkey & Bradshaw, 1999; Lewis, 1992; OECD, 2019 ; Orloff, 1993; Sainsbury, 1999
Gender responsiveness of the pension reform policy-making	<ul style="list-style-type: none"> • How accountable and transparent have been the duty holders in Mongolia been to the pension system reform interventions from a gender perspective? • To what extent are women’s rights to nondiscrimination and participation in public policymaking been respected and fulfilled? <p>Areas to cover: Constitutional structure, political institutions, electoral system, civil society performance, social partners, government’s capacity and commitment towards reforms, international support, policy legacy, and gender priority</p>	Austen & Sharp, 2017; Bonoli, 2000; Chandler, 2004; Ferge, 1997, 2000; Funk, 2014; Kim, 2014; Marier, 2007; Muller, 2004; Nyamu-Musembi & Cornwall, 2004; Orloff, 1993; Renga, Molnar-Hidassy, & Tisheva, 2010; Sainsbury, 1999

Subsequent chapters will explore the role of employment policy, labour markets, and social reproduction policies in shaping the opportunities for the gender equality in the Mongolian pension system. They will also focus on the policy-making process and the opportunities for the interest of women to be represented in the pension system design.

2.6 Summary

This chapter has developed a theoretical and conceptual framework for analysing the Mongolian pension system reform from a gender perspective. A review of literature on the welfare state shows that to be women-friendly, this reform should carefully consider the relationship between paid and unpaid work and welfare. As a core component of the welfare system, pensions should not to expand gender inequality in the labour markets and gender-biased practices in caregiving. The next chapter turns to the issue of women's old-age income security in Mongolia.

3.1 Introduction

This study of women, pensions, and income security in old age needs to be seen in the context of Mongolia's distinctive history, given the significance of the country's post-1990s transition from socialism, and subsequent policy developments. Moreover, because income security in general, and pensions in particular, is very much a 20th century story, this chapter focuses on developments from the last century. The advent of formal labour relations provided a basis for securing the incomes of workers in their old age, and these emerged in Mongolia following the revolution in 1921 when the country moved from an undeveloped feudal system based on a subsistence economy to an industrialising socialist system.

Accounts of Mongolian history today emphasise the ways in which women during the socialist era (1921-1990) worked hard and were busy, shoulder to shoulder with men in the project to build socialism and, later, communism which, as was taught for many years, was the brightest future for humanity. This telling of Mongolian history was in line with the socialist ideology that women were fully-fledged members of society. The status of women in Mongolian society during this period was also linked to goals of population growth, as increasing the population was considered essential for economic growth, not only in Mongolia, but in other countries of the former Soviet bloc. An enabling policy environment to both support population growth and promote women's labour participation was also put in place during this era. Importantly, this system included equal opportunities for women and men in terms of public education, public health, and employment, and it involved the extensive provision of childcare services. Population growth goals were promoted through measures such as state benefits for having more children, the prohibition of contraceptives and abortion, and penalties for being single. Both production and

reproduction duties, therefore, were assigned to women by the state and they placed double pressure on women during their working years.

Thus, two questions arise: How were these demands on women recognised and reflected in provisions for income security in later life? and How have these provisions changed in the transition to the postsocialist era? This chapter, therefore, reviews the history of employment, social security, and population development policies and the implications of these for women in order to provide context for the study of pensions in Mongolia. The chapter consists of three sections; these follow the main historical stages of Mongolia. However, the first of these provides only a brief review of the situation prior to 1921. Here, it is necessary to emphasise an aspect related to the history of this era, using Humphrey's (1992) words:

Any time before the socialist period belongs to another world; people were taught during the socialist period to be ashamed of both the feudal-religious and the militarist versions of Mongolian history, without being told much about them at all. (p. 376)

She notes also that “all such history is equally distant, seen across the repressive system which people know, within which they were brought up and with which they are still struggling” (Humphrey, 1992, p. 376). Present day Mongolians have embraced this earlier history as a part of a process of reclaiming a positive national identity.²⁰ I begin this section by outlining the historic position of women in Mongolian society in the 13th century and prerevolutionary Mongolia in terms of the position of women within the social, economic, and political context of feudalist Mongolian society. This summary is followed by an outline of the 70 years of the socialist regime which, in many respects, brought

²⁰ Mongolians today are more open to acknowledging, learning from, and claiming all the best from their ancient history, albeit not always successfully. Moreover, some of this might reflect poorly on the present history of treatment of women. See Bulag (1998), Tumursukh (2001), and Bille (2009) for national identity discourses in Mongolia; and Yuval-Davis (1997) and Nagel (1998) for discussions on gender and nationalism in general.

incredible progress in terms of economic and social development, especially in improving the education and health of Mongolians, albeit with many challenges. Social security and gender equality were pursued as part of the broader programme of socialist policy during this period. By the late 1980s, the dislike of and demonstrations against Mongolia's political and economic dependence on the USSR, Mongolia's effective total isolation from the rest of the world, and the one-party ruling system, however, fuelled democratic developments that in the 1990s opened a completely new chapter in the country's history. A rapid transition from one system to another was pursued, profoundly shaping the political, economic, cultural, and social spheres of Mongolian life. This change extended to the social security and pension system. This chapter concludes, therefore, by outlining key features of this most recent period of Mongolia's history.

3.2 Women in Presocialist Mongolia

The most documented ancient period of Mongolia's history starts from the 13th century when Mongols, tribal nomads under the rule of Chinggis Khan, conquered a large swathe of territory that spread from Korea to Persia and the Caspian Sea, and from Russia to the Yellow River of China. This era saw the founding of the Mongol Empire which existed from 1206 to 1368. The Golden Horde of Russia, the Ilkhanate of Persia, and the Yuan Dynasty of China were all parts of the Mongul Empire²¹. The society women lived in at that time was mobile, diverse, and vast in area.

²¹ This is where the history was mostly documented from, as the sedentary civilisations, conquered by Mongols, wrote about the nomadic warriors in their history, though generally these accounts were one-sided and written from their points of view (Morgan, 1986). The sources include chronicles that Morgan (1986) calls "the bread and the butter of the Mongolian historian" and the narratives of travellers. No scholarship on Imperial Mongolia, that did not quote the Secret History of Mongolia, the most precious and the only surviving Mongolian source, can be found, however. As regards the sources that scholars focus on, I note a positive shift in the studies of the Mongolian Empire in recent years towards its, and particularly Chinggis Khan's, contribution to world development and influence on global history. The great

In the 13th century, women reportedly enjoyed a high position in Mongolian society (Morgan, 1986; Rossabi, 1979; Sanders, 2003). Despite historic patriarchy, women in Imperial Mongolia, as stated in Weatherford (2010), were protected and empowered by the laws of Chinggis Khan. According to these laws, women, first, could not be seized, raped, kidnapped, bartered, or sold. Girls could be married at a young age, but could not engage in sex until they were 16, and it was the young women who initiated the encounter with their husbands (Weatherford, 2010). Secondly, these laws recognised women's ability, power, and intelligence, given that women were expected to be able to perform roles in equal measure to men. The *Ikh Zasag*²², the first codified set of laws of Mongolia of 1206, – also known in English as the Great Yasa of Chinggis Khan – had a provision that stated: “Wives must carry out their husbands’ duties while they are campaigning; they should be acting in their positions” (*Ikh Zasag*, as cited in Bolormaa, 2008; Ayalan, 1973).

Such provisions have taken on a new meaning today, as Mongolians have reinterpreted earlier versions of their history that represented Mongolia as backward and repressive. New emphasis is given, for example, to sources of imperial history²³ that record women of noble lineage, including *Hoelun Ekh*, Chinggis Khan's mother, attending the *Ikh Khuraldai*, the great assembly of the nobles where all the military interventions and politics, among other things, were discussed. These accounts emphasise a culture and attitude towards

Khan's attitude towards women and his state-crafting politics and techniques are among these recognitions. There are also studies that explore connections between today's Mongolian democracy and Chinggis Khan's era by Western scholars (Humphrey, 1992; Sabloff, 2002) and Mongolians.

²² The full document has not survived, but some fragments of it are known in the interpretations of Persian and Arab authors from the 13th century (Khamaganova, 2003). There have been debate over whether the *Ikh Zasag* is a set of laws or just a codification of steppe customs (Kaplonski, 2004). Atwood argues that the evidence presented by Igor de Rachewiltz is sufficient to consider the *Ikh Zasag* as an evolving series of ad hoc decisions (Sneath, 2006).

²³ The Secret History of Mongolia was translated into English by Urgunge Onon (Urgunge, 2001) and the *Altan Tobchi* was translated by Bawden in 1955.

women that gave birth to legendary Mongol queens²⁴ who are referred to as having had an important influence on the destiny of Mongolia. Weatherford (2010), in researching this history, refers to a missing chapter dedicated to royal women in the Secret History of Mongolia. The Secret History has become “an influential text in the imagination of modern Mongolians and is constitutive of modern Mongolian identity (Tumursukh, 2018, p. 16). Weatherford (2010) writes that accounts of Mongolian history have been silent about the powers of Mongolian women, but that their historical influence is still possible to detect:

The censors who sliced the pages did not destroy the history; they only hampered our ability to see it. In some ways the evidence is still around us, scarcely even hidden, merely unrecognized. There are architectural tributes to the lives and importance of these women in enduring structures as varied as the Taj Mahal of India and the Great Wall of China. The music of Puccini, the plays of Schiller, the poetry of Chaucer, and even the dances of Mongolian wrestlers keep the stories alive. (p. 277)

There is little information in the historic sources, however, about ordinary women of that time (Rossabi, 1979; Weatherford, 2010). Some scholars suggest that the mobility associated with nomadic pastoral herding was a positive factor for the position of women (Baabar, 2005; Rossabi, 1979; Zhao, 2008). In pastoral nomadism, women had to contribute the same energy as men, if not more, to sustain the severe and insecure steppe life. This way of life included milking cows, shearing sheep, herding horses, leading livestock to pasture, making felt for *ger* (tents), pitching and dismantling *ger* in order to move from one location to another, all of this on top of reproductive and household duties. These vital economic roles gave women power and mobility in that social environment. It was, therefore, not only Chinggis Khan’s politics that are recognised as

²⁴ To mention but the most famous, Queen Mandukhai the Wise, Toregene Beki (Ogodei Khan’s widow), and Oghul Ghaimish Beki (Guyuk Khan’s widow) ruled the Mongol Empire in the 15th (1473-1479) and 13th (1241-1246 and 1249-1251) centuries respectively and Sorghaghtani Beki (Tolui’s widow and Chinggis Khan’s daughter-in-law) raised and influenced all of her four sons to become khans.

contributing to the empowerment of both women and men,²⁵ but also the nomadic way of life itself.

The social position of Mongolian women is seen as deteriorating from the 16th century throughout the period of the Ching dynasty of Manchu (1635-1911). Throughout this period, feudal relations were institutionalised, which led to the impoverishment of the Mongolian people and exacerbated the conditions experienced by women. New ideas of Confucianism and the Tibetan variety of Lamaistic Buddhism were imported (Heissig, 1980, as cited in Morgan, 1986; Sanders, 2003), introducing into Mongolian culture myths about humans' being descendants of a man-goddess Avalokiteśvara, and the ogress, a woman-demon. Menstruation came to be seen as polluting (Humphrey, 1978) and a sign of women's ignominy, and it was one of the nine impurities in Lamaism (Baabar, 2012, Jan 3). The nomadic mindset began to be shaped by such mythologies, and new rituals developed based on these myths such as women being prohibited from climbing sacred mountains. Many of these are still practised today.

In family settings, both polygamy and exogamy were practised. The former was among nobles who could afford it and, according to Atwood (2004), women had no major problems with this arrangement. The culture and practice such as respecting the first wife as being senior to others, and wives having their own *ger* and their own people around them were in favour of women. Regulations like Ogodei Khan's decree to take the bride-wealth²⁶ from a woman who was jealous of her husband's other wives, existed. The tradition of *inje* (dowry) that had long been rooted in Mongolian society, and which was abolished only in 1923, provided the bride not only with a share of her father's wealth at marriage, but also support for her in the groom's family. Once married, wives were secured

²⁵ For more on royal marriages see G. Q. Zhao (2008).

²⁶The bride-wealth, which was usually high and in livestock, had to be paid by the groom's family to the bride's family.

with inheritance of the husband's property if they became widowed (Zhao, 2008).

Mongolian history just prior to the 1921 socialist revolution is referred to as the theocratic period (1911-1919) and the occupational period (1919-1921), and is characterised by moves towards independence and the intensification of Sino-Russian politics. In 1911, Mongolia took advantage of the Hinhai Revolution and the collapse of the Ching authority in China, and proclaimed its independence. Mongolia enthroned Bogd Khan, the Eighth incarnation of Javzandamba Khutagt as the head of state and religion. There was a potential alternative candidate in the form of an heir of Chinggis Khan, Tusheet Khan Dashnyam, but the selection of Bogd Khan reflected how obedient Mongols had become to the beliefs of Lamaism at the beginning of the 20th century. Lamaism had deeply penetrated Mongolian lives, with nearly one third of the country's 600,000 to 700,000 population being *lamas*, Buddhist monks, who resided in and around some 700 monasteries (Baabar, 2005). A high portion of these monks were celibate (in Khalkha, for example, one-third of those registered in 1918 as *lamas* lived in monasteries and others as householders (Atwood, 2004, p. 508)); the shortage of marriageable men resulted in "illicit" relationships and a large number of single mothers whose children had no clear patrilineal identification (Sanders, 2003, p. 756). Tumursukh (2001) has argued that during this period "Mongolian women enjoyed a significant degree of economic independence and sexual freedom" (p. 124).

By the beginning of the 20th century, the number of official marriages which were accompanied with bride-wealth and *inji* had begun to decline. The *inji* had by and large played not only a role in married women's wellbeing, but also made, in Humphrey's (1978) words, "[women] as themselves an important means by which the system is reproduced" (p. 98). That is, *inji* had been a means for the distribution of wealth in Mongolian society, as it was the structure

according to which property inheritance was transferred lineally from fathers to sons. Women moved between agnatic groups, being born into one group and becoming wives in another, and they brought with them a small amount of property in the form of *inji* and others forms that might influence the wealth of the groups. The decline in the numbers of marriages meant fewer property transfers and fewer social expectations.

During the period of the Ching Dynasty of Manchu, which ended in 1911, “the Manchus were quite uninterested” in supporting economic and social development in Mongolia, and instead saw it chiefly as a buffer with the Russian Empire (Bawden 1989, p. 83). While making sure that under the feudal system the nobles wielded no real power, the Manchus did support the nomadic lifestyle, although by the early 20th century nomadising was restricted by administrative boundaries. Both the Inner (the present Autonomous Region of China) and Outer Mongolia (present day Mongolia) regions were divided into “banners” with “banner princes” who were assigned responsibility for the regions. (Ewing, 1980a) noted:

if Manchus lacked the manpower to oversee their immense and diverse empire it all, they could at least keep fingers pressed on its several pulses – in the case of Mongolia this meant the Jevtsundamba Khutukhtu (Javzandamba Khutagt) and the banner princes. (p. 1)

It was “frustration, fuelled by poverty, [that] found release in scattered banner and urban riots” that contributed to the political upheaval that led to the revolution (Ewing, 1980b, p. 400). The early commitment to reform and progress was felt most deeply by a new class of intellectuals and civil servants. “This was the legacy of the Bogd Khan era and the spirit that animated the social programme of the Mongolian revolutionaries” (Ewing, 1980b, p. 421). The most outstanding theme of the years between 1911 and 1919, while Bogd Khan reigned, was the heightened interest in the outside world and the eagerness to adopt European practices, which led to the setting up of a Western-style

government with five ministries: internal affairs, foreign affairs, finance, justice, and the army.

The unique structure of governance whereby one person was a head of state and of religion did not, however, bring much progress; there were to be no substantial social or economic reforms during this period. According to Ewing (1980a),

The various reforms instituted during the Bogd Khaan years and aimed at promoting modernization, however, were generally superficial and ineffective, and were more important for their intent. Nevertheless, the very recognition that reforms were needed, generated interest, concern, and debate among Mongolian intellectuals over the path and pace of modernization. (p. 36)

These reforms, such as modernising the army, systematising education, and the beginnings of journalism, left the social structure essentially unchanged, although they were indicative of a trend towards secularisation (Ewing, 1980a, p. 79). As such, the reforms were often strongly opposed by the higher-ranking *lamas*, who saw them as a threat to their power and privileges.

Accounts about the place of women in Mongolian society at that time have tended to emphasise their relative independence and freedom, by comparison with the lot of women in other East Asian nations. Larson (1930, p. 71, as cited in Bulag, 1998), for example, writes: “The Mongolian woman is not the property of her husband, but a free independent personality who can and does exactly as she pleases”. Such accounts, however, need to be seen within the context of the impoverished nomadic herding lifestyle where many women lived in servitude and hardship (Tumursukh, 2018).

This early 20th century period comes to an end when Mongolia experienced the effects of global tensions associated with the First World War and the Russian Revolution. The transition to socialism was preceded by 3 years of occupation by China between 1919 and 1921. Mongolia had two choices at this time –

accept occupation by China or submit to revolutionary Russia. Mongolia turned towards revolutionary Russia and the new ideas of socialism. With Soviet assistance, Mongolian nationalists drove out Chinese occupation forces, and later the Mongolian People's Party (MPP) proclaimed the Mongolian People's Republic.

3.3 State Socialism 1921-1990

“In the following decades, Soviet ideology was taken up almost more sincerely, more naively, and more brutally than in the USSR itself” (Humphrey, 1992, p. 375). Stalin required the elimination of the feudal system, the collectivisation of the economy, and the establishment of a totalitarian regime. This process involved purges of leaders and intellectuals, and Soviet and Mongolian ties grew stronger over the following decades. Economic, social, and political change was pursued in a way that was strongly influenced by the Soviet Union, “transforming Mongolia from a nomadic pastoral economy and feudal theocracy to an urbanized industrial and centrally planned state” (Burn & Oyuntsetseg, 2001, p. 8). The moral argument of the socialist period was based on a vision of a future society, which was to be egalitarian, industrialised, and single-minded (Humphrey, 1992, p. 375).

The new constitution guaranteed equal rights for all citizens regardless of sex, and the state became active in the implementation of egalitarian measures in accordance with the principle of universal equality. This principle translated into a legal framework that guaranteed the free participation of women in politics and in paid employment. It also led to a resolution in 1924 by the Central Committee of the MPP to set up the so-called “Women's Enlightenment Unit”, the first Mongolian women's organisation, under the Ideology Division of the MPP in March 1924. In true Soviet style, a charter was developed by the Ideology Division, with the participation of women leaders, and this charter was approved by the Central Committee (Rinchino, 1970, as cited in Mongolian

Women's Federation (2009)). It promoted its goals through women's councils that were created within schools, businesses, and industrial centres. The Unit sponsored educational activities and training that were work-related, and it oversaw maternal issues and health care. It, therefore, played a crucial role in promoting the education of women, the majority of whom were illiterate and engaged in husbandry, and led to a legitimising of the involvement of women in the wider social life of Mongolia.

The following is a plea by women in the form of a song²⁷, written by Tserenlham in 1929, that captures this historic period of the Mongolian women's movement:

Let's we, poor women,
The most oppressed
Among the mortals,
Follow a path towards civility.

Let's we, female whole,
The farthest behind
Education and civilisation,
Follow authorities without fail.

Let's we, women
Validate and follow
The father-Leninism,
Originated from Western Europe.

Let's we women
As many of us as possible
Try to destroy straight away
The abruptness of the past.

Let's we, female whole
Move on without fail
To excel in education and civilisation
In the settings of solidarity.

The lyrics reflect not only the ideology of revolution and Leninism, but also the way women were socialised into the revolution. Being a part of the party,

²⁷ An unofficial translation by the author.

however, remained the main focus of the Women's Enlightenment Unit as it pursued the goals of advancing the party's policies and engaging the support of women in the implementation of those policies.

By 1956, the women's unit under the Party's Central Committee was closed and its functions were shifted to the Mongolian Trade Union. This move reflects, to some extent, the integration of women in the formal economy and the notion that their interests were able to be supported through trade unions. By the late 1950s, a programme of state-led industrialisation was pursued as a part of Mongolia's cooperation with the Soviet regime. By this time, all livestock had been collectivised into cooperatives. With Soviet assistance in industry and in public services, and preferential arrangements for the supply of petroleum and other essential materials, there was "a hothouse of industrialization" that transformed Mongolia's lifestyle and economic profile (Atwood, 2004, p. 156). However, Soviet subsidies made up a large proportion of the resources for state programmes and public entitlements, estimated at 30 per cent of GDP on an annual basis (Burn & Oyuntsetseg, 2001). There was a shortage of skilled labour and there was also significant growth in white collar, administrative occupations. Women, at this stage of Mongolia's history, are described as experiencing a high degree of equality in their economic and social lives and as having opportunities to move into positions of leadership in organisations with predominantly female employees, such as in child development institutions.

The efforts by the Mongolian state to promote population growth resulted in a strong focus on the reproductive activities of women, and having a large number of children was seen as a civic duty. The first Mongolian Labour Law of 1925, the so-called Charter on Manpower, can be described as the first prenatal initiative, and it had a provision that allowed women to get 3-months fully paid leave for child bearing and caring. Later, the Labour Law of 1930 introduced the first child benefit for poor women workers, and a 1936 resolution allocated a

benefit of 10 tugrics to families for having 3 children, 20 tugrics for 4 children, an additional 20 tugrics for the fifth child, and 300 tugrics for every child after the sixth born in 1921-1936 (Vandanmagsar & Sukhbaatar, 2002). These provisions were extended again in 1942 when 45 days prenatal and 56 days postnatal paid maternity leave were made available for women. In addition to such leave arrangements, the Mongolian state became heavily involved in the provision of childcare and other policies to support the expectation that women would work outside of the home, but also bear many children.

In addition to the ideological commitment to equality, the practical need for labour was a large part of the state's rationale for expecting the active participation of women in paid employment. That participation was, however, primarily in occupations that might be considered extensions of the domestic and care work role: in the health sector, care work, and education, while men continued to be overrepresented in occupations in heavy industry and defence. The contradictions between the productive role of women in the economy and their reproductive role in the family have tended to be ignored in accounts that emphasise equality in employment. This apparently greater equality in employment existed alongside persistent patriarchal arrangements in the household and in other parts of society, and equality in employment, occupational differences aside, did not extend to the domestic sphere (although Tumursukh (2018) reports on accounts that there was a greater degree of domestic equality in Mongolia than in the USSR at that time).

With regard to participation in public life and in politics, opportunities for women did increase during the socialist era. By 1971, party resolutions declared that at least one of the deputies in government ministries, agencies, and public institutions had to be female. A government-mandated quota required that women representatives make up a quarter of the representatives in the *Khural* in the communist era (Rossabi, 2005), and this mandate led to the proportion of

women in parliament before the 1990 transition being 23-26 per cent (Government of Mongolia, 2010). This affirmative policy of promoting women at high levels of decision making was somewhat ideology-driven, judging from the fact that all deputy chairs of the People's Great *Khural*²⁸ elected during 1969-1991 were women, and that all were workers who had achieved the most in their sectors as a herder, a tailor or a weaver. It is difficult to know how effective women with such backgrounds would be in parliament, especially as they had no previous experience in politics or law or policy making.

The transition to socialism, therefore, had significant implications for gender relations. The new constitution provided formal recognition of the equality with which men and women were to be treated under socialism and this equality was supported by the formation of the Mongolian Women's Committee which led to a significant increase in the number of women included in all spheres of Mongolian society up to the 1980s, particularly in education and employment.

By the latter decades of the socialist era, Mongolia had become a "heavily bureaucratized authoritarian party-state regime" (Tumursukh, 2018, p. 23). It had modernised from a poor pastoral society to "an industrial agrarian economy, and relatively efficient modern administrative, public health and education sectors" (Tumursukh, 2018, p. 23). Nevertheless, the economy continued to be centrally planned, and Soviet influence remained in industry and politics. Given the constant Soviet presence during this period, there was a sense that Mongolians had become second class citizens in their own land. By the late 1980s, however, a new generation of young Mongolians were organising for democratic change. In the end, the socialist regime came to an abrupt end, and the social, economic, and political consequences of this sudden change were significant.

²⁸ The main legislative body of the time.

3.4 Postsocialist Mongolia

3.4.1 Political and economic reforms

The collapse of the former Soviet Union led to the breakdown of political, economic, and social arrangements that had been the basis of the Mongolian society and economy for the previous 70 years. The new democratic governments faced enormous challenges and they responded by shifting their focus from Russia to Western Europe, the US, and Asia. Without Soviet support, they looked to international financial organisations – the World Bank, the Asian Development Bank, the IMF, and USAID – and the response that they ended up following became what was known as shock therapy (Griffin, 1995; Ole Bruun & Ole Odgaard, 1996; Rossabi, 2009).

The period between 1990 and 1995 saw economic output and employment fall dramatically, with devastating effects on the living standards of women. The inflation rate reached 325 per cent in 1992. Shock therapy involved an extensive process of privatisation of state-owned assets – mainly livestock, state industry, and agricultural entities – market liberalisation, and macroeconomic stabilisation measures (Burn & Oyuntsetseg, 2001). It involved eliminating government subsidies, reducing the size and role of government, and developing new markets. Industries that had up until that time been protected from international competition were suddenly exposed to market processes and economic production fell drastically under the new conditions (Burn & Oyuntsetseg, 2001).

The transition also involved the dissolution of the one-party system of government and the move towards a multiparty system. A new constitution was passed in 1992, establishing the foundations for human rights and freedom in a pluralistic society. The constitution also formalised the rights to equality for

women, stipulating that “men and women have equal rights in the political, economic, social, cultural life and family relations²⁹”.

Privatisation

The privatisation programme was one of the key reforms of the transition, but it was implemented at a faster rate than occurred among other former socialist countries that underwent a similar conversion to a market economy (Korsun & Murrell, 1995). Privatisation also had a disproportionate impact on women. For example, with privatisation of state-run retail stores, 16,000 salespeople, mostly women, were laid off, with little if any compensation (Rossabi, 2005). In the other branches of light industry, especially in tailoring and food processing, women also experienced the effects of retrenchment.

Prior to this period of change, as in other countries with a socialist system, property, ranging from individual apartments to large tracts of land, industry, and livestock, was state-owned. The recommendations of the advisory international financial institutions such as the IMF, World Bank, and ADB were to dismantle this system of state ownership and control, and the Mongolian government responded by introducing a privatisation programme in May 1991, setting up a State Privatisation Commission under the responsibility of the Deputy Prime Minister to oversee the programme.

The programme was far-reaching. It was organised into two categories: (1) “small enterprise privatisation” involving enterprises with assets of less than USD 50,000, mainly in the trade and service sectors, livestock, and housing; and (2) “large enterprise privatisation” covering *negdels*, state farms, and other large businesses. Mongolia adopted a voucher approach to privatisation. This decision was explained as a consequence of the low level of domestic financial savings, the lack of a well-developed capital market, and the absence of an adequate

²⁹ Provision 16.11, Constitution of Mongolia (1992, Jan 13)

means of valuing state enterprises' assets (IMF, 1996, p. 2, as cited in (Nixson & Walters, 2000). In relation to the small and large enterprises, then, and on the basis of a principle that all Mongolians had an equal share in the country's assets, every Mongolian citizen born before January 1991 was entitled to receive the so-called red and blue vouchers with the total worth of MNT 10,000³⁰. About 2,500 small enterprises were privatised within a year, and most were bought through employee buyouts. Twenty-five million head of livestock were also privatised, and the ownership of 68,000 apartments in Ulaanbaatar and 120,000 throughout the country was transferred to their inhabitants³¹ at little or no cost following a law enacted on October 25, 1996 (Rossabi, 2005). The privatisation programme also included the selling off of land. Land privatisation was one of the most controversial political issues, as during Mongolia's over 2200 years of statehood land in Mongolia has never been privately owned (Tumenbayar, 2000). The first land law was passed in 1994 and allowed different forms of land tenure, i.e., land ownership, land possession, and land use rights. In 2002, a decision was made to privatise land to the citizens of Mongolia whereby every Mongolian citizen was given the one-time right to own 0.07-0.5 hectares of land, depending on the location of the land, free of charge. As of 2015, the total land privatised to Mongolian citizens amounts to less than one per cent of the country's entire territory.

The adoption of a voucher approach to privatisation has led to significant issues for many Mongolians (Jermakowicz & Kozarzewski, 1997). The privatisation of livestock saw ownership return to the household level (Sandagsuren, 2006). In the absence of any nationwide coordination, household management of livestock led to the national herd's increasing by 17.5 per cent, reaching 33.6

³⁰ The exchange rate at the time was USD 1 = MNT 7.1.

³¹ In the early 1990s, about half of the urban population lived in state-owned houses, mainly apartment blocks, and the rest and all the rural people lived in their privately owned *gers* (Garnett, 1994).

million by 2000. Later, in 2000-2002, over 11 million animals died due to *dzuds* (harsh winters) (Mahul & Skees, 2007), impoverishing many of the livestock owners. The privatisation of housing through the voucher system resulted in “the distribution from all the people to some of the people”, as predicted in Garnett (1994). Only the residents of apartments benefitted from owning their own homes, with those people who were on waiting lists for apartments and people who lived in *gers* being left out. People with lower incomes who found it expensive to pay apartment rents tended to be in the latter group.

Becoming the owner of one’s apartment or livestock was seen as an honour, and in accordance with Mongolian custom, most of the asset certificates were issued in the names of husbands as heads of households; this practice has had significant implications for women, particularly when facing issues around divorce and inheritance (ADB & World Bank, 2005). Taking rural livestock and urban housing together, 46 per cent of properties ended up in the hands of male household heads. Only 30 per cent of titles were registered jointly to husbands and wives, and only 16 per cent were registered to wives (ADB & World Bank, 2005).

With privatisation, livestock ownership reverted to the household level (Sandagsuren, 2006). What had previously been the responsibilities of collectives became the responsibility of families. Many families responded by taking their children out of school, mostly boys, in order to cope with the increases in workload, which, of course, resulted in higher rates of school dropouts and the social problems associated with these.

Once the state-owned enterprises were privatised, new owners faced both financial and managerial difficulties that were part of a lack of knowledge of the workings of a market economy.

Growth of the informal sector

A striking feature of the transition to a market economy and the process of privatisation was the growth of the private informal sector. The movement from a command economy to a market system led to a period of industry and state economic restructuring and adjustment, and through this process, a large number of workers were made redundant in the formal sector. All sectors, including education, health, retail stores, and light industry, where women worked predominantly, went through heavy retrenchment.

Under the rationalisation of the state education system in 1996 and 1997, for example, many schools were closed down and teachers, who were typically women, were pensioned off. A key argument for this rationalisation was the need to improve teacher-student ratios and the utilisation of school property. The suitability of criteria recommended by international organisations, however, was questioned. In particular, the suitability of ratios drawn from other densely populated countries for Mongolia, which is the world's most sparsely populated country, was called into question.

Many who had been securely employed in state-owned enterprises and the public services lost their jobs or were underemployed. Retraining and the updating of qualifications were needed for almost everyone who became unemployed. Some of these people became engaged in new trade opportunities, some in retraining and requalification, some went back to herding, and others remained unemployed. New opportunities for work were limited to the livestock herding sector and an emerging informal economy. This growth, however, did not offset the decline of the formal state sector, which led to the underemployment of a highly educated labour force. The 2001 UNIFEM report notes that the process drove women, in particular, into the informal sector where they have since faced greater income and health insecurities (Burn & Oyuntsetseg, 2001). The burdens faced by women in the informal sector include an absence of childcare facilities and, therefore, the need to spend additional

time in unpaid work and family care responsibilities. The economic upheaval and associated joblessness led to problems of alcoholism and other family problems, increasing rates of divorce, and an increase in the number of female-headed households. Women, moreover, have been less able to secure loans, and many were not included in the titles of land, livestock or property (Morris, 2001).

The posttransition economy has not produced the jobs with the conditions and rates of pay needed to lift the population out of poverty. Years spent retraining, shifting from one workplace to another, and the associated disruptions to employment have had a negative impact on earnings and employment, and this situation has implications for people's entitlement to pensions and pension benefit levels in their later lives. Women have been found to face barriers to decent employment and the benefits that arise from that. Formal government provisions that were targeted specifically at the needs of women, such as pre and postnatal maternity support, state subsidies for food, energy, and housing, and the provision of crèches, have withered away as a part of the transition. "Health facilities have deteriorated, with state reductions in funding to hospitals for medicines and supplies ... These social problems have inevitably led to a rise in prostitution, trafficking of women, and street children of both sexes" (UNDP, 2007).

Recent economic growth

From the late 1990s, Mongolia's economy began to stabilise. New growth opportunities presented themselves in the form of mining, and in 1997 a new Minerals Law was passed, transforming Mongolia into an attractive country for investment in mining. These new provisions led to an increase in the issuance of new mining licences and attracted companies from America, Europe, and Australia. Mongolia "became one of the top 10 destinations in the world in terms of exploration investment" (Dulam, 2018, p. 367) and has led to rapid growth in

international investment and the establishment of 'mining capitalism.' Related to the rapid growth in mining, however, has been increasing environmental insecurity. Economic growth trends have since fluctuated, with a speculation-driven boom between 2009 and 2013 followed by a rapid decline after 2013.

In the face of fiscal challenges, the social security system inherited from the socialist era needed to be reformed. What resulted was the emergence of social welfare and social insurance systems for protecting the population against life risks such as unemployment, disability, and old age. The pension system became the target of reforms in 1994 and 1999 and involved the progressive shifting of responsibility from the state towards individual Mongolians.

3.4.2 Women, political life and issues of gender

With the closing down of state enterprises, formal government support for the representation of women, however effective it had been, as well as grassroots and nongovernmental organisations, including women's committees and trade unions, ceased to be active. The number of such organisations decreased dramatically. Nevertheless, the institutions at the top level with their material and human assets continued to exist and had to restructure to fit into the new system. The Central Committee of Trade Unions was renamed the Confederation of Mongolian Trade Unions (CMTU) and joined the World Trade Union. Its responsibility and functions in the areas of labour relations, working conditions, and employment injuries moved to the Ministry of Labour and social insurance-related issues passed to the Ministry of Social Welfare and Labour. A number of 'free' trade unions emerged, but they were not as influential as the CMTU.

Socialist Mongolia had a reputation, even if only in its own eyes, of having a comparatively high level of female representation in parliament (SGKh), reaching 30 per cent in 1980s, and women's participation in all spheres of life

was encouraged. With the collapse of the socialist regime, the figure noted above dropped dramatically, reaching just 3 per cent in the 2008 parliamentary election. In 2005, as a part of its response to the UN's MDGs, the Mongolian Parliament set specific goals for reversing this trend and increasing the proportion of female candidates nominated for parliament, from 20 per cent in 2008 to 35 per cent in 2012. A law was passed requiring all political parties to include at least a 30 per cent quota of women in their list of parliamentary candidates.

As indicated in the Government report for the annual ministerial review of 2010 of the United Nations Economic and Social Council (Government of Mongolia, 2010):

Key obstacles to promoting women's political representation are lack of political will among high-level politicians and political parties, economic inequality between men and women combined with the expensive nature of majoritarian elections and the large financial donations required by political parties from potential candidates. Furthermore, there is a need for extensive gender-sensitive voter education as well as intensive capacity-building for women candidates and potential candidates on leadership, governance and policy issues. (p. 10)

In February 2011, a Law on Gender Equality was passed by parliament. This law was the result of a 3-year cooperative drive, under the auspices of a project financed by the Asian Development Bank, and it represents strong steps forward in translating a concept of gender equality into a legislative framework. Despite its being a progressive step in ensuring equal rights for women and men, the approved law, compared to its initial draft, experienced two setbacks and these alterations relate to issues in this research.

The first major alteration to the initial draft law was the elimination of the government's responsibility for preliminary gender analysis of laws, policies, and programmes in terms of their compliance with gender equality objectives. Also excluded was a provision for a gender analysis of the annual economic and

social development guidelines and budget allocations. According to the review of the initial draft of the law by the Parliament Standing Committee on Legal Issues, the above mentioned it was not feasible to implement gender analyses (State Great Khural, 2011), so they were eliminated. The second major change was lowering or eliminating gender quotas. The eliminations included dropping (1) the 30 per cent quota for women in legislatures, national and local, and (2) the 40 per cent quota for women in the composition of election committees. The quotas were lowered (1) among politically appointed civil servants, to 15 per cent on national, aimag and the capital city levels, to 20 per cent on district bodies, to 25 per cent on soum and to 30 per cent at khoroo levels; (2) in decision-making positions in public administration they were reduced to 15 per cent for state secretaries and heads of agencies, to 20 per cent for managers in other central agencies, to 30 per cent for heads of department in ministries and agencies, and to 40 per cent for heads of secretariats, departments, and divisions at the aimag, city, district, and khoroo levels. In contrast with the initial draft, the approved quotas are proportionally lessening female representation while the level of male power increases.

As stipulated in the Law, “Representation of any one sex in the composition of advisory or joint governance bodies such as committees, councils or commissions set up by public agencies or on the national level shall not be less than 40 percent”,³² which means that the NCSI, the governing body on social insurance issues including pensions, is now obliged to have at least 3-4 female members in its 9-member composition. In 2017, the Council had only two women in its team.

The proportional system allots 28 seats, which means it is unlikely any one party can win more than a dozen seats. The two leading parties, the Democratic Party and the MPP, have 9 and 11 women respectively on their 28-member lists.

³² Provision 10.2, Law of Mongolia (2011, Feb 2) on promotion of gender equality

However, the Democratic Party's first woman is placed at number seven; MPP's is at number 10.

“Women are still at the bottom of the list because (the law) hasn't specified how that 20 per cent quota is to be secured”, says Sukhjargalmaa Dugersuren, a former senior government aide who helped draft Mongolia's gender equality law.

In 2011, the UNDP commented that there was still a need for “progress to be made in ensuring that decision-making processes at all levels are inclusive and representative of the population they are serving” (UNDP, 2011, p. 20). The 2012 amendments to the Parliamentary Election Law of Mongolia introduced a 20 per cent gender quota for the 28 seats elected by proportional representation. In light of these amendments, it should be stressed that the 2010 OSCE/ODIHR-Venice Commission Guidelines on Political Party Regulation state that countries with a system based on proportional representation are encouraged to consider introducing a mandatory quota that provides for a high proportion of female candidates, ideally, at least 40 per cent (OSCE/ODIHR Opinion on the Law of Mongolia on the Promotion of Gender Equality). The NCGE, the core part of the national machinery for the advancement of women, however, was placed under the Ministry of Population Development and Social Protection in 2014 and its human and financial resources have been reduced

Mongolia's parliament is comprised of 76 members, 28 of whom are elected through list proportional representation and 48 are elected by plurality vote in single-member constituencies. According to Article 27.2 of the 2011 Law on Election of the Parliament, at least 20 per cent of candidates on a unified list presented by a political party for both types of contests (majority and proportional) shall be women.

3.5 Summary

The aim of this chapter has been to outline the key features of recent Mongolian history, and particularly post-1990 developments which have involved a move from a socialist to a democratic, free market, capitalist system. During this period, the formal state sector was dramatically reduced through restructuring, closures, retrenchment, and privatisation, with significant implications for the security of the population. The transition has led to growing labour market insecurity and related problems of unemployment, with the distinctive challenges of the Mongolian informal sector. Female unemployment grew, as did rates of female poverty within these contexts. While the end of the socialist regime provided greater freedoms for women and a greater outlet for dissent through the introduction of a multiparty system, the impact of the economic failures that accompanied the transition fell most heavily on women. Legal measures requiring nondiscrimination have been passed, but they have not been effectively implemented, and women continue to carry the heavy dual burden of family and paid work. I turn next to a discussion of research methodology in chapter 4.

4.1 Introduction

In chapter two, I reviewed theoretical approaches to understanding the place of gender in a pension system, and I developed a conceptual framework for analysing Mongolian pension system reform in a way that paid attention to issues of gender. This chapter discusses the procedures and methods I used to carry out the research and conduct this analysis. In this chapter, I begin by introducing the notion of research paradigms and critical policy analysis. My approach has been informed by Fischer's (1995) model of critical policy analysis which provides a set of principles for bringing both empirical and normative judgements into the analysis (Fischer, 1995; Krane, 2001). As noted earlier (see chapter 2), in examining issues of gender, equality, and justice in pensions, I also draw on Fraser's (1997a, p. 87) "redistribution-recognition dilemma" matrix. The matrix enables an understanding of the political orientations of the state and other policy actors in postsocialist Mongolia and the nature of the shifts from the former socialist system. The remaining sections provide details on the research methods deployed to collect and analyse data, including the case study approach, the use of semistructured, in-depth interviews, and the use of primary and secondary documentary sources. The chapter ends with a discussion on ethical considerations.

4.2 Research Paradigms

In providing an introduction to this research, I begin by defining research paradigms and the underlying philosophical assumptions, particularly, those related to ontology and epistemology. Research is defined as a "systematic method of knowledge construction" (Mertens, 2015, p. 1), and a paradigm is a "basic set of beliefs that guides actions" (Guba, 1990, p. 17). While ontology addresses the questions "What kind of being is the human being?" and "What is

the nature of reality?”, epistemology addresses the questions “What is knowledge?”, “How is knowledge acquired?”, and “How do we know what we know?” (Denzin & Lincoln, 2000, p. 13). The underlying ontological and epistemological ‘paradigm’ provides a conceptual framework for seeing and making sense of the social and political world. According to Burrell and Morgan (1979, as cited in Williams (1989, p. 24), “to be located in a particular paradigm is to view the world in a particular way”. In that sense, a paradigm has been termed a “world view” (Creswell, 2009; Guba, 1990). How a researcher perceives the world is reflected in a study’s research design, the approach to data collection, and its analysis and interpretation. As Kuhn (1996) argues, “a paradigm is a prerequisite to perception itself” (p. 113).

The boom in social science research over the past century has given birth to different paradigms. Scholars categorise paradigms in different ways, such as positivism, postpositivism, critical theory, constructivism, pragmatism, advocacy, and the transformative paradigm (Creswell, 2009; Guba & Lincoln, 1994; Lincoln & Guba, 2000; Mertens, 2015). Positivism is rooted in the ontological assumption of an objective reality. An objective reality is also recognised by postpositivism, but with a qualification that it is impossible to capture reality in a pure, unadulterated, unbiased way. Critical theorists argue that there is no one objective reality, because reality is interpreted through social, cultural, economic, political, ethnic, and gender values. Constructivism stipulates that reality is socially constructed. Pragmatism, as argued by Creswell (2009), is a worldview that considers truth as what works at the time, while an advocacy worldview emphasises the needs of marginalised groups and raises voices and consciousness for a change. By focusing on issues of gender inequality within the Mongolian pension system, and the postsocialist pension reform process, I position myself in the critical paradigm with the application of methods for empirical and interpretive inquiries. The paradigm adopted will be discussed in more detail later in this chapter.

Research paradigms are associated with corresponding research methods which are, typically, broadly differentiated as quantitative and qualitative. While quantitative approaches focus on measurement and analysis of causal relationships between variables using mostly numbers and closed-ended questions, the qualitative approach focuses on processes and the meanings of a phenomenon and uses words rather than numbers and open-ended questions. Often, quantitative research utilises surveys and experiments, whereas qualitative research makes the most of interviews and observations. Qualitative researchers stress the socially constructed nature of reality and the situational constraints that shape a research project.

This study has a focus on the gender implications of the pension policy reforms, with an implicit advocacy perspective, and so it adopts a primarily qualitative approach that generates data from interviews and primary and secondary documentary sources. The qualitative approach enables me to address the main research questions and the questions derived from the analytical framework developed in chapter 2 and allows for people's voices and views, including those of women, to be heard and for women to not be treated as objects. This study, however, is also based on the use of quantitative data that exhibits gendered facts about the research population. This combination of qualitative and quantitative approaches has shaped the types of questions asked and has informed how data was to be collected and analysed, and how it would be used to "call for action or change" (Creswell, 2009, p. 62). In qualitative research particularly, a researcher acts as an instrument to collect and analyse data; therefore having a correct research lens plays an extremely important role in the success of the study (Yin, 2016). A gender lens serves such a purpose in this research and it has explicitly been used in each step of the research.

4.3 Critical Policy Analysis

I adopt a critical approach which aims to bring both empirical and normative policy judgement into the analysis (Fischer, 1995; Krane, 2001) through an examination of how power operates in gendered patterns of pension system reform in Mongolia.

Critical theorists argue that people are born into cultures and institutions from which they gain their identity and characteristic patterns of thinking and acting. Inequality and discrimination are deeply ingrained in the social and institutional contexts that shape identities. Even though human agency over time may alter culture and institutions, it is difficult for human beings to see through the dominant beliefs of their society. (Schneider & Ingram, 1997, p. 52)

Critical approaches seek to illuminate such instances of deeply ingrained inequality and injustice. From this perspective, “[p]olicy analysis is never value-neutral. However, it is often silent on the issue of gender” (Shaw, 2004, p. 56).

Critical feminist policy analysis is a variant of this broad approach, which focuses on the policies and structures that restrict access to power (Anderson, 1989, p. 251, as cited in Shaw, 2004) and considers that “gender mainstreaming has not paid enough attention of the issues of hierarchy, power differentials and domination” (Paterson & Scala, 2017, p. 481). When overlaid with feminism, critical policy analysis pays more attention to the ways in which women’s and state interests intersect or contradict each other. Feminist critical policy analysis examines power relations, the politics of silence and ambiguity and seeks to observe the personal experience of women as an expression of the political realm. As Marshall (1997) states, “[p]olicy analysis and feminism intersect over questions about what is public and what is private and who decides” (p. 18), “can there be policy analyses for non-dominants, for silenced issues, for marginalized populations” (p. 19), and “for social justice, what is the role of the state?” (p. 19). Critical approaches tend to be sceptical that the state can be relied upon for meaningful responses to inequities, and critical policy scholars work to expose

how it is the “deserving” groups which tend to benefit most from public funding (Ingram & Schneider, 2017, p. 71). How “problems” are represented and enacted within policies are also the focus of feminist critical policy research, and the state is considered playing creative and productive role in “shaping particular understanding of problems” (Bacchi, 2009, p. 2) through said and unsaid discourses which may benefit some groups at the expense of others.

In sum, as stated by Fischer, Torgerson, Durnova, and Orsini (2017), critical policy analysis adopts an interpretive and culturally and historically constructivist understanding of knowledge and how it is created.

4.4 Research Methods

The data collection method included (1) a comprehensive review of scholarly work on pension reforms and their gender implications, (2) an analysis of official Mongolian pension and gender-related policy documents, legislation, and relevant documents produced by international organisations, and, (3) semistructured, in-depth interviews with Mongolian policy and decision makers, stakeholders, and women beneficiaries. Triangulation, a method that strengthens the credibility of a research process, was used throughout the study, starting from its design through to its data collection and analysis. Triangulation involved mainly the collection and verification of data from two or more different sources (Yin, 2016). Patton (2002) discusses four forms of triangulation: methodological triangulation; data triangulation; theory triangulation; and, investigator triangulation. The first two are employed in this research. Data triangulation was achieved by looking not only at different sources such as independent reports, but also at different kinds of sources including interview data, archival documents, reports, and documents of different institutions and government prepared independently from each other, and survey and research findings.

4.4.1 The case study method

This study uses an embedded single case study approach. A case study is the study of the particularity and complexity of an issue through a single case (Stake, 1995, p. xi). The case study research method, according to Yin (2014), is an empirical inquiry that investigates a contemporary phenomenon within its real-life context when "how" and "why" questions are posed, where the boundaries between phenomenon and context are not clearly evident, and in which multiple sources of evidence are used. Case studies are often generalisable, although the generalisation of findings is made to the theory, not to populations, and case study methodology provides generality by replication rather than sampling logic (Yin, 2014).

Proponents of the case study method (David, 2007; Flyvbjerg, 2006; Ragin & Becker, 1992; Stake, 1995; Yin, 2014) argue that social science knowledge generation can be strengthened by properly executed case studies. They claim that concrete, context-dependent knowledge is worth more in human study than the search for predictable theories. The aim of social science research in general is to produce knowledge that can be used to solve various problems, either theoretical or practical. Therefore, the use of the case study method as a scientific research tool is determined by the type of knowledge needed to solve a target problem; provided that a case study method meets the aims of the research, it is rigorous and acceptable in scientific research (David, 2007).

Designing of a case study is an important aspect of a research. Four types of design exist in the form of a 2x2 matrix: i.e., holistic or embedded case studies that might be single or multiple. A single case study method is appropriate if it represents (1) a critical case in testing a theory, (2) an extreme or unique case, or (3) a representative or typical case, or if it serves (4) a revelatory or (5) a longitudinal purpose (Yin, 2014). The Mongolian case of the gender analysis of pension system reform is assumed to be unique, although it could be

representative to some extent of general gender-sensitive public policy making in the postsocialist era and informative about the experiences of women. The rationales for single case studies, however, cannot usually be applied to multiple cases. Moreover, multiple case studies usually require extensive resources and time. Depending on the number of units to be studied, a case study might be holistic, if there is one unit or embedded, if it covers several units. This study of the Mongolian pension system includes not only the analysis of the pension system, but also of labour markets, the reproductive sphere of women's functions, and policy making processes. Therefore, an embedded single case study has been chosen for this research.

Stake (1995, 2000) distinguishes between intrinsic and instrumental case studies in terms of whether or not a particular case (object of study) is dominant in the research, or particular issue(s). While understanding a particular case as a unique case deserving to be studied on its own right is the purpose of intrinsic case studies, looking at a particular case to provide insights into an issue or refinement of theory is the purpose of instrumental case studies. The Mongolian case of studying pension system reform from a gendered perspective represents an intrinsic case study; nevertheless, its focus on gender issues offers insights into the general situation and issues related to gender-responsive policy making in Mongolia.

The biggest concern about the case study method is the issue of generalisability. While qualitative research is about particularity, it is desirable and of greater value if research findings and conclusions have implications beyond that particular study and apply to other studies and situations. Generalisability of findings of the subject case study is likely at two levels. Being introduced as a gender neutral NDC scheme, the Mongolian case of pension reform is subject, first, to the wider discourse of the neoliberal approach towards social security of marginalised groups. In this way it contributes to general knowledge. Secondly,

as discussed earlier, the case study is generalisable in that it can help to broaden gender-sensitive policy making in the public sector.

4.4.2 Semistructured in-depth interviews

Interviews formed the principal source of data in this study. Although various data collection methods are used in qualitative research, semistructured, face-to-face, in-depth interviews were chosen as the most appropriate for this particular study on gender equality. Interviews permit the researcher to see that which is not ordinarily on view and examine that which is looked at but seldom seen (Rubin & Rubin, 2012).

The study drew on two sets of semistructured, in-depth interviews. The first was with key officials, politicians, and stakeholders involved in the formulation and implementation of Mongolia's pension system reform policy. The first group of interviewees included members of the SGKh (five former and present MPs), Cabinet members (three former and present ministers), officials of the Ministry of Social Welfare and Labour and the SSIGO, members of the NCSI, and representatives of Trade Unions, the Mongolian Employers Federation, women's NGOs, and major parties. The second set of interviews was with women representing informal sector workers (including herders and entrepreneurs), civil servants, private sector workers, and people working in international organisations.

I previously worked in the Mongolian social security sector for 7 years, as I was a project manager for the Asian Development Bank-funded Social Security Sector Development Programme through my contract with the Ministry of Social Welfare and Labour of Mongolia. My interest in the question of the implications of pension system reform and gender was triggered in 2008 when I met gender specialists at the Asian Development Bank office in Mongolia. They had requested the meeting to discuss gender issues in the Social Security Sector

Development Programme. There was, however, little to talk about, as the programme had no disaggregated data by gender, no gender objectives³³ and I, as the manager, was very much convinced that there was a high degree of gender equality in Mongolia. This was the first time that I became aware of emerging gender issues in general, and gender issues in the social security sector in particular.

For my research interviews, I drew on my contacts to make connections with appropriate research participants. Potential women interviewees from women's organisations and political elites were contacted first by phone and, if they agreed to be interviewed, a time and a place that were mutually convenient were set for an interview. Officials were approached through their workplaces. Women who were affected by the pension system reforms were mainly contacted by phone. In the case of herding women, I visited the places where they were living and herding. An information sheet and consent form (see Appendix C and D) were translated into the Mongolian language and delivered to most of the participants in advance.

Interviews took place in 2012 and 2014, with the new pension system reform measures being expected to come into effect in 2015. Therefore, it should be noted that the guiding questions for interviews (Appendixes A and B) were prepared with an expectation of these reforms would take effect within a few years.

4.4.3 Primary and secondary data

The documents initially selected for the analysis included laws, with subsequent amendments, bylaws, national reports, government strategies, policy papers,

³³ The gender assessment of the programme among other three programmes financed by the Asian Development Bank in Mongolia was published in 2010 (Thomas, Hunt, & Baasanjav, 2010).

national labour and social insurance tripartite agreements, parliament and cabinet meeting records, donor-financed project documents, reports and policy papers produced by key international organisations (World Bank, ADB, ILO, UNDP, UNIFEM, and USAID), and NGOs in the area of pension, gender, and public policy; some additional documents were identified during the course of the research. An overview of the main reports I examined in relation to pensions and gender issues in Mongolia is listed below in Table 4.1.

The main laws of Mongolia consulted in this research are:

- Law on Social Insurance, 1994
- Law of Pensions and Benefits Provided by the Fund of Social Insurance, 1994
- Law on Individual Pension Contribution Accounts, 1999
- Law on Labour, 1999
- Law on Promotion of Gender Equality, 2011
- Revised Law on Social Welfare, 2012

Mongolia launched its first Human Development Report in 1997. Since then six reports have been produced and all of them have been reviewed. The reports cover a wide range of developmental issues including employment, social security and pensions, the areas of this study. An edition on the issues of women or gender, however, has not yet been developed, and these have been examined only in limited terms. The topical themes of the reports are summarised below in Table 4.1.

Table 4.1 Mongolian Human Development Reports, by Themes and Years

- General Human Development Report, (UNDP, 1997)
- Reorienting the State, (UNDP, 2000)
- Urban and Rural Disparities in Mongolia, (UNDP, 2003)
- Employment and Poverty in Mongolia, (UNDP, 2007)
- From Vulnerability to Sustainability: Environment and Human Development, (UNDP, 2011)
- Building a Better Tomorrow: Including Youth in the Development of Mongolia, (UNDP, 2016)

Mongolia acceded to the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) in 1981. It was one of the first countries to ratify the Convention. Since ratification, the Mongolian Government has submitted nine reports to CEDAW on action taken pursuant to the Convention in 1986, 1999, 2007, and 2014. The reports of 1999 (reports No. 3 and No. 4), 2007 (No. 5, No. 6, and No. 7), and 2014 (No. 8 and No. 9) were combined. The first and the last combined reports were accompanied by shadow reports from civil society organisations (Center for Citizens' Alliance, 2006; Monfemnet, 2015). The Committee issued its considerations of reports submitted by state parties (CEDAW, 1999, 2007, 2014) with concluding observations (CEDAW, 2001, 2008, 2016) on the Elimination of Discrimination against Women. While the first Government reports to the CEDAW included the issues of women's rights to education, health, employment, and property, as well as political and citizenship rights of women, the last report extended its coverage by reporting on the same issues pertaining to women as well as to men, focusing on gender equality and gender-based discrimination. Issues of violence against women, including domestic violence, trafficking in women and children, prostitution, and the situation of women within the household and in rural areas were also reported. The Committee's concluding observations on gender discrimination in Mongolia repeatedly expressed its concern about erosion of women's rights to economic advancement, political participation, and personal security, and the weakness of national government machinery to deal with gender issues. Among many others, the Committee called for actions to strengthen law enforcement and the introduction of programmes on gender education to influence stereotypical and patriarchal attitudes in society. The 2016 comments of the Committee included a paragraph on elevating the retirement age for women to harmonise it with that for men, with an aim to improve women's employment opportunities.

Dozens of reports have been developed by individual consultants or consulting teams on the Mongolian pension system evaluations and its reforms with recommendations and further reform options under the financing of the World Bank, ILO, ADB, USAID, GIZ and JICA. They (final reports only) are summarised below.

Table 4.2 Reports Consulted on the Mongolian Pension System Reform

	Date	Name of the report	Author/Institution
1	2000-Nov	Final report of the Economic Policy Support Project: Pension Reform	USAID
2	2002	Section 6 Pensions; Section 7 Pensions Legal and Regulatory; Strengthening Financial Sector Development project TA 3459 MON	ADB
3	2003-Jan	Analysis of Social Security Policy Options	Thompson, ADB
4	2003-Jun	An evaluation of pension reform options for Mongolia	Weise & Cohen, World Bank
5	2006-Dec	An evaluation of pension reform options for Mongolia	Weise, ADB
6	2008-May	Mongolia strengthening the pension system. Final report TA 4910-MON	Int. Securities Consultancy, ADB
7	2008-Jul	Mongolia pension policy challenges and reform options	World Bank
8	2010-Oct	Mongolia old-age pension reform. A review of the 1999 pension reform for the Ministry of Social Welfare and Labour	ILO
9	2012-Jan	Mongolia policy options for pension reform report	World Bank
10	2014-Jun	Program of policy and institutional reform options to establish a supplementary private pension system in Mongolia	Hinz, World Bank
11	2015	Social protection assessment based national dialogue: Definition and cost of a social protection floor in Mongolia	ILO
12	2015	Data collection survey on pension systems in Mongolia	JICA

13	2016	Mongolia: Financial assessment of the proposed reform to the social security system for older persons and a proposed new pension scheme for the herders and self-employed persons	ILO
14	2016-Apr	Long-term financial assessment of the current Mongolian pension system, the proposed changes to the system and the proposal to introduce pension provision to herders	Callund Consulting, GIZ
15	2017-Nov	Mongolia policy options for pension reform	World Bank

For quantitative data, I used the data gained from the Social Insurance General Office and the National Statistics Office websites and data generated by the World Bank’s pension reform options simulation toolkit PROST (Whaind, 2013). The model is able, among other things, to project the impact of pension reforms at an individual level and, for the purpose of this study, the impact on women in particular. The PROST data were validated, when available, with similar data generated by other pension projection models developed by Wiese and Cohen (2003), ILO (2016a), and (Callund Consulting Limited, 2016).

4.5 Data Analysis

A gender lens was the main technique for data analysis. The lens served as a powerful tool to dig deeper, especially into the documents from primary and secondary sources, and to uncover any gender bias and the degree of gender considerations in these policy and legislative documents. While analysing the data, I considered time factors that have implications in the meanings of data.

Over the period of the last 30 years of postsocialism, the Mongolian state has taken different courses of actions and policies in line with its evolving economic, social, and political situations, and these policies have had different implications and led to different outcomes for society. There has also been a shift in the involvement of global pension policy actors associated with financial crisis,

especially following the 2008-2010 global financial crisis (Orenstein, 2011). Thus, along with the consideration of these factors, I also took into account the historical context of the data, whether it is a scholarly work, a government policy document or law, a report and recommendations by international organisations, or my interview transcripts. These factors had to be carefully considered and the documents filtered patiently “through an understanding of the original authors, where they come from, and how their stories changed over time” (Danto, 2008, p. 9). As noted by (Hodder, 2000), it is impossible to get true meaning from data without knowing specific historical contexts, and rereading data in different contexts gives new meanings that are usually socially embedded.

I numbered my research participants using the order in which they were interviewed. IP01 refers to the first interview participant I talked to. The last four numbers in the list, however, i.e., IP28-IP31, have been added to ensure an extra level protection of participant anonymity. These designations present the same person numbered earlier, but in a different position. Mongolians are very active in the political life of the country and know a lot about politicians and high-ranking government officials. Some of the participants’ responses might, therefore, be easily recognised and could reveal the identity of the respondent. For this reason, some quotes from the same person are simply presented as those of an individual, of an official, or of a politician. The participants’ gender has also been hidden where possible with the same purpose of ensuring their security. The table below presents the codes assigned to the interview participants.

Table 4.3 Alphanumerical Codes Assigned to Interview Participants

Code	Participants' position
IP01	Representative, private insurance company
IP02	High-ranking official, Mongolian Employers' Federation
IP03	Representative, Cabinet Secretariat
IP04	Former high-ranking Government official, former Member of Parliament
IP05	Gender specialist
IP06	World Bank official
IP07	Government official
IP08	Senior Government official, Ministry of Social Welfare and Labour
IP09	Cabinet member
IP10	Former Cabinet member, former Member of Parliament
IP11	High-rank official, Confederation of Mongolian Trade Unions
IP12	Former Member of Parliament
IP13	Government official, District Social Insurance Office
IP14	Representative, women-led NGO
IP15	Representative, Democratic Women's Union
IP16	Former Member of Parliament
IP17	Member of Parliament
IP18	Woman-representative, private sector
IP19	Self-employed woman
IP20	Cabinet member
IP21	Senior Government official, State Social Insurance General office
IP22	Senior Government official, Ministry of Social Welfare and Labour
IP23	Retired woman
IP24	Retired woman
IP25	Retired woman
IP26	Retired woman
IP27	Woman-herder
IP28	Representative, women-led NGO
IP29	Woman politician
IP30	Male politician
IP31	Female politician

All interviews with participants were transcribed from audio recordings to texts, and they were all in Mongolian. Where citations were used in the text, I translated from the original to English. I used a general inductive approach to analyse the interview data. This approach enables the researcher to identify key themes that “are often obscured, reframed or left invisible because of the preconceptions in the data collection and data analysis procedures imposed by

deductive data analysis” (Thomas, 2006, p. 238). Approaching the data inductively through multiple readings of transcripts and interpretations of the interview data and using these in conjunction with my research questions helped me to refine and justify the analytical framework shown in chapter 2. In reading the transcripts, I also searched for different perspectives, attitudes, values, and experiences of the interviewees on the themes identified.

Analysing documents, especially the reports and strategies on the Mongolian pension system reform, from a gendered perspective was challenging, as very little information and discussion were provided on gender in these documents. I had to constantly refer to the scholarship on gender and pensions and use the analytical framework as shown in chapter 2 with its concrete questions, for any information I could extract from these documents. This framework and my gender lens were indeed the tool I used for the entire document analysis. I read through all the documents with attention and consideration of these elements. The rights-based approach I employed in the pension policy making process was also a helpful analytical tool to study and analyse the documented process from both the duty and the rights holders’ side.

4.6 Ethical Considerations

Formal ethics approval for this research was obtained from the Human Research Ethics Committee of the Faculty of Arts and Social Sciences of the University of Waikato and the study complied with the ethical requirements outlined in the Ethics Committee’s Procedures and general Principles.

There was no perceived conflict of interest between the researcher and the research participants. I did not hold any position in Mongolia at the time of this research and did not have obligations associated with the research in relation to the Government, or to any national and international institutions.

As noted above, an information sheet (Appendix C) and consent form (Appendix D) were given to the participants prior to the interviews. The research objectives and outcomes were explained again during the interviews and questions clarified before a consent form was signed. The participants were informed about their rights including the fact that they could opt out of the research within 3 weeks after their interview. One research participant gave his verbal consent, but declined to sign the consent form. All other interviewees signed the consent form. I respected the interests of all parties involved, followed the principle of transparency and encouraged people's knowledge and empowerment.

4.7 Summary

This chapter has outlined the methodological assumptions and views that guided the design of this research. It has explained that the research followed a socially constructed epistemology and adopted a critical policy analysis lens. The chapter also described the method and process of data collection and analysis and provided information on the primary and secondary sources of data.

In the next chapter, as shown in the analytical framework explicated in chapter 2, I provide a gendered analysis of the Mongolian pension system reform. It is the first of this thesis' three analytical chapters that together provide an answer to the research questions of this study.

5.1 Introduction

In the post-1990 period, influential international institutions powerfully shaped pension system development in Mongolia. Two of these, the ILO and the World Bank, saw the ‘problem’ of pension systems differently, and they offered different models of pension system reform. Their influence can be seen in the divergent pension policies that have been pursued by Mongolia’s government over the past three decades. The chapter begins by outlining the current pension system arrangements in Mongolia, before describing the process of reform after 1990 and discussing the implications for society. The chapter then provides a detailed analysis of the implications of the pension system reforms for women.

In this chapter, I examine major reports presented by international organisations including the World Bank, the ILO, the ADB and USAID. I draw on interview data in analysing questions of pension benefit level and retirement age from a gendered perspective, questions of entitlement as individuals or as dependants, and elements of the social safety net in terms of a guaranteed minimum pension, survivors’ pension, and indexation. This section uses the indicators developed in chapter 2 for the analysis of the gender implications of the Mongolian pension schemes. At the end of the chapter, I discuss questions around pension care crediting and its potential to meaningfully recognise and reflect the contributions of women to social reproduction.

5.2 Description of the Old-age Pension System

Pension systems are designed primarily to ensure income security in old age. In social insurance systems, workers mandatorily pay a proportion of their income expecting to have an adequate income when they retire. Governments are obliged to design the pension systems in a way that provides a smooth transition of earnings from employment to retirement. To ensure that governments respect

basic social security principles and sustain minimum benefit standards at retirement, the ILO adopted Convention No.106 in 1952 that sets worldwide-agreed minimum standards for social security. According to the Convention, the level of retirement pensions should not represent less than 40 per cent of previous earnings. The pretransition Mongolian pension system was able to maintain this level and provided a slightly higher benefit than this minimum standard.

The Mongolian old-age pension system today consists of two parallel schemes – a social insurance pension system and a social welfare pension system. The former is a contributory scheme financed by employees and employers, as well as the state, to cover any deficit, and the latter is a noncontributory flat-rate scheme financed solely through the state budget. People who have contributed to social insurance for 10 years or more are eligible to receive that pension, and those who have not worked or who have contributed to the social insurance system for fewer than 10 years receive social welfare pensions. The latter is a safety net to prevent people in old age from falling into poverty, and 1,693 people³⁴ or 0.7 per cent of the total number of pensioners were receiving the social welfare pension in 2017. At that time, the amount of the social welfare pension was MNT 115,000 per month, about half of the minimum full social insurance pension³⁵ and 62 per cent of the minimum living standard³⁶. Originally the social welfare pension was means tested, but since 2012 the entitlement has been extended to everyone who is not eligible to receive the social insurance pensions,³⁷ making the old-age pension universal. As the

³⁴ The number of those who receiving social welfare pension was 6,400 in 1997, but it has been decreasing each year since then (ILO, 2014).

³⁵ The amounts of monthly minimum full social insurance pension and minimum partial pension were set by the government at MNT 251,000 and MNT 216,000 respectively in 2017 (National Council on Social Insurance, 2017).

³⁶ The minimum living standard in Ulaanbaatar was MNT 185,300 in 2017.

³⁷ Provision 12.1, Law of Mongolia (2012, Jan 19) on social welfare

contributory system is the backbone of the Mongolian pension system, the rest of the section will focus on this scheme.

The contributory system comprises two schemes - mandatory and voluntary. Civil servants and people with employment contracts are obliged to join the mandatory scheme, while the self-employed, herders and those working in the informal sector have access to the voluntary system. At the end of 2017, there were 836,487 mandatory contributors and 199,143 voluntary contributors (HSIGO, 2017a). Those who are part of the voluntary scheme, however, make up only 23 per cent of total eligible self-employed, herders, and informal sector workers. This low level of coverage among these groups is a concern. Both systems are based on a pay-as-you-go financing principle. Contribution rates for the mandatory scheme are set at 9.5 per cent of the payroll salary for both employees and employers, and 12 per cent of the reference income of the individuals in the voluntary scheme³⁸. The range of pensionable incomes is between the minimum wage³⁹ and 10 times the minimum wage for both schemes (Government of Mongolia, 2017, Sep 13).

In terms of calculating pension benefits, the Mongolian old-age pension system also has two parallel schemes, known as the DB and the NDC schemes. Cohorts born prior to 1960 belong to the DB and the others to the NDC scheme. The DB scheme is administered by the 1994 laws on social insurance that established the Social Insurance Fund, and the NDC scheme is administered by the 1999 Law on Individual Accounts of Pension Insurance Contributions. By 2017, 2.5 per cent of the total insured were contributing to the DB system, and 1,015,530 people or 74.8⁴⁰ per cent of the economically active population were

³⁸ Provision 15.1 and 15.2, Law of Mongolia (1994, May 31) on social insurance, as amended on Apr 14, 2017

³⁹ Minimum wage is fixed by the National Tripartite Committee on Labour and Social Consensus and it was MNT 240,000 in 2017.

⁴⁰ The 2017 statistics are taken from the National Statistics Office website <https://www.1212.mn/>

contributing to the NDC scheme. Individuals who had contributed for 20 or more years were entitled to a full old-age pension and those with 10-19 years of contribution to a partial pension. In 2017, 20.4 per cent of social insurance old-age pension beneficiaries received partial pensions and 79.6 per cent full pensions (National Council on Social Insurance, 2017). Both pensions offered a guaranteed minimum. The minimum partial pension was 90 per cent of the minimum wage and the minimum full pension was by 5 per cent above the minimum wage in 2017. The size of the pension benefit under the DB scheme is calculated as 45 per cent of the monthly average wage of the best continuous 7 years' salary, plus 1.5 per cent of the wage for each month beyond the minimum of 20 years⁴¹. Calculations of pension benefits under the NDC scheme are based on years of contributions to the notional accounts, accrued notional returns for each year, and the average life expectancy after retirement. Individuals who have contributed for 15 years are entitled to the pension under the NDC minimum guarantee of 20 per cent of the national average wage, plus an additional 0.5 per cent of the average wage for each additional service year exceeding the minimum of 15 years⁴².

5.3 Pension System Reforms After 1990

In the three decades since the transitions of 1990, the Mongolian pension system has undergone a number of major reforms. These were carried out with assistance from international organisations, given the lack of state capacity to adapt to the administrative demands created by the transition to a market economy. Different international organisations, however, offered contrasting advice, and this has been reflected in the systems that have been produced. The complex mix of pension systems in Mongolia today, as indicated above, has

⁴¹ Provision 5.2, Law of Mongolia (1994, Jun 7) on pensions and benefits provided by the fund of social insurance, as amended on Jan 30, 2015

⁴² Provisions 9.1 and 9.2, Law of Mongolia (1999, Jun 10) on individual accounts of pension insurance contributions

differing eligibility and entitlement criteria, and these were changed by successive governments in 1994, 1999, and 2015.

5.3.1 The 1994 reforms and the DB system

The government began the process of reforming the pension system with the passage of Pension Law by the Baga Khural in December 1990. This law stipulated the collection of social insurance contributions at the rate of 13.5 per cent from the payroll funds of all business entities and organisations regardless of their ownership type, whether they were from the public sector or the newly emerging private sector, and the use of these funds to set up a pension scheme. This was the first step towards replacing the “social provision” system inherited from the socialist era. With the aim of developing the pension system further, as a part of the systemic transformation towards a market economy, the government requested assistance from the United Nations agency which specialised in social security issues, the ILO. From early in 1991, then, there was close cooperation between the transition government and the ILO. In March of that year, Mongolian officials were introduced for the first time to models for social insurance in a market economy at a workshop conducted by ILO experts (Vandanmagsar & Sukhbaatar, 2002). Participants in the seminar were from the government’s social security agency, trade unions, cooperatives, and the private sector, representing social partners that the ILO strongly encouraged to be involved. The workshop was the first step in the development of a social security project that the country adopted.

The ILO continued to work with the Mongolian government as it implemented the “Strengthening of Social Security” project in 1992-1993. Under this project, a 3-day national consultative workshop was organised for February 1993, where an assessment of the existing system was carried out and recommendations for social security reform were presented by the ILO experts. This workshop was

followed by intense discussions⁴³ amongst participants. The workshop was attended by a wide range of organisations and communities, including other United Nations agencies such as the Ulaanbaatar offices of the UNDP, UNICEF, and UNFPA; the World Health Organisation; the Mongolian SGK; the Cabinet Secretariat; the Presidential Office; the Ministries of Justice, Finance, Health and Population Policy and Labour; the National Development Agency; Statistics and Taxation Authorities; trade unions; cooperatives; private companies; the Senior Citizens Committee; the Social Security Agency, and the local governors' offices (Vandanmagsar & Sukhbaatar, 2002, p. 130). The policy was, therefore, developed through the tripartite structure recommended by the ILO, and, theoretically, gave equal voice to workers, employers, and the government. The national consultation came up with recommendations for a more fundamental reform of the system inherited from the socialist era. The recommendations were based on the principles set out in the ILO Social Security Convention covering all the classical contingencies⁴⁴ and the concept that social partners should be included in the administration of the scheme reflected in the establishment of the NCSI. These became a part of the 1994 Package Law on Social Insurance⁴⁵. The approval of the Law by the SGK was, thus, granted following what has been described as a long process of careful discussion,⁴⁶ given the concern at that time about the wellbeing of many Mongolians facing hardships arising from the transition to a new economic system, and the new

⁴³ The data from the workshop show that 104 questions were asked and 88 comments were given by 92 participants and answers were provided by 105 people (Vandanmagsar & Sukhbaatar, 2002, p. 131).

⁴⁴ The contingencies include medical care, sickness, unemployment, old-age, employment injury, family benefits, maternity, invalidity and survivorship (ILO, 2016b).

⁴⁵ The 1994 Package Law included (1) law on social insurance, (2) law on pensions and benefits provided by the fund of social insurance, (3) law on unemployment benefits (4) law on pensions, benefits and compensations for employment injury and occupational disease (6) law on pensions and benefits of military staff, and (7) law on procedure for enforcing social insurance laws.

⁴⁶ The notes from Parliament's discussions on the Laws on Social Insurance show that 493 people gave speeches, and 1285 comments were raised during the 18 days of the session (Vandanmagsar & Sukhbaatar, 2002, p. 161).

pension system came into force in January 1995. Since then, this package has been amended a number of times, but its basic parameters remain the same.

5.3.2 The 1999 reforms: The introduction of the NDC system

The next major pension system reform was introduced through the involvement of USAID under a technical assistance project implemented between 1997 and 2000. As stated in the project document, the project produced a series of influential documents, These included: six sets of recommendations for the reform; six individual reports; three analyses and recommendations on pension policy issues; six analyses and recommendations on implementation issues; two sets of public education materials and a plan on public education; three manuals and training materials and eight background documents (Bender & McTaggart, 2000). The outcome of the project was the official approval by the Mongolian Parliament of the conceptual document, the “Main guidelines for pension reform to be followed by the state to the year 2021” (State Great Khural, 1999, May 27), the proposal for the NDC system, and the authorising legislation, the “Law on Individual Accounts of Pension Insurance Contributions”. The outcome represented the new influence of neoliberal ideas in the design of the pension system, albeit with some elements from the previous system remaining in place. This choice was captured in the following comment by a former member of parliament who took part in the passage of the legislation:

Although our pension reform looks neoliberal, it was done in the way that the state would still be involved, the [foreseen] changes are gradual – designed to be undertaken over 25 years; ... [and] the social aspects [of the system] are kept [as before]. ... [As such] the current system is advantageous in that [it is], firstly, inflation-adjusted; [and] secondly, backed by state budget in the case of bankruptcy. Third, the [nature] of politics itself serves as security of the pensioners’ rights and interests. (IP16)

Since the introduction of the reform in 1999, the government of Mongolia has received considerable technical assistance to refine and develop the NDC system

further. The institutions providing the assistance were the World Bank, the ADB, the ILO, and the JICA.

The World Bank has been active in pension system reform since 2003 by providing policy recommendations and policy options through its recruited consultants and its own team. These options and recommendations were reflected in their reports, i.e., Wiese and Cohen (2003), World Bank (2008a), and World Bank (2012b). The recommendations were based of actuarial projections using models including the PROST.

The ADB's involvement started with the Financial Sector Development Project in 2002 where the project had a component on pensions. With a further input of a consultant, Thompson (2003), the policy proposed by the project became a basis for the Pensions section of Social Security Sector Strategy approved by the government (2003, Nov 12). In 2007-2008, the ADB implemented the "Strengthening the Pension System" project with the International Securities Consultancy Limited. The project team organised a series of workshops and a study tour for policy and decision makers to Canada, supported the participation of officials to attend the World Bank Institute's Core Course on Pensions, organised an actuarial PROST training course for officials and produced three reports (International Securities Consultancy, 2007, 2008).

At the request of the government, the ILO conducted a series of reviews of the 1999 reform (ILO, 2010) and provided policy recommendations in 2010 and an assessment of the social security legislation of Mongolia in view of a possible future ratification of the Social Security Convention No. 102 (ILO, 2016b) between 2007 and 2015. In 2013-2014, the ILO also assisted the Government in facilitating a national dialogue (ILO & Government of Mongolia, 2015) aimed at assessing and defining a basic set of social security guarantees (social protection floor) including old-age pensions.

Based on its survey (JICA, 2015), the Government of Japan has been assisting the SIGO to build the staff capacity needed for implementing pension system reform.

5.3.3 Reform developments since 2015

Being provided with the assessment of the previous reforms and recommendations for future direction by different international organisations, and after defining the social security floor for older persons, the Mongolian government initiated two major interventions in the pension system. In May 2015, the SGKh amended the Law on Individual Accounts of Pension Insurance Contributions that allowed cohorts born on the 1st of January 1960 or after to choose between the DB and the NDC schemes according to what they saw as best for calculating their pensions.⁴⁷ This amendment secured access for cohorts who reached the age of 55 years during the period of January to May (mainly women) to liveable pensions with the delay of 5 months. Under the law at that time, they would have been awarded their pensions from their individual accounts, which would have mainly yielded minimum pensions that were only 20 per cent of their pre-retirement earnings.

A month later the SGKh approved another change to the system, the “State Policy on Pension Reform for 2015-2030” (State Great Khural, 2015, June 16), replacing the previous conceptual document “Main guidelines for pension reform to be followed by the state to the year 2021.”

A number of further amendments were made to pension policies following the election of the MPP in 2016. These included, first, the February 2017 amendment that decreased the age of retirement for herders by 5 years⁴⁸ and

⁴⁷ Provision 13¹, (Law of Mongolia, 1999, Jun 10) on individual accounts of pension insurance contributions, as amended on May 14, 2015

⁴⁸ Provision 4.7, Law of Mongolia (1994, Jun 7) on pensions and benefits provided by the fund of social insurance, as amended on Feb 2, 2017

entitled one year of herder's contributory service as 1.5 years for determining benefits.⁴⁹ Reducing the age of entitlement for herders had been a promise of the MPP in the last three elections and when it was elected it has proceeded to implement this. Second, the SGKh approved amendments that changed the way child rearing and caring was counted when calculating the entitlement of women for pensions. This amendment entitled an increase of women's total years of contribution by one and half years per each child born, or adopted,⁵⁰ and the period for childcare leave to be considered as contribution years for up to three years.⁵¹ Contributions during the childcare leave were mandated to be divided between mothers, employers and the state depending on women's employment status.⁵² These provisions are set to take effect in 2019.

Two months later, in April 2017, and then in February 2018, the SGKh passed three major amendments aimed at increasing the financial sustainability of the pension system. These changes were in line with the long-standing recommendations of international financial institutions to increase contribution rates, the age of retirement for women and men, and the reference period for calculating benefits. Contribution rates were increased from seven per cent for employers and seven per cent for employees to 9.5 per cent each⁵³. Contribution rates for the self-employed were increased from 10 per cent to 12 per cent.⁵⁴ This was the return of contribution rates to the 2008 level. The legislation mandated gradual increases in the age of pension eligibility from 60 for men and

⁴⁹ Provision 3.4, the same law as above, amended on the same day

⁵⁰ Provision 3.5, the same law as above, amended on the same day

⁵¹ Provision 3.3.3, the same law as above, amended on the same day

⁵² Provision 3.6.3, the same law as above, amended on the same day

⁵³ Provision 15.1, Law of Mongolia (1994, May 31) on social insurance, as amended on Apr 14, 2017

⁵⁴ Provision 15.2, the same law as above, amended on the same day

55 for women to 65 for both, by six month increases per year starting in 2018.⁵⁵ The opportunity to retire early was kept, but with a prolonged vesting period of 3 months per each year until 2038.⁵⁶ The same provisions apply for workers working in hazardous and high heat conditions. With the same legislation, the reference period for determining benefits was increased from the existing best five consecutive years to seven years.⁵⁷

5.3.4 Commentary on Reforms

The design of pension systems has a substantial effect on the differences in pension entitlements between men and women. For instance, the average EU-28 gender pension gap for the 65-74 age group in 2014 stood at 40.2 per cent, much higher than the average pay gap which was 16.1 per cent (European Parliament, 2016). The gender gap in pension coverage is the gap between the proportions of men and women who are entitled to a pension. It measures the extent to which more men than women have access to the pension system, and for people in the EU between 65-74 years, this has been around 6.2% (European Parliament, 2016).

Insight into the history of pension system change in the postsocialist era can be gained by considering the contrasting visions of social security promoted by the ILO and the World Bank. Drawing on Ney and Mays's (2000) analysis of international organisations, I now consider their role in pension system development in Mongolia. Ney and Mays observe that the World Bank and the

⁵⁵ Provision 4.1, Law of Mongolia (1994, Jun 7) on pensions and benefits provided by the fund of social insurance, as amended on Feb 2, 2018; Provisions 2.1 and 2.2, Law of Mongolia (1997, Jan 16) on the usage of procedures for the amendments of law on pensions and benefits provided by the fund of social insurance and law on pensions and benefits provided by fund of social welfare, as amended on Feb 2, 2018

⁵⁶ Provisions 6¹, Law of Mongolia (1997, Jan 16) on the usage of procedures for the amendments of law on pensions and benefits provided by the fund of social insurance and law on pensions and benefits provided by fund of social welfare, as amended on Feb 2, 2018

⁵⁷ Provisions 6², the same law as above, amended on the same day

ILO define differently the objectives, problems and solutions of the pension systems at a time of global population aging. This is summarised in Table 5.1 below.

Table 5.1 The World Bank and the ILO Objectives, Problems and Solutions in Pension Systems

	World Bank	ILO
Questions driving pension reform agendas	Does the pension system promote economic growth? (Is the pension system good for the economy and for the old?)	Does the pension system extend coverage to all, protect against poverty, and provide income replacement?
Problem focus	A PAYG Defined Benefit system creates market distortions and will lead to inequalities	Low rates of coverage of workers and dependants and poor administration and management of pension systems create poverty among the old
Preferred policy solutions	A multipillar system (to separate savings from redistributive functions) involving <ul style="list-style-type: none"> • Mandatory public PAYG • Mandatory savings, privately managed • Voluntary savings 	A multi-tiered system involving: <ul style="list-style-type: none"> • poverty alleviation • PAYG DB • Mandatory DC • Voluntary savings, non-pension income

While a number of government documents have been developed in the postsocialist era to guide pension policy initiatives, including a Social Security Sector Strategy Paper (Government of Mongolia, 2003, Nov 12) developed with assistance of the ADB, and the MDG-based Comprehensive National Development Strategy (State Great Khural, 2005, Apr 21), two documents produced over this time have been the most influential. These include, first, the 1999 “The Main Guidelines for Pension Reform to be Followed by the State to the Year 2021” (State Great Khural, 1999, May 27), developed with the support of the Pension Reform Technical Assistance Effort of the Economic Policy Support Project and approved by the SGKh. According to the Project, as worded

in its 1999 report (Bender & McTaggart, 2000, p. 3), the approach to pension reform was guided by the following objectives:

- preserving the concepts of fairness and individual equity in how workers are treated by the system;
- protecting the needs of the elderly and persons close to retirement;
- ensuring that current workers receive reasonable pension benefits when they retire, without subjecting them to unreasonable risks;
- making the pension system financially stable and eliminating the dependence of the system on the general budget; and
- introducing market-based economic reforms intended to encourage the development of the private capital markets and increase economic growth.

The Guidelines envisaged a two-step reform process involving (1) the immediate introduction of a system of individual accounts funded on a pay-as-you-go basis, and (2) the gradual investment of some portion of contributions into the capital markets of Mongolia and, potentially, of other countries. This implies, then, that Mongolia adopted the approach promoted by the World Bank when it chose to replace the DB scheme with the NDC scheme, the basic philosophy of which is to establish a strong relationship between a pensioner's contributions and his or her pension.

The “Main Guidelines” document was, however, superseded in June 2015 by the SGKh’s (2015, June 16) resolution that a new approach should be taken, and a new conceptual document, “The State Policy on Pension Reform (2015-2030)” was adopted. The new policy envisaged (1) establishing a multi-tiered old age pension system that included a universal basic pension and a supplementary private pension scheme, (2) setting up a special pension fund for herders, self-employed and informal sector workers with subsidised contributions (50 per cent subsidised from the state budget), (3) moving to a partial funding from 2030,

and (4) introducing parametric changes such as increasing retirement ages for both women and men, pension insurance contributions, wage reference period.

As the implementation of the NDC payment schedule approached, awareness of the implications of the new scheme, particularly the projected drop in pension benefits for new retirees born after 1960 and for the self-employed, pensions policy took on a new electoral significance. Pension issues became increasingly prominent in the 2012 election. Alongside these developments was greater fiscal 'headroom' given the growing state revenue from an increasingly profitable mining sector, and the potential for these to be used to meet shortfalls in pension funds. However, the official platforms of the parties were brief and lacked detail. The positions of the two major parties are summarised as following.

Table 5.2 Pension Platforms of the Two Major Parties

Pension platform for 2012 Parliament Election	Democratic Party	Mongolian People's Party
Undertaking to set up a reserve/wealth fund with revenues from mining sector, earmarked for pension purposes	√	√
Undertaking to take measures to protect pensions against inflation	√	√
Undertaking to eliminate pension gaps between the 'before' and 'after' 1995 cohorts	√	√
Undertaking to take one-off measure to allow retrospective payment of contributions to those defined	For years 1990-1995	For years up to 2000
Undertaking to introduce multi-pillar pension system		
Undertaking to implement a programme aimed at extending pension coverage to herders and self-employed	√	√

Undertaking to reconsider the retirement age for herders		√
Undertaking to set up an additional pension scheme		√

The official platforms of the parties for the 2016 election included measures to be taken in the pension area. While the Mongolian People’s Party promised a pension called “seniority wealth” and establishing a private pension insurance scheme (Mongolian People's Party, 2016), the Democratic party promoted a multi-pillar pension system, a supplementary private pension scheme and a joint pension (Democratic Party, 2016).

It has been 20 years since the decision to pursue a NDC reform package. Despite initially establishing individual accounts as a part of the scheme, the Government has not implemented other reform initiatives stipulated in the policy documents. This is partially due to the high turnover in governments and the resulting lack of continuity of public policy agendas. As one of the officials said:

We have seen 13 prime ministers in the last 20 years. [It means] each prime minister has had 1.7 years in office, on average. [Given such a short time,] consideration of gender and pension system reform [cannot be taken care of]. Everything gets ruined; all the reform initiatives got ruined. ... With the changes in Government, the personnel who conveyed the [pension reform] ideas and concepts had been removed and no one is left to defend the reforms. (IP16)

A key part of the policy, investing pension contributions in securities, has not been carried out because of the constraints of local capital markets. The pension scheme has, therefore, “been in deficit from 1999 onwards, representing 28 per cent of the total expenditure in 2000 and increasing to almost 47 per cent in 2008” (ILO, 2010, p. 4). It is evident that the projections envisaged in the 1999 Guidelines, under which a surplus of up to three per cent of reference income should be accumulated from 2005 onwards, was in fact unrealistic.

A common view expressed within Mongolia was articulated by one of my research participants, a government official, who commented:

[We] worked with the World Bank and ILO and got evaluations [on the pension system situation] 2-3 times. Regardless who carried out the evaluation, experts agreed on one thing that it is too early for Mongolia to take the path of a pension funding scheme. (IP08)

One fortuitous outcome of this failure to invest in securities is that the Mongolian pension system funds were not exposed to investment risks of the global financial crisis of 2008 and 2009.

Secondly, the gradual increase of the retirement age for both men and women, and the elimination of early retirement has not happened until 2017. Thirdly, pension benefits for cohorts born after 1960 will dramatically fall compared with the cohorts born before 1960. This is partly due to the decrease of pension insurance contributions from 19 per cent to 14 per cent after 2008, a low retirement age, low returns on investment of pension funds, but mostly because of the weakness of the pension system design.

Lastly, the government has not taken adequate steps to encourage people to participate in the voluntary pension scheme, leaving many people, especially herders and the self-employed, without a reasonable pension in their old age. The 1999 reforms envisaged the self-employed and herders would join the voluntary scheme. Herders, who represent about a third of the labour force, and the self-employed, who represent about 15 per cent of the labour force, however, are both exempted from making mandatory contributions to the scheme, and according to 2009 statistics, only about 5% of the economically active population contribute to the voluntary scheme.

The voluntary scheme is, therefore, widely perceived to be unfair for those full time self-employed contributors. A solo contributor to the voluntary fund, without any employer contribution, will be unable to accumulate enough in

their personal accounts for anything more than a minimum pension. In 1999, when the Law was passed, the contribution rate to the pensions fund was 13.5 per cent for an employer and 5.5 per cent for an employee, totalling 19 per cent, compared with 9.5 per cent for a self-employed⁵⁸. An informed person, who knows about this failure of the NDC to stimulate the voluntarily contributed insurers to contribute according to their income, would end up paying the minimum contribution calculated from the minimum wage declared by the Government. This knowledge however is not readily available for the self-employed and herders. A fair number of those self-employed people, who have been contributing according to their income with an optimistic attitude towards the Mongolian pension system, will finish with the same minimum pension that the other self-employed cohorts who managed to contribute on the minimum wages would be entitled to. The NDC's principle of fairness for insurers being paid in accordance to the contributions does not apply here for this segment of insurers. This is a failure of the design. If provided with choice and information, some of the self-employed who see their career as life-long and who try to generate pensions entirely from voluntary contributions, on the one hand, would have chosen to contribute at the commonly defined flat rate to whatever type of a universal pooling fund. The others who contributed to the mandatory scheme in the past, on the other hand, would have chosen to contribute to the NDC scheme up to the ceiling.

As knowledge of the implications of the NDC scheme has grown, it has become increasingly clear that it will not provide coverage for the entire population. A large proportion of herders and the self-employed are not included, and only a small percentage are covered by the voluntary scheme. One participant in the research commented:

⁵⁸ The pension contribution rates were changed to 7 percent for both an employee and employer and 10 percent for a self-employed in November 2007.

[I] consider, this system is not concerned with the whole population. ... The liberal society is not necessarily responsible for fully engaging people in employment. ... Liberal society is where a certain job is obtained competitively, [but] how about the people who are out of the competition? The ageing, falling on others' care and becoming dependent on others are the facts of life. As such, there should be an alternative solution for those in this state of dependency. (IP15)

By liberal society, this participant was referring to the new market economy, and she observed that it did not provide for the security of those who “fell” on others' care, particularly the aging.

This seemed to fall short of the pension system objectives as spelt out by another participant:

The objective is brief and obvious. It aims at instituting social security for the aged, the disabled and survivors. Regarding the aged, [they] create their own security during [their] employment period. For those people who could not build such a guarantee [security], the state would support them. ... Poverty alleviation is the main objective of the pension system itself. Creating social security for the aged means, over-all, keeping them out of poverty; so in this sense [it] is linked with poverty reduction goals. (IP08)

The recent policy changes, undertaken under the ILO Recommendation 202 on Social Protection Floors referred to earlier are, though, to extend the coverage of the voluntary scheme and to encourage self-employed, herders and informal sector workers to join the scheme.

The multi-layered system, adopted in the 2015-2030 strategy, envisaged private pensions as a third pillar. As far as my participants were concerned, “the biggest and the toughest challenge is public trust; people worried about what will happen if it disappears like Anod, or like Zoos, or like the savings and credit cooperatives”⁵⁹ (IP01). Building trust is an important incentive for investment

⁵⁹ Savings and credit cooperatives (SCC) have been popular financial intermediation in Mongolia, but in 2006, 32 SCCs faced failure accounting for more than half the assets of the

of savings in private pension funds as discussed by Hinz (2014). As for women's place in private pension, the representative of the private insurance company was confident from his experience that "insurance is a matter of the family budget, and women are the ones who make most of the decisions when it comes to household expenditure" (IP01). Promoting women's knowledge and building their trust might be one of the strategies that private pension providers, like my interview participant, would pursue, but it does not mean that women do well with private pension schemes. International experiences show the opposite as discussed in Chen (2007). The quote is though, another indication of the Mongolian women's decision making power within the household as discussed in Chapter 3, but their power might not be exercised the same way when it comes to their voices to protect women's interests in the provision of private pensions.

5.4 The Implications of the Design of Mongolia's Pension System for Women

5.4.1 The impact of the pension system on women

The level of benefit paid to older women through the Mongolian pension system was described by one participant as "pitiful and symbolic" and left women dependent on the support of their families. In Mongolia, as in many other cultures, children are seen as a form of security for parents in their old age. Parents are, traditionally, not left alone at home when their children grow up. The youngest son is expected to stay with his parents, inherit their livestock and look after them when care is needed. This practice has changed in recent times, but regardless of whether children live with parents under one roof or not, children are still generally expected to take care of them. A survey conducted by the European Bank for Reconstruction and Development (2010) showed that over 40 per cent of the Mongolian respondents thought that education should

sector and costing MNT 33 billion of state budget to pay out a half of the loss (IMF, 2008). Anod and Zoos are the names of Mongolian banks that declared their insolvency in 2008 and 2009.

be the priority in government spending, which is much higher than the Western Europe average. But the opposite response was recorded for pensions. Investing in education usually means investing in youth. Thus the survey result might suggest that Mongolians are optimistic about their old age security because they believe in the younger generation and its traditional ties with old

generation when it comes to the issue of pensions. In my interview, in response to the question “how do you think you will secure your income in old age”, an urban woman with a prestigious employment history said:

... strategically, [there are two ways. One is] to get engaged in business with opportunities to save and [the second is to] be close to my child. This [the latter] is the traditional network. It’s however obvious [to me]; it will most likely not work. My daughter, apparently, will not live with me just like I did not live with my mum. That is why, it’s scary; I don’t know if there will be a support [from her] or not. (IP16)

Indeed, apart from a group of high-earners, successful business people, entrepreneurs and those engaged in after-retirement employment, the majority of Mongolians look for and live on family support in retirement. For many their pensions are not sufficient and for those on social assistance the benefits are too small. Others have found that the social pension⁶⁰ for the elderly barely pays for their food consumption and they have no money left for other needs such as bus fares, clothing, fuel and medical treatment (Mujahid, Namdaldagva, & Banzragch, 2010, p. 45). Regarding the amount of pension benefits of her parents, an interviewee told me “I’m not joking, [they] seem to get pitifully little – just a symbolic benefit”. Among those who secured their income at retirement, gender disparity is evident.

On average, men receive pensions for 15.8 years and women for 22.6 years in Mongolia. Their monthly pension benefit was MNT 371,780 for men and MNT

⁶⁰ Non-contributory pensions, cash transfer from the Government to those who are not eligible to receive contributory pensions, referred to as social welfare pensions elsewhere in this thesis.

303,888 for women in 2017 (SIGO, personal communication, Aug 5, 2019) meaning that women get 18 per cent less pension than men monthly. It should be noted that pensions people were receiving in 2017 were calculated using DB formulas, but not of NDC which would yield higher percentage. The recent study by (Lis & Bonthuis, 2019) shows that gender gap in pensions in countries with NDC schemes range “from 33 per cent in Italy, 31 percent in Sweden, and 25 per cent in Norway to 20 percent in Poland and 17 per cent in Latvia” (p. 44). When compared with the average monthly pay gap, which was 13.4 per cent in 2001-2015, it reveals that the pension system in Mongolia widens the gender gap in the labour markers instead of narrowing it down.

As has been common, many women pensioners look after their grandchildren, engaging again in the reproductive sphere of work. There was a proposal to support childcare givers in their retirement as has been the practice in other countries. For instance, in 2011 the UK has introduced childcare pension credits to grandparents who look after their grandchildren, and these count towards qualifying for the basic state pensions. These caregivers are most likely to be low income grandmothers who support their children to continue to earn by providing care for their grandchildren at least 20 hours a week (Childhood Wellbeing Research Centre, 2011). In the UK, one in three working families relies on grandparental childcare. The new policy has been appreciated for the principle that the care grandparents provide does count and should be recognised.

5.4.2 The pension age and the impact on women

Increasing the retirement age of women and equalising it with that of men has been one of the main recommendations for a parametric reform since the introduction of the NDC scheme. It has been reflected in government documents as shown in Table 5.3 below.

Table 5.3 Government Documents on the Age of Pension Entitlement

Document Title	Formal Approval	Provision on Retirement Age
Main Guidelines for Pension Reform to be followed by the State to the year 2021	SGKh Resolution No. 38, 1999	Recommended the same retirement age for both men and women, in the long run, given the objective to move to a system based on an individual's participation.
Social Security Sector Strategy Paper	Government Resolution No. 239, 2003	Recommended gradual equalising of the retirement age for men and women. Starting in 2005, the retirement age of women will be gradually increased until it reaches the age of 60 by 2010. The retirement age under the new pension system will be 60 for all contributors. This will also refer to the retirement age of those working under non-standard working conditions.
MDG-based Comprehensive National Development Strategy	Government Resolution No. 25, 2005	Recommended aim of equalising the pension age between males and females gradually, increasing female age of entitlement starting from 2010 and bring it up to 60 in 2021 (Policy objective 4, priority outcome 6).
State policy on Pension Reform (2015-2030)	SGKh Resolution No. 53, 2015	Recommended retirement age be gradually increased reaching 60 for women and 62 for men in 2027. Equalising the ages shall be considered after the year 2030 in accordance with average life expectancy of that time.

These recent changes in the age of eligibility for women can be seen within the context of the views on the ideal age of eligibility as described by participants in my research. When asked, 'would you support an increase in the retirement age? Why and why not?', women's reactions to the proposal were diverse, and dependent mainly on their employment, health and family status. A single mother who managed her small manufacturing unit said:

[I] think the [present] retirement age is fair(ish). I don't think I would be able to carry on with this demanding work beyond 55 [years of age]. My body feels it. (IP19)

A contrasting perspective was offered by a woman in an executive position in a private company. She commented,

If allowed [I] will keep working. It is not necessary, I guess, to retire exactly at 55 if one has still potential. ... [Retirement age for men and women] should be at least equal. Why should women's [retirement age] be earlier? What's the justification? Women in fact live longer, don't they? ... Pensioning off women 5 years earlier [than men] because they gave birth to children in the past and presenting this as a reward or mark of appreciation in women's later life is even weirder. Supports and benefits could have been provided at very time [of child bearing and rearing]. But then, what can women 55 years of age do? [They have] no children to look after, no more child bearing, and therefore no difference in work capability [compared with men]. [It] should be at least equal. (IP18)

Responses from two government officials who were interviewed showed that they were aware of the different needs for and requests of blue-collar and white-collar Mongolian workers regarding changes in the retirement age:

[The retirement] age is a controversial issue. For instance, as regards to the office women and those engaged in intellectual work, they tend to be interested in raising the [retirement] age and this might be a possible option for them. But as for the women employed in industrial manufacturing work, especially those working in difficult conditions, [they claim] the [retirement] age should remain low. With regard to herders and the self-employed, because of the virtual absence of work that are reliant on their age, their voices have not been expressed. (IP08)

When we ask [the public about whether] the retirement age should be lowered, herders especially [say it should] because they work all the time outside, in the open air and under harsh climate conditions, they age, and they become ill and injured earlier. They tend to have shorter lives. (IP15)

These comments reflect the quite different needs of different population groups in Mongolia, but these needs have been overlooked in the initial amendment of the law that lifted the age of entitlement for both men and women to 65 in April 2017. An increase in the retirement age was one of the conditions of the

agreement between the government and the International Development Association for credit of USD100 million signed in December 2017 (Government of Mongolia and International Development Association, 2017, Dec 01). In February 2018 the Mongolian parliament changed the amendment of the law again that restated the opportunity to retire early at age 55 for women and 60 for men if they choose to, but with a tightened eligibility criteria.

While local officials were mindful of the different needs of women, these concerns have not been recognised in the reports by international experts and organisations. Instead, advice from these organisations has focussed on overall improved life expectancy and, therefore, a need to raise the age of entitlement for all Mongolians. Life expectancy, however, should not be the only guide. In 2017 Mongolia's life expectancy at birth was 66 years for males and 74.7 years for females. Although exact data is not available, it is questionable if life expectancy has gone up for those engaged in physically demanding jobs, in poor health or in low-income groups. The raising of the retirement age, therefore, will affect these groups negatively, particularly given the age-based discrimination and lack of jobs for women over 40 years of age in the labour market, which are discussed in the next chapter. Leaving the choices open for people was a good decision as different people are suited to retire at different ages.

It is a concern that men's life expectancy in Mongolia is low and the disparity among life expectancies of men and women has been widening. Almost 9 years of the gender gap in 2017 is large compared to the world average of four years and such a significant gap is found mostly in formerly socialist countries. In the same year, it was 11 years in Russia and Lithuania and 10 years in Belarus, Ukraine and Kazakhstan. Strategic tools such as changing men's lifestyle – reducing alcohol and tobacco consumption, changing their health-seeking behaviour and overcoming stereotypes about masculinities such as men must

provide for their families need to be practiced in Mongolia to help men to live longer. Studies found also that spending more time at home with children on parental and childcare leave has positive effects on men's wellbeing.

The international debate around proposals to increase the retirement age focuses on similar arguments. Proponents argue that increasing the retirement age would help people to realise their right to work longer (Nyce & Schieber, 2005), which is true for Mongolia. Three-quarters of 50-65-year-old women in Mongolia reported early retirement as the main reason for their unemployment (World Bank, 2018). Moreover the proponents argue that too low an age of retirement damages economic efficiency; that physical strength is now less necessary to perform work; that an aging population is not necessarily a less healthy one; and finally, that people are starting to work later in life, meaning that a higher retirement age might be appropriate in maintaining a consistent level of years actually worked.

Retirement age affects the number of contributors to and receivers of social insurance pensions, involving a substantial number of people who withdraw from the labour market. Scholars argue that when looking at the retirement age, one should not put too much emphasis on the pension pressure. To achieve this, proper time and reasonable adjustment methods are needed. As shown in the above table, Mongolian policy makers have not been consistent on the time and duration of introducing an increase in retirement age, and have ignored the need for adjustments in the labour market and new supports to accommodate aged workers and to create job opportunities for young workers if older people remain employed for longer.

5.4.3 Entitlements as individuals versus entitlements as dependants

A legacy of the socialist era is that women have been entitled to pensions as individuals, not as dependants, except in relation to the entitlement for the

survivors' pension in the case of a spouse's death. More generally, access to pensions through a husband's entitlement is today recognised as having detrimental impact on women and their income security because it reduces the importance of women's contributions to pension funds, it jeopardises their individual entitlement and, therefore, the adequacy of the pension they receive, and it neglects intra-household inequality. The 2015 law on joint pensions was an intervention that overlooked these principles, and it introduced an element to the pension system that places a new emphasis on one's marriage status. Although more women than men in marriage might have benefited from this law, as women outlive men, this entitlement takes attention away from the essential need to increase the adequacy of the pension for all women regardless of their marital status. The law was cancelled in September 2016 because of its inconsistency with the government's new pension policy, and its coverage of only a small group of people (Ministry of Labour and Social Protection, 2016, Sep 09). Any measure that overrides women's individual rights to pensions should not be encouraged.

5.4.4 Social safety net elements

Minimum pension guarantee

Mongolian legislation secures the minimum pension of at least 75 per cent of the minimum wage under the DB scheme, and 20 per cent of the national average wage, plus an additional 0.5 per cent of the average wage for each additional service year beyond the minimum of 15 years under the NDC scheme. In 2017, the minimum partial pension was 90 per cent of the minimum wage and the minimum full pension was by 5 per cent above the minimum wage. A minimum pension secures income for many pensioners in old age. According to World Bank (2012b), fifty per cent of pension insurance beneficiaries of the DB scheme and 70 per cent of the NDC scheme are expected to receive a minimum pension. Among them women are the major recipient of the minimum pensions.

71 per cent of 95,530 beneficiaries of full pensions and 58 per cent of 44,963 people who received partial pensions in 2017 were women (SIGO, personal communication, Aug 5, 2019).

The social welfare pension is a backstop for any individual who has been unable to contribute to the social insurance DB and NDC funds. It is widely recognised in Mongolia, however, as being insufficient to sustain older people living independently. The World Bank has actually suggested replacing the Social Welfare Pension and the minimum pension benefits under the pension insurance scheme with a Targeted Social Pension subject to a pensions test.

Survivors' benefits

Survivors' benefits are one of the classical branches of social security defined in the ILO convention, and most social security systems pay such benefits. Survivors pensions are paid from the social insurance fund and 22,256 people received the survivor's pension in 2017, of which 80 per cent were women. Women are the majority of survivors' beneficiaries as they live longer than men, but it does not mean that the survivors' benefits favour women. Indeed they favour couples because if there were no such benefit a couple would have to save from their income for a surviving partner and reduce their consumption (Ståhlberg et al., 2004).

Pension benefit indexation

Indexation is a way of maintaining the living standards and purchasing power of beneficiaries, and it is important to have indexation before and after retirement (Ståhlberg et al., 2004). Women as a group benefit more from indexation of annuities as they live longer. With the longer retirement period, it is preferable for women to have wage indexation rather than price indexation as the latter make them fall behind the standard of living of workforce to a greater degree than men (Ståhlberg et al., 2004).

The Mongolian pension system does not have automatic indexation, but benefits are adjusted in “relation to changes in the cost of living”⁶¹ and “in direct relation to the inflation rate”⁶² as stipulated in the relevant laws of the DB and the NDC schemes. Wage indexation of pensions was introduced in 1997 (ILO, 2014) and revised annually. The government has not, however, moved from the ad hoc adjustments to an automatic indexation, apparently due to caution to keep the related costs under the complete control of the government. Ad hoc indexation, however, in many cases has resulted in the depreciation of the real value of pension benefits and has created uncertainty among pension beneficiaries (World Bank, 2012b). With rapid growth in wages during the economic boom of 2011, international organisations urged the government to introduce a strong indexation to limit disparities in pension benefits.

5.4.5 Pension crediting for caregivers

A way to recognise and incorporate women’s reproductive functions in the entitlement and the calculation of pensions is through pension crediting for caregivers (PCC)⁶³ (Barnett, 2005; Frericks & Maier, 2008; Fultz, 2011; Jefferson, 2009; Palmer, 2000). At the individual level, PCC helps women to gain access to pensions and improve their pension amount as it compensates for the years spent in care, usually for children. At the macro level, PCC has been used by governments to prevent and alleviate old age poverty among women, promote women’s employment, stimulate fertility, encourage gender equality and recognise the economic and social value of unpaid care work (Fultz, 2011). The

⁶¹ Provision 30, Law of Mongolia (1994, Jun 7) on pensions and benefits provided by the fund of social insurance

⁶² Provision 10, Law of Mongolia (1999, Jun 10) on individual accounts of pension insurance contributions

⁶³ PCC, a term introduced by Fultz (2011), is used for care crediting in this thesis although scholars may refer to it differently as “contribution credits” (Jefferson, 2009), “childcare pension credits” (Barnett, 2005; Frericks & Maier, 2008; Palmer, 2000), etc.

popularity of PCC is apparent by its application in 26 of the total 30 OECD member countries.

PCC design varies across countries depending on the policy objective of PCC and is aligned usually with other government policies aimed at similar policy objectives. The ILO study (Fultz, 2011) shows that PCC is effective only in combination with other government policies as it would be unlikely on its own to meet the desired objectives and change behaviour. PCC systems aimed at poverty alleviation target those women who have low earnings, allocate credits for longer periods of time and allow women to work while getting the credit. PCC is provided along with minimum pensions, social assistance benefits, universal pensions, housing allowances and tax-free income. PCC systems aimed at boosting the labour market participation of women and keeping participation high tend to allocate generous credits for shorter periods. Crediting is linked with childcare subsidies, cash benefits for workers with children and parental leave. PCC systems aimed at increasing fertility rates allocate credits per birth with an increased generosity for subsequent births. PCC systems aimed at stimulating gender equality in care work encourage both mother and father to get engaged in the caregiving by, for instance, allocating full crediting in case of equal involvement in caregiving. While many countries focus on the poverty alleviation and prevention side of PCC and design their PCC systems accordingly, some countries design their PCC in the way that meets different needs of women and different policy objectives (Fultz, 2011).

PCC is a necessary system in Mongolia for a number of reasons. Firstly, poverty alleviation has been and still is a policy challenge. Poverty emerged in Mongolia with the collapse of the system of central planning. During the subsequent years of democracy the government has not reduced the number of people living below the poverty line. The poverty rate which stood at around 36 per cent for over a decade and a half was down to 27.4 per cent in 2012, but it remains at

similar level, just below 30 per cent, today⁶⁴. The MDG target to reduce the poverty level to 18.0 per cent by 2015 was not achieved and remains ambitious. Women are particularly affected, given the feminisation of poverty (United Nations, 2003) and the feminisation of ageing (Mujahid et al., 2010) in Mongolia. Pension adequacy⁶⁵ in this context is subject to question, at least in the present design arrangements. Income replacement rates are projected to drop from 40-50 per cent to 20 under the NDC scheme (World Bank, 2012b), thus leaving new retirees at the risk of falling into old age poverty. Secondly, women's labour force participation is lower than that of men, and this gender gap in participation has widened over the last 20 years, with the exception of a short period around the year 2006 (World Bank, 2018). As shown in this study, the gender gap was 4.8 percentage points in 1996 with 65.6 per cent of women participating in the labour market, but the figure had more than doubled between 1996 and 2015 reaching 12.6 per cent points in 2015. Thirdly, fertility decline has been a concern of the government. Being a small country, the Mongolian government has been pursuing a pronatal policy for population development since the 1950s and it reached a total fertility rate of 7.6 in 1966. However, fertility began to decline in the mid-70s and was down to 2.14 in 2002. This was close to the 2.1 needed for population replacement. The government has tried to mitigate the risk of population stagnation since then by aiming at increasing the fertility rate. The Mongolian pension system is still a PAYG system. The system would be sustainable as long as there is a strong younger generation that could support the old generation. Strong means more young workers than the elderly with better

⁶⁴ An exception was in 2014 when the poverty rate dropped to 21.6 percent, and then it went up again. The figures are from the Household Socio-Economic Surveys conducted by the National Statistics Office and official statistics of the government. There was though a different estimate by the World Bank (2008b). Based on USD 1.25 per day poverty line, the estimation suggested that the poverty rate in Mongolia was down to 15 percent in 2008 as opposed to 35.2 percent reported by the government.

⁶⁵ The adequacy of pensions is measured by their ability to prevent poverty, the degree to which they replace income before retirement and how they compare to the average incomes of people below pensionable age.

skills and capabilities that would reflect in higher employment and a more productive economy.

The Mongolian pension system contains some elements of PCC, but there is room for improvement. Women can retire five years earlier than men and 10 years earlier if they have had four or more children, and the years of contributions to be eligible to full pensions used to be three to five years shorter than of men. These entitlements can be considered as recognition for social reproduction although they are for all women regardless of having or not having children. This form of a reduction in the years required for pension qualification is also practised in some other countries. Although choices are left for women to retire early, women's retirement age has been equalised with that of men in the 2017 and 2018 law amendments, increasing it to 65 years for both women and men. With this increase of retirement age by 10 years for women, parliament approved a provision that would add one and a half years to women's years of contribution per child born or adopted. As the government has not defined implementation details for this law, and the enforcement of this provision has been postponed by parliament until January 2020, the actual impact of this legislation cannot be discussed at this stage.

Another feature of the PCC in Mongolia is that women's years of contribution are not interrupted during women's absence for childcare leave as employers pay their part of contributions to pension insurance fund for caretakers. This enables women to accumulate years of contribution for the period of childcare leave as working years. While the pension system was entirely wage-based, this sort of PCC mattered as pension benefits were calculated mainly from the last five or so years' insurable wages only. But, with the reform of calculating pension benefits from life time contributions, this design of PCC does not provide the same impact as it was before the 1999 reform. It is because the

pension care credits are calculated from the minimum wage for up to two years⁶⁶ of the eligible duration for childcare leave. The amount is too little to affect the pension fund accumulated in individual accounts. As Zajicek, Calasanti, and Zajicek (2007) have shown, such contribution credits are inadequate for addressing women's high risk of experiencing poverty in old age. Although the new entitlements will increase the years of women's contribution as per the number of children resulting in increasing their pension eligibility and pension amount (minimum pensions for the NDC), the value of the PCC is unlikely to make a significant difference in women's pension amount under the NDC, thus not much positive contribution to old age poverty. As discussed in Fultz (2011), this type of PCC design with a low value and a long period for crediting is usually taken by governments that encourage women to stay home and take charge of care duties.

As pension credits were paid by employers within the pension insurance system, they covered women with paid employment only. The figures from the Health and Social Insurance General Office (HSIGO, 2017b) show that 82,487 women received contribution credits in 2017 during their childcare leave. 155,241 new babies were born 2016 and 2017⁶⁷, and their mothers would have represented the number of potential beneficiaries of the care credits. This figure demonstrates that only half of new mothers enjoyed the benefit of the contribution crediting policy of the government⁶⁸, which is rather a low coverage. If PCC is perceived to be for recognition of unpaid care work, it should cover everyone who takes care of children regardless of their employment

⁶⁶ It will be three years starting in 2020 as specified in the 2017 amendment of the law.

⁶⁷ The figures are taken from the National Statistics database <https://www.1212.mn/>

⁶⁸ I assume that in the context of poor access and availability of childcare facilities for very young children, most mothers who gave birth to babies would have taken childcare leave for a certain period out of two years entitled for childcare at that time.

status. It was recognised by the state and, according to 2017 law amendments⁶⁹, contributions of herders, self-employed and informal sector workers will be paid from the benefits fund under social insurance system for those who have voluntarily insured, and 50 per cent of contributions will be paid from the state budget and the rest by women beneficiaries who have not been insured. This law made it possible to reach universality for the PCC in Mongolia for all women child caretakers through the offer of a matching contribution. But the care credits that are financed from the state budget are available for mothers only, and as such the PCC does not contribute to gender equality in the childcare provision.

Despite the recent development, the PCC in Mongolia needs further improvement to better align it with government policies on poverty reduction in old age, promotion of female employment, as well as fertility and gender equality in productive and reproductive spheres of economy. For that, the government needs to identify the objective of PCC in line with all these social policies and set a value of PCC for the unpaid care work. The challenge and the real impact would be setting the value of PCC at the level of one's earnings rather than of minimum wage. By reforming the existing PCC, the government may expect an increase in earnings-related pensions and lessening its burden of minimum pensions discussed earlier.

5.5 Summary

Debates about the Mongolian pension system reflect the different perspectives of the World Bank and the ILO. The tension is between designs that are 'good' for economic growth and a design that will provide wide coverage for protection against poverty in old age. In the end, the concern for the financial sustainability of the system has been given primacy. The NDC, promoted by the World Bank

⁶⁹ Provision 3.6.2 and 3.6.3, Law of Mongolia (1994, Jun 7) on pensions and benefits provided by the fund of social insurance, as amended on Feb 2, 2017

is a policy designed to reduce the liability on the state for the financial security of the population in old age, and it largely shifts that responsibility to individual citizens. It is a complex system that was poorly understood by many government officials and by the wider population. There was an absence of both technical and normative discussions about the gender implications of the system, and no consideration was given to the anticipated impact it would have in decreasing the size of the pension for women. The prospect that it will provide economic security for women is not good. As it is, current pensions are, for many women, “pitiful and symbolic” (IP18), and many continue to rely on adult children for economic security in old age.

Successive governments have not been fully committed towards implementing the reforms, and this is at least in part linked to the high turnover of governments and a lack of continuity of public policy agenda. For the past 20 years, international organisations have been recommending Mongolia raise the age of entitlement for women, and this happened in 2017 following its specification as a loan condition of the World Bank. The raising of the age of entitlement illustrates the influence of international organisations and the relative weakness of the Mongolian government.

Chapter Six: An Analysis of Gender, the Labour Market and Matters of Social Reproduction

6.1 Introduction

As stated in chapter 2, inequality between men and women in pensions is profoundly linked with gender inequality in the labour market. A gendered look at the labour market is of particular importance for a study about Mongolia, a country that, in 2009⁷⁰, ranked first among 155 countries with its Gender Development Index, but was placed ninety-fourth among 109 countries for its Gender Empowerment Measure⁷¹ (World Bank, 2012a). This remarkable difference reflects gender equality in Mongolia not only in areas of human development such as education and health, but also a substantial gender gap in economic and political power and participation in decision making in the country. The 2009 Mongolian Labour Force Survey showed that women were disadvantaged in the labour market despite their high labour force participation rate. According to this survey, one third of the employed women in the labour market are engaged in unpaid work⁷².

The move to the NDC pension system as foreseen in the pension system reforms of 1999, and the analysis of its impact on women, necessitates an in-depth look at the reasons behind gendered outcomes of the labour markets. The fact that women are projected to end up with smaller pensions than men under the new pension system problematises the issue of gender equality in the Mongolian labour market and raises questions about the causes of the gendered outcomes.

⁷⁰ The 2009 data is used to show the contrast between the indices.

⁷¹ Gender Empowerment Measure is determined using three basic indicators: proportion of seats held by women in national parliaments, percentage of women in economic decision making positions and female share of income.

⁷² The Mongolian 2009 Labour Market Survey found that 64 percent of women work in the informal sector, 49 percent of them are unpaid family workers, notably in rural areas where livestock herding is the main activity for livelihood.

Certainly, women's employment is interrupted with child bearing and rearing, and this is an accepted reason in its own right. The extent to which other issues such as unequal pay, the concentration of women in low paid sectors and occupations, a glass ceiling⁷³ for high-level decision making positions, a lack of access to and ownership of capital, financial and nonfinancial resources, provisions for early retirement and unexpected early withdrawal affecting women's earnings during working lives and jeopardising their income security at retirement, have not, however, been examined in the Mongolian context. In this chapter, I examine each of these issues in relation to women's employment, as well as the policies for employment promotion and population development, and I discuss how the postsocialist structural changes and the government policies in Mongolia have contributed to greater gender inequality in the labour market, threatening the security of older women in later life.

An outcome of the socialist legacy was the norm of full-time female employment outside of the domestic sphere⁷⁴. Gaining access to full-time, paid employment has been one of the major challenges facing women in many developing countries (Gal & Kligman, 2000), but women's right to participation in employment in Mongolia was a well-settled notion, and it was well established both institutionally and ideologically when the country adopted a democratic system in 1990. The Mongolian Government subscribed to the Marxist ideology of a society of equal opportunities, free of exploitation, and, by the 1970s, it had achieved full employment in the labour market, including that of women. It is accepted that access to employment for women stimulates their education, their status in the family and in the labour market, their professional and career development, and that it facilitates economic independence. As such, gender

⁷³ The "glass ceiling" is a term coined in the 1970s to describe the invisible matrix of attitudinal and organisational prejudices that keep women out of top jobs.

⁷⁴In the early 1990s female employment rate in full-time jobs ranged between 85 and 90 percent, with practically no cross-country variation, and with fairly narrow gender gaps (UNICEF, 1999).

equality in labour market participation as well as in education was one of the greatest achievements of the socialist regime. Women's full mobilisation into the labour force was indeed necessary to build a communist system through rapid industrialisation where everyone's labour was valued (Blau, Ferber, & Winkler, 2014). The socialist ideology of individuals as workers also gave women access to social security services, including pensions. Women were eligible for the services not as dependants of their wage-earning husbands, but in their own right.

Gender scholars, however, have raised doubts about whether employment policy under state socialism promoted meaningful equality between men and women (Fodor, 2002; Havelková & Oates-Indruchová, 2014; Quack & Maier, 1994; Saxonberg, 2014). Clearly there was an issue in balancing women's paid and unpaid work, as women had the double burden of combining work in the labour market and in the family. Government population development and employment policies were both aimed at scaling up the socialist system and led to significant pressure on women as mothers and workers. Siklova (1993), for example, argues that women might have entered into and stayed in paid employment not because of their own professional and personal aspirations for equality, but because of the need to maintain household financial security.

Each of the following sections takes notice of the socialist legacies embedded in different aspects of women's productive and reproductive work in Mongolia.

6.2 Women's Employment in the Early Years of the Transition

The transition from one economic system to another in the early 1990s, and in particular the associated restructuring of the Mongolian public sector, brought to an end the previously guaranteed, lifetime employment for many women.

6.2.1 Involuntary early retirement: Pensioning off women

As already explained, women in Mongolia have been entitled to exercise their right to early retirement, but the approach to the early retirement of women after the collapse of the planned economy in 1990 was unexpected and has had a long-lasting negative impact on women's lives. In 1990, the Mongolian Baga Khural, the former lower house, approved a Pension Law that came into force on January 1, 1991. This law entitled women employees with 27 years and over of service to elect to retire at any time, regardless of their age⁷⁵. The entitlement period, or years of service, was reduced to 20 if a woman had four or more children⁷⁶. Women with four or more children could also elect to retire at age 50 if they had more than 15 years' service. The draft of the 1990 Pension Law was discussed publicly and, with the uncertainty of future employment at that time, early retirement was seen by many as a social protection measure. The popularity of the measure is evident by the number of requests from the Trade Unions of Professional Associations for lawmakers to reconsider the early retirement entitlement of their employees. For example, the Executive Committee of the Education and Science Sector Workers submitted a letter with the signatures of 12,000 teachers requesting that teachers with 25 years of service be able to take early retirement regardless of their age (Baga Khural of Mongolian People's Republic, 1990, Nov 13, pp. 36-37). An official in my interview commented on the event:

We substantially amended the pension law two to three times after communism; the first was in 1990. We, the government, had faced the phenomenon called unemployment for the first time, the budget deficit, the end of Soviet assistance, and there was a sudden shock to the economy. To get out of the shock, the early retirement law was introduced with an intention to pension off as many people as possible; many military officials and women with four and more children. While

⁷⁵ Provision 2.9.2, Law of Mongolian People's Republic (1990, Dec 13). The same provision entitles men with 32 years' service to elect to retire at 55.

⁷⁶ Provision 2.11, Law of Mongolian People's Republic (1990, Dec 13)

military officials were pensioned off at 45 years of age, women with four or more children were in their 50s, some even at 46, or 47. Because women with four or more children and those who were not in need any more were pensioned off first. They were workers in low positions and those who would not contribute much to the welfare of the entity such as cleaners, doormen and service workers. In other words, the poor class was pensioned off first. ... The victims of this law account for around 90,000. (IP15)

This law, therefore, resulted in a mass pensioning off of women from work in the early 1990s. As the participant noted, they were the most vulnerable as they had many children and they had few if any qualifications. In 1991, “32,800 women were pensioned off before their normal retirement age on the basis of the 20 years’ service criteria alone” (Vandanmagsar & Sukhbaatar, 2002, p. 80). The different treatment of men and women by this law was explained by the deputy cabinet minister in the session of Baga Khural that discussed the law. He said:

Women carry two big suitcases, one is household management and the other is child bearing and rearing. We came here by pursuing the principle that is to leave women to focus on those things by reducing their years of employment. (Baga Khural of Mongolian People's Republic, 1990, Nov 13, p. 98)

It is evident that the law did not promote equality in the workplace, but encouraged women to withdraw from the formal economy; it also allocated domestic and caretaking duties on a gendered basis. As another member of the Baga Khural said in his speech during the session that led to the passing of the legislation:

[T]his is a political, social, and economic issue. Entitling mothers as well as women with 27 years of service has a thing [reason] behind it. In the situation of moving to the market economy system, unemployment seems to be increasing. Certainly, our government would not be able to announce it at the moment. In these circumstances, getting women retired at age of 45 has a reason. Behind them, there is work to take care [of] at home. (Baga Khural of Mongolian People's Republic, 1990, Nov 24, pp. 50-51)

This 1990 provision for the early retirement of women became inconsistent with the law on social insurance which came into effect in 1995 in the form of the DB. The 1994 law on social insurance established the old age pension as a type of social insurance that would base the amount of the pension on the level of contributions. This provision led to what women termed the “pension compensation saga” (IP23). The saga started with the pension benefit in 1991, moved into compensation in 1997⁷⁷, and continued until the old-age retirement pension at age of 50 or over. Although exact aggregated figures are not available, statistics show that 44,000 people were transferred in this way to labour offices in 1997. At the time of my interview in 2013, 22 years after the mass pensioning off, some of these women were still in the workforce earning a living.

One of my interviewees was a 66-year-old woman who worked as a broker for a small local company. Since her retirement at the age of 42 in 1991, she had been working in temporary jobs for short periods of time, the longest for a year. At retirement, she was a widow with five children of school age and was working as a shop manager. With reference to her ‘early retirement’ in 1991, and with tears in her eyes, she explained:

[They] laid us off straightaway, about 50 to 60 women, some were in their 30s. ...We have had miserable allowances for 22 years waiting for the government to take action. We are very poor at the end of our lives. ... Why? Why did the government do it to us? Haven’t we worked as hard as others? (IP23)

The negative psychological effect of unexpected and involuntary retirement is well known (Quick & Moen, 1998). Involuntary retirees have the most negative initial crisis period and long-term changes in their retirement experience compared to voluntary retirees. So, while the policy of early retirement had been well received by some, when it was involuntary, as in this case, it left the women vulnerable to poverty, insecure employment, and in survival conditions.

⁷⁷ Provision 1.2, Resolution No. 5 (State Great Khural, 1997, Jan 16)

While it is difficult to calculate the specific number of people affected by this policy, especially in terms of the immediate family members dependent on these women, the CEDAW (1999) report noted that “about 50,000 women affected by this activity slipped into poverty” (p.13) and that the policy contributed to the high percentage of poverty in the country which stood at 25 per cent of the population.

In 2014, the government took some action to compensate these women for these decisions, albeit with some reluctance. The public applauded the decision of the Democratic Party to include a proposal in its 2012 election platform to allow people to pay social insurance contributions for the years missed when many were not in positions to do so due to restructuring, the privatisation of state-owned enterprises, and subsequent economic upheaval. The legislation (Law of Mongolia, 2012, Sep 4) was put into effect from June 2014 and people were able to increase their years of contribution from 1 month up to 11 years (SSIGO, 2012) by paying symbolic contributions⁷⁸. However, the legislation excluded those women and men who were pensioned off between 1991 and 1994. No official explanation was given for this exclusion, but a year later through the involvement of women members of Parliament, the Minister in charge reissued his regulation⁷⁹ to include those who had been excluded. As stated by the Ministry, 41,000 people, 82 per cent of whom are women, had a chance to increase their entitlement years of employment by up to 7 years (Ministry of Population Development and Social Protection, 2013, Dec 13). The increase of 7 years meant that, according to the calculation formula, a maximum of 10.5 per cent was to be added to the calculations for pension benefits for these women. Although this is not a large amount compared to their loss through being

⁷⁸ As stipulated in Provision 1.1 Law of Mongolia (2012, Sep 4), contributions were calculated from minimum wages.

⁷⁹ Resolution No. A/196 (Minister of Population Development and Social Protection, 2013, Dec 19)

pensioned off prematurely, it was nevertheless seen as a positive step and, more importantly, as recognition of their situation. As of June 2018, there were 15,400 women who were pensioned off by this legislation on the basis of having four or more children and meeting the requirement of years of service before 1997; and 92 per cent of them received pensions below the national average, with 17.9 per cent receiving the minimum pensions (Government of Mongolia, 2018, Aug 1).

During my fieldwork in 2012, I came across a complaint letter addressed to the Ministry of Population Development and Social Protection signed by 30 women pensioned off involuntarily because of the 1990 legislation. I met with some of these women and they expressed their deep frustration with the lack of action by authorities about their complaints over the years. The act of excluding these people who were mainly women, and who had not been silent about their experience of injustice, was a sign of the deeply embedded patriarchal nature of power in Mongolia. In fact, it was this deeply embedded patriarchy that was behind the original decision to launch the mass retirement programme in the early 1990s, but which was presented through the rhetoric of protecting mothers with many children from the risk of becoming unemployed.

6.2.2 Public sector retrenchment

Public sector retrenchment was a feature of the transition in all countries that moved from state socialism to democracy in the early 1990s, and Mongolia was not an exception. State-owned enterprises and state institutions could not operate in the same manner as they had before. Some declared bankruptcy, some downsized or closed down, and many others privatised and restructured their organisations, resulting in heavy retrenchment programmes. In this situation, women were often the first to lose their jobs.

Many women who had worked in state-owned enterprises in the textile and light industries were laid off and their subsequent trajectory was similar to that of one of my interviewees. The quote is long, but I have used it as it provides insight into the experience of the employment situation of that time. The interviewee asserted:

During the time of socialism, I worked in a state enterprise, a textile factory. After graduating from a polytechnic, I worked there for 2 years, then enrolled at a university and after graduating I worked 9 years and 8 months in total. The time when I was studying abroad and my previous study in Mongolia were deducted from the employment years. The move to a market economy happened while I was working there. The factory was then bankrupted and we all lost our jobs. At that time, I gave birth to a baby, while at home. There was no allowance, nothing for him. I began to peddle goods and try different ways of earning. Almost 6 or 7 years were like this, and I witnessed many things. I tried this and that, but nothing was suitable. I made just enough for self-sustenance and survival. In the end, a Korean textile company came in from the south (China). I worked there as an engineer and learned how to work in the new system. The company was profitable for 3 years but then went bankrupt. It seems that this happens. So, we were dismissed. I gained some skills and experience from there to work in the market economy, and after the dismissal I bought a sewing machine and started my business with almost no money, not even enough for a bus ticket. So, I started something privately with a single machine only. I am a head of a household, never married, and with one child. My mother was very old and I looked after her and that was my life. So I have struggled with this since 1998. I now am on my feet and have just become able to take care of myself. But, I am not capable of buying a work place, and I carry out my business in a basement of a residential house employing five to six people. One is not permitted to set up a company - mompany⁸⁰ there [in a basement], but it is fine to work as a female head of household running a family business. (IP19)

The description of the postretrenchment situation was common for many female workers who subsequently have entered into self-employment in both city and rural areas. In this case, the interviewee's qualifications and experience

⁸⁰ Mongolians tend to change the first letter of a word to give some emphasis on this word.

helped her to set up a small business and employ some people. Despite her success, she was still self-employed and is without an entitlement to join mandatory social security schemes.

A number of rural women who were dismissed from state institutions had opportunities to get farm animals through the process of the privatisation of livestock, and settle in the countryside, as one woman participant stated in an interview.

I worked in a crèche in Erdene soum of Tuv aimag as a teacher for 11 years. I graduated from the Bayanchandmani vocational technical school and started working at the age of 17. In [the early] 1990[s], I moved to the countryside as the crèche closed down. Because I was a civil servant, [I] received cattle from the privatisation process and started herding. We started transporting milk to Ulaanbaatar in 2002 and continue to sell it now. (IP27)

The experience of this woman was typical of many who were involved in the early childcare and education sector which underwent major restructuring involving the mass retrenchment of women.

The transition from socialism to a market economy has had significant implications for the labour market position of women, and these in turn have had a large impact on their ability to contribute to social insurance schemes, the later efforts of the government to compensate for this aside. The result has also seen many women move from the formal economy into the more precarious informal sector where they earn only a basic livelihood and where the capacity to be involved in the social insurance system is much reduced.

In fact, women working in the informal sector have ended up bearing significant costs associated with the transition from socialism. In environments where there were high rates of unemployment because of the transition, responsibility for the economic survival of the household fell to women. The account below is an

illustration of the experience of women working in the black market who had taken on this responsibility:

In the old days, our men were heads of the household and used to carry the heaviest things on their shoulders and managed it well. But now women are carrying those heavy things on their shoulders just like heads of household. No matter whether they have husbands or not, especially these are people engaged in the lower layer of business. It's because markets seem to be about responsibility and diversity, and mothers prove to be good at those. We [notice], while selling on the Narantuul market, all the jobs are managed by women. Men either go out and drink, or are irresponsible, or naughty; [so] in the evening [by the end of a day] wives treat husbands like their kids, punching them, grabbing, and counting their few tugriks saying that some are missing, and leave for home arguing. The majority of peoples' lives look like this. In real life, women have become heads of households. Capable nice men do exist, but why I am telling you about these nasty things is that I just talk about my job surroundings and what I see. (IP19)

This scene was quite common around the markets, one of the popular places for informal sector workers to earn income. The extract points to the high level of vulnerability of these women, not only in terms of the precarious form of employment and income security, but also in terms of other social problems associated with poverty and unemployment, including domestic violence and alcoholism. The social protection of these people, particularly women working in the informal sector and their children, has become a major concern.

One thing I have been worried about is the informal sector, the key basis of the livelihoods of the Mongolian families. We know how many people have been living by renting stalls and engaging in small trades. ... Indeed, more than a half of Mongolian family lives rely on the shoulders of these people. Unfortunately, most of these people are not insured by social insurance. (IP19)

6.3 Women's Experience in the Mongolian Labour Market

6.3.1 Employment segregation and the gender pay gap

In this section I review the employment segregation of women in Mongolia and the implications for their capacity to contribute to social insurance. I begin by referring to the scholarship on occupational segregation in terms of the issue of gender.

The concentration of women in low-paying economic sectors and occupations is a significant contributing factor to gendered outcomes in the labour market, particularly the gender pay gap. It is a global phenomenon with 63.8 per cent of the gender pay gap attributable to the segregation of men and women into different occupations (Peterson & Morgan, 1995, as cited in Charles and Grusky (2004)). Occupational segregation is considered natural and appropriate by those who believe in differences between women and men with regard to their capabilities and choices. Those who believe in differences related to individuals regardless of their sex, see occupational segregation as a form of discrimination and inequality (Blau et al., 2014). Scholars who study employment segregation examine the causes of occupational segregation, its significance, and trends across time, countries, and regimes (Blau et al., 2014; Charles & Bradley, 2009; Charles & Grusky, 2004; Haveman & Beresford, 2012). While occupational segregation has declined in a number of European countries, the United States, and Japan since the 1970s, the pace has been slow even with an increasing rate of female labour force participation and a narrowing of the gender gap in educational participation. Furthermore, a worldwide pattern of segregation has not been found, and the gender orientation of a country, as termed by Charles and Grusky (2004), does not appear to be correlated to the overall degree of sex segregation. Surprisingly, occupations are highly segregated in gender egalitarian countries like Sweden, whereas countries with more traditional gender politics and policies like Japan are less segregated (Charles & Grusky,

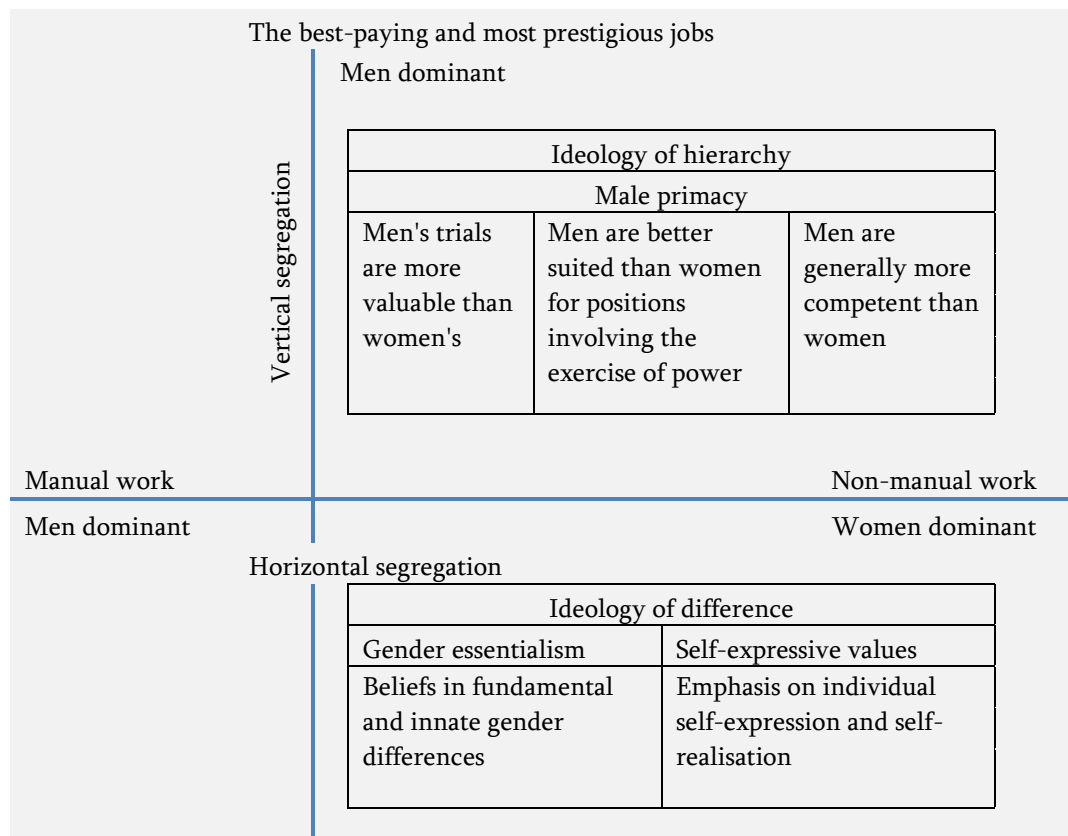
2004). Even state socialist countries that streamed women into medical, engineering, and related technical occupations in record numbers have been found to have a high level of occupational segregation. A study by UNICEF in 1999 showed that the degree of occupational segregation⁸¹ in nine former socialist countries in the 1990s ranged mainly from 30 to 40 per cent which was similar to that of Western countries.

Segregation occurs in two directions: across occupations and sectors, termed horizontal segregation, and within an occupation in a hierarchy, termed vertical segregation. Women and men tend to be distributed across manual and non-manual occupations, but men tend to dominate the best-paying and most prestigious jobs. While both forms of segregation affect the gendered outcome in the labour market, scholars see vertical segregation as denoting inequality and horizontal segregation as representing difference (Blackburn, Browne, Brooks, & Jarman, 2002; Blackburn, Jarman, & Brooks, 2000). The majority of occupational segregation is horizontal segregation. Studying occupational segregation through a vertical and horizontal lens enables the observation of egalitarian and essentialist forces that might be fuelling the gender gap. Charles and Grusky (2004) note that “sex segregation in modern egalitarian countries is shaped by a ‘different but equal’ conception of gender and social justice” (p. 302).

Figure 1 presents a visual diagram of vertical and horizontal segregation differences in distribution, ideology and cultural beliefs. The diagram draws on the work of Charles and Grusky (2004), Charles and Bradley (2009), Haveman and Beresford (2012), and Blau et al. (2014).

⁸¹ The calculation is based on Duncan and Duncan dissimilarity index that measures the proportions of women and men who would have to change occupations in order to come up with a gender-equal distribution.

Figure 2 Dimensions of Occupational Segregation



Over time, different theories have been proposed to explain this type of employment segregation⁸². They include human capital theory, rational choice, patriarchy, or preference theory. Each of the theoretical approaches places a different emphasis on education, preference, and experience. Clearly, all these aspects need to be considered when explaining the segregation of occupations, especially the impact of gendered beliefs based in social norms on the supply and the demand sides of labour markets (England, 2005; Haveman & Beresford, 2012) and on continually changing and developing situations (Blackburn et al., 2002).

Educational attainment is less of an issue today (Blau & Kahn, 2016) in a number of countries, as women and men obtain similar levels of education, but questions remain about why, with the same level of education, women and men choose

⁸² See Polachek (1981) for human capital, Becker (1996) for rational choice, Walby (1990) for patriarchy, and Hakim (2004) for preference theories in explaining occupational segregation.

different fields, and why girls and boys choose different subjects (Charles & Bradley, 2009; England & Li, 2006).

The situation in Mongolia

According to the analysis of the 2009 Labour Force Survey by the World Bank (2012a), both dimensions of sex segregation can be seen in Mongolia. Horizontally, women are concentrated in a narrow set of occupations such as administration and catering (90 per cent are women), teaching (76 per cent) and retail or selling (73 per cent), and men are in transportation (96 per cent are men), construction (84 per cent) and executive positions (75 per cent). Vertically, women have limited presence in managerial level positions, accounting for one-fifth of mayors and governors in representative bodies and one-fourth of director and executive director positions. These statistics are more telling when gender pay gap figures are added. Women earn 85.5 per cent of the average monthly wage of men and persistent gender pay gaps exist in sectors such as manufacturing (28.7 per cent) mining and quarrying (21.1 per cent), transport, storage and communications (19.7 per cent), financial intermediation (19.5 per cent) and health and social work (18.5 per cent)⁸³ (ILO, 2011).

The pattern of occupational segregation can be seen as a continuation of labour market practices in Mongolia dating from the socialist era. Education and training have reinforced this segregation, with graduates from schools heading to vocational training being directed to choose gender-specific majors. While male students were the majority in construction and metallurgical vocational training institutions in 1980s, female students dominated the educational, medical, and textile training institutions.

⁸³ The data is for the same year as the Labour Force Survey and taken from the report of CEACR of the International labour Organisation (ILO, 2011).

Furthermore, the government had regulations to restrict women to certain occupations. Even after the collapse of the socialist system, in 1999, the Minister of Health and Social Protection issued an order that listed occupations prohibited to women, and this order was in effect until 2008⁸⁴. This prohibition (for example, women were not allowed to work in underground mining, drive vehicles of more than 2.5 tons of carrying capacity or 25 passengers or more, or work in crushing) prevented Mongolian women from fully participating in the key high-growth occupational areas of mining, construction, and transport (World Bank, 2012c). Instead of making workplaces suitable for females, the government has excluded women from working in those places, thus denying women the opportunity to earn the extra income that comes with these positions. The Mongolian mining sector in particular has been expanding significantly and facing labour shortages. Women qualified in mining and related industries comprised half of the graduates in 2009, but only 10 per cent of the employees in these sectors, and mainly in service positions (World Bank, 2012c). The occupational restriction has certainly contributed to this outcome.

According to CEDAW, under its principle of substantive equality, there are three approaches to the realisation of equality between women and men: the formal, the protectionist and the corrective approaches. The formal or sameness approach sees women and men as similar and thus treats them in the same way. In such an approach, women's needs and differences are ignored. In both the protectionist, and the corrective approaches, natural differences between men and women are accepted and they lead to differentiated treatment, but only the latter approach takes actions to address and remove the gender barriers faced by women at workplaces. The restriction mentioned above shows that the

⁸⁴ The government considered its resolution as a compliance with ILO conventions and reported to the CEDAW (1999, p. 10) that "With the adoption of these lists by the Government, the pertinent provisions of the ILO Convention No. 45 of 1935 and Convention No. 136 (Working Conditions of Nurses) of 1971, and Recommendation No. 157 have been taken into consideration".

Government of Mongolia has been pursuing the protectionist rather than the corrective policy approach towards female employment.

Regulations that exclude women from working on an equal basis as men in certain sectors remain in place today. Article 10.1.3 of the Law on Promotion of Gender Equality adopted in 2011 stipulates that the representation of any one sex in special public agencies shall not be less than 40 per cent, except in the army, border and domestic military, police, intelligence, court decision enforcement, and anticorruption and emergency agencies. Such regulations are an impediment to enhancing gender equality. The Office for Democratic Institutions and Human Rights (OSCE/ODIHR, 2013) notes that⁸⁵:

Participating States [should] consider providing for specific measures to achieve the goal of gender balance in all legislative, judicial and executive bodies, including security services, such as police services. Moreover, participating States are called upon to consider taking measures to create equal opportunities within the security services, including the armed forces, where relevant, to allow for balanced recruitment, retention and promotion of men and women.

Furthermore, the Law on Promotion of Gender Equality has provisions that institutionally legitimate a “glass ceiling” for women in higher-level decision making positions. Article 10.1.1. states that representation of any one sex among politically appointed civil servants shall not be less than 15 per cent at national, aimag, and capital city levels, 20 per cent at district level, 25 per cent at soum and 30 per cent at khoroo levels; while article 10.1.2. stipulates that representation of any one sex in decision-making positions in public administration shall not be less than 15 per cent among state secretaries and

⁸⁵ Mongolia became the 57th participating State of the Organisation for Security and Co-operation in Europe (OSCE) in 2012, thereby taking upon itself all existing OSCE commitments, including those related to gender equality. A review of the 2011 Law of Mongolia on the Promotion of Gender Equality for its compliance with OSCE commitments and international gender equality standards was conducted by OSCE/ODIHR at the request of the National Human Rights Commission of Mongolia.

heads of agencies, 20 per cent among managers in other central agencies, 30 per cent among heads of department in ministries and agencies, and 40 per cent among heads of secretariats, departments, and divisions on aimag, city, soum, duureg and khoroo levels. This staggered approach to quotas that descends from lower to higher level of public decision-making positions clearly indicates the presence of an institutionalised gender hierarchy in Mongolia.

Vertical segregation is also evident in large privately-owned business entities in Mongolia. I discussed gender inequality at a workplace with a woman who held a high position in a well-known private company. She noted:

In the middle level, women are everywhere, in whatever position and career, earning the best achievements and anything else. Up to that level, they are well promoted. Up to that level, gender [equality] is served. At the very top level however, there is such a thing like ‘the top boss is not her’; I don’t know why. At the top, there exists the thing, ‘No, no, no, certainly not a woman’. Sure, and sure as long as it’s below him. Many women do his work really well, hence the top boss just collects his flowers. (IP18)

Her statement reflects that women in the private sector are promoted if they demonstrate skill and proficiency, but that the very top positions are available to men only. The extract reflects the reality that workplaces in Mongolia continue to be influenced by traditional, hierarchic norms and values (World Bank, 2018). Her experience also captures how men are seen as more natural managers, that they are more capable, competitive, ambitious, and aggressive than women and, therefore, more likely to be successful managers (Haveman & Beresford, 2012).

When I enquired more into the gender pay gap and why women in Mongolia were paid less than men, she continued:

Any business entity, even one with the strongest business ethics, values women’s and men’s work very differently. This practice exists everywhere, in our country as well, no exception. When looking at careers around the

world, in America as well, women in high positions are assigned a compensation package at best 20 per cent less than men's on average. Doesn't it say that a principle operates for women all-round that they shouldn't be higher than this level? This is exactly the way it is in our country, even more so. Mongolia may even be more unequal. Hasn't this become as it is because our males sat always on top of the "ger", and have been served first with tea? Their hats and heads shouldn't be touched (IP18)?

As noted by this participant, beliefs about male primacy continue to be influential in Mongolian families. Additionally, Schmillen and Weimann-Sandig (2018) observe that "a prevailing societal expectation of women is that they devote the majority of their adult lives to supporting their husbands and raising their children" (p. 5). Many in Mongolia would question why it would seem wrong for women to respect men as traditionally has been the case, as in return, they will receive back the same respect from men.

This privileging and even "worshipping" of men extends from the household to the upper echelons of the state. Tumursukh (2013, p. 63) has described a "strong trend towards masculinization of the state and political space" in the postsocialist era and suggests an illustration of this can be found in customs such as the Lighting Ritual of the State Fire which occurred at the Government house in 2011, the purpose of which was to strengthen the spirit of the state and the people. This was a major event that was supported by the President's office, Parliament and Cabinet, but there were calls for women MPs, as well as female journalists, to be excluded on the grounds that their presence would pollute the state fire (Tumursukh, 2013; Waters, 2012). While such calls violate the nondiscrimination legal obligation of the state (Baabar, 2012, Jan 3), and while this example is not directly related to inequality in the labour market, it illustrates the continued privileging of men in the postsocialist era.

The social acceptance of this privileging is evident in the following comment about why women receive lower rates of pay:

Men are pushy and aggressive, women know that. Plus women are shy - so that happens. Women are less ambitious; set their goals lower and are easily satisfied. ... On the other hand, male bosses have implanted within them the mentality that allows or assists them to devalue females in comparison with males. I don't think it is something very Mongolia-specific; rather it is common everywhere. (IP18)

While her final comments indicate she saw these patriarchal norms extended beyond Mongolia, such gender norms and attitudes continue to be influential within Mongolia, particularly through employers and human resource managers. The result is different treatment of men and women which has significant implications for inequality in pay and conditions. According to a 2016 survey, 66 per cent of women think their personal economic situation will get worse in the coming year as opposed to 44 per cent of men who think that (International Republican Institute, 2016).

6.3.2 Maternity and childcare leave

Access to maternity leave is another important factor contributing to inequality between men and women in the labour market and the outcomes for women. Originally, maternity leave in Mongolia was introduced under the first labour code in 1925 in the socialist era. The legislation entitled women workers to have 3 months fully-paid maternity leave. Mothers were eligible for 101 days maternity leave comprising 45 days of prenatal and 56 days of postnatal care, and they were paid in accordance with their salaries. Maternity leave did not affect women's pay in the labour market in relation to men's pay, due to the state's being the only employer in the country and responsible for both population development and full employment policies. The short break women took for prenatal and postnatal care, with no further childcare leave, was not regarded as affecting women's productivity and performance in the labour market. Strict regulations, however, governed women's productive as well as reproductive "duties". Returning to work after childbirth was protected by law, and returning mothers were entitled to work shorter hours, have a break for

breastfeeding, work day shifts only, and be placed in less physical jobs if necessary. Day care was available for babies as young as 2 months old to match the almost universal 56-day maternity leave. Grandmothers also looked after children as women's retirement was designed to be early, at age of 50 or 55.

Arguably, maternity leave was one of a set of policies that kept women in the labour market with the least disruption to their working lives. In her analysis of the labour movement in Mongolia, Dashtseren (2012) found that the majority of women over 50 years of age had made no changes between jobs, or only one change, in their entire employment histories. She was writing about women employed during the socialist era, and this example demonstrates how the socialist system could keep a woman at a particular workplace without interruptions. Such women might have given birth to six children while working in such positions as this was the average birth rate at the end of the socialist era. Certainly, the pressure on women to be a mother and a full-time worker was enormous, but the socialist policy on maternity leave kept women in the labour market.

Maternity leave can be mandated or voluntary. When such leave is mandated and financed by employers rather than the government, it has been found to act as a tax on female wages (Rodgers, 1999). With mandatory maternity leave, Rodgers (1999) found that employers tend to decrease women's wages in order to compensate for the costs associated with the leave, be they maternity benefit payments and the temporary replacement costs of the women's absence, or they simply do not employ female workers. Nevertheless, mandating maternity leave also secures women's employment and assures their return to the labour market after childbirth.

In Mongolia, as in many other countries, the cost of maternity leave is covered by a social insurance system, with the benefits paid from the social insurance funds. This arrangement reduces the burden of maternity leave on employers,

as the costs are shared among employers and employees, regardless of sex, through their contributions to the insurance fund. Furthermore, such a system extends social insurance coverage to the larger number of women who work in the informal sector (Tzannatos, 1999).

At present, mothers with formal employment contracts or who are civil servants are entitled to maternity leave of 120 days⁸⁶, followed by unpaid childcare leave for up to 3 years⁸⁷. Women who have been contributing voluntarily to the social insurance funds are paid 70 per cent of their salaries for maternity leave, while women insured compulsorily are paid in full⁸⁸. This discrepancy represented unequal treatment between those in voluntary and compulsory systems, but an amendment to the law was made in February 2017 and it will come into effect in 2020. In the case of childcare leave, employers are obliged to make contributions to social insurance funds so that women's employment years are not interrupted⁸⁹, and the women's jobs are preserved by law during their absence⁹⁰. The former arrangement has now been changed to cover all mothers looking after children under the age of three, regardless of their employment and insurance status⁹¹ and to share the costs between the state, the employer, and the women⁹², and will come into force in 2020. Childcare leave became available for fathers in 2003⁹³, but statistics show few men exercise this legal right. The low level of take-up is seen as a consequence of the fact that the leave

⁸⁶ Provision 104.1, Law of Mongolia (1999, May 14) on labour

⁸⁷ Provision 106.1, Law of Mongolia (1999, May 14) on labour, as amended on May 22, 2003

⁸⁸ Provision 19, Law of Mongolia (1994, Jun 7) on pensions and benefits provided by the fund of social insurance

⁸⁹ Item 2c, Annex 2, Government Resolution No 212, 1994

⁹⁰ Provision 106.2, Law of Mongolia (1999, May 14) on labour, as amended on May 22, 2003

⁹¹ Provision 3.3.3, Law of Mongolia (1994, Jun 7) on pensions and benefits provided by the fund of social insurance, as amended on Feb 2, 2017

⁹² Provision 3.6, Law of Mongolia (1994, Jun 7) on pensions and benefits provided by the fund of social insurance, as amended on Feb 2, 2017

⁹³ Provision 106.1-3, Law of Mongolia (1999, May 14) on labour, as amended on May 22, 2003

is unpaid and the social insurance contributions made by employers are based on the minimum wage only.

The decision to expand unpaid childcare leave for up to 3 years was a response to the collapse of public childcare and the closing of childcare facilities at the beginning of the post-1990 transition period. This was not, however, the only motivating force. State authorities were guided by more pragmatic considerations, one of which was the use of childcare leave as a way to manage unemployment. A former member of parliament who participated in the research commented:

We increased the duration of childcare leave for women in the 1990s. This should be cut down now because the situation has changed. At that time many different things came about - under the most difficult circumstances of the transition, [we] had to cut very many people from the state sector. At that time we allowed this [childcare leave] to many women in order to present the unemployment rate as low. (IP16)

At that time, Mongolia was required to meet the conditions of international financial institutions for foreign aid upon which the country was dependent (Rossabi, 2009). It was women, and in particular mothers in the unpaid domestic sector, who were the first to carry the weight of meeting these conditions, by being forced to leave jobs in the formal economy to provide childcare, and not least to replace the collapsing daycare institutions.

In theory, both the maternity leave and the childcare leave policies offer assurance that women can re-enter the labour market after bearing and taking care of children. However, in the absence of paternity leave, and of accessible and reliable childcare services, compounded by men's reluctance to take on childcare, this legal entitlement for Mongolian women leave compels women to stay home, outside of the labour market for a long period of time. HSI GO (2017b) data shows that 74 men as opposed to 82,487 women were on childcare leave in 2017. Another study reveals that 21.3 per cent of those who are out of

the labour force are females; however, only 1.4 per cent of out-of-work males claim childcare as the main reason for inactivity (World Bank, 2018).

As the leave is unpaid, women tend to be engaged in casual and part-time jobs in the informal sector, as these jobs offer income support for the family during the leave. When women come back to their formal employment after childcare leave, they are often not recruited into the same position that they held previously, as they are seen as no longer competitive with the people who replaced them during their absence. Thus, while entitlement to periods of long-term leave enable women to care for children, without the guarantee of a position, in practice, this benefit can seem to hurt women's employment chances in the long run. Other studies show that the generosity of maternity benefits in terms of duration not only reduces women's employment outcomes, but also their social security pension income (Brugiavini, Pasini, & Trevisan, 2011). Such policies are typically a part of the mix of arrangements supported by governments with a social welfare orientation (Fultz, 2011). Fultz (2011) also notes, however, that policies that aim to support women's connections with the labour market tend to be shorter in duration and have more generous benefit levels. This has not been the case in Mongolian policy on maternity leave.

Until relatively recently, maternity leave was not effectively available at all in the informal sector, where almost 64 per cent of the female labour force is located. In 2006, however, a provision was made to support women in this sector with the amendment of the Law on Social Welfare, which introduced a cash allowance of MNT 40,000 (around USD 20) per month for the duration of 12 months starting at the fifth month of a woman's pregnancy⁹⁴. The allowance was

⁹⁴ Provisions 13.1.4 and 13.7, Law of Mongolia (2012, Jan 19) on social welfare (revised version). These provisions were removed from this law on Jun 30, 2017 and replaced with Provisions 5.1.1 and 6.1, Law of Mongolia (2017, Jun 30) on benefits to be provided to mothers, and single mothers and fathers with many children.

initially for women not eligible to receive the maternity benefit under the social insurance system and it was expanded to all women in 2007.

The Gender Equality Law of 2011 legalised “professional training opportunities for an employee returning from an absence from work due to childbirth and childcare in order to ensure their competitiveness in the labour market”⁹⁵. This is a good move, but enforcement of the legislation might be an issue unless the core of the issue, the enabling environment for women’s return to their jobs and careers, is well understood and respected by employers and also that a monitoring arrangement by the government is in place.

6.3.3 Access to productive resources

Possessing capital gives women opportunity not only to earn capital gain, but also to use the capital as collateral for obtaining loans to start or expand a business. Gender disparities exist, however, in the ownership and control of capital such as land, dwelling, livestock, and other real estates.

Asset ownership in Mongolia is governed and protected by a number of laws including the Constitution of Mongolia, Civil Code and Law on Land. According to the Constitution of Mongolia, “men and women have equal rights in the political, economic, social, cultural life and family relations⁹⁶.” The Civil Code states that “all properties accrued for the period of life together since marriage, except for personal property of family members, shall be joint property⁹⁷.” This law also stipulates that the “wife, husband, and other members of the family, who do not earn income since marriage due to engagement in household works, child caring, sickness and other sound reasons, shall be entitled to joint

⁹⁵ Provision 11.3.9, Law of Mongolia (2011, Feb 2) on promotion of gender equality

⁹⁶ Provision 16.11, Constitution of Mongolia (1992, Jan 13)

⁹⁷ Provision 126.1, Law of Mongolia (2002, Jan 10)

ownership of family property⁹⁸.” Despite these constitutionally guaranteed rights and legal provisions, the 2019 survey on asset ownership (Joshi, Swaminathan, Martinez, Addawe, & Soco, 2019) shows that Mongolian men “are twice as likely as women to own their dwellings⁹⁹, four times as likely to own land, and a little more than one-and-a-half times as likely to own other real estate” (p.11); in addition, the gender gap in livestock ownership is high “at 33 per cent for men and 18 per cent for women” (p.12).

This large gap between legal entitlement and actual practice indicates the gender-biased practices of asset acquisition and ownership, as well as traditional attitudes towards the registered ownership of household assets. The fact is, most of households’ assets in Mongolia today have been acquired through government programmes including the privatisation of state assets. As the study by Burn and Oyuntsetseg (2001) into the experience of women in Mongolia following the transition notes:

The divestment of state assets through vouchers and cash auctions appears to have benefited men mostly, although sex-disaggregated data is not available to measure the extent of this phenomenon. Women have thus started the transition process with a much lower endowment of physical assets than men and have thus been less able to accumulate capital and to compete in markets on the same terms than men (p. 44).

This “unequal access of women to property under privatisation has had an impact on their ability to set up businesses, either through own funding or the use of assets as collateral for mobilising credit” (Burn & Oyuntsetseg, 2001, p. 45). Moreover, privatised properties were registered mainly to male heads of the

⁹⁸ Provision 126.4, Law of Mongolia (2002, Jan 10)

⁹⁹ Dwelling is owned by 60 percent of men and 33 percent of women.

household¹⁰⁰ (ADB & World Bank, 2005) as cultural norms and practice would expect.

According to Deere and Doss (2006, p. 2), “the accumulation of wealth generates status and social advantages for current and future generations, for instance, providing educational and occupational opportunities and political influence” which, in turn, affect the economic empowerment of women. Asset poverty is, therefore, also recognised as “a better way to understand poverty” (Deere & Doss, 2006, p. 2). There is clearly a link between the gender asset gap and the “persistence of poverty among women, in particular in rural areas and among female-headed households” (CEDAW, 2016, p. 10).

The Mongolian labour market barometer shows that the country is not exempt from a worldwide tendency for a decrease in the creation of new jobs in the near future. Thus, the policy around the world has been to promote private businesses and to develop an enabling environment, including access to productive resources for everyone. Unfortunately, the 2009 Labour Force Survey findings show that men are twice as likely to take advantage of self-employment (outside the agriculture sector) compared to women at all levels of education in Mongolia.

6.3.4 Early exit from the labour market

Early exit by women from the labour market negatively affects career progression, life-time earnings and pensions. Complete withdrawal from the labour force or early retirement results from complex interrelationships between economic, social, organisational, and attitudinal variables (Taylor, Tillsley, Beausoleil, & Wilson, 2000). This section analyses the push and pull factors that can be identified as influencing the exit of women from paid

¹⁰⁰ Forty six percent of the properties were registered to husbands, 30 percent - to husband and wives jointly, and only 16 percent - to wives.

employment earlier than the normal retirement age. Factors can be identified at the macro institutional level in terms of the labour market and social security, at the meso level of companies and organisations, and at the micro level of individual workers (Van Oorschot & Jensen, 2009).

Macro level

At the national macro level, two factors play a major role in shaping early withdrawal from the labour market: the availability of employment opportunities for older people and the incentives offered by the social security system. Governments have been found to encourage early withdrawal of older workers in the face of high unemployment rates (Van Oorschot & Jensen, 2009), even if a decrease in the size of the labour force would entail increased costs in terms of a lower tax base and increased social security payments (Dorn & Sousa-Poza, 2007). As noted earlier, the promotion of early retirement for women has been a feature of state policy in Mongolia (Burn & Oyuntsetseg, 2001). This practice dates back to the state socialist era and the 1943 Council of Ministers' order that entitled women to retire at 55, 5 years earlier than men. In 1958, the first Mongolian Pension Law came into effect and the law expanded the entitlement to early retirement for women by another 5 years if they had four or more children. This provision was one of the government's measures to intensify its pronatalist policy¹⁰¹, and it served as an incentive for women to have big families. Families with more than eight children became common. According to the 1989 census data, the completed fertility rate was 6.6 children per woman, even after the fertility decline that had started in the mid-1970s

¹⁰¹ Mongolia pursued a pronatalist policy for many years: women were encouraged to have many children through "Mother Hero" medals with 1st and 2nd order medals for eight and five children respectively, cash allowances and other benefits; the importing, distribution and use of contraception was prohibited by law, and strict criteria were imposed for abortion and sterilization in 1969-1989; taxes were levied on unmarried adults and childless parents; children were taken into care in state-supported kindergartens and crèches; and women's jobs were guaranteed by the labour law with state-financed maternity leaves (see Neupert (1992) and Neupert (1994) for more information).

(Neupert, 1994). In the drafting of the 1958 Pension Law, the policy makers may have considered the effect that such a degree of childbearing with only short periods of maternity leave would have on the capacity of women to work productively beyond the age of 50.

The transition to a postsocialist environment and the subsequent pension system reforms did not change the practice of a gender-differentiated retirement age. Women are still able to retire at 55, 5 years earlier than men, or at 50, if they have brought up four or more children. While the 2017 pension system reforms have proposed raising the age of pension entitlement for women to 65, an increase of 10 years over a 40-year period of time, at the moment the gender gap of 5 years remains. This distinction also holds across other entitlements for early retirement that are based on working conditions and occupations. For example, men working underground or in hazardous, hot working conditions for at least 10 out of their 20 years' contributions to Pension Insurance may retire at 50, whereas women with the same employment history are entitled to retire at 45. Furthermore, under military service rules, women in the military retire at 45, but men at 50. Women who do not qualify for a social insurance pension are provided with a social welfare pension at the age of 55, but at 60 for men.

The earlier exit of women is not only promoted by the age and gender-based provisions embedded in the pension legislations, but also by the other design elements of the pension scheme. First, as pensions in Mongolia are financed on a PAYG principle and are wage-based under the DB scheme, applicants have not been faced with the costs of their early withdrawal. Second, early retirement has been easily accessible because the vesting period¹⁰² is only 20 years for a full pension, and because the period for determining the wage base for benefit

¹⁰² Vesting period is the minimum amount of time required to qualify for full and irrevocable ownership of pension benefits.

calculation has been short - the best 5 years¹⁰³ out of the final 20 years reported. The benefit has also been seen as generous with a relatively high replacement rate¹⁰⁴ of previous earnings calculated as 2.25 per cent per year for the first 20 years of eligible service and 1.5 per cent per year for each year of eligible service after that. The latter percentage has been the only design element that would encourage women to remain in the labour market as that would increase the pension amount.

The NDC scheme was designed, however, to discourage early retirement. As one of its basic underpinning principles, the NDC scheme requires more years of employment service, especially for women, in order to enable a financial balance and a meaningful replacement rate at retirement. Working longer means contributing and accumulating more in individual pension accounts and, at the same time, shortening the retirement period. This approach increases the replacement rate, that is, the pension benefit by increasing a numerator and decreasing a denominator simultaneously in the pension formula.

Meso level

At the meso level of companies and organisations, employers' behaviour and attitudes towards older workers are key factors affecting decisions about retirement. Legally, early retirement is available on request, except for those in the military. It is evident however, that women are exiting the labour force at greater rates than men (World Bank, 2018). The 2009 Labour Force Survey showed a sharp decline in women's labour market participation immediately after they reached early retirement age. The question arises as to whether women actually self-select to retire so early, especially at times of economic

¹⁰³ It has been increased from the existing best five consecutive years to seven years in February 2018.

¹⁰⁴ The old-age pension replacement rate is a measure of how effectively a pension system provides income during retirement to replace earnings which were the main source of income prior to retirement.

shock and financial hardship. The survey also shows that three-quarters of 50-65-year-old women reported early retirement as the main reason for their unemployment. This finding suggests many employers are using the early retirement provisions to dismiss older women and replace them with younger staff. Indeed, this practice was identified in 1999 by the CEDAW WATCH report (CEDAW, 1999) against the prohibition of age discrimination in the Mongolian Labour Law.

This practice has especially been identified within the civil service. According to the Law on Civil Service, all civil servants, women and men are entitled to continue working until they are 65,¹⁰⁵ and government employees tend to stay longer than others in their jobs; however, the number of employees retiring before the age limit has increased noticeably since 2008. A new provision introduced in the Law on Civil Service¹⁰⁶ provides a 36-month benefit allocated to civil servants on their retirement. This policy to support civil servants in their old age has become a popular tool by which public sector employers pressurise older employees to retire and be replaced with younger staff. As women are entitled to elect to retire at 50 or 55, they are, therefore, pensioned off much earlier than men. As one of my participants commented:

I retired at 56 or 57, but could have worked more. Because there was a rumour, as happens often, that the available 36-month civil servants' assistance might be voided next year and, also, [mine] was set in the [entity's] 2010 budget and it was said it would be abolished the next year unless used within the budgeted year. I was awarded my pension as of 27 December last year, and I received the 36-month assistance. (IP07)\.

By effectively being forced to 8 eight years earlier than she could have, she lost the potential to receive a 12 per cent higher pension benefit than she was receiving at that time. Interestingly, she was subsequently rehired by her

¹⁰⁵ Provision 41.2, Law of Mongolia (2017, Dec 7) on civil service

¹⁰⁶ Provision 60.1, Law of Mongolia (2017, Dec 7) on civil service

employer as a consultant, given its need for her expertise, but as a consultant this employment did not accrue to her pension.

A similar situation exists in the military where women are pensioned off early, often in their years of full capacity and capability. Munkhbayasgalan (2013, Aug 29) reports on a case where a woman was pensioned off from her job as an administrative secretary in the military at age 49. This woman talked about her experience in the following way:

Two years ago, I became unemployed overnight. It happened because of an order issued by the former Minister of Justice, Ts.Nyamdorj. The order was to pension off all women over 45 years of age working in the military. I fell into this category and was sacked from my work. I could not get a pension because my years of employment were not sufficient to be eligible. I immediately moved into the army of unemployed. A job has not been found for a woman like me turning 50. I became very frustrated! Lying down at home with no work seems to make you feel sick – my blood pressure went up and my body became swollen. There were no earnings. It seemed like an end to life. (Munkhbayasgalan, 2013, Aug 29)

Such negative health effects of unemployment are well known and were certainly evident in her case.

Micro level

At the individual level, the rate of pay and quality of working life are perceived to be the important factors driving early withdrawal from the labour market (Van Oorschot & Jensen, 2009). As mentioned earlier, 64 per cent of women work in the informal sector, where they are underpaid and have poor working conditions without social protection. A single mother who manages a small manufacturing unit exemplifies this issue:

We, the self-employed, damage our health much earlier than public sector employees. We work in such poor conditions. ... I don't think I would be able to carry on with this demanding work beyond 55. My body really feels it. (IP19)

As discussed earlier, after reaching the age of 40 it is challenging for women in Mongolia to stay in or get back into the labour market (World Bank, 2018). The rapid drop in labour force participation by women at the age 40 means that they are pushed into informal jobs with irregular and insecure conditions and low pay, or unpaid household work. Women claim that, at these workplaces, they are quite often discriminated against by employers for their age and appearance (World Bank, 2018). With regard to women herders of this age group, they lack permanent cash income, as do any herding in the country, and many suffer from poor health due to long hours working outdoors all year round in harsh weather conditions. Furthermore, in an environment where accessible and affordable childcare services are no longer provided, older women have been pulled into retirement to help their children by taking care of grandchildren (World Bank, 2018).

Women's early retirement, pushed and pulled by these factors, has contributed to a declining rate of labour force participation among Mongolian women after their late 40s, and the effects can be seen in poorer career progression in the public sector. Four times fewer women than men are found in director and executive director positions and five times fewer women are in mayoral and governor roles in representative bodies. The negative impact on women's employment and retirement is much bigger when early retirement is unexpectedly forced, as happened in Mongolia in the early 1990s.

6.4 Matters of Social Reproduction

Being spread across 1.54 million square kilometres, Mongolia is the world's nineteenth largest country, but it has a population of only 3.1 million, making it the least densely populated country in the world. Having a small population and being situated between two giants, Russia and China, the Mongolian government has pursued a pronatalist policy since its independence in 1921. Population growth has been perceived as a source of increased efficiency and

economies of scale. In the 1950s, the government intensified the pronatal policy in line with its industrialisation agenda. There were child and marriage allowances, national honour recognition, penalties imposed for being unmarried and childless; contraceptives and abortion were prohibited until 1989; the total fertility rate reached 7.0 in 1975, but declined to 2.3 in 2000, the largest decline in fertility registered in any country during the last quarter of the 20th century (Mujahid et al., 2010).

State socialism in Mongolia succeeded in mobilising women into the waged labour force, but not in strategically supporting the reproductive sphere, which came at a cost to women themselves and to the society as a whole. Women, to an important extent, subsidised the development programmes of the socialist system through their paid and unpaid labour. Nonetheless, the socialist pronatalist policies were not women-friendly in the long run, and they led to women to withdraw their labour from either the productive or reproductive sphere, with this withdrawal being reflected in the rapid decrease in the fertility rates since the mid-1970s.

Postsocialist development and government policies have failed in both the enabling of paid employment for women in the labour market and in the easing of the reproductive burdens of women. Pronatalist policies pursued by the government in this era have been attractive mainly to women from poor households, thus conveying a risk of contributing to the reproduction of poverty. Only a fundamental turn to the genuine recognition of women's reproductive functions would lead to the full realisation of women's productive and reproductive capabilities and their potential to contribute to the socioeconomic development goals of the government and society.

In the post-1990 period, the fertility rate fell to 1.95 per woman, but it has since been on the rise (Gereltuya, 2008). Since that time, governments have promoted cash transfers designed to support marriage and childbirth, increasing access to

early childhood education and lowering the age at which children start school, and these are seen as contributing to a more recent increase in fertility rates (Spoorenberg & Enkhtsetseg, 2009). Initiatives such as these, which could broadly be defined as a form of population policy, have thus become a focus for populist politics in the mid-2000s.

Not surprisingly, there have been questions about the merits of public funds spent on cash transfer programmes for newlyweds, new-borns, and child benefits. Governments have referred to goals of reducing declines in fertility and credit these initiatives with reversing the downward trend (Spoorenberg & Enkhtsetseg, 2009).¹⁰⁷ Questions have been asked about the populist nature of these initiatives and their suitability in a country with fragile economy and high level of poverty.

6.5 The Government Response to the Increasing Insecurity of Female Employment

The biggest change the Mongolian labour market witnessed with the move from a centrally-planned economy to a market-oriented system is the emergence of a large informal economic sector within which 64 per cent of all women are now employed, with a half of these being unpaid household workers. As such, nearly universal, full-time, waged employment with social benefit provisions is a long-ago written 'fairy tale' for many Mongolian women at present. With one in three women involved in unpaid family work, and two in three outside of the formal economy, and, therefore, the formal social protection system, women are now increasingly vulnerable. How has the government responded?

¹⁰⁷ Spoorenberg and Enkhtseteg (2009) found it unexpected because the most ambitious pronatalist policies that have been taken by the East Asian countries could not yield yet the same effect that of the Mongolian counterpart. These scholars argue that Mongolian policy has taken place in a right time, in their words, "before the emergence in the society, and more importantly in people's minds, of low and lowest-low fertility", which they think the key reason for a success or failure of the interventions aimed at an increase in low and lowest low fertility.

One response has been in the form of labour market and employment promotion policies. Labour and employment-related issues have become so crucial in the postsocialist era that the Government set up a new ministry to deal with only labour issues in 2012-2016. Funds that were administered through a number of different ministerial portfolios were merged into an Employment Promotion Fund to streamline government spending on employment. Among the 10 newly-established and renewed programmes,¹⁰⁸ four have provisions that attempt to address labour market conditions affecting the employment of older people. However, the majority of activities planned through these programmes were focused on unskilled, voluntary-level jobs rather than on skilled employment. Amongst other things, this scheme reflected the extent to which these new initiatives were carried out in a top-down way that was out of touch with the realities of the formal and informal labour market. One example of the type of inappropriate work that was recommended was the creation of positions where older people would carry out supervision of school crossings. This was one of only three activities proposed for people aged over 40 in the programme, and was a position that could be done better by school children themselves, as it is done elsewhere. The programmes that encourage employers to shift from informal sector to the formal sector of economic activity by offering financial supports such as remuneration support and social insurance contribution payments could bring better results, but there is no data available yet on how these incentives are attractive to employers and how efficient and sustainable these interventions would be.

¹⁰⁸ The programmes are: preparation for work, employment promotion for the people over the age of 40, herders' employment promotion, entrepreneurship development, citizen-Mongolian, promoting job places for the disabled, youth employment, national skilled workers' development, student employment and part-time work and senior expert mentorship programmes (Ministry of Labour, 2014b) and the number and name of the programmes have been changing over time.

It should be noted that despite the inequalities between men and women in the labour market, as shown by the World Bank study (2012), and other studies (World Bank, 2018), no programme was introduced to address women's employment issues explicitly, nor were women defined as one of the target groups of these employment promotion programmes¹⁰⁹. It is more concerning to find that a study (Norjinkham, 2016) that reviewed the implementation of the Mongolian Employment Promotion Programmes and Policies for the World Bank just 4 years after the World Bank's evaluation of the labour market, which did not include a paragraph on gender issues or women's employment promotion in its report¹¹⁰. This raises the question of whether the omission is a matter of inefficient monitoring mechanisms to follow up previous reports by government and international development institutions, in this particular case, the World Bank, or a lack of concern for gender and women-related issues, or both.

As seen, the gender gap in the labour market is expanding because of women's concentration in informal and low paid sectors, poor access to resources, and their unexpected withdrawal from paid employment, among others. The informality of women's employment doubles their potential risk of being unprotected in old age, in addition to the inequality of their present social safety nets. The question that needs to be asked is, therefore, "Is the present pension system of the defined benefits for people born before 1960 and of the defined contributions for people born after 1960 capable of responding well to this emerging gender gap in the labour market?"

¹⁰⁹ Law on employment promotion does not have any provision on women (Law of Mongolia, 2011, Jun 17)

¹¹⁰ Gender and women's employment issues were not specifically highlighted in the terms of reference of the consultancy assignment although women were identified as a group of beneficiaries to be studied among youth, migrants, the poor and other vulnerable populations.

Efficient mechanisms of encouraging continuous employment of the aged employees exist even within pension schemes themselves. The Singaporean pension system that Mongolian policy and decision counterparts have closely studied, while visiting Singapore, has an element to decrease the employers' part of social insurance contribution rates after the employee reaches the age 50. This system stimulates employers' motivation to keep the experienced but aged employees, but with less financial pressure for social insurance that might otherwise be 30 per cent of that employee's salary.

Some positive provisions that secure women's employment have been included in laws. The Gender Equality Law of 2011, for instance, ensures that "in a case of a one-time lay-off of more than one third of the workforce as a result of a structural change, the gender ratio of the dismissed group be directly proportional to that in the entire workforce irrespective of the length of service"¹¹¹.

6.6 Summary

In this chapter, I argued that, despite many achievements in the area of gender equality, state policies for women's productive and reproductive work during the socialist time were not women-friendly. Women of working age were actively encouraged to have many children and to return to work after a short period of maternity leave. The government policies pushed women to their limits both in productive and reproductive work. As women became older, they were encouraged to retire early so that they could first, make room for the younger generation to enter the labour market and secondly, fill the gap in the caregiving sector by looking after their grandchildren, spouses, and the elderly in the family. I argue that the system was designed in this way because of patriarchal practices embedded in state socialist Mongolian politics.

¹¹¹ Provision 11.3.8, Law of Mongolia (2011, Feb 2) on promotion of gender equality

Further, I demonstrated how the structural changes involved in the transition to the market economy affected labour market outcomes. The analysis confirms the insights of gender scholars that labour markets have discriminatory effects towards women in the absence of government interventions and affirmative measures to alleviate the constraints facing women in paid work. The substantial gender gap in the Mongolian labour market is the result of the government's lack of action in addressing the patriarchal practices of the socialist legacy or promoting female employment in the market economy. The gender-biased practices involved in the privatisation of public assets and the ideology of male primacy have resulted in the gap between men and women in the ownership of assets, and the security that this provides.

The chapter also shows that maternity and childcare leave policy in Mongolia is not fully gender responsive. First, while unpaid childcare leave is available to both parents, paid paternity leave is not. Second, the duration of entitlement to unpaid childcare is sufficiently long to have a negative effect on carers' return to the labour market. Third, the subsidies that have been introduced by the government to compensate carers' contributions to pension funds are not at the level of their incomes prior to their childcare leave. As a result, mothers, but not fathers, remain the primary caregivers and out of the labour market rather than participating in it.

The emergence and the presence of a large informal sector in Mongolia suggests that economic growth in the country has been slow to generate enough jobs and businesses that could accommodate the working age population in general, and women in particular, in waged employment. The short spark of economic growth in 2012-2013 due to the rise in the market price of mineral resources appears not to have been sufficient for generating sustainable employment. Furthermore, instead of relying on a market price increase in minerals for economic growth, the government could have considered ways to increase

women's involvement and participation in the labour market, something which is proven internationally to be a good factor for fostering economic growth.

The government's intention to encourage businesses in the informal sector to move into the formal sector through substantial cuts in payroll and value-added taxes, as well as reductions in social insurance contributions paid by employers and employees in 2007, has not affected the number of people working in the informal sector. Indeed, the reduction of the social insurance contribution rate, particularly the old age pension insurance contributions from 19 to 14 per cent of wages in 2007-2017, has had an enormous effect on the capacity of the pension insurance fund, as well as on the accumulation of funds in insurers' individual pension accounts. This shows the government's weak commitment to the pension system reform it has introduced.

Chapter Seven: A Gendered Analysis of the Process of Pension Reform in Mongolia

7.1 Introduction

As demonstrated by the framework for a gender analysis of the Mongolian pension system reform outlined in chapter 2, the degree of gender equality in pensions is influenced in important ways by the extent to which women's patterns of work and care are taken into account in the design of the pension system and by their access to equal opportunities in the labour market. In the previous two chapters, I have analysed the design of the pension system in terms of its implications for women, and I have examined the key issues in the interface between the pension system and the experience of women in labour markets. In this chapter, I turn to an analysis of the pension policy-making process in Mongolia using a gender-sensitive framework.

Gender-sensitive pension policy-making, as indicated in the analytical framework in chapter 2, has both a direct and an indirect influence on the design of pension systems and takes account of both employment and social reproduction spheres. A gender-sensitive framework for the analysis of policy processes, according to Corner (2008),¹¹² focuses attention on four aspects: the level of participation by women in policy development and decision making, the degree to which the state is transparent and accountable to women, women's empowerment, and nondiscrimination. The first two involve participation and transparency in policy processes, and the last two, empowerment and nondiscrimination, represent policy outcomes. A rights-based approach also emphasises that processes are equally as important as outcomes (Corner, 2008).

¹¹² This approach was presented in the UNICEF publication for MDG implementation in 2008. It was a further development of a human rights approach introduced by the Office of the High Commissioner for Human Rights to Poverty Reduction Strategies, but with a focus on gender equality.

These four elements are interrelated in that a lack of transparency leads to poor participation, and poor participation and a lack of information mean less empowerment and the threat of discrimination. Each issue will be discussed in this chapter.

The chapter begins with an examination of questions concerning the participation of women in the reforms of the 1990s, and reasons why women were effectively excluded. The chapter then explores questions around state transparency and accountability in addressing the gender implications of the pension reforms and the role of international organisations within that process. The last section reviews the Mongolian pension related legislation in terms of its compliance with women's right to nondiscrimination.

7.2 Participation by Women in the Reform Process

Women's participation in the process of policy development and decision making is essential when it affects their lives and wellbeing. Given that pension systems are designed to last for long periods, social participation in the policy development process is one of the important social security principles¹¹³ forged by the ILO. "Participation must be active, free and meaningful and give attention to issues of accessibility, including access to information in a form and a language which can be understood" (Scottish Human Rights Commission, n.d.). However, the often complex and technical nature of pension system terminology and design, and the fact that they represent a future consideration in people's minds, means public participation in pension system development is challenging and often limited. It was especially true for postsocialist Mongolia

¹¹³ As mentioned earlier, the ILO's principles include "universal coverage, equal treatment, social solidarity, gender equality, sufficiency of benefits, public regulation and supervision, reasonable administrative costs, social participation in management and long-term financial actuarial sustainability that fortifies compliance and guarantees the real value of future benefits" (Mesa-Lago, 2009, p. 603).

when the 1999 NDC pension system reforms were introduced and approved. A senior policy maker in one of my interviews observed:

That time, the democratic forces¹¹⁴ were ruling the government. It was 1996-2000. As Americans and others advised us about privatisation, they also advised us about moving from social insurance to private insurance. They [the democratic forces] were, overall, attracted and interested in this approach a lot. The tendency of that time, I guess, was also in conformity with it. Having been told that it is after 15-20 years people approved the main guidelines without paying much attention. The Law on Individual Accounts [the NDC system] was approved the same way, along with its formulas. (IP10)

This quote points to the way important policy developments were significantly influenced by international organisations and their “experts” and that these developments were largely endorsed by Mongolian government reformers (Rossabi, 2005). The quote also indicates that there was not an inclusive discussion of the impacts new policies would have on different groups of beneficiaries, not least women. The statement below by a representative of the Mongolian Employers’ Federation reinforces this view, particularly that gender implications of reform proposals were not raised:

Women’s organisations should have been included in discussions on the pension reform issue. Truly speaking, women’s organisations may not have been aware of how to participate in [it] or may have only been partially aware of it. It was really only employer organisations and trade unions that understand this issue. [But] the trade union does not bring issues, particularly women’s issues, to the table. Therefore, the gender issue was not considered in the development of the pension policy. [The reason] for not considering it [is that] the government itself did not consider the issue objectively, and in addition, the civil society organisations who should be voicing their concerns were not effective. (IP02)

¹¹⁴ Democratic Union Coalition of the Democratic Party and the Social Democratic Party was in power in 1996-2000.

The participant raises three issues here. While considering and mitigating any negative impacts of public policy reforms on different groups of population is the responsibility of the state, the government demonstrated little awareness of and commitment to the issues of gender equality within this reform process. Moreover, civil society organisations, particularly those representing the interests of women, were absent and ineffectual during the 1999 pension reform process. He also identifies a lack of attention to women's issues by trade unions. These issues are discussed in the next sections.

7.2.1 The exclusion of women from pension reform process

Different factors affect the ability of women to exercise their rights to participate in the processes of policy development and decision making. I identified three institutional factors that can be said to have hindered Mongolian women and civil society organisations from representing their interests in the pension system reforms.

Firstly, the issue of women's income security in old age and their pensions in Mongolia have not been discussed as much as education, health and children's issues. Any discussion there has been has focused on the inadequacy of today's pension benefits and disparities among different cohorts, except for issues related to women's pensions. This is evident in the documents and reports of the government such as government reports to the CEDAW Committee, and of international organisations and experts including the World Bank, the ADB, the ILO, GTZ and JICA. Clearly, the reforms would have been expected to disadvantage women more than men because of the direct link between contributions and continuous years of service and the size payments, but this was not raised as an issue and publicly discussed. Women's organisations were, therefore, not as aware of the issues and were not focused on mobilising their resources to address the problems. The representatives of women-led NGOs, the Democratic Women's Union and the gender specialists in my interviews

acknowledged that they were not aware of the gender implications of the proposed pension system when it was being developed. It can be argued that neither the government nor the international organisations considered that the implications of the reforms on women were as important as the fiscal efficiency of the pension system. They neither recognised nor defined the expected drop in women's pensions as a problem to be tackled. Instead, the economic sustainability and efficiency of the pension system were given priority, rather than questions of social sustainability, which includes questions of equity for women. The DC scheme has been promoted as being gender neutral and a means for correcting gender bias; its real impact on women's pension benefits has, however, been overlooked. The situation as it played out is captured in the following comment by Bacchi (1999):

it is not a matter of deliberately refusing to act but of talking about a 'problem' as if 'acting' is simply inappropriate or not an issue. ... These issues might never come up for discussion, and hence it would be impossible to identify and talk about deliberate inaction. (p. 3)

Secondly, women's participation in public policy-making and a requirement for a gender evaluation of government policies and programmes are not institutionalised within the Mongolian system of government. As mentioned in chapter 3, a provision in the original law on the promotion of gender equality that mandated a preliminary gender analysis of laws, policies and programmes in terms of their compliance with gender equality objectives was not supported by the Parliament Standing Committee on Legal Issues. A proposal for a gender analysis of the annual economic and social development guidelines and budget allocations was also not supported, and it was removed during the review of the initial draft law. It was reported by the chairman of the Standing Committee that gender analyses were not feasible "in real life" (State Great Khural, 2011, Aug 01) because they would require too much time, resources and expertise. A

gender-sensitive evaluation of the impact of pension reform policy was not, therefore, legally required as the requirement was removed from the draft law.

Despite this lack of regulatory support for the recognition of gender issues, a number of women's NGOs have been working on issues of women's strategic needs by advocating for human rights and gender equality, with the aim of raising public awareness and influencing government policies on those issues. An example is the review of the government's draft policy on population development for 2016-2020, which is very much related to the government's policy on social reproduction¹¹⁵. But due to their limited resources and workload, these organisations have not been able to contribute to all the sector-specific policies, particularly in areas of gender equality in labour markets and in old-age pensions. There have also been ad hoc analyses and evaluations carried out by government institutions, such as a gender analysis of the public budget on employment sector (Ministry of Finance and Economy, 2004) and Mongolia gender situational analysis (National Committee on Gender Equality, 2019).

Thirdly, there is no effective umbrella organisation that is recognised by and unites women's nongovernmental organisations and that is capable of representing the common interests of women. A number of such organisations have been set up and are operational, but the scope of their work is not sufficiently broad to cover all of the issues concerning women. This situation can be contrasted with the socialist era when women's issues were coordinated

¹¹⁵ The review was carried out on an annual forum led by Monfemnet in 2014. It was attended by 400 participants, mainly women, and recommendations on the draft policy were issued for the government. The forum called "Through women's eyes" has been organised each year since 2006 by Monfemnet with different topics. The forum aims to be a multi-faceted independent public podium where discussions are held on policies focusing on the issues of gender equality, human rights, substantive democracy and social justice (Monfemnet, 2014).

centrally by the Mongolian Women's Council, the loss of which was regretted by some of the participants:

In the Mongolian state policy, social orientation is hugely lacking. A specialised institution that should be guiding [authorities] on the social orientation does not exist in Mongolia. I am not attempting to pay tribute to the past, but there was an organisation with state-public status that took responsibility for women's issues. That organisation was used to develop policies and they were included in the party's key-note speeches in each of its sessions... Currently, in Mongolia, the official institution that protects women's interests has disappeared. (IP12)

The above quote is not included here to uncritically praise the women's organisations of the socialist era, but to emphasise the absence of an umbrella institution in the present system that is capable of and responsible for protecting women's practical and strategic interests in the policies of the government. During the socialist period, the Mongolian Women's Council played a central role in advancing women's issues, although as with any other public organisation of that time, it was dependent on the policies of the ruling (and the only) party, and, as has been said, these were less than ideal. As Funk (2014) has asserted, women's official organisations in state socialism "were and were not agents on behalf of women" (p. 344); they were both reactive agents¹¹⁶ and instruments of authorities that implemented their plans, proposals, directives, and policies.¹¹⁷ Although there were cases of women's organisations acting against party policies during the socialist period, such resistance was essentially passive.

¹¹⁶ There were periods of times in Eastern European state socialism (where the subject study was focused on) before 1955 and during political rupture when these organisations were active agents. But, otherwise, women's official organisations in state socialism for the entire period of its existence were not feminist as claimed by Revisionist Feminist Scholars (Funk, 2014).

¹¹⁷ Great attention needs to be paid to a type of agency a women's organisation possesses whether it is reactive or proactive, and active or passive. Funk defines passive agency as not doing something in contrast to actively doing something while proactive agency is acting because of one's own will, policies, commitments or initiatives. This is in contrast to reactive agency, acting because of the will of another, including authorities' directives.

The following quote by a currently active member of a political party conveyed a clear sense that responsibility for delivering gender equality was beyond the capacity of political parties, and that there was a need to develop that capacity in the Mongolian state:

We, our party and women's organisation, are working on the issue of involving women in the SGKh, at the decision making level. Besides, there is, however, a tremendous need for improvement of gender-sensitivity of institutions that work for and develop information for the SGKh. (IP15)

At the time of the 1999 pension reform, the majority of the women's organisations were working on the general issues of health, education, and poverty driven by the current situation of the country and the priorities of donors; as a result, the strategic issues of gender equality and equity have suffered and have been neglected. A gender activist in my interview noted that:

Women's nongovernmental organisations are believed to be specialising [in women's issues] for 20 or more years now, but, when you look for them, it seems that almost none has the speciality, professionalism and capability to working continuously to improve women's situation and [exercise] their rights within a certain ministerial system or within a specific sector. Furthermore, the organisations active at present move between children's, health and education issues considering these as women's issues. Instead, they should be looking at what is happening with the equality and equity issues of women and looking at them more closely. Organisations capable of digging deeper are lacking (IP05).

As Jones (2006) argued about NGOs:

In Mongolia there is increased civil and political action and demands for greater political accountability. NGOs have a vital role to play in such processes and not simply as 'sticking plaster' providers, patching up a citizenship that is battered by the effects of transition and abandoned by the state. Instead, NGOs are striving to maintain their identities as vehicles for activism and change (p. 12).

Another participant echoed the point that women's organisations were not able to lobby about the pensions issue, given:

They [civil society organisations] could have joined in; raised their concerns and new ideas and started talking like ‘although women stay at home looking after children, they play precise role[s] for the society; thus, from this point of view, there should be an insurance mechanism to secure their [women’s] future livelihood’. But I can confirm nothing was [discussed] like this. (IP02)

Women-led NGOs in Mongolia exist and survive financially on funding provided by international organisations (Tumursukh & Davaasuren, 2009), and these tend to be focused on implementing specific projects and programmes in different areas throughout the country. While Byambajav (2013) found the structure and organisation of women’s NGOs in Mongolia were favourable to influencing public policies, the scope of the activities of these NGOs is very much determined by the donor focus areas which, so far, have not been in the field of the impact of government reforms, especially pension reforms on women. As a study on women’s NGOs (Tumursukh, 2018, p. 35) noted, “under the influence of western funding and NGOs such as the Asia Foundation, the Konrad Adenauer Foundation (Germany),” women-led NGOs have been “transformed to western style, office-based and staffed” organisations. Many have lost their membership.

7.2.2 The low-level of representation of women in pension decision making

The potential for women’s groups and female members of political parties to be more effective in advancing policies for women under the current multiparty system of government was precisely noted by a participant who said “Our women, indeed, have come up by campaigning ‘we should fight for a humane society’. Thus, [we are] here for a society that is humane and against an inhumane society” (IP15). She went on to link these statements with traditional Mongolian values:

The classical structure of the Mongolian organic society, embedded in a culture of family, a culture of care for each other, a culture where the strong look after the weak, and a culture of moving together, is abundant

in the Mongolian society. Although natural competition exists in that traditional culture, in that society we carry each other along

The politically active women I spoke to saw themselves, therefore, as making a distinctive contribution to political debates, promoting social justice and developing a humane society. Questions can be raised, however, about the extent to which the voices of politically active females are heard and reflected in the government agendas. This issue reflects, in many respects, power-relations within political parties.

There are quota requirements under the Gender Equity Law for parties to ensure that at least 25 per cent of representatives at their central body are women.¹¹⁸ As a consequence, 51 members out of 154 of the National Consultative Board of the Democratic Party, 20 per cent of the members of Baga Khural, as well as the Management Board of the Mongolian People's Party and 50 per cent of the Management Board of the Civil Will and Green Parties should be women according to their internal procedures (Government of Mongolia, 2014, p. 4). Although this was progress, the 20 per cent quota of the MPP was lower than the law requirement.

While there is no quota on women parliamentarians, there is a quota on the candidates for seats in parliament. The first such quota was introduced in 2005 in line with the MDGs adopted by the SGKh which included the goal of increasing women's representation in parliament to 30 per cent by 2015 (State Great Khural, 2005, Apr 21). The approval of the quota was a result of a joint effort by women's NGOs affiliated with main political parties (Tumursukh, 2018). Tsedevdamba (2008) wrote about the experience of having a women's quota as follows:

That December day in 2005, when the women's quota was adopted, I counted how many barriers that law removed from the women's long

¹¹⁸ Provision 8.3, Law of Mongolia (2011, Feb 2) on promotion of gender equality

road to politics. At last our aspirations were legitimate. The quota immediately convinced husbands they could stay married to a politician. The quota easily persuaded fathers that they needn't scold their daughters for being a politician. The quota not only encouraged party colleagues to vote women into ranking positions, but also prompted them to seek out more women candidates. What a remarkable year for women it was! Thanks to the quota, we women smiled when we entered politics. No more tears of humiliation at home or in the party. We were really expected to be here. How wonderful! Then suddenly, there was another December vote. The quota was out.

As was said above, parliament revoked the women's 30 per cent electoral quota by the amendment of the 2005 election law in December 2007 just before the 2008 election. Women politicians and women's NGOs raised awareness on the SGKh's decision and the President issued a veto¹¹⁹, but it was rejected by the members of parliament. With no quota, women's representation at the SGKh dropped to 3.94 per cent in the 2008 parliamentary election.

The 2012 elections increased the number of women representatives to 11, thanks largely to the 20 per cent quota for women candidates in political party lists as dictated by the 2011 Election law. Although this was a significant and positive change for Mongolia, the country needed at least five more women in parliament to reach the global average of 21.9 per cent. To support the increase in the number of women in parliament, a 30 per cent quota was restated in the 2015 Election law, but this was dropped to 20 per cent by parliament six months later¹²⁰. In the 2016 election, the number increased to 17.1 per cent with 13 female parliamentarians elected, but it still remains below the global and regional averages. The low representation of women in the Mongolian parliament is arguably caused by the reluctance of male politicians to share political power with women as shown by the repeated changes of the women's

¹¹⁹ President of Mongolia possess veto power over bills passed by the SGKh and his or her vetoes can be overridden only by a two-thirds vote in parliament.

¹²⁰ Provision 126.2, Law of Mongolia (2015, Dec 25) on election, as amended on May 05, 2016

electoral quotas. It leads to the question whether the male dominated parliament sees women's groups as incapable of forming a voting bloc that could affect parliament elections.

With the introduction of quotas in the gender equality law, and the subsequent amendments of the Parliamentary election law, women's representation in policy and legislative decision making has improved, albeit slowly. The multipartisan Mongolian Women's Parliamentary Caucus was set up in 2012 following the election and it was active in leading a boycott against the Mongolian People's Party caucus that had taken a break while an important law on childcare services was being discussed in the Standing Committee's session at Parliament in July 2015. The break could have led to postponement of the discussion until the next session term, delaying the implementation of the law by a year. The Women's Caucus was effective and the law was passed. Another example that is relevant to the pension issue was that women who were pensioned off involuntarily in the early 1990s were not included in the 2012 Redemption law. However, a few women MPs held media conference and requested reconsideration of this decision; their action brought a positive result.

Analysis of the experience of women's caucuses in other non-Western countries shows that the effectiveness of women politicians' mobilising is not determined solely by the number of women representatives, but by the presence of critical actors as well as their ability to communicate in a way that brings together other women's organisations and movements (Johnson & Josefsson, 2016). "Critical actors" here are defined as individuals or agencies "who initiate policy proposals on their own and/or embolden others to take steps to promote policies for women" (Childs & Krook, 2009, p. 138). Mongolia does not present either the case of having the critical actors or the critical mass that could bring awareness of gender issues to the next level.

There is also a quota requirement for the composition of the NCSI, the governing body of the pension insurance system. According to the 2011 law on promotion of gender equality, 40 per cent of the 9-member council should be females, but the enforcement of the law has not taken place yet, and there were two women in the NCSI in 2017.

7.3 Transparency and Accountability in the Pension System Reforms

Accountability is regarded as a core element of democratic society and good governance (UNIFEM, 2008). Accountability from a gender perspective requires the state to fulfil its obligation as a duty holder to enable women to claim their rights (Corner, 2008). Gender accountability is the “responsiveness to women’s interests and the incorporation of gender-sensitive policies, programmes, and projects in state institutions” (Kardam, 1997, p. 44). Governments are held accountable through the transparency of the policy process and results. This section focuses on issues of transparency and accountability in the pension system reform process, with a particular focus on the issue of gender. It begins by addressing questions concerning transparency within the Mongolian population about the precise nature of the NDC scheme that was introduced in 1999 and which poses the greatest threat to the income security of women in old age.

7.3.1 Transparency of information

The move from a wage-based pension system, the DB, to a contribution-based system, the NDC, transferred largely the responsibility and the risk for income security in old age from the state to individuals. Risk taking and individual decision making would be unwise if carried out in the absence of information that these should be based on. Therefore, information is of particular importance in the reformed pension system. In order to make considered decisions about

how to secure their retirement incomes, women needed to be informed about the implications of different options.

It was clear from my interviews that not only the public, but also officials including policymakers and stakeholders were not adequately informed and aware of the consequences of the 1999 pension reform on women's pension benefits. While a gender specialist responded that "truly speaking I consider myself as one of the most informed people, but I did not know [about the gender implications of the pension reforms]. I hear [this] for the first time just now" (IP05). An employers' representative admitted that "from a gender side [perspective], I have not thought about the pension issues, until I have met with you" (IP02). A representative of the trade unions acknowledged that it was the responsibility of the trade unions to represent the interests of workers when he said that:

Everybody has the right to complain about the social insurance system, [including] every politician. [But] the responsibility to complain about it lies with the trade unions ... [However], because the trade unions were not provided with the means to take that responsibility up, the decision makers and the officials who designed the model at that time should be responsible for [it]. (IP11)

As mentioned earlier, the 1999 reform is set out in two policy documents: the "Law on Individual Accounts of Pension Insurance Contributions" and the "Main Guidelines for Pension Reform to be Followed by the State to the Year 2021". The Law was imposed to establish virtual 'individual accounts' for all insurers born after 1960. According to the law, for those already working under the previous pension scheme, accrued funds are incorporated as notional 'initial capital' in the national accounts. The "Main Guidelines" stipulated that regular information on the value of individual accounts should be delivered to the account holders. That has happened just a few times since 2002, when information on initial capital amounts was provided to pension account holders

in paper form. Information was made available online, but not many use this type of information.

Additionally, government media organisations tended to be uncritical in the way they communicated information, stressing what government promised, not what needed to be improved. The following quote comes from the news circulated by the Montsame, the Mongolian national news agency, on the review of the government's combined eighth and ninth reports of the CEDAW committee (Montsame, 2016, Jun 24):

Within the discussion of the reports, they highlighted the Mongolian government's policy and actions for promoting the role of women and their participation in political and social-economic life, for upgrading the legal landscape of women's employment, education and health, and for resolving urgent problems. Members of the Convention committee applauded work done in Mongolia for renovating/refining the legal landscape for protecting women's rights, and asked Mongolia to keep up the efforts to implement all laws and resolutions on women's rights, to improve the status of women, and to maintain recommendations issued by the Convention committee.

The stance taken by this broadcaster is one that offers only applause and it is silent about CEDAW's expressed concerns, along with the recommendations for improvements (CEDAW, 2016). The Committee, indeed, had been requesting that its concluding comments be disseminated throughout Mongolia, in particular to women's and human rights organisations, in order to make the people, especially government officials and politicians, aware of the issues of equality for women in the country (CEDAW, 2001, 2008, 2016).

7.3.2 State accountability

A critical difference between the DB scheme and the NDC scheme is the method of financing. When the two-stage reform is fully complete, the social insurance principle of the pay-as-you-go system will eventually be replaced by a full funding system. This means that a person receives what she or he has put into

the system over a working life. One's pension is to be accumulated in a separate account and paid in lump sums or in regular instalments. It is this major change in funding, and the calculation of entitlement, that is misunderstood. It is not only citizens who have lacked an appreciation, but government officials have also been in the dark. The new scheme will require new capacities in the responsible government agencies, and staff in social insurance offices will be required to adjust from a focus on collecting pension contributions from present workers and distributing pension benefits to retirees, to being accountable for someone's individual pension funds. This shift in perspective has not happened to date.

The new system requires new administrative capabilities, but these have not been demonstrated by the responsible government agencies. Information about individual accounts, personal documents and registration details have in many cases been lost; this loss occurred within the context of the structural changes and organisational chaos among employers and local institutions that is seen as a part of the transition from socialism. In the context of postsocialist economic volatility, when many businesses closed down, or as one participant put it, were "demolished", many people lost their employment records. It is the people with the lowest level of education, skills and resources who have been most vulnerable to these administrative failings. In the absence of accurate information about the personal accounts and entitlements of those most in need of social security, one participant suggested a campaign with a mechanism to assist the public. She claimed:

You know, under the name of developing civil registration and information system, money has been allocated, and message given that 'you take care of your passport - massport ¹²¹; everything [your documents] should be in order'. Because of this, people have, thankfully,

¹²¹ Some Mongolian people would repeat the same word twice when emphasising it, but with a change of the first letter of the word in the repetition.

taken care of their documents. I've been thinking the similar thing should be done here [for the pension account documents]. (IP19)

This participant referred to problems arising from the fact that people have documents with incorrect information, and this inaccuracy has significant implications for full-funded pension systems where a person receives only what has been put in. The problem was so serious that some women have given up thinking about their social insurance because of the mess with their documents regarding their past employment. These documents were essential for their record on their social insurance entitlement. A woman noted:

What made them to give up is that only some of their previous employers provided them with their employment booklets; some did not; some got demolished, some closed down, and [it's] not clear who took them – no documents. Now, at least, they've got their national IDs and birth certificates. But there are many people still with faults. (IP)

In 2012, through the law on redemption of employment years and pension insurance contributions, many people received opportunities to pay social insurance contributions that they had missed paying during 1990-2000, the most chaotic period for employment, and at the same time, to fix the issues with employment records and pension-related documents.

7.3.3 International organisations and accountability

International organisations have played an influential role in the pension system reforms, and questions can also be asked about their transparency and accountability. Rossabi (2005) observes that it is international organisations which have:

proposed an emphasis on individual accounts, reliance on private financial managers, elimination of special arrangements for workers in hazardous occupations, and reduction of risks for the state, all of which are controversial policies in the United States itself. Many Americans contest such changes for their own Social Security system. Why then did USAID and its contractors propose only such schemes to the Mongolian

government when many Americans appear to oppose them for their own pension system? It appears that this is another example of experimentation with a pure market economy policy and agenda by the donor agencies in Mongolia. (p. 145)

Rossabi (2005), furthermore, noted that “such advocacy of controversial pure market programmes points to a lack of accountability by some international donor agencies - that is, the agencies have views that are not necessarily shared by the public that provides much of their funding” (p. 305).

There has been, therefore, little accountability of donor agencies to the Mongolian government and people because of the nature of the aid relationship (Nyamu-Musembi & Cornwall, 2004). As such, it is the Mongolian government which carries full accountability for the outcome of the reforms and their implications for its citizens. The government, however, has lacked the capacity on its own, without the input of international organisations, to further develop and administer the new scheme. ADB consultants in their review of the reforms noted that:

Since 1999 pension policy has become a process where senior policymakers appear to make small adjustments but, because they were not provided [with] proper analysis, they were not able to understand the consequences of their decisions or to ascertain whether their proposed changes would produce the desired policy result. Analyses provided were insufficient and did not reflect the complex nature of the pension liability growth, as analysts lacked adequate and robust tools such as actuarial methodologies. (International Securities Consultancy, 2008, p. 1)

This is a serious critique of the capacity of the Mongolian government. It blames the problems in the pension system on the lack of capacity by Mongolian decision makers and administrators to understand and implement the reforms from 1999. Amongst other things, this critique reflects the detachment between the international organisations and the Mongolian government and people. This detachment was evident in the way international organisations were prepared

to recommend policies that were not acceptable in their own countries, and then blame the Mongolian government when they were not successful in Mongolia.

The same level of detachment and lack of awareness of the reality of the Mongolian experience can be seen in the way the experience and needs of women were neglected by international organisations in the development of the pension reforms. As a politician in one of my interviews noted:

The proposals, developed without the participation of those who know Mongolia and know the Mongolian women, were indeed coming in. They (these organisations) had communicated with the Mongolian elites only; communicated with the English-speaking people [within these elites]; [so that] the proposals, that had been coming, were the elaborations of the ideas of those English speaking people. Looking from the side of the international organisations, it is right for them to employ educated people and pay them at high rates, but, if they choose to be genuinely gender-sensitive, they need to talk to people they have never worked with and those whose voices have not been heard, and only working in such a capacity would generate “our” policy. (IP31)

This participant was critical of international organisations and their lack of engagement with groups representing the lived experiences of Mongolian women.

International institutions, particularly the World Bank and the ADB, continue to play a role in the Mongolian government’s efforts to implement pension system reforms, and they continue to overlook gender issues, particularly how to mitigate the negative consequences for women under the NDC scheme. An example is in the way the ADB-financed “Strengthening the Pension System” project (International Securities Consultancy, 2007) had no such focus. The project was implemented after the ADB and the World Bank had carried out the Country’s Gender Assessment (ADB & World Bank, 2005) in which they had noted the need to take account of gender-based differences in the pension system reform. While the World Bank supported Mongolian authorities to visit Poland to learn from their pension reform experiences, the delegates were not

guided officially to look at gender considerations in the reform, such as using a uniform rate of life expectancy. Indeed, Mongolian social insurance offices have been assigned to use a gender-specific life expectancy factor for calculating women's pension benefits retiring under the NDC scheme¹²². Other study visits to Canada, Japan, Norway, Singapore and Germany organised by donor organisations for Mongolian authorities to learn the best international practices on pension system reforms were also not specific about gender issues within the reforms. If they had been, the recent 2017 amendments to the pensions' law to enhance mothers' pension benefits¹²³ might have been better informed and designed.

7.4 Exercising Women's Right to Nondiscrimination in Pensions

Nondiscrimination is one of the principles of the rights-based approach. It implies that women should not be discriminated against in the development of policies and programmes and that the policies and programmes should not yield differentiated discriminative impacts on groups. Discrimination is defined in the Convention on the Elimination of all Forms of Discrimination against Women (United Nations, 1979) as:

any distinction, exclusion or restriction made on the basis of sex which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women, irrespective of their marital status, on a basis of equality of men and women, of human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field.

¹²² According to the Resolution #25 of the National Council on Social Insurance (2017, Dec 19), the average life expectancy factor is defined to be 22 years and 6 months for women cohorts retiring in 2016, 2017 and 2018.

¹²³ From Jan 1, 2020, years of service for pensions of mothers are expected to be added by one year and six months for each born or adopted child, and social insurance contributions during childcare leave for mothers will be covered by employers, or from social insurance benefit fund, or from government matching fund depending on the employment and insurance status of women.

Pension systems may not show any discriminatory patterns as regards contribution conditions and the calculation of pension amounts but, as indicated in chapter 6, they do mirror differences in work patterns in the form of indirect gender discrimination as reported by European Commission (Renga, Molnar-Hidassy, & Tisheva, 2010). The specific work patterns of women expressed in occasional employment, employment segregation, career interruptions due to caring activities at home, and low pay, therefore, threaten their pension rights. “When exclusions from coverage and reductions in pension amounts in relation to non-standard working patterns considerably affect more women than men and are not justified by social policy aims, this might be considered to be indirect discrimination” (Renga et al., 2010, p. 9).

The notion of “positive discrimination” as a response to such inequality is a possible response to gender discrimination in public policy (Renga et al., 2010; The Pensions Authority, n.d.). As defined by Simmons & Simmons (2016) “[p]ositive discrimination involves preferential treatment to benefit members of a disadvantaged or under-represented group who share a protected characteristic, in order to address inequality”. Renga et al. (2010) suggest that, with regard to gender, positive discrimination in favour of women may involve: the granting of care credits; counting time off for childcare as pensionable service; and, allocation of social pensions, as women are the main beneficiaries of such pensions. The Mongolian pension system has all three elements, but I would argue the first two should be viewed as recognition of women’s input in social reproduction rather than calling them as positive discrimination. The third is a measure for a social safety net that benefits both men and women in Mongolia. Whatever it is called, the granting of care credits as generous as the system could afford would certainly help in tackling the indirect discrimination against women that is rooted in the labour markets.

The entitlement to early retirement for women under the DB scheme, however, can be understood as an instance of positive discrimination.¹²⁴ It applies to all women regardless of whether they have children or not. Although this entitlement reduces the amount of the pension benefit that they would have received under the same retirement age as that of men, the majority of women appreciate retiring early. According to the pension benefit calculation formula, retiring 5 or 10 years earlier than men means women will receive a pension that is between 14 and 25 per cent lower than that of men with the same earnings and with the same years of service if they retired at the same age as men. However, there will be no positive discrimination in the form of early retirement when the NDC is in force, but rather the situation will be the opposite. Under the NDC scheme, fewer years of paid work and a longer time in retirement will mean smaller individual pension accounts to be allocated over a longer period of retirement entailing smaller pensions for women.

As discussed in chapter 6, women's employment is interrupted due to their time spent at home caring for young children in that doing so affects their income and respective old age pensions. The effort made by the state to encourage fathers to share this duty through the approval of paternal childcare leave in 2003 has not been popular. Childcare leave was unpaid; however, the time spent on the leave is considered as an insurance period and contributions were paid by employers. HSI GO (2017) data shows that contributions were paid by employers for 82,487 people who were on childcare leave, but among them only 74 were fathers in 2017. Despite its unpopularity with men, childcare leave became a means of discrimination when the leave became paid under the Mongolian government's policy of "Paid mums". Childcare leave in Mongolia is

¹²⁴ The term "positive discrimination" should be used with care. The Mongolian government used the term in its report to CEDAW (2014) to justify a list of jobs that prohibited women to work in certain professions and sectors such as in mining which resulted in restricting women's opportunity to earn better income (see Chapter 6 for more information).

regulated by a number of laws on labour, social insurance and social welfare, and some of these contain provisions that have a discriminatory effect. One of these is the 2017 “Law on Benefits to be Provided to Mothers and Single Mothers and Fathers with Many Children” that administers the cash benefits related to childcare leave as a social welfare instrument. According to this law, the benefits are allocated to mothers only.¹²⁵ The law allows, however, fathers to receive the benefits in the case of the mother’s death or her refusal to take care of her children.¹²⁶ The second is the provisions added to the “Law on Pensions and Benefits” in February 2017 to specify the parties responsible for paying social insurance contributions, including pension contributions of insurers when they are on childcare leave. The amendments clearly assume that it is mothers who take care of children by specifying that employers, the government, and mothers are those responsible¹²⁷. These provisions in social insurance and social welfare legislation reinforce the gendered nature of domestic work and family care and discourage the sharing of responsibility for these roles.

The Mongolian Law on Pensions and Benefits has a discriminatory provision with regard to voluntary and mandatory schemes. A replacement rate of maternity benefit for those voluntarily insured women is 70 per cent of their former earnings over the previous 12 months, while the benefit is 100 per cent for women who are mandatorily insured¹²⁸ although the contribution rate is the same for both type of insurers. The maternity benefit is meant to compensate women in employment for the loss of income before and after a child’s birth;

¹²⁵ Provision 3.1.3 and 6.2, Law of Mongolia (2017, Jun 30) on benefits to be provided to mothers, and single mothers and fathers with many children

¹²⁶ Provision 7.4, Law of Mongolia (2017, Jun 30) on benefits to be provided to mothers, and single mothers and fathers with many children

¹²⁷ Provisions 3.6.2 and 3.6.3, Law of Mongolia (1994, Jun 7) on pensions and benefits provided by the fund of social insurance, as amended on Feb 2, 2017 and are effective from Jan 1, 2020

¹²⁸ Provision 19².2, Law of Mongolia (1994, Jun 7) on pensions and benefits provided by the fund of social insurance

thus, there should be no inequality in the treatment of female workers in the public and private sectors and those working in the informal sector, the herders, and the self-employed (ILO & Government of Mongolia, 2015). The provision will be removed from the law in 2020 as per the amendments made in February 2017. Consequently, the replacement rate of 100 per cent will apply for every woman regardless of the type of insurance she belongs to and has been offered by the system with no other options to choose from.

Discriminatory practices exist in the private pension systems of other countries, as they use gender-related actuarial factors. The Mongolian 2015-2030 pension policy envisages moving into a funding scheme starting with partial funding in 2030 for cohorts born in 1979 and after and the introduction of a supplementary private pension scheme as a part of a multitier pension system. Respecting the principle that women should not be discriminated against on the basis of living longer than men, the Mongolian legislators should be aware of the implications of private pension schemes using such a practice as gender-specific actuarial factors. It is noted that an evaluation conducted and policy options recommended by a World Bank consultant – Hinz (2014) on the establishing of a supplementary private pension system in Mongolia did not, however, cover and discuss this issue. Indeed a gender-specific life expectancy factor was proposed by the National Council on Social Insurance (2017, Dec 19) for calculating women's pensions under the NDC for 2016-2018 and there is no record of anyone having chosen to retire under this scheme. Applying a unisex principle in calculating pensions should become law.

Thus, women's right to nondiscrimination in pensions is not fully realised in Mongolia. Despite some efforts to move forward, the legislation that administers childcare leave has discriminatory provisions that discourage men from caregiving and echo the stereotypes of women being caregivers. A more gender-neutral approach is missing for the allocation of pension care credits. It is worth

noting that the discriminatory provisions on the early retirement of women and on the replacement rate of maternity leave for different schemes have been addressed in recent legislation.

7.5 Summary

In this chapter, using the rights-based, gender-responsive approach, I have demonstrated how and why women's issues were ignored and not communicated in the pension reform policy-making process until recently, and why women still remain underrepresented in the decision making, reflecting the disempowerment and discrimination of women. The reform processes, particularly the 1999 NDC reforms, were not conducted in a way that was transparent about the implications in relation to gender, and the involvement of women and civil society organisations representing women in the process was minimal. As a result, the actual policy changes have contributed to the postsocialist trend of increasing the economic vulnerability of women, particularly in old age, and reducing pension equity. The experience of women activists and politicians in dealing with the revoking of the women's quota at parliament in 2008 and the exclusion of women from the Redemption law in 2012 show that power holders do not take women's voices as seriously as those of a powerful constituent group within the Mongolian political environment.

8.1 Introduction

The aim of this study was to carry out a theoretically informed, gender-sensitive analysis of the Mongolian pension system, to reflect on the process of pension reform in a postsocialist context, and to consider the implications of these for women. The objectives were to: (1) analyse the pension reform process in the context of a newly democratised country and the outcomes for women and (2) contribute towards the empowerment of women in Mongolia through raising critical awareness of issues of gender in the pension policy. The specific research questions were: (1) what are the gender implications of the pension system reforms in Mongolia, (2) how has the internationally dominant neoliberal discourse of pension system reform been interpreted in the Mongolian case for the old-age income security of women, (3) what are the main drivers of gender equality or inequality in the old-age income security among Mongolians, and (4) has the policy-making process of the pension system reform in Mongolia been gender-sensitive and how have women's interests been represented in that process.

Three decades have passed since the commencement of democratic changes in Mongolia. Achieving socially responsible and financially sound policy that responds to the system change has been a challenge for governments moving into the postsocialist environment. Mongolia had been heavily influenced by the Soviet Union's public management policies and it had a history of practically replicating those arrangements within its own government systems. With the transition to a market democracy, the ties to Russia were broken, and Mongolia began to be influenced by a new set of international financial institutions and development organisations (Dierkes, 2012). Financial and technical dependence on donors has been a key driver of government economic and social security policy since then. These ideas were presented to the Mongolian government as

the best international practices. This thesis offers an examination of the Mongolian pension system reforms and of whether the practices and policies that have eventuated were appropriate in the Mongolian context, particularly in terms of their implications for women.

8.2 Analytical Framework

The review of scholarship on welfare state regimes, gender, and pensions in chapter 2 provided the basis for developing a framework for the gender analysis of the Mongolian pension reforms that have been implemented in the postsocialist era. The framework took account of key aspects of the implications of pension systems for women, along with wider issues surrounding social security, the labour market, employment, and social reproduction. The framework reveals the interconnections between those aspects that are crucial for gender equality in old-age pensions and draws attention of the significance of the designs and outcomes of the process of making these policies. Previous studies had looked at either the implications of a different mixture of policies or system designs, or entitlement statuses, but this research combined a focus on policy design, policy outcomes and the policy-making process. The aim has been to gain new insights into gender-based disparities in the existing and the newly reformed pension systems in Mongolia.

The analysis of the pension system reform process was informed by a gender-responsive rights-based framework that was adapted from the UNIFEM analytical approach (Corner, 2008). I found this approach to be the most relevant in the present Mongolian context of transitioning from a state-socialist system to a market-oriented and democracy-driven system. The rights-based approach itself is somewhat new, particularly in Mongolia, where, prior to the transition, people were more aware of their duties and responsibilities. Claiming one's rights was not a common practice in the socialist era where, according to the ideal of the "socialist man", there was a focus on the common interests of the

working class and not on individual “privileges”. The rights-based approach in conjunction with a gender-responsive perspective enables the application of “rights” from a gendered perspective. State accountability for its actions and an expectation that it be transparent in carrying them out was a new development in the public policy process and can be compared with the preceding era where state authority was not questioned.

The study of income security for women in old age emphasises the interconnection of many social and economic policies. Within each of the relevant policy areas, I found a disproportionate share of costs and responsibilities being placed on the shoulders of women. The focus on population development policy in the postsocialist era, for example, reveals that the Mongolian government continues to place the costs of social reproduction on women. Employment promotion policies have reinforced the exclusion of women from some sectors in the economy and actually promote inequality between men and women.

Using the analytical framework, I was able to focus on fundamental issues affecting women’s pensions. These are embedded in women’s paid and unpaid work. A person’s employment history is the key determinant of pension entitlement calculations and benefits. However, unpaid work, particularly the care work which is provided mainly by women, and which tends to be underestimated in the pension system entitlements, not only profoundly affects women’s income security in old age, but also the general sustainability of the pension systems, which, in turn, has implications for the broader economic development and social wellbeing of the country.

The framework highlights how gender inequality in one area of policy produces further inequality in another, and to a different extent. The research has examined how gender inequality in caregiver roles and responsibilities, and in the labour markets, translates into gender inequality in old-age pensions. The

analysis of the Mongolian pension system reveals that Mongolia has paid little attention to gender equality issues and the country's pension policy is a reflection of this policy direction. The postsocialist pension reforms had much potential to promote equality between men and women, but the process that has been followed, and which was deeply influenced by the neoliberal ideology of international aid agencies, has been blind to issues of gender, and the result has been bad for women. A summary description of the main findings of the study is presented and discussed below.

8.3 Main Findings of the Study

8.3.1 The Mongolian pension system and gender inequality

Mongolia's pension system has undergone a number of major changes in the postsocialist era, the most significant being the adoption of a NDC system in 1999. This scheme was due to be implemented in 2015, when it was to be applied to the first group of women retirees who were due to be eligible for this form of pension; however, as this date drew closer, it became apparent that the pension amount these women would receive under the NDC scheme was demonstrably inadequate to meet basic income needs, and that this inadequacy represented a serious injustice to these women. As a consequence, the implementation of the scheme was postponed for cohorts born in 1979 and beyond and the option of choosing between the two available schemes, the DB and the NDC, was maintained. It is of course desirable to have as long as possible time to introduce major pension reforms where there are new principles and concepts, but, in this case, the failure to meet the planned implementation date revealed a lack of government commitment and capacity.

Major reform was introduced by USAID in 1999, with policy advice provided later by the World Bank, the ADB, and the ILO in the course of the reform process. These institutions, however, have not seen through the full

implementation of the policy, and the development of the organisational arrangements, procedures, structures, and human capacities remains little supported. While it is up to the government to take charge of its own reforms, the international organisations have been aware of the lack of local capacity to carry out the policy, which is why the reforms were originally introduced by these institutions (See chapter 5).

The present pension system in Mongolia has compulsory and voluntary components. Mongolia's distinctive context is characterised not only by a significant proportion of its population living traditionally as herders, but also by the numbers of people who over the last 30 years have become self-employed or who are informal sector workers. Informal sector workers, the self-employed and herders fall within the voluntary component, where the rate of coverage has been very low covering only 23 per cent of potential insurers in 2017. That low level of population coverage demonstrates that the reformed Mongolian pension system was not designed to meet the distinctive needs of the population. Instead the reforms have prioritised the efficiency of the system at the expense of the coverage and the adequacy of pension benefits (See chapter 5).

Given that the NDC has been deferred until 2038 when the 1979-born cohorts reach the new retirement age, Mongolia is currently running two different schemes through which the size of the pension benefit is calculated. Retirees have the choice of calculating their pensions through the old DB formula, or the new NDC formula. To date, there is no record of any person choosing the new NDC formula. This situation reflects both the choices of retirees and some institutional inertia, as the responsible government agencies do not have the implementation procedures and capacities.

The study has developed a set of criteria to facilitate the analysis of the pension system from a gender perspective (See chapter 2). These are (1) employment opportunities during women's working lives, (2) recognition of the economic

importance of social reproduction, care-giving and unpaid household work, (3) the distinctiveness of women's practical needs in terms of support for their survival and their strategic interests in changing unfair gender relations, (4) consideration of intra-household inequality and (5) the importance of having a social safety net. The following are the findings as they relate to these issues (See chapter 5).

The entitlement given to women to retire early at the age of 50 or 55 has led to controversy and debate. The use of provisions for early retirement in a way that disadvantages women has been documented widely. Since 1990, women have been forced to retire early regardless their willingness and need to do so, and this policy has a long-term impact on the size of their pension. As job availability has become a problem in Mongolia, there is very little chance for older women to be employed again, once retired. Despite the small-scale initiatives provided through the Employment Promotion Policy for older people, full-time work for qualified women is scarce in Mongolia (See chapter 6).

The Mongolian pension system can be seen as a means of subsidising care work through the early retirement policy. Pensions calculated according to DB formula have meant women have received amounts that are not substantially different from those for men. Therefore, women's care duties, once translated into their pensions, have not received much attention. The introduction of the NDC scheme, however, has significant implications, given the calculations relating to years of service (See chapter 5).

An increase in retirement age for both women and men was recommended by international organisations, and the government has followed this advice and aimed to raise the retirement age in its main policy documents. As raising the age was included in the agreement between the World Bank and the Mongolian government in 2017 as a precondition for financial assistance, the government set about increasing the retirement age from 55 by 3 months each year till 65,

implementing this policy from 2018. The policy was adopted with little discussion or research.

Public and policy awareness of gender inequality has been low in Mongolia, and issues of recognition and redistribution are understood only by a small number of gender experts and gender activists. Public education that raises issues of strategic importance to women together with their practical needs of redistribution, and finding an appropriate balance between them, remains a major task if there is to be progress towards gender equality.

Thanks to the socialist system and its ideology of equality, a strong sense of individual pension entitlements is well established in the pension system in Mongolia. Women do not rely on a spouse's pension, except in the case of survivors' entitlements. Thus, Mongolian women do not face issues experienced in some other countries where their entitlement is only through their status as a dependant spouse, and intra-household inequality in Mongolia has not been reported as an issue.

8.3.2 Gender, work and care

The postsocialist labour market in Mongolia is characterised by the emergence of a substantial informal sector, alongside the changes in the composition of economic sectors and with an increase in mining, construction, and infrastructure such as roads. While the informal sector is dominated by female workers, jobs in mining, construction, and roading are mostly occupied by men. The government has not taken affirmative action to address this widening horizontal segregation, and it continues to pursue a protectionist approach towards women's employment in industries with high returns, as discussed earlier in chapter 6. While the recent Law on Promotion of Gender Equality stipulates a quota on the representation of women in special public agencies, these requirements do not apply in the areas of the army, border and domestic

military, police, intelligence, court decision enforcement, and anticorruption and emergency agencies, and this omission maintains a high degree of gender segregation in these sectors. These provisions are out of step with the UN Security Council's resolution about increasing the representation of women in such agencies, and they also reveal the government's views on women's employment capabilities.

Vertical segregation, as shown in chapter 6, is, and remains, another indication of the disadvantaging and discrimination of women. In the areas of government and business, despite a higher education rate among women, only one-fifth of mayors and governors in representative bodies, and one quarter of director and executive director positions are held by women. These statistics are unlikely to be improved while government policies legalise this kind of differentiated representation. The Law on Promotion of Gender Equality specifies a gender quota for politically appointed civil servants; this quota is set at 15 per cent at the national, aimag, and the capital city levels, at 20 per cent at the district level, at 25 per cent on soum, and at 30 per cent on khoroo levels. The quota strangely decreases from grassroots to the top of national level by 5 per cent for each level.

The average monthly gender pay gap in Mongolia was 13.4 per cent from 2001-2015 (World Bank, 2018). Taboos and beliefs about the primacy of the male are still practised in Mongolia. Deeply ingrained attitudinal behaviour based on these beliefs inform how pay negotiations are conducted and are an important cause of the gender pay gap. The gap results in differentiated pension benefits for women and men.

The crucial relationship between growth, social reproduction, and gender equality that is reflected in investment in human capacities, particularly in care, has not been discussed in either the population development policy or gender equality policy of Mongolia. The government's population development policy has remained pronatalist, focusing on increasing the population numbers, but it

has not prioritised increasing the capacity and the quality of life of the population. New programmes such as the “Child money” policy, “Paid mums”, and the “Mother heroes” policy are all likely to reinforce women’s staying at home and taking care of children at their own expense, with only symbolic state subsidies. Meaningful investment in human capacities, especially in the area of care in both public and private spheres, is still missing. This situation jeopardises both women’s economic empowerment at the micro level, and the country’s economic growth at the macro level.

Despite Mongolia’s long history of having an established system of maternity and childcare leave, these policies do not promote equality. The schemes encourage mothers, but not fathers, to be caregivers and stay out of labour markets. While unpaid childcare leave is available to both parents, paid paternity leave is not. The duration of entitlement to unpaid childcare is sufficiently long to have a negative effect on caregivers’ return to the labour market. The subsidies that have been introduced by the government to compensate caregivers’ in terms of their contributions to pension funds do not match the level of their incomes prior to their childcare leave. As noted by Sandberg and Scovell, “the promise of equality is not the same as true equality. A truly equal world would be the one where women ran half our countries and companies and men ran half our homes” (2013, p. 7).

8.3.3 Women in the pension reform process

In many respects, the outcome of pension system reforms reflects the fact that women were not explicitly included in the reform discussions. The international institutions paid no attention to the history and culture of Mongolia in their recommendations, particularly the country’s legacy of relative gender equality in its social, political and economic spheres. That the international advisors were aware of this history and culture, is evident in the “Country Gender Assessment” conducted jointly by the ADB and the World Bank (2005). Nevertheless, in their

promotion of policy change, these advisors assumed the transferability of the NDC model across different national contexts with a clear disregard for gender equality.

The perception of gender equality in Mongolia is rooted in the socialist era. Almost full participation by women in the labour force, the high level of school enrolment of both boys and girls, the high level of educational achievement among women, female representation at high levels of decision making, and individual rights to vote all contributed to the image of gender equality. However, the move to an open society with political, economic, and social freedom has revealed just how shallow that equality was. Closer examination has indicated that gender equality in Mongolia in the socialist era was very much on the surface only, and that Mongolian women have not been as empowered as has been presented.

As mentioned before, the analysis of the process of reforming the pension system has been guided by a rights-based, gender-responsive approach. This approach covers (1) women's participation in policy development and decision making, (2) the state's accountability and transparency of information, (3) women's empowerment, and (4) nondiscrimination (See chapter 7). The findings related to each of these rights are presented below. The findings show that the reform policies, particularly the 1999 reform, were not transparent enough about the implications in relation to gender; the gender analysis was limited; and the involvement of women and their organisations in the policy and decision-making process was minimal. As a result, the reforms have reduced women's economic empowerment in their old age and facilitated indirect discrimination against women, while the pension equity of women has regressed.

The study shows women's involvement in the policy-making process of the pension system reform was limited. Women's organisations were one of the

strongest institutions during the socialist era, but in the postsocialist era that capacity for self-representation and mobilisation has been much reduced. The reduction in these areas has come about despite an increasing number of women's NGOs and their efforts for public awareness activities on women's issues of strategic importance. The fact is, the potential drop in women's pensions in the new system has not been discussed as an issue within Mongolia and has not been a priority for these organisations. This circumstance suggests, first, a lack of governmental transparency about the policy on pension reform and its implications for women, secondly, the lack of a mechanism for a gender analysis of any new public policy, and thirdly, a limited outreach to women's organisations.

The small number of women's NGOs that focus on gender issues and their limited ability to cover a wide range of public policy issues is related to the lack of financial resources and human capacity. NGOs are financed mainly by donor organisations so that projects and programmes can be implemented. As such, it is the priority areas of donor organisations that are covered and the gender dimensions of policy are neglected.

The state's policy on gender equality in politics has not been consistent. Women's representation in the SGKh has been the lowest among countries of similar development. The electoral gender quota in parliamentary elections have been changed several times. When introduced in 2005, it was 30 per cent; the quota was then revoked in 2007, restated in 2011, and then lowered from 30 to 20 per cent in 2015. The new electoral system does not provide many chances for women to be elected. Women's representation at the decision making level dropped from 25 per cent during the period of socialism to 3 per cent during the transition. Accountability is a big issue in the postsocialist era. The highest authority in policy-making, the SGKh, has a poor reputation in terms of accountability. The Mongolian Parliament today is filled with former business

people and the policies being passed reflect their business interests which are prioritised over public benefits (Tumursukh, 2018). The main political parties – the Democratic Party, the People’s Party, the People’s Revolutionary Party and the Green Party - do not differ much in terms of their policies and viewpoints on pensions and gender issues. In fact, having a specific pensions policy platform emerged only in 2012, and so coincided with both the growth in the country’s economy, as well as the impending implementation of the NDC pension reform.

The status of the NCGE, which is the main body for gender-related issues in the country, has been moved from the prime minister’s level to the ministry in charge of social protection and labour. That is one indication of the fact that the state authorities now see the scope of gender issues as being limited to social security and labour. Despite its broad mandate, the Committee lacks financial and human resources, and there has been no input from the Committee on the gender issues in relation to the pension system. Moreover, the tripartite approach to governing, that includes the social partnership between the government, employers’ associations and trade unions, which addresses labour and social security issues has not discussed the implications of pension reforms on women and gender outcomes in the labour markets.

Another issue is a rise of populist politics and policies in electoral competition. The supreme power of parliament and the imbalance between parliament and the government has been the subject of discussions for some years. The lowering of the retirement age for herders from 60 to 55 years in 2017 - along with an increase of service years by 1.5 times to be considered for herders’ pension calculation, a plan for a 50 per cent subsidy from state budget for their pension contributions, and an approval of law on redemption of pension insurance contributions for herders - is not in line with the financial sustainability goal of the government’s pension system policy. Instead of comprehensively addressing the old age income security issues of herders within the national pension system,

there has been a tendency for populist appeals and promises, which has not contributed to sound, sustainable policy for old-age income security.

The study reveals that information about the pension reform concepts was not widely disseminated. This discovery has reinforced the view of the state as a gatekeeper in decisions about social security services, and the idea that public can rely on and leave their future to the state. This is a common perception among many Mongolians, especially herding communities, and explains in part why the pension reforms have not been publicly discussed.

Over the period covered in the research, the government of Mongolia has had both the tightest and the richest budgets in its history. Mongolian public policies that were framed tightly by the financial capacity of the state budget have changed as the budget has grown. Funds generated from mining have been spent on populist policies, with many of these having been short-term responses to social issues. There has been the potential to invest dividends from mining into longer term pension funds, but this opportunity has not been taken.

Women were the first to lose their jobs when the socialist economic system was dismantled. About 50,000 women were in their early 40s when they were moved into retirement. Under the pressure of international financial institutions to keep unemployment rates low, the government decided to pension off women who had more than four children early, leaving them out of the labour force and later, disadvantaging them in their pension entitlements and benefits. In addition, when state enterprises were closed, women received an unequal share of the privatisation of those assets, with the result that many women have ended up working in the informal sector.

The process of implementing the transition, the privatisation, and the neoliberal reforms was too rapid, and did not fully consider the specific needs of the country. This shock therapy has resulted in the stratification of the population, with 36 per cent moving into poverty, an unstable middle class, and a small but

very wealthy upper class. The need for social security, particularly income security, in old age now varies greatly among the different economic classes. Government policy needs to pay attention to both the needs of the unsecured majority of the population in the design of the pension system and to address the diverse needs within the population, in a way that protects the sustainability and affordability of the pension system. The new state policy on pension reform envisages a multipillar pension system that has the potential to address these issues.

8.4 Significance of the Research

Mongolia has been in the recent world news for its remarkable economic growth on the back of its abundant mineral resources, recording the world's highest economic growth rate of 17 per cent in 2011. Mongolia was also a leader in terms of its Human Development Index in 2009. However, the country has a serious problem in terms of gender equality, as revealed in this study of the pension system. This study is significant in that it has examined the dynamics of the postsocialist transition and the implications for pensions through a gender perspective. In so doing, this study's approach provides new insights into the experience of countries in the transition from socialism.

Although the neoliberal reform of the Mongolian pension system has not been fully implemented, its initial design, the reform policy-making process, the role of different institutions, and the subsequent development towards the pension system reforms have provided a solid basis for the analysis. Gender equality certainly has not been a priority of the reform process, and the reform has different implications on men and women. These were not taken seriously and were not the subject of a process of consultation with the population. This oversight has significant implications for democracy in Mongolia, given the threat to equality and the potential for increasing numbers of people to be excluded from participation through their experience of economic hardship.

In the case of a country with a history of relatively progressive policies towards encouraging and recognising women and their role in society, including their reproductive functions, this study shows how this highly valuable contribution of women to society was quietly overlooked as the process of neoliberal reforms was pursued. Women in Mongolia today do represent a marginalised group.

Another of this research's significant contributions has been the development of the gender framework as a means through which to analyse the Mongolian pension system. The gender framework, grounded in an extensive feminist scholarship, has proven to be robust in its ability to carry out a wide-ranging analysis of Mongolian pension policy, process, and outcome for women. It has been an effective tool to guide the analysis of documents and interviews and to identify key themes. Expanding the framework with the rights-based tool enabled an examination of the pension reform process from the sides of both rights and duty holders. In addition, the framework was an innovative analytical approach to unpack the gender biases of the policy reform process and to reveal the significant shortcomings of the pension policy process in Mongolia. Finally, I would argue that the gender-sensitive framework developed in this thesis has broader relevance and can be applied in future research into the gender implication of other policy areas.

8.5 Recommendations for Future Research

Mongolia has been transitioning from one type of political and economic system to another for the last 30 years. This transition has not been a straightforward process. The opportunities opened up for Mongolians with the democratic changes in the country and the shift to the market economy gave rise to many new businesses in all sectors around the country. Nonetheless, the country faces a high poverty rate, and the gap between rich and poor has been widening. Thus more research is needed in the area of politics and public policy in Mongolia.

Politics is a tricky subject. It involves competition between diverse ideologies and conflicting interests, and policy-making occurs within this context. There is a need for further research into the narratives and the discourses that are emerging in postsocialist Mongolia and how these are influencing new perspectives on gender and policy. This type of research would help a wide range of professionals, including politicians, policy makers, policy observers and analysts, academicians and the general public to critically engage in policy debate and evaluate new and existing policies, in order to make better and more equitable decisions.

Another area for research could be gender impact analysis of government budgets on pensions. The recent policy changes of the government to subsidise some portion of pension contributions for mothers, herders and self-employed from the government budget need to be analysed in terms of their impact on sustainability, adequacy and equity requirements of old age pensions and to show to what extent these subsidies recognise women's social reproductive functions and are reflected in their pensions. The rights-based approach employed in this thesis could be a useful tool for such a research.

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Appendices

Appendix A: Guide Questions for Officials

1. What are the core objectives, in your opinion, of the pension system?
2. How do you see the objectives of the pension system in a broader context of government policies such as social protection, poverty reduction, economic development etc?
3. What do you feel about the inherited pension system and the need for its reform?
4. What would be, in your opinion, the enabling (prerequisite) environment for the pension reform design and process? Is it in place in Mongolia?
5. Is the NDC a desirable policy option for Mongolia? Why or why not?
6. How well does the neoliberal approach of Mongolian pension reform policy responded to social justice, fairness and equality?
7. What has been your involvement in the pension system reform?
8. Who have been the key actors defining pension system reform?
9. Were your or your organisations' views adequately considered in the policy process?
10. Was gender a key consideration in adopting pension reform and how was this dimension of debate treated?
11. How has gender been considered within the policy process?
12. How do you see the relationship between pension policy, social values and a good society?
13. How can women's unpaid care work be accommodated in the pension system?
14. Do you support the policy to increase the retirement age? What are reasons for your view?
15. Tell me about how much attention is given to the particular situation faced by women by government policy makers in Mongolia?

Appendix B: Guide Questions for Women

1. What is your pension arrangement?
2. Are you entitled to get a public pension? Have you roughly estimated how much pension benefit you will get?
3. Do you think your pension will be sufficient in your old age? If not, how will you support yourself after retirement?
4. How do the elderly in your family spend their pensions? Does a transfer of pension benefit happen within your family?
5. Are you thinking of supporting your family with your future pension? What would be your priority for the family spending?
6. Do you think your perception about pension will differ from your mother's perception and if so how would it differ?
7. What do you see as the objectives of a pension system? Do you think that the objectives have changed with the transition to a market oriented economic system?
8. Are you aware of the pension system reform? Do you support the reform or not? Why?
9. What do you think the effects of the reform will have on the pension you receive on retirement? What can be done to address these issues?
10. How long have you been away from participation in the workforce due to childcare and other caring responsibilities? Have these breaks in your paid work been credited to your pension?
11. What do you think about women's unpaid caring work in relation to their pensions?
12. When (what age) are you thinking of retiring? What will affect your retirement decision?
13. Would you support an increase in the retirement age? Why or why not?
14. What is a good society in your opinion? Where does a pension policy fit into it?

Appendix C: Participant Information Sheet

(University Letterhead)

Dear

Thank you for your interest in this research study. The study is concerned with the pension system reforms in Mongolia with a particular focus on the implications for women.

Mongolia introduced the Notional Defined Contribution pension scheme in 1999. Research in other countries shows that earnings-related pension schemes affect women and men differently. This study aims to analyse how the new pension system in Mongolia was developed and its different impacts on women and men. The study also attempts to contribute to raising public awareness within Mongolia about issues in pension reform.

Several interviews are planned for this research. The interviews will be conducted by Nyamaama Avirmed, a PhD student at the Faculty of Arts and Social Sciences at the University of Waikato, New Zealand. Before commencing the PhD study, the researcher worked as a project manager of the Social Security Sector Development Programme funded by the Asian Development Bank and Government of Mongolia in 2002-2009. The interview is expected to take about an hour and will be tape-recorded so that an accurate account of your views and opinions is obtained.

The findings of this study will be used as a part of the researcher's PhD thesis. As such, four copies of the thesis will be produced, three hard copies and one accessible online. The findings may also be discussed at conferences and published in academic journals. The researcher intends to deliver copies of

research findings to the Social Insurance National Council, to women's NGOs and to the resource centres of specialized institutions.

Anonymity and confidentiality

You, as a participant will not be identified in any publication or dissemination of research findings, however, your organisations may be referred to in the reports unless you state otherwise in the consent form below.

The tape-recording and any transcript of the interview will be stored in a locked filing cabinet in the researcher's office at the University during the research and no one apart the researcher will have access to raw named data. Hard copies of the information will be destroyed, however, upon the completion of the PhD research and the password-protected electronic files of data only will be stored for five years from the completion date of the thesis after which they will be destroyed. The password will be changed regularly and remain confidential to the researcher.

If you agree to take part in this interview, you have the following rights:

- a) To refuse to answer any particular question, and terminate the interview at any time
- b) To ask any further questions about the interview or research that occurs to you, either during the interview or at any other time
- c) To withdraw your consent at any time up until three weeks after your interview
- d) To change or add to your responses up until three weeks after your interview
- e) To complain about the conduct of the research to the address given below.

For the enquiries specified under "b", "c" or/and "d" above please contact the researcher by either mail or email at the address given in the bottom of the Consent Form.

This research project has been approved by the Human Research Ethics Committee of the Faculty of Arts and Social Sciences. Any questions about the ethical conduct of this research may be sent to the Secretary of the Committee, email fass-ethics@waikato.ac.nz, postal address: Faculty of Arts and Social Sciences, Te Kura Kete Aronui, University of Waikato, Te Whare Wananga o Waikato, Private Bag 3105, Hamilton 3240, New Zealand.

Appendix D: Consent Form for In-depth Interviews

With the information provided above and with the conditions listed below I consent to be interviewed for this research.

- | | | |
|---------------------------------------------------------------|-----|----|
| a) I would like to remain anonymous | YES | NO |
| b) I would like to receive a copy of the findings | YES | NO |
| c) I agree to my organisation's name to appear on the reports | YES | NO |

(please circle)

Signed by:

Interviewee's name:

Date:

Agency's name:

Signed by:

Researcher's name:

Contact details of the Researcher:

Nyamaama Avirmed, PhD candidate, Political Science and Public Policy Programme, School of Social Sciences, Faculty of Arts and Social Sciences, University of Waikato, Private Bag 3105, Hamilton 3240, New Zealand

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