

Assessing Mongolia's Education Loan and Grant Programs: Funding Process, Challenges, and
Impact of the Education Loan Fund

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by

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Declaration

Herewith I declare that I clearly understand §11 of the Academic Regulations and that the submitted paper is accepted by the OSCE Academy in Bishkek on the understanding that it is my own effort without falsification of any kind. I declare that I am aware of the consequences of plagiarism or/ and cheating.

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ABSTRACT

This research delves into the intricate issues within the implementation of Mongolia's Education Loan Fund. The primary focus is to investigate the factors that facilitate opportunities for problems within this fund. The main objective of the investigation or research is to identify and understand the conditions, elements, or influences that make it easier for illegal activities to take place within a specific fund. To guide the exploration, the study employs Klitgaard's formula $Corruption = Monopoly + Discretion - Transparency - Accountability$ as an analytical framework, which highlights the critical role of systemic factors.¹ The research question driving this study is *What are the factors contributing to opportunities for corruption in the implementation of Mongolia's Education Loan Fund?* A mixed-method approach is adopted to answer this question comprehensively, combining e-survey and interview. The study gathers primary data from e-survey, expert interviews, and focus group interviews. The secondary data comes from international development organizations such as the World Bank, IMF, UNODC and government websites etc. Using the qualitative data, the study utilizes the triangulation method to extract results. Furthermore, the study analyzes real cases within the Education Loan Fund, highlighting the presence of institutional weaknesses, lack of transparency, nepotism, and systemic problems. Through a detailed examination of these cases and research, the study aims to shed light on individuals pursuing higher education who aim to contribute to the creation of an ethical society. By linking the research question, the Robert Klitgaard's formula, e-survey, interview and real-life cases, the expected outcomes of this research includes identifying factors, clarifying challenges, exploring impacts, and offering evidence-based recommendations for risk mitigation in Mongolia's Education Loan Fund implementation.

Key words: Public Fund, Education loan and grant, transparency, systemic problems

¹ Robert Klitgaard, "International Cooperation against Corruption" (Finance & Development, 1998), <https://www.imf.org/external/pubs/ft/fandd/1998/03/pdf/klitgaar.pdf>.

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ABBREVIATIONS

EU - The European Union

ELF- The Education Loan Fund

UN - The United Nations

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INTRODUCTION

1.1 Background

The Mongolian Educational Loan Fund (ELF) has been supporting young individuals aspiring to pursue higher education for the past two decades. Over the years the fund administered a range of programs including tuition fee grants and loans aimed at access to higher education in the local and abroad. These programs can be broadly categorized into two main streams: external and internal. External programs primarily consist of grants and loans, specifically tailored to benefit Mongolian students who have successfully gained admission to the world's top 100 universities abroad. On the domestic front, the Educational Loan Fund offers a suite of programs, encompassing tuition grants and loans, aimed at developing the knowledge of students within Mongolia. The Educational Loan Fund is funded through the state treasury fund.² The money from the government helps the Educational Loan Fund give grants and loans to students for their higher education.

Unfortunately, a recent interview³ has raised serious concerns regarding the decisions and actions of the Educational Loan Fund (ELF), suggesting potential irregularities or legal issues. It has become a starting point of a significant corruption scandal involving the Educational Loan Fund (ELF). This scandal has drawn the attention of the public and has sparked widespread scrutiny of the fund's operations and practices. Due to the gravity of the situation and in response to the emerging scandal involving the Educational Loan Fund (ELF), the Minister of Education and Science has taken a step by issuing an official statement to the public. The fact that the Minister has publicly disclosed the list of lenders and pledged to make all relevant documents available to the public. It represents a moment in the ELF's history as, for the first time, the fund is taking such proactive steps towards transparency and accountability.

² The Law of Government Special Fund, 2019, <https://legalinfo.mn/mn/detail/14848>
ELF is one of the 25 special funds of the Government.

³ Interview with former specialist of Education Loan Fund, Nov, 2022, <https://ikon.mn/opinion/2pny>
(reposted this interview in May, 2023)

The disclosure of these documents and the official statement has sparked numerous questions and concerns among citizens. Many people are expressing surprise at not having been informed about the programs and the substantial budget allocated to the Educational Loan Fund (ELF). Additionally, some individuals who applied for loans and were not selected are now questioning why ELF and the Education Ministry officers did not provide them with explanations for the outcomes of their applications. Journalists have undertaken investigations and reported findings that have raised further questions. For example, there have been revelations that several politicians, their children, and relatives are among the selected recipients of the loans. This has prompted considerable scrutiny and raised suspicions about the selection process. During these ongoing social discussions, the individuals who were selected for the loans and their parents have also voiced their opinions. They have been subject to public scrutiny, with groups of the public blaming that they are taking advantage of corrupt opportunities by studying abroad. The Ministry of Education has issued a plea to stop social bullying directed at the loan recipients. This request stems from reports that some students have sent messages to their parents expressing thoughts of suicide, highlighting the distressing consequences of the situation. This case serves as an example of how the illegal actions of a public office and lack of public information can polarize and divide society into different fractions. The main question that emerges from this situation is why the government agency, ELF and Education Ministry had not disclosed information regarding the selection process and outcomes for the past two decades. Furthermore, individuals and parents who were not involved with ELF's programs in the past are now pondering why they did not insist on transparency and demand access to such crucial results and documents during that time. The revelation of these documents and the subsequent questions and investigations highlight the need for increased transparency, accountability, and public awareness regarding ELF's operations and the allocation of educational resources.

Addressing these social problems requires a comprehensive discussion involving all stakeholders, including the loan and grant recipients, officials, applicants, and other individuals. Despite Mongolia's establishment of an anti-corruption agency 16 years ago and its transition to a democratic regime aimed at fostering a fair and transparent society 33 years ago, there continue to be numerous hidden illegal actions within public offices. Education holds paramount importance as personal growth and social development. It should remain free from the taint of illegal decisions and hidden information. However, it is evident that unclear guidance and

decisions persist in this domain. This issue warrants careful examination and scrutiny because it not only undermines the integrity of the education system but also deprives young people of equitable opportunities to learn and excel. Combating these issues in education and ensure a fair chance for all students, it is imperative that these matters are openly discussed, investigated, and addressed by the relevant authorities and the wider community.

1.2. Research problem and Contribution

Since the anti-corruption law was established, several research has been done in this area. Most of the research, about 94 percent, has been supported by international and government organizations.⁴ They use different methods like surveys to learn about people's perspective on corruption and how it affects things like national security and economic development. They also look into corruption in specific areas like customs, education, land, and mining. They do these studies regularly to understand what's going on. Out of all the research, around 43.4 percent focuses on finding out how much corruption there is and what people think about it. About 15 percent of the research goes deeper to understand the reasons behind corruption and suggests ways to make things better.⁵

Equal opportunity, awareness, accessible information. Social discussion in the academic field. The research focuses on a specific small area. It's hard to explain as one definition of theory why corruption happens in each area because corruption characteristics depend on many factors. This is why some experts suggest looking at corruption closely in each specific area. Most of the research done in Mongolia looks at the bigger picture, but there's a need for more detailed studies in specific areas. By doing more detailed research in public office areas, we can understand why these issues happen and how it affects society. This can help find better ways to fight problems and improve the situation. This research will go deeply to the Education Loan Fund and its problem to clarify situations and issues.

Aims of the research

⁴ Asian Foundation, An analysis of researches on corruption, IRIM Independent Research Institute, 2016, <https://www.uih.mn/sudalgaa/s/120>

⁵ Asian Foundation, An analysis of researches on corruption, IRIM Independent Research Institute, 2016, <https://www.uih.mn/sudalgaa/s/120>

The primary objective of this study is to investigate the factors contributing to problems within the implementation of Mongolia's Education Loan Fund. By examining the underlying causes and mechanisms in this context, the research aims to provide a deeper understanding of the challenges faced by the Education Loan Fund and offer insights into potential strategies for mitigating risks. The first aim of this study is to identify and analyze the specific factors and conditions that create opportunities for illegal practices within the operation of the Education Loan Fund. By uncovering the root causes of complications, the research aims to determine the vulnerabilities present in the system.

Another purpose is to assess the impact of corruption within the Education Loan Fund on the educational opportunities of Mongolian youth. The study will explore how unethical practices affect the equitable distribution of education funds. The research further focuses to evaluate the weaknesses within the institutional framework of the Education Loan Fund. This evaluation will highlight areas where reforms and improvements are needed to enhance transparency and accountability.

Lastly, the study aims to propose effective strategies and recommendations that can be implemented to address the identified vulnerabilities within the Education Loan Fund. By achieving these goals, the paper contributes to a more comprehensive understanding of the interplay between its challenges and education funding, with a specific focus on Mongolia's Education Loan Fund.

1.3. Research Design and Methodology

The research involves conducting an e-survey with 189 students from different universities, conducting interviews of 2 experts, 8 individuals who have received loans or grants, 8 applicants who were not accepted for grants or loans, and interviewing 2 public officers of the Education Loan Fund. These data collection activities are scheduled to take place between October 10 and December 15, 2023. The methodology employed in this study is a combination of the e-survey and interview approach. This approach allows for the examination of the problem from various perspectives and different viewpoints. This design aims to provide a holistic view of the problem by exploring it through different eyes and capturing a range of viewpoints and experiences.

As a theoretical framework, the research methodology offers a fresh perspective on the examination of problems within education funds as the majority of scholarly articles on the

subject are based on secondary data and lack practical dimension. While explaining problems and measurement in education finance with international initiatives, the scholars overlook domestic law and regulation on the funds as well as how it affects individuals and society. In contrast, the thesis is rooted in primary data collected through e-surveys and individual interviews. It aims to effect the policy for equal opportunity to Mongolian youth who are encountering unfair policies to gain higher education.

The purpose of the e-survey is to reveal students' information access and attitudes regarding the Education Loan Fund. Following the Mongolian statistics, 145,267 students⁶ are studying at universities in between 2022 -2023. 189 students are enrolled in an e-survey.

Expert interview is a special part of this paper. I could conduct 2 experts who study the Education Loan Fund. Main question is ‘Why is there transparency not in Mongolia?’

Focus group interviews are divided into 3 sections. The groups are loan and grant recipients and applicants who are not accepted for the programs of ELF as well as two officers of the organization.

Triangulation in this study involves the utilization of multiple data sources and research methods to strengthen validity of the findings. The qualitative research process incorporates analysis of responses collected through e-surveys and interviews. Subsequently, the outcomes of these methods are compared within different groups, including e-survey participants, focus group interview participants, and experts.

Limitations of the study are focused on programs and implementation of the Education Loan Fund in Mongolia and may not be fully generalizable to other contexts.

Research questions

Main research question is “What are the factors contributing to opportunities for problems in the implementation of Mongolia's Education Loan Fund?” and this question is more detailed in the e-survey, focus group interviews and experts’ interview.

Main questions to discuss opinions of all actors for the research on challenges in Mongolia's Education Loan Fund as well as the public programs:

⁶ National Statistics Office, Students in Educational Institutions, https://www.1212.mn/mn/statistic/statcate/48171315/table-view/DT_NS0_2001_015V2

Expert Interview Questions:

- In your expert opinion, what are the most significant factors contributing to illegal actions and problems in the implementation of Mongolia's Education Loan Fund?
- Based on your experience, could you describe any specific instances of problem that you have encountered or observed within the Education Loan Fund's implementation?
- From a policy and governance perspective, what measures or strategies could effectively mitigate issues associated with education loans and grants in Mongolia?

Individual Interview Questions

Interviewee: 8 grant and loan recipients, 8 applicants who are not selected as well as 2 public officers

Loan or grant recipients:

- How has the Education Loan specifically contributed to your educational journey and overall life achievements? Can you share any specific examples or experiences?
- How did you learn about the Education loan and grant programs and its application process? Were there any difficulties or barriers you faced in accessing information about the program?
- How the loan and grant impacted your financial situation and the financial burden of pursuing higher education?
- Have you faced any challenges or criticisms from peers or members of the public due to being a grant or loan recipient? How do you respond to such criticisms, if any?
- In your opinion, what can be done to improve transparency and fairness in the selection process for grant and loan?

Applicants who were not selected:

- Can you share your experience with the application process for the Education Loan program? Were there any aspects of the application that you found particularly challenging or confusing?
- How did you feel upon learning that you were not selected as grant or loan recipients? Were your expectations clearly communicated during the application process?

- Have you observed or experienced any social or academic challenges as a result of not receiving the loan or grant? How have you coped with these challenges?
- Do you believe that the selection process was transparent and fair? If not, what specific aspects do you find problematic?
- What suggestions or improvements do you have for the Education Loan program to make it more equitable for applicants?

Public Officers:

- Can you please share your perspective on the challenges you have encountered in the implementation of the Education Loan Fund programs?
- In your experience, have there been any rules or regulations within the Education Loan Fund that you or your colleagues have found to be confusing or difficult to interpret? If so, could you provide examples and explain why these rules posed challenges?
- Based on your experience, what changes or improvements would you suggest to enhance the effectiveness and efficiency of the Education Loan Fund?
- Can you share any insights into the criteria and procedures used to assess applicants for the program?
- How do you address public concerns and criticisms regarding the fairness and transparency of the Education loan and grant program's processes?
- What recommendations do you have for improving the overall administration and management of the Education Loan Fund?

E-Survey Questions:

This e-survey aims to assess students' access and knowledge to information related to the Education Loan Fund.

- Do you know about the Education Loan Fund's programs? Yes/ No
- If your answer is yes, have you applied for one of the programs?
- Do you think the information of the Education Loan Fund is accessible? Can you share your experience?

- On a scale of 1 to 5, with one being "not at all" and five being "extremely," please rate the level of transparency in the Education Loan Fund's policies and procedures as you perceive them.
- Please select which, in your opinion, are the most significant contributing factors to corruption in the Education Loan Fund's implementation from the following list:
 - (a) Lack of oversight,
 - (b) Inadequate screening of applicants,
 - (c) Complex application processes,
 - (d) Insufficient staff training,
 - (e) Other (please specify).
- Scholarship and loan applications can now be submitted online. Do you know this? (Yes/No)
- How do you access the information on the ELF program?
 - a) friends, family and relatives
 - b) official website
 - c) social media applications; facebook, instagram etc.,
 - d) University
 - e) television channel and newspapers
- Thank you for your participation in the survey. Please leave your contact. Please contact with phone number 94443347 if you need more information from the researcher.

CHAPTER 2. CONCEPTUAL FRAMEWORK

2.1 Corruption risk in the education sector

The coexistence of "corruption" and "education" is indeed disheartening. Unfortunately, these words are increasingly intertwined in our lives, becoming a common phenomenon. Economist Ian Senior defines corruption as an action to secretly provide goods or services to third parties.⁷ It has been growing with human society throughout human history and can be found in various dimensions such as cultural, economic, and political systems. There is no single definition that fully captures its many dimensions. Mark J. Farrales stated that corruption is a cross-systemic, cross-temporal and cross-cultural phenomenon.⁸ It can exist in any country, at any time, and under any form of government. The definitions provided by the Cambridge dictionary provide a basic understanding of corruption. *Cambridge dictionary*⁹: *dishonest or illegal behavior involving a person in a position of power, for example, accepting money for doing something illegal or immoral*. International organizations formulated that; “*The use of public office for private gain*” (The World Bank). “*The abuse of a public or private office for personal gain*” (OECD). “*The abuse of entrusted power for private gain*” (Transparency International)

Many economists, sociologists and political scientists wrote on corruption in the late 1950s and throughout the 1960s. These scientists sought to classify the concept of corruption. Arnold Heidenheimer’s classification of corruption suggests that definitions of corruption tend to focus on three different perspectives:¹⁰ public-office-centered, market-centered, or public-interest-centered. Susan Rose-Ackerman who is a prominent scholar of corruption has developed her own classification of corruption. According to her, corruption can be classified into two broad categories: petty and grand corruption.¹¹ Petty corruption refers to the everyday abuse of

⁷ Ian Senior, Corruption - The World's Big C, July 2006

⁸ Mark J. Farrales, “What Is Corruption? A History of Corruption Studies and the Great Definitions Debate,” SSRN Electronic Journal 89, no. 3 (2005), <https://doi.org/10.2139/ssrn.1739962>.

⁹ <https://dictionary.cambridge.org/dictionary/english/corruption>

¹⁰ Arnold J Heidenheimer, Political Corruption: Readings in Comparative Analysis (New Brunswick, N.J.: Transaction Books, 1978).

¹¹ Susan Rose-Ackerman, Corruption and Government: Causes, Consequences, and Reform (Cambridge: Cambridge University Press, 2007), p 27.

power by low- or mid-level officials in their interactions with citizens, such as bribery or nepotism. Grand corruption, on the other hand, refers to corruption at the highest levels of government, where political leaders or other influential actors abuse their power for personal gain. This type of corruption is often more systemic and difficult to detect, and can have far-reaching consequences for economic development, political stability, and social justice. Both of these two researchers agreed that corruption is a problem connected with culture, economy and politics. Susan Rose-Ackerman concluded that corruption may have its root in culture and history, but it is, nevertheless, an economic and political problem.

This negative phenomenon can also be systemic or structural in nature. When there is an organized, interdependent system, such as a government or institution, and part of that system deviates from its intended duties or performs them improperly, it can undermine the overall goals or purposes of the system. This can include various forms of misconduct, inefficiency, or unethical behavior that harm the system. According to Treisman, the effects of corruption can be devastating, including the erosion of trust in public institutions, economic inefficiency, and the entrenchment of inequality and poverty.¹² Moreover Paolo Mauro added that weak or dysfunctional institutions create an environment that is conducive to corruption.¹³ Vineeta Yadav has done comparative study of developing countries and changes since the third democratic revolution.¹⁴ She suggests that corruption in developing countries is often systemic and deeply entrenched, with networks of powerful individuals working together to maintain their grip on power and wealth.

Education is a fundamental human right and a key element of personal and social development.¹⁵ Educational opportunities should be available to all individuals, regardless of their background, socioeconomic status, ethnicity, gender, or other characteristics. It advocates

¹² Daniel Treisman, "The Causes of Corruption: A Cross-National Study," *Journal of Public Economics* 76, no. 3 (June 2000): 399–457, [https://doi.org/10.1016/s0047-2727\(99\)00092-4](https://doi.org/10.1016/s0047-2727(99)00092-4).

¹³ Paolo Mauro, "Corruption and Growth," *The Quarterly Journal of Economics* 110, no. 3 (August 1, 1995): 681–712, <https://doi.org/10.2307/2946696>.

¹⁴ Vineeta Yadav, *Political Parties, Business Groups, and Corruption in Developing Countries* (Oxford: Oxford University Press, 2011).

¹⁵ UN Declaration on Human Rights, 1948, paragraph 26, International Covenant on Economic, Social and Cultural Rights, article 13, Convention of the Right of the Child (1989), article 28.

for a fair and inclusive educational system where everyone has the same chances to pursue and benefit from education. However, there is quite a giant corruption risk in the entire education system. The education sector encompasses a wide spectrum of activities and involves significant resource allocation. On average, it consumes 20-30 percent of a nation's budget.¹⁶ This complexity can make it challenging to maintain comprehensive oversight.¹⁷ Monica Kirya stated that it's highly valued by both governments and parents because they understand that the quality of education shapes the futures of individuals and the country as a whole. This situation creates motives for those offering education services to ask for bribes, and for parents and others using the system to pay these bribes to ensure they don't miss out on opportunities. Corruption in education occurs at the political, administrative (central and local), and classroom levels. The Education Loan Fund's problem is more the political and administrative level.

Administrative corruption within the education sector can manifest in various forms. For instance, it may involve the payment of bribes to auditors with the purpose of preventing the disclosure of financial misappropriations. Additionally, embezzlement of government-allocated funds designated for educational purposes may also occur, further exacerbating corruption within the sector. (World Bank 2010) It can manifest at multiple stages, from budget allocation to execution and expenditure, in government funds dedicated to education. Despite budgetary scale, even minor instances of corruption within education financing can lead to substantial depletion of public resources.¹⁸ Nepotism refers to the practice of favoring or showing preferential treatment to one's relatives, especially in the context of employment, promotions, or the distribution of resources. It involves the unfair or biased allocation of opportunities and benefits to family members, often at the expense of more qualified or deserving individuals.

Corruption remains a pervasive challenge with far-reaching implications for societies worldwide. While numerous studies have explored corruption at the macro level, there is a growing recognition of the need to go into micro-level research to truly understand its dynamics

¹⁶ Corruption in the Education Sector, *Transparency International Working Paper 4* (2009).

¹⁷ Monica Kirya, "Education Sector Corruption: How to Assess It and Ways to Address It," [www.U4.o](https://www.u4.no/publications/education-sector-corruption-how-to-assess-it-and-ways-to-address-it.pdf) (Anti-Corruption Research Center, 2019), <https://www.u4.no/publications/education-sector-corruption-how-to-assess-it-and-ways-to-address-it.pdf>.

¹⁸ "Corruption in the Education Sector," *Transparency International Working Paper 4* (2009).

and effectiveness in combating this complex issue. Jakob Svensson aimed to explore why corruption studies are increasingly effective in micro research, drawing insights from the challenges highlighted in existing macro-level approaches.¹⁹

He explained that macro-level studies have often faced challenges in providing concrete evidence on the effectiveness of strategies to combat corruption. Traditional governance improvement approaches have yielded disappointing results, necessitating a shift in focus towards innovative tools and methods. Micro-level research allows for experimentation and evaluation of new tools to enhance accountability, creating a more dynamic and responsive approach to combating corruption. Micro-level studies enable researchers to closely examine specific interventions, policies, or mechanisms implemented at the local level. This granularity allows for a nuanced understanding of what works and what doesn't in the fight against corruption. By focusing on the micro level, researchers can identify context-specific strategies that may not be apparent in broader macro analyses. For example, there is a question of whether corruption has a differential effect depending on the context is a crucial area of investigation. China's rapid economic growth, despite being ranked among the most corrupt countries, prompts inquiries into the nature and impact of corruption in specific settings. Micro-level research provides a platform to explore these questions by examining how corruption manifests itself in different contexts and industries. Furthermore, micro-level studies enable researchers to consider the nuances of corruption, such as its impact on economic growth, social structures, and public services. By analyzing corruption at this level, researchers can identify patterns and correlations that may not be evident when examining entire nations or regions. This granularity contributes to a more comprehensive understanding of the contextual factors that influence the harmful effects of corruption.

Jacob Svensson wrote that there is a gap between macro and micro levels in corruption research. Macro-level studies on how institutions provide fertile ground for corruption have often been disconnected from micro-level examinations of the actual occurrence of corruption in specific contexts. Micro-level research helps bridge this gap by providing insights into how macro-level factors manifest at the grassroots level. These kinds of studies contribute to a more accurate depiction of corruption by examining its manifestation in specific industries, organizations, or

¹⁹ Jacob Svensson, "Eight Questions about Corruption," *Journal of Economic Perspectives* 19, no. 3 (2005): 19–42.

regions. This approach allows researchers to connect the dots between macro-level institutional weaknesses and the day-to-day experiences of individuals affected by corruption. Understanding these connections is vital for developing targeted strategies to address corruption at its roots. Micro-level research in corruption studies is gaining prominence due to its ability to address the shortcomings of macro-level approaches. The effectiveness of corruption studies in micro research lies in its capacity to provide concrete evidence on the impact of interventions, explore context-specific dynamics, and bridge the gap between macro and micro perspectives. As we continue to grapple with the global challenge of corruption, embracing micro-level research is essential for developing tailored strategies that resonate with the realities faced by individuals and communities affected by this pervasive issue.

2.2. Problems of the public finance system in education

Education funds have two dimensions. First character is financial organization. Second function is developing the education of youth. Combination of financial organization management and education program regulation require special standards and institution models. I will discuss here more problems of the public finance system in education.

While not implying that all officials are corrupt, it's important to acknowledge that a historical acceptance and even encouragement of corruption exist within the system. The saying, 'most people want to do a good job, but most people do not want to rock the boat,' still holds true in countries where corruption is pervasive. For many individuals who are clean and non-corrupt, it often appears to be a rational choice to simply conform to the existing system. Corruption is influenced by various factors, either directly or indirectly.²⁰ Direct factors include regulations, government spending decisions, and the discretionary power of public employees. Indirect factors include bureaucracy quality, wages, institutional controls, severity of penalties, transparency, and leadership examples.

In all these areas, lack of transparency and of effective institutional controls are the main factors leading to corruption and poor governance. The discretionary power held by high-level public officials over public investment projects can be misused for personal financial gain. This misuse often distorts the size and composition of these projects, leading to inefficient and corrupt

²⁰ Vito Tanzi, Governance, Corruption, and Public Finance

practices that ultimately harm the efficient allocation of public resources. Public officials in many countries may be granted discretion over important decisions. Funding also may be allocated based on where there are greater opportunities for private gain. Earmarked resources may never reach the targeted group. Instead, finances may be embezzled by officials, misused in rigged tenders, or lost to administrative inefficiencies. According to Hallak and Poisson (2007), key factors contributing to corruption in education can be categorized as follows:²¹

- Complexity and Lack of Transparency: The goals and decision-making processes within educational institutions often render institutional rules and practices unclear to beneficiaries and the general public. When corruption is widespread, it becomes challenging to pinpoint responsibility. In other words, it's unclear who is truly accountable for corrupt actions or decisions. Corrupt individuals often engage in activities that should remain confidential, such as secret dealings or corrupt transactions. When these confidential matters are exposed, it can lead to uncovering corruption. Making decisions on the spot without following established procedures or documenting them properly can serve as a smokescreen for corruption. It becomes difficult to trace the motivations or justifications behind these decisions. In essence, when corruption is prevalent, accountability becomes fuzzy, oversight mechanisms lose their teeth, confidentiality is compromised, and decision-making lacks transparency, all of which make it easier to hide corrupt activities.
- Weak structure of huge system: The widespread dispersion of schools, staff, and administrative units across countries complicates resource tracking and oversight, making it challenging to detect and combat corrupt behavior within the education sector.

Issues in education financing

Public financial management (PFM) constitutes a crucial component of effective governance reform, encompassing various facets of handling public resources, from their collection and allocation through to expenditure, accounting, procurement, audits, and revenue collection. It serves as the bedrock for the delivery of quality public services and the establishment of

²¹ United Nations Office on Drug and Crimes, “Anti-Corruption Module 9 Key Issues: Causes of Corruption in Education,” www.unodc.org, n.d., <https://www.unodc.org/e4j/en/anti-corruption/module-9/key-issues/causes-of-corruption-in-education.html>.

equitable and sustainable economic and social conditions within a nation.²² Within the intricate landscape of PFM, several problems emerge, highlighting the vulnerabilities to corruption within different stages of the budget cycle: During the budget formulation phase, there lurks the danger of potential embezzlement. This manifests as a calculated allocation of resources through biased criteria. In this context, corruption takes on the guise of political misconduct, where individuals wielding discretionary budgetary powers may favor specific groups, divert budget resources to projects or regions based on political affiliations, or exploit opportunities for personal gain through rent-seeking activities. The budget execution phase, marked by tangible funds and numerous financial transactions across government ministries and administrative levels, becomes highly susceptible to corruption. This susceptibility takes various forms, including bribery, kickbacks, embezzlement, and theft, resulting in a distorted allocation of resources. Weak reporting and accounting practices within spending agencies amplify the risk of corruption at various execution stages. Such practices undermine corruption prevention and detection measures, potentially involving "creative accounting" schemes to conceal corrupt activities.

Jan Isaksen explained that the budgetary corruption process can be broken down into several stages, each with its own level of susceptibility to corruption: Planning and Annual Budgets, Budget Formulation, Adoption of Budget by Parliament, Budget Execution, Control, Audits, and Oversight. Within the budget execution phase, specific treasury functions and processes are vulnerable to corruption. Some government spending occurs outside the standard budget execution stages through extra-budgetary funds. These funds are not subject to the same regulations as the main budget, potentially creating opportunities for corrupt behavior.²³ The control and oversight stage, which includes internal and external audits as well as legislative audit or parliamentary oversight, is crucial for detecting corruption. However, audit organizations often face resource constraints and legal frameworks that hinder their effectiveness.

Several factors contribute to corruption in the budget process, including the potential for high rewards with low detection and punishment, discretionary decision-making power, control over

²² Matthias Morgner and Marie Chêne, "Public Financial Management ," ed. Finn Heinrich, Transparency International Knowledge Hub (Anti-Corruption Knowledge Hub, June 16, 2015), <https://knowledgehub.transparency.org/guide/topic-guide-on-public-financial-management/4994>.

²³ Jan Isaksen, "Budget Process and Corruption ," U4 Anti-Corruption Resource Centre, no. U4 issue 3:2005 (2005), <https://www.u4.no/>.

decisions or resources, and a lack of accountability to other officials or institutions. These factors create varying levels of susceptibility to corruption among government personnel involved in different stages of the budget process. As a state financial organization, the Education Loan Fund has risk at each budget phase.

Transparency International suggested that the choice of anti-corruption strategy should be context-specific, considering factors like the political context, civic engagement, capacity, cost, and socioeconomic conditions.²⁴ Ensuring transparency and providing access to information play vital roles in managing and deterring corruption in education finance. Public information and visibility serve as powerful deterrents against corrupt practices, as greater awareness of budgets and education plans increases the likelihood that individuals in positions of authority will adhere to policies and regulations under public scrutiny. Clear financial rules and regulations must exist and be enforced. Officials need to have the necessary skills to apply them and regular independent audits must be used. Public scrutiny and social control are key deterrents to corruption. An informed citizenry that expects education to be delivered responsibly and equitably is a powerful tool for preventing abuse.

2.3. Robert Klitgaard's formula

This research argues that Corruption factors in the Education Loan Fund are rooted in systematic policy rather than individual motivations. The problems and vulnerabilities leading to corruption within the fund are not merely the result of isolated actions or intentions of individuals but are, instead, deeply ingrained in the policies, procedures, and structures of the system itself. To support this claim, I highlight the complex interplay of financial organization management, education program regulation, and vulnerabilities in the public finance system. The landscape of education finance comprises two essential dimensions: the financial organization responsible for managing funds and the imperative to nurture the educational development of youth. This intricate combination necessitates specialized standards and institution models. However, it is crucial to acknowledge that, while not implying that all officials are corrupt, a historical acceptance and even encouragement of corruption exist within the education system. The adage, "most people want to do a good job, but most people do not want to rock the boat," still rings

²⁴ "Corruption in the Education Sector," Transparency International Working Paper 4 (2009).

true in countries where corruption is pervasive. For many individuals who are clean and non-corrupt, it often appears to be a rational choice to simply conform to the existing system. Corruption is influenced by various factors, either directly or indirectly, such as regulations, government spending decisions, and the discretionary power of public employees. Indirect factors include bureaucracy quality, public wages, institutional controls, severity of penalties, transparency, and leadership examples.

The budgetary corruption process involves several stages, each with its own level of susceptibility to corruption. These stages include planning, budget formulation, adoption by parliament, budget execution, control, audits, and oversight. Notably, budget execution, marked by tangible funds and numerous financial transactions, becomes highly susceptible to corruption. This susceptibility takes various forms, including bribery, kickbacks, embezzlement, and theft. Furthermore, weak reporting and accounting practices within spending agencies amplify the risk of corruption at various execution stages. These practices undermine corruption prevention and detection measures, potentially involving "creative accounting" schemes to conceal corrupt activities. Addressing corruption in education finance requires context-specific anti-corruption strategies that consider the political context, civic engagement, capacity, cost, and socioeconomic conditions. Transparency, access to information, clear financial rules, and regular independent audits are key pillars in managing and deterring corruption in education finance. Moreover, the role of an informed citizenry cannot be underestimated in preventing abuse. International initiatives and reforms, such as the Open Government Partnership, the Global Initiative for Fiscal Transparency (GIFT), and the International Budget Partnership, emphasize transparency, accountability, and public participation in public financial management.

In sum, corruption in education finance is not merely a result of individual motivations but is deeply embedded in systematic policies and practices. To combat corruption effectively, it is imperative to address these systemic issues through policy reforms, enhanced transparency, and active public engagement.

Robert Klitgaard's formula

Robert Klitgaard's formula as a tool to assess corruption risks.²⁵ I will apply this formula to analyze the corruption vulnerabilities within the Education Loan Fund's implementation. Klitgaard's formula explains the necessity of addressing systemic corruption and suggests various international initiatives that could contribute to this endeavor. Corruption as a Global Phenomenon: Klitgaard stated that corruption is not confined to specific types of countries but rather exists on a global scale. He defines corruption as the misuse of power for personal gains, encompassing acts such as bribery, nepotism, extortion, and fraud. Importantly, Klitgaard emphasizes that different forms of corruption can have varying degrees of negative impact.

The concept of systemic corruption is introduced by Klitgaard, who represents it through the formula $C = M + D - T - A$ (where Corruption equals Monopoly plus Discretion minus Transparency minus Accountability). According to this formula, corruption becomes systemic when an individual or organization holds a monopoly, exercises discretionary authority, and lacks proper accountability mechanisms. Necessity of Systemic Reforms: Klitgaard asserts that tackling systemic corruption requires the implementation of effective systems rather than relying solely on new regulations, controls, or ethical changes. He emphasizes the significance of reducing monopolistic tendencies, clarifying discretionary powers, enhancing transparency, and increasing the chances of detection and punishment.

Cases of Education Loan Fund can be analyzed by Klitgaard formula. For example: "Limited Information Availability and Government Officials' Advantage"

Monopoly (M): The government officials and those close to the information hold a monopoly over accessing and utilizing the education loan fund for studying abroad.

Discretion (D): The lack of transparency in the selection process and limited information availability give government officials the discretion to manipulate scholarship selection and disbursement.

Accountability (A): Lack of accountability mechanisms allows officials to control and benefit from the education loan fund without facing consequences.

²⁵Robert Klitgaard, "International Cooperation against Corruption" (Finance & Development, 1998), <https://www.imf.org/external/pubs/ft/fandd/1998/03/pdf/klitgaar.pdf>.

Analysis: This case demonstrates elements of corruption within the education loan fund. The combination of monopoly, discretion, and lack of accountability allows officials to misuse the fund for personal gain.

In summary, a robust formal framework for public financial management should encompass clear roles and responsibilities, public access to information, open budget practices, integrity assurances, and clear and well-enforced laws and regulations to effectively combat corruption.

Hypothesis following the theoretical argument

H: There is a significant relationship between institutional weaknesses, lack of transparency, nepotism, and systemic problems, and opportunities for corruption in the implementation of Mongolia's Education Loan Fund.

Variables:

Independent Variables:

Institutional Weaknesses

Lack of Transparency

Personal Connections

Systemic problem

Dependent Variable:

Opportunities for Corruption in the Implementation of Education Loan Fund

Monopoly (M): Refers to a situation where an individual or organization has exclusive control or dominance over a particular good or service. Monopoly power can create an environment conducive to corruption.

Discretion (D): Represents the authority or freedom to make decisions without strict constraints. When an individual or organization has the discretion to decide who will receive a particular good or service and determine the amount, it opens the door to potential corruption.

Accountability (A): Reflects the level of responsibility and answerability for one's actions. Lack of accountability means there is no mechanism or oversight in place to hold an individual or organization responsible for their decisions and actions.

In wrapping up education finance characters, balancing financial organization and educational goals requires specific standards and models. The stages of corruption in the budget process – planning, budget creation, adoption by parliament, budget execution, control, audits,

and oversight. Budget execution, where actual funds move around, is particularly prone to corruption. This can take various forms like bribery, kickbacks, embezzlement, and theft. Poor reporting and accounting practices in spending agencies make it easier to hide corrupt activities, sometimes using "creative accounting" schemes. Addressing corruption in education finance means tailoring anti-corruption strategies to the specific context, considering political conditions, civic involvement, capacity, and costs. Transparency and access to information are crucial. When people know how budgets work and what the education plans are, there's less room for corruption. Clear financial rules need to exist and be enforced. Officials must have the skills to apply them, and regular independent audits are a must. Public scrutiny and social control act as powerful deterrents. In summary, corruption in education finance isn't just about individual motivations; it's deeply embedded in policies and practices. To combat it effectively, we need to reform these systemic issues through policy changes, increased transparency, and active public involvement. Following Robert Klitgaard's formula – corruption happens when there's a monopoly, discretion, and no accountability. It's not just about catching individuals; it's about fixing the system.

CHAPTER 3. EDUCATIONAL LOAN FUND OF MONGOLIA

3.1. Higher education financing in Mongolia

The Ministry of Education and Science (MES), as well as provincial and capital city governments, are the authorities which administer and regulate the national education budget and which report to the Ministry of Finance.²⁶ MES establishes a budget agreement with the Education Loan Fund for higher education programs. The Budget Law of Mongolia and the Education Law of Mongolia serve as the primary legislative frameworks governing education financial procedures in the country, including the operations of its administrative institutions. The Budget Law, sanctioned by the parliament, stands as the paramount legal instrument dictating all aspects of state budgeting, approval, expenditure, accounting, reporting, and auditing. In accordance with the Budget Law, budget allocations and spending constraints are annually ratified for various ministerial sectors, including education. These allocations differentiate between recurrent and capital expenditures, and may encompass earmarked funds. The Education Law is derived from and aligns with the provisions of the Budget Law.

The state treasury accounts, which constitute the central funding source of the state, are employed to allocate the education budget. Specifically, funding for pre-primary, primary, and secondary education originates from both the Ministry of Education and Science (MES) and the regional governments, including provincial and capital city authorities. Whereas, resources designated for higher education and Technical and Vocational Education Training (TVET) are provided by the Education Loan Fund, in accordance with agreements established with MES. Separate from basic education, *the Law on Higher Education Financing and Students' Social Security* (2011-2022) regulated the provision of scholarships, soft loans and other financial support to higher education students. The ministry of Education and Science, in agreement with the Education Loan Fund, implements the central government's education finance provisions within fourteen working days after the approval of the state budget. The consolidated annual state budget proposal is discussed at parliament, which approves it by 15 November. MES and the provincial and capital city governments submit their monthly and quarterly budget allotment

²⁶ Bolorchimeg Bor, *The Financing of Education in Mongolia* (Paper commissioned for Costing and Financing SDG4-Education 2030 in the Asia-Pacific Region Project. © UNESCO), 2022.

schedules to the Ministry of Finance by 25 December (Parliament of Mongolia, 2011). After consolidating all the collected budget proposals, the national education budget is finalized and ready to use on the first day of the new budget year.

The primary aim of the Mongolian Education Loan Fund's programs is for students who are pursuing higher education. This goal aligns with the fundamental objectives of educational funding programs in numerous other nations. In essence, these objectives encompass: Expanding access to higher education, implementing cost-sharing and reimbursement mechanisms, promoting equal access to higher education opportunities. The Education Loan Fund plays a crucial role in the administration and allocation of the state's annual budget for tuition loans and grants to student individuals. Its responsibilities encompass:

- Confirming the loan and grant agreements with students.
- Facilitating the transfer and disbursement of these funds to eligible recipients.
- Overseeing the repayment process and, if necessary, taking legal action through the court system to ensure loan repayment.

The Education Loan Fund acts as a vital intermediary in the financing and regulation of educational support programs, ensuring that funds are allocated, distributed, and recovered efficiently.

Unfortunately, the fund stated that financial conditions are difficult. The repayment mechanism for loans is ineffective, and the oversight mechanism is also weak. Students studying abroad, particularly those pursuing master's and doctoral studies under government contracts, often do not return to their home countries after graduation. Locating these graduates can be challenging, which raises significant concerns regarding the repayment of their loans. The loan amounts for students studying abroad tend to be higher than those for domestic students, averaging around \$15,000, with some loans exceeding \$40,000.

3.2. Loan and grant programs financed by the Education Loan Fund

Since its establishment in 1993, the Education Loan Fund has played a main role in extending financial assistance from the state to individuals. The organization belongs to the Ministry of Education and Science and it is registered as a government special fund. The organization

comprises a total of 31 public officers including a fund head, 5 managers, and 25 officers.²⁷ The education loan fund implements four programs for financial support of higher education students. The organization defines its vision as “Provide comprehensive financial services for students and learners to get the best education”, and mission as “Financial support from the government will be provided promptly to students who have motivation and responsibility” In the short term, it is a state financial agency working for youth education development.

Table 1. Programs’ types of Education Loan Fund, 2022

whom	Programs	Program's official name	period	spending	students
Students in Mongolia	Student loan	Loan for student development	1993-2022	113 billion MNT	220,477
	Grants/financial aid	Financial aid for students	1995-2022	604 billion MNT	1,300,000
Mongolian students in abroad	Student loan	- Loan for students who selected by top 50 university ranked as "Higher Education World University Rankings"	1997-2022	185 billion MNT	4,972
	Student grant	- President's scholarship for bachelor - Prime minister's scholarship for Master and Phds - Intergovernmental agreements	2016-2022	33,2 billion MNT	968

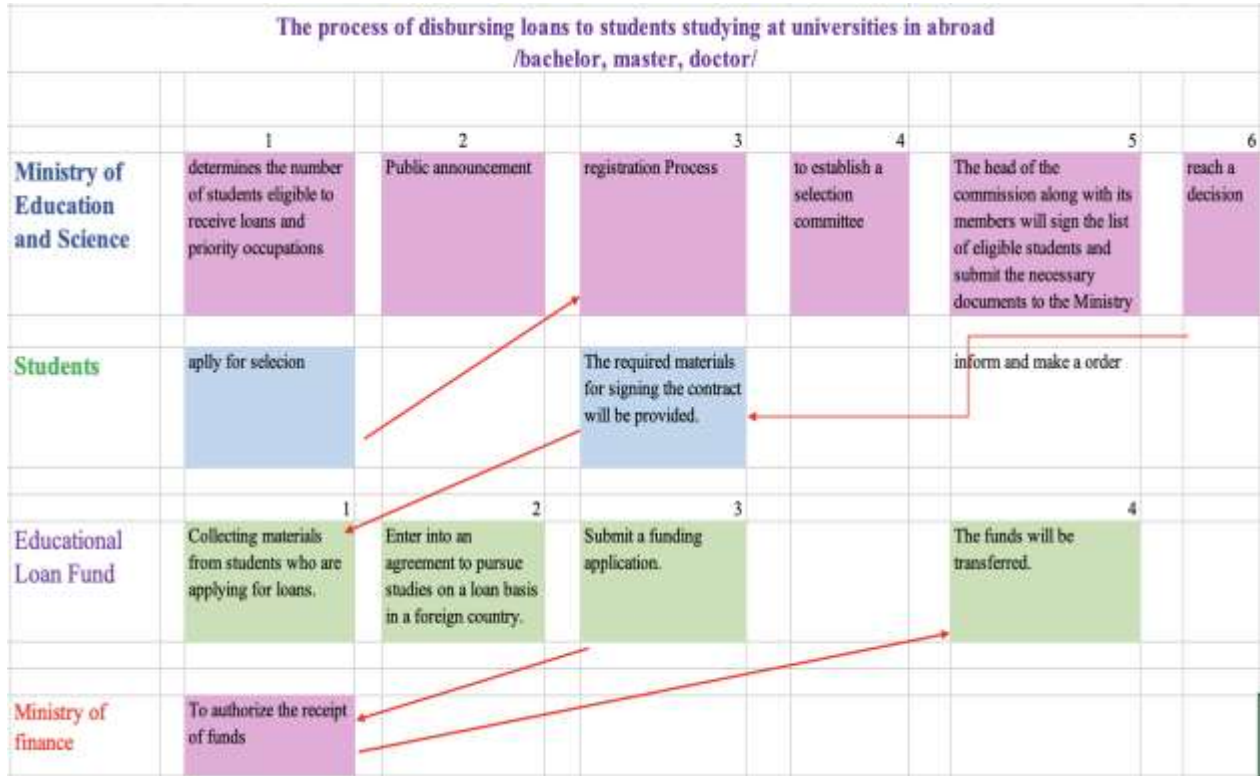
Source. Education Loan Fund website

All loans and grants have different criteria and selection processes. Students who study national universities submit their documents and applications to their own universities for a loan and grant request. Yet, if students who are accepted by foreign universities need financial aid, they should apply directly to the Education Loan Fund. Unfortunately, the application and selection process for students who are going to study abroad has complicated processes and

²⁷ <https://elf.gov.mn/home-1/#>

criteria. My research will track the loan and grant mechanism and criteria for students who are selected by foreign universities abroad.

Table 2. Decision making process of loans and grants to students



Education Loan Fund website information

This table displays complex steps and unclear directions. The ELF website contains numerous government decisions, instructions, and schemes for submitting student documents when requesting loans and grants. However, these instructions do not adequately address the fundamental questions of applicants. Consequently, each student must resort to making phone calls to ascertain the submission deadline and the destination for sending their documents. This information changes annually, necessitating students to await a specific announcement from the Ministry of Education and Science or ELF.

Conditions and requirements for students who are selected by world top universities

*Presidents' grant for bachelors*²⁸

²⁸ Government Resolution No. 346 of 2022, specifically, Annex 1, which contains the rules for the Presidential Scholarship, <https://legalinfo.mn/mn/detail?lawId=16531721695941&showType=1>

- 3.2.1. Must have graduated from a general education school in the region of official residence within the last 3 years.
- 3.2.2. Should have achieved an average score of 550 or higher in the "foreign language-mathematics," "foreign language-physics," "foreign language-chemistry," and "foreign language-biology" versions of the general national entrance examination of university for the respective year.
- 3.2.3. Must have obtained the highest score and ranked first in the region, as per section 3.2.2 of these regulations.
- 3.6. A citizen who has won a medal at an international Olympiad and has received an official invitation from a university ranked within the top 100 in that year, as per the "Times Higher Education World University Rankings" and "Academic Ranking of World Universities" specified in section 2.1.1 of the regulations.
- 3.7. The selection committee will decide whether to grant a scholarship to a citizen who has successfully completed the preparatory program and has received an official invitation from the university.
- 3.10.2. Should have an IELTS score of 6.5 or higher, a TOEFL IBT score of at least 100, or an equivalent international test score in another foreign language.

*Loan for bachelor students who are accepted world top universities*²⁹

- Students who have received invitations to study at universities ranked within the top 50 of the annual lists compiled by the 'Times Higher Education World University Rankings' and 'Academic Ranking of World Universities' organizations are eligible to apply for tuition loans. Tuition loans are exclusively available to eligible full-time undergraduate students.

*Prime minister's grant for master and Phd students*³⁰

²⁹ State Financial Support Rules For Students Of Higher Education, 2022, <https://legalinfo.mn/mn/detail?lawId=16531721718341&showType=1>

³⁰ Rules of Prime minister's grant for scholarship, <https://legalinfo.mn/mn/detail?lawId=16531721707311&showType=1>

- 2.3. Citizens pursuing master's or doctoral programs at foreign universities must fulfill the following criteria:
- 2.3.1. Fulfillment of admission requirements and receipt of an invitation to enroll in the primary master's or doctoral programs of universities listed within the top 100 institutions for that year.
- 2.3.2. Attainment of an IELTS score of 6, an IBT TOEFL score of 90, or equivalent scores on international tests for other foreign languages."

Scholarship Selection Rules

- 3.2. The government member responsible for education shall establish a 9-member committee comprising representatives from the government, ministries, agencies, citizens, non-governmental organizations, and public organizations. This committee will formulate guidelines for scholarship selection.
- 3.3. The scholarship selection process will comprise two stages, and the announcement of this selection process will be made openly and transparently on the official website of the Government Secretariat, the central state administrative body responsible for education, as well as on social media platforms.
- 3.4. Eligible citizens seeking the scholarship must register on the website of the central state administrative body responsible for education by providing documents that substantiate their compliance with the criteria stipulated in the regulations.
- 3.5. The first stage of the selection process will involve an electronic verification of the documents submitted by citizens. Late submissions or incomplete documents will disqualify applicants from participating in the selection process.
- 3.6. The scholarship selection process will be conducted in collaboration with pertinent media organizations, ensuring transparency, fairness, impartiality, and equal opportunities for all students, regardless of geographical constraints, time limitations, or physical locations."

The conditions and requirements for students seeking grants or loans to study at world top universities are indeed detailed and specific, outlining various criteria such as academic achievements, language proficiency, and rankings of universities. However, the selection rules provided are relatively short and lack the same level of detail and specificity. This contrast in

detail between the conditions and the selection rules could potentially raise some concerns or criticism. While the conditions and requirements are explicitly stated, the selection rules should provide more transparency regarding the evaluation process. This could include details on the composition of the selection committee, their roles, and how they will ensure transparency and fairness throughout the selection process. The mention of a 9-member committee tasked with formulating guidelines lacks clarity. It's unclear whether these guidelines are revised annually or if they remain static. If they change each year, this could lead to uncertainty and confusion among applicants who may not know what to expect. Requiring students to wait for the annual announcement of the selection process can be seen as unclear conditions. First stage students should submit documents online following the rules. Yet, the registration link does not exist on the website. The mention of a two-stage selection process lacks detail and explanation. Applicants need a clear understanding of what these stages entail, including the specific criteria, assessments, and timelines for each stage. Eventually, the lack of clarity and specificity in the scholarship selection rules could potentially create confusion, hinder applicants' access to the scholarship, and raise doubts about the fairness and transparency of the process. Addressing these issues would be essential to ensure a smoother and more accessible scholarship application and selection process.

3.3. Legal framework

Over the past 20 years, the operation of education loan funds has been governed by various laws, regulations, and government decrees. In addition to the primary laws, such as the Law on Higher Education, the Law on Special Government Funds, the Law on Higher Education Financing, the Law on Social Security for Students, and the Finance Law, a multitude of regulations are also in effect. Due to inadequate coordination among these laws and regulations, there have been instances of exploiting legal loopholes and arbitrary decision-making.

The fund's first purpose was targeting students who were challenging financial difficulties to promote equal opportunity. In accordance with Government Resolution 107, titled "On Financing State-Owned Education Institutions," the establishment of the educational loan fund dates back to 1933. The primary objective of this legal document was to provide financial assistance to students who possessed the potential for learning but were encountering financial difficulties. Education Act of 1995, as well as various decrees and decisions encompassing the

entire education sector, were enacted. Additionally, Government Resolution No. 194, titled "On Loans and Grants to Vocational School Students," was officially passed to regulate the operations of the Education Loan Fund and legitimize the provision of loans and financial assistance. According to this resolution, government-provided tuition fee loans are accessible to students falling into four specific categories, which include: Students from extremely impoverished families with incomes below the subsistence level. Students originating from households where the head of the family has lost their capacity to work. No more than two children from low-income households where both parents are retired or half-orphans. Furthermore the fund extends its support to orphans and students with disabilities as part of its comprehensive assistance programs. In 1997, Government Resolution 179 was introduced to streamline the provision of loans and grants to students pursuing bachelor's degrees at universities and colleges. This resolution played a pivotal role in broadening the eligibility criteria for grant recipients, enabling students with outstanding academic achievements to access financial assistance from the government.

The government extended its financial support beyond vulnerable students to include the children of public officers. Under Government Resolution No. 201 of 2000, the government pledged to cover the tuition fees for one child of a public officer pursuing university education. In 2001, public officers who had served in public institutions for a minimum of two years became eligible to receive study loans as per the joint order issued by the Ministry of Education and the Ministry of Finance as order No. 310/290 of 2001. Between 2000 and 2004, a total of 16,000 children of public officers, accounting for 40% of all students, have been granted loans. During this period, there has been a consistent rise in the number of students benefiting from this financial support. This indicates a shift in the allocation of aid, with a greater emphasis on providing assistance to the children of public employees, while offering comparatively less support to those who come from economically disadvantaged backgrounds.³¹

Complexity of regulations

In 2004, the Government of Mongolia decided to forgive the repayment of study loans for all students who had completed their education before the 2003-2004 school year.

³¹ Norman Larocque and Brian Lee, *Mongolia Education System and Education Fund: Sustainable Future* (Ministry of Education and Culture, 2004).

Between 2004-2011, lenders had the opportunity to be forgiven from loans following Government Resolutions No. 197 of 1997 and No. 177 of 2008. Students who successfully completed studies in specialized professions on time and worked productively in organizations for more than five years after graduation in Mongolia had the right to request loan forgiveness. In case of contract violations, the loan and loan interest must be paid immediately.

There was no mention of loan forgiveness, and all loans had to be repaid between 2011-2021, following the "Law on Higher Education Funding and Social Security of Students." Article 8.8 remained unclear and unregulated until 2021 by government resolution. In other words, it means that until 2021, the articles regulating discounts and exemptions were not enforceable.

Law on Higher Education Funding and Social Security of Students" 2011

- In 3.1.5, an "educational loan" is defined as a loan granted with options such as discounts and repayment terms to finance all or part of the tuition fees and living expenses of citizens enrolled in accordance with regulations.
- Article 8.8 specifies that the Parliament shall determine the procedures for raising, repaying, discounting, exempting, releasing, and canceling education loans financed by the state budget.
- Article 8.10 states that study loans are subject to discount and repayment terms.

Following this law, Parliament was responsible for deciding on loan exemptions, releases, and discounts. However, there were cases of violations where public officers made decisions to forgive loans without parliamentary or government resolution during that period because Parliament did not pass a resolution to forgive loans.

In addition, in the appendix of Government Resolution No. 347 of 2021, titled "Procedures for Spending and Monitoring Educational Loan Fund Funds," repayment and exemption are included in the following two clauses:

- In 6.3, a foreign university graduate is required to create a repayment schedule, clearly reflecting it in the loan agreement so that the loan is paid off within 8 years from the date of graduation and diploma.
- Section 6.9 states that if a student has worked in Mongolia for at least 5 years after graduating from a foreign higher education institution with a contract with the education fund, the issue of discount and exemption will be decided according to the relevant laws and regulations.

During this period 2011-2021, the "Law on Higher Education Funding and Social Security of Students" did not provide clear guidelines or regulations on these matters, leading to uncertainties and potential misinterpretations. This legal gap allowed some high position public officers to make loan forgiveness decisions without the required parliamentary or government resolutions.

Cases

Loan for Mongolian students at foreign universities.

A total sum of 363 billion MNT has been allocated through the educational loan fund to support 2,368 students in their pursuit of education abroad. Among these, the entirety of the 167 billion MNT granted to 421 undergraduate students is categorized as not paid. Additionally, a significant proportion, 196 billion MNT, extended to 1,947 students engaged in master's and doctoral programs, remains largely unrecovered, with approximately 99 percent of the amount remaining unpaid. Certain lenders were exempted from their loan obligations due to the identification of an illicit directive issued by the Ministry of Education. As a consequence of this issue, numerous challenges have arisen, leading to the unveiling of corruption cases in the year 2022. Understanding the factors that contribute to corruption within a state agency requires a multifaceted analysis.

Case 1: After loan agreement, some students changed the Universities

There are many children who took loans and went to other schools. According to the contract, they must study at the Universities which are approved by the ministry. But they changed universities after receiving the loans. It is necessary to check whether the selection of students who studied abroad with the loan of the fund was carried out transparently and whether they were able to fulfill the requirements or not.

Case 2: 93 percent of them were found illegal in terms of two indicators: high demand occupations and whether they studied at the best 100 Universities.

When reviewing the data of 300 graduates who requested to be released from loan between October and December 2021, 42 of them were found to have violated the order. In such cases, there is no reason to cancel the loan.

In 2010-2020, 421 children were educated with loans. 93 percent of them were found illegal in terms of two indicators: high demand occupations and whether they studied at the best 100 Universities.

Case 3: Gardi (Гарди), Head of Education Loan Fund released himself from loan.

In February 2022, D. Gardi, who was appointed as the head of the Education Loan Fund, studied abroad with the Education Loan Fund. He graduated from the Diplomatic Academy majoring in International Relations within the framework of the International Humanitarian Relations Program in 2016. However, as soon as he became the head of the Education Loan Fund, he illegally issued an order to release himself from loan. His major is not a high-demand profession and his university was not ranked in the top 100 in the world. But he argued that it was legal.

Case 4: Canceled almost 22 million USD in loans. Loan cancellation is a complete violation. Following the law, it should be paid. Current parliament members corruption scandal related the education loan fund Members of Parliament B.Enkhbayar and B.Saranchimeg received scholarships from the Educational Fund, but it is not clear whether they studied or not. Between 2013 and 2022, the former Minister of Education and Science issued an order and canceled almost 22 million USD in loans. Loan cancellation is a complete violation. Because it is loan

Case 5: Investigation started

The Criminal Police Service and the Anti-Corruption Authorities created an investigation joint group and the investigation began. The working group will investigate whether 230.1 billion MNT granted to 3069 people who studied abroad, exemption of 941 loans, and about 100 loans which were granted to influential political and business people and their relatives, whether these cases were resolved in accordance with the relevant regulations between 1997 and 2023.

In summary, I explored the issues with the Education Loan Fund (ELF) and its programs. I started by talking to ELF officials to understand the main problems. Initially, getting their cooperation was challenging, but with help from a university professor and a student working at ELF, I talked with officials. The ELF officials clarified that they don't decide who gets loans and grants; it's the Ministry of Education and Science's job. Still, they face complaints because people misunderstand their role. Talking to ELF's director revealed internal challenges like low staff salaries and the need for more transparency. I also found mistakes in policies, such as fragmented information and unclear decisions on loan waivers.

Regulatory missteps were evident, especially in department restructuring and inconsistent decisions on loan exemptions. The ELF's efforts to follow the law were often hampered by decisions from the Ministry of Education that went beyond legal limits. Despite these challenges, positive feedback from program recipients showed how ELF's initiatives positively impact students' lives. Intergovernmental programs, grants, and scholarships were highlighted as crucial support for students. However, a concern emerged about students being passive in addressing program flaws. The survey showed low awareness among students, and those facing issues during applications were hesitant to reapply. The chapter highlights various challenges in ELF programs, from information problems and policy mistakes to regulatory and selection process flaws. The next sections will dig deeper into the interview data, categorizing issues under process, people, regulation, and tools/techniques.

CHAPTER 4. ROOT CAUSES OF ISSUES IN THE EDUCATION LOAN FUND

Avoid using the word 'corruption'! It was my supervisor's valuable advice. Regrettably, I initially overlooked this guidance during our discussions on the thesis conceptual framework in the summer. The word 'corruption' had already found its way into the thesis paperwork. In the earlier stages of my individual interview, I noticed hesitancy and reluctance to engage from public officers and individual interviewees. After this reaction, I understood completely the meaning of the advice. Realizing that my questions may have been wrong, I made the decision to eliminate the explicit use of the term 'corruption.' Subsequently, this adjustment led to increased cooperation and openness during the interviews.

Finding interviewees posed initial challenges. I visited universities to meet with professors, introduced my research, and requested their assistance in connecting with government officials, scholarship or loan recipients, and applicants who were not selected. Seeking support from colleagues proved beneficial in identifying suitable interviewees. Reflecting on the process, I acknowledged the importance of initiating this search at the earliest possible stage. Due to the slow progress of the E-survey, I decided to print the forms and personally visit dormitories to facilitate the completion of the survey.

At the initiation of each interview, I provided a comprehensive self-introduction and the research objectives. I explicitly assured participants that the insights shared during the interview would be exclusively applied for scholarly investigation. To build trust and make participants feel more comfortable, especially as we got to know each other better, I chose not to use recording devices. This helped create an open and honest conversation. I utilized field notes to capture precise words and quotes during the interviews, transcribing them afterward. Given the sensitive nature of the information, pseudonyms were used for all names. The following 3 sections present the organized data, categorized according to the topics discussed.

4.1. Where is the problem

My interview's first stage was aiming to clarify the main problems of education loan and grant programs. As I mentioned, the main objective of this research is the Education Loan Fund and its programs. That's why I would directly start my interview with officials of this organization. Honestly, I had a fear whether the officers would accept my request or not. But it was necessary to meet with them first to conduct and formulate other interview questions. A woman who works in university as a professor suggested that I go directly and ask them. She called a girl who is her student and has been working in the organization for several years. The professor told me she would give me only general information. "To find another interviewee from the organizations is your business and be brave and try" were her suggestions and help for me. I went to the organization office which they recently moved to a new building. A security man checked my student card and gave me a visitor card which allowed me to enter the organization. I found the woman who was waiting for me during her lunch time. I introduced myself and explained what I am doing. I said that "It will help to find a good solution to improve current programs and organization operations". I requested to explain to me the application and decision- making process for the education programs.

'Admission post is announced by the Ministry of Education and Science. Individuals apply online. Semi-finalized ones are invited for an in-person interview. After all this selection process, the Ministry of Education and Science makes an order which includes who are selected for the programs. Following his order, the people selected come to the Education Loan Fund and make an agreement with ELF. Then the order to transfer money to the people is made by ELF and a request sent to the Financial Regulatory Commission.'

I asked, does it mean that this organization does not decide who the loan and grant recipients are? Most people misunderstand, the ELF chooses individuals and students who would receive loan, aid and grants. Do you receive complaints from applicants, parents and others?

'We never participate in the selection process. But people always complain and ask why the result is not announced and who is considering it. They don't understand that we only have a duty to transfer money after all the processes made by the Ministry of Education and Science. The main decisions made by another organization however, the responsibilities belong to us at the same time. This organization only follows the government order, regulation, and law, not makes decisions itself.'

Her point was *'main decisions made by others, but responsibilities stay on our back'*. I wanted to ask more sensitive questions. Do you have unclear regulations and difficulties during these years in your positions? Before she answered, another woman who was listening to us in the office room said that *'we don't have unclear regulations.'* *'If there is something unclear it means we don't know our job.'* Then my main interviewee followed her answer and said *'no'*. I continued and changed my question. *'Why are people misunderstanding and the problems occurring? What is your opinion, what would you suggest to improve current situations as a public officer after working many years?'*

'I think everything should be clear. The true information should be provided to the public. There may be many stages. Maybe the selection process should be combined with other stages such as agreement and money transferring. These actions should unite one organization. People should understand that the ELF does the job like a bank. We check the documents and transfer money, not select people after all the process. My job is not difficult but people not understand'

This conversation revealed the institution's problem and there is misunderstanding of people towards the Education Loan Fund.

I went to the room of the ELF director, feeling a sense of discomfort as I anticipated the possibility of him rejecting my request. *'Hello, I would like to talk with the director about this organization. I am a researcher writing my master thesis. Is he here?'* I asked this question when two men were talking about something together in the room. *'Yes, I am. Please come in.'*(smiled). Relief washed over me, bolstering my confidence. However, I remained considerate and cautious, carefully choosing my words and questions to avoid any misunderstandings. *'I study at the OSCE Academy in Bishkek, doing my master thesis. I am writing about the education loan and grant programs of ELF. Why are people complaining, what is the problem as well as how it should be improved? Can you share with me your opinion?'* He was thinking for a while and gave me detailed answers.

'I've been working here for three months. Our primary goal is to bring about transparency, accessibility, and fairness. The organization faced numerous issues, and complaints from both the public and our staff (public officers at the ELF) are a common occurrence. The staff members' salaries are notably low. I was appointed to this role specifically because I have no conflict of interest. One of my initial decisions was to relocate the office to this building, prompted by external pressures on our staff. For instance, a man walking on the street entered our old

office, assuming we provided loan money based on the organization's name, 'Education Loan Fund.' Perhaps even the name itself is misleading, and we may need to consider a change. Some staff members were discreet about where they worked due to social scrutiny. I reassured my team that I won't terminate anyone without their own request, aiming to provide motivation. Despite managing programs involving billions, our administration and human resources suffer due to insufficient salaries.'

"What do you think of the programs and their problems?" I asked. The conversation about the organization's internal issues shifted to education loans and grant programs.

'The Ministry of Education oversees the entire selection process, and I've learned that only two people manage process there. Despite the limited staff, it is a beneficial program for young people. Approximately 95% of the loan and grant recipients have a legitimate standing, while only 5% have been associated with legal issues. In my opinion, this program should persist, but there is room for numerous enhancements.'

The Education Loan Fund should be involved in the selection process with the admission commission. We do not have the authority to decide on loan and grant recipients. However, if they fail to fulfill their payment obligations and adhere to the agreement, it poses challenges for us in terms of financial, reputational, and time-related issues. Accessibility is still a big issue. The opportunities for students in remote areas and those in urban areas differ due to their distinct living environments. Unfortunately, the state programs for the top 100 universities do not take this discrepancy into consideration. Using 2 different ranking systems, the top 100 universities for education loan fund programs. Of course, the ranks put the universities in a different row. It also is confusing for every stage and everyone. Automation is a viable solution. Establishing an Independent Assessment department for programs is crucial, and implementing an online system can significantly reduce the bureaucracy associated with these programs. Unfortunately, the primary issue remains financial resources, as developing and maintaining such a system can be expensive. Historically, insufficient attention has been given to the administration and operations of these programs in previous years. This type of investment should enhance transparency.

The interviewee expressed a strong belief in the program's continuity, suggesting its persistence but also emphasizing the need for substantial improvements. A crucial recommendation surfaced during the discussion, proposing the active involvement of the Education Loan Fund in the selection process alongside the admission commission. The interview findings underscore the significance of the Education Loan Fund program while pinpointing key areas for enhancement. The delicate balance between recognizing the program's merits and addressing its challenges forms a critical backdrop for further investigation and reformative efforts. Following sections will analyze the interview data process in the 4 parts; process, people, regulation and tool technique.

Process

For public programs and institutions to be successful, four elements—processes, people, regulations, and tools/techniques—should be effective. To identify problems in these four areas, I coded the interview data and cases.³² The process of disbursing loans to students studying at universities abroad involves four main players: the Minister of Education and Science, the Education Loan Fund, students, and the Ministry of Finance. The Minister of Education and Science organizes the selection process for the loan and grant programs. The selection process includes six stages: admission documents, public announcement, application submission, establishment of committee, committee selection result and final approval.

Table 3. Selection process

Stages	1	2	3	4	5	6
Ministry of Education and Science	determines the number of students	Public announcement	Application submission	Establishment of selection committee	Committee selection results and submit the necessary documents to the Ministry of Education.	Final approval

In the second stage, which is the public announcement, issues related to information accessibility have been identified. Experts, students, and officials agree that during this stage, students cannot access sufficient information. An interviewee who was selected for the Hungary government scholarship, which is part of the ELF (Education Loan Fund) programs, provided the following answers:

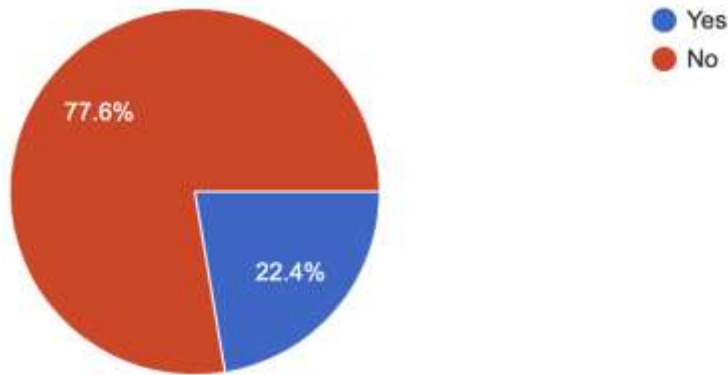
‘I couldn't obtain official information directly. Instead, I gathered information through my circle of acquaintances, reached out to people I had studied with before, and received assistance from my contacts even during the material preparation phase. I also utilized Google and YouTube for my research. Unfortunately, in my attempt to figure out what to do, I wasted time searching in the wrong ways and sometimes relied on asking people without conducting thorough research myself, leading to uncertainties.

³² Pedro Vicente and Miguel Mira da Silva, A Conceptual Model for Integrated Governance, Risk and Compliance

Another example from an interviewee is that ‘I learned about the Education Loan Fund programs in 2013 for the first time. Almost 10 years ago, I came across a single-page newspaper article about it. At that time, there wasn't an online website with plenty of information. The one-page information I found wasn't enough, so I decided to call the phone number provided in the information.’

Nowadays, information about these programs is digitalized, but it remains unclear. Websites contain tons of information that is not useful. The surprising thing is, according to the e-survey, 77 percent of students answered that they still don't know applications can be submitted online.

Graph 1. E-survey, students information access on online system of the ELF
Scholarship and loan applications can now be submitted online. Do you know this? (Yes/No)



A researcher studying the education sector of Mongolia wrote that education loan funds are not equal, opportunities are not open to everyone, and information is limited. Those who are closest to the information are the ones receiving grants and loans from this fund. I wrote and found some evidence, but I faced some pressure. As a result, I decided to change my position. Officials of ELF also acknowledged the problem of information accessibility.

Establishing an Independent Assessment department for programs is crucial, and implementing an online system can significantly reduce the bureaucracy associated with these programs. Unfortunately, the primary issue remains financial resources, as developing and maintaining such a system can be expensive.

In the third stage, the application submission phase, documents were not checked according to regulations. For example, an expert stated,

'There were 31 people who did not have the English language test score of 6.5, a requirement for the Prime Minister's scholarship criteria. However, no one checked it, and these people's names were written on the list of eligible candidates.

Molor tried to apply for the ELF program in 2014 and shared her experience about why she could not be accepted into the program. Now, she is studying at a top university in China, and she told me that the unfair selection process and rejection made her stronger. She expressed her determination to raise her voice against such unfair programs.

'I was a 17-year-old high school student about to graduate. I hadn't even received my high school diploma yet, but I had already been accepted to top universities, all of which were ranked within the top 20. At that time, I had not yet entered a university in Mongolia. My father and I went together to inquire about a scholarship. The individuals in charge of the selection process for the program informed me that I could not apply, saying, 'You have not received your high school certificate yet, and you have not studied at a university in Mongolia, so you cannot apply. You need to study at a university in Mongolia for 2 years.' However, later on, my classmates who were studying with me and were also preparing for the program were selected. They also hadn't yet received their high school certificates, and had not studied for 2 years at a university in Mongolia.

At the time, I couldn't even submit my application and left, feeling upset. My parents were also made to understand that it was impossible. I questioned now why the classmates of the same age as me, who hadn't entered the university yet in Mongolia and hadn't received their high school certificates, were selected. I believe this is an example of an unfair selection process.'

The 4th stage, the establishment of a selection committee, is the most hidden and unclear process. The expert who was working and was subsequently fired stated, '*The root cause of Education Loan Fund violations is the selection process, and selections are decided at the level of the Minister of Education and Science.*' She provided details in the following section.

The selection for the Educational Loan Fund is organized in three stages. In the first stage, the Ministry of Education and Science, along with the minister's task group, decides who, where, and at what cost for student grants and loans. According to the researcher, the selection process is the primary root cause of ELF violations because oversight parties are not equally involved. As per the rules governing the spending and monitoring of Education Loan Fund funds, the law stipulates that 'the committee for the selection of programs financed by the Education Loan Fund shall be established by order of the member of the government in charge of education.' In simpler terms, the committee will be established by order of the Minister of Education to determine who, when, and how to apply for loans. The names of students selected by the 9-member committee for loans are confirmed by order of the minister.

Each year, the members of the temporary selection committee are different individuals, and the information is not publicly disclosed, as the committee is not responsible for the selection if the selected individuals do not match the criteria.

The Anti-Corruption Agency and the Criminal Police Service are working to identify violations and crimes related to the Education Loan Fund. Therefore, the relevant ministries and state administrative organizations would like to clarify the matter, but they cannot provide information until the investigation is completed."

In the 5th and 6th stages, the selection committee makes final decisions and sends the list of students' names to the ELF. Following this decision, ELF makes an agreement with each student to receive a loan and grant to transfer money. Before the agreement, ELF officers double-check whether the students are eligible or not. However, there are many violations. Students should study demanded professions belonging to priority sectors, but individuals are chosen who do not intend to study these professions. There is no evaluation process for the programs of students who qualify for the scholarship, and the programs are conducted without examination. For example, some of them go to a branch school of top 100 universities, and that branch is a language preparatory school. In an expert interview:

'The head of the education loan fund himself had studied abroad in a field that was not included in the priority areas. There was also a case where he was exempted from repaying education loans because he worked in a government organization.'

The Minister of Education and Science makes decisions for the selection process. However, there are a lot of violations, such as the cases mentioned above. Unfortunately, ELF cannot stop these violations and change the decisions. In the end, they transfer money to individuals who do not match the criteria. As soon as the transaction and agreement with the student are completed, all responsibility belongs to ELF. Selection committee members and the Minister of Education who made the main decisions for the selection all disappear and change their positions. The Education Loan Fund stays with the problems for a long time.

Policy mistakes

"The Ministry of Education implements a total of 18 programs funded by the Education Loan Fund, each with different rules. Many of these rules create a confusing situation. Information about the programs is compiled on the website <https://scholarship.esis.edu.mn>. However, the website is not well-advertised to the public. To access information, one must first visit the website of the Ministry of Education and Science or the Education Loan Fund. The link to submit the application form is exclusively located at <https://scholarship.esis.edu.mn>. Initially, paper application forms were accepted, but since 2019, they have transitioned to an online format. According to an e-survey, only about 20% of the students had information about it.

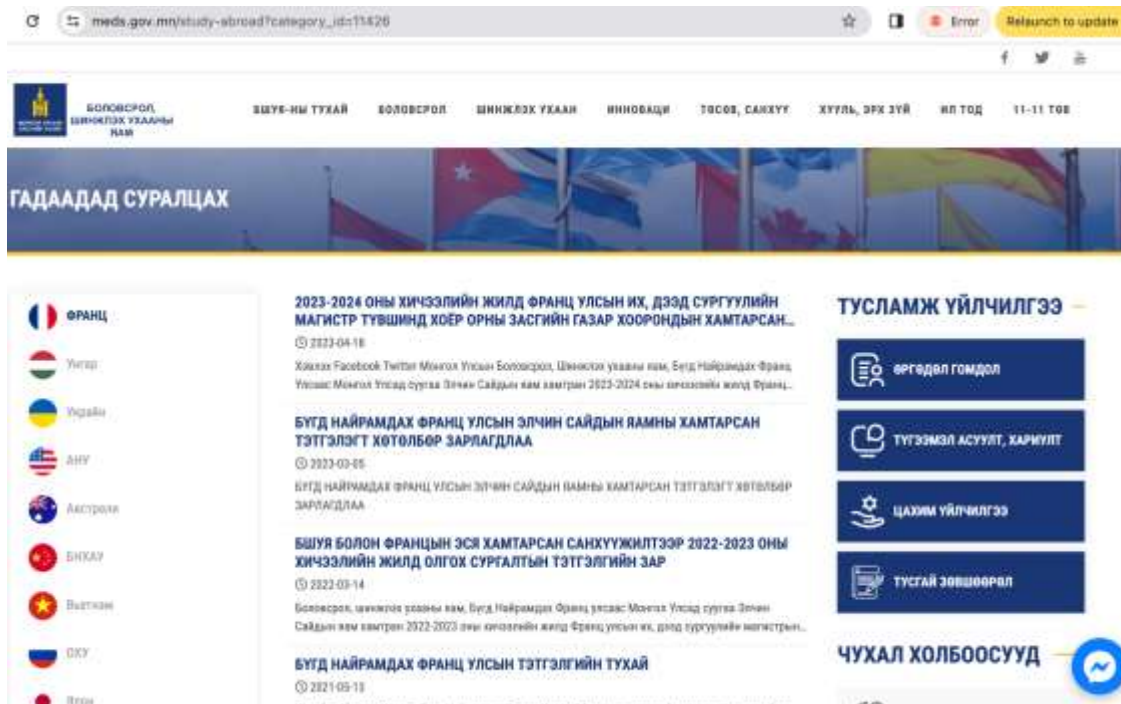
Information related to the loan and grant programs is spread across three different websites, causing a lot of confusion. The Education Loan Fund funds these programs, so program information is included on their website. The Ministry of Education and Science conducts the selection process for the programs, and the information is included on its website. Furthermore, the main website of the loan and grant programs contains only information about the programs separately. This redundancy in information being located in three different places adds to the confusion.

On the homepage of the websites of the Ministry of Education and the Education Loan Fund, the program's website address and the link to submit the application should be prominently displayed on the first page. However, as of now, this link has not been posted on these websites. This lack of visibility makes it time-consuming for people to find the main loan and grant programs website."

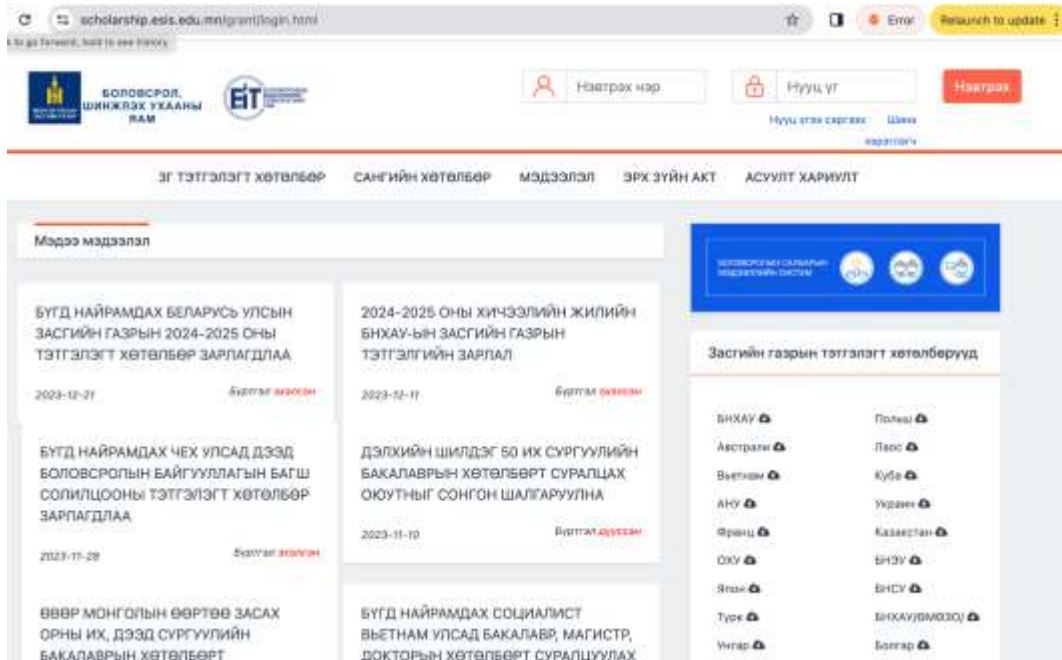
Picture 1. The Education Loan Fund website



Picture 2. The Ministry of Education and Science website



Picture 3. The Education and grant programs website



Tuition fees for students who enroll in the best foreign schools are transferred to the student's personal account, not the schools. Due to this, the researcher mentioned that there were cases where students did not attend school but still received a scholarship from the Education Loan Fund.

‘There is no limit on the amount of grants and loans given to one person who studies abroad. The rule depends on the tuition fee of the foreign school. There have been cases where a 1 billion MNT grant was awarded to one person. However, if this money is earmarked for domestic university students, we can support more people.’

Providing financial support to eligible students in case of inability to pay is the main goal of Education Loan Fund programs. However, this goal has been lost. Expert Siilegmaa highlighted this sentence. There are several policy flaws in this. The rules include provisions such as civil servants being allowed to study abroad to improve their profession, and one child of civil servants can go to university for free. However, due to poor access to information, children with low living standards cannot obtain information about these programs.

‘Graduates apply to us for loan forgiveness. Individuals are screened based on these applications, and we have discovered violations such as not working in Mongolia, paying the minimum amount of social tax, and working

abroad.’ While children who study with domestic loans repay 100% of their loans, there is poor legal regulation on how children who receive foreign scholarships can repay their loans.

Regulation mistakes

I am using second data here for an expert interview, economic expert Jargalsaikhan interviewed with Siilegmaa on 26 April 2023.

J: What do you mean by restructuring?

C: The department I worked in was merged with another department.

The Department of Foreign Loans and Grants (a department in charge of granting loans and grants to students abroad) became a separate department in October under the new regulations of 2021 due to the fact that it accounts for 50% of the loan fund budget and 90% of total errors. I worked as a senior specialist in this department and later became the head of the department. From March 2022, the issues were raised and reported to higher institutions. However, in June 2022, the decision was changed, and both foreign and domestic departments were merged again.

I also informed the Minister of Education about the information discrepancy.

- 1) 1947 individuals (student loan) for Master's and Doctoral programs in developed countries
- 2) 421 individuals (bachelor student loan) studied since 2010 at the world's top 100 schools
- 3) About 600 individuals through intergovernmental grants (grant/scholarships)

The Minister of Education reported that there are 230 people who have not paid their loans. I would say the number is understated. I understand that the number of people who have not paid their loans after studying since 2013 is not included. These people must fulfill their contractual obligations.

"The loan waiver decision consists of two parts.

Before 2011, if you studied abroad for a master's degree or doctorate at the request of your institution, you could be exempted from the loan after working in that institution for 5 years.

It was stated that the decision to release loans since 2011 would be made by the State Parliament. However, until 2021, the state parliament did not make a decision to regulate this. However, the ministers of education did not follow these rules; they exempted loans without parliamentary approval. Consequently, in 2021, according to Resolution No. 347, it was decided that those who had not repaid the loan should settle the outstanding amount within 8 years. On the other hand, between 2011 and 2021, all individuals who had received loans should not be exempted from repayment following the law."

In conclusion, loan and grant programs are implemented by two organizations: the Education Loan Fund (responsible for financing) and the Minister of Education (overseeing the selection process). Mistakes exist at the level of policy, regulations, and the selection process. These two organizations interpret the same law differently. ELF attempts to adhere to the law, but the Minister of Education sometimes issues orders beyond the law. However, some ELF officers challenge these orders, yet they cannot prevent violations because the Ministry of Education and Science is the head of the education sector.

Not active

The student loan and grant programs of Mongolia have many mistakes, but the young people who should speak out against it are inactive. Only about 40% of the students who participated in the survey answered that they know about the programs of the Education Loan Fund. Out of this 40 percent, only one person had ever applied. This suggests that the students themselves are not demanding the program and not insisting on fair selection. When interviewed, students who did not pass the application process answered that they would never apply again, deeming it impossible and a waste of time. In the last 30 years, why haven't young people voiced their opinions about the unfairness of these programs? It is a way for young people to fight for their opportunities and to correct wrong policies. Sarangoo shared with me her experience and explained why she will not apply again to the loan and grant program of ELF.

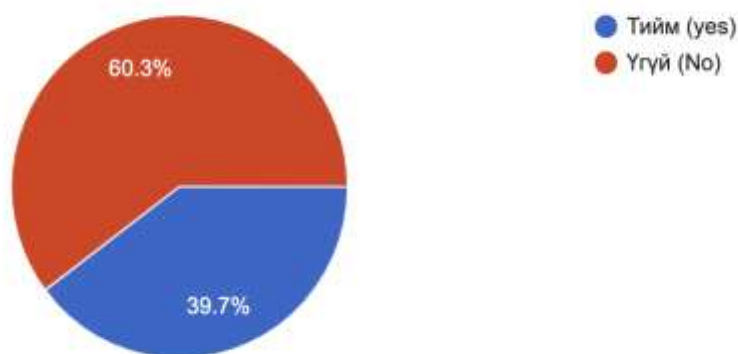
'I learned about Education Loan Fund programs in 2013 for the first time. Almost 10 years ago, I found one page of information. At that time, there wasn't an online website with plenty of information. That one-page information was not enough, and I decided to call the phone number written on the information. I had received accepted emails from three universities abroad. Then I asked how to apply for Education Loan Fund programs, which help students who have been accepted to the top 100 universities. Unfortunately, I received unclear answers. The woman I called gave me unsatisfactory explanations. For example, she told me it is almost impossible; only the best ones would be selected. Have you been accepted to top 100 universities? If you haven't been accepted to universities like Harvard or Oxford, it's not necessary to apply to this project. Only a few of the best ones would be selected. I answered that I had already been accepted to three universities ranked within the top 100. The woman said that anyway, try and bring documents to the office of ELF in person. I just wanted to give up because she told me it is almost impossible. Then I decided to explore other possibilities. I understood that international programs are reliable and clear. Mongolian government programs are complicated.'

Also Gerelee told me about her failed experience.

‘In 2014, I came out crying when I met to submit the materials for this scholarship. When I explained that I had applied to many schools and asked about the necessity of translating the loan fund's scholarship application regulation for the top school, they told me, 'Don't be so excited, you cannot.' I have never applied for a foreign education loan again. I realized that there was no organization that would value me.’

Graph 2. Students information access on the ELF.

Do you know about the Education Loan Fund's programs?



Positive feedbacks of loan and grant programs of the ELF

Most of the loan and grant recipients told me about positive changes. The surprising thing is that all of them mentioned knowing that their programs would be funded by ELF after the selection process because it was an intergovernmental program.

‘As a student in the joint program of the governments of Hungary and Mongolia, I received a grant from the Hungarian government, and no money was paid from Mongolia. However, the selection process was carried out jointly by the Mongolian government. It was a great investment in my education. My family is given the opportunity to live in a high standard of living environment. As well as, children have the opportunity to obtain higher education and learn foreign languages.’

‘As one of the first dietitians in Mongolia, I have been working in my profession for 18 years. Between 2017 and 2020, I completed my Ph.D. studies as part of the MJEED 1000 engineer project organized by the government agreement with Japan. It is understood that I was granted the scholarship from the fund because the project had a contract with the Education Loan Fund. Studying on a scholarship in Japan had a significant impact on my personal

life, professional development, and future work in my country. Due to my family's inability to pay the fees, I was able to pursue education through a loan fund scholarship.'

'Of course, it affected me positively. People have to understand that education loans and grants are different. Mine was a grant. I applied for the Fulbright scholarship to the USA. I didn't know until I was selected for this scholarship that the program cooperated with the Mongolian government. After the application process, the USA embassy emailed me that some applicants were granted by the USA government, and some were granted by the Mongolian government. I was one of those granted by the Mongolian government. Despite this, it is still one program — Fulbright — and the only financial source includes two governments, Mongolia and the USA. All criteria, the application process, and standards were Fulbright rules. These two governments made an agreement for the Fulbright scholarship. After the application process was finished, the USA embassy asked me to sign the agreement with the Education Loan fund, which funded the scholarship. The agreement required me to come back to Mongolia and work for 5 years after my graduation. It also required mortgage collateral. I think it helped me gain a good education in international relations research.'

4.2. Causes of the issues

The laws, processes, human factors, and tool techniques of educational loan and scholarship programs were analyzed to identify the root causes of the occurrence of the four factors (monopoly, discretion, lack of transparency, lack of accountability) that contribute to corruption, and to understand where and how these factors manifest.

Table 4. Corruption factors' matrix

Factors of corruption	Analyzed elements (laws, processes, human factors, and tool techniques)	
Monopoly	Law and Regulations (Programs implementing processes outlined in the law and its error)	Process (selection procedure mistakes)
Discretion	Law and Regulations (Political interference, Regulation mistakes)	Human factors (conflict of interest, whistleblower protection)
Lack of transparency	Process Transparency of standards and procedures in the administration office	Tools (e-gov system, information access)
Lack of accountability	Law and Regulations (legal actions, disciplinary measures and other sanctions)	Human factors (ethics, individual action)

1. Monopoly

Monopoly	Law and Regulations (Programs implementing processes outlined in the law and its error)	Process (selection procedure mistakes)
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The legal framework includes provisions that overly concentrate power within a single organization and individual. Key decision-making authorities, such as those related to student grant and loan selection as well as fund allocation, are centralized in one person. This concentration of power is primarily attributed to laws enacted by the parliament and regulations adopted by the government.

- Law of funding higher education and social guarantee for students 9.2:(The planning and distribution of financial support will be implemented by the Ministry of Education in accordance with the procedures established by the Government.)
- The procedure to regulate the expenditure of the education loan fund 347, 2.3:
(The decision to grant financial support will be made by the Minister of Education, taking into consideration the selection results determined by the Working Group.)
- 347:2.1(According to Article 22.5 of the Law on Special Government Funds, the Minister of Education is responsible for both the formation and expenditure of financial resources within the fund.)
- Law of funding higher education and social guarantee for students 9.3 and 347, 2.2:
(The educational loan fund is the institution responsible for providing financial services to students.)
- 347: 2.8 Education Loan Fund has responsibility for controlling repayment
- Law of funding higher education and social guarantee for students 8.8:
The parliament shall establish procedures governing the repayment of loans as well as provisions for discounting, exemption, and cancellation of educational loans covering student tuition fees and living expenses.

Table 5. Process within law and decision makers

The processes governing education and student loans are codified within the legal framework							
Process within law framework		Government	Selection commission established by Ministry	Ministry of Education	Educatioi Loan Fund	Parliament	
	Formulation of the policy	Law of funding higher education and social guarantee for students 9.2: (The planning and distribution of financial support will be implemented by the Ministry of Education in accordance with the procedures established by the Government.)					
	Allocation decision		The procedure to regulate the expenditure of the education loan fund 347, 2.3: (The decision to grant financial support will be made by the Minister of Education, taking into consideration the selection results determined by the Working Group.)	347, 2.1: (According to Article 22.5 of the Law on Special Government Funds, the Minister of Education is responsible for both the formation and expenditure of financial resources within the fund.)			
	The process of transferring the loan following Minister decision				Law of funding higher education and social guarantee for students 9.3 and 347, 2.2: (The educational loan fund is the institution responsible for providing financial services to students.)		
	Dataset of students and student oversight mechanisms for regulatory compliance				347: 2.8 Education Loan Fund has responsibility for controlling repayment.		
	Adjusting the loan amount, facilitate the release of obligations, and manage the repayment process.					Law of funding higher education and social guarantee for students 8.8: The parliament shall establish procedures governing the repayment of loans as well as provisions for discounting, exemption, and cancellation of educational loans covering student tuition fees and living expenses.	
	Reporting				347: 7.3		
	Securing financial resources for a fund as well as spending			347: 7.1			
	Auditing					Parliament	

Table 6. Selection process of loan and grant programs and decision makers

Process within regulation and law	Government	Selection commission	Ministry of Education	Educatioi Loan Fund	Parliament
Choosing selection commission			347: 4.1 Selection commission establishment by Minister order		
Authorize the allocation of student quotas based on professional priorities			347: 5.1.1 Minister approve the quotas		
Approving the selection guidelines					
Announcing for public				347: 4.3 30 It will be announced 30 days in advance	
Conducting selection		2.3			
Decisions for allocating student loan and grant.			347, 2.3.The Minister makes decisions regarding the provision of financial support to students based on the selection results determined by the selection commission.		

2. Discretion

Discretion	Law and Regulations (Political interference, Regulation mistakes)	Human factors (conflict of interest, whistleblower protection policy)
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- an attempt to fill the legislative gap without proper authorization.

According to the Financing Higher Education and Social Guarantee of Students Law (2011), Parliament was supposed to establish regulations or resolutions for loan exemption. This implies that no such regulations for loan exemption were enacted between 2011 and 2021. Exploiting this gap, ministers issued orders to exempt loans without parliamentary approval. As a result, many student loan repayments were unlawfully canceled. The orders and documents were published on the website of the ELF in 2023 in response to public demands. Attached to this document are the files provided in the appendix.

- Political interference

After each election, there is a pattern of legislative and regulatory changes. Unfortunately, these changes often result in a loss of policy coherence with regulations. This inconsistency has led to numerous ambiguous guidelines within the Education Loan Fund and the Ministry of Education, indicative of political interference. It has become a recurring practice for governments and parliaments to alter rules post-election

Table 7. Law and regulations timeline of the ELF and election periods

Loan regulations have changed over different election periods							
regulation type	number	main objective	date of regulations	Parliament Election	Mongolians people's party	Democratic party	other parties
				1992-1996	70	5	1
Government resolution	197	established education fund officially	1997	1996-2000	25	50	1
Government resolution	96	procedure for granting and refunding tuition loans and grants to students in universities and college	2000	2000-2004	72	1	3
Government resolution	177	loan for students who accepted at the top universities	2008	2004-2008	36	36	4
Parliament law	хууль	Most of resolutions included in one law	2011	2008-2012	45	28	3
Government resolution	19	changed some provisions	2012	2012-2016	26	34	15
Government resolution	111	The Board of the Education Loan Fund was dissolved through a resolution, leading to a revision of the fund's regulations.	2016	2016-2020	65	9	2
Government resolution	347	Regulations on loan repayment and exemptions	2021	2020-2024	62	11	3
Parliament law	New legislation is in progress						

- Conflict of interest.

The Head of the Education Loan Fund took advantage of his position by absolving himself of a loan. In February 2022, a former director of ELF, who had previously benefited from Education Loan Fund support for studying abroad at the Diplomatic Academy, graduated in International Relations under the International Humanitarian Relations Program in 2016. Upon assuming the role of the Head of the Education Loan Fund, he illicitly issued an order exempting himself from the loan obligation. Notably, his chosen field of study did not fall under high-demand professions, and his university did not rank among the top 100 globally. The principal error in this matter was a conflict of interest, as he, in his capacity as the Head of ELF, granted exemption to his own education loan.

- Lack of Protection for Public Officers

There are instances where individuals have been terminated for addressing issues within education loan and grant programs. I conducted an interview with a woman who was dismissed, and she explained, "I tweeted about the insufficient access to information while I was working at the University of Mongolian Education, and shortly thereafter, I was terminated."

In another case posted publicly on websites, an expert in the foreign loan department of the Education Loan Fund discovered numerous violations and shortcomings. Despite consistently reporting these issues to relevant organizations and higher officials, she was terminated, officially citing structural changes as the reason. However, she remains outspoken, using her voice to highlight problems related to the special fund for social justice.

It's noteworthy that the Minister of Education holds the authority to terminate public officers within the education sector. Furthermore, there is currently no legislation in place to safeguard whistleblowers who expose irregularities in these programs.

3. Lack of transparency

Lack of transparency	Process Transparency of standards and procedures in the administration office	Tools (e-gov system, information access)
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Standards and procedures:

The decision-making, implementation, and control processes should be transparent to the public. However, there are challenges, starting with unclear standards and procedures in the administration office. While the Ministry of Education oversees the selection process, the Education Loan Fund is responsible for repayment and ensuring compliance with loan and grant agreements. Transparency issues arise as information regarding the staff involved in the selection process at the Ministry of Education is not readily available.

During interviews, it was revealed that only two individuals manage the entire administrative workload for 18 different loan and grant programs, complicating the process. The nine selection commission members solely make decisions on the admission process, which is then approved

by the Minister of Education. Following approval, all documents are forwarded to the Education Loan Fund for financial support distribution to students.

One notable complication arises in the fund's inability to cancel loans, even if a candidate does not meet the selection requirements. Moreover, the fund assumes responsibility for cases where students violate agreements and fail in their repayment duties, even though the fund has not participated in the selection process. These complexities hinder the effective implementation and control of the loan and grant programs.

Simplifying public information access

While there exists a legal provision, '9.1. Financial support activities for students in higher education institutions shall be conducted with openness and transparency,' the Ministry of Education and the ELF did not publicly disclose their documents until May 2023. The identity of individuals who took loans and grants remained confidential after the selection process. The announcement and application processes for loan and grant programs are intricate, with information scattered across three different official sites. The application system is reported to be malfunctioning, and the fund director acknowledged the challenges, citing the high cost and need for skilled workers to develop a more efficient and secure online system.

4. Accountability

Lack of accountability	Law and Regulations (legal actions, disciplinary measures and other sanctions)	Human factors (ethics, individual action)
------------------------	--	---

The absence of clear legal provisions outlining punishment for mistakes and unfair selections in the selection process has resulted in numerous instances of individuals being selected without meeting the requirements. Despite significant violations being exposed last year, the Minister, who is a key decision-maker along with the temporary selection commission, continues to hold his position without facing accountability.

The existing accountability mechanism appears ineffective, particularly since the main decision-maker, the Minister of Education, is essentially self-monitoring, as stipulated by Law 7.1 and Article 22.5 of the Law on Special Government Funds, which assigns the Minister the

responsibility of overseeing the formation and expenditure of the funds. In response to the issues, both the anti-corruption agency and the police have initiated investigations into state loan and grant programs. This has resulted in the termination of the fund director and investigations into many public officers. However, the Minister of Education remains in his position.

Ethical concerns and individual actions are also contributing to the problem, as both the Minister and public officers attempt to justify their actions without facing adequate consequences.

In summary, addressing corruption opportunities in the implementation of Mongolia's Education Loan Fund requires a multifaceted approach that involves improving transparency, strengthening legal frameworks, enhancing oversight mechanisms, and providing proper training.

Weak Legal Framework: If the legal framework governing the Education Loan Fund is weak or lacks enforcement mechanisms, individuals may engage in corrupt practices with little fear of repercussions. Strengthening the legal framework is crucial in mitigating corruption risks.

Inadequate Training and Capacity Building: Insufficient training for officials involved in the administration of the fund can contribute to corruption. When personnel lack the necessary skills and knowledge, they may be more prone to making mistakes or succumbing to corrupt practices.

Political Interference: If there is political interference in the administration of the Education Loan Fund, it can lead to biased decision-making and favoritism. This not only undermines the fairness of the system but also creates opportunities for corruption.

Lack of Whistleblower Protection: Without effective whistleblower protection mechanisms, individuals who witness corrupt activities may be hesitant to come forward. Establishing a safe and confidential channel for reporting corruption is crucial for early detection and prevention.

4.3. Recommendation

Based on the research of the issues surrounding the student loan and grant programs in Mongolia, I suggested following recommendations.

1. Legal Framework Strengthening

The legal framework governing educational loan and scholarship programs needs to be refined. Clear regulations should be established for loan exemptions, ensuring that decisions align with parliamentary approval. **Enhance Accountability Measures:** Legal provisions should outline

explicit punishments, disciplinary measures, and other sanctions for mistakes and unfair selections in the selection process.

2. Process Enhancement

Transparency Improvements: Standardize and make transparent the standards and procedures in the administration office. Ensure that the decision-making, implementation, and control processes are clear and accessible to the public.
Online System Development: Invest in the development of a robust online system for loan and grant programs. This system should streamline application processes, provide clear information, and enhance overall efficiency.

3. Human Factor Considerations

Whistleblower Protection: Establish and enforce strong whistleblower protection policies to encourage individuals to report irregularities without fear of reprisals.

Conflict of Interest Management: Implement measures to address conflicts of interest, especially in leadership positions. Individuals in authoritative roles should be prohibited from making decisions that directly impact them or their close associates.

4. Political Interference Mitigation

Policy Stability: Advocate for stability in policies post-elections to avoid frequent legislative and regulatory changes. Ensure that the coherence of policies with regulations is maintained over time.

5. Public Awareness and Education

Educate Students: Conduct awareness campaigns to educate students about available loan and grant programs, their eligibility criteria, and the application process. Address misinformation and misconceptions to encourage more active participation.

Public Reporting: Mandate timely and transparent reporting of documents related to loan and grant programs by the Ministry of Education and the Education Loan Fund.

6. Active Student Involvement

Empower Students: Encourage students to actively engage with the loan and grant programs. Foster an environment where students demand fair selection processes and policies.

Feedback Mechanism: Establish a feedback mechanism for students to report issues, share experiences, and suggest improvements in the loan and grant programs.

7. Monitoring and Evaluation

Independent Oversight: Introduce an independent oversight body to monitor the implementation of loan and grant programs, ensuring adherence to regulations and ethical standards. Regular Audits: Conduct regular audits of the processes and decisions made by both the Ministry of Education and the Education Loan Fund to identify and rectify potential issues.

8. International Collaboration: Best Practices Exchange: Collaborate with international organizations and countries with successful student loan and grant programs. Exchange best practices to improve the effectiveness and fairness of Mongolia's programs.

By implementing these recommendations, Mongolia can work towards creating a more transparent, accountable, and fair educational loan and scholarship system, addressing the root causes of corruption and promoting equal opportunities for students. I have compared Mongolia with a successful example of student loan programs to enhance the understanding of my recommendations.

Comparing Mongolian student loan and grant programs with Finland higher education funding model

While higher education institutions operate as independent legal entities, the primary source of funding originates from the state budget. Finland's parliament determines the overall core funding for higher education, and the Ministry of Education and Culture is responsible for its distribution among the institutions. In Mongolia, a similar structure is in place; however, a notable difference exists in the administrative process of transferring funds and considering repayments. In Finland, this is organized by banks, whereas in Mongolia, the Education Loan Fund (ELF) handles these functions. Regarding financial support for students, there are two components: the study grant and the student loan. These provisions aim to ensure that students can sustain themselves during their period of study. Monthly study grant amounts to EUR 254, while the monthly student loan is EUR 650 (as of 2022/23). Unlike Finland, Mongolia lacks specific limitations on loan and grant amounts. Furthermore, Mongolia offers various programs with distinct guidelines, contributing to a lack of standardization and introducing an element of discretion in the process. Students also have the option to combine the study grant with the student loan. Student loan is a government-backed loan that students must repay. Once students receive government approval for a student loan, they can apply for it at a bank of their choice. Since the government guarantees the loan, no additional collateral is required for security. The

interest rate and repayment terms are negotiated individually by students with their respective banks. Typically, students begin repaying their loans within two years after completing their studies. In the academic year 2021/22, approximately 62% of first and second-cycle students received study grants, and 44% opted for a student loan. Students also have the option to use the study grant and student loan while studying abroad, provided that they are completing a degree program overseas or participating in a study exchange or job training that is part of their Finnish degree course.³³ Implementing an online system for grants and loans can enhance transparency and provide clear information. Finland has named its system 'Kela.' Kela, the Social Insurance Institution of Finland, plays a crucial role in implementing the Finnish social security system, which aims to reduce income disparities among families and individuals, ensuring everyone a standard of living that meets their needs.

Student loan process: The student loan is a government-guaranteed loan that you must pay back. If Kela gives you a loan guarantee you can apply for a loan at a bank of your choice. Because the loan is guaranteed by Kela you do not have to put up any other security. The loan guarantee is valid for up to 30 years from the first disbursement of loan funds. The interest payable on the loan and the repayment schedule are agreed between you and the bank.

Eligibility: You can get a government guarantee for a student loan if you are being paid a study grant by Kela or an adult education allowance by the Employment Fund. Study grant is considered to mean other kinds of study grant than the supplementary allowance for the purchase of study materials.

Amount of the student loan: The amount that the government loan guarantee covers depends on your age and your school.

<i>Students</i>	<i>EUR per month</i>
Students under 18 years of age, other than higher education	300
Students 18 years or older, other than higher education	650
Students in higher education	650

³³ European commission Eurydice Network-National education system informations <https://eurydice.eacea.ec.europa.eu/national-education-systems/finland/higher-education-funding#:~:text=Annual%20income%20should%20not%20exceed,that%20must%20be%20paid%20back.>

Recipients of the adult education allowance (studying in Finland)	650
Students studying abroad	800

Bank: Disbursement of the student loan by the bank

If a student gets a student loan guarantee from Kela. They can apply for a student loan at any bank of their choice. The bank decides whether to give them a loan. The student loan is disbursed in two installments in each academic year. The financial aid decision students receive will tell them the installments and the start and end dates for disbursement. No exceptions can be made to the disbursement dates. Ask your bank what you need to do to have the loan funds deposited into your account. In the OmaKela e-service, students can look up their financial aid decision and see their loan details, including any loan amounts that are available for disbursement.

How to apply for a student loan: Send the application and supporting documents online. Log in to the e-service using your online banking codes or a mobile certificate. You will receive a loan guarantee decision for each academic year (1 August - 31 July) at a time. The next year's decision is sent to you in July. However, you will not receive a decision if Kela has repaid earlier student loans it has guaranteed for you. Information about your loan guarantee is provided to the bank directly from Kela, so you do not have to do so yourself. Checking the information usually takes one business day. You should thus agree with the bank on the taking out of the student loan well in advance of the last possible date of taking out the loan. The interest payable on the loan and the repayment schedule are agreed between you and your bank.

CONCLUSION

This thesis began with a fundamental question: "What factors contribute to corruption in implementing Mongolia's Education Loan Fund?" The goal was to identify these factors, clarify associated challenges, explore their impacts, and provide evidence-based recommendations for managing risks in the implementation of Mongolia's Education Loan Fund. The study collected primary data through e-surveys, expert interviews, and focus group discussions, focusing on a specific area. It is challenging to provide a universal theory for corruption, as its characteristics depend on various factors. Some experts argue for a closer examination of corruption within specific areas, and while most research in Mongolia has looked at the broader context, there is a recognized need for more detailed studies in specific sectors. Conducting more detailed research in public office areas allows for a better understanding of the root causes of issues and their societal impact, aiding in finding effective solutions. This research delves deeply into the Education Loan Fund, aiming to clarify its situations and issues. The study involved interviews with two experts, eight students who were accepted for loans and grants, and eight individuals who were not accepted into the programs. Additionally, e-surveys were conducted with 82 students online, and a paper-based survey was distributed to 100 students. The hypothesis posited that there is a significant relationship between institutional weaknesses, lack of transparency, nepotism, systemic problems, and opportunities for corruption in the implementation of Mongolia's Education Loan Fund. The study applied Klitgaard's formula ($C = M + D - T - A$), where Corruption equals Monopoly plus Discretion minus Transparency minus Accountability.

The research findings indicated that the main problems lie in the regulatory framework, institutional management, and transparency issues. Firstly, Regulatory Framework is making reasons for Monopoly to exist. The concentration of power within a single organization and individual has been identified as a significant issue, with key decision-making authorities residing in the Minister of Education. This concentration, influenced by laws enacted by the parliament, underscores the necessity for a recalibration of the regulatory framework. Legal provisions, particularly those relating to the planning and distribution of financial support, demand clarity to prevent over-centralization and ensure a more equitable distribution. Secondly, the discretionary nature of decision-making processes, compounded by frequent legislative and regulatory changes post-election, has led to a loss of coherence between policies and regulations.

Instances of political interference, particularly in the absence of parliamentary decisions, highlight the need for stable post-election policies and adherence to legislative procedures. The thesis suggests reinforcing regulatory structures and legal measures to curb undue discretion. Next issue is Lack of Transparency and Accountability. A notable finding is the lack of clear information during the selection process, made worse by unclear rules in the administration. The absence of a strong online system and public reporting makes it hard for people to get information. A key suggestion is to create a clear, effective online system and improve public reporting. Furthermore, addressing human factors such as conflict of interest and whistleblower protection is imperative. The case study of the head of the Education Loan Fund exempting himself from a loan underscores the necessity for ethical considerations. Whistleblower protection policies are vital to encourage reporting without fear of reprisals. The research emphasizes the need for active student involvement and awareness. Initiatives to educate students about available programs, eligibility criteria, and the application process are essential to fostering a more informed and engaged student body. Empowering students to demand fair processes and providing mechanisms for feedback are crucial steps toward inclusivity. Collaboration with international organizations and countries with successful loan and grant programs presents an opportunity for Mongolia to glean best practices. The exchange of ideas, methodologies, and lessons learned can contribute to the refinement of Mongolia's programs. Introducing independent oversight and regular audits emerges as a cornerstone recommendation. These mechanisms will play a pivotal role in ensuring adherence to regulations, ethical standards, and the efficient implementation of programs.

In conclusion, this thesis charts a course toward a more transparent, accountable, and equitable educational loan and grant system in Mongolia. The recommendations outlined here, spanning regulatory reforms, process enhancements, and a commitment to ethical considerations, collectively envision a future where educational opportunities are dispensed fairly, free from corruption, and aligned with international best practices. As Mongolia shapes its education system, these suggestions provide a plan for a system that genuinely meets the goals of its students and the wider educational community. The combination of legal, procedural, and cultural changes calls for a new chapter in Mongolia's educational support programs, creating an environment where students can succeed and contribute to the nation's growth with the knowledge and skills they gain.

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APPENDIX A

E-survey question form (<https://forms.gle/6dEfd2zrrEpMTgfr5>)

12/28/23, 2:12 PM

Боловсролын зээл болон тэтгэлэгийн талаарх судалгааны асуумж

Боловсролын зээл болон тэтгэлэгийн талаарх судалгааны асуумж

Чанартай дээд боловсрол эзэмшихэд санхүүгийн дэмжлэг олон хүнд хэрэгтэй байдаг. Боловсрол эзэмших боломж ил тод, хүртээмжтэй байснаар нийгэмд зэрэг өөрчлөлтийг авчирдаг. Тиймээс их дээд сургуульд суралцах боломж олгох зорилготой Боловсролын Зээлийн Сангийн үйл ажиллагаа, хөтөлбөрийн талаарх мэдээлэл оюутан залуусын дунд хүртээмжтэй, нээлттэй байгаа эсэх талаар энэхүү асуумж судалгааг авч байна. Боловсролын зээлийн сангийн ил тод байдлыг сайжруулахад хувь нэмэр оруулж буй танд баярлалаа.

1. Сургуулийн нэр (University)

2. Хүйс (sex)

Mark only one oval.

- Эрэгтэй (Male)
 Эмэгтэй (Female)

3. Нас (Age)

Mark only one oval.

- 18-22
 23-26
 27-35
 36+

4. Суралцаж буй боловсролын зэрэг (education degree)

Mark only one oval.

- Бакалавр (Bachelor)
- Магистер (Master)
- Доктор (Phd)

5. Та боловсролын зээлийн сангийн хөтөлбөрүүдийн талаар мэдэх үү? (Do you know about the Education Loan Fund's programs?)

Mark only one oval.

- Тийм (yes)
- Үгүй (No)

6. Хэрэв тийм бол уг сангийн аль нэг хөтөлбөрт өргөдөл гаргаж байсан уу? Ямар хөтөлбөрт өргөдөл гаргаж байсан бэ? If your answer is yes, have you applied for one of the programs?

7. Та Боловсролын Зээлийн Сангийн мэдээлэл хүртээмжтэй гэж бодож байна уу, өөрийн бодлоо хуваалцана уу? (Do you think the information of the Education Loan Fund is accessible? Can you share your experience?)

8. Боловсролын зээлийн сангийн бодлого, журмын ил тод байдлын түвшинг 1-ээс 5 хүртэлх оноогоор үнэлнэ үү. (On a scale of 1 to 5, with one being "not at all" and five being "extremely," please rate the level of transparency in the Education Loan Fund's policies and procedures as you perceive them.)

Mark only one oval.

1	2	3	4	5
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

9. Боловсролын зээлийн сангийн үйл ажиллагаанд илэрч буй асуудал дараах жагсаалтаас аль нь болохыг сонгоно уу? Please select which, in your opinion, are the most significant contributing factors to corruption in the Education Loan Fund's implementation from the following list: (a) Lack of oversight, (b) Inadequate screening of applicants, (c) Complex application processes, (d) Lack of capable human resource, (e) Other (please specify).

Mark only one oval.

- Хяналт сул (Lack of oversight)
- Ил тод сонгон шалгаруулалт байхгүй (Inadequate screening of applicants)
- Өргөдлийн үйл явц нарийн төвөгтэй (Complex application processes)
- Чадварлаг боловсон хүчин дутмаг (lack of capable human resource)

10. Боловсролын зээлийн сангийн тэтгэлэг болон зээлийн өргөдлийг онлайн аар илгээх боломжтой болсон. Үүнийг та мэдэж байгаа юу? Scholarship and loan applications can now be submitted online. Do you know this? (Yes/No)

Mark only one oval.

- Yes
- No

Side panel

11. Боловсролын зээлийн сангийн хөтөлбөрүүдийн талаарх мэдээллийг хаанаас авдаг вэ?

Mark only one oval.

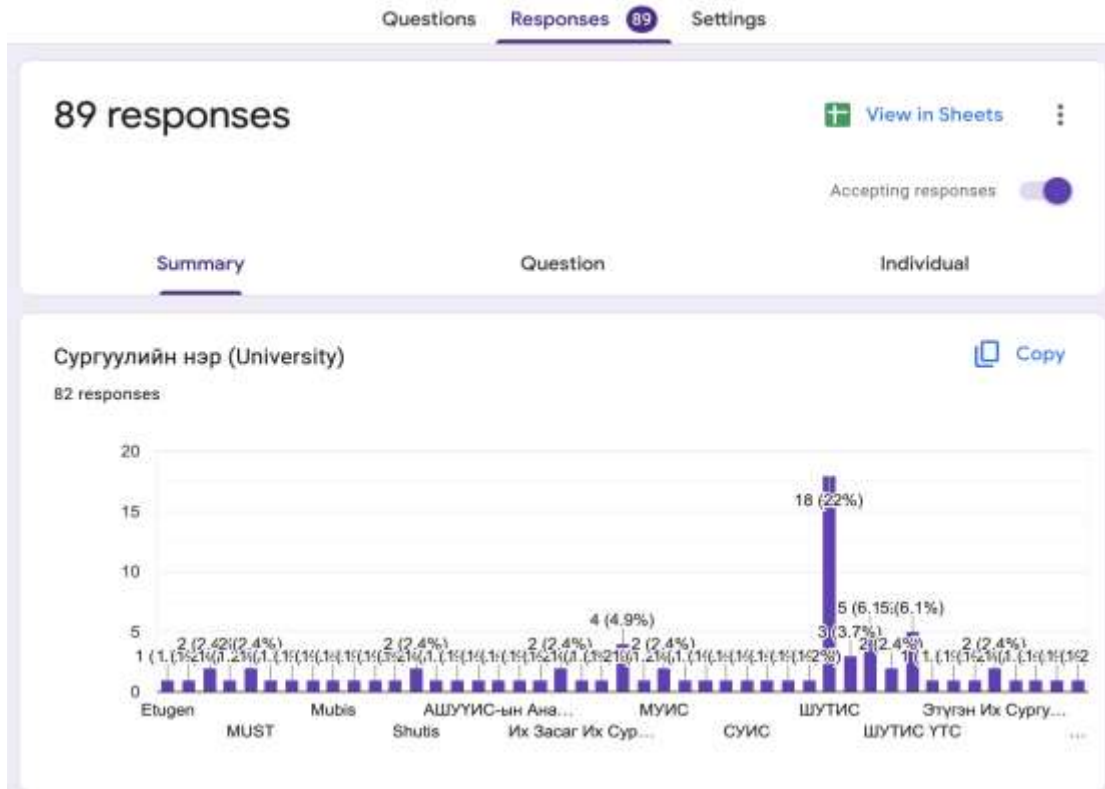
- Ойр дотны хүмүүс (friends, family and relatives)
- Вэбсайт (official website)
- Цахим сүлжээ (social media applications; facebook, instagram etc)
- Сургууль (University)
- Сонин Телевиз (television channel and newspapers)

12. Судалгаанд оролцсон таньд баярлалаа. Холбоо барих утасны дугаар эсвэл имэйл хаягаа үлдээнэ үү. Судалгааны ажилтнаас мэдээлэл авах бол 94443347 утсаар холбогдоно уу?

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Google Forms

APPENDIX B



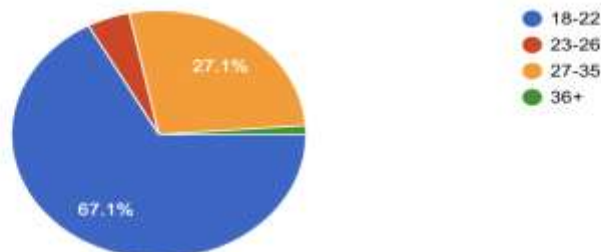
Хүйс (sex)

85 responses



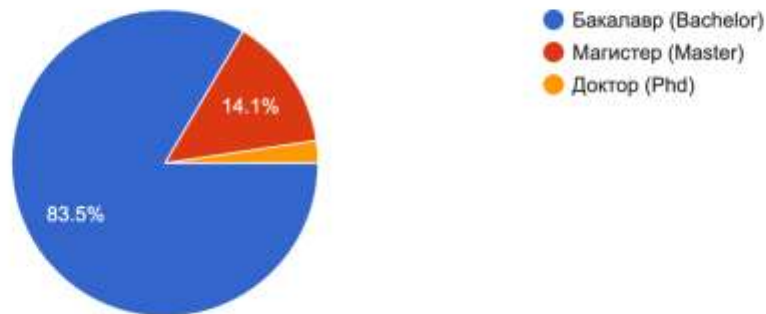
Нас (Age)

85 responses



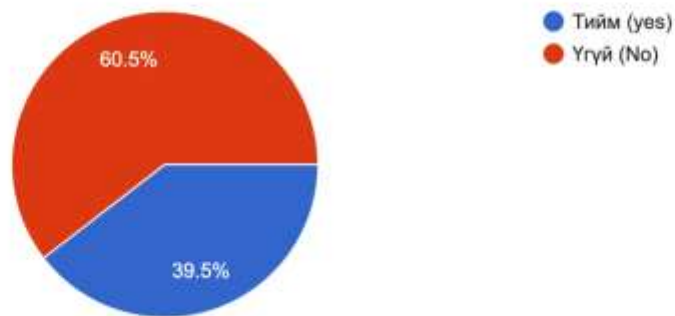
Суралцаж буй боловсролын зэрэг (education degree)

85 responses



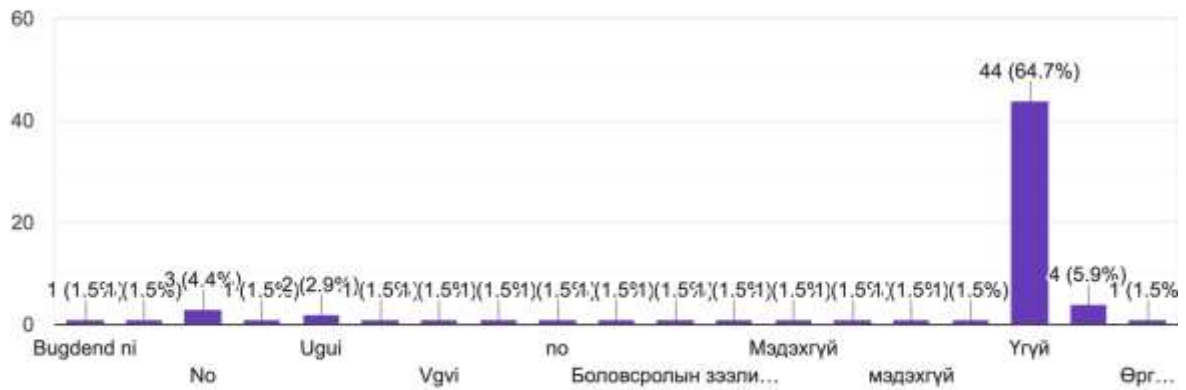
Та боловсролын зээлийн сангийн хөтөлбөрүүдийн талаар мэдэх үү? (Do you know about the Education Loan Fund's programs?)

86 responses



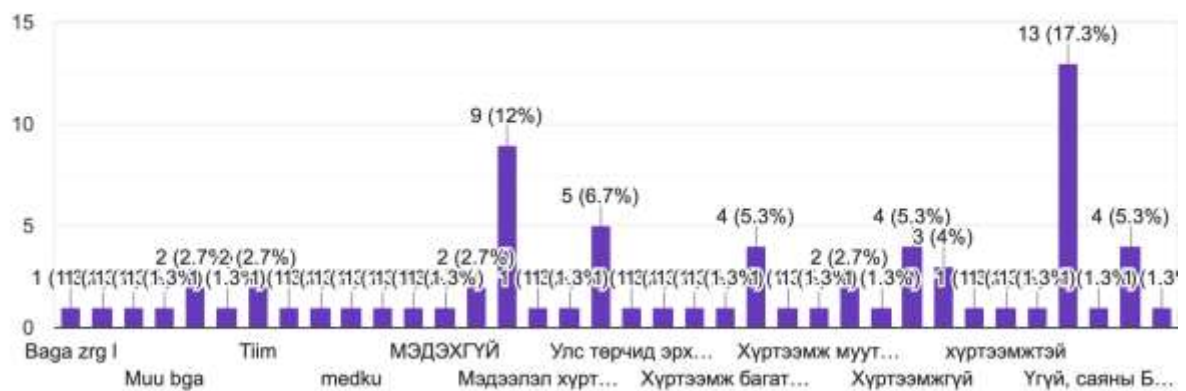
Хэрэв тийм бол уг сангийн аль нэг хөтөлбөрт өргөдөл гаргаж байсан уу? Ямар хөтөлбөрт өргөдөл гаргаж байсан бэ? If your answer is yes, have you applied for one of the programs?

68 responses



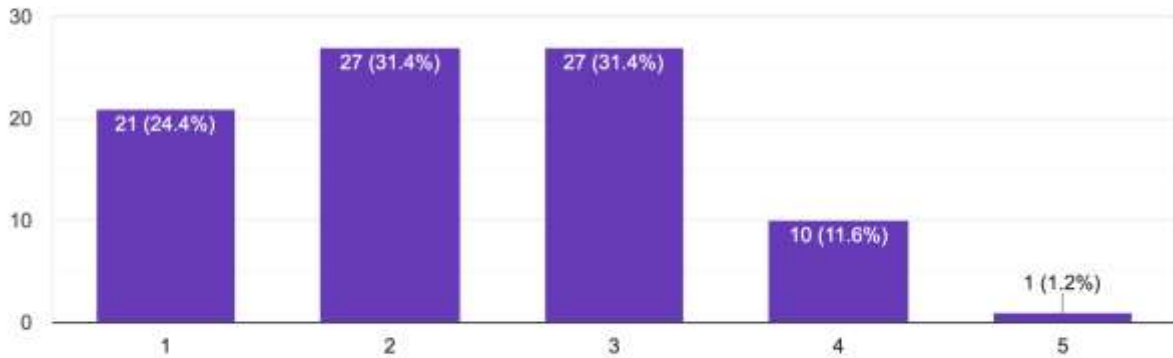
Та Боловсролын Зээлийн Сангийн мэдээлэл хүртээмжтэй гэж бодож байна уу, өөрийн бодлоо хуваалцана уу? (Do you think the inform...d is accessible? Can you share your experience?)

75 responses



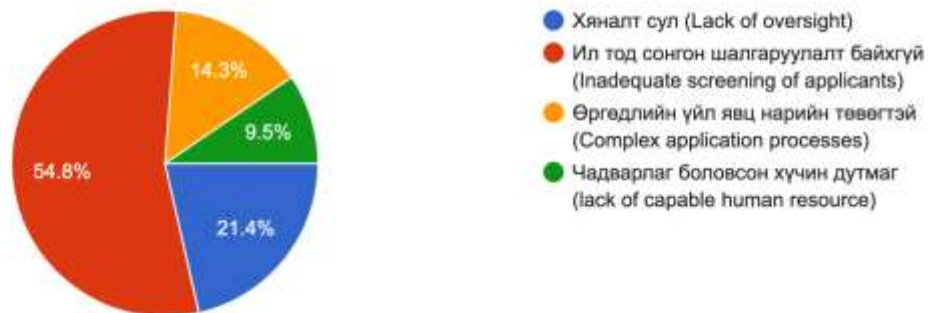
Боловсролын зээлийн сангийн бодлого, журмын ил тод байдлын түвшинг 1-ээс 5 хүртэлх оноогоор үнэлнэ үү. (On a scale of 1 to 5, with on...’s policies and procedures as you perceive them.)

86 responses



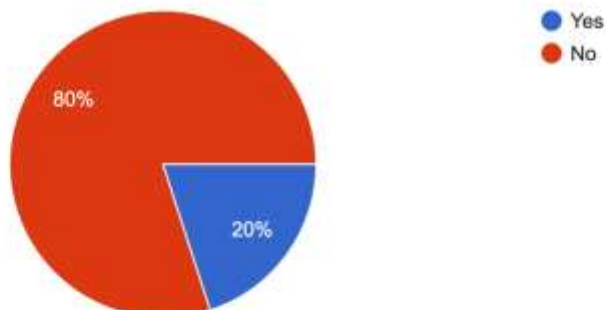
Боловсролын зээлийн сангийн үйл ажиллагаанд илэрч буй асуудал дараах жагсаалтаас аль нь болохыг сонгоно уу? Please select which, in yo...pable human resource, (e) Other (please specify).

84 responses



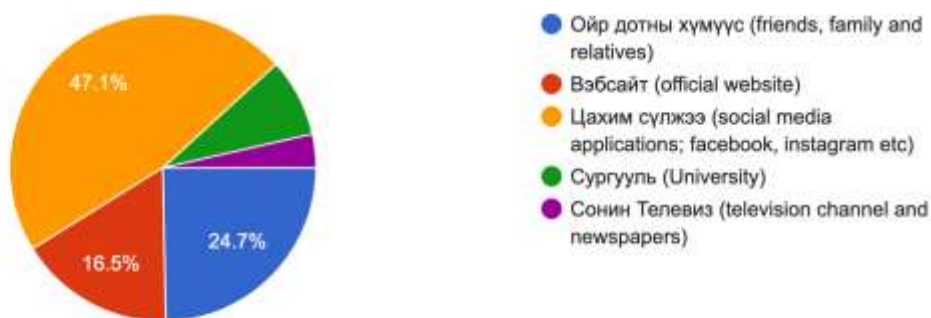
Боловсролын зээлийн сангийн тэтгэлэг болон зээлийн өргөдлийг онлайнаар илгээх боломжтой болсон. Үүнийг та мэдэж байгаа юу? Sc... submitted online. Do you know this? (Yes/No)

85 responses



Боловсролын зээлийн сангийн хөтөлбөрүүдийн талаарх мэдээллийг хаанаас авдаг вэ?

85 responses



Contact numbers of e-survey participants	
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85116978
80822207
80209793
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	89393432
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	99759323
	85758028
	88394946
	94893385
	85038380
	85512842

APPENDIX C

Interview transcripts

Interview 1

Interviewee: Tuya

Interviewer: Burenjargal

Date of Interview: 3 Dec 2023

Location of Interview: Ulaanbaatar, Mongolia

List of Acronyms: B = Burenjargal, T = Tuya

B: Thank you for accepting my interview request. How has the Education Loan specifically contributed to your educational journey and overall life achievements? Can you share any specific examples or experiences?

T: Of course, it affected me positively. People have to understand that education loans and grants are different. Mine was a grant. I applied for the Fulbright scholarship of the USA. I didn't know until I was selected for this scholarship that the program cooperated with the Mongolian government. After the application process, the USA embassy emailed me that some applicants were granted by the USA government, and some were granted by the Mongolian government. I was one of those granted by the Mongolian government. Despite this, it is still one program — Fulbright — and the only financial source includes two governments, Mongolia and the USA. All criteria, the application process, and standards were Fulbright rules. These two governments made an agreement for the Fulbright scholarship. After the application process was finished, the USA embassy asked me to sign the agreement with the Education Loan fund, which funded the scholarship. The agreement required me to come back to Mongolia and work for 5 years after my graduation. It also required mortgage collateral. I think it helped me gain a good education in international relations research.

B: How did you learn about the Education

Loan fund program and its application process? Were there any difficulties or barriers you faced in accessing information about the program?*

T: I told you. I didn't know my scholarship was part of an Education Loan fund project. I was applying for the Fulbright scholarship. But after the application process, I knew that it was an intergovernmental program. Everyone knows about the Fulbright scholarship. That is why there were no difficulties in accessing information.

B: Before this experience, did you try to apply for another scholarship program?

T: Yes, I applied for many scholarship programs. I learned about Education Loan Fund programs in 2013 for the first time. Almost 10 years ago, I found one page of information. At that time, there wasn't an online website with plenty of information. That one-page information was not enough, and I decided to call the phone number written on the information. I had received accepted emails from three universities abroad. Then I asked how to apply for Education Loan Fund programs, which help students who have been accepted to the top 100 universities. Unfortunately, I received unclear answers. The woman I called gave me unsatisfactory explanations. For example, she told me it is almost impossible; only the best ones would be selected. Have you been accepted to top 100 universities? If you haven't been accepted to universities like Harvard or Oxford, it's not necessary to apply to this project. Only a few of the best ones would be selected. I answered that I had already been accepted to three universities ranked within the top 100. The woman said that anyway, try and bring documents to the office of ELF in person. I just wanted to give up because she told me it is almost impossible. Then I decided to explore other possibilities. I understood that international programs are more reliable and clear. Mongolian government programs are complicated.

B: Have you faced any challenges or criticisms from peers or members of the public due to being a grant or loan recipient from the Education Loan Fund? How do you respond to such criticisms, if any?

T: I did not feel any pressure, and I think mine first belongs to the Fulbright scholarship, and it is a grant, not a loan. Everything was legal, and I followed all the standards and criteria of the USA embassy and the Fulbright scholarship. But people who took education loans and had not paid them back faced some scrutiny. Some Fulbright alumni had a Facebook group, but after the corruption scandal case, this group became inactive. The problem is that some people cannot understand the difference between a grant, loan, and intergovernmental programs or governments.

B: In your opinion, what can be done to improve transparency and fairness in the selection process for grant and loan recipients?

T: I think this organization should provide information to the public through various tools such as a website, TV, newspapers, social media, as well as in person. For example, Fulbright and other international scholarship programs try to give information to the public through many ways, and their application process has standard and easy steps. All information is clear, and they provide people training on how to apply and the selection process.

Interview 2:

Interviewee: Siilegmaa

Interviewer: Jargalsaikhan

Date of Interview: 26 April 2023

Location of Interview: Ulaanbaatar, Mongolia

List of Acronyms: J = Jargalsaikhan, S = Siilegmaa

What is the problem of the Education Loan Fund in Mongolia?

Ж: Та ямар асуудал байгааг гаргаж тавьсан боловч ажлаасаа халагдсан. Тиймээс ямар асуудал байгааг та тайлбарлаж өгөөч.

С: 1993 оноос одоог хүртэлх Боловсролын Зээлийн Сангийн Зорилго бол “Шалгуур хангасан суралцагч төлбөрийн боломжгүй тохиодолд түүнд санхүүгийн дэмжлэх үзүүлэх” гэсэн зорилготой юм. 1997 оноос хойш гадаадад суралцагчдад дэмжлэг үзүүлж эхэлсэн. Зорилго нь мөн л адилхан байсан. Гэтэл гадаадад суралцагчдын тоо болон зарим зөрчлийг харахад харахад энэхүү зорилго алдагдаад байна.

Дотоодод сурч буй оюутнуудад олгож буй зээлийн зөрчил харьцангуй бага харин гадаадад суралцагчдад олгож буй зээл болон тэтгэлэг нилээд алдаатай байна.

1997 оноос хойш зээл, тэтгэлэг, буцалтгүй тусламж гэсэн 3 төрлийн үйлчилгээ үзүүлж ирсэн. Энэ гурав бол санхүүгийн үйлчилгээ юм.

1. Зээл бол эргэн төлөгдөх нөхцөлтэй мөнгөн харилцаа
2. Тэтгэлэг бол тодорхой хариуцлага заасан, болзол хангасан хүнд олгох мөнгөн урсгал
3. Буцалтгүй тусламж бол тодорхой нөхцөл шаарддаг. Бүтэн өнчин, хагас өнчин гэх мэт.

Энэ гурван үйлчилгээ хоорондоо өөр. Тус тусдаа журам, гэрээтэй. Нэг нэгэн рүүгээ хөрвөж болохгүй тусдаа хөтөлбөрүүд.

2000 оноос хойш суралцагчийн тэтгэлэг гэдэг хөтөлбөр эхэлсэн.

Одоо байгаа асуудал юу вэ? гэдэгт хариулья.

Би энэ байгууллагад 2 жил ажилласан.

2022 онд шинэ эрх зүйн орчин бүрдсэн учраас бид өмнөх асуудлуудыг шийдэхийн тулд ажилласан.

2021 онд зээлийг эргэн төлүүлэх тухай 347-р тогтоол гарсан. Үүнтэй холбоотой 2022 оноос зээлийг эргэн төлүүлэ, гадаадад сурсан хүмүүстэй эргэн холбогдох ажлыг хийсэн.

2022 оны 3 сараас ажлын хүрээнд нилээд хүмүүсийн эрх ашгийг хөндсөн.

Би төрийн албан хаагч байсан учраас шууд нийтэд хандаагүй. Сангийн дарга, Боловсролын яам, Засгийн газар гуравт 8 албан бичиг өгсөн. Энэ зөрчлийг арилгахад, хуулийг мөрдөхөд дэмжлэг үзүүлээч гэсэн хүсэлт тавьсан.

Үүний дараа бүтцийн өөрчлөлтөөр ажлаасаа халагдсан.

Ж: Бүтцийн өөрчлөлт гэдэг нь юуг хэлээд байна вэ?

С: Миний ажиллаж байсан хэлтсийг өөр хэлтэстэй нийлүүлсэн.

Гадаад зээл тэтгэлэгийн хэлтэс (гадаадад суралцагчдад зээл болон тэтгэлэг олгох ажлыг хариуцдаг хэлтэс) зээлийн сангийн төсвийн 50%, нийт алдаа зөрчлийн 90% -ийг бүрдүүлж байна гэдэг шалтгаанаар 2021 оны шинэ журмаар 10 сард тусад нь хэлтэс болгосон. Би энэ хэлтсийн ахлах мэргэжилтэнээр ажиллаж байгаад хэлтсийн дарга болсон. 2022 оны 3 сараас асуудлуудыг хөндөж дээд байгууллагуудад мэдэгдэж эхэлсэн. Гэтэл үүний дараа 2022 оны 6 сард шийдвэрээ өөрчилж гадаад, дотоод хоёр хэлтсийг ахин нийлүүлсэн. Ингэхдээ гадаад зээл дээр ажиллах хүний нөөцийг 2 хүнээр тогтоосон. Аль аль шийдвэр 1 сайдын үед буюу Энх-Амгалан сайдын үед гарсан.

Боловсролын сайдад очиж байгаа мэдээлэл зөрүүтэй байгааг би мөн хэлсэн.

- Өндөр хөгжилтэй орны магистер, докторын хөтөлбөрт 1947 (зээл)
- Бакалавр буюу дэлхийн шилдэг 100 сургуульд 2010 оноос хойш суралцсан 421(зээл)
- Засгийн газар хоорондын тэтгэлэгээр 600 орчим (тэтгэлэг)

хүн суралцсан.

Боловсролын сайд 230 хүн зээлээ төлөөгүй асуудал байгаа гэж мэдээлсэн. Би энэ тоог дутуу гэж хэлнэ.

2013 оноос хойш суралцаад зээлээ төлөөгүй хүний тоог оруулаагүй байна гэж ойлгож байна. Эдгээр хүмүүс гэрээний үүргээ биелүүлэх ёстой.

Зээлээс чөлөөлөх шийдвэр хоёр хэсгээс бүрддэг.

1. 2011 оноос өмнө байгууллагыгаа захиалгаар магистер, докторт гададад суралцаж ирсэн бол тухайн байгууллагадаа 5 жил ажиллаад засгийн газрын шийдвэрээр зээлээс чөлөөлөгдөж болно.
2. 2011 оноос хойшхи зээлээс чөлөөлөх шийдвэрийг Улсын их хурал гаргана гэж заасан. Гэтэл 2021 он хүртэл Улсын их хурлаас үүнийг журмалсан шийдвэр гаргаагүй. Ингээд 2021 онд 347 дугаар тогтоолоор зээлийг төлөөгүй хүмүүс 8 жилийн хугацаанд хуваарийн дагуу зээлээ төлөх хэрэгтэй гэдэг шийдвэрийг гаргасан. Тиймээс 2011 оноос 2021 он хүртэл зээлд хамрагдсан бүх хүн зээлээс чөлөөлөгдөх ёсгүй юм.

Зээлээс чөлөөлөгдсөн хүмүүсийг шалгахад дүрэм журмаа мөрдөөгүй байсан.

Жишээ: Эрдэм шинжилгээний чиглэлээр доктор болон магистерт суралцсан бол энэ төрлийн байгууллагад 8 болон 5 жил ажилласан байх. Үр бүтээмжтэй ажилласан гэдгээ батлаж удирдах зөвлөлийн гишүүдэд ажлаа танилцуулах тогтолцоотой. Гэтэл зээлээс чөлөөлөгдсөн хүмүүс үүнийг биелүүлээгүй байсан. Зээлээс чөлөөлөх 15 акт гарсан байсан. Хуулиас давсан, хуулиас ангид актууд. Тиймээс нийтээрээ зөрчилтэй болж байна. Эдгээр нь Боловсролын сайдуудын тушаал байсан. Нийтдээ 21 сая долларын асуудал байгаа.

Төгссөн хүмүүс манайд зээлээс чөлөөлөгдөх өргөдөл өгдөг. Эдгээр өргөдлүүд дээр үндэслээд тухайн хүмүүсийг шалгадаг. Бид монголд ажиллаагүй, нийгмийн даатгалаа хувиараа хамгийн бага хэмжээгээр төлөөд өөрөө гадаадад ажилладаг зэрэг зөрчлүүдийг илрүүлсэн. Бид зөвхөн шалгаад сайдад мэдээлдэг.

Энгийн хүмүүст уг зээл болон тэтгэлэг олддоггүй гэсэн гомдол байдаг. Үүнд хариулаач

Энэ бол сонгон шалгаруулалтын ажлын хэсэг ажлаа хийгээгүй асуудал юм. Тухайлбал тэргүүлэх чиглэлд багтаагүй мэргэжлээр суралцах хүнийг явуулсан.

Interview 3

Боловсролын зээлийн сан болон топ 100 сургуулийн тэтгэлэгийн тухай

2014 онд энэхүү тэтгэлэгт материал өгөх гэж уулзаад уйлж гарч ирж билээ. Учир байдлаа хэлж олон сургуульд өргөдөл өгсөн тухай, зээлийн санд топ сургуульд тэтгэлэг өгдөг албан журмыг орчуулан явуулах шаардлагатай болсон талаар асуухад 17 настай хүүхдэд "битгий хөөрөөд бай" гээд хавьтуулахгүй байсан.

Би дахиж гадаадын боловсролын зээл авъя гэж орж байгаагүй. Надад олдох намайг үнэлэх байгууллага биш гэдгийг ойлгосон.

Дотоодод их сургуульд сурдаг бүх хүн зээлийн сангаас оюутны хөгжлийн зээл авсан бол эргэн төлдөг. Хөөрхий, би дотоодын их сургуульдаа ч төлбөрөө талын гэр бүлээсээ үлдсэн төлбөрөө авч болох бүх тэтгэлэгт материал өгч авч байсан. Харин сүүлийн жил МУИС-ын төлбөр нэмэгдээд ганц семестер сурахдаа зээл авч байсан хүн. Эргээд ч төлсөн.

Монголд магистрын түвшний хичээл судалдаг байхдаа ч зээл авсан. 2 сая. Одоо сургуулиа төгсөж ажиллаж эхлэхэд нэхэгдэж л ирнэ. Нэхэхээс нь өмнө бас л төлнө. Дотоодод сурсан бидэнд хатуу ханддаг. Голч харна. Сургуулийн дансруу шилжүүлнэ.

Би 2014 оноос хойш гадагшаа урт богино хугацаагаар явж сурч, одоо төгсөж байгаа сургуулиасаа ч тэтгэлэг, гадны зээл, тусламжаар сурч төгсөж байна. Би дахин боловсролын зээлийн санд хандаагүй ээ. Найзуудаас минь явсан хүмүүс байдаг юм билээ. Гэхдээ манай найзууд эгэлгүй эцэг эхтэйг би мэднэ. Тэд мэднэ.

Энэ их тербум төгрөгөөр дотоодын сургуулийн чанар, төгсөгчид, багш нар, ажилтан, орчин нөхцөл зэргийг сайжруулсан бол багагүй хугацаанд их дэвшил гарах байсан биз. Би дотоодын их сургуульд суралцахад авч болох бүх хувийн байгууллага, тэнхим, сургуулийн тэтгэлэгүүдийг авч төгссөн. Дотоодын их дээд сургуульд надтай суралцаж байсан амьдралын түвшин тааруу, орон нутгаас хотод дөнгөж ирсэн зарим оюутнууд ямар хүнд амьдрал туулдгийг мэднэ...

Гадны сургуульд суралцах зээл төрөөс авч чадаагүйдээ би харамсдаггүй, гомдолдоггүй. Намайг илүү шартай хатуу болгосон. Харин энэ байгууллага бол нөлөө бүхий гэр бүлгүй, хүч сул хүнийг өөрийн хүчээр боловсрол мэдлэг чадвартай болохгүй бол яаж хандахыг мэдрүүлдэг газар билээ.

Бидний бартаатай, алдаа оноотой туулах зам мөн ч хол байна даа...

Applicant not selected.

Билэгжаргал

2014 оны намар анх энэ хөтөлбөр гарч байсан. Би арван жилийн адистатаа арай аваагүй байсан. Гэхдээ нилээд хэдэн сайн сургуульд тэнцчихсэн байсан. Эхний топ 20д тэнцсэн сургууль ч байсан. Монголд их сургуульд арай ороогүй байсан. Мэдээллийн технологийн паркийн тэнд аавтайгаа хамт очиж уулзаж байсан. Надад өгсөн хариулт нь: чи арван жилийн гэрчилгээгээ ч аваагүй, Моголд их сургуульд ч сураагүй байсан өргөдөл өгөх

боломжгүй. 2 жил Монголд их сургуульд сурах ёстой гэж хэлсэн. Гэтэл дараа нь надтай хамт сурч, хөтөлбөрт бэлдэж байсан хүүхдүүд тэнцээд явчихсан байсан. Аав ээж нь банкинд ажилладаг хүүхдүүд яг надтай адилхан гэрчилгээгээ аваагүй Монголд 2 жил сураагүй хүүхдүүд явчихсан байсан. Өргөдлөө ч өгч чадаагүй уйлаад гарч байсан. Аав ээжид мааньч бас боломжгүй гэж ойлгуулсан. Би МОННИС компаниас тэтгэлэг авсан. Тэр компани миний тэтгэлэгийн мөнгийг шууд сургуулийн данс руу шилжүүлж байсан. Гэтэл Боловсролын зээлийн сангийн зээлийн болон тэтгэлэгийн мөнгө тухайн суралцагч буюу хувь хүний данс руу шилжиж байсан. Жирийн нэг компани хүртэл ийм бодлоготой байхад улсын зээл яагаад ийм байна вэ? МОННИСын зээлийг авахаас өмнө дотоодоос 1 сая орчим төгрөгийн зээл авсан тул миний сургууль руу орсон тэтгэлэгийн мөнгө зээлд суутгагдсан. Би гурван жил японд сурууад 4 дэх жилдээ монголд ирж төгсөхөд Их сургуулийн төлбөр 2 сая болж өссөн байсан. Дараа нь магистертаа ахин сурсан магистерын өмнөх бэлтгэлдээ сурч байхдаа ахиад зээл хөөцөлдсөн. Гэтэл бэлтгэл хөтөлбөрт зээл өгөхгүй гэж байсан. Дотоодод сурсан хүмүүс зээл авсан бол бүх мөнгөө эргүүлэн төлөх ёстой.

Бас дэлхийн шилдэг сургуулиудад явж байгаа хүүхдүүд зарим нь тухайн сургуулийн хэлний бэлтгэл салбар сургууль гэх мэт газруудад тэнцээд зээл тэтгэлэг авсан байдаг. Монголдоо хөтөлбөрийн үнэлгээ хийдэг эдгээр тэнцсэн сургуулиудыг нь шалгадаг хүн байх хэрэгтэй. Байдаг л баймаар юм.

Миний хувьд Хятадад сурч байгаа Азийн сургуулиуд төлбөрийн хувьд өндөр биш боловч өгч буй сургалтын чанар маш сайн байдаг. Гэтэл манай дотоодын сургуулиудын төлбөр бага биш боловч чанар муу.

Гадаадад суралцагчдад зориулж зарим тохиолдолд 1 хүнд 1 тэрбум долларын зээл олгосон байсан. Гэтэл энэ мөнгийг дотоодын их сургуулийн оюутнуудад зориулбал илүү олон хүнд дэмжлэг үзүүлж чадна. Дотоодын сургуулиудыхаа төлбөрийг өсгөөд, тэнд сурч буй хүмүүст тэтгэлэгийн хэмжээг нь нэмээд 20 сая ч юм уу. Ингэж байж Их сургуулиудыхаа чанарыг сайжруулана биз дээ. Сургуулийн кампус маш сайн бакалаврууддаа сайн мөнгө зарцуулдаг хоол, бусад үйлчилгээ бүгд сайн. Хөдөө орон

нутагаас ирсэн оюутнууд айлд байрлаж байна. Хоол гэж байхгүй. Энэ хүмүүс яаж сайн суралцах юм бэ? Айлд байгаа хүн хичээлдээ яаж анхаарах уу?

Их сургуулиудыг ранкаар нь сонгоно гэдэг бас утгагүй. Зарим сургууль ранкд ороогүй ч илүү сайн хөтөлбөртэй байж болно. Гэтэл яаж ямар утгаар ингэж үнэлж байгаа нь ойлгомжгүй байна.

Өмнө нь төгсөж ирсэн хүмүүс тэр шалгаруулалтанд нь оролцох хэрэгтэй ш дээ. Ихэвчлэн дундаж болон үүнээс дээш орологотой айлын хүүхдүүд зээл болон тэтгэлэгийг авч байна. Банкны даргын хүүхэд яагаад энэдээс тусламж авч байгаа юм бэ?

Зээл аваад сургуулиа төгсөөгүй хүмүүс зөндөө байсан.

Хэлний бэлтгэлд зээлийн сангаас мөнгө авсан байсан. Энэ буруу.

Та ахиж энэ хөтөлбөрт хандах уу?

Нэрийн хор биз. Гадаад улсаас зээл тэтгэлэг авбал надад илүүү дээр.

Ерөнхий сайдын тэтгэлэг арай шударга гэж байсан.

Interview 4

Тэтгэлэг болон зээлд хамрагдсан суралцагчид:

1. Боловсролын зээлийн сангийн зээл таны боловсрол болон амьдралд хэрхэн нөлөөлсөн? Та өөрийн туршлагаасаа хуваалцана уу
2000-2005 онд Боловсролын зээлийн сангаар хоол зүйч мэргэжлээр суралцаж байсан. Гэр бүлийн байдалд төлбөр төлөх боломжгүй байсан учир зээлийн сангийн тэтгэлэгт хамрагдсанаар боловсрол эзэмших боломжтой болсон. Монголын анхны хоол зүйчдийн нэг болж мэргэжлээрээ одоо 18 жил ажиллаж энэ мэргэжлээрээ амьдралаа авч явж байна. 2017-2020 онд Япон улстай засгийн газрын гэрээгээр зохион байгуулагдсан MJEED 1000 инженер төслийн хүрээнд Докторт суралцаж төгссөн ба тэрхүү төсөл нь БЗС-тай гэрээтэй

байсан учир БЗС-аас тэтгэлгээр явсан гэж ойлгож байгаа. Японд тэтгэлэгээр суралцсан нь хувь хүний амьдрал болон хөгжил, мэргэжил, улс эх орондоо цаашид хийх ажилд чухал нөлөө үзүүлсэн.

2. Та Боловсролын зээлийн сангийн хөтөлбөр болон өргөдөл гаргах үйл явцыг хэрхэн олж мэдсэн бэ? Энэ талаарх мэдээлэл олж авахад ямар нэг саад бэрхшээл тулгарч байсан уу?

ШУТИС-аас тэтгэлэгт хамрагдах хүсэлт, мэдээлэл аваад бүрдүүлэх материалыг өгч байсан. Мэдээлэлийг сургуулиас өгсөн учраас хүндрэл гарч байгаагүй.

3. Уг зээл болон тэтгэлэг дээд боловсрол эзэмшихэд шаардлагатай байсан санхүүгийн асуудлыг шийдэж чадсан уу?

Санхүүгийн бүх асуудлыг шийдвэрлэж чадсан. Зээл буцаан төлөх гэрээгээр баклаврын дипломыг 3 жил улсад мэргэжлээрээ ажиллаж байж авах эсвэл төлбөрөө буцаан төлөөд дипломоо авах гэрээтэй байсан учир төгсөөд мэргэжлээрээ ажиллаж үр ашгаа гаргаж өгсөн зөв хөшүүрэг байсан. Миний хувьд 3 жил ажиллаад дипломыг буцаан төлөлт хийхгүйгээр авч байсан.

Япон дахь докторын сургалтын хувьд 5 жил мэргэжлээрээ заасан гэрээт газар ажиллах гэрээтэй байсан учир одоо мөн 3 дахь жилдээ ажиллаж байна. Үл хөдлөх хөрөнгийг барьцаа болгосон байгаа ба нийт ажиллах хугацааг дууссаны дараа өөрийн хөрөнгийн үл хөдлөхийг буцаан авах боломжтой болж байна.

4. Боловсролын зээлийн сангаас зээл болон тэтгэлэг авсан гэдэг шалтгаанаар олон нийтийн зүгээс шүүмжлэл, дарамттай тулгарсан уу? Хэрэв тийм бол та үүнд ямар тайлбар хийх вэ? Буруу ойлголтуудыг залруулахад юу хийх хэрэгтэй вэ?

Одоогоор ямар нэг асуудал үүсээгүй

5. Сонгон шалгаруулалтын ил тод байдлыг сайжруулахын тулд юу хийх ёстой, юуг өөрчлөх хэрэгтэй гэж боддог вэ?

Мэдээлэлийг тодорхой болгож өгөх хэрэгтэй байх. ШУТИС сонгон шалгаруулалт хийх, шаардлагатай материалын жагсаалт тодорхой байсан учир хүндрэл учирч байгаагүй.

Interview 5

1. Боловсролын зээлийн сангийн зээл таны боловсрол болон амьдралд хэрхэн нөлөөлсөн? Та өөрийн туршлагаасаа хуваалцана уу

Унгарын засгийн газрын тэтгэлэг авсан. Монголоос мөнгө төлөгдөөгүй. Төлбөрийн хөнцлөө шийдвэрлээд мөнгө төлөхгүй сурч байгаа нь боловсролд хийж байгаа том хөрөнгө оруулалт болсон. Хувиараа төлөөд сурна гэвэл хүндрэл үүснэ. Гэр бүлээрээ амьдралын өндөр стандарттай орчинд амьдрах боломжийг олгож байгаа. Давхар хүүхдүүд өндөр боловсрол, гадаад хэл сурах нөхцөл бүрдсэн.

2. Та Боловсролын зээлийн сангийн хөтөлбөр болон өргөдөл гаргах үйл явцыг хэрхэн олж мэдсэн бэ? Энэ талаарх мэдээлэл олж авахад ямар нэг саад бэрхшээл тулгарч байсан уу?

Танилын хүрээгээрээ дамжуулан мэдээлэл олж авсан, өмнө нь сурч байсан хүмүүсээс мэдээлэл олж аваад материалаа бэлдэх хугацаанд ч ялгаагүй танилаасаа туслалцаа авсан. Мөн google, youtube ашиглан бэлдэж байсан. Хийх дарааллаа олж мэдэхэд цаг алдсан буруу замаар хайгаад байсан, өөрөө судлахгүйгээр хүнээс асуугаад байсан нь тодорхойгүй байдал үүсгэж байсан. Өөрөө судалж мэдэх нь чухал. Хэрэгтэй зүйлсээ мэддэг хүмүүсээс асуувал арай хялбар.

Монголын талд мэдээлэл хомс байдаг, тэтгэлэгийн газраас илүү нарийн мэдээлэл олж авсан. Манайд ерөнхий мэдээлэл л байдаг, үйл явц хэрхэн явагддаг талаар заавар зөвлөгөө байдаггүй. Тэнцсэний дараа нь элчин сайдын яамнаас очоод яах вэ талаар мэдээлэл өгсөн.

3. Уг зээл болон тэтгэлэг дээд боловсрол эзэмшихэд шаардлагатай байсан санхүүгийн асуудлыг шийдэж чадсан уу?

100% тэтгэлэгтэй, сарын стфенттэй учраас 100% санхүүгийн асуудал шийдэж чадсан. 1 хүнд асуудалгүй, гэр бүлээрээ явж байгаа нөхцөлд хүрэхгүй. Оюутны байранд амьдрахгүй бол мөнгө нь хүрэхгүй, мөнгөндөө тааруулаад амьдралын нөхцлөө бууруулдаг. Хангалуун биш суурь амжиргааны зардалд хүрдэг. Олон жилийн өмнө тэтгэлэгийн хэмжээг тогтоосон учраас үнийн өсөлт зэрэг нөлөөлөөд хүрэлцээ муудсан.

4. Боловсролын зээлийн сангаас зээл болон тэтгэлэг авсан гэдэг шалтгаанаар олон нийтийн зүгээс шүүмжлэл, дарамттай тулгарсан уу? Хэрэв тийм бол та үүнд ямар тайлбар хийх вэ? Буруу ойлголтуудыг залруулахад юу хийх хэрэгтэй вэ?

100% Унгар талаас төлөгдөж байгаа учраас тийм асуудал гараагүй.

5. Сонгон шалгаруулалтын ил тод байдлыг сайжруулахын тулд юу хийх ёстой, юуг өөрчлөх хэрэгтэй гэж боддог вэ?

Анхны материалаа Унгар талын нэг сайтад онлайн бүртгүүлнэ. Шалгуур тодорхой.

Тэнцсэн хүмүүсийн мэдээллийг яаманд ирүүлдэг. 400 хүүхэд бүртгүүлсэн байлаа гэж бодоход аль хүүхдийг ямар шалгуураар тэнцүүлэх вэ гэдгийг Монгол талаас шийддэг бөгөөд ямар шалгуур тавиад хэрхэн тэнцүүлдэг нь мэдэгдэхгүй, тодорхойгүй.

Хууль зөрчсөн сайдын тушаал <https://elf.gov.mn/wp-content/uploads/2023/05/15.-2021-312-%D0%B4%D1%83%D0%B3%D0%B0%D0%B0%D1%80-%D1%82%D1%83%D1%88%D0%B0%D0%B0%D0%BB-1.pdf>

APPENDIX D


**МОНГОЛ УЛСЫН
БОЛОВСРОЛ, ШИНЖЛЭХ УХААНЫ
САЙДЫН ТУШААЛ**

2021 оны 09 сарын 03 өдөр
Дугаар А/312
Уламдлалт үнэ

Гэрээний биелэлтийг тооцон
дуусгавар болгох тухай

Монгол Улсын Засгийн газрын тухай хуулийн 24 дүгээр зүйлийн 2 дахь хэсэг, Иргэний хуулийн 238 дугаар зүйлийн 238.1 дэх хэсэг, Засгийн газрын 2013 оны 4 дүгээр сарын 27-ны өдрийн 19 дүгээр хуралдааны тэмдэглэлийг тус тус үндэслэн ТУШААХ нь:

1. Сургалтын төрийн сан /хуучнаар/-гийн зээлээр гадаадын дээд боловсролын сургалтын байгууллагад суралцан төгсөж, гэрээний дагуу Монгол Улсад 5 болон түүнээс дээш жил нийгмийн даатгал төлж, үр бүтээлтэй ажиллаж байгаа хавсралтад дурдсан нэр бүхий 39 иргэдийн гэрээний биелэлтийг тооцон дуусгавар болгосугай.
2. Хавсралтад нэр дурдсан иргэдийн сургалтын төлбөр, эрдэм шинжилгээний ажлын хамгаалалтын зардал болон амьжиргааны тэтгэлгийн зээлийн төлбөрөөс бүрэн чөлөөлөхийг Боловсролын зээлийн сан /Ж.Ариунболд/-д, энэхүү тушаалын биелэлтэд хяналт тавьж ажиллахыг Гадаад харилцаа, хамтын ажиллагааны газар /Д.Гарди/-т тус тус даалгасугай.

САЙД  Л.ЭНХ-АМГАЛАН

1/0111101

Боловсрол, шинжлэх ухааны сайдын
2021 оны 09 дугаар сарын 08-ны
өдрийн 1/312 дугаар тушаалын хавсралт

Гэрээний биелэлтийг тооцон дуусгавар болгох иргэдийн жагсаалт

№	Овог	Нэр	Тушаалын дугаар	Зэрэг	Мэргэжил	Улс	Сургуулийн нэр /монголоор/	Олгосон эзэмжээ /ам доллар/	ажлын эрхлэлт /2020 оны байдлаар/	ажилласан хугацаа /сараар/	Материал бүрэн эсэх
1	Доржсүрэн	Баяржаргал	ТНБД 1997.09.22 №88	М	хог боловсруулалт	ХБНГУ	Келний их сургууль	18 191 30	Германы олон улсын хамтын нийгэмлэг	104	Тийм
2	Доржсүрэн	Уранчимэг	1998.05.26 №121	М	урлагийн удирдлага	ХБНГУ	их сургууль	16 845 88	СУИС, дүрслэх урлагийн сургууль	96	Тийм
3	Дамба	Лхагвасүрэн	1999.08.11. №157	М	эдийн засагч	АНУ	Колорадогийн ИС	32 000 00	УИХ-ын тамгын газар, МУИС		Тийм
4	Дашзааг	Ранцэнмядаг	1999.08.25. №159	М	химич	АНУ	Колорадогийн ИС	32 000.00	МУИС	128	Тийм
5	Шархүү	Алтанбадралт	1999.10.01 №205	М	Биотехнологи	АНУ	Пурдугийн ИС	16,000,00	их сургуулийн хотхон ашиглалтын өмнөх захиргааны зөвлөл	62	Тийм
6	Тогмид	Төрмөнх	2000.07.10 №162	Д	арьс ширний технологи	ХБНГУ	Дрезденей техникийн их сургууль	14,000 00	ШУТИС	144	Тийм
7	Зундуй	Гантула	2000.04.10 №71	М	компьютерийн инженер	АНУ	Колорадогийн ИС	16 000 00	МХХТГ, АХБ-төсөл.	184	Тийм
8	Борлух	Оюунчимэг	2001.10.12 №327 2005.07.25 №226	Д	хууль эрх зүй	Австрали	Бонд их сургууль	23,490 00	МУИС, Лийман пиш Монгол ХХК Оюунтогтой ХХК, Арева ХХК	64	Тийм
9	Буянхшиг	Баттогтох	2001.12.13 №398	М	эрүүл мэндийн мэдээллийн удирдлага	Австрали	Сидней их сургууль	16 000.00	АШУУИС	62	Тийм
10	Догсом	Отгонцэцэг	2001.09.17 №297	М	Бизнесийн удирдлага	Англи	Холборн коллеж	8,000 00	Очирбал холдинг транс ХХК	100	Тийм

11.	Данзан	Нарантуяа	2001.08.01 №246	д	социологи	Англи	Эссексийн их сургууль	16,000.00	МУИС	138	тийм
12.	Пурзв	Бавсанхүү	2001.09.27 №307	м	ОУ-Улс төр Бизнесийн удирдлага	АНУ	ОУ-Харилцааны ИС	16,000.00	ГХЯ, Дипломат төлөөлөгчийн газар	162	тийм
13.	Дөл	Мөнхтүшиг	2001.08.01 №246	м	Бизнесийн удирдлага	АНУ	Вашингтоны ИС	16,000.00	Улаанбаатар ЗБ, Рио тинго Холдинг ХХК МФАЙ ХХК	164	тийм
14.	Адъяасурэн	Заяадэлгэр	2002.12.09 №263	м	бизнесийн удирдлага	Австрали	Викториа их сургууль	32,000.00	МУИС эрдэм шинжилгээний төсөл, Германы ОУ-ын хамтын ажиллагааны нийгэмлэг	63	тийм
15.	Уламбаяр	Сийлэн	2002.08.20 №243	б	Эдийн засаг	АНУ	Смэтлийн ИС	32,000.00	Моремплекс ХХК	63	тийм
16.	Түлэнбаяр	Анхбаяр	2012.06.22 №А.348	м	үйлдвэрийн менежмент	Герман	Майнцын ИС	26,000.00	Монпомент ХХК, Монгол алт, Орчард Консалтинг ХХК	62	тийм
17.	Хоролсүрэн	Ундраа	2008.08.19 №337	м	эдийн засаг	АНУ	Колорадо техникийн сургууль	26,000.00	Монгол улсын сэнгийн яам	62	тийм
18.	Батчулуун	Батцрөж	2011.11.03 №416	м	эрүүл мэндийн засаг	АНУ	Страйер ИС	32,000.00	Ахиад мед ХХК, ЭМЯ, Нийслэлийн ЭМГ, НЗТГ	79	тийм
19.	Ганцагаан	Зөндөн	2010.10.29 №475	м	ОУ-ын худалдаа	АНУ	Виржина ИС	32,000.00	Чонр ХХК, Ньютон манинг сервис ХХК Таванбогд Финанс ББСБ,	67	тийм
20.	Цог	Ганболд	2010.12.14 №568	м	хуульч	АНУ	Калифорнийн ИС	32,000.00	Хуульзүйн яам	95	тийм
21.	Дангаа	Нямбат	2010.10.29 №475	м	Эрх зүй	АНУ	Миссиори ИС	32,000.00	Цэгдээлийн Ерөнхий газар	63	тийм
22.	Сэнгэз	Энхчимэг	2012.10.10 №А/69	м	худалдааны бодлого	АНУ	Жорж Мэсоны ИС	32,000.00	Сургалт үйлдвэрлэл засварын төв	72	тийм
23.	Барсүрэн	Батсүх	2011.10.11 №379	м	бизнесийн удирдлага	АНУ	Калифорнийн ИС	32,000.00	ХХБ	66	тийм
24.	Энхтүвшин	Тамир	1999.07.15 №145	м	ОУ харилцаа	АНУ	Колорадо техникийн сургууль	31,960.00	МУБИС	84	тийм
25.	Лхамжав	Бадамцэцэг	2004.08.15 №315	д	терийн хууль, эрх зүй	АНУ	Колорадогийн ИС	48,030.00	Жаст групп	132	тийм
26.	Төвжаргал	Сосорбарам	1997.05.17 №137	д	чанарын удирдлага	Герман	Берлин ЭЗ ХЗ сургууль	32,000.00	Хүрээ ДС, Удирдлагын академ, УБ-ын ИС	84	тийм

МОНГОЛ УЛСЫН
ЗАСГИЙН ГАЗАР

**БОЛОВСРОЛ,
ШИНЖЛЭХ УХААНЫ ЯАМ**

Л.Энх-Амгалан @enkham... · 1h ...
@Aldar51 @siilgee9903 Өчигдөр
Сийлэгмаатай уулзаж,буруу
ташаа мэдээллийг
залруулж,албан ёсоор уучлал
гуйж,хуучин албаны даргын албан
тушаалд буцааж томилох үүргийг
өгсөн.Мөн БЗС -д СЯ болон манай
ямны хамтарсан шалгалтын
ажлын хэсэгт орж ажиллах
саналыг тавьсан.

Л.Энх-Амгалан Retweeted
Siileg @siilgee9903 · 17m
Replying to @enkhamgalanmp and
@Aldar51
Үнэн,сайд уучлалт гуйсанд
баярлалаа. Тэр дайны соёл байх
байлгүй дээ гэж харж байсан.
Ажлын санал тавьсан ч БЗС-нд
очихоос айж байгаагаа
хэлсэн.Тэдэнтэй шүүхэдсэн, одоо
ч тэднээс цахимд доромжлол
гүтгэлэг байж л бна, ажиллаж
байхдаа илрүүлсэн, тайланга
сайдад өмнө нь хүргэсэн.

Боловсролын Зээлийн Сангийн
захирал Б.Ариунболд Танаа

Миний бие Дэлгэрийн Гарди (РД:УХ88011234) 2014 оны 9 дүгээр сараас ОХУ-ын Гадаад хэргийн яамны дэргэдэх Дипломат академид Олон Улсын харилцааны мэргэжлээр Олон Улсын хүмүүнлэгийн харилцааны хөтөлбөрийн хүрээнд суралцаж 2016 онд амжилттай төгссөн. Гэрээний үргийг амжилттай биелүүлсэнтэй холбогдуулан Боловсролын зээлийн сан дээр бүртгэлтэй байгаа байрыг мань чөлөөлж өгнө үү.



Хүндэтгэсэн
Дэлгэрийн Гарди
Утас: 99288789

2021.11.01

Б.ДОНДООВ
УУХААНИЙН
БҮРТГЭЛИЙН ХАЛТЭС

УРСЫН БҮРТГЭЛИЙН ХАЛТЭС
БҮРТГЭЛИЙН ХАЛТЭС

2022.04.20 264

Барьцаа хөрөнгө чөлөөлөх тухай

Дэлгэр овогтой Гарди /УХ80011234/ нь ОХУ-ын Гедвал харилцааны яамны дэргэдэх Дипломат академид 2014-2014 онд магистрын хөтөлбөрт суралцах төгссөн бөгөөд БШУ-ны Сайдм 2002.03.14-ийг өдөрх АБЗ-аар тусгаарлан гэрээний биелэлтийг тооцон дуусгавар Балжин тул Б Яамнаа ДУЖ05120100-ийн өмчлөлийн, улсын бүртгэлийн У-220400021 дугаартай, нийслэлийн Баянзүрх дүүрэг 7 дугаар хороо, 15 дугаар хорооноос 115 дугаар Байрны 55 тоот хаягт байршилтай 39 м.кв талбайтай, хөр өрөө өрөө сууцны зориулалттай үл мөдөх хөрөнгийг барьцаанаас чөлөөлж өгнө үү.

Zindaa.mn

АЖЛЫН АЛБАНЫ ДАРГА

Д.ГАРДИ