



MID-TERM EVALUATION REPORT

For the “CREATION OF RESPONSIBLE AND SUSTAINABLE COMMUNITIES IN MONGOLIA” project funded by CISU in Denmark

Implementation partners:

Danish partner: Danish Mongolian Society (DMS)

Mongolian partner: Social Partnership Network (NTS), Mongolia

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Abbreviations

CISU	Civilsamfund i Udvikling (Civil Society in Development)
CSO	Civil Society Organisations
DKK	Danish Krone
DMS	Danish Mongolian Society
FGD	Focus group discussion
ILO	International Labour Organization
IMO	International Migration Organization
LLC	Limited liability company
MSB	Micro and Small Business
MSME	Micro, small and medium enterprises
NGO	Non government organization
NTS	Social Partnership Network
ONBB	Savings and Loan Groups
SCC	Savings and Credit Cooperative
SME	Small and medium-sized enterprises
TERI	Training Evaluation and Research Institute
ToE	Training of Entrepreneurs
TOR	Terms of reference
ToT	Training of Trainers
UB	Ulaanbaatar
UN	United Nations

EXECUTIVE SUMMARY

The main purpose of the evaluation is to evaluate the project performance against its main objectives, outcome and outputs indicators, and to assess the project's theory of change in terms of its relevance, effectiveness, efficiency, impact, and sustainability.

The project "Creation of responsible and sustainable communities in Mongolia" was launched in January of 2019 and is planned to end in December of 2022. The CISU¹ funded the project with 4.5 million DKK and The Danish Mongolian Society contributed with 90.000 DKK to internships which allowed for Mongolian students to be involved in the project. The implementing partners of the project are Social Partnership Network (NTS), Mongolia and Danish Mongolian Society (DMS) with main goal of contributing to the poverty reduction in Mongolia and empowerment of local communities.

The evaluation aims to respond to the main objectives of the evaluation such as contribution to intended/unintended changes/impacts made by the project into micro-small enterprises establishments, enhanced capacity of implementing partners and empowerment of poor families through project interventions.

The mid-term evaluation was planned in 2021, however due to the global pandemic, it was postponed till mid-2022. Nevertheless, the evaluation aimed to cover the project implementation from 2019 to Sep 2022. Therefore, the evaluation provides recommendations for the exit strategy and sustainability options per component after project ends.

The evaluation report attempted to respond the evaluation tasks given in the Terms of Reference. The main evaluation tasks were to assess whether the project achieved its immediate goals and check the changed conditions or situations for the target group as a result of project activities and to advise project partners in the exit strategy for the project in order to ensure institutional and financial sustainability. It also includes impact of the savings and loan groups (the savings and loan groups are named as ONBB as an abbreviation in Mongolian) to the community empowerment and strengthening the ability and skills of the target group in building their microbusinesses. Further the evaluation aimed to identify the NTS institutional capacity in terms of providing relevant trainings and supporting micro, small and medium enterprises (MSMEs).

The evaluation was conducted between August and September 2022, by the local NGO specialized in project evaluation named as Training Evaluation Research Institute (TERI). The main users of this independent evaluation are the project funder CISU, DMS and NTS and its branches for the purpose of providing accountability and learning from the project and to define the exit strategy.

¹ CISU - Civil Society in Development is an independent association of 270+ Danish Civil Society Organisations (CSOs).

The data collection of the evaluation covered respective NTS management, NTS branches, and stakeholders including local government and project beneficiaries. The evaluation team conducted field visits to the Bayankhongor, Baganaur, Zavkhan, Darkhan and Orkhon aimags as they had been selected to be representatives of the target locations.

Both qualitative and quantitative data collection methodologies such as desk review of the available secondary data, key informants' interviews and focus groups' discussions were used to reach the evaluation objectives. The evaluation criteria of relevance, effectiveness, efficiency, impact, and sustainability were considered for the analysis of the evaluation. The evaluation findings against the project objectives, outcome and output have been analysed. In addition, it should be highlighted that the participatory evaluation tool was used to provide an opportunity for the project beneficiaries to identify the project impact by themselves and evaluate the effectiveness of the project. As results, in the participatory evaluation, in the four target locations an average of 8-10% of the total project beneficiaries have participated, which the evaluator considered as appropriate percentage to represent the project beneficiaries. The project implemented in 12 locations in accordance to the project design.

Although the implementation period of the “Creation of responsible and sustainable communities” project overlapped with COVID-19 pandemic period in Mongolia, it reached the objectives of the programme as a result of the effective implementation. The country was in a strict quarantine for extended period of time and conducting meetings and trainings were not allowed all the way until end of 2021. As a result, the project faced implementation challenges that would ordinarily would not have been factor. However, the project management overcame the challenges successfully by introducing on-line solutions. All branches of NTS fulfilled their project target of business trainings and establishment of ONBBs using blended training methodology.

The evaluation identified that the project design to use the “Start the business” and “Improve the Business” training modules developed by International Labour Organization (ILO) was prudent choice to make the project more effective and to reach more target group people. The training modules were developed and tested by ILO, there are very experienced master trainers of ILO, who can deliver Training of Trainer (ToT) with high quality for the target people.

Since the start of the project, number of ToTs were organized through which 32 certified business trainers and 57 ONBB trainers were prepared in total in project target locations.

As of end September 2022, “Start the business” trainings were conducted 80 times for 1251 participants, and “Improve the business” trainings were organized 38 times for 601 participants, in 12 locations. Upon graduation of the business trainings, some of the micro, small and medium enterprises (MSME)s had a chance to access the subsidized loans from different funds that support the local micro-small businesses.

During the project implementation period (as end of September, 2022) 184 ONBBs were established with 2504 members to conduct savings and loan activities. From which 81.8 % were female members.

The unpredicted but the very effective results of the project were the fact that training participants established savings and loan groups (hereinafter ONBB) at the end of the business trainings. Two components of the project were closely interlinked during the project implementation. The DKK value of the total amount of ONBB savings is estimated in the report in accordance to the Mongol Bank rate as 30 September, 2022.

The evaluation identified that the project not only contributed to the empowerment of the target community members, it contributed to the improvement of capacity of NTS as an institution as a national facilitator for the social partnership. It confirmed ONBB is a model for empowering poor people and local communities, however, it should be noted that the facilitation of NTS for communities were vital for its growth and future sustainability.

This report divides into sections of the evaluation criteria as relevance, effectiveness, efficiency, impact, and sustainability. The sustainability options are recommended for each component of the project as ONBBs, MSME, and NTS based on the evaluation findings in the sustainability sub-section of this report.

In conclusion, the project met the planned objectives successfully. The details are included in the report in the respective sections.

PROJECT BACKGROUND

Project objective

The overall objective of the project is to reduce poverty in Mongolia and empower poor families in local communities. In order to reach the objective, the project had three main immediate objectives.

- By January 2023, 180 micro-small enterprises have to be established to provide sustainable operations in 12 project locations
- By January 2023, NTS has to have 12 local branches and central secretariat in UB with enhanced capacity to provide services to new as well as established MSMEs and a sustainable business plan
- By January 2023, approximately 2100 underprivileged families in 12 project locations empowered through participation in ONBBs

Implementation partners

The implementing partners of the project are Social Partnership Network (NTS), Mongolia and Danish Mongolian Society (DMS) with main goal of contributing to the poverty reduction in Mongolia and empowerment of local communities.

NTS has been the local partner for the projects “Strengthening of Social Partnership Network in Mongolia” (2007-2012) and “Strengthening Partnership Network” (2012-2016). One of the successful outputs of the latter project is the ability of NTS to support self-help groups to be economically empowered. During the 2012-2016 project, NTS and its partners managed to support the development of 159 new MSMEs in 8 locations. Local volunteers and entrepreneurs provided support and free services to micro- and small businesses in the areas where NTS works. 97 ONBBs were established in 8 locations also mainly by volunteer’s work. Thus, the ONBB as a modality for self-organizing of poor families has proven its viability and effectiveness to reduce poverty and inequality in local communities. The establishment of the significant number of MSMEs has demonstrated the motivation for entrepreneurship and potential of MSMEs to improve livelihood of poor families and strengthen local communities. Based on the achievements and lessons learnt of the previous projects, NTS was developed the project “Creation of responsible and sustainable communities”

DMS provided advising and consulting services in connection with project implementation. DMS ensures all reporting to the donor and inform the public in Denmark about the project and its results. DMS creates links and contacts with the Danish partners, international organizations and experts and other people who can contribute to the project's implementation.

Target group

The primary target groups are the self-organized savings and loan groups consists of community members (hereinafter it called as ONBB). Although the project targeted low income poor families, it also aimed to reach the families, which are well motivated to improve their life in all 12 target locations. The family constitutes the main socio-economic framework for ordinary peoples’ life and poverty makes the family vulnerable and threaten its ability to provide security and a stable livelihood for its members. Therefore, the project target poor families to improve their financial stability and empower them to speak up for their rights and needs. By targeting families for membership in the ONBBs more resources can be mobilized through these than if individuals were targeted as the family is more likely to establish saving than an individual member.²

Within frameworks of the project, second important target was the local MSMEs and start-up businesses. The establishment of MSMEs during the previous and these projects demonstrate the significant potential of MSMEs to improve living standards of families and economic activity in the local communities.

In addition to the above two target groups, the project aimed to build the NTS capacity itself for continued sustainable operation to support the low income communities via its branches.

Among the first primary target group (poor families), Youth (18-34) and women were primary segments. Young people have a great interest in establishing their own business but have no financial opportunities and knowledge about doing business. Women are commonly the most economically

² Project document

active, more extroverted and responsible and in the case of the project target group, it is often the women who are the bread-winner and household head.

The project targeted 12 locations, which were geographically located in the different corners of the country.

Main project activities

The interventions of this project are to some extent an upscaling of the previous project in the sense that it covers 12 locations where the previous project only covered 8 locations.

One of the main interventions of the project is the “Start your business” and “Improve your business” trainings in accordance with the International Labor Organization (ILO) curricula by the certified trainers. The trainings were offered to the low income community members, who want to start their businesses or who own microbusiness and want to expand in the target locations. Within project period, the “Start the business” training was organized 80 times and trained 1251 low income community members in the target locations. Out of total participants, 257 started the new business as results of the trainings. In addition, “Improve the business” training was organized 38 times and trained 601 micro small business owners.

The involvement of an experienced ILO Master Trainer secures a quality adaption of the scheme to this project context. The key methodology in the scheme is that the capacity building (ToT) is linked to a learning by doing, which consists of delivering training courses etc. to the primary target group. Firstly, this learning methodology has proven very efficient in many sectors – the trainers develop their training skills by applying their own training in practice, secondly, as part of the capacity building, it actually provides the demanded services to the primary target groups³.

The second important project intervention is establishment of ONBBs. Mostly the graduates from the business trainings established the ONBBs. During the project period 184 ONBBs were established with 2504 members in 12 locations as end of September, 2022.

This project includes a significant capacity building and professionalization of NTS to provide training and support to establishment and growth of MSMEs by adopting ILO’s Training of Trainers (ToT) and Training of Entrepreneurs (ToE) methodology and scheme from ILO’s “Start and Improve Your Business” – Implementation Guide.

³ Project document

Project locations

In accordance to the project design, the project should have been implemented in 13 locations. Due to the various reasons, the implementation in one of the rural locations (Dornogobi) was halted before the project end with consultation with CISU. The implementation still continues successfully in 12 areas.

Table 1. Project locations⁴

№	Branches	Branch Board members	Total NTS members
1	Baganuur	9	207
2	Bayankhongor	9	289
3	Darkhan	5	232
4	Dornogobi		38
5	Orkhon	5	298
6	Omnogobi	5	178
7	Saintsagaan	5	282
8	Selenge	5	308
9	Uliastai	9	384
10	Tosontsengel	7	40
11	Tuv	7	258
12	Khan-uul	5	102
13	Erdenedalai	5	285
Total		76	2901

METHODOLOGY

The evaluation team aimed to have an appropriate methodology to investigate the contribution of the project to the target community empowerment while identifying the future sustainability after project ending.

Evaluation criteria

The evaluation criterias are used as defined in the Better Criteria for Better Evaluation document developed by OECD/DAC Network on Development Evaluation in 2019 and they are as follows:

Relevance as one of the criteria of the evaluation, it refers as the extent to which the intervention objectives and design respond to beneficiaries' country, community and partner/institution needs, policies, and priorities.

Effectiveness refers the extent to which the intervention achieved, or is expected to achieve, its objectives, and its results, including any differential results across groups. Therefore, the evaluation

⁴ NTS statistics

against the project objectives, outcome and output of each project included under the section effectiveness.

Efficiency refers the extent to which the intervention delivers, or is likely to deliver, results in an economic and timely way. “Economic” is the conversion of inputs (*funds, expertise, natural resources, time, etc.*) into outputs, outcomes, and impacts, in the most cost-effective way possible, as compared to feasible alternatives in the context. “Timely” delivery is within the intended timeframe, or a timeframe reasonably adjusted to the demands of the evolving context.

The **impact** refers the extent to which the intervention has generated or is expected to generate significant positive or negative, intended, or unintended, higher-level effects.

Sustainability refers the extent to which the net benefits of the intervention continue or are likely to continue.

Data collection

Both qualitative and quantitative data collection methods were used to conduct the evaluation of the “Creation of responsible and sustainable communities” project using the specific key indicators in accordance with the project objectives. The field data was collected with assistance of pre-designed semi-structured interview questions using the interview techniques and FGD facilitated by the evaluator using participatory approaches.

- Desk review of the secondary source data including NTS statistics, project document, business consultant’s report and branch documents.
- Statistical office data of the target regions.

The desk review enabled the project team to obtain both quantitative and qualitative data in the different timeframes of the project in the branches.

Focus groups’ discussion

The FGDs enabled to collect some quantitative data as the ONBB’s evaluation for the project impact. In total 8 FGDs were conducted in four target locations as Bayankhongor, Baganuur, Darkhan and Orkhon.

In addition, studies were undertaken to assemble more detailed qualitative information from a few selected ONBB members and beneficiaries of the project.

The average number of participants in the FGD were 8-15 people. At the beginning of the FGD, the objective of the meeting was explained to the participants, and they were asked for a participation to identify the project impact and effectiveness.

Message given to the FDG participants: This meeting is not aimed at attempting to evaluate the project as very good or very bad, but instead NTS would like to learn the lessons of the project for

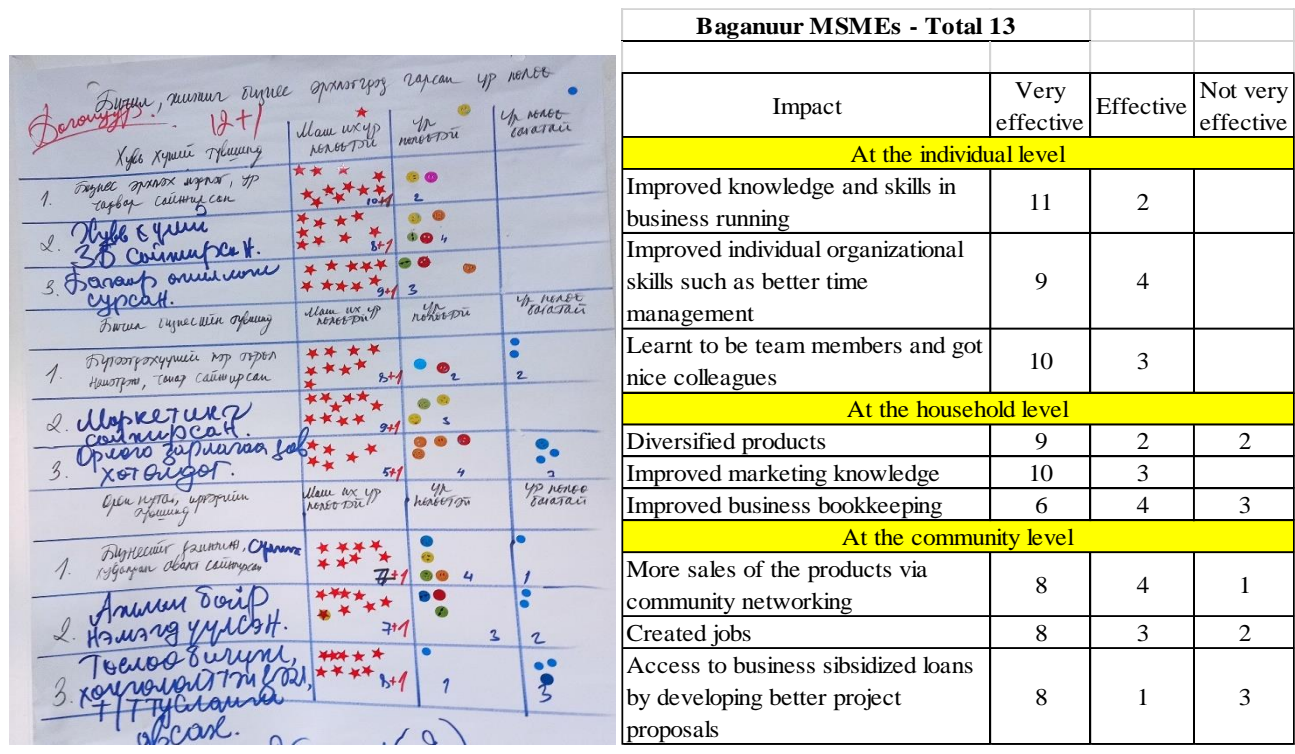
future consideration. Therefore, as beneficiaries, as stakeholders of the project were asked to openly share their thoughts and implementation facts.

Participatory evaluation

It is very important for the reader of this evaluation report to understand the methodology of the participatory evaluation. The participatory evaluation provided an opportunity for the project beneficiaries to share the results, impact by themselves and to evaluate the level of effectiveness on them.

The FGD facilitators prepared separate flipcharts in advance with for Savings and Loan Groups (ONBB) and Micro and Small Businesses (MSBs). The FGD participants were asked to share the benefits at the individual, household (business) and community levels of being as ONBB members or by taking business trainings. All the results were listed on flipchart, and then compile them into groups such as "Improved personal financial discipline" or "The family members understand the importance of savings" as shown the photo below.

Picture 1. Results of the participatory evaluation of the micro-small businesses in Baganuur



Each participant of the FGDs were asked to place sticky color dots on the changes/impact listed on the flip chart sheet to evaluate each change by categories such as "very effective", "effective", "not very effective" based on the results on each individual beneficiary. The list of changes by the project interventions at individual, at household, and at community levels were mentioned voluntarily by FGD participants and they have evaluated the impact.

The participants were asked to evaluate the impact level by three different scales on the results' list created by the participants. Different colored sticky dots were given to the participant's place in the cell where his/her evaluation matches.

Picture 2. Participants



At the end of the discussion, we touched on the issues of sustainability after project closing. The questions, facilitation methodology was different for two different FGD groups as ONBB members and business owners.

Key informants' interviews

The interviews were taken from 24 individuals as representatives of ONBB members, sector partners of the local government, the direct beneficiaries and NTS personnel. All interviews were taken in the field and conducted as face-to-face interviews.

The key informant's interview questions were framed based on the project major outcomes to identify effectiveness, future sustainability and lessons learnt. The case studies were included in the report based on the findings of the interviews.

The key informants were selected in consultation with NTS branch offices.

1. Key questions for the ONBB members:

- How did you join the ONBB?
- What are the savings and loan conditions of your ONBB?
- ONBB activities, are they meeting the needs of the poor and vulnerable people?
- What types of benefits did you receive from the project and in what time frames?
- What was the positive /negative impact of being member of ONBB at individual, at household, and at community levels?
- What were the intended and unintended changes in your community as results of the project?
- How the local government and other institutions support your ONBB initiatives?
- What were the ONBB lessons learnt and recommendations for better ONBBs?

2. Key questions from NTS local branch director:

- To what extent, the project aligned with government policy and objectives of NTS?
- How do you identify the ONBB trainers and business trainers to participate in the project TOT?
- As results of the project, was an effective partnership built among the local NGOs and local government?
- How does your branch meeting the project objectives such as establishment of ONBBs, MSME trainers, building NTS branch capacity and empowerment of local communities?
- How was the participation of the community in the project activities?
- How did the project contribute to your individual capacity and community empowerment?
- What are the sustainability plans after closing the project?
- What are the lessons learnt from the project?
- What are the recommendations for better design of the similar project for future?
- What are the main factors for success of your branch?

3. Key questions for local government and other partners of NTS

- How did you partner with NTS in implementation of the project?
- Was there any difference in the project design and implementation practice from other organizations?
- Whether project contributed to developing the partnership at the local level?
- What are the main lessons learnt from this project that should considered for the future?

4. Key questions for MSMEs owners

- How did you learn about the "Business training"?
- Have you applied the knowledge obtained in the business training to your business? Do you have concrete examples that you could share with us?
- What were the main changes in your business after the training?
- What is your future plan to run the business in a sustainable manner?
- How the project contributed to your business expansion?
- What are the lessons learnt from running a local business?
- What are the recommendations for better design of the similar project to support the local MSMEs in the future?

A total of 24 key informants were interviewed as to the following matrix.

Table 2. Key informant’s matrix

#	Locations	NTS staff	ONBB member	MSME owners	Local government and other partners
1	Bayankhongor	1	2	2	1
2	Baganuur	1	1	1	1
3	Darkhan	1	1		1
4	Orkhon	1	1	2	1
5	Zavkhan	1	1	1	1
6	NTC center	2			

MAIN FINDINGS

The findings are divided into the evaluation criteria and the sub-components are under each evaluation criteria. In implementation terms, the immediate objectives are the project sub-components, with each sub-component is further broken down into outputs.

As clearly explained in the methodology part of this report, the participatory evaluation by the project beneficiaries was one of the important tools to identify the effectiveness, impact, and sustainability of the project. It is not so complicated to account the number of groups established, number of people trained in businesses, but is hard to identify the impact occurred via the project interventions. Therefore, the participatory evaluation exercise was vital for the evaluation to proof the results said by the project stakeholders, beneficiaries in the interviews and discussions in the FGDs. Therefore, in the main findings under each criterion, the evaluator attempted to cover the impact of the project on its beneficiaries. It does not mean, the evaluation relied only on the results of the participatory evaluation instead the findings obtained by different research methodologies such as desk review of the secondary documents, and semi-structured interviews were analyzed in comparison of results of the participatory evaluation by the project beneficiaries.

In the participatory evaluation, in total 218 (duplicate number) project beneficiaries have participated for three main components as broken down in the table below.

Table 3. Total number of the beneficiaries in the participatory evaluation by the target locations.

Locations	ONBB	Business training	NTS building capacity	Total
Bayankhongor	31	21	31	83
Baganuur	15	12	15	42
Darkhan	19	18	19	56
Orkhon	17	10	10	37
Total	82	61	75	218

Out of total 8-10% of the sample size would represent the particular community, therefore, the evaluator concluded that in average 8% of the project beneficiaries would represent the total project beneficiaries. The table below shows the representing percentage of the participatory evaluation out of total project beneficiaries.

Table 4. Percentage in the participatory evaluation

Locations	Total # of ONBB members	ONBB members	% in the evaluation	Total # of business training participants	Business training	% in the evaluation	Total # of NTS members	NTS capacity building	% in the evaluation	Total # of participants in the evaluation
Bayankhongor	352	31	9%	243	21	9%	352	31	9%	83
Baganuur	247	15	6%	126	12	10%	247	15	6%	42
Darkhan	149	19	13%	204	18	9%	149	19	13%	56
Orkhon	174	17	10%	159	10	6%	174	10	6%	37
Total	922	82	9%	732	61	8%	922	75	8%	218

To respond to the evaluation tasks given in the TOR, the evaluation team obtained responses in accordance with each evaluation criteria in the participatory evaluation and in the semi-structured interviews with key respondents.

RELEVANCE

In the evaluation, we aimed to assess the relevance of the project intervention objectives and design respond to beneficiaries' needs and its response for the relevant policies and priorities.

As given in the TOR, we assessed the connection between ONBB and business trainings organized within frameworks of the project. Although it was not included in the design of the project that the participants of the business trainings establish the ONBBs, however, it was developed in the implementation process that many of the business training participants established ONBBs at the end of the training. This approach made the project interventions more effective and linked one component to another.

As results of the evaluation, we confirm that the project design and interventions are meeting the needs of the target groups. The study findings confirm that the project interventions met the needs of the low-income families through supporting them in business start-ups and in facilitating to be members of the ONBBs. The poor families are truly empowered well through ONBBs. The results of the participatory evaluation clearly state it.

The local partnership plays an important role for the effective project implementation and the labor and social welfare department of the local government was most relevant government body partnered with the local NTS branch. In order to organize business trainings for community members, the NTS coordinators were communicated with the department to announce for those who were unemployed

but registered at the labor department to search jobs. Many of the registered people attended in the business trainings, started their own micro-businesses, became self-employed.

The project objectives are relevant to the 8 objectives of the UN 17 sustainable development goals such as poverty reduction, gender equality, reduced inequality, sustainable communities, and ext. It is also relevant to the sustainable development objectives -2030 Mongolia as CSO contribution to facilitate communities' participation in development.

EFFECTIVENESS

The effectiveness section of this report tracked the performance of the main objectives of the project and identified the effectiveness of the project interventions.

Micro-small enterprises

Project Objective 1: By January 2023, 180 micro-small enterprises have established proved sustainable operation in 12 project locations.

Within the objective 1, NTS conducted two types of business training for the low-income community members in the target locations to empower them economically. The evaluation results confirm the right decision that NTS to provide business trainings developed by ILO, because the training modules are comprehensive, tested in the market and experienced master business trainers are available to conduct the Training of Trainers (ToT). There are 32 certified business trainers were prepared via the ToT.

As you can see in the table below, within frameworks of the project, in total NTS organized “Start the business trainings” 80 times for 1251 participants, while “Improve the business” trainings were organized 38 times for 601 participants. The breakdown of the number by locations is included in the table.

Table 5. Performance of business trainings vs project plan

№	Branches	Start the Business				Improve the business				Number of registered businesses	Number of expanded businesses	Number of new businesses
		Number of trainings		Number of participants		Number of trainings		Number of participants				
		Planned	Performance	Planned	Performance	Planned	Performance	Planned	Performance			
1	Baganuur	6	7	96	114	1	1	12	145	145	5	5
2	Bayankhongor	6	11	96	184	4	4	59	298	298	49	49
3	Darkhan	6	7	96	124	5	5	80	232	232	23	23
4	Dornogobi	6	2	96	17				42	42		
5	Orkhon	6	6	96	95	5	5	80	298	298	12	12

6	Omnogobi	6	6	96	96	4	4	64	163	163	32	32
7	Saintsagaan	6	6	96	96	6	6	96	177	177	55	55
8	Selenge	6	7	96	112	5	5	80	112	112	28	20
9	Uliastai	6	6	96	98	4	4	64	176	176	45	35
10	Tosontsengel	6	4	96	58	1	1	16	87	87	2	
11	Tuv	6	7	96	106	3	3	50	134	134	17	16
12	Khan-uul	6	4	96	57				57	57		
13	Erdenedalai	6	7	96	94		1		95	95	10	10
Total		78	80	1248	1251	39	38	624	601	2016	401	278

As end of September 2022, 278 new businesses were created within frameworks of the project and 2016 businesses were formally registered and 401 businesses were expanded. As you may see in the project objective, it had planned to establish 180 MSMEs, however, the project supported 278 businesses to be established at the local level. This number is an indication that project reached the number objective at 154% rate. The highlighting achievement of this component is out of total business trainees, 35.7%⁵ received some types of financing for their businesses from banks, special funds, etc. Most of them were subsidized loans from the special funds (e.g., SME fund). The business planning knowledge and business proposal writing skills led them to access to this fund.

This light touch evaluation had no opportunity to investigate each business's financial and operational sustainability. Therefore, the evaluator collected qualitative information by meeting with the micro-small business owners, in addition, in the FGD, the business training participants were asked the impact of the trainings on their businesses in the selective target locations. It was interesting that the results, impact by the project interventions were very similar in different locations during FGDs. This indicates the project interventions were inclusive and similar in all target locations. The impact was categorized by individual, business, and community levels. Each impact was evaluated as very effective, effective, and not very effective. Some of the business trainers said they joined for the project with the purpose to support the local communities.

Results vary by the branches. The most important result was certain percentage of the business trainees had a chance to access to the subsidized loans. As to the Zavkhan branch, out of total business trainees, about 50% had access to some types funding for their businesses. The participants of the "Start the business" trainings well understood that it is not wise to start a business without business plan. As results of the effective business trainings, number of self-employed micro-small business runners has increased at the local level. In addition to the above two business trainings of ILO, the project organized TOT of the "Business learning for herders" for the specific target group of herders. Within this TOT, 24 trainers were trainer to deliver the "Business learning for herders" training content

CASE OF START-UP BUSINESS

Ms. Dagiimaa is the early participant of the "Start the business training" in Orkhoan aimag. After attending the training, she developed her business plan to start the veterinary services because she is veterinarian. She started her small business on her own about 1.5 years ago. Initial funding for her business was from the ONBB "Arvijikh". In order to expand her business, she was needed to develop job descriptions and to register her business as a company. As to her the most important knowledge she obtained in the business training was bookkeeping and accounting. As of Aug 2022, she created 6 jobs in the community. She was able to access to the subsidized funding from the project "Supporting businesswomen" project by GIZ for her business expansion and opened branch in the different location.

⁵ Project statistic provided to the evaluator

prepared by ILO. This is actually an achievement additional to the Project defined outputs – resulting from the capacity built by the Project.

The main objective of this training was to support the herders in running household businesses, and to increase the household income for improving their livelihoods. It covers the topics such as business income and expenses, price of raw materials, bookkeeping, savings, herders’ cooperative. The herders obtain skills of turning business ideas into business, bookkeeping of income and expenses and importance of the herders’ cooperative.

NTS capacity building

Project objective 2: By January 2023, NTS has 12 local branches and central secretariat in UB with enhanced capacity to provide services to new as well as established MSMEs and a sustainable business plan

During the project implementation period, NTS capacity built both at local and central levels via the project interventions. The impact on NTS was included in the impact section of this report.

NTS is a non-governmental organization that serves society with the aim of developing partnerships and cooperation among the people, groups, communities, and local organizations, and supporting sustainable local social and economic development. Since the 1997, DaMoST (sister NGO) provided comprehensive social services to neglected children, teenagers, and low-income families, which are below the national poverty line. In close cooperation between Danish and Mongolian organizations, it has been conducted short-term training courses and diploma and degree courses for social workers since 1997. The organization has more than 2,900 members nationwide and headquartered in Ulaanbaatar, and it has 12 branches in different provinces.

In the past, both DaMoST and NTS cooperated well with the national and local governments in implementing projects, and it contributes to the improvements of the social protection policy of the country. Within frameworks of the project, NTS conducted a meeting with the Minister of Labor and Social Welfare, Ministry of Education and Science, Association of Mongolian Agriculture Cooperatives, Mongolian Government Agency for SME, the representatives of ILO, UN, World Vision, and relevant local governments introduced the results of the project and exchanged ideas for future development.

The local coordinators highlighted that the implementation of this project helped them to improve communication skills and to improve knowledge in business running.

Table 6. NTS achievements in numbers

№	Branches	Branch Board members	Total NTS members	Number of advocacy work	Number of community engagement activities
1	Baganuur	9	207		4

2	Bayankhongor	9	289	2	5
3	Darkhan	5	232	36	56
4	Dornogobi		38		2
5	Orkhon	5	298	5	7
6	Omnogobi	5	178	14	25
7	Saintsagaan	5	282	6	8
8	Selenge	5	308	3	3
9	Uliastai	9	384	8	6
10	Tosontsengel	7	40	2	3
11	Tuv	7	258	8	11
12	Khan-uul	5	102		1
13	Erdenedalai	5	285	1	3
Total		76	2901	85	134

The evaluation attempted to identify how the project contributed to the capacity of NTS at the central and branch levels. The empowerment indicators were listed by the NTS members in line with the project core objectives. The evaluation results confirm the following achievements of NTS during the project implementation.

- The project expanded an opportunity to reach more target group people in the different locations.
- The project expanded the partnership of NTS with other civil society organizations, local governments, and local business entities.
- Local NTS branch became the facilitator of the information flow among the community members and enabled them to access to information.
- The project built the capacity of the local branches to operate independently.
- The local branches recognized by the local governments.
- Local NTS became a promoter of the transparency of the different funds.

The impact section of this report includes more the achievements of NTS as an institution.

NTS partnership analysis

The NTS partnered with different stakeholders to implement the project effectively.

- Most of the branches cooperated well with the labor and social welfare department of the local government. As the business component of the project aimed to target on the MSME, while labor and social welfare department aimed to include the unemployed registered people to be part of the business trainings for future self-employment. The local government assisted for NTS to identify the business training participants who aim to start own businesses, but unemployed at the moment. The field visits of this evaluation provided an opportunity to meet with the

ADVOCACY WORK IN DARKHAN BRANCH

Advocacy and lobbying case study of Darkhan branch
NTS Darkhan branch organized online summit “Let’s discuss the solutions, not the challenges” among the micro and small businesses jointly with food and agriculture department and Chamber of Commerce successfully in November 2021. It raised 10 problems facing to the micro and small businesses and discussed the solutions. Based on the discussion, NTS consolidated the proposals to overcome the challenges identified in the summit and delivered the proposal to the local government to be considered for the Darkhan-Uul aimag development plan for 2021-2025. Out of total proposed solutions, three of them included in the “Darkhan city development strategy” policy document as well as in the Aimag Governor’s Program. This indicates the NTS Darkhan branch partners well the local government and other civil society organizations to support the micro-small business clients. This was one of the advocacy activities conducted by the branch within frameworks of “Creation of responsible and sustainable communities in Mongolia” project.

representatives of the local governments in Bayankhongor and Orkhon branches. The results of the meetings confirm that the local governments were satisfied with the results of the cooperation with NTS. Bayankhongor branch cooperated well with the local government to develop an effective public and private partnership. The chairman of the local citizens' representatives' khural granted 850,000 MNT for 17 ONBBs to encourage their savings activities and to promote for the public.

- The branches partnered with other civil society organizations with similar goal expanded its partnership. For example: While Orkhon branch worked with “Oyunlag nomiin naizuud” NGO to target on school teenagers and youth, Darkhan branch partnered with local chamber and commerce to target on MSMEs. There are a lot of different types of activities conducted by branches, the evaluation was not aimed to include all of them. The branches conducted different types of advocacy and lobbying activities depending on the branch needs. Zavkhan branch raised funds at the entire aimag level to support the disabled children to give presents for the disabled children and to provide relevant training services for them.

Savings and Loan Groups (ONBBs)

Project objective 3: By January 2023 app. 2100 poor families in 12 project locations empowered through participation in ONBBs

The results of the evaluation confirm that ONBB is one of tools to empower local communities.

Within frameworks of the project (as end of Sep, 2022) 184 ONBBs were established with 2504 members to conduct savings and loan activities. Out of total ONBB members, 81,8% are female members. This indicates that women are more active, and the project empowered more women economically. The goal of reaching 2100 poor families was performed 119%. It could be increased till end of 2022.

In order to reach more people, Training of Trainers for ONBB was organized and 57 local trainers were trained.

The ONBBs disbursed internal loans to the group members, since the project start ONBBs disbursed 3049 loans with total amount 1,722,751,300MNT (estimate 4,358,086 DKK)⁶. During the project implementation, the total amount of ONBB savings reached 1,333,823,300MNT (estimate 3,374,205 DKK). Out of total loans disbursed to the ONBB members, 64.1%⁷ was disbursed for the business financing. This indicates that majority portion of the loans support the MSMEs.

Table 7. Performance of ONBBs

⁶ The Mongol Bank exchange rate 1DKK=395.23 MNT as September, 2019

⁷ Project statistic provided to the evaluator

#	Locations	Number of ONBB		Number of ONBB members		Loans disbursed		ONBB total loan disbursement DKK(Ex rate 1\$=395.3)	Social fund	ONBB savings' MNT millions	total fund in	ONBB total savings' fund DKK (Ex rate 1\$=395.3)
		Planned	Performance	Planned	Performance	Number of loans	Amount of loans					
1	Baganuur	16	20	162	252	596	659,526,000	1,668,419	10,838,000	279,495,000		707,045
2	Bayankhongor	16	22	162	363	420	249,518,000	631,212	3,938,400	133,335,000		337,301
3	Darkhan	16	13	162	159	332	172,300,000	435,871	8,700,000	172,300,000		435,871
4	Dornogobi	16	4	162	37		-	-	-	7,900,000		19,985
5	Orkhon	16	13	162	174	231	197,706,200	500,142	5,545,000	195,456,200		494,450
6	Omnogobi	16	12	162	178	296	92,850,000	234,885	14,580,000	129,600,000		327,852
7	Saintsagaan	16	17	162	282	378	78,122,300	197,628	4,958,200	80,225,300		202,948
8	Selenge	16	18	162	203	460	48,790,000	123,425	1,400,000	50,190,000		126,967
9	Uliastai	16	18	162	213	34	46,538,000	117,728	958,000	48,956,000		123,845
10	Tosontsengel	16	11	162	113	2	350,000	885	710,000	4,710,000		11,915
11	Tuv	16	15	162	242	199	82,050,800	207,566	4,254,000	85,305,800		215,800
12	Khan-uul	16	8	162	97	33	28,000,000	70,832	1,776,000	46,900,000		118,644
13	Erdenedalai	16	13	162	191	68	67,000,000	169,492	8,976,000	99,450,000		251,581
TOTAL		208	184	2106	2504	3043	1,722,751,300	4,358,086	66,633,600	1,333,823,300		3,374,205

The results of the evaluation identified that some of the ONBBs were established within the period of the previous project and continued its operation in the project lifetime for the branch like Bayankhongor. For some branches such as Darkhan, all ONBBs were established since 2019, within lifetime of this project. As to the branch coordinators of NTS, the ONBB members were more tied to each other more closely during COVID period.

The ONBB trainers play an important role in facilitation and guidance for the new group establishment, one time training is not enough to set up ONBB, it requires months of "babysitting" work from the trainer and branch coordinator to make the ONBB to be operational and sustainable. Therefore, in the branches, ONBB trainers joined several groups at the same time to assist for the members to understand the rule of the ONBB as well as to set the appropriate savings and loan conditions. Then they gradually remove their membership from the groups.

The information about ONBB spread out at the community level and the community members started to look for facilitators to join for ONBB or to establish ONBB.

EFFICIENCY

Resource use efficiency

The project stakeholders including the local government and the micro-small business runners were satisfied with the technical experts and trainers procured to provide specific expertise in the savings and loan group establishment and conducting the business trainings and other relevant project interventions. It was an indication that in terms of the human resources the project was efficient. The NTS was composed of skilled and motivated managers with a high degree of credibility in working with target group people.

The project delivered on time and on budget, with a dedicated team via local contracted trainers. Due to the COVID restriction, some of the planned public events were organized on-line without break. It indicates the efficient use of the available resource.

Financial efficiency

The evaluation attempted to conduct the cost efficiency analysis using simple method based on the project budget.

The total budget cost is 4.5 Mio Danish crone, in conversation to MNT at the Danish crone exchange rate set by the bank of Mongolia for 2019 as 395.3. The total cost of the project in 1,778,832,212 MNT for 4 years. It includes the cost of activities, expatriate and staff salary, project monitoring and evaluation, media cost and external evaluation.

Out of total project budget, 26% for its administration including local staff salary and NTS running cost. In accordance to the international standard the administration cost depending on the types of the project 15-25% considered as normal. This project reached number of poor families in the local communities more than planned, and each beneficiary required special attention. Therefore, we consider the admin cost was appropriate.

In order to calculate the financial efficiency of the project, the budget breakdown analysis conducted by the main components of the project as ONNB, MSMEs, and NTS capacity building. In accordance to the project activities' budget expenditure, out of total 10,3% spent for the ONBB, and 85,4% spent for MSME support and remaining 4,3% spent goes for the NTS capacity building activities as an institution. This indicates MSME support component was more expensive than other two

Itgel Ireedui ONBB in Bayankhongor

Itgel Ireedui – ONBB in Bayankhongor
The ONBB established on 8th October 2020 with 20 members. After one-year active operation, the group was able to collect 2554 shares and disbursed 37 loans with total amount of 16.9 million MNT. The ONBB disbursed its dividend as cycle ends in October 2021 and started new cycle in 2021-2022. Since October 2021, it was able to collect 1700 shares with total amount of 17 million MNT. In the last year, the group disbursed 31 loans. As to this case, ONNB increased the amount of per share.

Photo: Meeting of Itgelt Ireedui – ONBB



components. However, the evaluation study identified that business trainings were key for the facilitation of ONBB formation and capacity building of NTS.

Cost per ONBB member

We estimate based on the activities budget analysis by the percentage as said above. Out of total project budget, only 10.3% or 222,172⁸ DKK goes for establishing and building ONBBs. During the project lifetime till Sep 2022, 184 ONBBs with 2,504 members were established. It tells us that to reach per ONBB member, project spent 88.7DKK (35,076 MNT⁹) including all activities.

Cost per MSME

Out of total budget, 85% or 1,905,321 DKK was spent to support the local micro-small businesses and to provide trainings. During the project lifetime, 1,852 MSMEs were trained. The cost to reach per micro-small business is 994.4 DKK (393.146) MNT. The cost is per MSME. It includes the training cost, support for establishment of new micro-small businesses and support trainees to access to the subsidized funding.

The cost analysis per beneficiary shows us that to support the MSMEs are costlier than ONBBs.

IMPACT

The impact of the project evaluated through the participatory evaluations at the individual, household, and community levels. The results of the participatory evaluation and key informants' interviews confirm that the project brought many kinds of positive impact on its beneficiaries. The list of the impact included in this section was said by the beneficiaries by themselves in each category and evaluated the impact level by them. To understand better the feature of the evaluation process, I recommend the read again the methodology section of this report. None of them impact said or asked by the evaluator, it was resulting just an open question in FGD as what the impact was the business training or ONBB at you.

Impact on micro-small businesses.

In total 62 business training participants evaluated the impact of the effectiveness business trainings in four locations. Out of total, 21 (33.8%) participants were from Bayankhongor, 13(21%) participants were from Baganuur, 10 (16%) participants were from Orkhon, and 18 (29%) participants were from Darkhan branch.

As to the business training results 94% of the total participants confirmed that knowledge and skills in business running are improved, while 71% highlighted the importance of marketing in business expansion. The most important benefit of the business training participants was an access to the

⁸ Mongol bank exchange rate, September 2019

⁹ Mongol Bank exchange rate September, 2019

subsidized loans (52%) as shown in the table below. Due to the lack of the knowledge in developing business project proposals, the micro-small business running people always left behind the financing opportunity. Majority of the key informants said that access to subsidized finance is most important part of the business expansion. The business trainings, organized by NTS within frameworks of the project, provided an opportunity to learn the technical knowledge in developing business project proposal. Out of total, about 32% of the business training graduates had a chance to develop good business proposal to access to subsidized loans.

Table 8. Participatory evaluation in micro-small business

At the individual level	Very effective		Effective		Not verty effective	
Improved knowledge and skills in business running	58	94%	4	6%	0	
Improved individual organizational skills such as better time management	43	69%	19	31%	0	
Learnt to be team members and got nice colleagues	30	48%	14	23%	0	
At the micro-small business level	Very effective		Effective		Not verty effective	
Diversified products	42	68%	17	27%	3	5%
Improved marketing knowledge	44	71%	8	13%	0	
Improved business bookkeeping	48	77%	11	18%	3	5%
At the community level	Very effective		Effective		Not verty effective	
More sales of the products via community networking	43	69%	18	29%	2	0
Created jobs	31	50%	12	19%	2	0
Access to business sibsided loans by developing better project proposals	32	52%	11	18%	5	0

Out of impact, it should be highlighted that the project facilitated to create the local business network to support each other's businesses.

NTS provided more opportunity for the community members to access to the information, which was a door of the community empowerment.

“The community members are more active as they have access to the information” said by Mrs. Dulamsuren, Bayankhongor branch coordinator.

Impact of ONBB on the members

The results of the participatory evaluation confirm that the beneficiaries of the project well empowered through ONBB activities. In total 82 ONBB members participated in the evaluation process in 4 locations as Bayankhongor, Baganuur, Darkhan and Orkhon. Out of total 82.9% responded that being ONBB member helped to improve their financial discipline and they became more responsible in money management. It is a valuable impact that out of total 76% responded that ONBB helped them to improve household financial management and the amount of household savings increased since they joined ONBB. You can see the breakdown to see how ONBB activities empowered the poor families.

Table 9. Participatory evaluation in savings and loan groups

At the individual level	very effective		Effective		Not very effective	
Improved financial discipline and became more responsible	68	82.9%	13	15.9%		
Improved personal management skills including time management	70	85.4%	11	13%	1	1%
Improved access to the social activities, got a team, made friends	66	80.5%	16	20%		
At the household level	very effective		Effective		Not very effective	
Improved household financial management and increased household savings	62	76%	19	23%		
Household members understand importance of the savings	55	67%	24	29%	12	15%
More economy, less HH expenses	61	74%	19	23%	2	2%
At the community level	very effective		Effective		Not very effective	
More influence at the entire soum community about establishing savings groups	69	84%	13	16%		
Motivated the community members in having savings	62	76%	20	24%		
Community members support more local businesses	46	56%	12	15%	7	9%

The results of the interviews with key informants and results of the participatory evaluation exercise overlap and both confirm that ONBB intervention was most effective. Therefore, we conclude that project met the objective 3 with high satisfaction.

Case of the ONBB “Av-dar-zar” in Darkhan-Uul aimag

The ONBB established on 12 March 2021 with 16 members. The group consists of young (under 35) members, who engage in micro-small private business such as retail trading, car repair and carpentry, which daily and monthly income. The below paragraph breaks down the basic group rules, which the members approved and followed.

- *Price of one share – 10,000 MNT (3.5USD) was in 2021, and they decided to raise the cost of share in 2022. As of now, the share price is 20,000 MNT.*
- *Group meeting twice a month as 10th and 25th are the meeting days*
- *Each member should buy 1-5 shares per meeting depending on their cash availability. As to this rule, the group member can save at least 20,000 MNT per month, max 100,000 MNT (\$35) per month. The increased price of share increases the amount of saving per month. In 2022, each member saves at least 40,000 MNT per month and maximum 200,000 MNT per month.*
- *The borrower/member can apply for loan for 3 months term. First two months, the borrower is allowed to pay only interest amount, at the end of the loan term, the borrower repays total amount of loan principle plus interest for the last month.*
- *The borrower is not required to have collateral; it is purely trust based loan by the majority approval of loans.*
- *The loan amount equals to three times of increased of the members’ savings.*

As results of the savings and loan activities in 2021, 1717 shares were traded, 17,170,000 MNT (\$6024) were accumulated, and a dividend of 5,105,480 MNT or 29.7% on each share. The social fund was 2000 MNT in 2021. Annually, 898,000 MNT were collected and spent on activities aimed for social development activities of members or social assistance for the group’s members such as cash assistance if the member is hospitalized. At the end of the cycle, the ONBB disburse back the total savings to the members with their dividend income.

The ONBB starts a new cycle in March 2022 with 29 members, however the number of members increased as of Sep, the group has 34 members.

As of today, the members collected 1,437,000 MNT in their social fund and spends for social activities of the group members. As of now, the “Av-dar-zar” ONBB has total assets of 30,000,000 MNT (\$9300 estimate in average exchange rate in 2022).

This group was established as results of “Start the business training”, the members didn’t know each other before the training.

Lately, in 2022, this ONBB decided to establish the “Production and service cooperative” and accumulated savings will be the cooperative’s “Start-up” financing. The future cooperative plan is to conduct various income generation activities such as tree planting, tourism services and foreign trade.

This case study clearly highlights the benefit of the project, how the project activities lead the community members to cooperate with other for business expansion.

The evaluation study identified that the formation of the ONBBs is heavily facilitated by the business trainings to be savings and loan group as well as business networking group among the business training participants.

Impact on NTS capacity

In the FGD, we attempted to identify the project impact on NTS itself. First of all, it is very clear that the project provided an opportunity to NTS to reach out to more people from the target group in different local towns through the project and with it the number of NTS members have increased. The evaluation attempted to identify the impact of the project on NTS capacity at different levels. The results of the participatory evaluation suggest that NTS expanded the partnership with other civil society organizations, more information exchange facilitation among the local people and institutions. The detailed votes are in the table below. In total 75 NTS members participated in the evaluation process. Out of total, 60(80%) said the project built the local branch capacity effectively to operate independently, while 32 (52%) said NTS branch recognized by the local government. It should be highlighted that 55 (73%) of the total said the community members really appreciate that there is an Institution (NTS) to facilitate and support the local low income community members at the local level

Table 10. Participatory evaluation in NTS capacity

At the Central level	very effective		Effective		Not very effective	
Expanded an opportunity to reach more target group people in the different locations	60	80%	13	17%	4	5%
Expanded the partnership with other civil society organizations, more information exchange among the people	34	45%	9	12%	3	4%
At the Branch level	very effective		Effective		Not very effective	
Build the capacity to operate independently	60	80%	13	17%	4	5%
Increased number of members and expanded	65	87%	11	15%	1	1%
Recognized by the local government	39	52%	8	11%	3	4%
At the community level	very effective		Effective		Not very effective	
Institution (NTS) to facilitate and support the local low-income community members	55	73%	20	27%	2	3%
Promoted the transparency of the different funds	36	48%	12	16%	4	5%
Access to information, and facilitation of the information flow among the community members	41	55%	16	21%	5	7%

The semi-structure interviews were conducted with branch coordinators, NTS board members, ONBB trainers and business trainers. All of them were very confident in what they are doing and satisfied with the project results. The results of the interviews confirm that the project contributed a lot to build the capacity of the local staff as well as empowered the community members. The mutual

DARKHAN NTS CASE STUDY

loans and savings contributed to community empowerment, and it created financial opportunities for micro-small business.

As results of the project, we can confirm that ONBB can be a model for empowering poor people and local communities.

The NTS members have been strengthened their ability and skills for collaboration and advocacy in public and political awareness. It varied by the branches depending on the human resource capacity and cooperation with the local government. The greatest example was on Darkhan branch in conducting advocacy campaign for caregivers of the disabled children. By the influence of the excellent advocacy work of Darkhan NTS, many moms with disabled children were able to provide pre-school education. In the social welfare policy, the kindergarten teachers support to receive 30% higher bonus per disabled child in their class. However, the local government never allocated the bonus amount for the kindergarten. Therefore, the kindergarten teachers were reluctant to have disabled children in their class because I require extra attention and work. However, as NTS Darkhan provided advocacy and lobbying, the local government allocated bonus budget, and kindergartens became open to have disabled children. This was a great example of policy enforcement.

Here, it needs to mention the advocacy work of Bayankhongor branch. There are different funds available to support the entrepreneurs, however, people were lack of information about the requirement and funding conditions. Bayankhongor NTS enabled to open to the public the funding requirements as well as worked for making the fund activities transparent for the public.

SUSTAINABILITY

Same as for the previous sections, we provide recommendations for the exit strategy for ONBB, newly established MSME and NTS separately. It should be highlighted here that although I suggest the sustainability options by components, the interventions of the project were closely tied to each other. In addition, the cooperation of ONBB

NTS Darkhan branch organized online summit “Let’s discuss the solutions, not the challenges” among the micro and small businesses jointly with food and agriculture department and Chamber of Commerce successfully in November, 2021. It raised 10 problems facing to the micro and small businesses and discussed the solutions. Based on the discussion, NTS consolidated the proposals to overcome the challenges identified in the summit and delivered the proposal to the local government to be considered for the Darkhan-Uul aimag development plan for 2021-2025. Out of total proposed solutions, three of them included in the “Darkhan city development strategy” policy document as well as in the Aimag Governor’s Program. This indicates the NTS Darkhan branch partners well the local government and other civil society organizations to support the micro-small business clients. This was one of the advocacy activities conducted by the branch within frameworks of “Creation of responsible and sustainable communities in Mongolia” project.

trainers, business trainers and NTS branch coordinator is vital for future sustainability of the branches.

Sustainability of ONBBs

As described in the effectiveness section of this report, within frameworks of the project 184 savings and loan groups (ONBBs) established with 2504 members. Therefore, the evaluator attempted to provide suggestions for the exit of the project based on the findings about ONBBs.

As to the existing financial and operational situation of the ONBBs, the NTS branch coordinator plays the role of the ONBBs facilitator. The existing NTS field staff facilitates them in developing an appropriate group rule in ONBB establishment and organizing regular group meetings. In some cases, the coordinator does the bookkeeping.

The evaluator identified a number of factors that affect the sustainability of savings and loan groups established by NTS in Mongolia. These are as follows:

Group size: More active groups were found to be statistically larger in terms of the total number of members than inactive groups. The group size is one of the important determinants for the financial sustainability. As more members, more savings are accumulated. However, some of the groups' experiences suggest that too rapid growth can also entail some risks. The average size of the group consists of 15-30 members. Not more or less.

Turnover of group members: High turnover is sign of instability, however, if too low turnover or, if no turnover, there will be no growing tendency. The growth of the ONBB depends on the demand of the loan and savings of the group members. It influences on the ONBB sustainability. If no loan demand, the ONBB members always attempt to attract the members who apply for loans, which lead to high turnover. At one time, more than 30% of total members should not be changed.

Lending to non-members: Some groups were found to be more likely to lend to non-members with higher interest rate, if there is no internal loan demand. Although it brought an experience in lending, and it became lessons learnt, it increases the risk to the group savings. ONBB members are not professional loan officers, therefore, only members' loan should be allowed.

Activities beyond saving and lending: Active groups were found to be more likely to be engaged in activities as a group beyond saving and lending, such as support each other's businesses, organize a joint activity such as to plant trees and sports' competitions. It provides an opportunity for the members to know each other better and build trust among the members.

Depending on the types of ONBB, maturity, human resource, purpose of the majority members for joining ONBB, growth rate, ONBBs plan differently in the exist stage of the project.

The following ways are suggested for the next step of the ONBB development after project ends.

- ***To establish formal savings and credit cooperative by merging ONBBs.*** As to the existing legal and regulatory environment, more than 20 people with savings fund (amount is not set,

just joint capital needs to be in the bank account). The establishment of the savings credit cooperative requires to apply for license from the regulator (Financial regulatory commission), which need to have preparation stage to meet the requirements. One of the important requirements is to have professional human resource with banking and finance background. It is suggested several ONBBs can merge with each other to be a formal financial institution. Although one ONBB with more than 20 members can establish SCC, it would be challenging for them to operate in a sustainable manner in the future. It is suggested that at least 3 ONBBs can merge and establish SCC. As to the observation, there are excess capital in some ONBBs, where is less loan demand, while in some ONBBs more loan demand less savings. Merging of ONBBs and establishing formal savings and credit cooperative would be one of the options to solve issue of less/more capital. However, at the end, ONBBs need in technical assistance to establishing SCC to grow as a professional financial institution. There are couple of justifications why unmaturing ONBBs not qualifying to establish formal Savings and Credit Cooperative (SCC). Mainly, ONBBs have no knowledge and experience in running the savings and loan activities, which is more complex, more detailed than what beginners think of it. Secondly, the difference of being informal group and formal SCC regulated by the Financial Regulatory Commission of Mongolia is huge such as to meet requirement of prudential ratios set by the State Regulator.

- ***To establish a business entity such as agriculture, production and service cooperative or company with more shareholders.*** The ONBBs established of the business training participants are qualified to establish a business entity with joint investment. Usually, the members of this kind of ONBBs own micro-small businesses or have ideas to have their own business. ONBB's accumulate their savings throughout the year, there will be a joint fund at the end of the cycle. If the group members decide to establish a joint business entity using the capital accumulated via ONBB, it is an exit strategy of the ONBB. In this case, the joint business can be owned by all ONBB members. In some cases, the ONBB's already planned to establish a production and service cooperative by investing their joint capital accumulated via ONBB. The clear case is the "AV DAR ZAR" ONBB in Darkhan branch, which we included the case study in this report. As to the existing legal and regulatory frameworks, it could be a production and services's cooperative, agriculture cooperative or company (LLC). The types of business and products need to be determined and business plan need to be developed before the establishment of the joint business entity. At least 9 members can establish agriculture or production and service cooperative with unlimited members for the future growth. As to the "Law of the company", up to 50 shareholders are allowed to be owners' of the company. In some regions of the project location such as Selenge, agriculture is more developed, members of the ONBB are mostly work in the agriculture sector. Therefore, they can establish an agriculture cooperative using the ONBB savings as seed capital, the ONBBs can merge voluntarily to each other. The cluster development, and value chain trainings need to be provided for them for future growth to be sustainable business.

- ***To continue as informal ONBB with some adjustments to the ONBB rule and procedure.*** It was observed that some of the ONBBs built its capacity to continue as informal loan and savings group without an external support. Might they need some adjustments in their rule and procedure. ONBB is the trust-based group, which services for only its members. The group members select each other by themselves, and during the project lifetime, only the reliable, loyal members remain to be in the group from the same communities, which trust each other. Being an informal saving and loan group has both advantages and disadvantages. Advantage is self-regulatory, no tax payment for savings, can dissolve the group any time they want, while disadvantage is if any financial risks face to the group nowhere to approach, to pay the tax to the income earned on savings.
- ***Digitalization of the ONBB savings and loan activities.*** The savings and loan group methodology are started worldwide about more than 30 years ago, it had been developed years to years depending on the country to country's situation. As we all know, the fintech is started to lead the financial sector worldwide. Mongolia is one of the countries which the banking and finance sector is mostly digitalized. It would be suggested the savings and loan activities of ONBB should be digitalized, since every member has an account in the bank, and has an opportunity to access to the internet bank and mobile bank. During the evaluation, some of the members were appreciated the life communication among the ONBB members and they considered it is better than internet banking. However, as an evaluator and an expert in the inclusive financial sector, I would suggest the transformation of ONBB into the internet banking and digitalization since we live in the digital era.

Usually, ONBBs make an adjustment to the group rule and procedure to keep the group activities alive, less risky and based on the needs of the group members. Adjustments to group rules, such as number of group members, meeting frequency, loan size, savings' size, interest rate on loans and savings, loan term helps to ONBB to be sustainable. The understanding of the importance of savings and the purpose of the group is a factor found to promote sustainability. Without this understanding, the benefits of membership are not well defined, and members become discontented and less willing to continue. In addition, ONBB can plan for future years to transfer to the formal entity to apply one of the above cases.

Sustainability of MSMEs

As we already discussed in the report, 1852 local community members attended in two types of business trainings provided within frameworks of the project. If closely look at the business training attendants, there are three different types of people. 1) after attending the business trainings, they are in search of the reliable business ideas or they are looking for startup funds 2) They already have own micro-small business, after training they improved the bookkeeping, marketing, in other words training knowledge already applied into their businesses. 3) They are expanding their businesses and looking for additional funding. The NTS branch coordinator supported some of them to access to the subsidized funding to increase their businesses.

As to the above basic classification, the project already made positive results for their businesses at some level. Depending on the nature of business, and capacity of entrepreneurs the businesses will grow and reach their sustainability. As results of the findings, we confirm that key of the sustainability of this component is an availability of the business trainers at the local level.

Based on the needs of the local micro-small businesses, the next stage of the project or NTS can consider the followings to support the MSMEs.

- Business consulting services in a sustainable manner case to case. The existing NTS structure cannot afford to provide case to case business consulting services because lack of the human resource.
- Provide seed capital in a form of grant or loan. NTS can provide this type of services with an assistance of the next project or partnering with financial entities.
- Coaching for their expansion. The Danish business consultant was providing coaching services selectively to some businesses where he visited during his consulting mission. His experience definitely showed for NTS team the need of coaching services for both the start-up and expanded business for the next step.
- Continuity of the existing business trainings for the local communities based on their demand because the local trainers are available.

Sustainability of NTS

The entire CSO sector in Mongolia face challenges in their sustainability. Most of the CSOs survive project to project not reaching the financial sustainability due to the following reasons 1) State does not allocate any budget for CSOs although they perform many of the state duties for the public. The legal and regulatory framework of the public budget allocation is not set yet. 2) The community members, whom they serve are not able to pay the fee for the advisory and consulting services, because the service fee culture is not set in public and poor communities cannot afford that 3) Some of the donor funded bigger scale projects provide services free of charge for the target group. 4) CSOs run project by project 5) no national and local big businesses donate for the CSO activities. NTS is the example one of those CSOs in Mongolia. CSOs in Mongolia need to access to the public resources and to increase their participation in performing some of the State tasks for the social protection.

There are two major challenges facing to the NTS to be sustainable, financially independent institution.

- Most of the community members, especially those who are considered as low income as NTS target group, has an expectation to attend trainings free of charge, and receive advisory services same as friends' suggestion. In addition, the culture of paying the consulting service fee is not set among the local micro and small businesses.
- The majority of the NTS branch staff has social backgrounds to help to the people, the business is not the subject matter, although they wish to run the NTS in a sustainable manner. The business knowledge and self-confidence are vital for the coordinators to run the NTS

branch in a sustainable manner. The local branches are developed own strategy for their financial sustainability, however depending on the knowledge and skills of the coordinator it varies.

The following options are suggested for the sustainability of NTS.

- *To make a formal contract with the local government for at least 3 years* to get the budget allocation annually for economic empowerment of the local communities. It depends on the political situation, there are lack of the understanding of the importance of the entrepreneurs' soft skills. In addition, there are frequent nepotism and corruption issues in Mongolia. The Danish business consultant also mentioned about this option in his report based on his visit in October 2021 in Mongolia, when he visited the NTS branches. This option can apply both the HQ and branch levels.
- *To diversify the training products and review the audience.* There are other trainings in the different subjects, which are important to entrepreneurs such banking, insurance, sales of e-commerce, and the skills trainings such as bakery, agriculture such as bee keeping. It was identified in the FGDs that there is demand in the market. In terms of the pricing, it is hard to compete with other professional training entities and the projects, programs funded by the international donor agencies. However, if NTS continues to provide affordable training services for the basis of the existing project beneficiaries, training services could be one of the income earning channels. The training needs assessment among the NTS members should be conducted.
- *To charge membership fee.* As of 2022, NTS has more than 3000 members. We if assume annual membership fee is 12,000 MNT (estimated as 30 DKK), the total membership income will be 36,000,000 MNT (91,139 DKK) The membership fee can support the overall organizational budget, can be spent for the branch activities, and as institutional overhead charge could be around 10% out of total.
- *To sell the business consulting and advisory services.* NTS should provide trust based reliable business consulting services for the target businesses in a sustainable manner. NTS could be an icebreaker for CSO community to charge for the service fee although the fee amount could be small.
- *To develop project proposals to access to the other donor funded projects with the similar goals.* Since the goal of the network the social partnership (NTS) to support the low-income community members, there are many different types of the projects implement to support the same target group, therefore, NTS can apply for funding. For example: Darkhan and Bayankhongor branches received small grant from IMO (International Migration Organization) to implement a small local project to work with migrant communities.

- *To work with the local ONBB and business trainers in a contract-based way.* As the project prepared certain number of trainers, they can conduct trainings in their field of expertise under NTS umbrella. Certain percentage of the individual trainers' income can go for the NTS overhead running in a contract based, because the trainings are conducted under NTS brand name.
- *To review NTS organizational structure.* As to the existing NTS structure, NGO is headquartered in the capital city, and the local branches are registered at the provincial level. Since there is no restriction for branches to operate independently, some branches apply and implement small scale projects funded by donor agency at the local level. Therefore, it is suggested before the end of project, NTS needs to conduct a workshop to identify the future sustainability structure of NTS as a national institution. As an independent evaluator, we would like to suggest that NTS needs to review an internal institutional structure including the relationship between HQ and branches such as overhead cost charge, sale of the NTS brand products and services.

CONCLUSION

In conclusion, "Creation of responsible and sustainable society" project achieved the expected results, and met the project objectives. The achievements by the project objectives are included in the effectiveness section of this report.

The COVID-19 pandemic has shown importance of supporting the local vulnerable community members in shock responsiveness. It was identified that one of the important supporting tools is savings in the shock period. The project was designed to help the community members to establish savings and loan groups, to support the local MSMEs by trainings and to build the NTS institutional capacity. Although, the project implementation period overlapped with pandemic restriction period, it reached the main objectives successfully. Some of the planned activities had to be delayed or had to be conducted using e-solutions. However, the implementation is going on successfully with ½ year extension at no cost.

Key results of the project include:

- Establishment of ONNBs more than planned. Most importantly, the several times ToT were organized to make the ONBB trainers available at the local level. It should be highlighted that the ONBB is one of the booster to exchange the information among members, coordinators in the different locations as well as it inspires them to be part of the NTS community.
- The knowledge and skills of the coordinators in terms of utilizing online communication platforms (e.g., ZOOM) have much improved while conducting various project activities. On one hand COVID had negative impact on the project implementation, on the other hand it

enabled the coordinators as well as the NTS project management to use more online options to move forward the project implementation. It contributed a lot to build the human resource capacity of NTS.

- The support local MSMEs via business trainings was considerable achievement of the project. The adoption of the Business training content of ILO was prudent choice because the training content was tested and enriched by the local cases. The local business trainers became available at the local level. Local branches have provided advice and support to start-ups without requiring payment during the project period. Local coordinators and trainers felt uncomfortable collecting payment from the poor, who already paid 1/3 of the training costs.
- The project conducted more advocacy and lobbying activities to make enabling regulatory environment for the issues facing to the target group members as well as for the public. The lobbying and advocacy activities vary by the branches depending on the specific needs of the particular communities. Lobbying and advocacy work examples are included in the effectiveness section of this report. The achievements as results of the advocacy work indicate that NTS institutional capacity is improved much, it became an institution which can lead other local NGOs.

NTS central provided overall coordination support including planning and logistic related to the evaluation and provided necessary data and information.

The report provides an overall assessment of project effectiveness, relevance, impact, efficiency and sustainability for each component of the project. The evaluation attempted to document the project achievements and compare it against project immediate goals and impact of the project on the project beneficiaries. Participatory evaluation by the project target beneficiaries was one of the methods used to identify project impact on the beneficiaries.

At the end, without any hesitation, I would like to highlight that ONBB's, and local networks have contributed to the community empowerment both economically and socially. In addition, the project provided a great contribution to the NTS institutional capacity at central and local branches while at the same time built its staff capacity and leadership. The project was booster for NTS to be local leader of CSOs.

ANNEX

List of key informants interviewed

	Names	Names of the branches	Responsibility/Position
1	Dulamjav	Zavkhan	Branch coordinator
2	Tsevelmaa	Zavkhan	ONBB trainer
3	Norovsambuu	Zavkhan	ONBB trainer
4	Nasan-erdene	Zavkhan	Business trainer
5	Dulamsuren	Bayankhongor	Branch Coordinator
6	Bat-ireedui	Bayankhongor	Business trainer
7	Lkhagvadulam	Bayankhongor	Social welfare officer, local government
8	Oyunbileg	Bayankhongor	ONBB trainer
9	Oyungerel	Bayankhongor	Branch Board director/ONBB leader
10	Purevsuren	Bayankhongor	Small business owner (curtain making)
11	Todtsetseg	Baganuur	Branch coordinator
12	Dungarmaa	Baganuur	ONBB trainer
13	Dariimaa	Baganuur	Business trainer
14	Undarmnaa	Baganuur	Local partner NGO " Sod bolomj"
15	Erdenetsetseg	Orkhon aimag	Branch coordinator
16	Bolortsetseg	Orkhon aimag	ONBB trainer
17	Sainzaya	Orkhon aimag	micro-business runner, business training participant
18	Daimaa	Orkhon aimag	micro-business runner, business training participant
19	Naranjargal	Orkhon aimag	Local partner NGO " oyunlag nomiin naizuud"
20	Azbileg	Darkhan	Branch coordinator
21	Azjargal	Darkhan	Branch assistant/ONBB trainer
22	Gereltsetseg	Darkhan	Darkhan TV- local partner
23	Gantulga	Orkhon aimag	local government representative/local partner
24	Oyunsuren	NTS HQ	project coordinator
24	Enkhtuya	NTS HQ	project coordinator
24	Tungalag	NTS HQ	NTS director

List of participants of Orkhon aimag

Орхон аймгийн Нийгмийн Түншлэлийн сүлжээ ТББ-ын дэргэдэх хуримтлалын бүлгийн ололт, сургамж хэлэлцүүлэгт оролцогчдын мэдээлэл

№	Овог нэр	Утас	Хуримтлалын бүлгийн нэр	Эрхэлдэг ажил	Хуримтлалын бүлэгт оролцсоноор таны амьдралд гарч буй өөрчлөлт	Гарын үсэг
1	П. Баярцэцэг	993522837	Молон үндэргэ	ТОО сайхан	10 сая дотор 7 он байснаар авахаа больсон.	П.Баярцэцэг
2	М. Булантунгалаа	99350505	Алиас хуримтлал	Мувчрааб. эрхлэл	Хуримтлал үүсгэн нь малчухаг Хуримтлал Хуримтлалд ажилладаг үүсгэн	М.Булантунгалаа
3	Н.Баярмаа	86050117	Эвнийх	Хувьсраа бизнес эрхлэл	Хуримтлал үүсгэн, тэндээ 5 он ажилладаг байна.	Н.Баярмаа
4	Б. Тамирцэцэг	99363337	Эвнийх	ТББ	Хуримтлалд байсан.	Б.Тамирцэцэг
5	Б.Тамирцэцэг	9555-8948	Эвнийх	Мувчраа	Зөв зориулалт үүсгэн.	Б.Тамирцэцэг
6	З.Наранмаргал	89555214	Тэрбүтат	Эвнийх	Хуримтлал үүсгэн үүсгэн	З.Наранмаргал
7	Э.Уриа	9816230	Тэрбүтат	Мувчраа	Хуримтлал үүсгэн.	Э.Уриа
8	Уриан Н.	99351155	Молон үндэргэ	Хувьсраа	Зөв зориулалт үүсгэн ажилладаг байна.	Уриан Н.
9	Тамбог М.	8910008	Эвнийх	КЕ БО	Хуримтлалаа өгмэл хийж байсан.	Тамбог М.
10	Мамирцэцэг	99123577	Эвнийх	Бүтэцтэй байсан	Хуримтлалд байсан байна.	Мамирцэцэг
11	Эрхцэнэг	95345232		Ажил хэрэг үүсгэн байсан.	Хуримтлал үүсгэн байсан.	Эрхцэнэг
12	Эрхцэнэг	88048303	Эвнийх		Хуримтлал үүсгэн 3 онд байж байсан байна.	Эрхцэнэг
13	Хангалмаа	99350061	Эвнийх	Мал дэмжлэг	Ажил хэрэг ололт хуримтлал үүсгэн.	Хангалмаа
14	Ажмаа	95101219	БЭ үүсгэн	Корпораци	Бизнес эрхлэлд байсан Корпораци - хуримтлал.	Ажмаа
15	Сайнаа	95557480	БЭ үүсгэн	ТОО сайхан	Хуримтлалд байсан байна.	Сайнаа

16	Агзакерба	99356131	Арвинек	Хубисараа Тон Хубис	Хүмүүжил Гэрээ Бэлгэ Бэлтгэл Тон Хүмүүжил Үйлдвэр	Агзакерба
17	Баяр	95553883	Монгол үүрэг	Хувь Хувь Үйлдвэр	Салхиргаа Гэрээ Гэрээтэй Гэрээ	Баяр
18	Дундга	99018995	Монгол үүрэг	Хубисараа	Гэрээ Хүмүүжил Бэлтгэл	Дундга
19	Хайрал	95341116	—	АНТТанхим	Эр Гэрээ Хүмүүжил Гэрээ Бэлтгэл	Хайрал
21	Хантуйт	95343969	—	Саян Гэр	МОНТ Гэрээ Гэрээ Хүмүүжил Үйлдвэр Гэрээ Гэрээ Бэлтгэл	Хантуйт
22	Дундга	94229298	—	Тар Гэр Хувь Үйлдвэр	Гэр Гэрээ, Бүтээгч Хүмүүжил Гэрээ Бэлтгэл Үйлдвэр	Дундга
23	Саран	99361600	БХ Гэрээ	Хувь Гэрээ	Бүтээгч Гэрээ Хүмүүжил Гэрээ Бэлтгэл Үйлдвэр	Саран
24	Арвинек	99974251	Арвинек Монгол үүрэг	НТС	Арвинек, Дундга, Монгол үүрэг Хүмүүжил Гэрээ	Арвинек
25	Хонгор	94113442	Арвинек Дундга	Хувь Үйлдвэр		
26						
27						
28						
29						
30						
31						
32						
33						

List of participants of Darkhan aimag

БҮЛГҮҮДИЙН УУЛЗАЛТАД ОРОЛЦОГЧДЫН НЭРС

2022.09.06

№	Бүлгийн нэр	Оролцогчийн нэр	Албан тушаал	Гарын үсэг
2022.09.06-ны өдөр 19:00 цаг				
1	Мөрөөдлийн гүүр хуримтлалын бүлэг	Чойном	Гишүүн	
2	Ав дар зар	Мөнгөншагай	Авдар хадгалагч	<i>О. Ууш</i>
3	хуримтлалын бүлэг	Эрдэнэтуяа	Гишүүн	<i>Э. Д. Д. Д.</i>
4	Өсөх ирээдүй хуримтлалын бүлэг	Эрдэнэтогтох	Түлхүүр хадгалагч	<i>Э. Д. Д. Д.</i>
5		Туяасайхан	Мөнгө тоологч	<i>Д. Г. Г. Г.</i>
6		Нямбуу	Гишүүн	
2022.09.07-ны өдөр 09:00 цаг				
1	Мөрөөдлийн гүүр хуримтлалын бүлэг	Отгонпүрэв	Гишүүн	<i>Отгон</i>
2		Хадбаатар	Гишүүн	<i>Хадбаатар</i>
3		Болдтамир	Түлхүүр хадгалагч	<i>Болд</i>
4		Өлзийбаяр	Авдар хадгалагч	<i>Өлзий</i>
5		Ганзориг	Түлхүүр хадгалагч	<i>Ганзориг</i>
6		Бадамханд	Гишүүн	<i>Бадамханд</i>
7	Ав дар зар хуримтлалын бүлэг	Шижирцэцэг	Гишүүн	<i>Шижир</i>
8	Тэгээс тэрбумтан хуримтлалын бүлэг	Батцэрэн	Мөнгө тоологч	<i>Б. Батцэрэн</i>
9		Крунов	Түлхүүр хадгалагч	<i>Крунов</i>
10		Жүгдэрнамжил	Нарийн бичиг	<i>Ж. Намжил</i>
11		Даваацэрэн	Мөнгө тоологч	<i>Д. Цэрэн</i>
2022.09.07-ны өдөр 10:30 цаг				
1	Ав дар зар хуримтлалын бүлэг	С.Санжаасүрэн	Бүлгийн дарга	<i>С. Санжаасүрэн</i>
2	Тэгээс тэрбумтан хуримтлалын бүлэг	Б.Буянхүү	Бүлгийн дарга	<i>Б. Буянхүү</i>
3	Өсөх ирээдүй хуримтлалын бүлэг	Т.Банзрагч	Бүлгийн дарга	<i>Т. Банзрагч</i>

Мөрөөдлийн гүүр
Ууш. м. н
Д. Ганзориг
Батцэрэн
Түлхүүр хадгалагч
Нарийн бичиг
Шижир
Мөнгө тоологч
Сайтмын захирал
Нодынбаяр
Д. Ганзориг
Б. Буянхүү
Т. Банзрагч

ДАРХАН-УУЛ АЙМГИЙН НИЙГМИЙН ТҮНШЛЭЛИЙН СҮЛЖЭЭ НҮТББ

List of participants of Baganuur

СУРГАЛТЫН ИРЦЫН БҮРТГЭЛ

Огноо: 2022.08.26

Байршил: Баяннуур

Сургалт явуулсан байгууллага:

№	Овог нэр	Регистр	Эрхэлдэг ажил	Бүмийн Хаяг нэр	Холбоо барих утас	Сар өдөр					Гарын үсэг
1				"Мандах"							
2	Байбасан	УГ67112401	Оёдол	Мануш	99922863						БТБ
3	Эндэ	УН050091202	Ногоо	Мануш	88715740						Тулга
4	Оюун эрэнэ	БП83110708	Тайван чех	Мануш	89919588						З.Б
5	Мөнх Бад	УХ83080911		Мануш	99923879						Монгол
6	Ойзуу баян	МА81101503	Оёдол	Мануш	99701804						Оюу
7	Баяндал	УС68030205	Ойгол	Мануш	88698088						Б
8	Тэнгэрчигэн	СЮ69021169	Тэнгэрчигэн	"Мандах"	99556379						Тэнгэрчигэн
9	Дэлгэрчигэн			Мануш							Дэлгэрчигэн
10	Наранбуяат			Оюун дотом							Наран
11											
12											
13											
14											
15											
16											
17											
18											

СУРГАЛТ ЗААСАН БАГШ

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List of participants of Bayankhongor

СУРГАЛТЫН ИРЦЫН БҮРТГЭЛ

Огноо:

Байршил:

Bayankhongor

Сургалт явуулсан байгууллага:

№	Овог нэр	Регистр	Эрхэлдэг ажил	Хаяг Бүлгийн нэр	Холбоо барих утас	Сар өдөр					Гарын үсэг	
1	О. Цэцэгмаа	УБ 74120400	эсэмийн ажилч	Дэвжинэ	94212991							
2	Б. Чувуунуу	#465070851	түвшинж	Дэвжинэ	95784628							
3	Н. Оюунмаа	1189061268	Зочирлогч	Дэвжинэ	88633544							
4	Э. Тамгала	1119207077	Тягтсан	Альра	80564919							
5	С. Хараа	5A8811724	Тягтсан	Альра	86884016							
6	М. Мөнхбаяр	УЮ88012001	Тягтсан	Альра	86647777							
7	Б. Намжилмаа	СН 88011702	Цэцэрлэг	Итгэл-Зүтгэл	99681117							
8	Намгун цэцэрлэг		Цэцэрлэг	Итгэл-Зүтгэл	99461440							
9	ОТӨХТ-жаргал	ор: 77032309	Цэцэрлэг	Итгэл-Зүтгэл	89212196							
10	Засаг түшмэл	У389121645	Цэцэрлэг	Итгэл-Зүтгэл	99441448							
11	Батчинэ	АСТ6022104	Цэцэрлэг	Итгэл-Зүтгэл	99159049							
12	Цэрэнханд	АУ80040805	Цэцэрлэг	Итгэл-Зүтгэл	97031595							
13	Тангуйа	МН97080308	Цэцэрлэг	Итгэл-Зүтгэл	8795124							
14	Багмаа	НТ78121522	Цэцэрлэг	Итгэл-Зүтгэл	91152855							
15	Түвшинжаргал		Цэцэрлэг	Итгэл-Зүтгэл	80184307							
16	Бэригчиг	УЮ82042100	Цэцэрлэг	Итгэл-Зүтгэл	96114112							
17												
18												

СУРГАЛТ ЗААСАН БАГШ

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