



**“WORK-BASED LEARNING FOR HIGHER EDUCATION SYSTEM IN
MONGOLIA TOWARDS BETTER EMPLOYABILITY OF UNIVERSITY
GRADUATES”
(MONGWBL) PROJECT**

FACT FINDING REPORT



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ABBREVIATION LISTS

WBL – Work based learning

HEIs – Higher education institutions

MES – Ministry of Education and Science

OTU – Otgontenger University

UFE – University of Finance and Economics

MULS – Mongolian University of Life Science (MULS)

MNUCA – Mongolian National University of Culture and Arts

DU – Dornod University

MTA – Mongolian Tourism Association

NSC – National Statistics Commission

HERP – Higher education reform project

MLSW – Ministry of Labor and Social Welfare

LSWRI – Labor and Social Welfare Research Institute

UN – United Nations

VTC – Vocational training center

SESC – Student Employment Support Center



CHAPTER ONE

ANALYSIS OF THE UNIVERSITY-LABOR MARKET RELATIONS

1.1. STUDY OF THE SITUATION AND DIFFICULTIES OF THE INTEGRATION OF YOUNG PROFESSIONALS IN THE LABOR MARKET

Youth is making up 47.5 percent of the labor force population in our country; 39.2% of urban and 22.2% of rural are employed. According to the IV survey of 2020, 1216.6 thousand (56.9%) of the population aged 15 and over are in the labor force and 918.1 thousand (42.1%) are in the non-labor field. In the total labor force, 641.0 thousand (52.6%) are males and 575.6 thousand (47.3%) are females. In addition, 1124.6 thousand (92.4%) of the total labor force are employed and 92.1 thousand (6.6%) are unemployed. (Source: www.1212.mn)

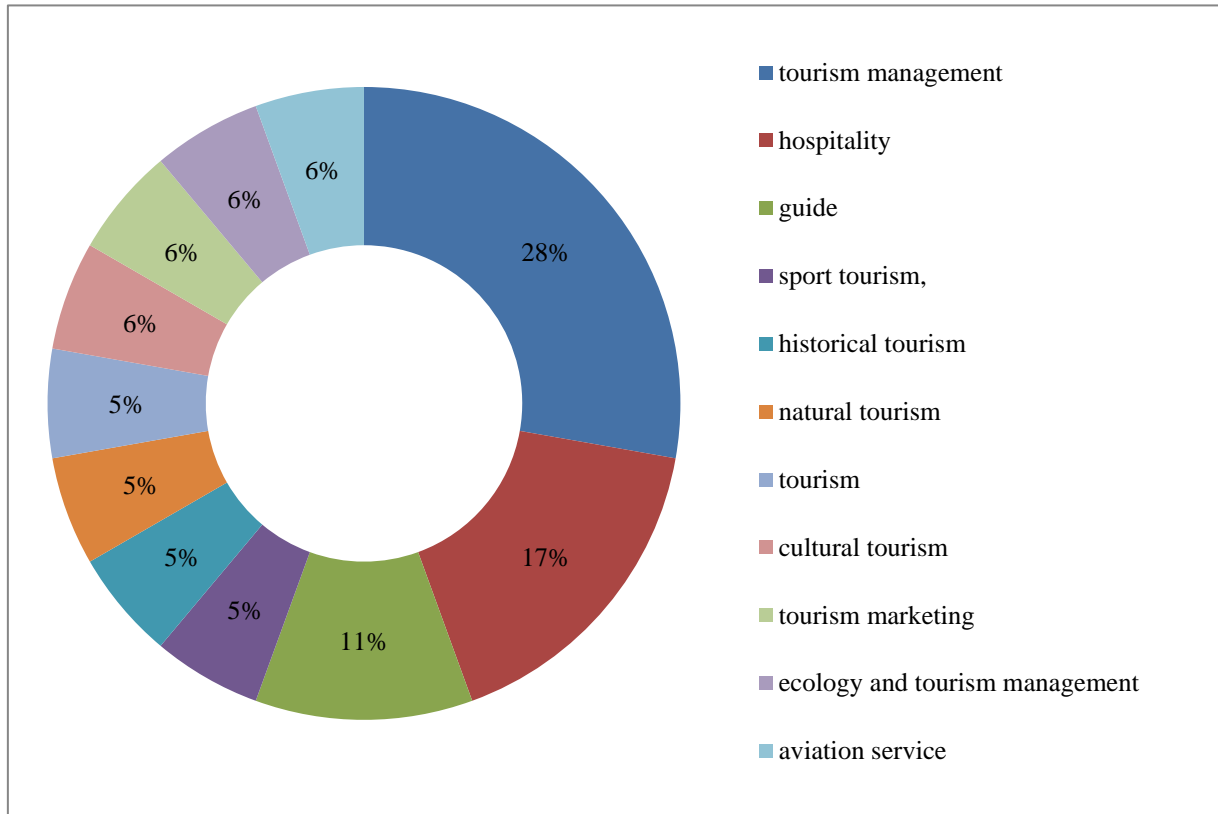
In today's society, there are many people who say that the quality of higher education is poor, but the main problem is that the professional skills and maturity of graduates of higher education institutions do not meet the requirements of employers. For example, a participatory assessment of the skills of university graduates in 2017 revealed that a total of 300 employers were required to have a skills level of 4.13-4.97. The current reality level for graduates is 3.16-3.97. The Skills Assessment of University Graduates shows that the number of unemployed with higher education diplomas is increasing due to the fact that graduates do not have the skills required by employers. (J. Erkhemtugs, J. Togtokh, B. Bayarmaa, 2019)

One of the major challenges of this time, when the quality of higher education is becoming increasingly important, is the lack of employment for graduates. The Ministry of Labor and Social Welfare selected 4,909 graduates from 44.9 thousand university graduates in the 2015-2016 academic year in the "Alumni Employment Survey 2017". According to the survey results, 68.4 percent of the graduates are employed, of which 69.6 percent work in jobs that require education and skills below their level of education. (Ministry of Labour and social welfare, 2017)

The main purpose of a higher education institution is to train educated citizens or skilled professionals in accordance with the needs of the labor market, employers and society. Researchers say that in line with future social, economic, technical and technological development trends, job demand, and sectoral policies, there is a need for cooperation at all levels.

As of a year of 2019, more than 800 students are studying in 13 higher educational universities in Mongolia and specializing in tourism and hospitality. In addition, more than 400 students are studying in 16 colleges or other vocational training centers in this field.

Picture 1. Tourism trainings



Nationwide, a total of 613 tourism companies, 468 hotels and 349 tourist camps operated, creating 54,000 jobs in the sector, accounting for 4.8% of total jobs.

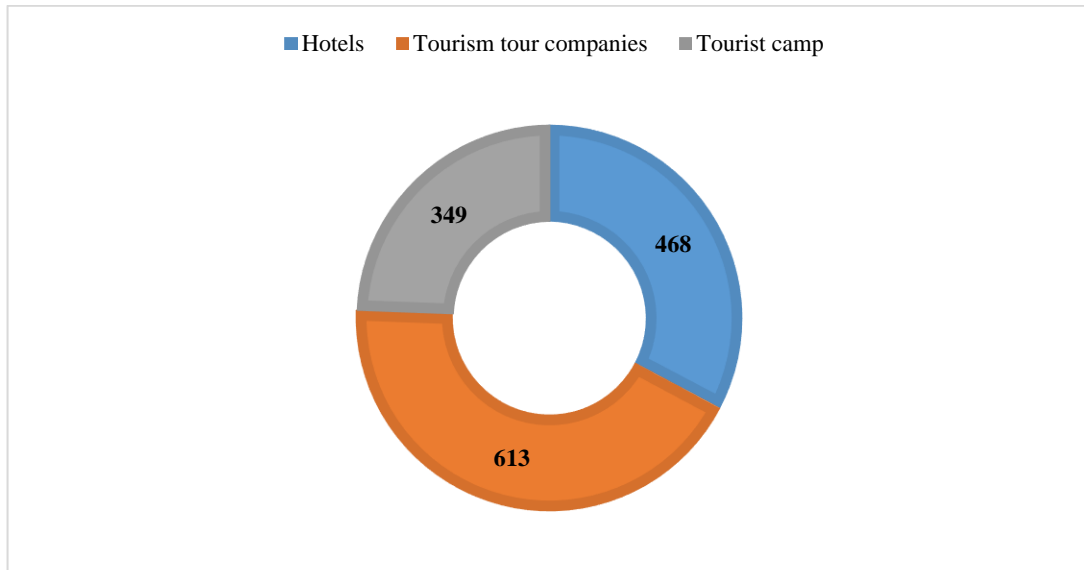
In addition, in some human resource research in the sector indicates that main criterion for working field remains the work and professional experience. This is because a large number of international and regional hotels have opened in Mongolia, and the results of the survey show that the workforce is still a problem.

- Labor market expectations and graduates' knowledge and skills

There are 1430 business entities operating in the tourism and hospitality sector of Mongolia, of which 613 enterprises are operating in the tourism sector, 468 enterprises are operating in the hotel sector, and 349 enterprises are operating in the tourist camps. ¹

¹ Current state of tourism research materials

Figure 21. Statistics of registered tourism companies in Mongolia, year of 2016



These organizations are interested in hiring a certain level of knowledge and skills after graduating from a vocational school, but due to issues such as the working environment and location of students, they are not always able to work in the workplace. For example, according to the enrollment rate of students studying tourism and hospitality management at UFE, 98% of the total enrollment is from urban areas and 2% is from rural areas. Research under the program shows that this situation affects the movement of labor for employers

In addition, these organizations work to create the necessary human resources for certain departments based on job situation research and analysis, but there is still a shortage of professional staff in the workplace due to students' interests and work experience. /such as hotel food service staff and room service staff/

According to the average performance of the graduate employment survey of the last 4 years, the graduates of the UFE program have above-average knowledge and skills after leaving the job. This is related to the constant updating and development of academic content and methodology of this program.

The curriculum focuses on the organization of systematic Academic adjusted to the specifics of the learners, the requirements of the workplace, and the specifics of the consumer market. For example, the program seeks to provide the following systematic knowledge and skills. These include:

1. Basic courses and practices of service management
2. Specialization courses and practices of service management
3. Lessons and practices to organize services and provide related skills

The system, which includes courses and internships to improve performance, assesses the level of knowledge and skills that employers and service workers have acquired.

In recent years, the human resource in the tourism sector has faced challenges due to the declining numbers of universities that specialized in the field. The main factors that have led to the closure of tourism programs by universities are the lack of enrollment or the reduction numbers of students in the program. For instance: 48 universities trained at the bachelor in tourism and hospitality in 2018, and in 2019, there are only 13 universities.

Mongolian University of Life Science (MULS) started to enroll in Natural Tourism program in 1999. Since 2003, there are 669 graduates. Last 5 years from 2016, the number of graduates majoring in the program is only 89.

Last 5 years, 62 graduates from University of Culture and Arts and ... graduates from Dornod University are supplied to the labor market.

About OTU, the tourism program started in 2009. Since then 3 graduations are completed. In 2012, the program is closed due to lack of enrollment reasons. However, due to the tourism sector development and human resource lack in the sector, according to a survey of business entities, enrollment in the Tourism Management Program restarted in 2018. Currently, 25 students are majoring now. UFE started enrolling in the Tourism Program in 2011.

The project participating universities conducted group discussions with employers and graduates from Tourism Management and Banking programs and tried to identify challenges in the labor market for new graduates. Group interview is one of the qualitative research methods. In the survey, 91 representatives (35% is male and 65% is female) of sustainable tourism companies are involved and their working experience is 8-20 years.

1. Interview results with employers in the tourism sector

In interview, representatives, and officials from Mongolian Tourism Association, the Mongolian Tourism Guides and Interpreters Association, and tour operators are attended.

“Are graduates of the Tourism Management program ready to work in the profession without retraining?” Not all graduates meet the same requirements, so it is not possible to hire them directly for a position such as manager. Other reasons are as follows.

- Unexperienced; Insufficient knowledge of industry specifics
- Professional insufficient knowledge and skill
- Lack of knowledge of Mongolian history and culture

- Lack of foreign language knowledge and skill
- Retraining is necessary because new graduates do not have sufficient knowledge of the specifics of the tourism industry and face significant difficulties in meeting managerial job descriptions, such as travel planning.

There are also other challenges for employers such as tourism sector in Mongolia is seasonal and the development of the sector varies. The annual work schedule is usually overloaded in summer and autumn, and there is a lot of paperwork and preparation in winter and spring, but there is no income. If we look closer at the enterprises in the sector, there are few organizations with stable organizational culture. Seasonal activities are also intensified. As a result, new employees are required to perform multiple tasks at the same time and overloaded for busy seasons. These create the risks that new graduates with little work experience who have just completed academic training, will be discouraged from their professional work or take a long time to adapt to the workplace.

For Tourism Management students, employers noted the need to improve students' self-study and personal communication skills, as well as their ability to overcome workload, responsibility, and trust. In addition, Mongolia's tourism sector is generally extreme and natural tourism. However, new graduates are not accustomed to these characteristics and are not sufficiently trained, so discouragement and quitting risks are followed.

How effective do you think it is to train graduates of the Tourism Management program in the form of internships and on-the-job training? Participants in the group discussion agreed that on-the-job training is the most effective training in this field.

In 1990, the first Mongolian tourism company, Juulchin, introduced job-based training with summer internship and temporary training. Thus, the company provides annual internships for industry students and provides opportunities upon graduation. One of the employers participating in the group discussion is one of the first graduates.

What kind of training and internship is suitable for preparing graduates of the “Tourism Management” program? What will solve the current problem? It is important to connect students to the workplace early, provide internships, and meet with employers for specifics of the industry and a tourism manager's tasks step by step. They believe that the graduate will have the opportunity to do basic managerial work, such as arranging trips to the workplace, to ensure a stable relationship between the trainee student and his / her supervisor, and to provide internships not only in the summer season. It is also a good idea to practice as early as possible through study tours, industry meetings, and internships.

Ten years ago, graduates had poor foreign language and professional skills, but they had good communication skills, were good listeners, and performed the tasks well. Today new graduates undervalue jobs but also have poor speaking skills and a lack of knowledge and understanding about the industry. / There is also a prejudice that tourism can only be done by everyone who speaks English well/. Yet, everyone is not bad. Of course, good graduates are coming. Most of them have very poor knowledge of foreign languages and lack personal confidence, listening and overcoming difficulty skills. For these reasons, the professional knowledge and skills do not meet requirements, necessitating retraining. It is also considered that there is a lack of practical knowledge due to the lack of practice during the study period.

International experience is studied, and the risks and challenges may face this type of training and other pedagogical skills shall be encountered. The following answers are provided for internship management. These include:

- Employers do not specialized for intern. Therefore, it is more likely to focus on learning on workplace practice.
- The supervisor lacks the ability to integrate the program closely. It is also based solely on internship guidelines and is dominated by internships.
- The supervisors do not receive additional pay or bonuses from the employers. So, internship is treated as additional workload.
- The supervisors are lack of specific teaching and knowledge of teaching methods, but there is no need to train specialists. Because the flow of intern practice is not stable.

It is emphasized that universities should seek advice and collaboration from professional organizations, increase internship hours, provide specific knowledge and understanding of the professional field with career guidance through professional courses and internships together.

What benefits can you gain from the work-based learning? The answer is given below. These include:

- It is possible to train skilled professionals from an early time of education. However, it is risky because there is no guarantee that he will work for the organization for a certain period of time
- It is important to train new graduates in the professional field to become quality and skilled professionals
- It is important for the future development of the industry

Employers identify the following requirements for future programs. For instance, the program should provide good knowledge and skills for foreign languages, English, Mongolian culture, personal communication development. Planning tour internship shall be in winter or other free seasons, focused on domestic tourism, best expert meetings, and good achievements of the foreign countries.

During the internship and final exams, the training units and professional teachers meet with employers and exchange views on the program. However, there are the following difficulties in recruiting graduates to the labor market. These include:

- 28.8% of all employers in the survey announced that when they hire new employees, they shall select graduates from internships in the organizations. Therefore, there is a need for universities to prioritize internships, update internship guidelines to meet the needs and requirements of the workplaces in the labor market, and amend the educational legislation on internships.
- 60% of the survey answered that a new employee must be trained within one month of selection. This indicates that there is a real need to internal training. It also confirms the need for reform in the university program.
- 27.0% of employers believe that the ability of graduates to be punctual is very poor, 13.9% is lack of foreign languages, 10.4% is work experience, and 10.4% is negative attitude and creativity.
- 51% responded that the internship period is very short and it is not possible for students to practice at the peak of a busy trip.
- The relationship between students and employers is weak and uncertain.
- The number of active tourism organizations is very few.
- Sometimes, job criteria is too high.
- There is lack of work experience for new graduates.
- Some graduates tend to discriminate jobs. In other words, they undervalue jobs.

As a result of the interview, the following concepts became clear. “Some new graduates don't learn the basics because they think they will work at the policy level. Therefore, new graduates need to learn certain skills in document processing, communication, and adaptability. In addition to their professional knowledge, they need to be flexible, eager to learn, and committed to their profession. They must know what to do at the lowest level of their chosen profession and be able to do it. It is also important to have sufficient theoretical knowledge about the profession and to be aware of its goals and responsibilities. From the employer's point

of view, graduates must be fully aware of their professional goals and responsibilities, adhere to professional ethics, and have the ability to perform the smallest actions that should be performed professionally.

In recent years, the number of universities with tourism has declined. The small number of enrolled students also indicates the need to update the program, eliminate duplications, and provide opportunities for similar courses from other universities.

Knowledge of foreign languages is one of the most important knowledge and skills for tourism graduates. This highlights the need to increase the quality and accessibility of foreign language training at bachelor level.

- As these surveys reflect the skills, knowledge and attitudes of tourism graduates, we should pay attention and focus on improving the quality of the program.
- Program curricula should be real and focused on real knowledge, skills and attitudes. In particular, there is a need to raise awareness of nomadic life and ethnic differences, to educate tangible and intangible cultural heritage, to work with experienced guides and interpreters and to align internship credit hours with internship outcome agreements. In addition to personal relationships and attitudes, the curriculum should include marketing, management, socio-political, historical, and geography lessons and their contents should be extended.
- Renew and implement programs that meet international standards in the tourism sector, study in detail job-based internships and trainings, and introduce best foreign practices.
- In the first years of employment, graduates have common poor skills such as teamwork, information technology and communication skills, while in the next 4 years, they are turned to foreign language, mathematical thinking and information technology skills. Therefore, it is important to reflect these general and professional skills to the needs of employers by adding them to the curriculum.

1. RESULTS OF INTERVIEWS WITH BANKING SECTOR EMPLOYERS

The interview is attended by senior officials, branch and department directors, and human resources managers from the Bank of Mongolia, the Ministry of Finance, Golomt Bank, and Capitron Bank.

How do you think the current university graduates of the Banking Program meet the job requirements of employers? In response to the question, they said, "Graduates come with a general knowledge or a certain knowledge of accounting. However, because of the disadvantages of working directly in the workplace, we provide extra training and after that

work-based training, too. We value the knowledge and skills of today's university graduates as average, regardless of which university they graduated from. Universities need to focus on ever-changing needs of employers to their professional programs.

What skills do you think are most lacking in recent employment by university graduates? They answered “Banking is based on trust. So it is too essential to maintain personal confidentiality. Therefore, there is a great need for legal knowledge, financial analysis skills, and EQ. The most commonly observed skills for new graduates include drafting official documents, analyzing information, making brief presentations, and writing reports. Also personal attitude and ability to handle workload are very important in our industry sector.”

Is it possible for a new graduate to work directly in the workplace? Is additional training required regularly? If so, what additional training is needed? The answer to this question is that all employers are required a new graduate to provide additional training. For example, they have to attend teller and loan officer training. These include comprehensive training in banking products and services, communications, software, currency recognition, credit research, financial analysis, and financial and economic law, as well as regulations issued by the Bank of Mongolia. They also point out that it takes time to get acquainted with the laws, regulations, and manuals related to the work to be done, rather than specific training. Some banks have already established a compulsory 14-21 days of training system for new employees depending on the position. This is important as a basis for adapting the theoretical knowledge acquired at the university to the practical practice of banking. In some cases, there is a separate training for new employees. The training provides specific information on banking culture, rules, internal units, and management, as well as other topics related to employee relationships and attitudes.

What skills and knowledge do you think universities should provide to graduates? It's great to be fully prepared to go straight to work. For example, they need to be able to conduct credit research based on financial and account statements, evaluate assets, recognize currencies correctly, and be familiar with products and services in general. It is also important to have knowledge of deposit and loan interest rates, interest calculation and trading understanding.

Banking graduates are not able to meet the needs of employers. For example, they say that in addition to professional skills, they need to focus on personal communication skills, workload, and accountability.

They also said that the general and professional skills of graduates, such as problem solving, teamwork, research, adherence to rules and standards, risk forecasting, and document development, were lacking.

What skills do you think banking interns need to improve during their internship? They should learn customer relationships, basic bank settlement documents, loan application materials, the bank's internal organization, and products and services. Evaluating and reporting writing and speaking skills, and teamwork skills are also important for any job requirement.

What are the difficulties in getting an intern in the banking sector? For example, are bank internal confidentiality and other issues open to interns? Does the internship program mention this? Or do you have certain privacy agreements with interns and schools? Does the practice guide address this? Because of the bank's and client's confidentiality, the trainee acts as an external observer. There is also a specific confidentiality agreement with the intern. The internship guidelines contain some provisions related to the bank's internal confidentiality and the bank provides limited information to the intern. Some information may also be open.

The MONGWBL project aims to implement work-based learning experience of the European Union. This type in European countries allow long-term internships in collaboration with the employer and the school (in some cases with paid), and fully prepare at workplace upon graduation. It is a matter of practicing at the same level as the current academic year in Mongolia. How appropriate do you think this learning type is for the banking sector program?

Banks can enter into cooperation agreements with universities and provide students with long-term internships with a certain amount of salary. This means that junior and senior students work in a bank for a certain period of shortened time. The regularity of such work-based internships has many advantages, such as increased students' learning, deepened understanding of the banking profession, direct transfer to the job upon graduation, and improved attitude and motivation to work in a bank. However, in the current curriculum, there is no such practice, so employers may view the school as a viable option by contracting with students. It is also not possible to make a preliminary assessment due to the lack of sufficient information.

Work-based program in a bank, do you face other difficulties related to the internship, not only in terms of the methodology used by the guiding supervisors to the trainee student? (For example: tellers, economists, etc.) A bank employee specializes in a particular field, it is likely that there will be more than one supervisors for a trainee student. It is better to give supervisors a certain salary for internship. There is not any such kind of supports. In addition, due to limited time and workload, it is not possible to provide enough information to the trainee

due to lack of time or workload. There are no incentives for supervisors. Therefore, in order to successfully implement work-based learning, it is advisable to include all of this in the contract. In other words, the legal environment for internships needs to be created and validated. Currently, it is common for interns to be considered as additional work or additional tasks and workloads.

The current internship system lacks of good cooperation between universities and banks. It is also common for employers to accept interns as an additional duties. Although a certain amount of tuition and credit hours is transferred to the banks in accordance with the higher education institution guideline, but it is an internal matter of the banks. So, it is not clear whether that kind of payment has reached the supervisor. Therefore, supervisors manage the intern students with his own duties of jobs and it shall be a second obligation. In such situations, there is little time to work with them and intern students are at risk of only observing.

Universities, employers, or banks should be mutually beneficial in implementing a job-based program in a bank. So what are the opportunities for the bank? (For example, hiring well-trained graduates, staff development training from a partner university, etc.) New graduates will be able to be hired directly without retraining. It shall be the following advantages, too.

Potential benefits for universities:

- Provide jobs for well-trained graduates
- It is possible to practice during the study period, so the retrain will be short
- To have more understanding and information about workplace, to be interested in studying independently, etc.

Potential benefits for banks or employers:

- To be provided with well-trained human resources
- Provide opportunities for staff to participate in partner university programs and improve their skills
- Be able to organize events to promote the organization with the participation of the program and the partner universities, etc.

How much interest do employers have in concluding an employment contract with a well-trained student during the internship, providing a paid internship, preparing them for future employment through a phased internship, providing them with tuition discounts, and hiring employees? Is there such a need? It would be beneficial if the above issues are properly negotiated with the bank's human resources department. Banks are now announcing a spring

recruitment campaign and working with universities. Therefore, it is possible to provide paid internships for students if the university cooperates regularly.

Employers emphasize the importance of partnerships to meet the needs of graduates. The banking sector has internal secrecy. Also, due to the specificity of other systematized structures, the possibility of training fully trained personnel for the job is limited. Therefore, the fact that all banks are training new employees through retraining indicates a lack of coordination between employers and higher education institutions.

Today's labor market is in high demand for fully trained workers, but new graduates are not able to meet the requirements. It has more to do with practice than the content of a professional program. In other words:

- Training a good professional requires a good understanding of the specifics of the job, special and individual skills, the work schedule, and the organization of work. The current internship program does not play a sufficient role for these issues.
- Employers are retraining new employees through retraining or apprenticeships.
- Student internships vary depending on the culture, operational structure, and institutionalization of the organization. However, the process of managing or supervizing an internship is the same as an additional workload for the employee.
- Employers pay more attention to graduates' personal communication skills. It is generally agreed that such skills are not sufficient for today's graduates.

Of course, employers want to hire new professionals with good work experience. However, opportunities for new employees to gain such experience are limited. Therefore, it is necessary to organize training work-based demand.

An annual survey by the Labor and Social Security Research Institute identified the following as the most common challenges for employers in hiring new employees. 22.2% of them said that the inexperience of job seekers is the biggest problem, while 18.2% do not want to work permanently in the workplace, and 17.1% does not satisfy working conditions and wages.

This suggests that the lack of professional skills and inexperience of job seekers remains a major challenge for employers in recruiting new employees. This has been repeatedly mentioned in annual surveys.²

² Labor Market Demand Barometer Survey Report, Ministry of Labor and Social Welfare, Research Institute of Labor and Social Welfare, 2018; 2019

Graduates of higher education institutions lack the experience to go to work. Therefore, 56.8% answered that mandatory training. In the last 12 months, 33% said that they have organized trainings for their employees, provided them with domestic and foreign training, and supported them in improving their knowledge and skills. By type of training, specialization and in-service training are the most common.

In addition, personal responsibility and reliability are more important than other skills in clarifying the skills criteria and requirements for new employees.

In addition, organizations that have a strategy for hiring the right people for the job are twice as likely as organizations that prefer to hire new employees with retrain policy. This puts new graduates at risk of not meeting the requirements of employers, delaying employment until find a job, not working in profession, or starting another job.

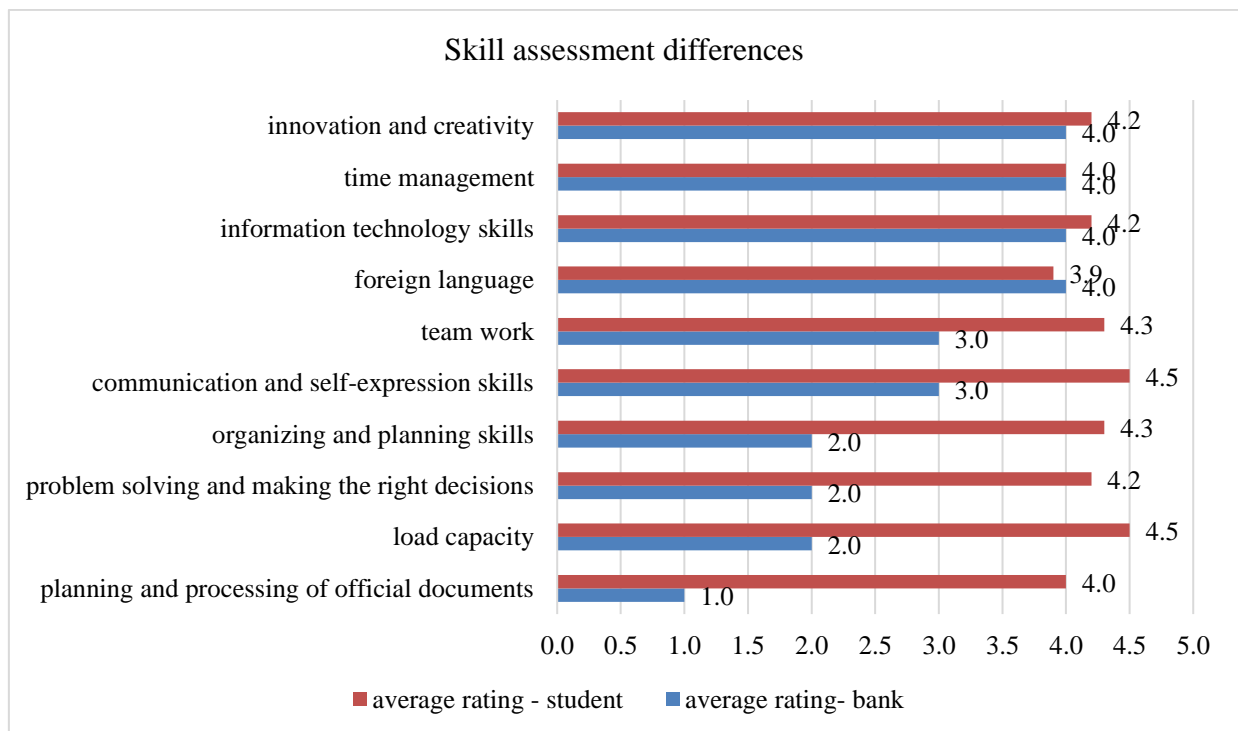
1.2. ANALYZING EMPLOYMENT SITUATION FOR GRADUATES

The study of labor market supply and demand at the professional level is important in developing relevant policies. For example, the survey aims to conduct quantitative and qualitative research on the ability of graduates to meet job requirements in the labor market, the challenges faced by graduates in employment, its forms, perspectives, and plans.

Today, universities are focusing on researching employment and market needs and adapting programs to them. As a result, research and analysis of the challenges and situations facing graduates in the labor market have reached a regular level.

The following employment survey is included 171 graduates of OTU and University of Finance and Economics (UFE).

Challenges for new graduates /Banking program/



The 10 skills acquired by the surveyed graduates are evaluated on a scale of 1-5. The student score is 4.2, the bank score is 2.9 and the difference is 1.2.

This shows that there is a significant gap between student and institutional values. It also highlights the need to take employer-university cooperation to a new level.

Universities train specialists according to the program and supply them to the labor market. However, employers are somewhat skeptical of graduates' knowledge, skills, practices, and attitudes, which has a clear impact on graduates' career and developmental attitudes. On the other hand, the survey shows that graduates are very optimistic about employment.

The study identifies the following challenges. These include:

- Due to the influence of Kovid 19, there is a lack of opportunities for internships. The practice during the detention was ineffective.
- Students do not get along well with the organization's expectations, culture, and adaptability to the community.
- It is difficult to communicate with managers and report on the work done.
- Poor knowledge of formal ethics.
- Students need to learn to write CV, prepare for a job interview and express themselves properly.
- There is a big difference between expectations and reality after hiring. New employees need work planning, reasoning, and stress management.

The following are some of the challenges that employers face in recruiting new graduates. These include:

- Weak university cooperation. For example, requesting a cooperation agreement requires difficult conditions that cannot be met in the reality.
- Teachers impose too high expectations on students or negatively affect their internship attitudes. (You can't be a teller after graduating from university, etc.)
- Students are not interested in starting with the lowest level of employment. / Their mindset of further growth is broken by very little things /
- No work experience (work inconvenience, student mentality, lack of basic workplace culture, lack of basic skills, etc.)
- Weak self control and fully expression during the selection process due to embarrassment.
- Sudden disappearance during the selection interview. (For example: not picking up the phone when calling for an interview or not coming on time, being late, or disappearing silently, etc.)
- The concept of sustainability is very weak.
- Poor business ethics. For example, lack of professional communication ethics, very poor e-mail and telephone communication skills, lack of knowledge of attendance procedures, time management, planning, management etiquette, behavioral culture, dress, teamwork, and spelling in Mongolian. Lack of writing skills, poor reporting on feedback, and application skills in office porgramms are common.

To date, the graduate employment survey has been conducted for 4 years in a row by the Labor and Social Security Research Institute. (ХХХСИ, 2016-2020)^{3 4 5 6 7}

Table 2. Gradutae employment

Years	Total graduates	Employed		
	Permanent	Total graduates	Male	Female
2016	61.6%	69%	43.4%	56.6%
2017	68.4%	60.9%	45.6%	54.4%
2018	84.2%	61.9%	46.4%	53.6%
2019	79.6%	76.5%	41.8%	58.2%
2020	76.9%	74.8%	48.8%	51.2%
Totals	74.14%	68.62%	45.2%	54.8%

According to the last 5 years servey, 68-74% from total graduates are employed.

Factors that affect the workplace and the most common challenges over the last 5 years:

Table 3: The biggest factors influencing the employment of graduates and the challenges they face

years	Factors	Challenges
2016	<ol style="list-style-type: none"> 1. Profession 2. Interview skill 3. Personality 4. Graduated university 5. Grades and points 	<ol style="list-style-type: none"> 1. Colleagues, management relations 2. Get used to working style 3. Lack of work experience or working conditions 4. Comply with norms and plans
2017	<ol style="list-style-type: none"> 1. Team working ability 2. Communication skill 3. Knowledge of foreign language 4. Math thinking and calculate ability 5. Lack of professional skills 6. Poor availability of jobs and lack of job information 	<ol style="list-style-type: none"> 1. Lack of working experience 23.7% 2. Adaptation to working style 15.6% 3. Workload, environment and condition 14.6%
2018	<ol style="list-style-type: none"> 1. Profession 19.3% 2. Personilty 17.3% 3. Interview skill 11.9% 	<ol style="list-style-type: none"> 1. lack of working experience 21.8% 2. Workload, environment and condition 14.9%

³ https://mlsp.gov.mn/uploads/files/7f5c4943a70a6e1f87fb9a345_fac5f50dcd72125.pdf.

⁴ <http://rilsp.gov.mn/upload/2018/sudalгаа//Төгсөгчдийн хөдөлмөр эрхлэлтийн судалгаа 2015-2016 2017.pdf>

⁵ [http://rilsp.gov.mn/upload/2018/sudalгаа//Төгсөгчдийн хөдөлмөр эрхлэлтийн судалгаа 2018 \(2015-2016\).pdf](http://rilsp.gov.mn/upload/2018/sudalгаа//Төгсөгчдийн хөдөлмөр эрхлэлтийн судалгаа 2018 (2015-2016).pdf)

⁶ [http://rilsp.gov.mn/upload/2018/sudalгаа//Төгсөгчдийн хөдөлмөр эрхлэлтийн судалгаа 2019 \(2015-2016\).pdf](http://rilsp.gov.mn/upload/2018/sudalгаа//Төгсөгчдийн хөдөлмөр эрхлэлтийн судалгаа 2019 (2015-2016).pdf)

⁷ [http://rilsp.gov.mn/upload/2020/research-MN//2020-Tugsuchdiin_hudulmur_erhleltiin_sudalгаа\(2015-2016\)MN.pdf](http://rilsp.gov.mn/upload/2020/research-MN//2020-Tugsuchdiin_hudulmur_erhleltiin_sudalгаа(2015-2016)MN.pdf)

	<p>General skills lacking: teamwork, communication, time management, independent work</p> <p>Professional skills needed in the workplace: foreign language, computer skills, document processing, professional knowledge and skills</p>	<p>3. Adaptation to working style 13.5%</p>
2019	<ol style="list-style-type: none"> 1. Personality 21.0% 2. Profession 20.2% 3. Interview skill 12.0% 4. Working experience 10.6% 5. Professional skill 9.8% <p><i>Foreign language knowledge and skills, abroad study, work experience, appearance, and physical development is less important on employment.</i></p>	<ol style="list-style-type: none"> 1. Employment difficulties due to lack of skills 10% 2. Problems related to educational incompatibility 28.6% 3. Lack of working experience 20.6% 4. Workload, environment 17.7% 5. Adaptability to work style 17.7% 6. Distance between home and work 11.5%
2020	<p>General skill lacking</p> <ul style="list-style-type: none"> - Team working, communication, self-work and decision making ability <p>Professional skill lacking on workplace:</p> <ul style="list-style-type: none"> - Foreign language - Computer knowledge - Document processing - Professional knowledge and ability 	<ol style="list-style-type: none"> 1. Shortage of professional jobs 41.0% 2. Low salary 11.5% 3. No interest to work by profession or not satisfied 7.6%

According to the survey conclusion:

- The following are some of the reasons employers face difficulties in hiring new employees. These include 31.5% of inexperience, 23.5% of incompatibility with education and profession, and 13.2% of lack of work environment and salary.
- As of 2016, professional skills, GPA, and graduation university name is dominated. Since 2017, the general and professional skills of the graduate have been the main focus. In 2018, professional knowledge is considered at the same level as personal skills. In 2019, personal skill is preferred, and the impact of foreign language skills, study abroad experience, work experience, physical appearance, and physical condition is reduced. In 2020, personal skills is considered first, followed by professional skills. In recent years, there has been a growing demand for graduates' soft skills.

- As a result of the above annual survey, it can be seen that there is a lack of work experience, ability to overcome workload, adaptation to work environment and work style, and ability to communicate with colleagues and managers.
- Comparing the skills acquired by graduates with the skills required for the job is 78.9 percent rated it as appropriate, 10.4 percent as high or too high, and 10.7 percent as low or too low. In addition, more than 10 percent of graduates face employment difficulties due to lack of professional skills.
- To clarify the difficulties faced by job seekers, 26.3% mentioned the lack of job information, 18.7% the lack of work experience, 10.7% the lack of professional jobs and 7.5% the unsuitable working environment and time.

Employers should be accustomed to providing job information on a regular basis in cooperation with government employment agencies. In addition, universities should pay attention to the sources of job information.

For the future development of the program and universities, 44.1% of the graduates said that the quality of the internship should be improved, the duration should be extended, and graduates should be connected with a professional organization; 17.1% to improve teaching materials, textbooks, techniques and equipment, increase the number of libraries and classrooms; 12.7% to improve training content, curriculum and quality; 11.3% named factors such as improving teaching methods, communication, knowledge and skills. This suggests that attention needs to be paid to improving the quality, access, learning environment, and resources of university internships.

As of 2020, 45.7% of all graduates said that the coronavirus (Covid-19) did not affect employment, unemployment, household income and wages, while 22.4% said that wages and salaries had decreased and financial difficulties had arisen. Also, 7.6% said they could not work because they had to look after their children because schools and kindergartens were closed.

1.3. STUDY OF THE EXISTING INSTITUTIONAL MECHANISMS AND TRADITIONS ENSURING THE UNIVERSITY-COMPANY RELATIONSHIP, IDENTIFICATION OF POSITIVE AND NEGATIVE ASPECTS.

In 2010, the Ministry of Social Welfare and Labor and the Ministry of Education and Science jointly implemented a pilot sub-program “Supporting Student Employment”. Within the framework of this program, the “Student Employment Support Center” is established at the universities of Mongolia to provide consulting services aimed at preparing students for the labor market, internships and earning income. Currently, there are more than 80 employment centers in 88 universities and colleges, and the following activities are being organized. The participating universities have also stabilized the center in order to provide internships for students, provide job guidance, earn money while studying, and prepare for work.

Student employment support centers regularly carry out the following activities. These include:

- The graduates’ employment survey
- Workplace open day
- Permanent and part-time work
- Job information on the university website and alumni association pages

The traditional mechanism of communication between universities and organizations is defined as follows.

Table 1.3.1. Advantages and disadvantages of traditional collobaration

Advantages	Disadvantages
<ul style="list-style-type: none"> - Professional organizations welcome interns and organize successful internships. - Provides professional skills through organizational activities. - In some cases, pre-orders are made and interns are hired. - The organization appoints a supervisor. - Students are employed in accordance with the provisions of the internship guidelines. - Responsible for accommodation, meals and, in some cases, transportation costs during the internship. - At the end of the internship, students are given the opportunity to continue working for a fee. 	<ul style="list-style-type: none"> - There is a tendency to force students with workloads - In some cases, no contract is signed with the student. - There is a tendency to violate the provisions of the guidelines and to perform only one role during the internship. - In general, internships are conducted only in the form oral agreement without legal arrangements and specific contracts. - Interested in long-term unpaid internships for students. - In some cases, the internship period is incomplete. - In some cases, student internship reports are given an unreasonable grade or a high points

Recently, there are almost no complain about internships. (Except for the personal reasons of a single student) This can be explained by the benefits of cooperation between

the universities and the professional organizations, the quality of teaching, and the student's knowledge, skills, and attitudes.

Therefore, we should focus on the following issues. They are:

- Make a formal contract for the internship
- Take a proactive approach to providing jobs for graduates
- Long-term stable cooperation
- Solve insurance issues
- To create conditions for students to work with a salary during their studies and provide

jobs after graduation.

Universities are regularly conducting situational surveys to identify challenges for graduates entering the labor market, and the following conclusions are drawn. These include:

- Introduction practice
- Professional or industrial practice
- Career counseling
- Career promotion campaign
- Professional development workshop
- Professional competitions
- Employment and career development counseling
- Job fairs
- Employer meetings

In addition, employers regularly participate in the work of program committees which aim to coordinate program reforms with the needs of the labor market and receive their suggestions and incorporate them into their activities.

University policies

Universities continue to offer the following concepts in banking and tourism management programs. For example:

- Regularly update and improve training programs and plans to meet the needs and requirements of employers
- Systematically provide students with the knowledge and skills needed in the workplace
- Provide opportunities for paid internships and prepare students for the workplace

CHAPTER TWO

STUDY OF THE SITUATION OF THE WBL IN MONGOLIA

2.1. ANALYSIS OF NATIONAL POLICY AND LEGISLATION WITH REGARDS TO IMPLEMENTATION OF THE WBL, IDENTIFICATION OF FAVORABLE-UNFAVORABLE FACTORS

In 2016, the Parliament of Mongolia approved the Strategic Document “Sustainable Development Concept - 2030” and defines development direction of Mongolia for the next 15 years. The concept is closely linked to the global 2030 Agenda for Sustainable Development. Mongolia is one of the first countries to officially recognize and implement that sustainable development goal. So, proper work concept is reflected in the sustainable social development chapter.

Proper work means providing everyone with the opportunity to work productively, safely and with a fair income, as well as ensuring the social security of the employee and his or her family. The Proper Work Index includes ten elements that are part of its four pillars of strategy (full and productive employment, employment rights, social security, and social partnership). They are:

- i. Employment opportunities;
- ii. Productive work, adequate wages;
- iii. Decent working hours;
- iv. Balance of work, family and personal life;
- v. Prohibited forms of labor;
- vi. Job security and stability;
- vii. Equal employment opportunities and attitudes;
- viii. Occupational Safety;
- ix. Social security;
- x. Social partnership, employer and employee representation

The Action Plan of the Government of Mongolia for 2016-2020 states that the “Earned Student” program shall be implemented. This allows students to work or part-time job during their studies. The Earned Student Program is made a national program and approved by Resolution No. 178 of December 7, 2016. Through the implementation of that national program:

- Students will be prepared for employment through part-time work, internships, specializations, and direct employment after graduation;

- Universities, colleges, and Vocational Training Centers should train highly skilled professionals that meet the needs and requirements of the workplace, address students' social issues, and improve the quality of training and research;

- The employer has a clear legal framework for part-time work and student employment.

In 2017, Parliament passed a law to support youth development. Article 11.1.9 of the law states that “private organizations (with 100 or more employees) shall provide part-time jobs equal to 5 percent of the total number of employees” and article 11.3 states that the Government should provide related regulations.

The “Student’s Part-Time Employment” regulation is approved like Government Resolution No. 228 of June 19, 2020. Its aim is for students to work part-time on a voluntary basis to gain career guidance, practice, get a job immediately after graduation, and increase their income. The regulation also states that student employment should be based on his own desires, interests, choices, and needs, receive a appropriate salary with job evaluation, and not adversely affect student health, safety, personal development, and academic performance. Students also have the opportunity to earn money by working part-time, participating in research, creating their own work, producing products and providing services.

The private sector (with 100 or more employees) should provide part-time jobs equal to 5 percent of the total workforce and provide employment opportunities for students. Its duration should not limit the student's educational responsibilities. The regulation also states that time limit does not apply to university or college student vacations.

Private organizations enter into employment contracts with students who are currently part-time job employed. The contract must specify the duties to be performed, working hours, conditions, and salary in a mutually agreed manner with student's study and working hours' ratio and the quality of the performed job. It is also required to notify the employment center of the university or college in that he has been hired.

Although the legal environment for student employment has improved to some extent, its data is still inconsistent and non-transparent. Student Development Center's reports are directly sent to the Employment Agency of Ulaanbaatar. This should be changed as it creates a situation where it cannot serve as a basis for the Ministry of Education's policy and planning.

About tourism sector:

According to the survey “Tourism 2020”, from World Tourism Organization, in the 21st century, eco-tourism, special interest tourism; cultural and cognitive tourism, meetings, conferences, exhibitions, fair tourism and medical tourism are developing rapidly. According

to a study by the United Nations World Tourism Organization, the number of tourists in the world will triple to 1.6 billion in 2020 compared to 1995, and the number of tourists visiting the Asia-Pacific region will grow faster than in other parts of the world. If Mongolia ensures the sustainable development of the tourism sector, successfully implement the objectives of the program, we will attract the flow of tourists to the Asia-Pacific region and our tourism competitiveness increases by 2025.

A total of 1,430 companies operate in the tourism and hospitality sector in Mongolia; 613 are in the tourism sector, 468 in the hotel sector, and 349 in the tourist camp. These organizations are interested in hiring well-educated and skilled graduates. However, graduates do not always have a stable job due to work environment and location. According to the Tourism and Hospitality Management Program enrollment, 65% is from urban and 35% is from rural areas.

Our research shows that this affects the migration of employers. In addition, professional experience remains a key criterion for personnel working force in these sectors. They are working to build the necessary human resources based on job situation research, but there is still a shortage of skilled professionals due to criteria such as graduates' interest and work experience.

In the case of a university, an agreement between the institution and the university provides intern students with the opportunity to practice in all areas of the institution's services and to participate in all activities on an ongoing basis. In addition, the first month will be unpaid, and according to the Mongolian Labor Law, the intern student shall be paid the minimum wage from next month, depending on their own knowledge and skills.

In the case of universities, work-based learning offers 3-4 types of internships, depending on the type and specifics of the program. Each university specifies internships in the curriculum and organizes, accordingly. Depending on the organization of the internship, common features and requirements, the internship can be of the following types. These include: Introduction, Professional, Production, Teaching, and Programized

The following legal environment shall be done:

- Learning regularion
- Internship guidance
- Contracts with students and intern organizations

About internship structure: The internship guidance should be produced on the program specifics.

- The internship guidelines should include a description of the internship. It includes the name of the course, code, a set of hours, requirements, purpose, summary, duration, organizational form, experienced knowledge and skills during the internship, report structure, and evaluation of results.
- Internship report: Each intern student should write a report, present it orally to the department within the planned time.
- Introduction practice can be defended in the form of team exhibitions, books, manuals, posters or videos. For internships, each student should write a report, prepare materials and presentations in accordance with the internship guidelines.

Legal documents survey

- 1) **Higher education reform map /roadmap/ 2010 – 2021**
- 2) **The concept of sustainable development of Mongolia-2030**
- 3) Comprehensive national development policy of Mongolia based on the Millennium Development Goals
- 4) State policy for employment /2016-2026/

HIGHER EDUCATION REFORM ROADMAP 2010 – 2021

The goals of the higher education development policy for 2010-2021:

- Improve learning-science-industry-business entity relationships
- Increase the importance of internships in higher education

Ensure the participation of employers in the development of higher education standards

RESULTS 2012-2021:

The skills of national specialists trained by Mongolian universities will improve and have a good impact on the economic growth development.

The majors and plans of universities and colleges are in line with the structure of the national economy and the needs of the labor market.

NATIONAL TOURISM DEVELOPMENT PROGRAM⁸ /2016-2025/

Annex to Government Resolution No. 324, 2015

In the national development policy based on the Millennium Development Goals, the following aims are included. They are:

“Intensively develop tourism and make it one of the leading sectors of the economy”; “Develop and implement a national tourism development program”; “Increase

⁸ <https://www.legalinfo.mn/>

tourist transportation types and reception capacity”, “Construction of large tourism complexes”, “Develop regional tourism” etc.

The purpose of the National Tourism Development Program is to change the system of training tourism professionals and to develop a work-based learning system.

3.9.1.3. To establish a learning system for universities, colleges and vocational education institutions based on the needs of the labor market;

3.9.2.7. To prepare young people for proper employment by providing them with skillful education and training, and developing their creative attitudes;

The Ministry of Nature, Environment, Tourism and Green Development of Mongolia developed a National Tourism Development Program. It provides for the development of the tourism sector and the training of necessary and skillful specialists. This is in line with the results of our project.

4.4.1. To improve the program to meet the human resource needs of the tourism sector;

4.4.2. To organize training, retraining, internship and capacity building of human resources in the sector;

4.4.3. To develop an improvement program for guide-interpreters in the tourism sector; trainers and staff in the hospitality sector, and involve them;

6.1.4. Within the framework of human resource development in the tourism sector:

6.1.4.1. To improve the training program to meet the needs of human resources in the tourism sector and bring it to the international level;

NATIONAL YOUTH DEVELOPMENT PROGRAM 2019-2022⁹

5.2.3. To provide curriculum and content of higher education and vocational training institutions to the professional skills and orientations required in the labor market;

5.3.5. To train people who have difficulty finding a job, new graduates of vocational and higher education institutions, and the target youth group and support them with sustainable jobs through production or practical training;

5.3.19. To involve young people on work-based learning projects and programs, introduce industrial or practical training and other special methods, promote the importance of training, and create apprenticeship jobs;

5.5.4. To organize skills training for target youth group with the help of professional organizations and associations;

⁹ Annex to Government Resolution No. 171 of 2019

About banking sector:

In recent years, the need for specialists in the banking and financial sector has intensified, and the consumption of financial products and services among the population has increased dramatically. Banking and financial services is 97% in Mongolian financial services. Although there is a demand for jobs due to these developments, the skills of graduates do not meet the needs of employers. Mongolia's economic and social development policy states that education content, standard curricula, teaching materials, and human resource capacity should be developed into a flexible and competitively, meets international standards.

In the first document on the human resource consultation of the banking and financial sector, the following agreement is reached on cooperation between universities and banks in preparing the human resources of the sector. (Branch, 2018)

- Universities prepare professional graduates to meet the basic knowledge and skills requirements for working in the banking sector of Mongolia; Banks cooperate with them for this purpose
- Banks study the needs of secondary and tertiary education in the banking and financial sector and develop and implement appropriate training programs
- Banks cooperate in providing scholarships for students and young people to participate in the “New Bank Employee” program, paying salaries for internships in the bank, and providing jobs for interns upon graduation
- Universities train specialists to meet the “Basic knowledge and skills requirements for working in the banking sector of Mongolia” and improve the program in accordance with the requirements
- In the long run, universities should strive to improve university-industry (banking sector) cooperation in curriculum reform
- In assessing the quality of the bank's human resources, banks should take into account the “Basic requirements for knowledge and skills to work in the banking sector of Mongolia” (Bank, 2018)

2.2.STUDY OF THE EXISTING MECHANISMS OF INTERNSHIP AND THEIR EFFECTIVENESS

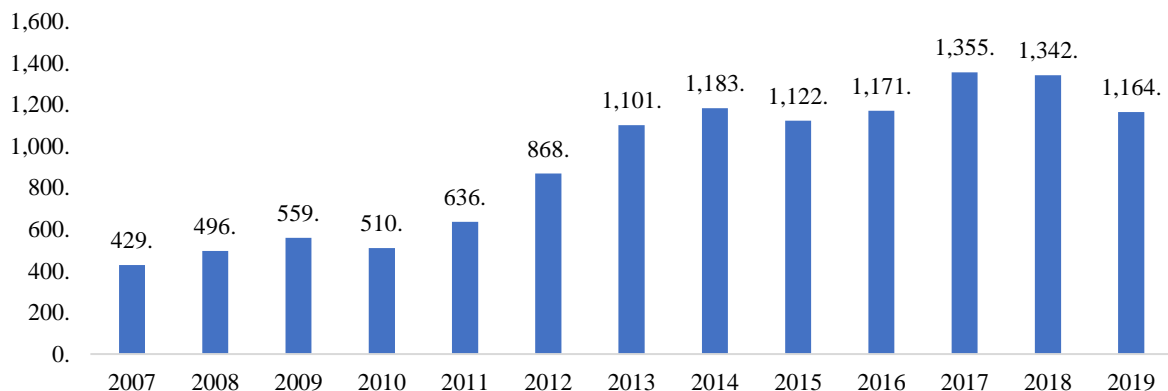
An internship is a learning way that university and college students consolidate and deepen their theoretical knowledge and skills through practice, acquire the skills to observe and research, obtain specific information about the goals and challenges of the profession, and engage the necessary professional skills in the workplace.

A study of the challenges and situations faced by graduates of the insurance program in the labor market

As an impact of the Fourth Industrial Revolution, the increasing use of work automation, artificial intelligence, and robots has become a major challenge for the economy, with skills needed for employment. As an insurance professional, future skills trends focus not only on professional knowledge, but also on internal skills such as problem-solving, analytical skills, and social and digital skills.

As of the end of 2019, there are 15 general insurance companies, 1 life insurance company and 2 reinsurance companies, employing a total of 1164 employees, which is a decrease of 13.3 percent from the previous year.

Figure 2.2.1. Number of employees in the insurance sector



Source: (National Statistical Office)

The number of employees in the insurance sector is constantly growing. However, the current professionals specialize in business, finance and economics. This indicates that the number of universities training specialists in the field of insurance is insufficient.

According to the annual “Labor Market Demand Barometer - 2019” published by the Labor and Social Welfare Research Institute, the demand for financial and insurance activities is 2.1 percent. According to the survey, 62.7 percent of the information and communication

sector is expected to be in demand for new labor, and the number of employees in the sector is expected to increase by the same amount.

Figure 2.2.2. Labor demand / sector, classification, year of 2020 /



Source. (Labor and Social Security Research Institute, 2019)

Table 2.2.1. Graduated school and profession of “X” insurance company

Position	Amount	Bachelor’s degree		Master dergee	
		University	Major	University	Major
Insurance manager	1	NUM	Economist		
Insurance specialist	7	Tugeemel	Economist	UFE	Business management
		NUM	Statistics		
		UFE	Finance management		
		Humanities	Marketing		
		UFE	Finance management		
		P.R.C	Economist		
		NUM	Lawyer		
Bank brokerage manager	1	UFE	Business management		
Bank brokerage specialist	2	MUST	Engineer		
		MUST	Auto engineer		

Personal insurance manager	1	NUM	Business management		
Personal insurance specialist	1	NUM	Economist		
Compensation specialist	3	Humanities	Foreign relationship		
		IZU	Software		
		MUST	Construction engineer		
Actuary	1	UFE	Finance management	CAA	2 nd degree
Leading staffs					
CEO	1	IZU	Foreign relationship	UFE	Business management
Director of the Insurance Department	1	UFE	Finance management	The Management Academy	
Director of Operations	1	NUM	Psychologist	Humanities	Business development and human resource management
Head of Compensation Office	1	IZU	Lawyer		
Head of Finance Department	1	IZU	Accountant		

Source. Researcher

Due to the lack of professional staff in the industry, the employers take into account employee relationships and internal skills based on knowledge of economics and mathematical calculations rather than insurance knowledge. It is more important to train insurance professionals, and to build trusting relationships.

Also, there are few universities and colleges that train specialists in the field of insurance, so there are few graduates in the field of insurance. In addition, the number of students choosing to study insurance is low. Most of the financial, economic, and statistical specialists are converting to the insurance industry, and companies are training the workforce by training companies that require more professional actuaries, additional training in underwriting jobs, and taking international exams.

In our country, the National University of Mongolia, Mandakh University, and the University of Commerce and Business have programs in the field of insurance and risk

management in the field of insurance, which can be seen in the following research. A total of 20 specialists representing 13 insurance companies participated in the event.

Table 2.2.2. Positions of organizations and participants in DACUM

№	Company name	Position
1	Mongol Daatgal JSC	Senior Customer Service Manager
		Senior Compensation Manager
2	Mandal Daatgal JSC	Underwriter
		Reinsurance manager
3	Khan Daatgal LLC	First Deputy Director
		Director of the Insurance Department
4	Ard Daatgal JSC	Director of the Insurance Department
		Head of Personal Insurance Department
		Senior reinsurance specialist
5	Mig Daatgal LLC	Director of the Insurance Department
6	Ulaanbaatar Daatgal LLC	Head of Personal Insurance Department
7	Practical Daatgal LLC	Head of Personal Insurance Department
		Underwriter
8	Bodi Daatgal JSC	Senior Insurance Manager
9	Amar Daatgal LLC	Actuary
10	Nomin Daatgal LLC	Product Development Manager
		Foreign relations and reinsurance manager
11	Private organization	Actuary
12	Asimon Insurance Broker	Director of the Insurance Department
13	Tenger Daatgal LLC	Product development underwriter

Source. (Department of Financial Management, 2018)

In order to define the curriculum of the “Insurance” program based on market demand, a three-stage work was carried out with the participation of insurance sector experts. These include:

- Identify issues facing the insurance industry
- Define the responsibilities and roles of employees in the insurance industry
- Task steps

The identification of the above factors is considered to be important in developing a curriculum that provides the basic knowledge and skills needed to address the challenges facing the insurance industry.

Issues in the insurance industry

In this section, participants are divided into teams and each team identifies the top 5 issues facing the industry, ranked by other team members, and identified important issues.

Table 2.2.3. Challenges in the insurance sector / DACUM survey results /

Issues	Score	Rank
Human resource	19	1
Database	14	2
Community education	10	3
Sector collectivity	8	4
Underwriting skills	8	4
Regulation	4	5

Source. (Department of Financial Management, 2018)

The main issue in the market is the lack of human resources. It is also suggested that human resource issues can be addressed through the organization of vocational training, the ability of workers to adapt to market changes, the introduction of international student exchange programs, cooperation between market participants and universities, and the implementation of special skills development programs.

Define the responsibilities and roles of employees in the insurance industry

In the next part of the Dacum discussion, the teams identified eight roles and ranked them by assigning each role to identify important roles in the workplace. The results are shown in the table.

Table 2.2.4. Job rankings of employees in the insurance sector

The most important	Score	Rank
Sales	16	1
Research and analysis	13	2
Implement risk management	11	3
Customer care	10	4
Underwriting	7	5
Make a report	6	6
Implement compensation management	5	7
Product development	3	8

Source. (Department of Financial Management, 2018)

As a salesperson, it is important to develop insurance proposals and contracts, evaluate customers, fully identify needs, and organize meetings, while research requires the ability to obtain market data, analysis, and report based on them.

Task steps

At this stage, the knowledge and skills required for the job responsibilities identified in the previous stage, and the role, required knowledge and skills of the “Sales Manager” are illustrated.

- To collect a source of factual information
- To research internal operations and management team
- Contact a decision-maker or insurance staff
- Make your purpose clear in a short time
- Choose the right product for your area of activity
- Data collection and processing

The sales manager needs to develop the following knowledge, skills and attitudes.

Table 2.2.5. Knowledge, skills and attitudes required by an insurance sales manager

Knowledge	Skills
<ul style="list-style-type: none"> – Insurance sector knowledge – Market knowledge – Applications – Product knowledge – Define research methodology – Financial knowledge – Mathematical knowledge – Legal knowledge – Marketing knowledge 	<ul style="list-style-type: none"> – Communication skills – Data processing and analysis – Clever and resourceful – Sensitive – Teamwork – Data processing – The Customer Evaluation – Analyze – Presentation skills – Letter planning
Attitude	
<ul style="list-style-type: none"> – Positive – Careful – A “We” Attitude – Ethical – Creative 	

Source. (Department of Financial Management, 2018)

By providing these knowledge and skills to students through training activities, it is possible to fully meet the demand for human resources in the insurance sector. Incorporated into the curriculum by linking the outcomes of the basic and professional courses. In this way, the issues related to the insurance sector and the human resources have been identified and the training program has been developed based on them.

Research on organizational policies and traditions on the relationship between insurance companies and employers (advantages and disadvantages)

Within the framework of cooperation with employers, professional departments are studying the needs of students and employers. In this context, universities are cooperating with banks and insurance companies based on their own resources, such as providing guest teachers, trainers, internships, and jobs. This will allow students not only to acquire practical market skills while studying, but also to be fully prepared for the job.

Table 2.2.6. Depending on the course, the aim is to build the capacity of students as follows.

No	Grade	1st year	2nd year	3rd year	4th year
1	Data collection	+			
2	Data processing	+			
3	Data analysis		+		
4	Internship		+		
5	Professional internship			+	
6	Market research			+	
7	Theoretical and empiric research				+
8	Insurance qualification exam /CII/				+

4th year students: Students will be able to identify theoretical issues in the insurance market and conduct theoretical and empirical research. They also need to prepare for the CII Insurance Exam and pass the CII Award.

3rd year students: Acquire basic research methodology, identify research issues, collect primary data, conduct market research, and have an internship with an insurance company.

2nd year students: Students will be able to analyze market data and information about products and services offered internationally. They also do an "introductory internship" at an insurance company.

1st year students: Provide the ability to access market data, collect and process data sources.

Analysis of the mechanisms and benefits that organize the current internship program of the insurance program.

As for the Banking and Insurance program at the University with the Financial Regulatory Commission, the Ministry of Finance, the Insurance Association, the Insurance Risk Academy, and specific insurance companies. Within the framework of this activity, it was agreed to work with the relevant organizations to provide practical base and conditions, so it is possible to conduct "Introductory Internship" and "Professional Internship". This will allow you to understand how theoretical knowledge is reflected in the work of a professional

organization, and to acquire the practical skills needed to become a market-recognized professional.

Under the insurance program, students will complete a total of 5 sets of internships as outlined in the curriculum. The types of internships and their purpose are shown in Table.

Table 2.2.7. Types of insurance program internships, credit hours and purposes

Semister	Name of internship	CH	Purpose
1, 2	Social internship	0	As a member of society, students have a duty to contribute to society, and social practice aims to help them learn proper human rights, moral maturity, and social responsibility.
3, 4	Introductory internship	1	Activity to provide practical skills and competencies regarding the activities of an insurance company. The purpose is to integrate the general and theoretical knowledge acquired in the classroom in accordance with the internship guidelines for insurance practice activities, and to acquire the skills and practices of the organization, and the internal and external environment.
6, 7	Professional internship	1	Educational activity that provides practical knowledge and skills to the theoretical and methodological knowledge acquired in the main professional disciplines. The purpose is to consolidate the basic professional knowledge acquired in the classroom, to conduct research and analysis of the decision-making process, to prepare for the work and job requirements, to master the skills and abilities.
7, 8	Case studying	3	Acquire the knowledge and skills to make decisions based on the BSG software in order to validate the theoretical and methodological knowledge acquired in professional and specialized courses.
7, 8	Development workshop	0	Purpose to support personal development, career planning, career guidance and industry trends.
Total CH		5	

It is expressed internationally by many terms such as internship and mentorship. However, internships define out-of-school and internship-based learning while mentoring defines the process of accompanying professionals.

Enterprise practice: This is an internship at an enterprise in order to enrich the theoretical knowledge and skills in the classroom with practical knowledge, skills and practices. This type of internship is intended to introduce or specialize.

Introductory internship: This is an internship aimed at getting acquainted with the content of the basic professional course, gaining a realistic understanding of the relevant organizations and workplaces, confirming the student's professional orientation, planning further employment, research, analysis and specialization and acquiring certain techniques and skills.

Internship: This is an opportunity for the student to conduct research independently and under the supervision of a supervisor, to get acquainted with the workplace, to develop innovations, entrepreneurs, start-up business initiatives, to provide professional service skills, to participate in contract work and other related projects.

Field practice: This is to consolidate the knowledge by basic professional subjects, to measure and analyze in real life, to work in the resorts, to master the field research methodology, to study the environment, culture, religion and historical monuments, to practice field research methodology, demonstrates research results, and prepares skills and practices using research materials and products.

Interactive Workshop: This is a feedback-based learning process on effective interaction between the stakeholders, active discussion, observation, experimentation, analysis, essay writing, evaluation, and recommendation development during the internship.

Internship Curriculum: This is a training document that includes internship title, index, set of hours, basic requirements, course coherence, purpose, knowledge, skills, practices, attitudes, assessment, list of books, textbooks, and other materials to be used, as well as the duration of the internship and more detailed work, rest time, safety conditions, instructions and report structure.

Internship Guidance: This is a training document that is based on the professional characteristics and needs of the students in accordance with the internship curriculum, and reflects the rights and responsibilities of the internship participants.

The practice can be of the above types like introduction, professional internship, field practice, etc. Sometimes, it can also take a mixed form, such as field or industrial practice, depending on the purpose and requirements of the internship.

The purpose of the internship can be broadly interpreted as an activity enriched by practical work under the supervision of a specialist who guides the theoretical knowledge gained through the departmental training in accordance with a pre-established plan in practice.

The nature of the internship varies from university to university. For example, their common content can be seen in medicine and teaching practice.

Internship structure: Internships are organized according to the content of one or more group subjects studied in the student hall. Depending on the purpose of the course, the internship area may be an industrial enterprise, a governmental or non-governmental organization, training or research places, a project, a program, scientific or industrial significant or a historical or cultural places. The university administration also enters into internship agreements with many professional partners.

Higher education institutions receive intern applications from companies and organizations through the student service centers. Requests are then forwarded to the professional department and professorial team through the university's training affairs to the professional departments or professor teams. The application shall be resolved within two working weeks. Individual internships are also allowed, depending on the nature and capacity of the organization conducting the internship.

The internship involves a tripartite agreement between the school's academic affairs department, the internship company, and the intern-student. Intern teachers and students are covered by health and accident insurance. They shall be responsible for these insurance. Universities are always looking for and encouraging students to receive paid internships and other types of incentives.

According to the Minister of Education, Culture and Science's Order No. A/174, 2017, if the program is 126 credits, field practice is 3 credit and internship practice is 4 credits. In other words, field practice shall include 9% of general core subjects and internship practice is 8% of professional subjects.

The university curriculum clearly states that the field practice shall be conducted during the summer vacation of the sophomore and the internship practice in the fall of senior year with certain internship guidelines.

Table 7: Percentage of internships in the total credits of professional tourism programs of some universities in Mongolia

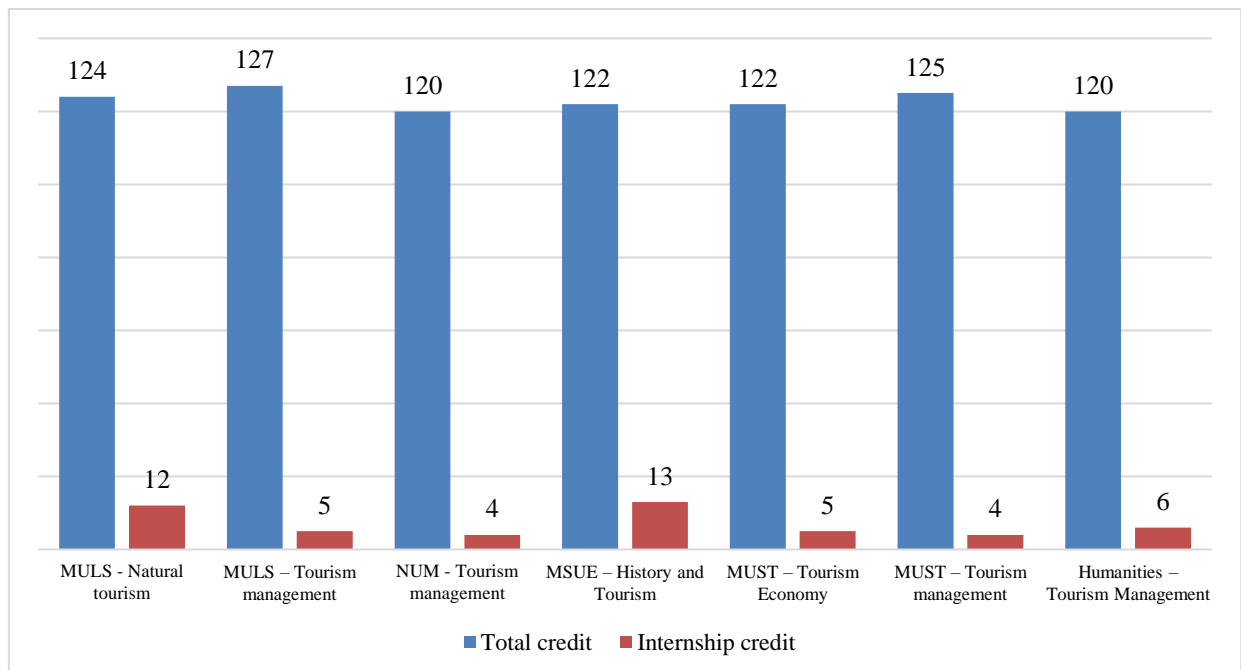
№	Universities	Tourism program names	Total of credits	Graduattion work credit	Intrenship	
					intern credit	percentage of total credits
1.	Mongolian University of Life Science (MULS)	Natural tourism	124	3	12	9.91

2.	Mongolian University of Life Science (MULS)	Tourism marketing	127	1	5	3.96
3.	National University of Mongolia (NUM)	Tourism management	120	3	4	3.41
4.	Mongolian State University of Education (MSUE)	History and tourism	122	2	6	5
5.	Mongolian State University of Education (MSUE)	Sport tourism	122	2	13	10.83
6.	Mongolian University of Science and technology (MUST)	Tourism economy	125	5	4	3.33
7	University of Humanities (Humanities)	Tourism management	120	4	6	5.17
Average			122.8	2.85	7.14	5.94%

The percentage of the internship in the above is calculated by subtracting from the total credits.

/See Figure 2.2/

Figure 2.2. Total credits for professional tourism programs and internship credits



According to the survey, students study for 4 years in tourism programs in Mongolian universities and average credit is 122.8; average percentage of internships for total credit is 5.94. Therefore, students majoring in natural tourism total credit is 124 and 9.91% is practical internship. It is higher than the average for other similar program universities.

3. ANALYSIS OF THE FEASIBILITY OF THE IMPLEMENTATION OF WBL MECHANISMS AND TOOLS

In our country, there is an internship, but it is considered that the apprenticeship is not developed due to weak cooperation between universities and industry and lack of government support.

In addition, there is no regulation on WBL in the Education Law or the Labor Law. Although DUAL education has been implemented in the vocational education sector with the support of international donor organizations, there is no WBL scheme in the education system because of the Vocational Education and Higher Education sector is under the different ministries.

The concepts of apprenticeship and internship, on-the-job training, and work-based learning are defined in the state policy documents as follows. In our country, the concept of internship is defined in the Education Law and the Labor Law in the terms of internship, intern practice student and on-the-job training.

According to the article 45 of the LAW ON LABOR (1999-05-14), there is job training chapter. It states general provisions about internship but does not specify how or how long it can be done. In addition, the first provisions of article 45 states that employers shall provide training and retraining opportunities for intership students; and in the second provision of article 45 states that theoretical and practical classes may be held during working hours during the job training or work based learning.

For the participating universities, in the bachelor degree program procedure, internship is defined as a form of training designed to practice theoretical knowledge and skills acquired in the classroom and depends on the professional specifics. Also, it can be organized as introductory, field, translation with special guidelines for schools, business entities, governmental and non-governmental organizations.” In addition, 48 hours of other types of training, such as internships and undergraduate research, are equivalent to one set of hours. If a specific set of hours is required for the internship, the report will be considered as an outcome assessment and will be graded on the same scale as the course assessment. The internship report will be defended within 14 days after the end of the internship, and the internship supervisor will prepare the internship report by reviewing and supervising the internship report. The internship defense will be organized by the department in charge of the program within the timeframe set by the General Academic Affairs.

A survey is conducted among the graduates to determine the effectiveness of the internship, and the following requirements are common on further trainings. These include:

Related to the internship

- Theory is important, but practice is more important
- More professional practice
- Emphasise practice than theory
- Combine theory and practice
- Based on practice
- More effective internship and extended period at the organization or professional field
- More professional subjects and focus on practical subjects than theories
- Collaborate professional organizations and focus on practical training for each profession, etc.

Related to professional skills and personal development

- Develop key skills required for the profession
- Pay attention to research methodology
- Focus on graduates' ethics
- More team work and individual trainings
- Archive and clerical classes
- Based on a creative approaches
- Organize personal development training for students
- Increase knowledge of electronic environment and computer
- Carry out a variety of activities for professional development skills and interests

Related to the foreign language learning

To teach another foreign language than English

- To provide excellent English
- Some professional subjects shall be taught in English in 3rd and 4th years. if possible, by foreign teachers
- Deepen language subjects like profession
- Emphasise foreign language trainings

Related to school environment, relationships and attitudes

- Improve the learning environment and provide more modern classrooms
- Enlarge library

- Improving learning environment
- Pay attention to the relationship and attitude of the training department and teachers and staff
- Activate student exchange program
- Increase the number of enrollment

Related to the job

- Provide jobs
- Intervene jobs in rurals
- Intervene jobs
- Involve students actively in volunteer work in accordance with professions
- Participate in social activities and organizational activities
- Paid internships
- Universities pay attention to getting a job in the internship areas, etc.

From the above research, it can be seen that there is a rel demand for work-based learning programs. Students and graduates seem to agree that it is more important to gain the required knowledge, skills, practices, and experiences required in the workplace.

CHAPTER FOUR

CONCLUSION

As a result of the situation study, the following conclusions are included:

1. The professional level and skills of graduates do not meet the needs and requirements of the labor market.
2. The higher education quality does not meet the needs of students, employers and the public.
3. Insufficient coordination and partnership between training, science, industry and business organizations.
4. There are very few opportunities for students to have real-time internships and flexibility in terms of time. There is a need to explore new opportunities to address these issues and to create a relevant legal environment.
5. The legal environment for universities, companies and enterprises to pay salaries and bonuses for joint internships and internships is unclear. There are no internship agreements with companies and entities. There is also a lack of procedures and tools for organizing and evaluating internships. /There is not any signed contract with companies or business entities. In some cases a contract has been signed but the internship contract performance is not evaluated./ There is a need to develop a legal environment and standard model of partnership.
6. The internship period is too short. The management and employees of the companies are lack of the knowledge, understanding and skills to manage the internship. The quality of internships is poor due to the low level of cooperation between interns and universities. Also, due to the inability to systematically acquire professional skills, graduates do not meet the job requirements and there are many unemployed graduates. (project, 2019)
7. Higher education training and research are not linked to market demand, national development policies and priorities.
8. According to the Mongolian higher education development map and its current situation, there is an urgent need to develop work-based education. There is a need to develop work-based training, create a legal environment, provide graduates with professional skills, increase employment, increase the importance of work-based intern and improve cooperations between training and business organizations.

9. Introductory practicum is in the second year, and 3 credited professional internship is in the 4th year of the academic years. The higher education policy document states that 30% general basic, 25% major basic and 45% major subjects shall be for a bachelor program. Universities set own basic and major internship credit hours. The Ministry of Education, Science and Culture does not set it. The duration of the internship is 45 days.
10. Work-based internship is not existed in any higher education program. So, it should be formed.
11. The state policy document introduces special training methods in industrial internship, promotes the importance, organizes trainings with target group youth at all levels of education with the help of professional organizations and commissions, brings the program to the international level and meet graduates to the tourism human resource needs.

From all of this, it can be concluded that the employment of graduates is low because they do not have professional skills after 15-45 days of internship at a time. Therefore, it is necessary to implement relevant government policies and work based training internship programs in our country. The legal environment for universities, businesses and enterprises to work together and pay salaries and bonuses during their internships is unclear. There is need to create and develop a legal environment and partnership model in the future.

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