



# ARMENIA

## COUNTRY GENDER ASSESSMENT

DECEMBER 2019



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On the cover: Gender equality and women’s empowerment are key priorities of ADB in Armenia. ADB-supported projects have helped deliver social services and expand livelihood opportunities in various sectors (ADB photo library).

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# Abbreviations

ADB	Asian Development Bank
AWSC	Armenian Water and Sewerage Company
BDS	business development services
CCA	climate change adaptation
CEDAW	Committee on the Elimination of Discrimination against Women
CGA	country gender assessment
CPS	country partnership strategy
CSO	civil society organization
DFWCI	Department of Family, Women and Children's Issues
DHS	demographic and health survey
DRR	disaster risk reduction
EU	European Union
GAP	gender action plan
GBV	gender-based violence
GDP	gross domestic product
GGGI	global gender gap index
GRB	gender-responsive budgeting
HDI	human development index
ICT	information and communication technology
ILO	International Labour Organization
MSMEs	micro, small, and medium-sized enterprises
NCD	noncommunicable disease
NDC	nationally determined contribution
NSRCIP	North–South Road Corridor Investment Program
OECD	Organisation for Economic Co-operation and Development
PIU	project implementation unit
PPP	public–private partnership
PWD	persons with disabilities
SDG	Sustainable Development Goal
SMEs	small and medium-sized enterprises
SME DNC	Small and Medium Entrepreneurship Development National Center
SSSP	Social Sectors Support Program
STEM	science, technology, engineering, and mathematics
TA	technical assistance
TVET	technical and vocational education and training
UHC	universal health coverage
UNDP	United Nations Development Programme
UNFCCC	United Nations Framework Convention on Climate Change
UNFPA	United Nations Population Fund
WESSDP	Women's Entrepreneurship Support Sector Development Program
WSS	water supply and sanitation
WWD	women with disabilities



# Executive Summary

The purpose of the Armenia country gender assessment (CGA) is to develop a strategic focus on integrating gender concerns into the programs and operations of the Asian Development Bank (ADB) in the country. The assessment method includes

- (i) a review of the status of gender equality and women's empowerment in the country based on a literature review, key statistics, policy documents, and informant interviews;
- (ii) an analysis of the achievements and challenges of mainstreaming gender equality in ADB's programs and operations; and
- (iii) identification of gender entry points to improve gender equality outcomes.

**Country situation.** Armenia is a constitutional, democratic state that has launched governance, economic, and social reforms following a peaceful demonstration in 2018. Armenia has committed to furthering its economic progress and building a competitive and inclusive economy based on high technologies and continued investment in human development. Key challenges involve addressing growing socioeconomic inequality, reducing the widening disparities in services and economic opportunities between urban and rural areas, and resolving a territorial conflict that has displaced communities and constrained socioeconomic development.

**Key gender indicators.** Armenia is steadily advancing in human development according to international indicators used to measure and compare results across countries. Such progress is positive for both women and men. However, key indicators used for international comparisons on gender equality suggest that gaps in human development continue to exist. Addressing these gaps would make an important contribution to Armenia achieving Sustainable Development Goal (SDG) 5 on gender equality as well as the other SDGs.

**National policies and international commitments on gender equality.** The country's constitution guarantees equal rights to women and men. The Law on Equal Rights and Equal Opportunities for Men and Women in Armenia laid the foundations for gender policies and new legislations. Armenia has signed international conventions on gender equality that require its commitment to continuing to improve its legislative and policy framework on gender equality. After some lapse, the country has recently drafted the updated Gender Equality Strategy 2019–2023 that articulates its priorities and way forward to mainstream gender across diverse sectors. Gender equality goals are mentioned in recent national development policies, but more mainstreaming of gender in economic and sector strategies is needed.

**Institutions and mandates.** The Department of Family, Women and Children's Issues (DFWCI) within the Ministry of Labor and Social Affairs is responsible for developing and implementing the government's gender equality policies. Its mandate includes assessing

gender issues, preparing state programs, and coordinating and monitoring their implementation. The department is active in enhancing the policy framework for gender equality but lacks sufficient resources to address all priority areas. There is an ongoing process of creating a high-level state structure to ensure the integration of gender equality into the government's decision-making. The draft decree mandates the creation of a council and working group on women's affairs, which becomes the national mechanism to implement the gender policy in the country. The sector coordinators will compose the working group. The DFWCI does not have a network of gender focal persons across ministries and departments to support mainstreaming efforts in each sector.

The Statistical Committee issues an annual publication with sex-disaggregated data on population, health, education, employment and earning, social protection, and household living conditions. However, more efforts are needed to ensure the quality of sex-disaggregated data. In addition, other gender-related information, such as the prevalence of violence against women or time-use surveys, needs to be systematically collected in ways that support decision-making and monitoring of gender equality strategies. To this end, the government approved Decree N 1334-L on 19 September 2019 in relation to the generation of gender-disaggregated statistics.

**Gender norms and attitudes.** Women's right to equality is not only enshrined in law but is becoming more accepted as a social norm. However, prevailing gender stereotypes limit women and men to defined social, domestic, and economic roles. Men are strongly perceived as the breadwinner and better politicians. Women's role is more associated with domestic and childcare tasks. Less value is placed on men's parenting role. As males migrate, women assume more responsibility for unpaid work on family farms and in informal home-based enterprises, but their contributions to family income and the economy are often not fully recognized. Sex-selective abortion is considered as one consequence of the undervaluing of women in society and results in a higher than average male-to-female birth ratio.

**Women's participation in decision-making.** An amendment to the Electoral Code of the Republic of Armenia increased the minimum quota for women's representation to 25% of electoral candidates who run for office. As a result, women won one-quarter of national assembly seats. Despite this positive advancement, further progress is needed to increase their political representation. Only 1 out of 14 ministerial positions is filled by a woman. At the subnational level, women are only 11% of the members of community councils, 8% of the deputy heads of province, and 0% of the heads of province. The political sphere remains a male domain due to barriers such as the need to balance political careers with family responsibilities and public perceptions that men make better leaders. Women are more than half of civil servants, but only 15% of those are in the most senior levels. More efforts are needed to promote women's active participation in higher levels of government policy-making.

**Economic empowerment.** Women's labor force participation is lower than that of men, with just over half (51.4%) of women of working age participating in the labor force, compared with 70.6% of men. Women are more likely to work in part-time positions than men (34% vs. 18%). Unemployment is high among young women (aged 15–24) at 45%, compared with 33.3% of men in the same age group. Women are much more likely than young men to state that childcare and family responsibilities prevented them from being active in the labor force. Childcare is a contributing factor to women taking time out of the labor force, with enrollment of children in preschool institutions at only 30% and as low as 17% in rural areas.

Occupational stereotypes are limiting women's choices, with more than 60% of women working in only three sectors: agriculture, education, and health. These fields tend to have lower salaries. Women are underrepresented in management positions. Only an estimated one in five small and medium-sized enterprises (SMEs) have a woman owner. As a result, women earn only 67.5% of what men earn. The concentration of women in a few sectors limits economic growth at a time when Armenia needs to diversify its sectors of employment, in particular toward science, information and communication, and entrepreneurship. Limiting women's employment options is detrimental not only to progress in gender equality but also to economic growth. By law, women have equal rights as men to inheritance as well as ownership and disposal of land and property, but the land privatization process and local customs have resulted in more men accessing land and other assets. Increasing women's access to land and other property for collateral is essential to ensure women's use of productive resources to pursue livelihood and enterprise development opportunities.

**Reduced time poverty.** Women experience time poverty due to their responsibility for unpaid domestic tasks. Women's time poverty is accentuated when they enter the labor force and their domestic workload does not diminish. In rural areas, men are more likely to assume tasks using machinery and technology, leaving more time-consuming manual labor such as fetching water to women. Less than a third of children are enrolled in preschool, and primary school hours tend to finish early in the afternoon. More support is needed to assist women with childcare options and in dealing with work–family balance.

**Human development.** Armenia is in the high human development category, reflecting the progress that has been made in health and education outcomes such as reducing maternal and infant mortality, having close to universal primary education, and increasing life expectancy. However, despite lowering maternal mortality to 25 per 100,000 live births in 2018, the country's target to reduce to 12 deaths per 100,000 live births by 2015 has not yet been achieved.

To improve health and life expectancy, the government is targeting further integration of reproductive health services into primary health-care to make services more accessible to the population. Disease prevention programs that are tailored to health risk factors of both sexes are also a priority to reduce the incidence of noncommunicable diseases (NCDs). In the education sector, men are more likely to enter technical vocational education, and women are more likely to pursue university degrees in a few fields such as social science, health, and education. These gender-segregated educational choices limit the development of a skilled labor force in a range of fields.

According to official statistics, violence against women is an issue, with 8% of women experiencing physical or sexual violence from an intimate partner. Many women do not report domestic violence, so the actual incidence is likely to be higher. The government has introduced domestic violence legislation, but it requires further amendments to meet international standards for access to justice and support services for women. Armenia has made international commitments to ensuring the rights of persons with disabilities and has introduced inclusive education. But many gaps remain in securing accommodation and social and economic integration. Women with disabilities face multiple barriers such as lack of accommodation, gender stereotypes that undervalue their economic role, and fewer support services when they are exposed to domestic or sexual violence.

**Reduced risks to vulnerability and shocks.** Armenia is in a seismic zone and is also ill-protected from floods and landslides. Its mountainous terrain and vulnerable ecological conditions make the country sensitive to climate change effects such as variations in precipitation and higher temperatures that could result in more landslides, drought, and water shortages. Women have greater responsibilities for domestic tasks and an increasing role in agriculture labor that disasters and water shortages make more difficult and time-consuming. Women have a responsibility to care for children and the elderly at home, and their active participation is essential to the effectiveness of disaster risk reduction (DRR) programs and safe evacuations. Women have less access to resources to absorb income losses and to recover from disasters, making them more vulnerable to remain poor. Women represent 56.0% of the poor, and households headed by women have a higher incidence of poverty (29.2%) than households headed by men (24.4%). Armenia has enhanced its social protection systems, and these programs contribute to reducing poverty and extreme poverty in ways that benefit households headed by single women. However, more efforts are needed in closing gaps in social assistance outreach and ensuring access to affordable health-care to help families absorb shocks better and reduce poverty levels.

**Mainstreaming gender into ADB's portfolio.** ADB has the potential to advance gender equality goals due to its strategic positioning in key economic and social sectors. Because of their responsibility for domestic tasks, women have differing needs and priorities for infrastructure development in transport, energy, water supply, and urban development. Gender biases in occupational choices mean that women are often underrepresented in these sectors, which are drawing more government, private, and international investments as Armenia prioritizes upgrading its transport network; enhancing trade; and modernizing its energy, water, and other urban development infrastructure and services. ADB could increase women's participation in infrastructure planning and the implementation of these key sectors. Women are also underrepresented as business owners due to their more limited access to credit, lack of business networks, concerns over risk, and family responsibilities. ADB's seminal work to increase women's enterprise development could be continued as part of its future efforts to enhance the efficiency of the finance sector and invest in private sector development. Occupational stereotypes influencing education choices are a crucial constraint on Armenia's efforts to develop a skilled workforce. ADB could provide technical assistance and other support to mainstream gender into education policies and support efforts to increase women's access to higher-paying jobs in nontraditional fields. ADB could also support the government to ensure that health services have measures in place to assist women survivors of violence. Promoting the integration of gender into DRR and climate change adaptation programs would reduce women's vulnerability and contribute to their empowerment. A summary of recommendations for mainstreaming gender into ADB's portfolio are provided in Appendix 1.

# Introduction

## A. Purpose

The Asian Development Bank (ADB) recognizes that gender equality is important in its own right and that harnessing the talents, human capital, and economic potential of women is essential to better development outcomes in Asia and the Pacific. ADB's concept of gender equality recognizes the differences between men and women's sociocultural and economic conditions and the need for differential treatment to promote equal gains from development.

ADB's operational plan for gender equality and women's empowerment set forth strategic measures to advance gender equality across its country partnership strategies (CPSs) by 2020.<sup>1</sup> The recommended actions include undertaking country gender assessments (CGAs) to inform the development of CPSs and integrating gender concerns into operations at all levels, including sector diagnostics, road maps, and project initiatives.

In 2018, ADB prepared its Strategy 2030 to sustain efforts to eradicate extreme poverty and contribute to achieving a prosperous, inclusive, resilient, and sustainable Asia and the Pacific. The strategy's objective of accelerating progress in gender equality targets that at least 75% of ADB's committed operations, including sovereign and nonsovereign operations, will incorporate actions to promote gender equality by 2030.<sup>2</sup>

ADB has initiated preparation of the new CPS for Armenia for 2019–2023 that will support government's efforts to foster diversified growth and widen inclusiveness.<sup>3</sup> The purpose of the CGA is to contribute to the development of ADB's CPS by updating information about gender issues since the last CGA in 2015. The CGA covers policies, laws, and formal and customary institutions and practices in Armenia that affect women's inclusion, equality, and empowerment. It analyzes gender concerns in the sectors where ADB operates or plans to enter under the CPS 2019–2023. Past and current approaches to gender mainstreaming in ADB projects are also evaluated. Finally, the CGA recommends entry points for gender mainstreaming that will strengthen gender equality results in ADB operations in Armenia.

## B. Methodology

This assessment gathered data and reviewed literature from several sources to identify the policy and socioeconomic development issues of concern to ADB's portfolio. In addition,

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<sup>1</sup> ADB. 2013. *Gender Equality and Women's Empowerment Operational Plan, 2013–2020: Moving the Agenda Forward in Asia and the Pacific*. Manila.

<sup>2</sup> ADB. 2018. *Strategy 2030: Achieving a Prosperous, Inclusive, Resilient, and Sustainable Asia and the Pacific*. Manila.

<sup>3</sup> ADB. Country Partnership Strategy: Armenia, 2019–2023. Unpublished.

updated statistics, studies, and reports from national and international sources from diverse sectors were reviewed. The themes selected for analysis correspond to ADB's focus areas for gender equality that include women's economic empowerment, gender equality in human development, gender equality in decision-making and leadership, women's reduced time poverty, and women's resilience to external shocks (footnote 1).

The types of information consulted included

- (i) national demographic, socioeconomic, and human development statistics for the country overall and for each ADB sector;
- (ii) international and regional comparative statistics and indexes on gender equality and women's empowerment;
- (iii) documents on laws, policies, strategies, and programs relevant to gender equality issues and ADB's sector of operations; and
- (iv) research studies, surveys, best practices, case studies, and lessons learned on gender equality on a national and sectoral basis.

A review of project documents and country-level discussions were conducted to analyze ADB's country program. The project documents included gender action plans (GAPs) and gender and development monitoring reports from ongoing and completed ADB-financed projects. The portfolio or project review assessed key gender issues in ADB's sectors, identified how these issues were addressed in ADB programs, analyzed successes and challenges in the implementation of gender equality measures and GAPs, and proposed actions to improve initiatives for gender mainstreaming in existing or future projects.

Key informant interviews with government stakeholders, ADB staff, civil society organizations (CSOs), development partners, and medical practitioners were part of the assessment. The list of agencies contacted for interviews is presented in Appendix 2. Interviews were held with selected national government representatives to get insights on the policy context for promoting gender equality, identify opportunities and constraints under national programs, and recommend gender equality entry points and measures for ADB's sectors of intervention. Informant interviews were also conducted with other major development partners and CSOs in Armenia, including financing agencies and those that promote gender equality in ADB's sectors of operation. The CSOs interviewed were mainly those addressing gender equality issues. Although the qualitative analysis mostly relied on key informant interviews with government and CSOs, a focus group discussion was also formed to gather perspectives from rural women.

# Context

## A. Political Context

Armenia is a constitutional, democratic state that has launched governance, economic, and social reforms following a peaceful demonstration in 2018. Armenia has committed to meeting the Sustainable Development Goals (SDGs) by building a competitive and inclusive economy based on high technologies and continued investment in human development. Key challenges involve addressing growing socioeconomic inequality, reducing the widening disparities in services and economic opportunities between urban and rural areas, and resolving territorial conflict with neighboring countries.

Armenia is a small country (29,740 square kilometers) in the South Caucasus. The population is 2,979,700, of which 52.6% are women.<sup>4</sup> The constitution was adopted on 5 July 1995 through a popular referendum and amended in 2005. The president is the head of state and is elected for a 5-year term. The prime minister and ministers exercise executive power. The single-chambered National Assembly is the supreme legislative authority. General elections are held every 5 years to elect members of the National Assembly. The courts have the sole duty to administer justice as guaranteed under the constitution and the laws.<sup>5</sup>

In April 2018, after two terms in office, the president attempted to become prime minister rather than step down. This political endeavor to consolidate power was seen as a violation of the constitution and sparked widespread peaceful demonstrations termed the “Velvet Revolution.” Protesters, many of whom were youth, called for improved governance, free and fair elections, and greater transparency and accountability from government. Following the resignation of the Prime Minister-appointee, the opposition leader heading the protests formed a new government with a mandate to usher in economic transformation and foster a more inclusive pattern of growth with greater competition, transparency, and accountability.

The ongoing territorial conflict between Armenia and Azerbaijan that arose after the dissolution of the Soviet Union has not only claimed lives and displaced populations but has also had a detrimental effect on socioeconomic development in conflict-affected communities. The impact of the conflict creates a burden on the country’s resources that could otherwise be dedicated to development investments. It also detracts from the economic benefits that increased trade could bring to the Caucasus region. Armenia is a landlocked country that depends on efficient transport through neighboring countries. However, only routes through

<sup>4</sup> Government of Armenia, Statistical Committee. 2018. *Statistical Yearbook of Armenia, 2018*. Yerevan.

<sup>5</sup> Government of Armenia, State Administration System. <https://www.gov.am/en/gov-system/>.

Georgia and Iran are open, with Azerbaijan and Turkey borders closed since the escalation of the territorial conflict in the early 1990s.

## B. Socioeconomic Development Context

Armenia became an upper middle-income country in 2018 with its gross national income per capita (Atlas Method) reaching \$3,990 (2017). From 2000 to 2008, the country's gross domestic product (GDP) grew an average of 11% annually. While GDP growth slowed to 5.2% in 2018, the rate is still higher than that of most other members of the commonwealth of independent states (footnote 3). In 2015, Armenia formed the Post-2015 Task Force with its international development partners and other stakeholders. The Task Force launched a participatory process to nationalize and implement the SDGs.<sup>6</sup> To advance these development goals, the government has increased spending on social protection and infrastructure. The Armenia Development Strategy 2014–2025 focuses on expanding employment, investing in human capital, enhancing social protection systems, strengthening public administration, and improving the monetary and fiscal framework. A key challenge is to reverse trends toward economic inequality. The Gini coefficient, the measure of socioeconomic inequality, increased from 0.339 in 2008 to 0.375 in 2016 based on national consumption expenditure (footnote 6). Geographic disparities, with more remote rural areas having fewer social services and economic opportunities, account for a large part of this growing inequality.

In January 2019, the new government prepared the Government Program for 2019–2023, which aims to build a competitive and inclusive economy based on high technologies and continued investment in human development.<sup>7</sup> The document highlights the promotion of human rights, equality before the law, and inclusive and participatory approaches in policy development. The government program underlines the importance of advancing women's economic opportunities. It also prioritizes state programs and new projects on advancing opportunities for youth, persons with disabilities (PWD), and women in the labor market. However, the program has no specific reference to gender equality and does not include proactive measures for women's empowerment, such as ensuring women's participation in management and leadership roles. The importance of changing attitudes, norms, and perceptions about gender roles that prevent women from assuming their rights to equality is also not addressed.

The government is designing a longer-term Armenia Development Strategy that will guide development strategies across sectors to achieve the SDGs. This process will include preparing strategic road maps for infrastructure, human capital, financial and economic sectors, public administration, and justice.

<sup>6</sup> United Nations. 2018. SDG Implementation Voluntary National Review (VNR): Armenia: Transformation Towards Sustainable and Resilient Societies. *United Nations High-Level Political Forum on Sustainable Development*. 9–18 July. Yerevan.

<sup>7</sup> Government of Armenia. 2019. *Government Program 2019–2023*. Yerevan.

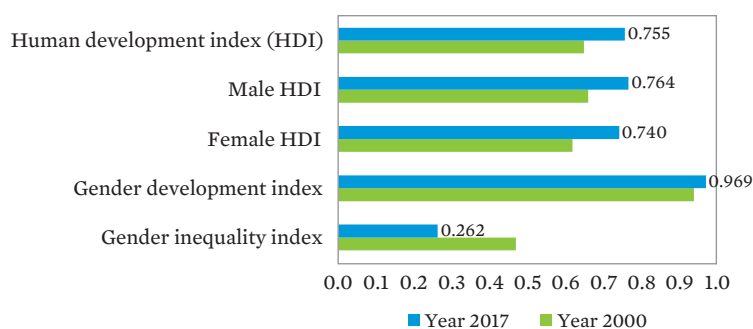


## C. Key Indicators on Gender Equality

Armenia is steadily advancing in its human development according to international indicators used to measure and compare results across countries. Such progress is positive for both sexes. However, key indicators used for international comparisons on gender equality suggest that gaps between women's and men's human development continue to exist. As well as empowering women, addressing gender equality would make an important contribution to Armenia's achieving its SDGs.

The 2018 Human Development Report of the United Nations Development Programme (UNDP) ranks Armenia at 83 out of 189 countries with a human development index (HDI) of 0.755.<sup>8</sup> This score places Armenia in the high human development category. As shown in Figure 1, progress has been made in both the male and female HDIs. Armenia's female HDI in 2017 was 0.740 compared to 0.764 for men, resulting in a gender development index of 0.969 in 2017 compared to only 0.937 in 2000.

**Figure 1: Comparison of Human Development Report Values for 2000 and 2017**



Source: United Nations Development Programme. Human Development Reports. Human Development Data (1990–2017). <http://hdr.undp.org/en/data> (accessed 1 August 2019).

The gender development index increase shows that both women and men are benefiting from the country's socioeconomic improvements. Armenia has halved its score on the gender inequality index from 0.468 in 2000 to 0.262 in 2017, a sign of progress since a lower score means that gender inequality is detracting less from human development achievements. This progress was driven in part by improvements in women's access to reproductive health

<sup>8</sup> UNDP. 2018. *Human Development Report: Armenia*. New York. [hdr.undp.org/en](http://hdr.undp.org/en). UNDP's HDI provides an international comparison of a country's development progress based on progress in health, education, labor force participation, income levels, and other factors that contribute to well-being. UNDP's gender development index measures the disparities in development progress between women and men in three basic dimensions—health, knowledge, and living standards. The gender inequality index measures inequalities in areas such as reproductive health, education, political representation, empowerment, and economic status. A review of these indexes reveals how a country is advancing in its goals to improve the well-being of its population and the extent to which women and men benefit from this progress.

services and the adoption of gender equality policies and legal frameworks promoting women's economic and political empowerment.<sup>9</sup>

While these indexes show positive trends in Armenia's progress toward gender equality, some disparities continue to exist. Armenia's female HDI of 0.740 is lower than the HDI of 0.751 for Europe and Central Asia. Armenia can improve its human development progress by addressing this gender gap and accelerating investments in female human development. For the gender inequality index, the score of 0.262 places Armenia below the average scores for Europe, Central Asia, and countries in the same category of high human development. A further reduction in gender inequality will boost Armenia's overall development progress and place it closer to very high human development category.

The global gender gap index (GGGI), devised by the World Economic Forum, is another measure of gender equality used for cross-country comparisons.<sup>10</sup> The GGGI rates gender-based gaps in resources and opportunities independently from a country's level of development.<sup>11</sup> The GGGI also shows that Armenia is making progress in gender equality, but it also reveals that gender gaps exist in the economic, social, and political spheres. As shown in Table 1, Armenia has a GGGI of 0.678 in 2018, ranking 98th out of 144 countries.

The country's overall GGGI ranking is lower than the majority of countries in Eastern Europe and Central Asia (except for Azerbaijan, Hungary, and Tajikistan). In 2012, the GGGI was 0.664 (92nd out of 135 countries), showing that progress in reducing gender gaps over 5 years was modest (footnote 10).

The scores by subindex show where the gender gap is most acute. Table 2 shows a positive trend for women's educational attainment with a score of 1, ranking 35th out of 149 countries. Armenia is midrange for women's economic participation with a score of 0.675, ranking 73rd. Armenia is the second-lowest ranked country at 148th for women's health and survival with a score of 0.939 mainly due to a high male-to-female ratio at birth. Armenia also ranks low on political representation with a score of 0.099, ranking 115th. Improvements in women's health and their political representation are key to reducing gender gaps in the country (footnote 10).

Another international comparison of gender equality is the social institutions and gender index that looks into social norms, practices, and laws across 160 countries to assess how these fare in terms of gender-based discrimination.<sup>12</sup> According to this index, Armenia has low levels of gender discrimination in social institutions. At the same time, the index reveals that improving legal frameworks for balancing work and family life as well as for preventing violence against women would further decrease gender-based discrimination (footnote 12).

The World Bank's *Women, Business and the Law Index* rates countries' outcomes in terms of achieving women's economic empowerment as well as how their legislation influences

<sup>9</sup> ADB. 2015. *Armenia Country Gender Assessment*. Manila.

<sup>10</sup> World Economic Forum. 2018. *The Global Gender Gap Report 2018*. Geneva.

<sup>11</sup> The GGGI takes into consideration four basic categories: economic participation and opportunity, educational attainment, health and survival, and political empowerment.

<sup>12</sup> Organisation for Economic Co-operation and Development (OECD). 2019. *Social Institutions and Gender Index: SIGI 2019 Regional Report for Eurasia*. Paris. The index covers five dimensions: (i) discriminatory family code, (ii) restricted physical integrity, (iii) son bias (the preference for male children), (iv) restricted resources and assets, and (v) restricted civil liberties.

**Table 1: Gender Gap Rankings in Eastern Europe and Central Asia, 2018**

	Country	Overall Rank Out of 144	Overall Score
23	Armenia	98	0.678
1	Slovenia	11	0.784
2	Latvia	17	0.758
3	Bulgaria	18	0.756
4	Lithuania	24	0.749
5	Belarus	28	0.747
6	Estonia	33	0.734
7	Albania	34	0.734
8	Moldova	35	0.733
9	Serbia	40	0.727
10	Poland	42	0.728
11	Croatia	59	0.712
12	Kazakhstan	60	0.712
13	Bosnia and Herzegovina	62	0.712
14	Romania	63	0.711
15	Ukraine	65	0.708
16	Macedonia, FYR	66	0.707
17	Montenegro	69	0.706
18	Russian Federation	75	0.701
19	Czech Republic	82	0.693
20	Slovak Republic	83	0.693
21	Kyrgyz Republic	85	0.691
22	Georgia	94	0.679
24	Azerbaijan	98	0.676
25	Hungary	102	0.674
26	Tajikistan	123	0.638

Source: World Economic Forum, 2018. *The Global Gender Gap Report 2018*. Geneva.

**Table 2: Values for Global Gender Gap Subindexes, 2018**

GGGI Subindex	Value	Ranking Out of 149
Economic participation and opportunity	0.675	73
Educational attainment	1.000	35
Health and survival	0.939	148
Political empowerment	0.099	115

GGGI = global gender gap index.

Source: World Economic Forum, 2018. *The Global Gender Gap Report 2018*. Geneva.

women's equality of opportunity.<sup>13</sup> In 2019, Armenia scores relatively well on this index with 83.13 out of 100 points, a result that is close to the average of 84.70 for Europe and Central Asia. Armenia has high scores for laws on ensuring women's freedom of mobility, getting a pension, and access to property assets through inheritance. Armenia's lowest score is for laws affecting women's work after pregnancy. While Armenia's overall score is higher than Kazakhstan (75.63) and Turkey (79.38), it ranks lower for laws affecting women's work after pregnancy (60 compared with 80 for Kazakhstan and Turkey). Laws affecting women's entry into the labor force, the level of occupational segregation, and the gender wage gap were factors that contributed to lowering Armenia's score on this index (footnote 13).

These indexes reveal that national efforts to advance gender equality are yielding some results. Armenia's voluntary national review of progress toward its SDGs reveals that gender equality is an area where further improvement is needed (footnote 6). Targeted measures to reduce gender gaps in the economic, social, health, and political spheres are essential to accelerate the country's progress toward its SDGs as well as enhance women's empowerment.

## D. National Policies and International Commitments on Gender Equality

Armenia's constitution and subsequent laws and international commitments have laid the foundations for gender equality. The country has recently drafted an updated Gender Equality Strategy 2019–2023, which articulates its priorities and way forward to mainstream gender across diverse sectors. Gender equality goals are mentioned in recent national development policies and strategies, but more mainstreaming of gender in economic and sector strategies is needed for the country to ensure a comprehensive approach to achieving gender equality.

**National legislation.** The Constitution of the Republic of Armenia guarantees equal rights to women and men. Armenia adopted its Law on Equal Rights and Equal Opportunities for Men and Women in 2013, which specifically prohibits unequal pay or working conditions as a form of direct discrimination (Article 6). Additionally, the law supports equality of opportunity and equal treatment before the law, with an emphasis on the public sector, labor, employment, health, education, and voting rights (Articles 1 and 2) (footnote 9).

The Labor Code also guarantees women's rights such as equal remuneration for work of equal value (Article 178) (footnote 9). However, the Labor Code does not state clearly the rule of nondiscrimination in recruitment and employment conditions, nor does it specify the grounds for criminal prosecution for contraventions of the law such as dismissing a pregnant woman from work.<sup>14</sup>

**International commitments.** Armenia has also made international commitments to achieve gender equality. It ratified the United Nations Convention on the Elimination of All Forms

<sup>13</sup> World Bank. 2019. *Women, Business and the Law*. Washington, DC.

<sup>14</sup> Oxygen. 2019. *Roadmap for Ensuring Equal Labor Rights for Women and Men in Armenia*. Yerevan.

of Discrimination against Women in 1993 and signed the Optional Protocol recognizing the complaint and inquiry role of the Committee on the Elimination of Discrimination against Women (CEDAW) in 2006.<sup>15</sup> Armenia completed its sixth periodic report to CEDAW in 2016. In its concluding observations, CEDAW noted that the government had taken some positive steps for gender equality:

- (i) The Law on Equal Rights and Equal Opportunities for Men and Women set a foundation for advancing women's rights.
- (ii) The government introduced measures into the Electoral Code to encourage the participation of women in decision-making positions, and a plan to promote women in the judiciary was established.
- (iii) Measures were introduced to improve the legislative and policy framework for preventing violence against women and assisting victims of trafficking and human exploitation.

CEDAW noted that the government had not yet put in place comprehensive legal provisions for nondiscrimination. CEDAW also observed that the laws, policies, and programs offered inadequate protection for women against direct and indirect discrimination. CEDAW recommended the adoption of a stand-alone law on nondiscrimination, in line with articles 1 and 2 (b) of the convention, which includes a broad definition prohibiting both direct and indirect discrimination against women. Also, CEDAW recommended that the government address gaps preventing women from asserting their rights, such as by creating clear mechanisms for women to bring forward cases of discrimination through the court system.<sup>16</sup>

As a member of the Council of Europe since 2001, Armenia is also party to several regional treaties covering principles of nondiscrimination based on sex, such as the Council of Europe's Convention for the Protection of Human Rights and Fundamental Freedoms and the European Social Charter. Armenia committed to achieving the Council of Europe Gender Equality Strategy 2018–2023. The Council of Europe Action Plan for Armenia includes several measures to improve the legal framework for human rights and gender equality. The European Union (EU) is assisting Armenia to improve the implementation of antidiscrimination laws and the legal framework for preventing violence against women (footnote 12).

The Council of Europe Convention on Preventing and Combating Violence against Women and Domestic Violence (Istanbul Convention) was adopted in May 2011 in Istanbul and entered into force in August 2014. The convention aims to “protect women against all forms of violence, and prevent, prosecute and eliminate violence against women and domestic violence” (Article 1(1)(a)). Armenia has expressed its intention to finalize the ratification process in May 2019, but the process is still pending as the Ministry of Justice seeks to understand the legal and constitutional implications of committing to this international agreement.<sup>17</sup>

<sup>15</sup> CEDAW is a body of experts appointed by the United Nations Office of the High Commissioner for Human Rights. Countries such as Armenia that have become party to the treaty are obliged to submit regular reports to the committee on how the rights of the convention are implemented. More information can be found at United Nations Human Rights Office of the High Commissioner. Committee on the Elimination of Discrimination against Women. <http://www.ohchr.org/EN/HRBodies/CEDAW/Pages/CEDAWIndex.aspx>.

<sup>16</sup> Committee on the Elimination of Discrimination against Women. 2016. *Concluding Observations on the Combined Fifth and Sixth Periodic Reports of Armenia*. New York.

<sup>17</sup> Council of Europe. 2019. *Armenia: Opinion on the Constitutional Implications of the Ratification of the Council of Europe Convention on Preventing and Combating Violence against Women and Domestic Violence (Istanbul Convention)*. Venice.

**Gender Equality Strategy 2011–2015.** In 2011, Armenia developed its framework for gender mainstreaming with the adoption of the Gender Equality Strategy 2011–2015. The strategy promoted the integration of gender into the country’s strategic programs and introduced a mechanism for an expert to review socioeconomic programs and projects with a gender lens and make recommended changes. It also recommended mainstreaming gender consideration into planning processes and the gradual application of gender budgeting. It articulated state support for gender equality but did not have adequate measures to ensure the implementation of specific measures. For example, the strategy did not designate how ministries and departments would be responsible for implementing gender equality measures. Also, no budget was allocated, and a monitoring framework and mechanism was not established (footnote 9).

An independent evaluation of the Gender Policy Strategic Action Plan 2011–2015 found that the policy created favorable conditions by setting a direction to address gender equality and combat gender-based violence (GBV).<sup>18</sup> The policy focused national attention on the issue and highlighted the need to move forward with concrete actions across sectors. The evaluation of the Gender Equality Strategy 2011–2015 found that, despite objectives being set to change gender norms and stereotypes, patterns persisted. Cultural and media institutions reinforce existing stereotypes of women’s role in Armenian society, and few measures were implemented to reduce gender stereotyping in the media. The evaluation found that not enough attention is paid to the positive representation of women’s role and their significant contribution to the economy, cultural life, and education. For example, reports about women’s achievements in literature, theater, business, and other sectors were underreported considering they are more than half the population (footnote 18).

The Gender Equality Strategy 2011–2015 did create momentum to move forward on key concerns such as improving laws and services to address violence against women, developing state programs for women’s economic empowerment, and addressing gender biases that constrain women’s education and career choices. A lack of allocation of resources for the specific measures cited in the strategy prevented many of the actions from being implemented. The policy did not lead to any concrete measures to increase women’s labor force participation, and the gender review of socioeconomic policies and programs was not activated. The evaluation points to the need for a high-level national mechanism to coordinate gender equality actions across sectors. In addition, the lack of specific, measurable targets and effective statistical systems hinders the monitoring of gender equality outcomes across sectors.

Despite the need to continue the directions set by the Gender Equality Strategy 2011–2015, work on drafting a new strategy progressed slowly after its term ended in 2015. The delay reflected some political retreat in addressing gender equality mainstreaming, as some socially conservative groups attempted to reframe the issues around concerns about protecting the family as opposed to promoting women’s rights and empowerment.<sup>19</sup> The initial drafting of a policy that avoided the term “gender” and instead referred to ensuring equality between women and men raised concerns about growing opposition to using the concept of gender in policies and legal frameworks. Using the term “gender” recognizes the need to eliminate

<sup>18</sup> Jina Sargizova et al. 2015. *Report on the Evaluation of the Implementation of the “Gender Policy Strategic Action Plan For 2011–2015” and the “2011–2015 National Programme Against Gender-Based Violence.”* Yerevan.

<sup>19</sup> Alina Poghosyan. 2018. *Gender Discourse and Perspectives on Gender Policy in Armenia.* Yerevan: Open Society Foundation.

the underlying discrimination and biases that prescribe specific economic and social roles to women and men and thereby deny full equality. CEDAW reminded the government that an international commitment to gender equality involved not only ensuring equal treatment of women and men but also addressing discriminatory stereotypes and biases about the roles and responsibilities of women and men in the family and society that undermined women's social status and their educational and professional careers (footnote 16).

In August 2016, Armenia introduced an amendment to the Law on Human Reproductive Health and Reproductive Rights, “prohibiting sex-selective abortions, introducing counseling, as well as a three day period of reflection before the final decision for women who applied for abortion and defining procedures for medical staff acting against this legislation” (footnote 16). This approach shows efforts to address the problem of sex-selective abortion. However, measures that discourage women from seeking an abortion, such as delaying their access to the service, prevent women from accessing services that allow them to control their reproductive health. According to key informant interviews, the issue of sex-selective abortion is best addressed by transforming attitudes about women's roles and values in society to reduce son bias, rather than by counseling women against abortion or limiting their access to services.

**Gender Equality Strategy 2019–2023.** In 2019, the government renewed its commitment to promoting gender equality. The first step was to draft the Gender Policy Implementation Strategy and Action Plan 2019–2023. The draft policy was sent for comments to the Gender Thematic Group, which represents the government, development partners, and civil society. Key informants indicated that their feedback on the draft was generally positive. The policy was approved in September 2019 and has five priority areas:

- (i) Improvement of national machinery on women's advancements and equal participation of women and men in the leadership and decision-making positions.
- (ii) Elimination of gender discrimination in the socioeconomic sphere and enhancement of economic opportunities for women, including addressing work–family balance, promoting women's entrepreneurship, and expanding economic opportunities for women in agriculture.
- (iii) Full and effective participation and expansion of equal opportunities for women and men in education and science, and balanced gender representation in all the levels of education.
- (iv) Expansion of equal health-care opportunities for women and men, including prevention of noncommunicable diseases (NCDs) causing early death among women and men, and quality improvement of medical care for reproductive health and health promotion for women and men.<sup>20</sup>
- (v) Prevention of gender-based discrimination, including promoting increased political representation of women, addressing gender stereotypes in mass media, and responding to gender biases that are contributing to sex-selective abortions.<sup>21</sup>

<sup>20</sup> “Reproductive health is a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity, in all matters relating to the reproductive system and to its functions and processes. Reproductive health implies that people are able to have a satisfying and safe sex life and that they have the capability to reproduce and the freedom to decide if, when and how often to do so.” World Health Organization. Reproductive Health. <https://www.who.int/westernpacific/health-topics/reproductive-health>.

<sup>21</sup> Government of Armenia. 2019. *Draft Gender Policy Implementation Strategy and Action Plan 2019–2023*. Yerevan.

The return to using gender in the policy statement is welcomed as a constructive step to correctly identifying the need to transform the attitudes, stereotypes, and systemic discrimination that deny full equality between women and men. The policy highlights the way forward to achieve actual gender equality at the community, provincial, and national levels. However, setting up national gender equality mechanisms and assigning more human resources with gender equality expertise across government sectors will be essential to ensuring the advancement of the series of actions set out in the policy.

## E. Institutions and Mandates

Armenia has a focal department for gender equality with a mandate that includes assessing gender issues, preparing state programs, and coordinating and monitoring their implementation. While active in enhancing the policy framework for gender equality, this focal department lacks resources and a network of gender focal persons across ministries and departments that it can rely on to integrate gender equality into sector planning and programming. The most recent gender policy articulates the government's intent to put in place a high-level state structure to ensure the integration of gender equality in key decision-making within the government.

The Department of Family, Women and Children's Issues (DFWCI) within the Ministry of Labor and Social Affairs is responsible for developing and implementing the government's gender equality policies. The department is responsible for developing government decrees and draft legislation on gender equality and preventing violence against women. It also serves as a cochair of the United Nations Gender Theme Group, which acts as an extended network of local and international stakeholders working on gender in Armenia.

The DFWCI has a broad mandate that includes family issues and must devote its time and resources to multiple themes including child welfare. The department has no full-time staff that work only on gender equality issues. As a result, the department has limited capacity to coordinate the integration of gender equality into other sectors and ministries. Line ministries do not have staff or budgets dedicated to gender mainstreaming, creating challenges for the department to advance gender mainstreaming in key sectors.

Armenia has had a council on ensuring equality of rights and opportunities between women and men under the Prime Minister's Office since 2014. The council had representation from government ministries as well as the Parliament, Yerevan Municipality, and National Committee of TV and Radio but only met once and was largely inactive. As a result, no high-level body is in place to set policy and coordinate gender equality issues.

The Office of Human Rights Defender had engaged an advisor on women's issues. The incumbent was not active, and by 2018 this position was abolished. However, the office has an officer mandated to be the focal person for women's rights, with responsibilities to raise awareness of women's rights as well as receive complaints about violations of women's rights.<sup>22</sup>

<sup>22</sup> Commissioner for Human Rights of the Council of Europe. 2018. *Report of the Commissioner for Human Rights of the Council of Europe Following Her Visit to Armenia*. Brussels.



Gender is also considered in government planning at the province (marz) level and within city planning in Yerevan. Since 2011, standing committees on gender issues have been established in each regional government, Yerevan Municipality, and all of the administrative districts of Yerevan. The standing committees formulate annual action plans on gender equality and GBV that include activities and local gender policies. However, local planning processes still do not fully integrate gender. The 3-year community development programs or budgets are not required to mainstream gender. Most local governments have limited capacity to implement gender mainstreaming. Women's councils are present in many local administrations, but their level of effectiveness is uneven (footnote 9).

## F. Gender Statistics

Gender statistics are an essential tool for advancing gender equality. To monitor its progress in meeting its commitments under CEDAW and SDG 5 on gender equality, the government needs sex-disaggregated data covering diverse economic, social, and political spheres. It needs quantitative and qualitative data to detect systemic gender-based discrimination. Data to analyze specific issues that are important to gender equality, gender relations, and women's empowerment are also necessary to monitor how trends are evolving and understand the impact of gender equality initiatives.<sup>23</sup>

Armenia has made some progress in collecting sex-disaggregated statistics. Some sex-disaggregated data are integrated into statistics publications for key themes such as demographics, health, education, and labor force. The Statistical Committee issues the annual publication *Women and Men in Armenia*,<sup>24</sup> which has sex-disaggregated statistics on population, health, education, employment and earning, social protection, and household living conditions. This document also summarizes sex-disaggregated data from other surveys such as the Demographic and Health Survey (DHS) (2015) and the Agriculture Census (2014).

Armenia also receives support from the United Nations to develop a statistical platform for monitoring the SDGs, including SDG 5 on gender equality. Representatives from the statistics department have participated in workshops by United Nations Economic and Social Commission for Asia and the Pacific on Gender Policy-Data Integration Initiative that aim to build their capacity to support evidence-based policy-making on gender equality.

According to key informant interviews with the Statistical Committee representatives, every effort is made to disaggregate data by sex, but gaps exist, such as a lack of sex-disaggregated data on business ownership.

The committee has introduced new types of data collection that would monitor gender results, but the efforts are not always sustained. For example, a survey on violence against women was undertaken in 2010 but has not been updated. Tools for conducting a time-use survey have been developed, but the most recent data available are from 2008. The time-use survey data are important for tracking the number of hours that women spend on unpaid work and how women's time poverty compares with men. Despite the previous methodology, time spent on unpaid work is not tracked in the system of national accounts methodology. Having access to

<sup>23</sup> ADB. 2012. *Gender Statistics in the Southern Caucasus and Central and West Asia: A Situational Analysis*. Manila.

<sup>24</sup> Government of Armenia, Statistical Committee. 2018. *Women and Men in Armenia*. Yerevan.

data on unpaid household work is vital in examining the gender roles and how these change over time. A school-to-work survey with gender-sensitive data was also developed in 2012 but has not been repeated.

The representatives from the Statistical Committee indicate that more interaction is needed between their unit and policy makers to better understand the priorities for data collection for policy evidence and monitoring, including for gender policies. Resources are limited to expand the types of data collection, and so more efforts are necessary to ensure quality sex-disaggregated data. In addition, other gender-related information is needed. Limited statistics are available on the prevalence of violence against women, and existing studies are out of date. Data on the incidence of gender-based discrimination or sexual harassment in the workplace are also not collected. More gender-related data need to be systematically collected to support evidence for decision-making and indicators for tracking the progress of development and gender equality outcomes.



# Crosscutting Gender Equality Issues

## A. Participation in Decision-Making

Politics remains a largely male domain due to factors such as women having more family responsibilities than men which limits their time to invest in a political career and perceptions that men make better leaders than women. An amendment to the Electoral Code increased the minimum quota for women's representation as electoral candidates, and women now hold one-quarter of national assembly seats. However, women are underrepresented in ministerial positions. Community councils have few women elected as members, and women are rarely selected as heads of provinces (marzes) or deputy heads of provinces. While more than half of civil servants are women, few women advance to the most senior levels, limiting women's active participation in higher levels of government policy-making.

### 1. Women's Representation in Government

Armenia's National Assembly is elected by the people and exercises supervision over the executive. In 2016, new measures were put in place to ensure that political parties would propose women as candidates for National Assembly elections. An amendment to the Electoral Code increased the minimum quota for women's representation as electoral candidates from 20% to 25% for 2018. The figure will increase to 30% for future elections (footnote 12).

**National elections.** The amendments to the electoral code increased women's political representation. In the 2018 national elections, the election quota was exceeded with women representing 32% of the total of 1,444 candidates.<sup>25</sup> A total of 32 women were elected out of 132 seats, a representation of 24.2%.<sup>26</sup> Despite these positive outcomes, more progress is needed. While the increase in the Election Code quota was an important step, it does not ensure the same proportion of representation of women in the Parliament since half of the seats are distributed according to preferential votes. Also, women have minimal representation at the most senior policy-making levels, with only 1 out of 14 ministerial positions filled by a woman. Since its independence in 1991, Armenia has had very few females in executive positions and no female president or prime minister.

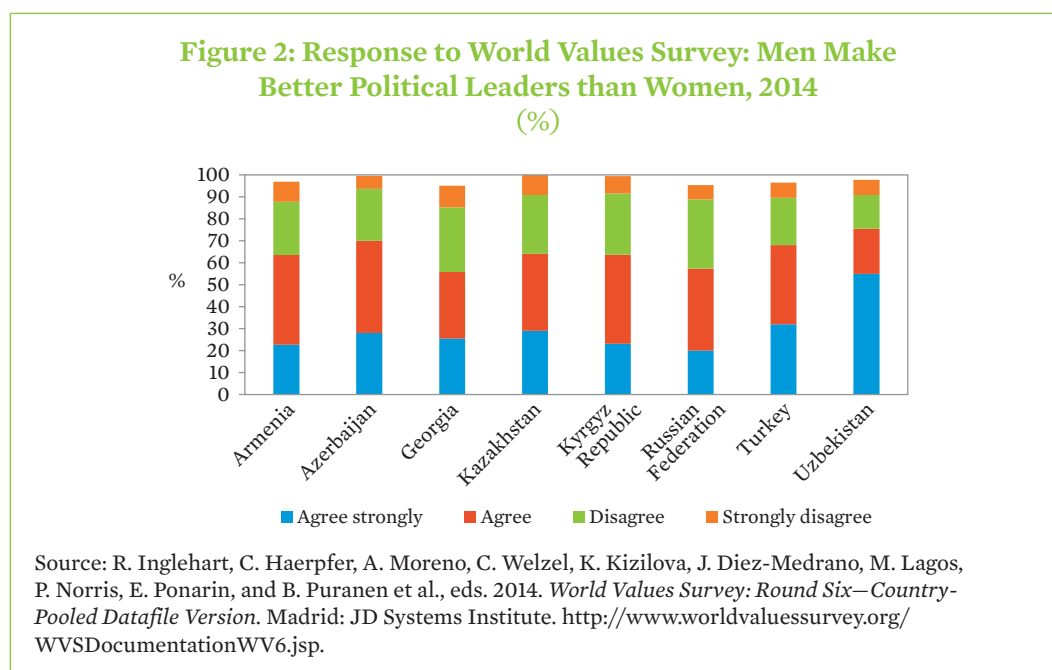
A study on gender and politics identified the key reasons of women's weak participation in politics:

<sup>25</sup> Organization for Security and Co-operation in Europe. 2018. *International Election Observation Mission: Republic of Armenia—Early Parliamentary Elections, 9 December 2018*. Brussels.

<sup>26</sup> UN Women. 2019. *Women in Politics: 2019*. New York.

- (i) an expectation that women must put family obligations ahead of other considerations;
- (ii) a lack of models of women politicians, undermining women's willingness to enter a male-dominated political arena;
- (iii) public perceptions that men are more suited to assuming political leadership, creating a higher bar for women to perform and prove their abilities; and
- (iv) negative attitudes of close relatives toward women in politics.<sup>27</sup>

According to the World Values Survey in 2014,<sup>28</sup> the majority of Armenians (62%) strongly agreed or agreed with the statement that men make better political leaders than women do. As shown in Figure 2, this rate was slightly higher than Georgia and Kazakhstan but lower than Turkey, Uzbekistan, and Azerbaijan.



The findings show that when women do present themselves as candidates, they face constraints on getting elected due to gender biases. More needs to be done to promote positive images of women in leadership as well as ensure that political parties reach out to women and encourage them to enter the political arena. Until such barriers are removed, the reality of politics as a male domain continues to result in low representation of women at election.

Key informant interviews for this assessment underlined the importance of women entering politics as a strategy to increase women's voice in high-level decision-making. Women need

<sup>27</sup> Kovkas Social Studies Center. 2011. *Gender Dimension of Civic and Political Participation in Armenia: Report on Findings of the Sociological Study*. Yerevan (UNFPA Combatting Gender Based Violence in the South Caucasus Project/Armenia).

<sup>28</sup> R. Inglehart, C. Haerpfer, A. Moreno, C. Welzel, K. Kizilova, J. Diez-Medrano, M. Lagos, P. Norris, E. Ponarin, and B. Puranen et al., eds. 2014. *World Values Survey: Round Six—Country-Pooled Datafile Version*. Madrid: JD Systems Institute. <http://www.worldvaluessurvey.org/WVSDocumentationWV6.jsp>.

to overcome biases from their political colleagues about their capacity to be part of decision-making on major issues or in sectors considered nontraditional for women. Having a greater number of women in politics is important to changing perceptions about their leadership skills and the benefits of gender-balanced perspectives in decision-making and policy development. Developing support networks among women politicians is also necessary to collaborate in challenging assumptions and creating enabling conditions for more women to enter politics.

**Municipal elections.** Entry into local politics is a significant step for women to gain political leadership skills and more voice in decision-making. Civil society organizations (CSOs) and development partners such as UNDP emphasized women getting into local politics as a means to build their leadership skills, offering them training and support.<sup>29</sup> In 2017, women represented 12% of representatives serving local self-government bodies up from 3% in 2012 (footnote 6). However, no women are heads of provinces (marz), and only 8% of the deputy heads of provinces are women (footnote 24).

Armenia has been undertaking reforms to local self-government systems, including consolidating communities to rationalize and decentralize local services. These amalgamations took place in three stages between 2015 and 2016.<sup>30</sup> Under consolidation, the local councils cover a larger territory, and elected officials need to travel further from their community, which may impede women from running for office. Previously, women had been gaining ground in municipal elections, but the policy on the consolidation of communities risk reversing this trend due to the larger size of the jurisdictions. Also, unlike national elections, no quota exists for women's representation in municipal elections. According to key informants, women are more likely to get involved in grassroots issues and serve in political office closer to their home, where they can balance the demands of political office with their family responsibilities (footnote 27). Therefore, offering incentives such as leadership training or quotas is essential to encourage women to run for office in newly consolidated communities where the assembly will be farther from their home. Having a higher concentration of women in the newly created larger consolidated communities will be an important milestone for encouraging more women to consider entering the national political arena.

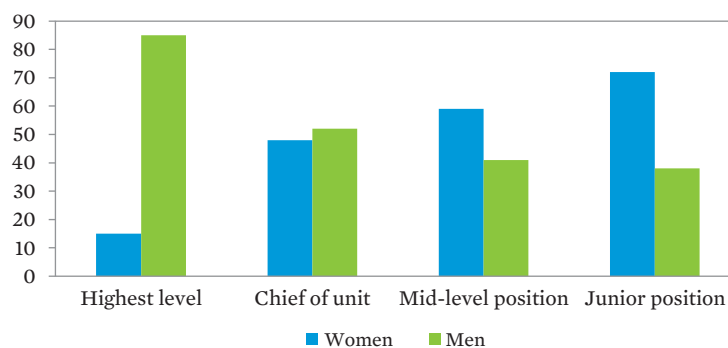
**Civil service.** Women represent more than half of all civil service positions (55%). Women are also increasingly filling management positions, with 59% of senior civil service positions and 48% of chiefs of units. Women are well represented across most ministries with only Emergency Situations, Transport, Communications and Information Technologies, and Foreign Affairs having less than 45% women as staff. In local government, women fill 45% of all provincial administrative positions and 52% of all Yerevan municipal staff positions (footnote 24).

However, more advancements are needed for women's representation at the highest levels of civil service. As shown in Figure 3, women's representation in the national civil service declines with each level, and only 15% of the highest civil service positions are filled by women (footnote 24). The high representation of women in the mid-level and chief positions is promising. The government has a large pool of qualified women candidates to prepare for top-level positions and increase women's participation in high-level decision-making.

<sup>29</sup> UNDP. *Women in Local Democracy: What We Do*. [https://www.am.undp.org/content/armenia/en/home/operations/projects/democratic\\_governance/women-in-local-democracy.html](https://www.am.undp.org/content/armenia/en/home/operations/projects/democratic_governance/women-in-local-democracy.html).

<sup>30</sup> Communities Finance Officers Association. 2018. *Local Self Governance in Armenia*. Yerevan.

**Figure 3: Representation of Women and Men in Civil Service by Level of Position, 2017 (%)**



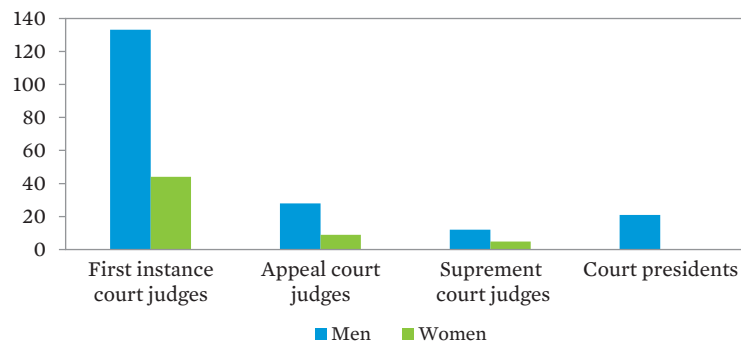
Source: Government of Armenia, Statistical Committee. 2018. *Women and Men in Armenia*. Yerevan.

## 2. Women's Participation in Judicial System

Women and men have equal rights in the court system with the same capacity to sue or provide testimony. However, women are underrepresented in court positions. As seen in Figure 4, only 44 of 177 judges are women in first instance courts, and 9 of 28 in the court of appeals. Close to half (5 of 12) of supreme court judges are women.<sup>31</sup> However, no court presidents are women at any level.

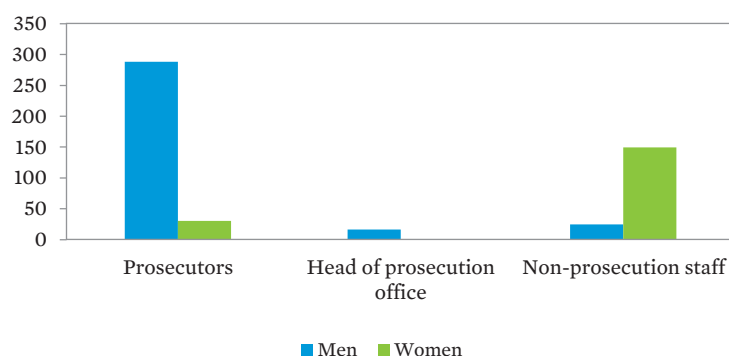
Women also have a low representation among prosecutorial services. As Figure 5 shows, only 30 of 318 prosecutors are women, and no women are heads of prosecution offices. However, women are the majority of non-prosecutorial staff (149 of 173 staff). According to the EU evaluation of the judicial system, no measures are in place to facilitate gender equality in the hiring of judges or prosecutorial staff (footnote 31).

**Figure 4: Number of Women in the Judiciary, 2017**



Source: Council of Europe, European Commission for the Efficiency of Justice. 2018. *Evaluation of the Judicial Systems (2016–2018): Armenia*. Brussels.

<sup>31</sup> Council of Europe European Commission for the Efficiency of Justice. 2018. *Evaluation of the Judicial Systems (2016–2018): Armenia*. Brussels.

**Figure 5: Number of Women in Prosecutorial Office, 2017**

Source: Council of Europe, European Commission for the Efficiency of Justice. 2018. *Evaluation of the Judicial Systems (2016–2018): Armenia*. Brussels.

The lower representation of women compared with men in key positions in the court system is a factor limiting women's access to justice. Women entering court must navigate a majority-male system. Also, women's perspectives are missing from judicial deliberation and decision-making that forms the basis of how the legal framework is applied.

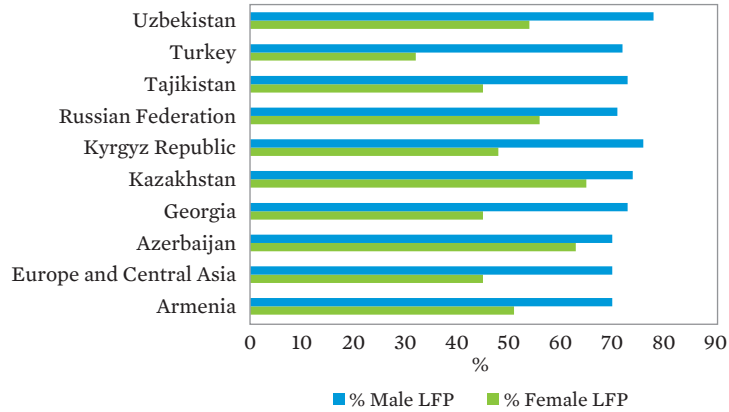
## B. Economic Empowerment

Women's labor force participation is lower than that of men, and more women are working in part-time positions. Unemployment is high among young women who are more likely than young men to give childcare and family responsibilities as their reason for not being active in the labor force. Occupational stereotypes are limiting women's choices, with the majority of women working in only three sectors—agriculture, education, and health. These sectors tend to have lower salaries. Women are underrepresented in management positions. Only an estimated one in five small and medium-sized enterprises (SMEs) have a woman owner. As a result, women earn about two-thirds of what men earn. For its economy to grow, Armenia needs to diversify its sectors of employment, particularly toward science, information and communication, and entrepreneurship.

### 1. Labor Force Participation

Armenia's laws guarantee women equal access to employment opportunities, but women's labor force participation is still lower than that of men (Figure 6). In 2017, just over half (51.4%) of women of working age participated in the labor force, compared with 70.6% of men (footnote 8). The gap between male and female participation rates in Armenia is less than the regional average for developing countries in Europe and Central Asia. However, Armenia has a higher male-to-female labor force participation gap than that of other emerging economies such as Azerbaijan, Kazakhstan, and Uzbekistan (footnote 8).

**Figure 6: Labor Force Participation by Sex, 2017**  
(%)

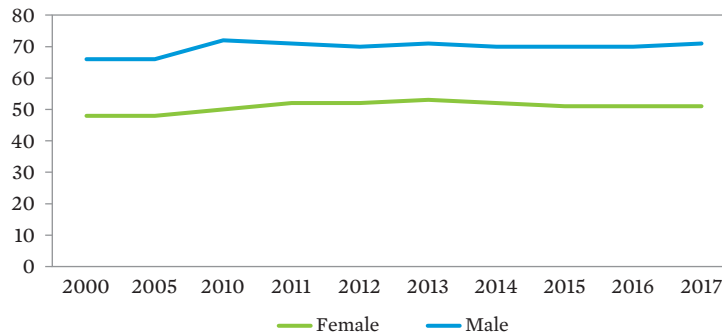


Note: Europe and Central Asia include Albania, Armenia, Azerbaijan, Belarus, Bosnia and Herzegovina, Georgia, Kazakhstan, the Kyrgyz Republic, Republic of Moldova, Montenegro, Serbia, Tajikistan, Macedonia, Turkey, Turkmenistan, Ukraine, and Uzbekistan.

Source: United Nations Development Programme. Human Development Reports. Human Development Data (1990–2017). <http://hdr.undp.org/en/data> (accessed 1 August 2019).

As shown in Figure 7, the gap between male and female labor force participation has changed very little since 2000. Women are also more likely to work in part-time positions than men. Data for 2017 show 34% of employed women working part-time, compared with 18% of men (footnote 24).

**Figure 7: Male and Female Labor Force Participation Rate, 2000–2017**  
(%)



Source: UNDP. Human Development Reports. Human Development Data (1990–2017). <http://hdr.undp.org/en/data> (accessed 1 August 2019).

The unemployment rate of women and men is similar, with 17.5% of women in the labor force being unemployed compared to 18% of men. However, unemployment is higher among young women aged 15–24 at 45%, compared with 33.3% of men in the same age group (footnote 24).



The Labor Code contains provisions to support women to reenter the workforce after having children. Women have access to paid maternity leave that covers 140 days and up to 180 days for certain situations. However, no provision exists for paternity leave. Women can request unpaid leave of up to 3 years to stay home and care for children.<sup>32</sup> However, when women do opt to return to work, they are faced with limited day care options, especially for infants.

Armenia has 1.3 women for every man with tertiary education, but one-third of the women with advanced education do not participate in the labor market.<sup>33</sup> As many as 47.5% of young women not active in the labor force gave childcare as their reason for not taking paid employment, compared with only 3% of young men.<sup>34</sup> International Monetary Fund research shows that women with children under 3 years of age are less likely to participate in the labor force (footnote 33). A study by the European Bank for Reconstruction and Development found that investing in preprimary education could halve the gender gap in Armenia's labor force participation.<sup>35</sup>

More improvements in the legal framework on discrimination and combating sexual harassment are needed to reinforce women's rights in the workforce. The Law on Ensuring Equality of Rights and Equal Opportunities for Women and Men provides the legislative definition of the term "sexual harassment" and obliges employers to refrain from committing sexual harassment. However, the law does not set up the state administrative and judicial mechanisms for protecting women from sexual harassment and other forms of workplace discrimination. A legal framework is also needed to create mechanisms for women to report sexual harassment and oblige employers to take the necessary measures to detect harassment and discrimination, hold the offender liable, raise awareness, and ensure prevention (footnote 12). Qualitative studies suggest that sexual harassment is an issue for women in the workplace, but with no reporting systems quantitative data on the scale of the issue are not available (footnote 14).

Creating conditions that facilitate women's access to the labor force increases their choices and contributes to economic empowerment. Such policies can also contribute to economic growth. The International Monetary Fund report suggests that adding the labor supply of women with high educational attainment could increase the country's GDP by 4%–6% (footnote 33).

## 2. Gender Segregation in Occupational Patterns

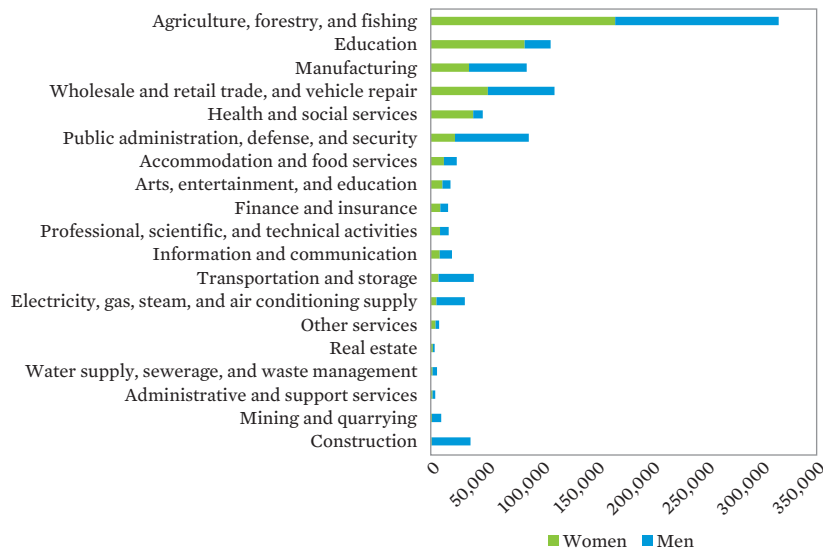
Armenia's workforce is highly concentrated in a few sectors such as agriculture and education, and this situation is more accentuated for women compared with men. As shown in Figure 8, the agriculture, forestry, and fishery sector employed one-third of the active labor force in 2017, with a higher concentration of female workers, 35% of whom are employed in this sector compared with 28% of male workers.

<sup>32</sup> International Labour Organization (ILO). *National Labour Law Profile: Republic of Armenia*. [https://www.ilo.org/ifpdial/information-resources/national-labour-law-profiles/WCMS\\_158891/lang--en/index.htm](https://www.ilo.org/ifpdial/information-resources/national-labour-law-profiles/WCMS_158891/lang--en/index.htm).

<sup>33</sup> International Monetary Fund. 2019. *Republic of Armenia: Selected Issues*. Washington, DC.

<sup>34</sup> Media Model. 2018. *Youth-Focused and Gender Sensitive Labor Market Research in Armenia*. Yerevan.

<sup>35</sup> Sarah Gammage, Naziha Sultana, and Manon Mouron. 2019. The Hidden Costs of Unpaid Caregiving. *Finance and Development*. 56 (1). pp. 20–23.

**Figure 8: Sectors of Employment by Sex, 2017**

Source: Government of Armenia, Statistical Committee. 2018. *Labour Market Survey*. Yerevan.

Women are the majority of workers in education and health, which account for 26% of all employed women. Certain sectors such as wholesale and retail trade; professional, scientific, and technical activities; administrative and support services; accommodation and food services; real estate; and finance and insurance are relatively gender-balanced. The public administration sector is combined with defense, police, and other security services in the labor market survey and is comprised of 75% male workers compared with 25% women workers.<sup>36</sup>

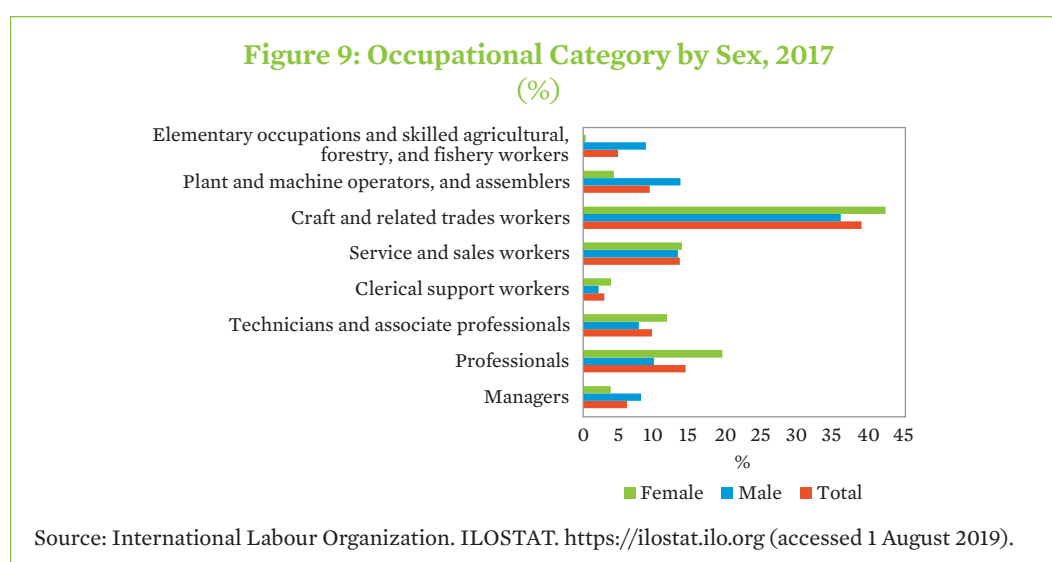
Fewer women than men are employed in technical fields such as manufacturing; transportation and storage; construction; mining; and electricity, gas, and steam sectors that tend to have higher wages than agriculture, education, and health, where women are concentrated. The low representation of women in technical fields reinforces the perception that certain sectors of employment are less suited to women and may limit the entry of workers into more diversified sectors of the economy.

According to the Labor market survey data, women are 42% of the workforce categorized as information and communications, and men represent 58%. A 2018 survey of the 750 information and communication technology (ICT) companies operating in Armenia found that 62% of technical specialists in those companies were men and 38% were women.<sup>37</sup> Despite a lower representation in technical positions, women have a strong presence in the ICT sector which is relatively new and growing—the sector added 4,200 jobs from 2017 to 2018 (footnote 37). The ICT sector could generate more potential for women to diversity into technical fields.

<sup>36</sup> Government of Armenia, Statistical Committee. 2018. *Labour Market Survey*. Yerevan.

<sup>37</sup> Enterprise Incubator Foundation. 2018. *Armenia ICT Sector: State of the Industry Report*. Yerevan.

Figure 9 shows the percentage distribution of the workforce across certain types of occupations disaggregated for women and men for 2017. Close to 40% of the workforce are employed as craft and trade workers, with 42% of women compared with 36% of men.<sup>38</sup> Men and women are fairly evenly represented in some fields such as sales and service positions. Although women are over half of the workers in the agriculture, forestry, and fishery sector, they represent a small minority (8.8%) of skilled workers in the sector. Skilled workers such as machine operators are also primarily men (footnote 38). Nearly twice as many women (20%) are employed as professionals compared with men (10%). However, men are more likely to be managers, with 8.1% of employed men working as managers compared with only 3.8% of employed women. In total, more than two-thirds (71%) of managers are men, compared with less than a third for women (29%) (footnote 38).



The underrepresentation of women in certain occupational groups and sectors limits their career opportunities and wage-earning potential. A 2017 study on women in science, technology, engineering, and mathematics (STEM) careers by the World Bank found that societal beliefs about gender norms limit women's education and career choices.<sup>39</sup> Women are more likely to choose careers that are associated with traditional female roles and allow them to fulfill their family responsibilities. For example, women aim to work in positions that

- (i) do not require long working hours or frequent business trips;
- (ii) offer flexible hours that allow them to be at home to care for children or the elderly when needed;
- (iii) are in female-dominated sectors that are perceived as safer and less open to moral judgments about being mainly with male colleagues;
- (iv) have pay or prestige levels that are not likely to compete with those of their existing or future husband based on the perception that women having a higher employment status can lead to family conflicts;

<sup>38</sup> ILO. Statistics and Databases. <https://www.ilo.org/global/statistics-and-databases/lang--en/index.htm> (accessed 1 August 2019).

<sup>39</sup> World Bank. 2017. *Republic of Armenia Leveling the STEM Playing Field for Women: Differences in Opportunity and Outcomes in Fields of Study and the Labor Market*. Washington, DC.

- (v) require skills that are compatible with caregiving responsibilities such as being trained as a nurse, doctor, or teacher; and
- (vi) do not involve hard physical labor (footnote 39).

These perceptions about what occupational choices are appropriate can limit women's employment and further entrench stereotypes about what roles are appropriate for women and men. Such stereotypes also have an impact on men who are oriented away from jobs related to caregiving.

Occupational stereotypes also limit women's advancement to higher-level positions. For example, ambitions for professional advancement are perceived as less appropriate for women than for men (footnote 39). Such barriers contribute to the glass ceiling in many organizations where women are regarded as not having the traits required in high-level positions.

## 2. Wage Gaps

In Armenia, women in the workforce earn only 67.5% of what men earn (footnote 24). While some progress has been made since 2012, when women earned only 58% of the wages of their male counterparts, more efforts are needed to reduce the wage gap.<sup>40</sup> According to the International Labour Organization's Global Wage Report 2018/2019, Armenia has the second-greatest gender wage gap among 17 upper middle-income countries.<sup>41</sup>

The wage gap cuts across sectors and is present even when women enter nontraditional fields. For example, the World Bank research showed that in 2016 women earned 32% less than their male counterparts in STEM jobs and 26% less in non-STEM jobs (footnote 39). According to 2017 data from Armenia's Statistical Committee, the finance and insurance sector has the highest wage gap, with women earning 60% of what men earn (footnote 24). The gap was least in technical fields such as electricity and gas and water supply and sewerage, where women's earnings were more than 90% of men's (footnote 24).

Women's more limited access to full-time work and certain STEM-related occupations also limits their access to benefits. STEM jobs have a higher probability of offering paid leave, paid sick leave, medical insurance provided by the employer, and pregnancy and childcare leave (footnote 39).

The wage gap is a result of systemic gender biases that affect women's position in the workforce. Women's domestic roles result in their having lower-paid working hours than men. Gender stereotypes about occupations suited to women and men cause women to be concentrated in lower-paying fields. The lower representation of women in management reveals that the glass ceiling is also contributing to the wage gap. These factors need to be addressed structurally by improving women's access to more occupations and more opportunities for advancement in their careers. Changing attitudes about gender is key. A survey conducted in 2015 found that the majority of people believed that family relations were better when husbands earned more than their wives and that women should put their family before their careers.<sup>42</sup>

<sup>40</sup> Government of Armenia, Statistical Committee. 2012. *Women and Men in Armenia*. Yerevan.

<sup>41</sup> ILO. 2018. *Global Wage Report 2018/19: What Lies Behind Gender Pay Gaps*. Geneva.

<sup>42</sup> Center for Gender and Leadership Studies. 2015. *Gender Barometer Survey Armenia*. Yerevan.

### 3. Access to Productive Resources

Access to productive resources such as land, equipment, and other assets is important to women's livelihoods and getting credit to start a business. By law, women have equal rights as men to inheritance as well as ownership and disposal of land and property. However, qualitative research suggests that local customs often lead to the sons inheriting property and money that women tend to have more limited access to. During the privatization of land following the breakup of the Soviet Union, property was assigned to heads of households. In this process, women acquired land exclusively in the absence of a male-head household.<sup>43</sup> The lack of access to land and other property limits women's access to collateral required to obtain credit for an enterprise or to absorb shocks such as loss of employment or illness in the family.

Armenia has a high rate of emigration with a net migration rate of -1.7% per 1,000 persons projected for 2020.<sup>44</sup> Men are more likely to leave the country to find work, representing 78% of all emigrants and only 22% women (footnote 43). In the communities of origin, when husbands migrate, women become the actual heads of households and may gain more decision-making power. However, this role is sometimes assumed by other male relatives. While women increasingly drive in urban areas, the majority of women in rural areas do not drive or have access to a car, limiting their mobility when their husbands migrate (footnote 75). Women whose husbands migrate have the responsibility to care for children and the elderly and may become vulnerable to poverty if their husbands do not send remittances.

### 4. Women's Entrepreneurship

The development of micro, small, and medium-sized enterprises (MSMEs) is considered an important area for not only diversifying the economy but also advancing women's economic empowerment. The analysis of the status of women's entrepreneurship is limited by a lack of specific up-to-date data on businesses owned and operated by women. The Global Gender Gap Report 2018 highlights that 34% of all firms in Armenia have female co-owners and 24% of firms have female top managers (footnote 10). In 2014,<sup>45</sup> women owned approximately 20.7% of all active enterprises and 30% of all MSMEs (footnote 9).

An ADB evaluation in 2018 showed that women's share of SMEs ownership had increased since 2013, as more programs to support women's entrepreneurship were established.<sup>46</sup> Self-employment or microenterprise activities are common for both women and men in Armenia, with 34.9% of women and 35.6% of men being self-employed. By comparison, 14% of women in Europe and Central Asia are self-employed (footnote 43).

<sup>43</sup> World Bank. 2016. *Armenia Country Gender Assessment 2016*. Washington, DC.

<sup>44</sup> International Organization for Migration. Migration Data Portal. <https://migrationdataportal.org/data?i=netmigrate&t=2015> (accessed 1 August 2019). Net migration rate is the number of immigrants less the annual number of emigrants. The Russian Federation is the most likely destination for Armenian emigrants. Domestic services, construction, and transport were the predominant sectors of employment. Caucasus Research and Resource Centers. 2013. *Migration and Skills in Armenia: Results of the 2011/12 Migration Survey on the Relationship between Skills, Migration and Development*. Torino, Italy.

<sup>45</sup> More recent assessments of women's representation in SMEs are not available.

<sup>46</sup> ADB. 2018. *Completion Report: Armenia: Women's Entrepreneurship Support Sector Development Program*. Manila.

Women's entry into business ownership is influenced by their level of access to financial services. According to the 2017 Global Findex database, 48% of adults in Armenia have a bank account with the figure 15 percentage points higher for men than for women. Increasing the population's use of bank services could expose more women to options for using credit to start an enterprise or grow an informal business activity.<sup>47</sup>

While self-employment may be a path to enterprise development, self-employed women do not necessarily perceive their activities as a business.<sup>48</sup> This may reflect prevailing gender norms where business continues to be regarded as a primarily male domain. More analysis of the key gender issues for entrepreneurship development is presented in Part II on ADB's Portfolio Finance and Small and Medium-Sized Enterprises Development.

## C. Human Development

Armenia is in the high human development category, reflecting the progress that has been made in health and education outcomes such as reducing maternal and infant mortality, having close to universal primary education, and increasing life expectancy. Further reduction in maternal mortality will require better integration of reproductive health services into primary health-care to improve access, particularly for vulnerable women and rural women in hard-to-reach communities. Men and women face different noncommunicable disease (NCD) risk factors, and developing disease prevention programs tailored to the needs of both sexes is essential to further increase life expectancy. Addressing gender biases in education is a priority for equality and the development of a skilled labor force. Women are highly educated but seek degrees in a limited number of fields and are less likely to be economically active in their peak working years due to childcare and other domestic responsibilities. Violence against women is also an issue. The government has introduced domestic violence legislation, but it requires further amendments to meet international standards.

### 1. Access to Education

Armenia's formal education structure has four levels that include

- (i) 3 years of preprimary school starting at age three,
- (ii) 4 years of primary school from age six,
- (iii) lower secondary (grades 5–9) from age 10 that culminates in the certificate of general basic education, and
- (iv) upper secondary (grades 10–12) that leads to a certificate of general secondary education.

<sup>47</sup> Asli Demirgüç-Kunt, Leola Klapper, Dorothe Singer, Saniya Ansar, and Jake Hess. 2017. *The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution*. Washington, DC: World Bank. <https://globalfindex.worldbank.org/>.

<sup>48</sup> Hrant Mikaelian. 2017. *Self-Employment, Micro and Small Business in Armenia: Emerging Culture of Entrepreneurship*. Yerevan.

**Early childhood education.** According to the United Nations Children’s Fund, research on children’s learning shows that early childhood education has a positive impact on child development and later performance in school.<sup>49</sup> In addition, as women have the main child-raising responsibilities, state-funded preschool also facilitates higher female labor force participation. The enrollment of children in preschool institutions (0–5 age group population) is 30%: 35.6% in towns and 17.2% in villages. Especially low is the enrollment among children in the 0–2 age group at only 4.8%.<sup>50</sup> The government is targeting to increase the rate of preprimary enrollment at all education levels, but resources to invest in education are limited. Also, more early childhood educators need to be trained to develop these services.

**Table 3: Rate of Enrollment in Preprimary Institutions (%)**

Age Group	2010	2017
Boys age 0–2	5.7	4.7
Girls age 0–2	6.9	4.9
Boys age 3–5	42.7	54.5
Girls age 3–5	47.6	58.5
<b>Total Boys</b>	<b>23.0</b>	<b>26.1</b>
<b>Total Girls</b>	<b>30.0</b>	<b>32.0</b>

Source: Government of Armenia, Statistical Committee. 2018. *Women and Men in Armenia*. Yerevan.

**Primary education.** Armenia has achieved gender parity enrollment at the primary level. Increasing primary education access for both boys and girls is a priority to ensure that the country reaches the goal of education for all. As shown in Figure 10, the net enrollment rate is 89% for males and 90% for females.<sup>51</sup> The 2017 gross enrollment rate is 94% for males and females.<sup>52</sup> In 2010, the net primary enrollment rate was 100% for girls and 98% for boys, showing an overall decline in primary education enrollment.

**Secondary education.** Armenia has also achieved gender parity for secondary education. Some concerns exist over secondary school dropout rates, in particular for males at 7% compared with 4% for females for ages 10–17) (footnote 51). More information is needed to understand why young men are more likely to drop out of high school. The pressure to leave school to find work and support their families may be a contributing factor, especially for men from lower-income families (footnote 6).

**Tertiary education.** While the trends since 2010 show some progress toward gender parity, the differences in male and female participation in different types of tertiary education remain wide. Data on tertiary level education reveal that gender differences exist in the education

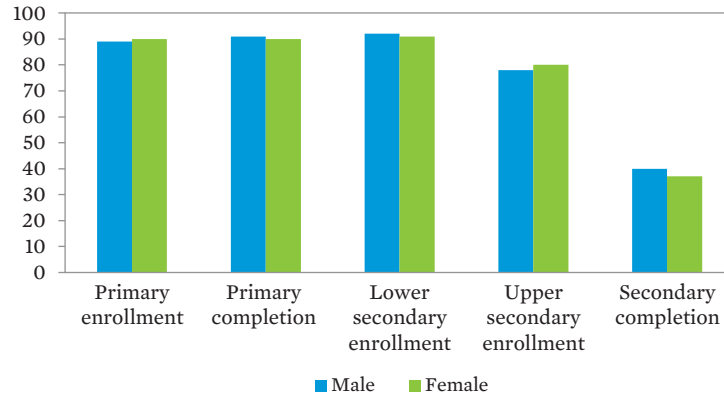
<sup>49</sup> United Nations Children’s Fund. *Early Childhood Development*. <https://www.unicef.org/eca/what-we-do/early-childhood-development>.

<sup>50</sup> Jina Sargizova. 2019. *Women’s Labour Rights in Armenia: Policy Briefs on Ensuring Equal Labour Rights for Women and Men in Armenia*. Yerevan: Oxygen.

<sup>51</sup> Education Policy and Data Center. Armenia: Education Overview. <https://www.epdc.org/country/armenia> (accessed 1 August 2019).

<sup>52</sup> World Bank. *Data: School Enrollment, Primary (% Gross)—Armenia*. <https://data.worldbank.org/indicator/SE.PRM.ENRR?locations=AM> (accessed 1 August 2019).

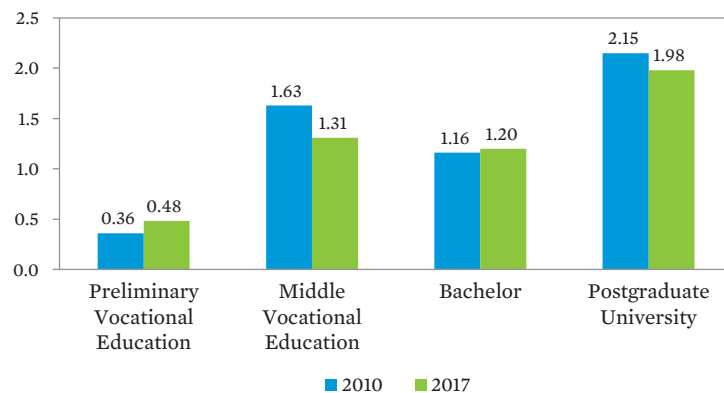
**Figure 10: Comparison of Male and Female Education Indicators, 2018**  
(%)



Source: Education Policy and Data Center. Armenia: Education Overview. <https://www.epdc.org/country/armenia> (accessed 1 August 2019).

paths of male and female students. These discrepancies suggest that gender stereotypes about education and career paths may be affecting the early life choices of both women and men. Figure 11 shows the gender ratios for enrollment at different levels of tertiary education. Female students are much less likely to enter vocational training than male students. However, women are more likely than men to enroll in university education.

**Figure 11: Female-to-Male Ratio of Enrollment in Tertiary Education Levels, 2017**



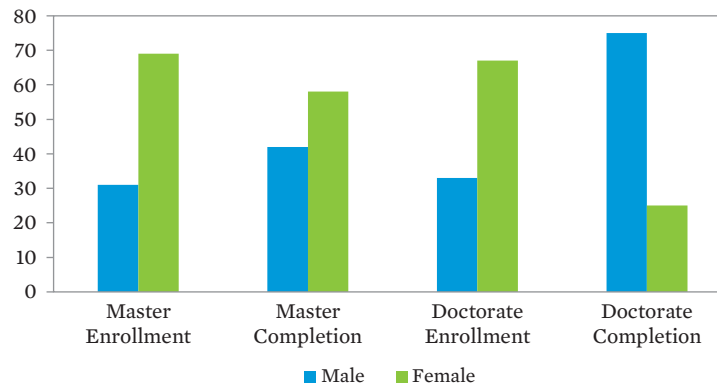
Note: 1.00 = gender parity.

Source: Government of Armenia, Statistical Committee. 2018. *Women and Men in Armenia*. Yerevan.

While women are more likely to enroll as university students at bachelor and postgraduate levels, the data on completion rates show that women may face specific challenges in completing their studies. For example, as shown in Figure 12, while women are the majority of those enrolled in postgraduate degrees, their completion rate is lower than enrollment,



**Figure 12: Male and Female Postgraduate Enrollment and Completion Rates, 2017**  
(%)



Source: Government of Armenia, Statistical Committee. 2018. *Women and Men in Armenia*. Yerevan.

whereas for men it is higher. Women are more than two-thirds of students enrolling at the doctoral level but only one-quarter of those who complete their degree.

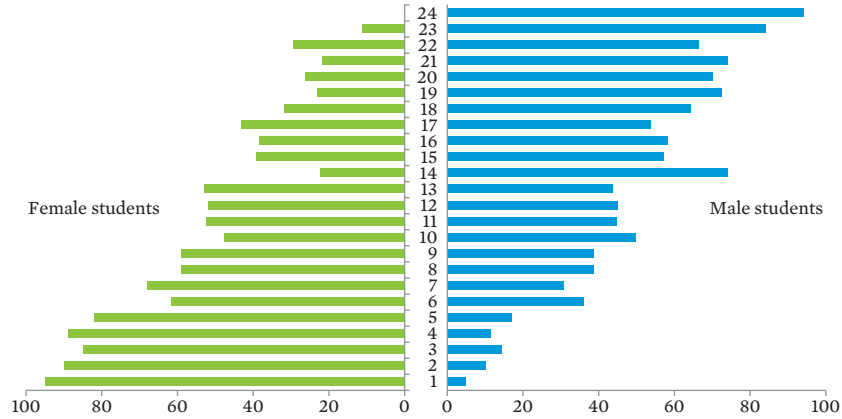
The fields of study chosen by women and men also reveal gender differences. As shown in Figure 13, women are the large majority of students in arts, history, and social fields such as philology, social work, education, and journalism. In terms of women's presence in STEM, the patterns are mixed. Women are only 10% of engineering students and only about one-third of students in physical sciences. Agricultural science is a field of study that is almost exclusively a male domain.

However, certain STEM fields such as mathematics and statistics, biological science, and chemistry have a majority of female students. More analysis of the factors influencing male and female students' educational choices is needed to better understand how gender norms and attitudes about careers suitable for men or women are influencing their decisions.

As shown in Figure 14, teaching is a highly female-concentrated profession in Armenia, with nearly all preschool teachers (99.7%) and 85% of general schoolteachers being female. Men are more likely to be teaching in universities and preliminary and middle vocational schools. Women have low representation in higher education institution management and governance bodies and scientific councils (footnote 4).

Reforms in teacher training and more emphasis on school-to-work transition are needed to ensure that female and male students receive an education that orients them to finding employment. Efficiency in technical and vocational education and training (TVET) and higher education is affected by a mismatch of programs with labor market needs, high gender segregation across fields of study, poor quality of equipment, and inadequately trained teachers. More emphasis on supporting students with career counseling is needed to assist students with determining fields of study that correspond to labor market demand and are not influenced by stereotypes about what type of work is suited to women and men.

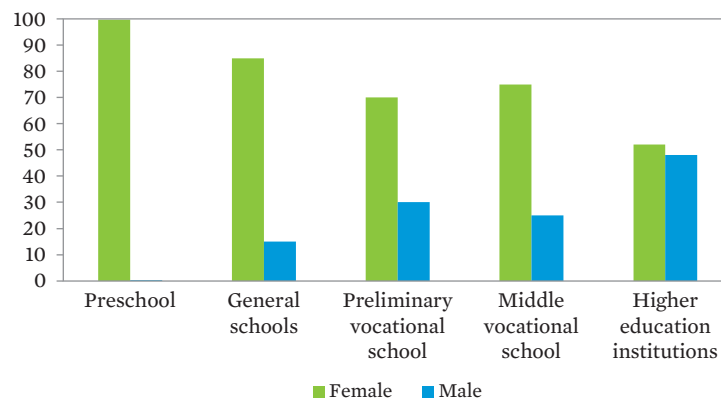
**Figure 13: Female and Male Students by Field of Study at Bachelor Level, 2017**  
(%)



1	Philological Science	9	Personal Sciences	17	Environment
2	Social Work	10	Mathematics and Statistics	18	Information and Communication Technologies
3	Journalism and Information Science	11	Social and Behavioral Sciences	19	Physical Sciences
4	Biological Science	12	Humanities	20	Security Services
5	Chemistry	13	Business and Administration	21	Industry and Technology
6	Education	14	Veterinary Law	22	Architecture and Construction
7	Art	15	Law	23	Engineering
8	Health Care	16	Earth Sciences	24	Agricultural Sciences

Source: Government of Armenia, Statistical Committee. 2018. *Women and Men in Armenia*. Yerevan.

**Figure 14: Teachers Disaggregated by Sex, 2017**  
(%)



Source: Government of Armenia, Statistical Committee. 2018. *Women and Men in Armenia*. Yerevan.

## 2. Access to Health

### Reproductive Health

The voluntary national review of the SDGs found that Armenia has made progress in enhancing the health and well-being of its population (footnote 6). In particular, national programs in immunization and maternal and child health-care have helped reduce maternal and infant mortality rates. The maternal mortality ratio has declined from 40 deaths per 100,000 live births in 2000 to 25 in 2015 (footnote 8). Armenia's maternal mortality ratio is the same level as the Russian Federation's and lower than that of some nearby countries such as Georgia, Tajikistan, and Uzbekistan. However, the rate is higher than in certain countries such as Turkey and Kazakhstan.

The infant mortality rate declined to 11.9 per 1,000 live births in 2015, compared with 26.6 in 2000 (footnote 8). As shown in Table 4, the 2015 rate is lower than in Central Asian countries such as Tajikistan and Uzbekistan but is still higher than Georgia, Kazakhstan, and the Russian Federation. Further efforts to reduce maternal and infant mortality are needed to ensure that Armenia is progressing toward high human development for all its population.

**Table 4: Comparative Reproductive Health Figures**

Country	Maternal Mortality Ratio <sup>a</sup>	Infant Mortality <sup>b</sup>	% of Women with Family Planning Needs Satisfied
Armenia	25	11.9	36.9 (2015)
Azerbaijan	25	27.2	No data
Georgia	36	9.5	52.8 (2010)
Kazakhstan	12	10.1	79.4 (2015)
Kyrgyz Republic	76	18.8	66.2 (2014)
Russian Federation	25	6.6	46.5 (2015)
Tajikistan	32	37.1	44.8 (2018)
Turkey	16	10.9	59.7 (2013)
Uzbekistan	36	21.4	No data

<sup>a</sup> Per 100,000 live births, 2015.

<sup>b</sup> Per 1,000 live births, 2015.

<sup>c</sup> Aged 15–49.

Source: UNDP. Human Development Reports. Human Development Data (1990–2017). <http://hdr.undp.org/en/data> (accessed 1 August 2019); and World Health Organization. Global Health Observatory (GHO) Data. <https://www.who.int/gho/en/> (accessed 1 August 2019).

Nearly all births (99.8%) in Armenia are attended by skilled health personnel (Table 5).<sup>53</sup> Armenia's Ministry of Health has adopted the World Health Organization guidelines aiming to achieve at least four to six prenatal visits for a normal pregnancy and the first visit by 12

<sup>53</sup> Government of Armenia, Statistical Committee and Ministry of Health. *Armenia Demographic and Health Survey 2015–16*. Yerevan.

weeks of gestation. The percentage of pregnant women having at least four prenatal visits has steadily increased, reaching 96% in 2016 compared with 65% in 2000. The findings were similar for women across rural and urban areas. Virtually all women who gave birth in the 5 years before the survey reported that they received prenatal care during the pregnancy of their most recent birth, such as blood pressure monitoring and tests for urine, blood, and ultrasound. In addition, most (97%) respondents received a postnatal checkup (footnote 53).

**Table 5: Key Findings from Demographic Health Survey, 2011–2016**

Findings	%
Women who had a live birth received prenatal care from a trained health-care provider during their most recent pregnancy	99.8
Women had four or more prenatal visits during a pregnancy	96.0
Women had a postnatal checkup	97.0

Source: Government of Armenia, Statistical Committee and Ministry of Health. *Armenia Demographic and Health Survey 2015–16*. Yerevan.

According to the Demographic Health Survey (DHS) in 2015 (Table 5), a high percentage of Armenians report knowledge of contraception methods, with 97% of women and 99% of men having heard of at least one method. The contraceptive prevalence rate is 57%, and the unmet need for family planning is reported to be 12%. Traditional contraceptive methods continue to prevail, with only 28% of married women using modern contraceptive methods. While general knowledge about contraception may be high, according to key informant interviews, discussing family planning, even with medical professionals, is considered a cultural taboo for both women and men. As a result, women and men do not always get the right information about contraception use and family planning that best address their needs (footnote 53).

According to World Health Organization data, only 36.9% of women aged 15–49 have their need satisfied for family planning using modern methods, and this figure is slightly lower than that reported in 2010 at 39.4%.<sup>54</sup> As shown in Table 4, the percentage of women whose need for modern contraception is met is lower than in other countries in the region. According to the DHS, 51% of women who had an abortion were using a method of contraception at the time they became pregnant, indicating a need for better quality contraception methods or education on their use. Abortions are more common among women in lower wealth quintiles (footnote 53), suggesting that having sufficient means to afford contraception could be an issue. The DHS findings point to some concerns that women need better access to modern family planning methods to make reproductive choices. However, more analysis is required to better understand the specific barriers to accessing contraception and the support needed to provide women with the reproductive services that meet their needs.

### **Life Expectancy and Disease Incidence**

Women in Armenia have a longer life expectancy than men, a pattern that is similar in most countries (Table 6). Life expectancy has increased by more than 3 years for women and men since 2000.

<sup>54</sup> World Health Organization. Global Health Observatory (GHO) Data. <https://www.who.int/gho/en/> (accessed 1 August 2019).

**Table 6: Changes in Female and Male Life Expectancy**

Category	All	Women	Men
Life expectancy in years (2017)—Armenia	74.8	77.8	71.4
Life expectancy in years (2000)—Armenia	71.4	74.5	68.1

Source: UNDP. Human Development Reports. Human Development Data (1990–2017). <http://hdr.undp.org/en/data> (accessed 1 August 2019).

Armenia has made progress in reducing new HIV/AIDS infections by 36% since 2010. However, 3,500 people are living with HIV/AIDS, of which 34% are women. The prevalence of HIV/AIDS among men aged 15–49 is 0.2% of the total population compared with 0.1% for women, showing men are more at risk. However, the prevalence rate among young women and young men is the same at 0.1%. This difference indicates that prevalence is declining in younger populations, but attention needs to be paid to ensure HIV/AIDS prevention programs target young women too so that prevalence declines in both population groups.<sup>55</sup>

Studies on the prevalence of noncommunicable diseases (NCD) reveal gender differences. Breast cancer is the leading cause of cancer-related deaths among women.<sup>56</sup> More programs to raise women’s awareness of early breast cancer detection and treatment would contribute to reducing cancer deaths among women.<sup>57</sup> For men, lung cancer is the leading cause of cancer deaths, showing the need to address NCD lifestyle risks among men. Men fare worse on several lifestyle NCD risk factors including tobacco use. Women fare worse on different risks such as time spent on physical activity. Combined NCD risk factors were higher in men. Overall, men’s mortality rate is more than twice that of women. These data reveal the need for gender-sensitive public health programs that address NCD risk factors for men and women.<sup>58</sup>

A central issue is the country’s aging population. As eldercare often falls on women, more government resources will be needed for long-term care to ensure that the dynamic of an aging population does not create more barriers to women’s labor force participation. Also, women have a higher life expectancy than men, so a lack of affordable eldercare options affect women in particular.

### Health Services

In its 2019–2023 Development Program, the government highlights the importance of the availability of public health services for all, irrespective of sex, age, residence, and social status. The government anticipates covering health insurance expenses for certain vulnerable groups. The subsection on health-care prioritizes reproductive health rights, mother and child health-care issues, and early child development and adolescence (footnote 7).

<sup>55</sup> Joint United Nations Programme on HIV/AIDS. Armenia. <https://www.unaids.org/en/regionscountries/countries/armenia>.

<sup>56</sup> World Health Organization. 2014. *Cancer Country Profiles: Armenia*. Geneva. [https://www.who.int/cancer/country-profiles/arm\\_en.pdf?ua=1](https://www.who.int/cancer/country-profiles/arm_en.pdf?ua=1).

<sup>57</sup> Zaruhi Gabrielyan. 2015. *Factors Associated with Breast Cancer Screening among Women Aged 40 Years and Above in Yerevan*. Yerevan: American University of Armenia.

<sup>58</sup> National Institute of Health. 2018. *Prevalence of Noncommunicable Disease Risk Factors. Steps National Survey Armenia*. Yerevan.

Under its Reproductive Health Strategy and Action Plan 2016–2020, the government has identified a series of priorities to further improve reproductive health.<sup>59</sup> The measures identified include enhanced integration of reproductive health services into the level of primary health-care to improve access, particularly for vulnerable women and rural women in hard-to-reach communities. Other interventions will target enhanced effectiveness of diagnostics and treatment for reproductive health to further decrease maternal and newborn mortality and morbidity. Increasing cervical and breast cancer screening, awareness, and treatment are also priorities. Improved access to fertility services for couples wanting to conceive are also planned (footnote 59). During focus group discussions, rural women described that a lack of trained medical staff and limited equipment in their area caused them to have to travel distances to receive adequate medical attention. The time and cost of travel, and in some cases the lack of any transportation options, mean that many health problems went untreated until they became serious.

The evaluation of the 2011–2015 Gender Equality Strategy noted that some progress had been made in the health sector, specifically in improving overall health outcomes. However, the lack of sufficient medical professionals in all regions was an issue. The evaluation notes the need to increase budget allocations for health, particularly to enhance services in rural areas (footnote 18).

### 3. Preventing Gender-Based Violence

At least 8% of women experience physical or sexual violence from an intimate partner in Armenia.<sup>60</sup> Many women are reluctant to report domestic violence, so the incidence is likely to be higher. Rates of psychological and economic violence are higher, with more than 50% of women experiencing controlling behavior from an intimate partner.<sup>61</sup>

The government has introduced legislation to address domestic violence. The law on the Prevention of Family Violence, Protection of Persons Subjected to Family Violence and the Restoration of Family Peace (hereinafter the domestic violence law) was adopted in December 2017. The domestic violence law includes measures to protect the victims of domestic violence, such as requiring police to issue warnings to offenders and establishing emergency protection orders for victims until they can seek one from the court (footnote 22). In December 2018, the government approved the composition of the Council on Prevention of Violence in the Family composed of representatives of the line ministries, Office of the Human Rights Defender, law enforcement agencies, and civil society organizations (CSOs).<sup>62</sup>

The government is developing the necessary bylaws and procedural regulations to enforce the law based on an action plan approved by the Prime Minister. The law also requires amendments to meet international standards for access to justice and support services for survivors of domestic violence. One issue of concern to organizations assisting women survivors of violence is to amend the law to remove provisions related to the “Restoration of

<sup>59</sup> Government of Armenia, Ministry of Health. *Reproductive Health Improvement Strategy and Action Plan 2016–2020*. Yerevan.

<sup>60</sup> UN Women. Global Database on Violence against Women: Armenia. <http://evaw-global-database.unwomen.org/en/countries/asia/armenia> (accessed 1 August 2019).

<sup>61</sup> International Center for Human Development. 2017. *Qualitative Study on Increasing the Efficiency of the Practice and the Initiatives of Providing Multi-Sectoral Response to Domestic Violence in Armenia*. Yerevan.

<sup>62</sup> Government of Armenia. 2018. *Decree on Creation of the Council on Prevention of Violence in the Family Decree Number 1685-U*. Yerevan.

Family Peace” that put forward family reconciliation, with the involvement of the community and religious leaders, as a response to domestic violence. Advocates for preventing violence against women noted in key informant interviews that encouraging reconciliation can cause women to remain in situations where they are exposed to abuse. In their view, the main focus of domestic violence responses should be on the safety of women and their children. Only two shelters operated by nongovernment organizations are available to safely house domestic violence survivors. This low level of service represents a huge gap, in particular as more awareness programs and improved legislation encourage more women to report domestic violence and seek support to leave violent relationships.<sup>63</sup>

On 29 March 2019, the government approved a decree requiring the establishment of more shelters to house survivors of domestic violence, along with a decree to provide them with financial assistance.<sup>64</sup> New support services are being put in place to assist women survivors of violence, such as a 24-hour hotline established by DFWCI. With support from the EU, the government has also committed to opening support centers for survivors of domestic violence in each province. These support centers are being set up but lack clear guidelines on their responsibilities and the protocols to counseling women. The approach of staff varies, with some attaching more importance to reconciliation with the abuser as opposed to prioritizing women’s safety and that of their children.

The DFWCI in each province is coordinating these efforts but lacks resources to do so, and finances for shelters and other services are not allocated in local annual budgets. The government is also working on decrees to develop a central registry for all cases of domestic violence as well as create a referral mechanism to ensure coordinated services. The aim is to establish a multisector referral mechanism to assist victims of domestic violence and gender-based violence through timely and appropriate support services (medical, social, legal, protective, and psychological). The adoption of the law and further measures to improve services are part of the EU’s Human Rights Budget Support Programme that attaches conditions to improve legal support and services for victims of domestic violence and the disbursement of the budget support funds (footnote 63).

In 2013, the Armenian Parliament passed amendments to the Criminal Code to enhance definitions of sexual violence and increase the seriousness of the crime, particularly for sexual crimes perpetrated against minors. The law does not criminalize marital or spousal rape, although a wife can file a complaint. No action plan has been developed to improve services to victims of sexual violence. Specialized services are needed due to a lack of gender sensitivity on the part of police officers. Women coming forward are often blamed for triggering the violence against them (footnote 12).

Women survivors of violence also need access to the court system to claim their rights to child custody, child support, and joint property. Free legal services are provided to women by the Office of the Public Defender on matters such as family issues, heritage, property, mediation, and arbitration. However, financial resources are not sufficient to reach all women needing assistance. Also, while legal services are free, not all court payments are covered (footnote 12).

<sup>63</sup> Qualitative information gathered from key informant interviews with representatives of organizations working on domestic violence issues in Armenia.

<sup>64</sup> Government of Armenia, Ministry of Labor and Social Affairs. 2019. *New Decrees to Support Women Victims of Domestic Violence*. 29 March. [http://www.mlsa.am/?p=21102&fbclid=IwAR2wp6Ri8-OAH7WuUQCReYwq5D2nWFC4OUPpJH5NGD\\_0FkS7ikGhKQP3vVM](http://www.mlsa.am/?p=21102&fbclid=IwAR2wp6Ri8-OAH7WuUQCReYwq5D2nWFC4OUPpJH5NGD_0FkS7ikGhKQP3vVM).

Women can face stigmatization and discrimination when claiming violations of their rights, including when they file complaints with the police and public prosecutors, causing women to be reluctant to follow through in the court system (footnote 12). Moreover, when women do secure their rights, crucial support for ensuring court orders are followed is not always available. For example, the implementation on the part of the Compulsory Enforcement Service of the Ministry of Justice to enforce court decisions on child custody and child support is not systematically carried out.

Changing attitudes toward domestic violence is also a pressing need. A study of views toward GBV found attitudes that condoned violence depending on the reason. Four of every five respondents agree with at least one statement that justifies rape, and the number of women holding this view is high (78.9% of women exonerating rape compared with 86.2% of men).<sup>65</sup> Raising awareness of women's rights to live free of violence is critical to ensuring that women feel safe to report abuse and receive the support they need from the justice system, family, social workers, and community leaders.

#### 4. Inclusion of Women with Disabilities

Armenia has 205,166 persons with disabilities (PWD), of whom 99,888 are women. Due to gender norms, women with disabilities (WWD) face different challenges than men. They are more frequently subject to discrimination and perceived as not being suitable for the workforce. In addition, as with other women, WWD may suffer psychological, physical, and sexual violence. WWD are more vulnerable as they have even fewer options to protect themselves or leave their situation if such abuse occurs in their home or in an institution.

The government is addressing some issues for PWD with interventions that will also assist WWD. For example, the government has put in place incentives for employers to hire PWD, such as covering their benefits and paying up to half of the minimum wage of their salary. Building and road construction rules and regulations have been revised to include measures to accommodate PWD. Inclusive education has been adopted and introduced into primary and secondary level education. The news and other TV programs on public channels are being presented in sign language. Also, the Central Electoral Commission had sign language translation for the last elections.

Some progress has been noticeable in people's attitudes, with many social media discussions expressing the need for more accessibility measures.<sup>66</sup> With increased accessibility, PWD are more likely to leave their homes or institutions for work, school or other reasons. Having PWD visible in public in greater numbers builds their confidence to circulate in their community.

However, many challenges remain for Armenia to meet its international commitments under the Convention on the Rights of Persons with Disabilities. More efforts are needed to bring legislation, services, and awareness-raising programs in line with these international obligations.

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<sup>65</sup> United Nations Population Fund (UNFPA). 2016. *Men and Gender Equality in Armenia: Report on Sociological Survey Findings*. Yerevan.

<sup>66</sup> Qualitative information gathered from key informant interviews with advocates working with PWD.



Despite inclusive education being a positive step, the accommodations extend to neither preschool level nor vocational and higher education. Also, the resources to transport and teach primary and secondary students with disabilities are insufficient to meet the needs. Transportation for students with disabilities is only available in Yerevan. These gaps in service affect all children with disabilities, but girls can be more affected. One of five children with disabilities does not attend school, with 21% of girls compared with 17% of boys.<sup>67</sup> This rate reaches 26%–27% among children with locomotion problems and/or mental impairment. Stereotypes that PWD cannot enter the workforce are an additional obstacle for not going to school, particularly for girls.<sup>68</sup> Families are less likely to invest in the education of a daughter with disabilities based on the assumption that she will not work or marry. Some specialized schools for PWD, such as for those with hearing disabilities, are only available in Yerevan. Boys are more likely to be allowed to leave home for schooling than girls due to the cost and concerns over sexual violence against WWD.

For public accommodation, few resources are available to monitor the measures taken, such as ensuring that new buildings and roads and sidewalks are accessible. Accessibility to most services including government offices is an issue that prevents PWD from accessing employment and social programs and fully participating in society. The use of the internet and other modern technology to serve PWD is limited. For example, there are no advanced information technology systems to educate and communicate with PWD. The only school for the blind and visually impaired lacks audio literature or materials in the Braille system.

While government programs exist to promote employment or provide financial assistance, many PWD are unaware of the benefits available to them due to a lack of outreach and promotion of the services. According to key informant interviews, stereotypes that women are confined to domestic roles means that WWD receive less priority for access to employment services than men with disabilities. As a result, men with disabilities are more integrated into society and have more contact outside of their family.

According to key informants, WWD have more difficulty than other women to access reproductive health services due to stigmatization by family members or medical professionals that do not acknowledge their right to make their own reproductive health choices. Also, while the country lacks services for women subjected to violence, the situation is more severe for WWD, since the available services are less accessible. After the adoption of the domestic violence law, the government is opening up support centers for survivors, but up to now no special provisions are put in place to ensure accommodation for WWD.

According to a 2018 study by an organization advocating the rights of people with disabilities, the participation of WWD in elections and other political activities is lower compared with men with disabilities and the total population. However, WWD are actively involved in online and offline political discussions, showing their interest in these issues. Providing WWD leadership training and more opportunities to engage in policy discussions could support their greater integration into political life and better ensure that policies and services are meeting their needs.<sup>69</sup>

<sup>67</sup> Save the Children Armenia Office. 2016. *Submission to the UN Special Rapporteur on the Rights of Persons with Disabilities*. Yerevan.

<sup>68</sup> Oxygen. 2018. *Women's Agenda for Development: In the Lead-Up to the RA Snap Parliamentary Elections*. Yerevan.

<sup>69</sup> Agate Rights Defense Centre for Women with Disabilities. 2018. *The Political Participation of Armenian Women*

Enhancing policies and services for all PWD will improve the situation of WWD, but special attention needs to be paid to the differing needs and priorities of WWD to ensure that they access the full enjoyment of their rights.

## D. Reduced Vulnerability to Risks and Shocks

### 1. Disaster Risk Reduction

Armenia is in a seismic zone and is also vulnerable to floods and landslides. Its mountainous terrain and ecological conditions make the country sensitive to climate change effects such as variations in precipitation and higher temperatures that could result in more landslides, drought, and water shortages. Women have greater responsibilities for domestic tasks and an increasing role in agriculture labor that disasters and water shortages make more difficult and time-consuming. Despite improvements in the social safety net, many women remain vulnerable to poverty. Improving the targeting of social protection measures is essential to help women absorb economic shocks and reduce their vulnerability.

Armenia is in a seismic zone with frequent strong earthquakes. Its terrain is characterized by deep canyons, steep and fragile slopes, and river valleys. Hence, many settlements and road networks are in disaster risk zones. One-third of the country's territory is in mountainous areas prone to landslides that are triggered by earthquakes or heavy precipitation. A total of 470,000 people, or 15% of the whole population, live in settlements exposed to landslides. Landslides result in approximately \$10 million in damage each year.<sup>70</sup> Road network deterioration, for the most part related to these natural hazards, is exacerbated by insufficient maintenance practices.<sup>71</sup> Droughts also cause significant damage to the country, particularly in the agriculture sector.

These vulnerable geographic and ecological conditions make the country sensitive to climate change effects. A significant average temperature increase in recent decades is expected to climb due to climate change. Precipitation has decreased, and the shortage of water resources will harm agriculture productivity. Disasters will also become more frequent and intense due to climate change.

Women have greater responsibilities for domestic tasks that disasters and water shortages make more difficult and time-consuming. For example, landslides damage homes and can force entire settlements to relocate. Due to the gender division of labor, women bear much of the work for transferring the family in a new home. Women also may lose access to appliances and time-saving devices that cannot be easily replaced after disasters.

*with Disabilities: Barriers and Recommendations.* Yerevan.

<sup>70</sup> Government of Armenia. 2017. *The Disaster Risk Management National Strategy and the Action Plan.* Yerevan.

<sup>71</sup> World Bank. 2018. *Lifeline Road Network Improvement Project.* Washington, DC.

Due to the increasing migration of male family members, women are assuming a greater workload for agriculture production as the sector becomes more prone to disaster risks, putting women at the forefront of dealing with disaster impacts on agriculture production. For example, lack of irrigation water can significantly add to women's chores in collecting and storing water and manually watering vegetable gardens and other crops. When disasters strike, women face not only the loss of production, affecting their family's food security, but also an increase in workload for land restoration and replanting. Women have fewer assets that support them to absorb shocks. Women's SMEs are undercapitalized and concentrated in food and retail sectors that are more vulnerable to disaster impacts.

Women's responsibility to care for children and the elderly at home can prevent them from reacting to disaster warnings if they are unable to get assistance to move other household members.

Disaster risk management planning is advancing at the national level, but more efforts are needed at the province (marz) and community levels. Armenia does not have a standard approach to disaster risk management planning at the subnational level. Not all provinces have clear emergency plans, and fewer have broader risk reduction plans. When emergency plans are developed, often no measures are put in place to assure their dissemination. Most community members, in particular women, are not aware of their existence or content, which tends to be too general and not adapted to specific social conditions.<sup>72</sup>

More men are active in disaster risk management and emergency services, based on a perception that participation in this field is mainly the responsibility of men. In the Ministry of Territorial Administration and Emergency Situations, women make up only 20% of those in the department level, 20%–25% in crisis management centers, and 5%–10% in rescue teams. As a result, women are less integrated into disaster management networks and are less likely to be trained on topics such as early warning, evacuation, and search and rescue. Moreover, few women have access to early warning information systems. Women are more likely to be at home with children or the elderly when disasters strike, and these gaps in information about early warning and safe evacuation increase their risks (footnote 72).

Despite experiencing over 300 disaster events every year, Armenia has developed a comprehensive data set on historical disaster damage and loss, and has taken steps to start to compile such data.<sup>73</sup> After each disaster event, damage and loss data are collected at the community level using non-standardized tools and then compiled at the national level. The lack of damage and loss templates and information systems slows disaster financing. It also impedes disaster risk reduction planning and investment in the most vulnerable areas (footnote 73). The lack of any sex-disaggregated data prevents a deeper understanding of the differing impacts of disasters on women and men and their specific needs for support, assistance, and preparedness measures. Without a systematic approach, data on disaster impacts on women and vulnerable groups may or may not be adequately collected and considered in post-disaster financing and preparing future risk reduction investments.

<sup>72</sup> ADB. 2016. *Seismic Safety Improvement Program: Social and Gender Assessment*. Manila.

<sup>73</sup> World Bank. 2017. *Disaster Risk Finance Country Note: Armenia*. Washington, DC.

## 2. Poverty and Social Protection

Women are more vulnerable to risks and shocks due to their higher levels of poverty. The poverty rate in Armenia is 27.4%. Women represent 56% of the poor and men 43.4%. The feminization of poverty is reflected in a higher incidence of poor female-headed households (29.2%) than male-headed ones (24.4%) in 2017.<sup>74</sup> According to the Global Findex database, only 25% of women compared with 38% of men saved money in 2016, and 20% of women compared with 27% of men received domestic remittances (footnote 47). Women below 51 have limited access to bank transfers, with the responsibility belonging to other male members of the family.<sup>75</sup>

Armenia has put in place social protection systems, covering social insurance, social assistance, and social services to support vulnerable families, including female-headed households. Women are primarily responsible for caring for children, and many benefits are designed to assist families, such as family living standards enhancement benefits, childbirth lump-sum benefits, childcare benefits, motherhood benefits to nonworking women, and the school feeding program.<sup>76</sup> These programs are critical supports in reducing poverty. Social work services and education and employment counseling programs are also available to help families, women, and PWD improve their living conditions. The system needs more shock-responsive measures to assist families after disasters, health issues, loss of employment, or other setbacks. The system also needs to focus more on children's nutritional needs and improvements that would benefit women who are more responsible for the family's food consumption (footnote 76).

The family living standards enhancement benefits contributed to reducing extreme poverty by 75.6% and child poverty by 63.8%. While efforts to improve targeting of the programs have contributed to these reductions, still 40%–49% of the poorest 20% of the population were not covered by the program. More efforts are needed in outreach, refining eligibility, and ensuring access to eliminate gaps in coverage (footnote 76).

While efforts are being made to expand access to affordable health-care, out-of-pocket health costs accounted for 4.6% of total household expenditures in 2017, a significant budget item considering that major items such as housing and utilities comprise 14%. Such unexpected costs due to illnesses are particularly devastating for poor and female-headed households, which have less savings (footnote 74).

Social pensions for old age, disability, and survivorship also exist, and women represent 47.9% of beneficiaries of these programs. Pensions are an important factor in reducing poverty. At least 34% of children live in a household with at least one pensioner. The pension system is estimated to contribute to a reduction of 76% of extreme poverty and 16.2% of child poverty. In 2015, pensions led to a decrease in extreme child poverty by 76.6% and in child poverty by 16.2% (footnote 76).

<sup>74</sup> Government of Armenia. 2018. *Social Snapshot and Poverty in Armenia: Statistical and Analytical Report*. Yerevan.

<sup>75</sup> Food and Agriculture Organization of the United Nations. 2017. *Gender, Agriculture and Rural Development in Armenia: Country Gender Assessment Series*. Budapest.

<sup>76</sup> World Food Programme. 2018. *Scoping Study on Social Protection and Safety Nets for Enhanced Food Security and Nutrition in Armenia*. Yerevan.

The increasing elderly population risks straining the pension system, a problem that could affect women in particular as they have a longer life span. Due to time taken to care for children and the wage gap during their working years, women on pensions earn less than men. Reviews of pensions systems need to integrate gender analysis to ensure that women have adequate resources in their retirement years and are not penalized for their unpaid work.

## E. Reduced Time Poverty

Women experience time poverty due to their combined economic and domestic roles, especially as males migrate and women assume more responsibility for unpaid work on family farms and/or in informal home-based enterprises. Less than a third of children are enrolled in preschool, and primary school hours tend to finish early in the afternoon, leaving women with few childcare options to assist them in dealing with work–family balance.

The fact that gender norms associate women with domestic tasks rather than income-earning roles has a major impact on their time poverty.<sup>77</sup> The last data available on time use in Armenia (2008) showed that women spent almost five times more on domestic tasks than men. Women spend 5 hours per day on unpaid work compared with 1 hour for men. By comparison, in Kazakhstan, the figure is 6 hours for women compared with 4 hours for men, and the People’s Republic of China’s time-use survey shows women spend 4 hours on unpaid work compared with 2 hours for men. Among OECD countries, the figure is 5 hours of unpaid work by women compared to 2 hours by men.<sup>78</sup> Men spend three times more on paid work than women (footnote 68). The lack of further time-use analysis prevents any assessment of how these trends are changing.

Women have few support systems to assist them in dealing with work–family balance. Women’s roles include caring for children. Low enrollment in preschool, especially in rural areas, limits the amount of time that women can devote to paid work. Even at primary schools, classes end early in the day, requiring women to be available for childcare for most of the afternoon unless they can make other arrangements (footnote 50).

As males migrate, women assume more responsibility for the family’s livelihood along with childcare and domestic tasks, increasing their time poverty. Women perform unpaid work on family farms or in informal home-based enterprises. These contributions are often not recognized, and they do not have access to social benefits such as paid sick leave (footnote 75). Energy access is interrupted in rural areas, hindering regular use of time-saving devices such as washing machines, dishwashers, and other domestic appliances. Rural communities also have lower access to transportation and mobility, and women are unlikely to own vehicles. These factors point to women continuing to experience time poverty, and measures to reduce

<sup>77</sup> “Time poverty is when there is no discretionary time, and perhaps not even enough necessary time available to a person, and choices need to be made over allocation of time between essential activities.” ADB. 2015. *Balancing the Burden? Desk Review of Women’s Time Poverty and Infrastructure in Asia and the Pacific*. Manila.

<sup>78</sup> ADB. 2015. *Balancing the Burden? Desk Review of Women’s Time Poverty and Infrastructure in Asia and the Pacific*. Manila.

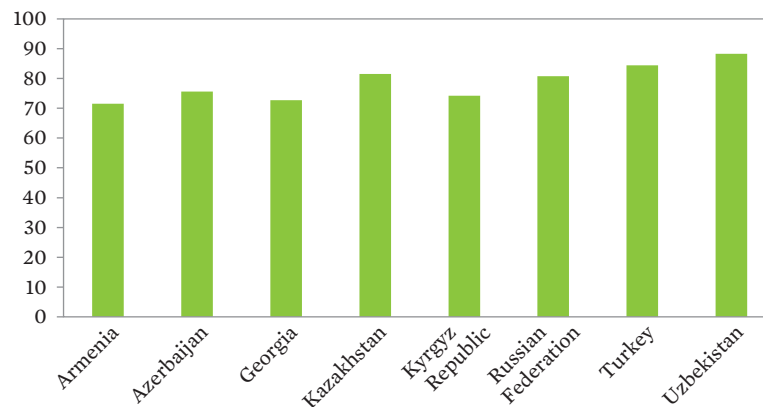
women’s workload are essential to encourage their greater participation in the political and economic sphere.

## F. Gender Norms and Attitudes

Findings from surveys on social norms provide some insights into prevailing attitudes on gender equality, stereotypes, and divisions of domestic and productive roles between women and men. A United Nations Population Fund (UNFPA) 2016 survey found that the majority of male and female respondents disagreed with statements that women gaining rights eroded men’s rights in any way (footnote 65). The majority of respondents (63%) felt that gender equality was achieved for the most part, with women more likely to agree with this statement (69%) compared with 57% of men. However, women were also more likely to agree that more needs to be done to promote gender equality at 57.2% compared with 44.2% of men. More than three-quarters of respondents agreed that women should have the same rights to be elected to political office as men—70.2% of men and 82.6% of women. Also, the majority (81.7%) believed that a woman with the same qualifications could do as good a job as a man, although men were less likely to agree at 71.7% compared with 90.7% of women. Similar to the findings of the World Values Survey (Figure 2), the UNFPA study found that most respondents (58.3%) believed men make better politicians than women, with 67.1% of men compared with 50.2% of women (footnote 65). According to the World Values Survey, 60.3% of Armenians agree with the statement that men make better business executives than women (footnote 28).

As shown in Figure 15, the majority of Armenians (71.5%) responded affirmatively to the statement that “Women having the same rights as men is an essential characteristic of democracy.” However, the percentage of those responding positively is slightly less than in other countries in the region.

**Figure 15: In Agreement with “Women Having the Same Rights as Men Is an Essential Characteristic of Democracy” (%)**



Source: R. Inglehart, C. Haerpfer, A. Moreno, C. Welzel, K. Kizilova, J. Diez-Medrano, M. Lagos, P. Norris, E. Ponarin, and B. Puranen et al., eds. 2014. World Values Survey: Round Six—Country-Pooled Datafile Version. Madrid: JD Systems Institute. <http://www.worldvaluessurvey.org/WVSDocumentationWV6.jsp>.

Armenia's draft Gender Policy (2019–2023) highlights the need to address gender stereotypes that limit women and men to defined social, domestic, and economic roles. Women's equality rights are recognized, but attitudes about acceptable roles for women and men need to be overcome for women to fully enjoy their rights. For example, most respondents in the UNFPA study on gender attitudes strongly associated the breadwinner role with men (footnote 65). This situation may limit the support from other family members for women entering the labor force. The situation also puts pressure on men to earn the family's income, while other roles such as being a father are less valued. A higher high school dropout rate of young men has been attributed to their belief that they should be contributing to family income as males in the family from as early on as possible (footnote 12).

Gender norms influence the division of everyday labor. Irrespective of having work outside of the home or not, women are tasked with most domestic activities. These gender divisions often start at a young age. Girls are subjected to more limitations on their movements outside of the home, and girls are more engaged in household duties such as cooking, cleaning, doing groceries, making coffee, and taking care of younger siblings. As many as 85% of male respondents admit that their role in childcare is as a helper and that their main responsibility is as a provider (89.9%). Over half of male respondents (54.8%) believed they spent too little time with their children due to the number of hours they had to devote to paid work (footnote 65).

In rural areas, social gathering places are mainly segregated by gender, with public places such as cafes and farm cooperatives considered for men only. As these places are sources for sharing information, the division means that women, especially women with no male relatives at home, have less access to information about political or economic issues and less access to networks for doing business (footnote 75).

The high ratio of male-to-female births points to an undervaluing of women in society. Armenia has a ratio of 113 male births for every 100 female births due to the practice of sex-selective abortions. This ratio had changed little since 2010 when it was 115 male births per 100 female births (footnote 8). A study of stated preferences for the sex of child among pregnant women found that the majority of respondents were neutral and had no sex preference. However, those that had a preference were 1.7 times more likely to prefer a son to a daughter. The reasons for preferring sons were based on the belief that sons would contribute income to the family and inherit property. In cases where daughters were preferred, it was due to their role in caring for the health of their parents in later years.<sup>79</sup>

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<sup>79</sup> International Center for Human Development. 2017. *Prevalence of and Reasons for Sex-Selective Abortions in Armenia*. Yerevan.

# IV

## ADB Portfolio Sectors

ADB has the potential to advance gender equality goals due to its strategic positioning in key economic and social sectors. Women have differing needs and priorities for infrastructure development in transport, energy, water supply, and urban development, and women are often underrepresented in these sectors. Infrastructure is drawing more government, private, and international investment as Armenia prioritizes upgrading its transport network; enhancing trade; modernizing its energy, water, and other urban development infrastructure and services. ADB could enhance women's participation in infrastructure planning and implementation in energy, transport, water, and other urban infrastructure and services. ADB's seminal work to increase women's enterprise development could be continued as part of its future efforts to improve the efficiency of the finance sector and invest in private sector development. ADB could provide technical assistance (TA) and other support to mainstream gender equality into education, health, and disaster risk reduction (DRR) policies.

The planned country partnership strategy (CPS) objectives, pathways, and sectors of ADB engagement are well aligned with ADB's Strategy 2030 operational priorities on regional cooperation, knowledge management, livable cities, rural development, governance, mainstreaming gender equality, poverty, and environment.

The strategic objectives of the CPS are to assist the government's development efforts by supporting diversified growth and promoting wider inclusiveness. Seven pathways have been identified under these two strategic pillars. Under diversified growth, the first pillar, the CPS will (i) address infrastructure bottlenecks in transport and energy for deeper regional connectivity and trade, (ii) create a more conducive enabling environment for public financial management and private participation in infrastructure, and (iii) improve policy framework for future investments in education to ensure women and men's engagement in the economy and entry of private service providers. Investments in projects in the transport, energy, and finance sectors will continue under the CPS, and education is a new sector being added. SME development, including women's entrepreneurship where ADB achieved good results in the past, will continue as a priority under nonsovereign operations.

Under wider inclusiveness, the second pillar, the CPS will (i) raise agricultural competitiveness through high-value crop diversification; (ii) catalyze affordable urban services in towns to reduce regional disparities; (iii) improve the policy framework in health to reduce vulnerabilities of women and men; and (iv) combine support for geophysical and weather hazards, environmental management, and climate change adaptation (CCA) to enhance resilience. Under this pillar, ADB will build a new portfolio of investments in agriculture, health, DRR, and CCA.



## A. Pillar 1: Diversified Growth

### 1. Education

#### *Context and Key Gender Issues*

Armenia has attained gender parity for primary and secondary education. However, after having achieved universal education in 2010, primary enrollment rates have declined. Further efforts are needed to ensure education for all. There are also some concerns over secondary school dropout rates, in particular for males. Addressing gender biases in education choices is a priority for equality and economic growth. Men are twice as likely to enroll in primary vocational education that teaches skilled crafts and trades, while women are 20% more likely to pursue a bachelor's degree and twice as likely to pursue a postgraduate. These education outcomes limit the development of a skilled labor force in particular, as women are highly educated but in a limited number of fields and are less likely to be economically active in their peak working years due to childcare and other domestic responsibilities.

#### *Government Initiatives*

Armenia's constitution guarantees universal access to education and stipulates the right of Armenian citizens to free higher education and vocational education in state institutions. The government has set up the State Program on Educational Development 2016–2025. In addition, the government prepares five-year action plans that establish priorities and set directives for education development. Legal and policy frameworks are in place for education quality assurance and defining national teacher qualifications. The government has also built systems to record the accumulation of academic credits and the transfer of credits to allow student mobility.

Armenia has adopted a national plan of action for making the general education system inclusive by 2025. Improving gender equality in education, including addressing gender stereotypes in textbooks, is part of the government's targets under the Gender Policy 2019–2023. Full implementation of these key measures across the education system will make an important contribution to gender equality in education.

#### *ADB Experience in Mainstreaming Gender in the Sector*

Education is a new sector under the Armenia CPS. ADB plans to support the Ministry of Education and Science to create a policy framework in the education sector that ensure broad access to education services, maintain space for private service providers, strengthen government capacity to manage standards, and enhance gender-sensitive curriculum and pedagogical techniques. Focus areas could cover teacher education reforms to improve quality and attract new teachers, teacher training in gender equality, school governance and management reforms to strengthen school performance, and reform public financial management systems in education to better target and utilize resources. Digitalization could also be an area of ADB assistance during the CPS period. ADB is expected to support pilot level activities during the reform process and may utilize nonsovereign and sovereign financing, particularly in tertiary education and TVET. These interventions would integrate strategies to address the current gender imbalance in educational fields with a focus on increasing women's representation in engineering, trades, and technical fields.

### *Entry Points for Gender Mainstreaming in the Sector*

**Mainstream gender into the planned education policy framework.** As part of its support to the sector, ADB will assist the government in developing an education policy framework covering all levels of education. For the research stage of policy development, ADB could provide the Ministry of Education with support to undertake an in-depth gender analysis of the education sector and identify specific objectives to improve gender equality outcomes at each level. An in-depth gender analysis could review available sex-disaggregated data and undertake qualitative research on how gender stereotypes impact on education outcomes. Key areas such as concerns over boys' dropout rates from secondary school and the low number of girls in higher-paying technical fields of vocational education could be examined more closely to identify strategies to address these trends. More research could also provide an evidence-based finding, from which to develop elements of the policy framework to address themes such as gender balance in STEM education, gender-sensitive teaching and career counseling, and gender parity in vocational training and university education. Mainstreaming gender into the policy development would not only improve the quality of education but also transform how concepts of gender are learned from a young age, to the formative years of school, to work transition.

**Improve access to sex-disaggregated data and gender indicators to monitor education outcomes.** Gender indicators and sex-disaggregated data can be integrated into the tools to be developed to monitor the revised education policy. Workshops could be undertaken between the Ministry of Education and Science and the Statistical Committee to improve the quality of gender-sensitive education statistics to ensure that the tools are in place to monitor and regularly update the policy framework. Such efforts could assist the government in strengthening reporting and tracking of its education indicators to monitor the achievement of SDG 4. ADB could then support the government to establish systems to collect more sex-disaggregated data and gender-sensitive education indicators as part of the monitoring system to track the outcomes of the revised education policy and future strategies.

**Integrate gender-sensitive curriculum and pedagogical techniques into teacher training programs.** ADB plans to focus part of its investments in the education sector on supporting the Ministry of Education and Science to enhance the quality of teacher education and training. The teacher education curriculum guides how knowledge is organized and transferred in the classroom, and how this knowledge transforms the character, attitudes, and behavior patterns of learners. ADB could integrate knowledge about gender into teacher education and training to enhance awareness about gender issues and how these influence education outcomes among teachers. Other development partners such as the World Bank plan to work with the Ministry of Education and Science on revising the national curriculum, a process that will include developing a gender-sensitive curriculum across the primary and secondary levels. By focusing on teacher education, ADB would complement other initiatives by enhancing teacher capacity to teach the revised curriculum using gender-sensitive pedagogical techniques.

**Conduct workshops to facilitate learning within the Ministry of Education and Science on best practices for gender-sensitive teacher education.** A starting point could be to facilitate workshops to review existing tools and international best practices on gender mainstreaming in teacher policy and education. For example, the United Nations Children's Fund has developed *A Guide for Gender Equality in Teacher Education Policy and Practices* that could be adapted to the context of Armenia to guide the development of gender-sensitive teacher education approaches and materials.

**Mainstream gender equality into programs to support technical and vocational education and training.** ADB's support for education will encompass initiatives to improve the quality of training and vocational education and better match TVET programs to employers' needs. Such programs will require diagnostics of TVET programs, labor market demand, and student school-to-work transition. Gender norms about appropriate jobs for men and women influence male and female career choices. Preparing a skilled workforce for a modern economy requires students to make education choices based on factors that consider areas of future growth and their competencies rather than outdated gender stereotypes. ADB could support the government with research and analysis on gender segregation in educational choices of students, promoting nontraditional courses and creating incentives such as scholarships, stipends, and/or internship and job placement support for women and men students. A gender analysis of course offerings in TVET institutions and universities could look into modern labor market needs and how to promote a gender-balanced occupational profile for the country's future development.

**Strengthen career counseling services at the secondary level to encourage male and female students to consider nontraditional careers.** Initiatives to address gender stereotyping in occupational choices could include training a core group of teachers at the secondary level to provide career guidance to students in ways that help them overcome entrenched gender stereotypes and review more options. This training program could develop a career guidance handbook that encourages both males and females to study and work in non-stereotypical gender areas.

**Encourage girls to consider all science, technology, engineering, and mathematics fields.** ADB could include initiatives in its education programs that encourage girls and women to consider all fields of STEM from the primary to university levels. Activities could involve piloting preparation and mentoring programs to introduce the range of available STEM fields and associated job opportunities. Programs could target students as well as change teacher's mindsets about gender and STEM by engaging with women STEM role models to visit classrooms, developing outings or learning activities that expose girls to hands-on STEM activities. Support to TVET institutions could be extended to establish strong linkages between women and men mentors and industries. This could influence women's and men's educational choices that can respond to workforce demands at present and in the future. More girls could be encouraged to take nontraditional courses if positive images of women in nontraditional STEM occupations could be featured in media programs.

**Promote entrepreneurship education with a gender lens.** ADB could support the government to improve its policies and practices for financial and business development education within secondary, vocational, and tertiary institutions. Such assistance could include developing more options for adult education and distance education that targets women entrepreneurs. A starting point could be to integrate such initiatives into the education policy recommendations that ADB will propose to the government as part of the policy-based lending for the new Social Sectors Support Program (SSSP).

**Promote gender balance at all levels of education staff.** ADB plans to support reforms to improve the standards of teacher qualifications. The SSSP will help the government develop qualification standards that encourage candidates with varied bachelor's degrees to enter a master of education program, thereby upgrading the teacher profile beyond the standard bachelor of education. Another target is to draw more men to the teaching profession for a better gender balance, given the high concentration of female teachers. Creating more balance

in the representation of women and men in the teaching profession will contribute to gender equality. However, changes to policies on teacher qualifications need to be examined from a gender perspective to ensure that the existing pool of majority female teachers also benefit from the efforts to enhance skills and upgrade the status of the profession.

ADB could support gender analysis of career paths in teaching and the wider education sector. The analysis could review potential impacts of changes in qualifications on the career paths of women and men working in education and the most effective methods to promote gender balance across teaching, education management, and other occupational categories. Part of this analysis could look at streams for upgrading qualifications and skills among the existing pool of women teachers in parallel with drawing more male teachers to the field. An analysis of career paths in education could assess gender equality issues in the advancement toward management and positions in governing bodies of education institutions. Attracting men to teaching is key to achieving gender balance in education and dispelling stereotypes that teaching is a female profession. However, equally important is ensuring that women are positioned in decision-making roles at all levels in the education sector from primary to tertiary levels and that more women are drawn to nontraditional technical and trade fields in vocational training colleges.

**Promote pay equity analysis of the teaching profession.** In parallel with upgrading qualifications, the SSSP aims to gradually increase the salary levels of teachers. Policy recommendations for increasing teacher salary levels could be more deeply analyzed from a gender lens. Low pay in female-dominated professions is a factor not only of the entry qualifications but also of an undervaluing of the work that women perform. ADB could support a pay equity analysis of the teaching profession to better understand how gender biases contribute to the gap in teacher's salaries compared with other similar jobs in the public and private sectors. While qualifications are an important factor determining compensation, pay levels need to be analyzed according to multiple factors including years of experience, responsibilities, physical and mental effort, and working conditions.

Factors, such as responsibilities and physical and mental effort of the work that women do, e.g., caring for children, are often traditionally undervalued. Pay analysis must be based on an objective assessment of all factors—skills (both qualifications and years of experience), responsibility, mental and physical effort, and working conditions—to reinforce gender equality. ADB could then assist the government to put in place measures to address the gap. The benefits of promoting an increase in teacher salaries need to be equitably distributed across the profession, including the existing pool of experienced teachers and the new male and female teachers entering the field with higher qualifications.

## 2. Energy

Armenia has reached the target of providing electricity access to 100% of its population. However, the country's energy infrastructure is aging, and a lack of investment is putting strains on electricity generation and reliability. For example, electricity distribution assets are almost fully depreciated in two of the largest centers, Yerevan and Gyumri.<sup>80</sup> Roughly 50% of the generation facilities are more than 40 years old, and many will need to be closed soon.

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<sup>80</sup> ADB. 2017. *Electric Networks of Armenia Distribution Network Rehabilitation, Efficiency Improvement, and Augmentation*. Manila.

More than half of the households lack access to clean fuels and technologies for heating. In 2016, only 41.3% of the total population used natural gas for heating, with the figure dropping to 12% for rural areas. The share of electricity from renewable energy sources reached 29% in 2016. Despite this progress, a total of 72.2% of rural households used wood as their source of heating (footnote 6), a practice that has negative health impacts due to smoke inhalation, especially for women who spend more time at home performing domestic tasks.

In urban areas, the majority of the population are living in multiunit buildings that are between 30 and 60 years old and have limited insulation. Apartment blocks represent the largest energy end use sector, accounting for 37.5% of total electricity use and 25.3% of gas consumption, most of which is for heating purposes. With the collapse of the centralized district heating system, apartment blocks have switched to individual heating options that result in high costs for inadequate levels of warmth due to the poor thermal characteristics of the buildings.<sup>81</sup> Investments in energy infrastructure, as well as further improvements to renewable energy sources, could improve the reliability and efficiency of heating and increase the level of energy security of the country (footnote 6).

### Key Gender Issues

The achievement of 100% electricity coverage in Armenia benefits women who depend on energy sources to use time-saving appliances for domestic tasks. For this same reason, women are more negatively affected by the outages that occur due to the aging energy infrastructure. Due to their domestic responsibilities, women spend more time indoors than men, and their health is affected by smoke from fuel sources such as wood and coal used for heating and cooking that are prevalent in rural areas. Women spend more time at home in large apartment blocks with inefficient heating systems, resulting in discomfort and health risks for themselves and their children during winter. Due to male economic migration, women are often managing household finances and are negatively affected by the cost of inefficient energy sources. Poor insulation also increases energy costs that affect women who are responsible for maintaining the household budget to meet all of the family's needs.

Renewable energy is a potential new area of private sector development that will increase energy sources and address some of the constraints on energy access. Renewable energy enterprise development has high start-up costs, and women are most often involved in informal and lower investment start-ups that require less credit and less risk. As investments are made in expanding renewable energy, undertaking outreach to women will be important to ensure that women are positioned to benefit not only from access to renewable energy sources but also from the additional benefits of creating renewable energy enterprises.

### Government Initiatives

Armenia has adopted a set of strategies to ensure sustainable development of the energy sector. These include expanding regional cooperation, diversifying energy sources (natural gas, oil products, nuclear fuel, renewables), upgrading infrastructure, and enhancing energy efficiency to ensure reliable distribution to residences and businesses. In 2013, the National Energy Security Concept was developed, which defines actions for fuel diversifications

<sup>81</sup> Energy Charter Secretariat. 2017. *In-Depth Review of the Energy Efficiency Policy of Armenia*. Brussels.

through renewables and nuclear power as well as through building fuel reserves and increasing electricity generation capacity (footnote 81).

The Armenian Development Strategy emphasizes the importance of renewable energy and energy efficiency in addressing energy security, stimulating economic growth and reducing poverty. Armenia adopted policies promoting investments in renewable energy, particularly hydropower and solar power. A comprehensive set of enabling regulatory documents is in place to support the achievement of available, accessible, and sustainable energy. The measures include preparing the National Energy Security Action Plan 2014–2020 and the National Plan for Energy Efficiency and Renewable Energy (footnote 81). Agencies such as the EU's EU4Business are supporting the government in expanding renewable energy enterprise development. These projects include programs promoting women entrepreneurship in the renewable energy field.<sup>82</sup>

### *ADB Experience in Mainstreaming Gender in the Energy Sector*

ADB's energy portfolio includes investments to improve energy availability, distribution, and efficiency by rehabilitating and renovating network equipment, providing connections to new subscribers, and introducing automated control and metering systems.<sup>83</sup> These investments also provide financing to build an additional gas-fired power plant.<sup>84</sup> Initiatives also include TA to prepare investments in upgrading electricity transmission capacity.<sup>85</sup> The energy projects are categorized no gender elements. These investments will benefit women as energy consumers, but no specific gender mainstreaming actions within the energy portfolio have been identified.

Under the CPS, ADB will continue to support upgrades to the transmission infrastructure and expansion of cross-border power interconnections. ADB will also support renewable energy development aiming at maximum utilization of the available resources of solar and wind power. Areas of ADB engagement will also cover policy, regulatory, and public policy measures to make the internal energy market more competitive and efficient for attracting greater investments in greenfield power generation. This focus on renewable energy enterprise development, energy efficiency, and energy sector planning create new inroads to mainstream gender equality into the energy sector portfolio.

### *Entry Points for Gender Mainstreaming in ADB Operations in the Sector*

**Undertake consultations and surveys to ensure that women's perspectives are mainstreamed into the design and implementation of energy sector projects.** Gathering perspectives from women as energy consumers is critical to implementing energy projects effectively and promoting greater energy efficiency. ADB could ensure that feasibility studies for every energy project include a gender assessment that analyzes the needs and preferences of end users through a gender lens. A gender analysis could look at women's priorities for

<sup>82</sup> EU4Business. EU4 Business in Armenia. <http://www.eu4business.eu/armenia>.

<sup>83</sup> ADB. 2017. *Report and Recommendations of the President to the Board of Directors: Proposed Loan to Electric Networks of Armenia CJSC for the Distribution Network Rehabilitation, Efficiency Improvement, and Augmentation*. Manila.

<sup>84</sup> ADB. 2018. *Report and Recommendations of the President to the Board of Directors: Proposed Loan to ArmPower CJSC for the Yerevan Gas-Fired Combined-Cycle Power Project (Armenia)*. Manila.

<sup>85</sup> ADB. Armenia: High Voltage Electrical Networks, CJSC. *Project Data Sheet*. <https://www.adb.org/projects/52165-001/main#project-pds>.

energy access. It could identify women's views on the design of customer-oriented utility services, tariff reforms, as well as how to implement energy conservation programs. Ensuring a thorough gender analysis at the design stage would assist in identifying ways to incorporate gender actions into energy programs.

**Introduce components for women's enterprise development projects in the energy sector.**

New investments in renewable energy and green growth technologies are needed to reduce emissions in the energy sector and mitigate the impacts of climate change. ADB leads in the private sector financing in green growth technologies and enterprise initiatives. ADB could finance TA studies that look at how to promote skilled job creation opportunities for women in the green economy. Within its green growth portfolio, ADB could support capacity building of women entrepreneurs on new technologies and start-up MSMEs in the renewable energy and green growth sector. ADB's SMEs programming could prioritize renewable energy as an area to train women entrepreneurs so that they could participate in this strategic sector.

**Encourage financial institutions and investors to invest in renewable energy with a gender lens.**

ADB could pilot an initiative to support women's enterprise development by mapping financial institutions and investors with the potential to support renewable energy development through women-owned enterprises. This activity could include identifying the financial institutions and investors with the most potential to commit funds, exposing them to women-owned renewable energy start-ups, and providing them with information and analysis that demonstrate the benefits of investing in the sector with a gender lens. Such an initiative could stimulate relationships that would make it more feasible for women to start or grow their businesses in the renewable energy sector.

**Increase the representation of women employed in nontraditional fields in the energy sector.**

A longer-term gender initiative is to encourage female students to take on energy-related technical courses. Entry points for promoting women to study nontraditional fields are identified under the education sector. In synergy with education programs, energy portfolio projects could include measures such as offering internships to female students to encourage more women to study in energy-related fields. Energy is traditionally considered a male domain, and even jobs in service, maintenance, and meter reading that do not require extensive background technical training tend to be filled by men.

Energy projects could work with utilities, energy contractors, and employment offices to develop awareness-raising campaigns that encourage women to consider the diverse range of jobs that become available as more investments are made in the energy sector. Energy sector projects may also trigger reforms within utility companies that result in workplace reorganizations. For example, women fill a majority of administrative positions, and upgrading to online payment or customer relations systems could reduce the number of positions required in female-concentrated areas. Employment transition programs developed after restructuring should consider a gender perspective. Given women's underrepresentation in the energy sector, measures could be put in place to mitigate any negative impacts of reforms on women's employment, such as supporting them with employment transition toward nontraditional fields in the utility.

### 3. Finance and Small and Medium-Sized Enterprises Development

In 2016, SMEs in Armenia contributed to 36% of GDP and employed 302,000 people. More than half of SMEs operate in the category *wholesale and retail trade and repair of vehicles*. Low access to finance is a significant problem for SME development and other sectors in Armenia.<sup>86</sup> “The World Bank estimates that, out of the 130,000 SMEs in Armenia, 50% have no access to finance, and this figure increases to 60%–70% in rural areas.”<sup>87</sup> Enhancing business development, technical skills, and financial literacy of the population is important. “Bank lending is highly concentrated in Yerevan (two-thirds of total bank lending), even though two-thirds of the people live in the regions. Low population density, riskiness of agriculture loans, lack of financial information on borrowers, and lack of real estate collateral in rural areas are major obstacles to lending in the regions” (footnote 87). Increased access to finance in Armenia is needed to stimulate more growth in the SME sector.

#### Key Gender Issues

**Low awareness of entrepreneurship among women.** SMEs will become increasingly vital in expanding and diversifying Armenia’s economy. However, only an estimated one in five SMEs are owned by women. Building more momentum for women’s entrepreneurship is essential for women’s economic empowerment as well as future job creation. More than a third of women are already engaged in some types of self-employment. According to key informant interviews, the fact that women are less likely to perceive themselves as entrepreneurs prevents them from seeking out services or developing business networks that allow them to grow their enterprise. Men have more access to business networks for finance, trading, sourcing supplies, and promoting sales than women.<sup>88</sup> Women lack access to information about financial and business development support systems that would allow them to scale up their activities. Promoting positive images of the benefits of women in business and integrating women into business networks are key to building more acceptance of entrepreneurship as a viable option for women.

**Limited availability of data on women-owned enterprises.** Assessing the trends in women’s enterprise development is constrained by a lack of statistical data. Statistical data for tracking and monitoring SME activity in Armenia are limited and incomplete.<sup>89</sup> Recently, the EU has supported the Statistical Committee to improve its data on SMEs by publishing a statistical bulletin.<sup>90</sup> However, this new bulletin has no sex-disaggregated data, and so an updated profile of women’s entrepreneurship is not available. Lack of data about women’s involvement in MSMEs is attributed to the challenge of defining women-owned businesses due to an understanding that businesses registered in women’s names may be set up by men who own multiple businesses and may register one in their wife or daughter’s name (footnote 46).

<sup>86</sup> ADB. 2016. *Report and Recommendations of the President to the Board of Directors: Proposed Loan to Finca Armenia UCO CJSC for the Rural Financial Inclusion Project (Armenia)*. Manila.

<sup>87</sup> Footnote 86, p. 2.

<sup>88</sup> Meri Hayrapetyan. *Factors that Drive Female Entrepreneurship in Armenia*. Braganca: Policy Institute of Braganca.

<sup>89</sup> EU4Business. 2018. *Armenia Country Report*. Brussels.

<sup>90</sup> Government of Armenia, Statistical Committee. 2018. *Small and Medium Entrepreneurship in the Republic of Armenia*. Yerevan.



The assumption that women are not necessarily involved in businesses registered in their name could reflect a gender bias where women may be presumed to be less active in family businesses compared with men. To better clarify the situation of women in entrepreneurship, the government defined woman's businesses as enterprises managed by a woman or having at least 30% capital investments by women. However, following the adoption of this definition, no additional efforts were made to apply it to data collection. More gender analysis and sex-disaggregated data could help identify the supports needed to further drive women's SMEs development (footnote 46).

**Balancing family and work responsibilities.** One study found that married women with children are more represented among self-employed and micro-businesses and less in operating SMEs. The finding suggests that childcare and other domestic responsibilities affect women's ability to expand their enterprises, as the same situation does not exist for married men with children (footnote 88). As women are not perceived as the main breadwinner in the family, they often do not receive support from other family members to share domestic tasks so that they can devote time to business development. Viable SMEs can take years to develop, and women who start from a young age may not be able to maintain the momentum once they take on family responsibilities (footnote 88). Measures for women to reduce their time on domestic tasks—such as increased access to childcare or promoting awareness of the need for men and women to share household work—would facilitate more women to pursue enterprise development opportunities.

**Limited access to business development skills.** A study of women entrepreneurs in 2014 found that some of their key needs for support were related to business development training.<sup>91</sup> Women navigate through complex regulatory procedures such as those related to taxes and requirements for the export market. In addition, women identified a need for training in business planning management, marketing, advertising, and accounting. The government has supported the development of business development services (BDS) such as the Small and Medium Entrepreneurship Development National Center (SME DNC), but the sector is still emerging. The SME DNC, established in 2012, supports training on start-up promotion, business planning, tax advice, and accounting. These services are appreciated by those who use them but are inadequate to meet the demand. Services outside of Yerevan are especially limited. Although an updated survey is not available, key informant interviews with specialists in women's entrepreneurship identified that women entrepreneurs continue to have similar needs for support.

**More limited access to finance for women compared with men.** The total percentage of women taking loans from financial institutions is only slightly lower than men (27% compared with 30%). The difference in women's and men's borrowing is also small, with 16% of women compared with 17% of men borrowing to start, operate, or expand a business. The percentage of women borrowing for business had doubled since 2014 when it was only 8% for women compared with 10% for men. However, only 6% of women compared with 12% of men stated that they had saved money to start, operate, or expand a farm or business (footnote 46). These figures show that women have similar contact with financial institutions. Key informant interviews and ADB's *Women's Entrepreneurship Support Sector Development Program Completion Report* indicate that the initiatives on women's entrepreneurship introduced by

<sup>91</sup> Republican Union of Employers of Armenia. 2014. *Assessment of Women Entrepreneurship Development in Armenia*. Yerevan.

ADB and other donors have demonstrated to financial institutions the benefits of working with women entrepreneurs who generally have good financial management and repayment practices (footnote 46). As a result, women have more access to credit from banks and other financial institutions.

However, women generally access smaller loans than men. Women's lesser access to property and land ownership prevents them from taking bigger loans that would allow them to scale up their businesses (footnote 43). In addition, women are reported to be more risk-averse than men and so more concerned about taking on debt. Financial institutions have not developed specific financial products geared to women entrepreneurs that are adapted to their risk tolerance or collateral issues. More data on the profile of loans to women and men entrepreneurs are needed to better understand gender issues in loan access and the additional services and products required to ensure that women entrepreneurs have flexible financing that allows them to expand their business.

### Government Initiatives

Armenia has been steadily improving the policy framework for SMEs development. It developed its first SMEs development strategy in 2011, followed by the specific Women Entrepreneurship Strategy in 2013. The strategy was set out to identify entry points to increase the number of female businesses and qualified female employment opportunities with a concrete set of actions. The SME DNC plays a crucial role in implementing the SMEs strategy and supporting entrepreneurs, including women and youth.

In 2015, Armenia updated its SMEs strategy for 2016–2018 and highlighted the importance of SMEs in diversifying economic development and creating jobs.<sup>92</sup> The updated strategy includes a specific objective for promoting women's entrepreneurship and start-ups. However, the new initiative did not review the experience with supporting women's enterprises nor specify actions to take to ensure more women enter business.

The updated strategy did lead the government to implement a series of business environment reforms to make entrepreneurship more accessible, including to women. Efforts to simplify procedures have included setting up a one-stop shop for business registration and a sizeable expansion of e-government services. Other changes have reduced SMEs' entry barriers and operational costs, although tax administration remains an area still to be streamlined. Business support services financed by the government and its development partners are being expanded through the SME DNC, including a small credit guarantee scheme. More training, coaching, and consulting services are being provided to entrepreneurs, including on financial literacy, with a strategic focus on support to women entrepreneurs. High demand for BDS shows that the strategies are working and that more resources are needed to reach potential entrepreneurs, including women. Some efforts have been made to improve data on SMEs with donor support, but lack of information remains a constraint on understanding how policies are improving the business environment, including for women entrepreneurs.<sup>93</sup>

<sup>92</sup> Government of Armenia. 2015. *Strategy for Small and Medium Entrepreneurship Development 2016–2018*. Yerevan.

<sup>93</sup> OECD. 2017. *Monitoring SME Policy Reforms in Armenia*. Paris.

### *ADB Experience in Mainstreaming Gender in the Sector*

The finance and SMEs development sectors have been a key element of ADB's strategy to contribute to economic growth in Armenia. ADB's portfolio has included expanding the capital available to the government and financial sector. A summary of recommendations for mainstreaming gender into ADB's portfolio are provided in Appendix 1. ADB program experience on women's enterprise development is outlined below.

**Women's Entrepreneurship Support Sector Development Program.** The Women's Entrepreneurship Support Sector Development Program (WESSDP) 2013–2018 was a key initiative implemented by ADB to expand women's access to finance and BDS (footnote 46). The project category was *gender equity* as a theme. The program included a \$20 million policy-based loan linked to policy reforms and budget expenditures to strengthen the business environment and the SME DNC as well as an additional \$20 million financial intermediation loan to fund MSMEs loans of participating financial institutions. At least 50% of the participating financial institutions loans were to be for women's MSMEs.<sup>94</sup> The project also had a capacity development technical assistance that targeted improved capacity and access to finance for women entrepreneurs and MSMEs. The technical assistance contributed to enhancing the institutional framework and business environment for MSMEs and women entrepreneurship development.

WESSDP made an important contribution to women's enterprise development in Armenia at a time that attention to the issue was only just emerging. The project assisted in narrowing the gap in gender inequality by increasing the number of women-registered businesses, enhancing access to finance for women entrepreneurs, and improving the institutional framework and capacity development support for MSMEs and women entrepreneurs. Under the project, SME DNC added essential services targeting women entrepreneurs, such as a start-up business support program, a mentorship program, and an annual award ceremony for women entrepreneurs. SME DNC increased its outreach of BDS to women's entrepreneurs from 2,174 in 2011 to 3,500 in 2017 (footnote 46).

Policy-based lending created an enabling environment for the growth of women's entrepreneurship. The program improved the readiness of women entrepreneurs by providing necessary training, BDS support, and coaching. SME DNC continues to implement many of the actions introduced using its resources or funds from other development partners. Policy actions also simplified business registration, and regulatory environment—such as improving tax administration and establishing a virtual one-stop shop to provide businesses with efficient access to information, products, and services—made SMEs start-up more accessible, especially for women.

The program also increased financing to women's enterprises. A total of 300 MSMEs, including start-ups, were given loan guarantees with an aggregate value of \$2,600,000, of which half were to women entrepreneurs. The program exceeded its target for lending to women entrepreneurs. Financial institutions issued 2,780 new MSMEs loans, of which 2,040 (73%) were disbursed to women entrepreneurs (footnote 46).

<sup>94</sup> The program defined "women SMEs" as any SMEs that meet at least one of three criteria: (i) at least 50% of the enterprise ownership belongs to women, (ii) at least 60% of senior managers are women, or (iii) at least 50% of the registered employees of the enterprise are women.

Several lessons were drawn from the program. One key lesson is the importance of raising awareness of women's entrepreneurship among government, BDS providers, financial institutions, and among women themselves. The synergy between financial institutions and BDS providers is essential to support women-owned enterprises to become eligible for financing and to build plans that help women overcome their concerns about debt.

The Women Entrepreneurship Strategy lessons also identified that business development education needed to provide women early on with more information about and exposure to the range of business opportunities available. For example, women needed to be encouraged to shift from familiar, traditional activities such as beauty salons or small retail and enter more knowledge-intensive sectors such as information technology that are less crowded and offer more growth potential. Diversifying the types and availability of BDS, including consulting services, is essential. More efforts are needed to promote the value of BDS to all SMEs, including women SMEs, so that they continue to access services to help them grow, even without donor program assistance.

Criteria for defining women-owned enterprises have to be defined carefully to ensure that women are the real beneficiaries of lending programs. Linking BDS and access to credit helps address this issue since women access the BDS technical knowledge directly. With enhanced business knowledge, women have the needed tools to use the loan to start or grow their business. Promoting success stories of women entrepreneurs and creating networking platforms encouraged more women to consider entrepreneurship. The program found that the lack of support services for women (e.g., day care services) is a key gap that needs to be filled to provide women with additional time for business activities, especially in rural areas.

**Ongoing and future initiatives for women's enterprise development.** Following the completion of WESSDP, ADB has continued to support SMEs development through its lending to financial institutions under nonsovereign operations. The project *Strengthening the Banking Sector for Financial Inclusion* is providing a loan and equity investment to Armeriabank to provide sustainable financial services to SMEs.<sup>95</sup> The project is providing a \$30 million loan to Armeriabank for on-lending to 1,100 SMEs. A minimum of \$450,000 will be lent to a target of 15 female-owned businesses. The *Rural Financial Inclusion Project* is providing a loan to a nonbank financial institution (FINCA) to expand its financing to agribusinesses and other MSMEs in rural areas. The project targets increasing FINCA's rural microfinance loans by 1,388, of which over 60% (832) are to be made to women.

Both programs are categorized *some gender elements*. The programs are still in implementation and are generally on track to achieve their gender targets. FINCA was already lending to female MSMEs, and so the program is allowing them to consolidate this experience by reinforcing their credit portfolio. The intervention with Armeriabank is building on the past WESSDP initiatives that demonstrated to banks the value of drawing more female clients for their SME products.

Under its regional gender TA, ADB is also supporting the training of women start-ups by offering courses on entrepreneurship. This approach is based on lessons from the *Women's Entrepreneurship Sector Development Program* that recommended giving more business assistance to women at the start-up stage. These courses assist women in developing a

<sup>95</sup> ADB. 2017. *Strengthening the Banking Sector for Financial Inclusion*. Manila.

business plan. The program also organizes forums with banks and corporations for women to present their business plans and receive feedback from experts in the field. This approach facilitates women's entry into business networks and demonstrates the value of women's start-up with the private sector.

The government prioritizes the growth of SMEs as an important source of job creation. Continued ADB support through the nonsovereign operations is anticipated for SMEs, including those in rural areas involving women and agriculture. Loans, equity, and TA interventions will be introduced to raise the capacity of the banking sector. TA will be provided to guide policy makers in leveraging the country's position as a member of the Eurasian Economic Union and a signatory to the Comprehensive and Enhanced Partnership Agreement with the European Union (EU) to expand trade and grow key sectors of the economy.

### *Entry Points for Gender Mainstreaming in ADB Operations in the Sector*

**Assess needs for financial education, access to finance, and business development services to support the growth of women-owned enterprises.** Supporting more women to transition from self-employment to enterprise development will support the government's strategy for economic diversification and job creation and contribute to women's economic empowerment. New projects in the finance sector could assess women entrepreneurs to better understand the needs for BDS and financial services for women at different stages of enterprise development, from start-ups to growing established enterprises. ADB could then design tailored programs that provide a combination of financial education and BDS, along with increased access to financial services that support women entrepreneurs through various growth stages.

**Design programs to address gaps in services to women entrepreneurs.** The assessment could be conducted in collaboration with SME DNC and other development partners and include a situation analysis of the various programs in place to support women entrepreneurs. Based on this information, ADB could design targeted intervention tailored to fill specific gaps, such as supporting female entrepreneurs to enter export markets or to better use digital tools to grow their businesses. Other actions might include (i) developing a credit facility that considers the needs of women's start-ups and growing enterprises (i.e., tailored to meet requirements for land and other immovable or fixed assets as collateral); (ii) providing training on various BDS (e.g., loan proposal development, product development, marketing, etc.) for women entrepreneurs in growing sectors such as information technology; (iii) developing women-friendly information kits on accessing credit and loans, including online resources; (iv) conducting gender-sensitivity trainings to loan officers, bank officers, and microcredit officers; and (v) piloting initiatives for improved day care or home support services for women entrepreneurs.

**Awareness programs on business registration for women involved in informal economic activities.** ADB could work with SME DNC to design education awareness programs to support women engaged in informal economic activities to understand the steps to formalizing and scaling up their business. Initiatives could include awareness campaigns for enterprise development. It could also support the government to improve and extend its online services for digital registration and start-up. Providing women with mentoring from other women entrepreneurs in their locality through workshops or seminars on understanding

requirements, procedures, and potential benefits for formalizing an enterprise could be other activities that support women.

**Integrate women’s entrepreneurship development as a gender action across other sectors of the portfolio.** ADB continues to work in sectors such as energy and starts projects in new sectors such as agriculture and education. ADB’s experience in promoting women’s entrepreneurship can inform the design of investments in various sectors of its portfolio. ADB could support more research to fill gaps in information about women’s enterprise ownership, borrowing patterns, risk comfort, and preferences for types of businesses to open. This information could be gathered for as fact sheets to inform project officers working in energy, agriculture, education and other sectors about how they could support women’s entrepreneurship in their sector. With more data about women entrepreneurs, design teams could then explore options and propose women’s entrepreneurship promotion strategies that are relevant for their project.

**Support women’s knowledge and business networks for regional trade and connectivity.** ADB is supporting the government to better facilitate trade, improve ease of doing business in-country, and create regional economic corridors that scale up successful economic zones and industrial parks. Improved regional trade has the potential to support the growth of enterprises of all sizes that are part of an export-related value chain. Making such connections—such as MSMEs accessing export-related growth opportunities through larger enterprises—requires enhancing knowledge about trade opportunities and building business networks.

More networking opportunities is one of the areas where female entrepreneurs need more support. ADB could, first of all, ensure that government trade policies include gender analysis and gender measures. Second, ADB could tap existing women’s business networks and introduce information about new opportunities being created through regional trade facilitation. Another key action is to ensure that women entrepreneurs are invited to trade-related conferences or events in Armenia and the region. Also, building linkages between women entrepreneurs in the region through regional TA or Central Asia Regional Economic Cooperation initiatives is another measure to ensure that women entrepreneurship is mainstreamed into ADB’s support for trade facilitation.

**Support financial services that meet the needs of women entrepreneurs.** Under the CPS, ADB will support financial inclusion by providing credit and TA to bank and nonbank financial services. Under its policy-based lending to financial institutions, ADB could explore how to move from setting targets for lending to female entrepreneurs to encouraging banks to mainstream gender equality into their operations and services. Although it is shrinking, Armenia’s gap in women’s access to bank accounts remains. Women access loans, but information on gender differences in the size and use of loans is limited.

Supporting banks to better track sex-disaggregated data on their clients, in particular their SMEs clients, identify gender gaps in services, and improve services areas would add to financial institution clientele and contribute to gender-balanced financial inclusion. For example, increased promotion of mobile banking and digital technology among underserved segments of the population is one strategy that can enhance women’s access to financial

services.<sup>96</sup> Other improvements in banking services could be analyzed and supported as policy actions or TA under ADB's nonsovereign operations.

**Develop policy actions to support women's entrepreneurship as part of measures to improve the business investment climate.** ADB has made important contributions to assist the government in enhancing the business investment climate, such as simplifying the regulatory framework. Continuing these measures, ADB could draw on its experiences in other countries to identify the improved climate investment measures that have the most impact on women. For example, an analysis of emerging lessons on women's entrepreneurship in Asia and the Pacific found that enhancing online taxation administration prevented women from the risk of harassment from corrupt taxation officials, facilitating their entry into formal entrepreneurship (footnote 96). Identifying the policy changes that would have the greatest impact on women entrepreneurs in Armenia and prioritizing these measures in policy-based lending would enhance results for private sector development and women's entrepreneurship.

**Promote corporate gender equality mainstreaming in nonsovereign lending.** Under its nonsovereign operations, ADB is providing credit to companies to advance export-oriented growth strategies that create employment. The Armenia program has included gender action plans (GAPs) in its private sector loan projects to ensure women benefit from job creation opportunities. This practice could be continued and enhanced by helping companies adopt measures to enhance women's representation at all levels, including private sector boards and top management. Measures might include supporting companies with TA and tools to develop recruitment, training, and human resource policies that are conducive to attracting and retaining women at all levels in the organization. Sharing practices on corporate gender equality and work-family balance policies and practices from other countries could assist organizations in developing and adopting strategies suited to their needs.

**Improve sex-disaggregated data on financial services, small and medium-sized enterprises, and other gender-related information.** Development partners such as the EU are supporting the government through the SME DNC to improve data collection and reporting on SMEs. ADB could continue its support for women's entrepreneurship by offering TA or other knowledge-building support for SME DNC to improve the integration of sex-disaggregated data into statistical profiles of SMEs. ADB has an established relationship with the SME DNC and could assist it with knowledge-building to better understand requirements and techniques to collect, compile, and report sex-disaggregated data on SMEs. The Central Bank of Armenia is a member of the Alliance for Financial Inclusion and has committed to increasing the availability of information on financial inclusion, including sex-disaggregated data. ADB could provide the central bank with knowledge-building support or TA to integrate sex-disaggregated data into its reporting systems for financial institutions. ADB could also assist the Statistical Committee in improving its gender-related statistics that could support more evidence-based policy-making on women's economic empowerment. Initiatives could include reintroducing the time-use survey to have more information on the extent of women's unpaid work and how to develop policies to increase women's involvement in entrepreneurship or the labor force without further contributing to their time poverty.

<sup>96</sup> ADB. 2018. *Emerging Lessons on Women and Entrepreneurship in Asia and the Pacific: Case Studies from the Asian Development Bank and The Asia Foundation*. Manila.

## 4. Transport

Armenia depends on transport and cross-border access to stimulate trade and economic development. However, the country faces four major constraints, causing high transport costs: (i) having a transport network infrastructure that was developed under the former Soviet Union with only limited investments since then; (ii) being landlocked with many mountainous routes and other difficult natural conditions; and (iii) having two of its four borders closed, severing important trade routes. The severe climate and frequent landslides also contribute to the rapid deterioration of roads. The results are high transport costs, particularly for traded goods, and expensive infrastructure development and maintenance.

Improving transport infrastructure is an essential element of Armenia's strategy to pursue economic growth and diversification of foreign trade. The country has invested in republican roads, resulting in having two-thirds of roads reach good to fair condition compared with only 44% in 2010.<sup>97</sup> However, many rural communities and secondary towns have difficulty reaching republican roads. The condition of interstate roads has declined from 93% in good to fair condition in 2010 to about two-thirds in 2015 (footnote 97). The 3,000-kilometer rural transport network is insufficient to meet the needs of the population, and most of these roads need considerable maintenance and upgrading.<sup>98</sup> Road traffic deaths are 17.1 per 100,000, close to the world average of 18 per 100,000. While this figure represents a decline from 2015, road traffic deaths have been steadily increasing since 2011.<sup>99</sup>

### Key Gender Issues

**Gender differences in transport needs.** Gender is a stronger determinant of transport behavior than age or income. Due to gender differences in men and women's roles in work and family life, women and men have differing transport needs. Women's travel patterns involve more frequent and shorter trips to accompany children to school or health services or perform domestic tasks. Women are less likely to own a vehicle and travel long distances from their homes. As a result, rural road linkages and public transit are often greater priorities for women than expressways. Women tend to travel more before peak hours in the morning and afternoon due to differing work schedules combined with their other tasks. Good transit services outside of rush hours are essential to reduce women's time poverty. An OECD study of gender differences in transport behavior found that women have more similarities in their transport behavior across different cities than with men in the same location. Despite evidence of gender differences in transport patterns, Armenia, as with most other countries, have not integrated gender analysis as a practice into transport strategy development.

**Underrepresentation of women in educational fields and careers related to the transport sector.** Persistent gender stereotypes about occupations suitable for men and women have resulted in transport being a largely male-dominated field (footnote 71). Women represent only 21% of those employed in transport and storage. Female students represent less than 20% of engineering students and only a third of students in physical sciences or construction that would lead to higher-paying jobs in the transport sector (footnote 40). Women are

<sup>97</sup> ADB. 2016. *Armenia–Georgia Border Regional Road (M6 Vanadzor–Bagratashen) Improvement Project: Transport Sector Assessment*. Manila.

<sup>98</sup> International Monetary Fund. 2019. *Republic of Armenia: Technical Assistance Report—Public Investment Management Assessment*. Washington, DC.

<sup>99</sup> World Health Organization. 2018. *Global Status Report on Road Safety*. Geneva.



therefore not well positioned to benefit from the well-paying jobs created as Armenia invests more in improving its connectivity and transport networks. While more women than men are employed in the Transport Projects Implementation Organization (21 women out of 39 employees), engineers are mainly men, while women are concentrated in traditionally considered “women’s professions,” e.g., environmental and social specialist, procurement specialist, translator, and accountant. Due to their underrepresentation in the sector, women are not involved in transport planning. As a result, investments in transport priorities and infrastructure are less likely to reflect women’s priorities.

**Transport improvements impact on women’s time and economic empowerment.**

Approximately one-third of Armenia’s rural population do not have access to an all-weather road (footnote 71). This lack of access has a high impact on women’s time and access to economic opportunities. Investments in rural roads or rail services make an important difference to increasing access and reducing women’s travel time in marketing agriculture products, completing domestic tasks, and reaching education and health services for themselves and their families. In urban areas, women are more likely than men to depend on public transportation services for daily work commuting, traveling with children to school and taking care of household tasks. The poor condition of rural roads and the aging railway infrastructure result in lost economic opportunities, suboptimal regional trade, and negative environmental impacts. These problems of service efficiency can have a higher impact on women, including women entrepreneurs, who may depend more on public transport for their movements and trading.

### *Government Initiatives*

In the transport sector, the Armenia Development Strategy called for growth in, and more effective utilization of, public resources for road maintenance and rehabilitation. The transport sector priorities included (i) reconstructing the North–South Road Corridor and at least one road connecting each settlement with the rest of the country, (ii) strengthening road subsector management, (iii) improving public transport services, and (iv) developing eco-friendly transport (footnote 97). Armenia’s largest infrastructure project since independence is the North–South Road Corridor Investment Program (NSRCIP), which began in 2009. It aims for (i) efficient subregional road transport transit; (ii) increased competitiveness and trade flows; (iii) lower transport costs; (iv) enhanced mobility and access to markets, jobs, and social services; (v) improved tourism; and (vi) strong governance.

Armenia is paying increasing attention to improving connectivity with Georgia and Iran through rail and road transport to be integrated into international transport corridors. These investments will position Armenia to become a preferred link between the EU markets and those in Eurasian Economic Union member countries, the People’s Republic of China, and Iran. With financing from the World Bank, Armenia is implementing the Lifeline Road Network Improvement Project that will contribute to increased accessibility of rural communities to markets and social services through rehabilitation of the rural road network (footnote 71).

### *ADB Experience in Mainstreaming Gender in the Transport Sector*

Under its transport portfolio, ADB is supporting the government’s NSRCIP through a framework financing agreement for a multitranche financing facility that was approved in 2013. The implementing agency is the Transport Project Implementation Organization of

the Ministry of Transport, Communication and Information Technologies. The multitranche financing facility has three tranches covering reconstruction, widening of the roadway from Yerevan to the Georgia border, and measures for enhancing road safety.<sup>100</sup> Tranche 3 will also include the development of a road subsector plan, road assessment management, road maintenance system, and preparation of Tranche 4. The NSRCIP is categorized some gender elements. The gender actions included conducting BDS training for women entrepreneurs along the roadway to prepare them to benefit from the increased connectivity. Building markets near new roadways was also planned for the benefit of women selling vegetables or other products. The BDS training was implemented in collaboration with the regional project on gender inclusiveness.<sup>101</sup> However, the construction of markets did not take place due to budget limitations.

NSRCIP included design phase public consultations. In addition, consultations have been a key feature of land acquisition and resettlement planning. Attention has been paid to ensuring that women receive information about consultations. Women are reported to be active participants in consultations, in particular for land acquisition and resettlement planning. Road safety awareness has taken place in communities, and further measures for road safety will be introduced in Tranche 3.

ADB is also supporting the government with the Armenia–Georgia Border Regional Road (M6 Vanadzor–Bagratashen) Project that will rehabilitate and upgrade 51.5 kilometers of the two-lane highway along the strategic regional link between Vanadzor in Armenia and the border with Georgia. This project was categorized *no gender elements*. Public consultations were held with women’s participation. However, the project design documents do not incorporate specific gender-responsive features such as markets, rest-stops, or bus stops.

According to key informant interviews, knowledge about gender-responsive transport design features is limited among government transport counterparts and has not been a feature of ADB’s projects in Armenia to date. Under the CPS 2019–2023, ADB will support institutional strengthening of the transport department in the Ministry of Territorial Administration and Infrastructure and expedite the implementation of ongoing ADB road projects.<sup>102</sup> These institutional strengthening efforts will promote results-based sector management and ensure that all investments in the road network are sustainable and adequate. ADB will support the preparation of the National Transport and Logistics Strategy, which will include an action plan on resource allocation and assignment of responsibilities over the medium term. This national strategy will cover all modes of transport, road safety, and trade facilitation and mainstream gender, environmental, social, and climate change aspects.

### Entry Points for Gender Mainstreaming

**Ensure more participatory approaches to project planning.** More efforts are needed to engage with women early in transport planning stages. ADB could ensure that consultations with women beneficiaries are held early in project preparation to ensure that women’s concerns and preferences are heard with respect to the selection, location, and design of

<sup>100</sup> Tranche 1 (Yerevan–Artashat, Yerevan–Ashtarak); Tranche 2 (Ashtarak–Talin); Tranche 3 (Talin–Lanjik).

<sup>101</sup> ADB. *Technical Assistance for Promoting Gender-Inclusive Growth in Central and West Asia Developing Member Countries*. Manila.

<sup>102</sup> The transport segment of the Ministry of Transport, Communication and Information Technologies has been brought under the Ministry of Territorial Administration and Infrastructure.

transport infrastructure. Women's inputs on their travel patterns and specific transport needs must be documented and gender-inclusive design features developed to cater to their needs. Consultations with women could be ensured by setting targets for women's participation in stakeholders' meetings or by holding separate meetings to provide a dedicated time for women to voice their viewpoints. Conducting the meeting in places, days, and times conducive for women's participation is also important.

**Mainstream gender into the development of the National Transport and Logistics Strategy.** The government is committed to ensuring equal opportunities for women in all spheres, as evident in its international commitments and national policies and programs. However, gender mainstreaming in the transport sector is a new concept. ADB's support for the development of the National Transport and Logistics Strategy provides an opportunity to introduce gender-responsive transport planning and design to Armenia with practical measures that can be followed up. The first step could include training government counterparts on the concept of and techniques for gender-responsive transport planning early in the process so that this perspective becomes part of their approach from the infrastructure design stage. The transport strategy will cover multimodal options—roads, railways, airports, and transport services. This coverage provides an opportunity to integrate gender analysis into research and decision-making on how to prioritize investments into different transport modes. Promoting participatory approaches to transport planning, such as online forums for the public to provide inputs into strategy development, could integrate techniques to ensure women offer perspectives on their transport priorities as part of the process.

**Integrate gender-responsive transport features into the project design.** Developing specific gender-sensitive transport designs might also include improving female passenger safety. The safety features that could be integrated into the design of roads and railways are separate restrooms for males and females in bus stops and railway stations, separate queuing spaces for women and men, staffed help desks and visible posters with messages against sexual harassment and other crimes, and visible emergency help lines and signage. Supporting campaigns to raise public awareness on safe and appropriate behavior will benefit all users while ensuring women and girls have equal access to public transportation.

**Promote increased entry of women into nontraditional fields in the transport sector.** ADB's transport projects with some gender elements include an objective to increase the number of women hired in the transport sector. ADB should continue to set quotas that encourage hiring women in infrastructure projects to ensure their access to the employment opportunities generated by infrastructure investment.

At the same time, achieving objectives for increased hiring of women is difficult when few women are graduating from university or vocational training colleges with the skills required to work in technical fields in the transport sector. Since ADB is also working in education, synergies could be developed between education sector programs with TVET colleges and universities and the transport portfolio. The transport and construction industries have a growing demand for skilled workers who understand sustainable and effective transport planning and infrastructure development techniques.

ADB's transport strategy could address enhancing the qualifications of transport professionals while also including measures to encourage more women to enter nontraditional fields to meet the workforce demand of a modern transport system. The education programs would start

this process with strategies such as career counseling in secondary school or other techniques to encourage women to choose technical fields (see education portfolio entry points). Awareness-raising programs or financial incentives to support government departments or contractors in the transport sector to hire women graduates from technical fields could be introduced into the transport portfolio. Ways to assist companies to offer opportunities to their existing female staff to upgrade their skills to nontraditional technical jobs could also be explored. This could also include developing internships for women students or graduates of technical fields in ADB projects.

**Support ongoing capacity building initiatives for government and transport sector partners.** Training workshops, such as the Sub-Regional Workshop on Gender Mainstreaming in Infrastructure Projects in Central and West Asia in 2017, are good opportunities for project officers and implementers to share experiences and explore strategies for integrating gender into infrastructure projects, including transport.

**Develop programs to enhance women’s access to income-earning opportunities.** Increased connectivity and greater mobility of people and goods may open employment and income-generating opportunities. ADB could continue initiatives such as the actions by the regional TA on gender inclusiveness to engage with government counterparts and other development partners to design programs to enhance women’s capacity to take advantage of such opportunities in conjunction with ADB-financed transport projects. These could include workshops to introduce women to transport-related business opportunities and training in business development, including establishing linkages with production groups or business associations, markets, and financial institutions.

## B. Pillar 2: Wider Inclusiveness

### 1. Agriculture

#### *Sector Context*

Agriculture, forestry and fishery contributed to 13.7% of GDP in 2018.<sup>103</sup> Wheat is the staple crop grown in the country, followed by potatoes, other vegetables, legumes, and oilseed crops. Livestock include cattle, pigs, and some sheep and poultry (footnote 75). Approximately 90% of Armenia’s gross agricultural production comes from smallholder farming households (footnote 75). A minority of farmers are involved in large-scale cash-crop farming. The sector employs 37% of the working population, the majority of whom are women (53% women and 47% men).

The agricultural sector has approximately 340,000 holdings with an average of 1.3 hectares of land per owner. Around 200,000 landholdings are productive farms but only half of these are operating above subsistence level. Approximately only 6% of all farms have more than 10 hectares of land (footnote 75).

<sup>103</sup> World Bank. Data: Agriculture, Forestry, and Fishing, value added (% of GDP)—Armenia. <https://data.worldbank.org/indicator/NV.AGR.TOTL.ZS?locations=AM> (accessed 1 August 2019).

Some constraints on the agriculture sector limit economic growth, including low productivity, limited irrigated land, insufficient infrastructure, weak access to financing, poor technology, vulnerability to natural hazards, and underdeveloped market mechanisms. These are exacerbated by water shortage in parts of the country, which negatively impacts the irrigation systems.<sup>104</sup>

### **Key Gender Issues in the Sector**

**Lack of recognition of women's key role in the agriculture sector.** The high rate of male long-term labor migration has resulted in a high presence of women in the agriculture sector. However, women's contributions to the sector remain unrecognized and their concerns excluded in planning and service provision. Women also have a substantial contribution to informal employment, unpaid work in family farming, and domestic and reproductive activities. In 2015, the share of women informal workers engaged in agriculture was 82.1% compared to 60.8% for men. Rural women working on family farms are excluded from benefits such as sick leave and childcare allowances because they are deemed either self-employed or economically inactive (footnote 75).

**Gender-based divisions of domestic and productive tasks on family farms.** Men's work is concentrated on capital-intensive tasks, involving a greater amount of machinery and technology, and on those that are better paid. Women are more involved in domestic chores, farm activities that require manual labor, livestock raising, vegetable gardening, and food processing. When a centralized water supply is unavailable, women are responsible for fetching water, which adds a burden to their high workload and time poverty.

**Limited access of women to agriculture land ownership.** Women represent only 27.2% of heads of rural households. As a result, women have limited enjoyment of land ownership rights, which restricts their participation in farm management decisions. Access to other services and participation in formal processes are dependent on land ownership. As women are less likely to own land, they are less represented in formal decision-making processes and have less access to rural development services. For example, women cannot participate in irrigation committees because land ownership is a requirement for membership in these committees (footnote 75). No sex-disaggregated data on landownership exist, but the process of land registration focused on the distribution to heads of households, the majority of whom are men (footnote 75). The government will be challenged in meeting SDG 5 on gender equality if no measures are taken to address women's access to land ownership.

**Women facing barriers to accessing information, extension services, and training.** Although women comprise the majority of agriculture workers, the majority of skilled professionals in agriculture are men. As a result, women's perspectives are missing from agriculture policy development and rural services. Training and services are mainly provided through male-oriented communication channels that have limited outreach to mobilize women farmers. Also, women have limited time and access to means of transportation to attend training, and these factors are not considered in planning services. Consequently, training, extension, and information and communication technology (ICT) for agriculture are often targeting men, limiting women's access to new technology and modern agriculture

<sup>104</sup> ADB. 2019. *Proposed Loan to Spayka Limited Liability Company for the High-Efficiency Horticulture and Integrated Supply Chain Project*. Manila.

practice that would allow them to move beyond subsistence and better commercialize their farming activities (footnote 75).

**Women facing constraints on agro-enterprise development.** The lack of land ownership also constrains women's access to collateral for agricultural loans. Rural women have limited access to entrepreneurship training as programs tend to be located in urban areas or secondary towns. Women sell produce in local markets near their homes. However, women lack the means of transport to reach larger-scale agricultural trading centers, and consequently such areas continue to be perceived as male territory. The lack of access to agriculture centers limits the prices women can demand for their products and prevents them from selecting higher quality inputs that are not widely available near their homes. Social norms and domestic tasks constrain women farmers from spending time in informal social gatherings. As a result, women are less exposed to agriculture trading and business networks that could help them expand their farm activities (footnote 75).

### Government Initiatives

Armenia's *Sustainable Agriculture and Rural Development Strategy* promotes the sustainable growth of the agricultural, food, and rural sectors. It identifies the main constraints on agriculture development, emphasizes priorities to improve the positions of smallholders in the value chain, and determines the need for more decentralized rural development services. It includes gender mainstreaming guidelines that were piloted in one province with the support of nongovernment organizations. The gender guidelines resulted in more active participation of women in decentralized agriculture planning and budget allocation. However, the gender guidelines have yet to be rolled out beyond the pilot province.<sup>105</sup>

In November 2017, the government set a goal to increase agricultural productivity by providing an enabling environment to farmers by introducing modern technologies, promoting high value-added agriculture, and expanding export volumes. This commitment includes providing companies and small farmers with assistance to set up climate-controlled greenhouses to promote agricultural development. It also involved support for companies and smallholder farmers to improve land access for greenhouse construction and tax exemptions for greenhouse materials and supplies. In 2016, the government decided to lower the tariff of natural gas consumption for the agriculture sector, including greenhouses. Because of these, the increase in total greenhouse area and the share of climate-controlled greenhouses within the total area is expected (footnote 104). In 2017, the government developed an e-agriculture strategy to enhance agriculture and rural development services through better use of ICT.<sup>106</sup>

### ADB Experience in Mainstreaming Gender in the Sector

Under the CPS, ADB will expand its interventions in the agriculture sector. ADB will provide technical support to improve policies and regulations for high-value crop diversification and develop suitable financing arrangements. The scope of ADB support will include analysis of constraints and opportunities and prioritization of high-value crops that meet demand from regional markets, reduce labor-intensive tasks, promote women's economic empowerment,

<sup>105</sup> Vadim Uzunyan and Alexey Petrosyan. 2016. *Strengthening Armenia's Agricultural sector through Multi-Stakeholder Networking: A Case Study on the Agricultural Alliance*. Oxford, United Kingdom: Oxfam.

<sup>106</sup> *Food and Agriculture Organization of the United Nations News*. 2018. Armenia Embarks on National Strategy for E-Agriculture. 20 November. <http://www.fao.org/europe/news/detail-news/en/c/1171117/>.

and are suited to agroecological and logistics conditions. Policy and regulatory reforms to improve agriculture marketing systems and incentivize new businesses, including women's enterprises, are likely to be supported. Technical work, including a gap analysis of existing financing and institutional arrangements, will be undertaken to identify mechanisms to develop more processing, storage, and harvest and post-harvest facilities for crops in collaboration with private sector investors.

ADB has one existing agriculture initiative, the *High-Efficiency Horticulture and Integrated Supply Chain Project* (2018–2022), a nonsovereign loan to Spayka Limited Liability Company. The project aims to promote high-efficiency, environmentally sound, and export-oriented horticultural production based on climate-resilient technologies such as semi-closed greenhouses and drip irrigation systems (footnote 104). This project is categorized *effective gender mainstreaming* and has a GAP. The gender actions include increasing the number of greenhouse workers who are women from 60% to 65%, providing training in greenhouse techniques and safety to all female employees, and improving provisions for equal opportunities for women within the company. Improving physical facilities for female employees and putting in place a sexual harassment policy were also identified. While implementation is in the early stage, the company was active in defining gender actions and is committed to their achievement. This project provides an example of ways to integrate gender into private sector operations as ADB's country program expands its nonsovereign lending to high-value products for exports.

### **Entry Points for Gender Mainstreaming in the Sector**

**Ensure that women are actively involved in all stages of planning and implementing agricultural development projects.** Women and men play varying roles in agriculture. Women are key users of water for fields and domestic use, so they should be involved in designing improvements in water management. ADB could ensure that women are consulted at every stage of program design for investments in agriculture infrastructure (such as irrigation) and value chain development. ADB could also work with the government to ensure that agriculture investments are directed to value chains and productive infrastructure needs that women, as well as men, have identified as priorities. Involving women and men in the design and operation of systems will build ownership and enhance sustainability.

**Enhance women's decision-making in cooperatives and water user groups.** Women's ability to take on leadership roles in rural cooperative structures and water user groups is constrained by their access to land and other agricultural assets. ADB could provide TA to government counterparts to ensure better participation of women in water management user groups. Such groups are crucial for networking agribusiness, learning about government services and incentives, and developing leadership skills. To improve women's position in agriculture, the government must integrate measures to promote women's membership and leadership in cooperatives, irrigation entities, and agribusinesses.

**Support the government to conduct a gender analysis of value chains to enhance agribusiness competitiveness.** Agricultural value chains are useful channels to improve women's participation in agriculture. ADB could finance promising value chains that employ more women. Women's involvement in agriculture value chains is weak because they have limited time and mobility and less access to technology that links them with other value chain actors. In designing projects, ADB could examine key constraints and opportunities for

women in every stage of the chain and identify at which stage women could better participate. Integrating gender analysis into value chain analysis would identify women's landholdings, production, equipment, control over resources, and their roles in trade and processing. This can inform the formulation of gender-responsive agriculture projects. Such analysis is useful in identifying what investments would most benefit women and raise their competitiveness. In addition, support can also be extended to build capacity in government in creating an enabling policy environment that promotes women's access to land and other productive resources.

**Strengthen rural women's access to microfinance and business development services.** Women are involved in many facets of agriculture, such as production, processing, and marketing. ADB could expand on its experience with SME DNC to develop services that will provide more rural women farmers and microentrepreneurs with credit products, information, and other BDS. Initiatives could include promoting quality, demand-oriented entrepreneurship training with women farmers. They could also help women farmers and financial institutions overcome barriers in terms of women's lack of access to collateral and lack of information on credit opportunities and agriculture. Rural entrepreneurship services could be provided online or closer to women's homes to accommodate women's more limited mobility, childcare, and high levels of domestic tasks.

**Enhance the quality of work in the agriculture sector.** Rural women depend on agricultural employment and self-employment, including working as daily wage earners. Efforts to modernize farm and manufacturing processes should also address issues such as work conditions, time-saving technology, wages and benefits, and skills development of agriculture workers. Measures are also needed to reduce the physical demands of farm labor and promote better working conditions and facilities for all workers, with special attention to the needs of women.

## 2. Disaster Risk Reduction and Climate Change Adaptation

### *Sector Context and Key Gender Issues*

Armenia is in a seismic zone and is also vulnerable to floods and landslides. Its mountainous terrain and ecological conditions make the country sensitive to climate change effects such as variations in precipitation and higher temperatures that could result in more landslides, drought, and water shortages. Women have greater responsibilities for domestic tasks and an increasing role in agriculture labor. Disasters and water shortages make this type of work more difficult and time-consuming. Women have responsibility to care for children and the elderly at home, and their active participation is essential to the effectiveness of DRR programs and safe evacuations. More information on gender mainstreaming in DRR is presented in the section Disaster Risk Reduction under Reduced Vulnerability to Risks and Shocks.

### *Government Initiatives*

In 2017, the government approved the Disaster Risk Management National Strategy and Action Plan. Having joined the Sendai Framework for Disaster Risk Reduction 2015–2030, Armenia has committed to achieving its targets to better understand disaster risks, strengthen disaster risk management, invest in DRR to improve resilience, and enhance disaster preparedness for effective response. Armenia also joined the Worldwide Initiative for Safe Schools in 2015



aimed at increasing school safety. The country's disaster management strategy outlines a series of sector targeted actions for preparedness, response, and risk reduction covering national, provincial, and local levels. The strategy identified the need to increase the representation of women in disaster risk management activities but does not include specific measures to achieve this goal.

Armenia is a member of the United Nations Framework Convention on Climate Change (UNFCCC) and signed the Paris Agreement in 2016. To meet its commitments to improving national capacities for climate resilience and reducing its greenhouse gas emissions, the country established an Inter-agency Coordinating Council on Climate Change. The country's Third National Communication (2015) to UNFCCC included vulnerability assessments along with preliminary adaptation priorities. However, the National Adaptation Plan has still to be developed. With support from the United Nations Development Programme (UNDP), the government is developing a national climate change adaptation plan that will identify major risks and propose medium and long-term adaptive measures. In keeping with the provisions of the Paris Agreement, Armenia will need to develop measures to mainstream gender equality as the country prepares its national CCA plan.

### *ADB Experience in Mainstreaming Gender in the Sector*

ADB is supporting the government's program to increase school safety through the Seismic Safety Improvement Program. The program aims "to reduce damages and casualties in schools during earthquakes by (i) increasing seismic resilience of school buildings, (ii) strengthening seismic disaster preparedness and response capacity, (iii) improving supportive policies and systems for seismic disaster risk management and reduction, and (iv) enhancing capacity in executing and implementing the seismic safety investment program."<sup>107</sup> The program was categorized *effective gender mainstreaming*. The gender actions included ensuring a proportionate number of sex-segregated toilets, female changing rooms in gymnasiums, and wheelchair access built in all retrofitted schools.

The project aims to assist schools and communities in preparing disaster response plans that integrate gender-responsive and gender-inclusive measures. The project implemented awareness-raising campaigns on DRR, targeting male and female students, teachers, community women, the elderly, and PWD. At least 50% of participants in community trainings, seminars, or orientations on disaster emergencies were women. As the project targeted schools and the majority of teachers are women, the project had a good experience in ensuring that women were involved in the development of school disaster response plans. Also, the involvement of teachers in community disaster response plans brought women's perspectives to local disaster response planning. However, as the program focuses on schools and their communities, no specific impacts have been made on women's participation in the provincial or national disaster risk management planning.

Under the CPS, ADB will scale up support for geophysical and weather hazards, environment, and climate change. This will include identifying opportunities to support the country's preparedness and resilience to geophysical hazards like earthquakes and landslides through TA and pilot projects. ADB's support for climate actions will be aligned with the priorities of its nationally determined contributions (NDCs). This will be provided through ADB's NDC

<sup>107</sup> Footnote 72, p.1

Platform or other grant facilities and may include (i) development of low-carbon and climate-resilience investment plans and projects in the urban and transport sectors that integrate gender-responsive approaches; (ii) identification of innovative financing frameworks to attract climate finance; and (iii) evaluation of results toward NDC targets.

### *Entry Points for Gender Mainstreaming in the Sector*

**Sex-disaggregated and gender-responsive data on disaster impacts.** Armenia has limited data on disaster damage and loss, vulnerabilities, and potential impacts. As the country makes efforts to fill these information gaps under its DRR national strategy, ADB could provide needed support to ensure that information systems for disaster damage and loss assessments include sex-disaggregated data. The Sendai Framework for Action calls on countries to ensure sex-disaggregated damage and loss data are available to track how disasters affect women and men. Beyond disaggregating data, gender analysis could also identify what gender-related information to collect and monitor. For example, damage and loss assessments tend to focus on large infrastructure or losses to large livestock or industrial crops. However, the loss of health clinics or damage to vegetable fields or small livestock has a major impact on women's livelihoods. Such losses may be missed, resulting in women benefiting less from disaster compensation and recovery investments. In supporting Armenia to improve its data sets and analysis for DRR and CCA, ADB could enhance damage and loss information systems by following examples from other countries.

**Support integration of gender-responsive risk reduction measures into urban development plans.** Combining its experience with seismic safety and urban development programming, ADB could contribute to regional or municipal DRR planning that integrates a gender perspective. This activity could be incorporated as a component of the Sustainable Urban Development Investment Program to assist secondary towns in integrating gender-responsive risk reduction measures into their master plans. It could also help secondary towns develop stand-alone disaster risk management strategies and emergency plans that include gender perspectives. A series of measures could be applied to ensure that women are consulted on disaster risk management planning. Also, post-disaster needs assessments must include gender analysis so that women's needs are better understood and measures are identified to reduce their disaster risks. This approach could provide a model of gender-sensitive disaster risk management planning that could be shared and adopted as part of the national strategy.

**Promotion of gender analysis and representation of women in adaptation.** Adaptation planning is at its early stages in Armenia, with the National Adaptation Plan still to be developed. Ensuring women's participation in the process and addressing specific adaptation needs of women are important in formulating inclusive adaptation strategies that contribute to gender equality and reduce climate change impacts on women, men, boys, and girls.

## **3. Health**

### *Sector Context and Key Gender Issues*

Armenia is in the high human development category, reflecting the progress that has been made in health, such as reducing maternal and infant mortality and increasing life expectancy. Further reduction in maternal mortality will require better integration of reproductive health

services into primary health-care to improve access, in particular for vulnerable women and rural women in hard-to-reach communities. Men and women face different NCD risk factors, and developing disease prevention programs tailored to the needs of both sexes is essential to further increase life expectancy. Health services also need to be prepared to assist women survivors of violence as part of a comprehensive network of support services. Raising awareness and integrating more services for women survivors of violence into the health system are vital to ensuring women's health and well-being. More information on gender equality issues in the health sector are presented in the section Access to Health under Human Development.

### *Government Initiatives*

A commitment to universal health coverage is enshrined in Armenia's constitution. The Government Program 2019–2023 identifies improving health as a key priority (footnote 7). The development priorities for health include increasing availability of public health services for all, irrespective of sex, age, residence, and social status; developing universal health insurance coverage; and covering health expenses for certain vulnerable groups. The subsection on health-care prioritizes reproductive health rights, mother and child health-care issues, and improving services for the child and adolescent health (footnote 7). Armenia also has the Reproductive Health Improvement Strategy for 2016–2020, which aims to (i) improve the reproductive and sexual health of the population; (ii) reduce maternal and newborn mortality and morbidity, as well as sexually transmitted diseases, abortions, and malignant tumors; and (iii) implement actions to improve reproductive health (footnote 64).

### *ADB Experience in Mainstreaming Gender in the Sector*

ADB will lay a foundation for investments in the health sector during the CPS period through policy-based loans that focus on regulations to improve health sector governance, coverage, and service delivery. Key reform areas may include health service delivery under which the goal is to raise the efficiency of the health facilities network, assess and address the differing health issues of women and men, and improve quality of health services by supporting a possible move to integrated care delivery that enhances access to services, including for reproductive health. On health financing, ADB assistance is expected to inform government efforts to define the basic benefits package, ensure gender equity in coverage of essential health services, assure sustainable financing, provide efficient public and private risk pooling, and adopt performance-based integrated care payment systems. Pilot projects on transferring governance of regional hospitals to private companies through management contracts will be explored.

### *Entry Points for Gender Mainstreaming in the Sector*

**Support improved access to primary health clinics in particular for reproductive health.** The government has recognized the need to enhance its primary health-care services, particularly to serve populations in rural areas. ADB could further reduce maternal and infant health risks and enhance access to reproductive health services by addressing the remaining regional service disparities. Options for expanding primary health services could include analyzing public–private partnership (PPP) models that encourage more medical professionals to establish medical clinics outside of Yerevan. In addition, supporting research

on barriers to accessing advice, information, and supplies for contraception could help improve the delivery of models that promote better access and greater use of these services.

**Enhance knowledge on gender aspects of health risks and primary health-care needs of women and men.** Armenia, as with other countries, is examining how to improve the health of its population by addressing the risk factors associated with NCDs. ADB could assist the Ministry of Health to enhance its capacity to research the differing health attitudes, behaviors, risks, and information needs of women and men. Sex-disaggregated data could inform health programs. Health assessments and primary health-care models that account for gender differences inform health reforms and help ensure that services and public campaigns address the health needs of women and men.

**Analyze experiences on gender impacts of universal health coverage in other countries and incorporate lessons into universal health coverage development in Armenia.** ADB will support the government in its analysis of options and policy development to provide universal health coverage to its population. ADB could support the analysis of experiences on the impacts of universal health coverage (UHC) on gender balance and equitable access to health from other countries and incorporate these lessons into the design of the system in Armenia. For example, a review of literature on inclusion and gender impacts found that analysis of gender issues was essential to ensure that UHC achieves gender balance, improves equity, and does not exacerbate gender inequity. For example, while UHC emphasizes equity, some groups have higher health needs and lower financing capabilities than others, which implies the need for progressive universalism and addressing first the need of vulnerable groups.<sup>108</sup>

Establishing UHC needs to be combined with measures to institute progressive taxation of income and wealth to ensure that increase health budgets do not become a burden for lower- and middle-income groups or future generations. Instituting PPP must be combined with improved regulation of private health services to ensure that affordability is maintained in health-care reforms. Also, while women are a majority of health-care providers in Armenia, women are underrepresented in political positions and top management in all spheres. This can lead to women's perspectives being not represented in decisions on major reforms such as UHC. ADB could support the government in developing gender-balanced policy advisory committees for putting UHC in place. Such an advisory group could have a mandate to ensure broad consultation on UHC so that the processes include diverse perspectives on health issues and strategies to address them.

**Strengthen the quality and equity of health services through gender-sensitive e-health systems.** Investments in e-health systems have had a positive effect on improving health outcomes in low- and middle-income countries and access for harder-to-reach communities. E-health systems have a high potential in promoting gender equality in health outcomes, but only when an analysis that considers existing gender differences, biases, and inequities addresses these in planning, implementation, and monitoring.<sup>109</sup>

<sup>108</sup> Sophie Witter, Veloshnee Govender, TK Sundari Ravindran, and Robert Yates. 2017. Minding the Gaps: Health Financing, Universal Health Coverage and Gender. *Health Policy Plan.* 32 (5). pp. v4–v12. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5886176/>.

<sup>109</sup> Chaitali Sinha and Anne-Marie Schryer-Roy. 2018. Digital Health, Gender and Health Equity: Invisible Imperatives. *Journal of Public Health.* 40 (2). pp. ii1–ii5.

For example, women use information technology differently than men, and these factors need to be considered in designing how e-health systems will be delivered. E-health systems need to be available to health-care providers that are more accessible to women, such as primary health-care workers. Privacy and confidentiality are also an issue, as other family members may see sensitive information (such as on contraception) transmitted through mobile phones. ADB could ensure that e-health services are designed with consultations or focus groups discussion with women and health providers at all levels of service to ensure that gender issues are identified and considered in the planning and development of the systems.

**Improve sex-disaggregation of health data collection, reporting, and application in decision-making.** In its efforts to develop e-health systems and universal health coverage, ADB could address the development of monitoring and evaluation systems that have a strong gender-based analysis capacity. ADB's support for e-health systems creates an opportunity to improve health data collection and management, including better sex-disaggregation. At present, major health studies are done only periodically. The regular health data produced are not sufficiently analyzed, sex-disaggregated disseminated, or used as evidence to guide national health policies and programs. Having national systems to monitor the health status, trends, service usage, and needs disaggregated for women and men will be important to ensure that investments in health are well targeted to address the most pressing health needs of the whole population.

**Provide technical assistance and training programs to increase health sector capacity to respond to gender-based violence.** The government has plans to address domestic violence through improved services for GBV. The plan includes raising awareness to encourage women to report their experiences and seek assistance and justice. A key component of the support network for women victims is the availability of health services. Primary health-care centers are at the forefront of addressing GBV because women go to these centers. Health-care professionals need to learn specialized intervention approaches and treatment techniques to ensure a supportive environment. These include providing victims with referrals, coordinating with the criminal justice system, and applying protocols for documenting criminal evidence. ADB could support the Ministry of Health in building the capacity of medical professionals in response to GBV through case identification and management.

**Introduce gender analysis in planning and budgeting processes.** ADB could launch a knowledge-building initiative to introduce gender-based budgeting to the Ministry of Finance along with the Ministry of Health, Ministry of Labor and Social Affairs, and Ministry of Education and Science as part of the SSSP or as a stand-alone pilot project. Given ADB's policy-based support for health and education sectors, the focus could start with a gender analysis of budgets to promote social sector reforms in health, education, and social assistance. Such an initiative could provide expertise in tools, resources, and other country examples on gender-responsive budgeting (GRB). ADB could also provide training on how to introduce starting points or practical exercises for to conduct gender analysis as part of social sector public expenditure. Such an initiative could be reviewed and discussed with other agencies to create a partnership between the Ministry of Finance and its development partners to learn and apply GRB. Initiatives could include gender-aware policy appraisals, gender-aware medium-term economic frameworks, sex-disaggregated public expenditure benefit incidence analyses, sex-disaggregated beneficiary assessments of public service delivery and budget priorities, and sex-disaggregated revenue incidence analyses. The activities also include the

design of training materials, capacity building programs and activities, and dissemination of the results of workshops.

## 4. Water and Other Urban Infrastructure and Services

### *Sector Context*

Armenia's population is 63.8% urban and 36.2% rural, and over half of the urban population live in Yerevan (footnote 4). Unbalanced economic growth among regions poses serious development challenges to planners and policy makers. Yerevan has seen a rapid expansion of its commercial and residential centers and corresponding changes in the demand for subway transit, tramways, and buses. Urban challenges include increased motorization, poor air quality, noise, traffic congestion and accidents, loss of green areas, and degrading apartment blocks and historical buildings. Yerevan is in a valley, and so traffic pollution levels are high due to congestion and the lack of natural ventilation. The Yerevan public transport infrastructure is aged, and vehicle fleets are old and poorly maintained with slow travel times.

Many secondary cities are single-industry towns that struggle to diversify their local economic development base. As a result, the capital and a few other cities are growing fast, while other centers have relatively static population levels. Growing secondary cities are seeing similar congestion issues in Yerevan. Urban road networks are deteriorated. Traffic management is weak and inefficient. The poor public transportation relies heavily on minibuses. In tourist centers, urban transport infrastructure is insufficient to meet the level of visitor inflows at peak periods.<sup>110</sup>

Armenia has achieved close to universal coverage of basic drinking water services, with 100% of the urban population and 98% of the rural population. However, according to World Bank data, only 86% of the population had access to safely managed drinking water in 2017.<sup>111</sup> Improving sanitation is key to reaching universal access to clean water and improving health outcomes. A total of 96% of the urban population have access to sanitation facilities, although many of these services are not functioning effectively. Only 4 out of 20 wastewater treatment facilities are fully operational.<sup>112</sup> In contrast to the near-universal urban sanitation coverage, only half of the rural population have access to sanitation. Overall, improved sanitation services reach only 23.4% of the total population, mainly in urban areas (footnote 112).

Efforts are being made to improve access to improved drinking water and sanitation by continuing to invest in water supply, sanitation, and wastewater treatment service in both urban and rural areas. Most municipalities in Armenia do not have sufficient human, technical, and financial capacities to address solid waste management issues. There is no strategic approach to the issue. Fee collection rates are low and do not cover the cost of services. In most cases, garbage collection tariffs are set without any economic justification. In many cities, garbage companies do not have service provision contracts with residents and legal entities.

<sup>110</sup> ADB. 2011. *Proposed Multitranchise Financing Facility Armenia: Sustainable Urban Development Investment Program*. Manila.

<sup>111</sup> World Bank. Data: People Using Safely Managed Drinking Water Services (% of Population)—Armenia. <https://data.worldbank.org/indicator/SH.H2O.SMDW.ZS?locations=AM>

<sup>112</sup> OECD. 2017. *Reforming Sanitation in Armenia: Towards a National Strategy*. Paris.

### *Key Gender Issues in the Sector*

**Limitations to improved water supply and sanitation contribute to women's time poverty and health issues.** Poor wastewater treatment and lack of access to and ineffective solid waste management facilities create health and sanitation issues around the home and neighborhood. Women are responsible for domestic tasks and must devote their time to cleaning and ensuring sanitation where support services do not exist. In addition, lack of adequate sanitation affects women's health and their time spent on care work. Untreated wastewater systems create health issues not only for women but also for family members including children and the elderly. Women are mainly responsible for caring for sick family members, and repeated illnesses add to their time burden or cause them to take out time from work and lose income.

**Aging housing infrastructure increases women's domestic chores and energy costs.** Single family homes, mainly in rural areas, represent about 48% of the total housing stock. Apartments, the majority of which are 30–60 years old, represent about 52%. By 2000, Armenia privatized its housing stocks. Tenants who had previously depended on government to maintain apartment blocks became responsible to form cooperatives to collectively manage building maintenance. Currently, most buildings need extensive repairs and have poor insulation, which increases energy costs. Many elevators are beyond their useful asset life, and breakdowns are common, even causing injury and death. As many men migrate, the poor state of apartment buildings affects women in particular. Also, women are responsible for domestic tasks and so spend more time at home coping with building defect issues such as broken elevators. A national social housing strategy is needed to support vulnerable households, in particular female-headed households, to secure decent, affordable housing.

**Insufficient public transportation limits women's mobility.** The Yerevan metro and trolleybuses do not meet urban transportation needs. The majority of urban passenger transport services are provided by private buses and minivans that have expensive fares due to the fragmented set up of services (footnote 110). According to the Ministry of Transport and Communication, 95% of the city residents must take at least a 10-minute walk to get to public transportation. On average, it takes 30 minutes to get to work by all modes of transportation in Yerevan. Service quality is poor due to overloading and congestion.<sup>113</sup>

Women are less likely to own vehicles and take frequent trips to carry out both paid work and domestic tasks. Costly and slow public transport systems limit women's mobility and add to their time poverty. For example, women may only be able to seek paid work opportunities as self-employed or in low-paying jobs near their home and the school to be able to pick up children at the end of the school day. Also, overcrowded and inadequately monitored public transport systems can expose women to risks of sexual harassment. Investing in safe, affordable public transport systems increases women's mobility and opens up more options for their time-use and economic empowerment.

### *Government Initiatives*

To improve living standards, public health, and the environment, the Government of Armenia has made it a priority to improve the delivery of water and sanitation services.

<sup>113</sup> Hayastan Stepanyan and Armen Varosyan. 2011. *Armenia Housing Study*. Yerevan: Habitat for Humanity.

A series of legislative and policy reforms were implemented to support the achievement of the Millennium Development Goals. These reforms included putting in place a series of water PPP contracts across the country, which led to major improvements in operational performance, service quality, and financial viability. Building on these achievements, the government advanced its PPP reform in 2015 with a 15-year national lease contract with one private operator that covers two-thirds of the population in Yerevan and secondary cities and towns. The government is aiming to invest further in improving wastewater treatment and solid waste management services with the help of the international donor community and the private sector.

The overall legal and institutional framework for urban development has not been updated for some years, with the current law dating back to 1995. While 43 of 49 urban communities have approved master plans, most are out of date. Yerevan's Master Plan, dating back to 2005, needs updating. Only 52 of 866 rural communities have master plans with land use zoning and regulations. Armenia has no comprehensive policy on housing, not even for social housing for vulnerable households. The government has committed to filling these gaps and worked with the United Nations Economic Commission for Europe and other development partners to develop the National Action Plan on Housing and Land Management, which is at the draft stage. In 2016, the government approved the Law on Site Development of Downtown Yerevan to control building density limits in the capital and direct building investments to suburban areas and other towns.<sup>114</sup> The government's Sustainable Urban Development Investment Program will institute further measures to improve planning and investment in secondary towns.

### **ADB Experience in Mainstreaming Gender in the Sector**

**Water Supply and Sanitation Sector Project.** ADB has made an important contribution to improving water supply and sanitation (WSS) in Armenia. The Water Supply and Sanitation Sector Project<sup>115</sup> aimed to improve access to safe, reliable, and sustainable WSS services in targeted towns and villages. The objectives included ensuring that water supply was managed on commercial principles and with environmentally sound practices. These investments provided safe, reliable, and sustainable water supply to more than 890,000 residents in 29 towns and 160 villages (footnote 115). These results contributed to reducing the amount of time women spent collecting water and performing water-related household duties.

In 2012, during the second phase, the project was categorized *effective gender mainstreaming* and had a GAP. Gender analysis was integrated into each phase from design to implementation, and gender targets were integrated into the design and monitoring framework. A social development specialist was mobilized in the project management unit to coordinate GAP implementation and reporting. Women comprised 62.9% of the participants in the public consultations, awareness campaigns, and social and gender surveys and studies, above the GAP target of 50%. Campaigns on water sanitary and hygienic issues and effective water usage were carried out in all 10 regions of Armenia, and 100% of female participants received the awareness materials.

<sup>114</sup> United Nations Economic Commission for Europe. 2017. *Country Profiles on Housing and Land Management: Armenia*. Geneva.

<sup>115</sup> ADB. 2018. *Completion Report: Water Supply and Sanitation Sector Project*. Manila (first phase 2007–2010 and additional financing 2011–2018).



The project also achieved results in increasing women's employment in the WSS sector. The Armenian Water and Sewerage Company (AWSC) mainstreamed gender into its human resource policies, and women's employment and career opportunities were increased. Sex-disaggregated human resource data systems were established (27% of employees were female). By the end of the project, women accounted for 13.7% of management (compared with a target of 15%). At least 50% of project training participants were women. AWSC's quarterly and annual reports each had a separate chapter detailing the gender achievements. However, the overall targets of 40% female employment in the AWSC were only partially achieved, as women's representation in the utility's workforce reached only 22.6%. A sex-disaggregated customer database was established, but AWSC was not able to implement it due to a lack of resources (footnote 115).

**Sustainable Urban Development Investment Program.** The government and ADB have developed the Sustainable Urban Development Investment Program, a financing facility to help boost urban development, in particular urban transport. A key feature is the north–south road that bypasses the city to relieve congestion in the center. The project is categorized *some gender elements* and has a GAP that targets women's participation in project design, planning, and access to benefits from job creation. The gender actions included ensuring that women were at least 30% of participants in public consultations, and this target has been achieved. The project set targets for women as 50% of decision-making staff in the project implementation unit (PIU), which has been achieved as women are the majority of PIU staff. However, the PIU has not been able to increase the number of women engaged through contractors to 30%. The PIU is not able to influence the hiring of staff under contractors. Women are mainly hired in administrative positions through contractors. The project has put in place gender-responsive design features such as improving street lighting in neighborhoods.

ADB is also providing TA to assist secondary cities—Gyumri, Vanadzor, Dilijan, and Jermuk—in improving their urban development investment plans. These plans will focus on developing a strategic vision for each city in the medium and long term, with emphasis on tackling challenges and promoting projects related to public transportation, water supply, wastewater treatment, solid waste management, heating, housing, logistics, street lighting, and other sectors.

Under the CPS, ADB-supported activities in the urban sector will be informed by the findings from the National Urban Assessment completed in 2019. ADB will collaborate with the Ministry of Territorial Administration and Infrastructure and the Urban Development Committee to continue its support for the Sustainable Urban Development Investment Program in Yerevan and secondary towns. Potential areas for nonsovereign operations are in housing finance, urban transport, and tourism.

### **Entry Points for Gender Mainstreaming in the Sector**

**Invest in further improvements to fill gaps in water supply and sanitation with continued emphasis on gender equality mainstreaming.** ADB has made important contributions to the WSS sector in Armenia in ways that have benefited women and demonstrated the value of integrating gender analysis into every project stage. ADB could build on these results to continue to work with the government and other development partners to fill the remaining gaps to achieve SDG 6 on universal coverage of safe water supply and adequate sanitation facilities. ADB could support financing for improving wastewater treatment and

sanitation facilities that benefit women in rural areas and secondary towns. Improved WSS could contribute to ADB's goals to enhance the health status of the population with hygiene campaigns integrated with efforts to improve public health services. Ensuring continued targeting of women's participation in public consultations and awareness campaigns will build on successes from the previous phase. Activities could include identifying the barriers to collecting sex-disaggregated customer data and supporting utilities to continue the efforts to improve services to women.

**Increase women's access to employment in nontraditional fields in water supply and sanitation and urban development.** In synergy with the education sector investment, more analysis could be undertaken of the challenges of finding qualified women in nontraditional fields in the WSS sector. Introducing training courses or internships at vocational training colleges in different parts of the country could be a means to increase the number of qualified women and support future projects to achieve the targets of increasing women's employment in WSS and other areas of urban development.

**Build municipal capacity to integrate gender-responsive design measures into master plans for secondary towns.** ADB has built up experience in gender-responsive town planning in some countries. In Armenia, ADB introduced some gender-responsive measures in its urban programs, such as improving street lighting. ADB could provide further TA to build capacity of secondary towns to develop gender-sensitive urban plans. This support could include developing guidelines for gender-sensitive, safe, green, and modern urban centers. Gender-responsive measures could be introduced through training of urban planners and TA from experts that have experience integrating gender into urban master plans. Gender-sensitive urban planning approaches that are suited to Armenia could be identified and discussed with women through public consultations or social media platforms as part of a participatory urban planning approach. Gender-sensitive design could also be integrated into training and TA on spatial planning and improved land use management. Once designed, gender-responsive urban planning approaches and techniques could be incorporated into master plans and guidelines so that they are prioritized as part of the planned investment cities and secondary towns.

**Invest in gender-responsive urban development and gender-sensitive design features.** As secondary towns develop their plans, ADB could ensure that its investments are targeted toward infrastructure and other gender-responsive measures. Possibilities include investing in women- and child-friendly urban spaces; planning and providing adequate lighting of streets, bus stops, and public spaces; offering separate male and female toilet facilities, especially in urban areas and along highways; and providing accessibility for baby carriages and wheelchairs.

**Appoint gender specialists or gender focal points in relevant agencies.** Gender-responsive planning, implementation, monitoring, and evaluation will be better ensured if there is a dedicated person to oversee it. The appointment of gender specialists will facilitate the advancement of gender equality goals in key ministries and agencies. In agencies executing or implementing ADB-supported projects, the appointment of gender focal points to focus on the implementation and reporting of gender actions will ensure that these are successfully implemented. ADB can provide support to build the capacity of these gender focal points in line with the gender policy and other requirements.

**Support the formation and development of social capital and self-help groups among women.** ADB could assist women to take on leadership roles in forming community or neighborhood groups to address urban development issues in their vicinities, such as planning local parks or green spaces. Supporting women to take on leadership roles in collective activities helps them in building their political and management skills and confidence to take on progressively challenging roles. Participation in urban planning can be a path for women to become more politically active. Similarly, engaging with women who are elected to municipal councils to enhance their participation in urban planning enriches women's perspectives on the issues. It also helps women build their political careers and encourages more women to enter politics.

**Build municipal capacity to support gender-sensitive urban transit systems.** Women are less likely to own vehicles and benefit most from investment in public transit systems. ADB plans to invest in green growth in cities, and having effective urban transit systems is one way for the cities to grow without increasing emissions. ADB could champion transit systems as part of the urban green growth strategies for Yerevan and secondary towns. The initiatives could include building capacity of municipalities in planning and implementing gender-sensitive public transit systems that prioritize pedestrian safety and ease of access to transit over the dominance of single-passenger vehicles. A priority to public transit in urban planning benefits women's mobility, reduces their travel time, and facilitates their active labor force participation.

# V

## Conclusion

Armenia has made steady progress on gender equality and has committed to improving it under its Gender Equality Strategy 2019–2023. Further gains in gender equality mean addressing the systemic issues such as gender stereotypes about roles appropriate for women. Enhancing women’s participation in political decision-making at the national and municipal levels as well as at senior government levels is critical to advancing gender equality. Creating more support is key to balance work and family responsibilities and increase women’s economic empowerment. Ensuring that women have access to productive resources such as land, machinery, and credit for enterprise development will increase women’s enterprise development opportunities and contribute to economic growth. Addressing occupation and educational stereotypes will create more employment opportunities for women as well as increase the availability of skilled labor in high-demand areas of the economy. Further gains in improving maternal health and women’s access to reproductive health services will advance Armenia’s human development goals.

Combating gender biases and stereotypes and raising awareness of the importance of balanced participation of women and men in addressing the country’s political issues and sustainable economic development are also essential. Raising men’s awareness of the need to share domestic and childcare responsibilities as well as to provide more state support to families, such as early childhood education, will facilitate higher female labor force participation without putting more burden on women. Increased empowerment of women and more recognition of their value in society prevent an imbalance in male and female birth ratios. Changing attitudes that condone domestic violence as well as putting more support in place are also necessary to ensure that women enjoy the rights guaranteed to them under the constitution.

ADB has acquired substantial experience in mainstreaming gender equality in its portfolio in Armenia, in particular for women’s entrepreneurship. Continuing to promote women’s entrepreneurship, with a focus on rural women in agriculture, will allow ADB to make important contributions to women’s economic empowerment. Developing initiatives to support women to enter nontraditional educational fields in TVET or university creates opportunities to increase the number of skilled women working in ADB’s key sectors of transport, energy, and urban development. Entry into the education sector also positions ADB to have a strong impact on transforming gender norms and attitudes through its work with teachers. Women have benefited from the government’s investments in improved maternal and infant health and WSS services. By supporting the government to build on gender and health reform, ADB is positioned to innovate approaches and models for gender integration into e-health systems or UHC in Armenia.

Armenia is transforming. Gender equality and women’s empowerment must be integral to the strategies that shape the country’s path toward open and inclusive governance and globally integrated sustainable development.

## APPENDIX 1

# Summary of Recommendations for ADB Portfolio Sectors

I	Education
1	<b>Mainstream gender into the planned education policy framework.</b> Provide the Ministry of Education with support to undertake an in-depth gender analysis of the education sector to improve gender equality outcomes at each level, including reviewing available sex-disaggregated data as well as conducting qualitative research on how gender stereotypes impact education outcomes.
2	<b>Improve access to sex-disaggregated data and gender indicators to monitor education outcomes.</b> Conduct workshops to review gender indicators and sex-disaggregated data needed to monitor education policy outcomes and support the Statistical Committee to develop relevant tools. Support the government to put in place systems to collect more sex-disaggregated data and gender-sensitive education indicators as part of the monitoring system to track the outcomes of the revised education policy and future strategies.
3	<b>Integrate gender-sensitive curriculum and pedagogical techniques into teacher training programs.</b> Integrate knowledge about gender into teacher education and training to enhance awareness of gender issues and how these influence education outcomes among teachers. This initiative could be done in tandem with efforts by the government and other development partners to address gender stereotypes as part of the comprehensive national curriculum revision.
4	<b>Conduct workshops to facilitate learning within the Ministry of Education and Science on best practices for gender-sensitive teacher education.</b> Develop guides and other tools on policy development and teacher training based on existing international literature adapted to the Armenian context.
5	<b>Mainstreaming gender equality into programs to support technical and vocational education and training.</b> ADB could help the government with research and analysis on gender segregation in the educational choices of students. This support could provide incentives for women and men students such as scholarships, stipends, and/or with internship and job placement support to encourage them to take nontraditional courses. Gender assessment of current curricular offerings in technical and vocational education and training (TVET) institutions and universities could consider modern labor market needs and how to work toward a gender-balanced occupational profile for the country's future development.

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**Appendix Table** *continued*

- 6 **Strengthen career counseling services at the secondary level to encourage male and female students to consider nontraditional careers.** Train a core group of secondary teachers to provide career guidance to students in ways that help them overcome entrenched gender stereotypes and find more options. This training program could include developing a career guidance handbook that encourages both males and females to study and work in non-stereotypical gender areas. Supporting career mentoring for girls in science, technology, engineering, and mathematics (STEM) and awareness campaigns could reinforce these efforts.
- 7 **Promote entrepreneurship education with a gender lens.** ADB could support the government in improving its policies and practices for financial and business development education within secondary, vocational, and tertiary institutions.
- 8 **Promote gender balance at all levels of education staff.** Support gender analysis of career paths in teaching and the wider education sector as part of the efforts to upgrade teacher qualifications. Review the potential impacts of changes in qualifications on the career paths of women and men working in education and the most effective methods to promote gender balance across the education sector. Assess gender equality issues in the advancement toward education management positions such as head of schools, or the gender balance in education institution governing bodies.
- 9 **Promote pay equity analysis of the teaching profession.** Support the government in undertaking a pay equity analysis of the teaching profession to better understand how gender biases contribute to the gap in teacher's salaries compared to other similar jobs in the public and private sectors. Assist the government in putting in place measures to address the gap.
- II Energy**
- 1 **Undertake consultations and surveys to ensure that women's perspectives are mainstreamed into the design and implementation of energy sector projects.** ADB could ensure that feasibility studies for every energy project include a gender assessment that analyzes the needs and preferences of end users through a gender lens and identifies ways to incorporate gender actions into energy programs.
- 2 **Introduce components for women's enterprise development in projects in the energy sector.** Within its green growth portfolio, ADB could introduce pilot programs to capacitate women entrepreneurs on new technologies and support start-up MSMEs in the renewable energy and green growth sector. Women entrepreneurs could receive training in renewable energy enterprise initiatives under ADB's SMEs programming to strengthen women's position in this strategic sector.
- 3 **Increase the representation of women employed in nontraditional fields in the energy sector.** A longer-term gender initiative is to encourage female students to take on energy-related technical courses. In synergy with education programs, energy portfolio projects could include measures such as offering internships to female students to encourage more women to study in energy-related fields. Energy is traditionally considered a male domain, and even jobs in service, maintenance, and meter reading that do not require extensive background technical training tend to be filled by men.

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Appendix Table *continued*

III	Finance and Small and Medium-Sized Enterprises Development
1	<p><b>Continue support for financial education, access to finance, and business development services for women entrepreneurs.</b> Despite the existence of other programs, the scope for continued ADB support in this sector remains. ADB could target its support in filling specific gaps, such as supporting female entrepreneurs to enter export markets or to better use digital tools to grow their businesses.</p>
2	<p><b>Integrate women’s entrepreneurship development as a gender action across other sectors of the portfolio.</b> ADB could support more research to fill gaps in information about women’s enterprise ownership, borrowing patterns, risk comfort, and preferences for types of businesses to open. This information could be undertaken in ADB’s key sectors and documented as fact sheets that provide a starting point for design teams to consider options for women’s enterprise promotion in their project.</p>
3	<p><b>Support women’s knowledge and business networks for regional trade and connectivity.</b> ADB could, first of all, ensure that government trade policies include gender analysis and gender measures. Second, ADB could tap existing women’s business networks and introduce information about new opportunities being created through regional trade facilitation. Another key action is to ensure that women entrepreneurs are invited to trade-related conferences or events in Armenia, building linkages between women entrepreneurs in the region through regional technical assistance (TA).</p>
4	<p><b>Support financial services that meet the needs of women entrepreneurs.</b> Under its policy-based lending to financial institutions, ADB could explore how to move beyond setting targets for lending to female entrepreneurs to encouraging banks to mainstream gender equality into their operations and services. Supporting banks to better track sex-disaggregated data on their clients, in particular their SME clients, identifying gender gaps in services, and improving services areas would add to financial institution clientele and contribute to gender-balanced financial inclusion. Other improvements in banking services could be analyzed and supported as policy actions or TA under ADB’s nonsovereign operations.</p>
5	<p><b>Develop policy actions to support women’s entrepreneurship as part of efforts to improve the business investment climate.</b> ADB could draw on its experiences in other countries to identify the improved climate investment measures that have the most impact on women. Prioritizing these measures in policy-based lending would enhance results for private sector development and women’s entrepreneurship.</p>
6	<p><b>Promote corporate gender equality mainstreaming in nonsovereign lending.</b> ADB’s private sector lending, under nonsovereign operations, includes gender action plans that ensure women benefit from job creation opportunities. This practice could be continued and enhanced by supporting companies to adopt measures to enhance women’s representation at all levels, including private sector boards and top management. Sharing practices on corporate gender equality and work–family balance policies and practices with other countries could assist organizations in developing and adopting strategies suited to their needs.</p>

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**Appendix Table** *continued*

7	<p><b>Improve sex-disaggregated data on financial services and small and medium-sized enterprises.</b> ADB could continue its support for women's entrepreneurship by offering TA or other knowledge-building support for SME DNC to improve the integration of sex-disaggregated data into statistical profiles of SMEs. ADB could assist SME DNC with knowledge-building to better understand requirements and techniques to collect, compile, and report sex-disaggregated data on SMEs.</p>
<b>IV</b>	<b>Transport</b>
1	<p><b>Ensure more participatory approaches to project planning.</b> ADB could hold consultations with women beneficiaries early in project preparation to ensure that women's concerns and preferences are heard with respect to the selection, location, and design of transport infrastructure. Women's inputs on their travel patterns and specific transport needs must be documented, and gender-inclusive design features must be developed to cater to their needs. Conducting the meeting in places, days, and times conducive for women's participation is also important.</p>
2	<p><b>Mainstream gender into the development of the National Transport and Logistics Strategy.</b> ADB's support for the development of the National Transport and Logistics Strategy provides an opportunity to introduce government counterparts to the concept and techniques of gender-responsive transport planning early in the process so that this perspective becomes part of their approach from the infrastructure design stage. Initiatives could include supporting gender analysis, which is integrated into research and decision-making on how to prioritize investments into different transport modes. Promoting participatory approaches to transport planning could incorporate techniques to ensure that women provide perspectives on their transport priorities as part of the process.</p>
3	<p><b>Integrate gender-responsive transport features into the project design.</b> ADB could integrate safety features into the design of road and railways projects that are important to women, such as separate restrooms for males and females in bus stops and railway stations, separate queuing spaces for women and men, campaigns such as staffed help desks and visible posters with messages against sexual harassment and other crimes, and visible emergency help lines and signage.</p>
4	<p><b>Promote increased entry of women into nontraditional fields in the transport sector.</b> Since ADB is also working in education, synergies could be developed between education sector programs in TVET colleges and universities and the transport portfolio. ADB's transport strategy could address enhancing the qualifications of transport professionals while also including measures to encourage more women to enter nontraditional transport jobs. Apart from career counseling in secondary schools, awareness-raising programs or financial incentives could support government departments or contractors in the transport sector in hiring women graduates from technical fields. This could also include developing internships for women students or graduates of technical fields in ADB projects.</p>

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**Appendix Table** *continued*

- 5 Support ongoing capacity building initiatives for government and transport sector partners.** Training workshops, such as the Sub-Regional Workshop on Gender Mainstreaming in Infrastructure Projects in Central and West Asia undertaken in 2017, are good opportunities for project officers and implementers to share experiences and explore strategies for integrating gender into infrastructure projects, including in transport.
- 6 Develop programs to enhance women's access to income-earning opportunities.** ADB could continue initiatives such as engaging with government counterparts and other development partners to integrate women's entrepreneurship initiatives into projects in other sectors such as transport. These could include workshops to introduce women to transport-related business opportunities and training on business development, including establishing linkages with production groups or business associations, markets, and financial institutions.
- V Agriculture**
- 1 Ensure that women are actively involved in all stages of planning and implementing agriculture development project.** ADB could ensure that women are consulted at every stage of program design for investments in agriculture infrastructure (such as irrigation) and value chain development. ADB could also work with the government to ensure that agriculture investments are directed to value chains and productive infrastructure needs that women, as well as men, have identified as priorities.
- 2 Enhance women's decision-making in cooperatives and water user groups.** Women's ability to take on leadership roles in rural cooperative structures and water user groups is constrained by their access to land and other agricultural assets. ADB could provide TA to government counterparts to promote more involvement of women in decision-making roles in water management user groups.
- 3 Support the government in conducting a gender analysis of value chains to enhance agribusiness competitiveness.** Women's participation in agriculture value chains is weak because they have limited time and mobility and less access to technology that links them with other value chain actors. ADB projects could strengthen women's participation in agricultural value chains by financing promising value chains that employ more women. In designing projects, ADB could examine key constraints and opportunities for women in every stage of the chain, such as input provision and use, production, post-harvest processing and storage, transportation, marketing, and sales.
- 4 Strengthen rural women's access to microfinance and business development services.** Women are involved in many facets of agriculture, such as production, processing, and marketing. ADB could expand on its experience with SME DNC to develop services that will provide more rural women farmers and microentrepreneurs with credit products, information, and other business development services. Initiatives could include promoting quality, demand-oriented entrepreneurship training with women farmers. Helping women farmers and financial institutions to overcome barriers in terms of women's lack of access to collateral and lack of information on credit opportunities and agriculture could be introduced. Rural entrepreneurship services could be provided online or closer to women's homes to accommodate women's more limited mobility, childcare, and high levels of domestic tasks.

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5	<b>Enhance the quality of work in the agriculture sector.</b> Rural women depend on agriculture for employment. Efforts to modernize farm and manufacturing processes should also address issues such as conditions of work, time-saving technology, wages and benefits, and skills development for agriculture workers. Measures are needed to reduce the physical demands of farm labor and promote better working conditions and facilities for all workers, especially women.
<b>VI Disaster Risk Reduction and Climate Change Adaptation</b>	
1	<b>Provide sex-disaggregated and gender-responsive data on disaster impacts.</b> As Armenia makes efforts to fill these information gaps under its National Strategy on DRR, ADB could provide needed support to ensure that information systems for disaster damage and loss assessments include sex-disaggregated data. The Sendai Framework for Action calls on countries to ensure sex-disaggregated damage and loss data are available to track how disasters affect women and men. Beyond disaggregating data, gender analysis could also identify what gender-related information to collect and monitor.
2	<b>Support integration of gender-responsive risk reduction measures into urban development plans.</b> Combining its experience with seismic safety and urban development programming, ADB could contribute to regional or municipal disaster risk reduction planning that has a gender perspective. This activity could be incorporated as a component of the Sustainable Urban Development Investment Program to assist secondary towns in integrating gender-responsive risk reduction measures into their master plans. Initiatives could also assist secondary towns to develop stand-alone disaster risk management strategies and emergency plans that include gender perspectives.
3	<b>Promote gender analysis and representation of women in adaptation planning.</b> The National Adaptation Plan is still to be developed. It is imperative to include women in the planning process and address their specific needs. Inclusive adaptation strategies will contribute to gender equality and reduce climate change impacts on women, men, boys, and girls.
<b>VII Health</b>	
1	<b>Support improved access to primary health clinics, in particular for reproductive health.</b> The government has recognized the need to enhance its primary health-care services, particularly to serve populations in rural areas. ADB could further reduce maternal and infant health risks and enhance access to reproductive health services by addressing the remaining regional service disparities. Options for expanding primary health services could include analyzing public-private partnership models that encourage more medical professionals to establish medical clinics outside of Yerevan.
2	<b>Enhance knowledge on gender aspects of health risks and primary health-care needs of women and men.</b> To address the prevention of noncommunicable diseases, ADB could help enhance the capacity of the Ministry of Health in analyzing the health attitudes, behaviors, risks, and information needs of women and men. Sex-disaggregated data could inform health programs. Health assessments and primary health-care models that account for gender differences inform health reforms and help ensure that services and public campaigns address the health needs of women and men.

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**Appendix Table** *continued*

**3 Analyze experiences on gender impacts of universal health coverage in other countries and incorporate lessons into universal health coverage development in Armenia.** ADB could support the analysis of experiences on the impacts of universal health coverage (UHC) on gender balance and equitable access to health from other countries and incorporate these lessons into the design of the system in Armenia. ADB could support the government in developing gender-balanced policy advisory committees for putting UHC in place.

**4 Strengthen the quality and equity of health services through gender-sensitive e-health systems.** ADB could ensure that e-health services are designed with consultations or focus groups discussion with women and health providers at all levels of service to ensure that gender issues are identified and considered in the planning and development of the systems.

**VIII Water and Other Urban Infrastructure and Services**

**1 Invest in further improvements to fill gaps in water supply and sanitation with continued emphasis on gender equality mainstreaming.** ADB could continue to work with the government and other development partners to fill the remaining gaps to achieve Sustainable Development Goal 6 on universal coverage of safe water supply and adequate sanitation facilities, in particular services that benefit women in rural areas and secondary towns. Ensuring continued targeting of women's participation in public consultations and awareness campaigns will build on successes from the previous phase. Activities could include identifying the barriers to collecting sex-disaggregated customer data and supporting utilities to continue the efforts to improve services to women.

**2 Increase women's access to employment in nontraditional fields in water supply and sanitation and urban development.** In synergy with the education sector investment, more analysis could be undertaken of the challenges of finding qualified women in nontraditional fields in the water supply and sanitation (WSS) sector. Introducing training courses or internships in vocational training colleges in different parts of the country could be a means to increase the number of qualified women and support future projects to achieve the targets for increasing women's employment in WSS and other areas of urban development.

**3 Build municipal capacity to integrate gender-responsive design measures into master plans for secondary towns.** ADB could provide further TA to build capacity of secondary towns to develop gender-sensitive urban plans. This support could include developing development guidelines for gender-sensitive, safe, green, and modern urban centers. Gender-responsive measures could be introduced through training of urban planners and TA from experts that have experience integrating gender into urban master plans. Gender-responsive urban planning approaches and techniques could be integrated into master plans and guidelines so that they are prioritized as part of the planned investment cities and secondary towns.

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**Appendix Table** *continued*

- 4 Invest in gender-responsive urban development gender-sensitive design features.** As secondary towns develop their plans, ADB could ensure its investments are targeted toward infrastructure and other measures that are gender responsive. Possibilities include investing in women- and child-friendly urban spaces; planning and providing adequate lighting of streets, bus stops, and public spaces; offering separate male and female toilet facilities, especially in urban areas and along highways; and providing accessibility for baby carriages and wheelchairs.
- 5 Appoint gender specialists or gender focal points in relevant agencies.** Gender-responsive planning, implementation, monitoring, and evaluation will be better ensured if there is a dedicated person to oversee it. The appointment of gender specialists will facilitate the advancement of gender equality goals in key ministries and agencies. In agencies executing or implementing ADB-supported projects, the appointment of gender focal points to focus on the implementation and reporting of gender actions will ensure that these are successfully implemented. ADB can provide support to build the capacity of these gender focal points in line with the gender policy and other requirements.
- 6 Support the formation and development of social capital and self-help groups among women.** ADB could assist women to take on leadership roles in forming community or neighborhood groups to address urban development issues in their vicinities, such as planning local parks or green spaces to build their political and management skills. Engaging with women who are elected to municipal councils to enhance their participation in urban planning enriches women's perspectives on the issues. It also helps women build their political careers and encourages more women to enter politics.
- 7 Build municipal capacity to support gender-sensitive urban transit systems.** ADB could champion gender-sensitive transit systems as part of the urban green growth strategies for Yerevan and secondary towns. The initiatives could include building capacity of municipalities in planning and implementing gender-responsive public transit design features that prioritize pedestrian safety and ease of access to transit over the dominance of single-passenger vehicles. Consultations could identify women's public transit priorities to increase their mobility, reduce their travel time, and facilitate their active labor force participation.

## APPENDIX 2

# List of Agencies for Key Informant Interviews

1. Department of Family, Women and Children's Issues; Ministry of Labor and Social Affairs
2. Ministry of Finance
3. Ministry of Economic Development and Investments—Small and Medium Entrepreneurship Development National Center for women's entrepreneurship projects
4. Ministry of Transport, Communication and Information Technologies—North–South Road Corridor project implementation unit (PIU)
5. Ministry of Education and Science—contact for Social Sectors Support Program (SSSP)
6. Ministry of Labor and Social Affairs—contact for SSSP
7. Ministry of Health
8. Ministry of Agriculture—contact for horticulture project
9. Statistical Committee
10. Yerevan Municipality—PIU for Sustainable Urban Development Investment Program
11. FINCA Armenia—contact for Rural Financial Inclusion Project
12. United Nations Development Programme; United Nations Children's Fund; United Nations Population Fund
13. European Bank for Reconstruction and Development
14. European Union
15. Organization for Security and Co-operation in Europe
16. United States Agency for International Development
17. World Bank
18. Civil society organizations working on women's rights, preventing violence against women, agriculture, disability, environment, and other issues
19. A medical clinic (interview with a doctor)
20. A technical and vocational education and training institute (interview with a teacher)

## Armenia Country Gender Assessment

Armenia has made steady improvements in gender equality over the years through a strategic focus on integrating gender concerns into operations of the Asian Development Bank (ADB) in the country. This report examines Armenia's progress in achieving gender equality in the government, economy, society, and culture. It analyzes gender issues in key sectors such as energy, transport, and urban development as well as the challenges of mainstreaming gender equality and promoting women's empowerment in ADB programs and projects. Developed in cooperation with the government and other partners, this country gender assessment identifies gender entry points to improve gender equality outcomes and ultimately intends to be a guide in developing and implementing policies, programs, and projects with a social and gender perspective.

### About the Asian Development Bank

ADB is committed to achieving a prosperous, inclusive, resilient, and sustainable Asia and the Pacific, while sustaining its efforts to eradicate extreme poverty. Established in 1966, it is owned by 68 members—49 from the region. Its main instruments for helping its developing member countries are policy dialogue, loans, equity investments, guarantees, grants, and technical assistance.

