



”AGENDA FOR WOMEN’S ECONOMIC EMPOWERMENT IN ARMENIA”

POLICY BRIEF

This publication was developed by WINNET Goris Development Foundation with the financial support of the “EQUAL - EU4 Women Empowerment in Armenia” and “ATHENA: Advancing the Human Rights Agenda and Enhancing National Authorities” projects and Secours populaire français (SPF) organization.

The “EQUAL - EU4Women Empowerment in Armenia” project is implemented by OxYGen Foundation, European Partnership for Democracy NGO, Netherlands Helsinki Committee NGO, Women’s Support Center NGO, WINNET Goris Development Foundation in cooperation with WINNET Sweden NGO. The project is funded by the European Union.

The “ATHENA: Advancing the Human Rights Agenda and Enhancing National Authorities” project is co-funded by the European Union and is implemented by UNDP, UNFPA and UNICEF.

The publication was produced with the financial support of the European Union. Its contents are the sole responsibility of the WINNET Goris Development Foundation and do not necessarily reflect the views of the European Union, OxYGen, UNDP, UNICEF, UNFPA or SPF.

September, 2025

Summary: Women’s Economic Empowerment in Armenia

Introduction

Women’s economic empowerment is a cornerstone for inclusive and sustainable development. It not only enhances individual well-being but also strengthens communities, economies, and states. In Armenia, despite notable progress in gender equality rankings in recent years, women continue to face systemic barriers that limit their full participation in the labour market, entrepreneurship, and decision-making.

Current Context

Armenia has made significant improvements in global gender indexes, rising from 114th place in 2021 to 61st place in 2023 in the Global Gender Gap Index, largely due to advances in women’s labour force participation. However, persistent gaps remain. Women aged 25–34 are particularly vulnerable, often leaving the workforce due to disproportionate care responsibilities. As a result, women accumulate less work experience and face age-related discrimination, especially after 40. In addition, young women are overrepresented among those not in employment, education, or training, while women’s businesses tend to remain small and underfinanced. The gender pay gap continues to exceed 35%, and unpaid care work remains overwhelmingly borne by women.

Policy Foundations

Women’s empowerment requires access to decent work, entrepreneurship, education, finance, and decision-making processes. It calls for integrated policies that address structural barriers, including care responsibilities, occupational segregation, wage inequality, and limited representation in leadership and business.

Key Policy Directions

The following strategic directions are central to advancing women’s economic empowerment in Armenia:

- *Ensuring access to decent and fairly paid work with social protection.*
- *Promoting women’s entrepreneurship through financing, capacity building, and networking.*
- *Expanding care services to enable better work–life–family balance.*
- *Increasing women’s participation in non-traditional and higher-paid sectors.*
- *Strengthening financial and digital literacy.*
- *Mainstreaming the inclusion of vulnerable groups, including displaced women, refugees, women with disabilities, DV survivors and women from minority communities.*
- *Securing women’s participation as politicians at all levels in the society.*

Guiding Principles

- Equal opportunities and equal pay for work of equal value.
- Non-discrimination and inclusion as a foundation of all policies.

- Institutional and community-based support for women’s participation.
- Evidence-based policymaking grounded in gender-disaggregated data.
- Combining research and practice in the Society development
- Protection of labour rights, including for women in informal and domestic work.
- Active involvement of women in policymaking processes.
- Integrating gender-responsive budgeting across all levels of policymaking and implementation.
- Supporting and empowering women’s organizations as key actors in advancing gender equality and social development.

Role of Local Self-Government and Women’s Organizations

Local self-government bodies are uniquely positioned to respond to the needs of women in their communities. They can play a decisive role in promoting employment and entrepreneurship programs, expanding community-based care services, and fostering partnerships with employers and civil society organizations, including women’s organizations that contribute to advancing gender equality and local development.

International and National Commitments

Armenia’s commitments under the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), the Sustainable Development Goals, and the Comprehensive and Enhanced Partnership Agreement with the EU reinforce the obligation to integrate gender equality into economic and social policy. At the national level, the Gender Equality Strategy 2025–2028 and the Employment Strategy 2025-2031 set a framework for addressing systemic gaps and ensuring women’s inclusion in economic life.

Key Messages

- Women’s economic empowerment must be treated as a state priority, integrated across economic and social policies.
- Closing gender gaps requires investment in care infrastructure, wage equality, and targeted employment measures.
- Vulnerable groups of women must be specifically included in programs and policies.
- Local self-governments should serve as drivers of community-level empowerment.
- International and national commitments must be consistently implemented, particularly the Agenda 2030 for Sustainable Development, must be ensured through consistent, evidence-based, and gender-responsive actions.

Conclusion

Women’s economic empowerment is not only a matter of rights but also a driver of sustainable development. For Armenia, translating commitments into concrete measures, grounded in community voices and inclusive policies, is essential to unlocking women’s full potential and advancing national prosperity.

Executive Summary: Women’s economic empowerment in Armenia remains a key issue for sustainable and inclusive development. Despite progress on international indices, women continue to face systemic barriers: a gender pay gap of more than 35% for years, high youth unemployment, and a disproportionate burden of unpaid care work. Rural women, displaced and refugee or refugee-like women, women from ethnic minorities, women who have experienced domestic violence, and women with disabilities are particularly vulnerable.

Effective policy solutions should focus on ensuring decent work and equal pay, promoting women’s entrepreneurship through access to financial and digital resources, expanding care infrastructure, developing education and skills (especially in the IT and STEM sectors), ensuring employment, overcoming stereotypes and protecting labor rights. Local governments can become key actors by promoting employment and entrepreneurship programs in communities.

Thus, realizing women’s economic potential requires comprehensive, systematic, and long-term strategic approaches that will help not only reduce gender inequalities, but also ensure the sustainable socio-economic development of Armenia.

Policy Brief Framework: This policy brief was developed based on local experiences in five target regions of the Republic of Armenia: Syunik, Vayots Dzor, Shirak, Lori and Tavush. Ten-working-day meetings, five of which were held in the format of focus group discussions with representatives of expert and academic communities, credit and banking organizations, the business sector, CSOs, regional administrations and community municipalities, and the other five in the format of community meetings, which included meetings and discussions with women and residents of the community, within the framework of which the participants presented their experiences and visions on the issues raised by them, as well as outlined a possible framework for solutions. In total, about 190 participants.

This policy document aims to comprehensively analyze the existing obstacles to women’s economic empowerment, assess policy alternatives, and propose feasible solutions. The logical chain of the document is structured in a way that demonstrates the urgency of the problem, how it affects beneficiaries and society, and what systemic changes are needed to ensure long-term impact. In this process, not only the formulation of the policy is a priority, but also its feasibility. The proposed measures are aimed at creating an environment of equal opportunities, where women can realize their potential, become drivers of economic growth, and the state and society benefit from their full potential.

The policy paper was developed by Women’s and Gender Studies expert Ani Kojoyan.

Partnership foundations for women’s economic empowerment: In recent years, a number of initiatives have been undertaken in Armenia to empower women economically. This project is one of those important initiatives, which pays special attention to the following regions of Armenia: Syunik, Vayots Dzor, Tavush, Lori and Shirak. Focus group discussions and town-hall meetings/ workshops were conducted here to identify the main obstacles and opportunities for women’s economic activity.

The collected opinions and recommendations were combined with the national gender strategy and international priorities, forming realistic solutions. Localization of policies and consideration of regional specificities ensure an inclusive and viable approach.

Women's economic empowerment is also an important area of international cooperation. The recommendations developed with the involvement of the EU and other partners are both localized and in line with international strategies. In this context, the partnership between the EU, the Oxygen Foundation, WINNET Goris and WINNET Sweden is of particular importance as a solid foundation for sustainable development.

Methodological considerations: The project implementation methodology is was developed with a clear phased logic, ensuring both strategic planning, field engagement, and the formulation of policy recommendations. It included planning and preparation, field discussions and participatory methods, data analysis, development of a research report and policy brief. An open and democratic dialogue was maintained throughout the process to ensure inclusive participation and to capture diverse inputs and contributions from all participants.

This study is based on qualitative data collection and analysis. It was conducted in five target regions of Armenia, involving approximately 190 participants. Data were collected through community meetings and focus group discussions, providing a wide range of observations and opinions.

The main recommendations of this document will be presented at the national event “Women's Parliament”, which will serve as a platform to present the results of the regional workshops and discuss policy recommendations with the participation of decision-makers and stakeholder groups.

Methodological foundations of questionnaire development and application: The questionnaire was developed in a phased manner, presenting the context, obstacles and opportunities, the role of local governments and local characteristics. Specific questions allowed us to identify the needs of vulnerable groups and formulate inclusive recommendations. The discussions were organized with a methodological guide, clarifying the goals, the composition of participants and the mechanisms of group work. Ethical standards were also applied, ensuring the voluntariness of participation and the reliability of the data through informed consent.

Situation assessment: general framework – Armenia: In recent years, Armenia has made significant progress in the field of gender equality. It rose from 114th place in the Global Gender Gap Index in 2021 to 61st in 2023. However, deep-seated problems remain.

Women, especially in the 25–34 age group, are often excluded from the labor market due to care responsibilities. Around 38% of young women are neither in education nor employment. Women are mainly concentrated in low-income sectors, while their participation in the private and high-income

sectors is limited. The gender pay-gap remains high, at more than 35%. Women's organizations must be recognized and supported as driving forces for change, fostering cooperation with other actors and influencing policy at multiple levels.

Women are significantly underrepresented in business and leadership positions; their businesses are mostly small and vulnerable due to limited access to financial resources. Rural women, as well as other vulnerable groups (refugees, displaced people, women with disabilities, women from ethnic minorities) have limited access to education, employment, and services. Capacity building must be strengthened through networks and partnerships grounded in CEDAW and the Agenda 2030, including the establishment of an Armenian Women's Lobby as a driving force for change.

The conclusions of the UN Committee on the Elimination of Discrimination against Women, the provisions of the EU-Armenia Agreement, and the strategic programs of the Republic of Armenia (Gender Policy Strategy 2025–2028, Employment Program 2025–2031) record the need to reduce gender gaps, promote women's employment and entrepreneurship, develop care infrastructure, and ensure equal opportunities between women and men, to minimize the economic violence against women. The policy recommendations derived from these frameworks should address both short-term and long-term actions to ensure sustainable progress and systemic change.

Despite international commitments and some successes, wage inequality, low female employment, and work-family imbalances persist in the de facto situation. Therefore, women's economic empowerment requires comprehensive and systemic approaches that simultaneously incorporate state policies, international experience, and community voices. Achieving this goal demands the engagement of the whole society, where equality, shared responsibility, and inclusive growth become guiding values for sustainable development.

Fundamentals of women's economic empowerment policy: Women's economic empowerment is a critical prerequisite for sustainable and inclusive development: it implies women's equal access to paid work, entrepreneurship, education, financial resources, and decision-making processes, regardless of their place of residence or status. Decent and protected work not only improves the well-being of women and families but also promotes community development. At the same time, there is a need to create conditions and support mechanisms that enable all women to take the lead and play an active role in shaping society.

Despite some progress, systemic barriers remain in Armenia. To overcome these, the systematic inclusion of women's voices and needs, as well as special attention to vulnerable groups, is a priority. Equally important is the need to support all women in taking leadership roles and becoming active agents of change within society.

The study, conducted by WINNET Goris, OxyGen and WINNET Sweden, is based on focus groups and community discussions held in the regions. During these, the main areas identified were: access to fair paid work, promotion of entrepreneurship, increasing financial and digital literacy, development of soft skills, compatibility of work and care, and involvement of women in non-traditional sectors, including

from vulnerable groups. The findings highlight the need for a systematic approach to capacity building and to ensuring gender equality between women and men, in policies, actions, and the allocation of funding.

The fundamental principles are: equal opportunities and remuneration, inclusiveness, institutional support, ensuring women's participation in policy development, the use of gender-sensitive data, and the protection of labor rights. In this context, establishing an Armenian Women's Lobby could serve as a key platform for cooperation and a driving force to highlight women's issues and voices.

Local governments are seen as key actors in promoting employment and entrepreneurship programs, expanding care services, and effectively utilizing community resources.

Thus, women's economic empowerment must be implemented as a comprehensive and multi-layered process, with the joint efforts of state, local, private and international institutions. Only in this way will it be possible to fully utilize women's potential and ensure national and community development. Achieving this also requires greater representation of women in political and decision-making positions at all levels of society.

PROBLEM ANALYSIS AND COMPREHENSIVE PACKAGE OF RECOMMENDATIONS

Problem 1: The limiting impact of stereotypes on women's economic activity

Problem description: Stereotypes in the family and community environment continue to be a serious obstacle to women's economic activity and empowerment. This is the opinion of almost all participants who participated in focus group discussions in the target regions. According to participants, the "my wife should not work" approach is maintained in some families, which already limits women's participation in the labor market. At the same time, there are widespread perceptions in communities that it is not safe or acceptable for a woman to move to another location for work or education. These stereotypes not only reduce women's educational and professional opportunities, but also deepen their economic dependence on other family members. As a result, stereotypes hinder the full realization of women's economic potential, limit their freedom of professional choice, and reduce their participation in the country's economic development processes.

According to participants, in some regions, particularly Shirak, the conservative cultural environment and stereotypes surrounding the role of the family are more pronounced. This circumstance has a direct and deeper impact on women and girls, limiting their choices and economic activity.

Scope of Problems

1. Stereotypes in the family: Some families maintain the approach that “women should not work,” which deprives women of the opportunity for employment and financial independence.
2. Barriers to access to education: Higher education for girls is not always encouraged, and in some cases may even be prohibited, being viewed as an “unnecessary” investment, according to participants.
3. Prejudices about safety: There is a widespread belief that it is unsafe for women to move to another community or town and work, which limits their mobility and professional prospects.
4. Community pressures and social control: Women and girls often face community criticism or fear of “public opinion” if they choose non-traditional professions or work outside the community.
5. Deepening economic dependence: Stereotypes limit women’s participation in paid work, resulting in them remaining dependent on their husband/partner or other family members.

Possible Solution Framework

1. Overcoming stereotypes and promoting inclusion: implement awareness-raising initiatives and educational programs aimed at overcoming harmful stereotypes.
 - Possible resources: state budget, LSG (Local Self-Government) budget, international donor support, CSO programs, media cooperation
 - Responsible parties and partners: MLSA, MESCS, local LSG (Local Self-Government), CSOs, international organizations
 - Possible dates: 2025-2028.
 - Indicators: $\geq 30\%$ positive change in attitude surveys by region
2. Encouraging and supporting programs for women’s and girls’ education: introduce scholarships, mentoring programs, and special incentive mechanisms for girls pursuing higher education, especially in the regions.

- Possible resources: state educational programs, community budget, local and international scholarship funds
 - Responsible parties and partners: MESCS, universities, local governments, international educational organizations, CSOs, media
 - Possible deadlines: 2025-2030.
 - Indicators: $\geq 30\%$ increase in the context of girls' higher education enrollment in the regions
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3. Ensuring safety, changing perceptions and promoting mobility: implement awareness campaigns and community programs to present women's safe mobility and employment opportunities, as well as develop and provide safe transportation mechanisms with state-public sponsorship.

- Possible resources: state budget, investments from local governments, support from international partners, media cooperation
 - Responsible parties and partners: LSG (Local Self-Government)s, CSOs, media
 - Possible dates: 2025-2027.
 - Indicators: Number of new initiatives to improve women's access to safe transportation services.
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4. Increasing women's participation in politics and leadership: Develop targeted programs to enhance women's representation and leadership at all levels of political and public decision-making. Initiatives may include leadership training, mentorship networks, and institutional incentives to encourage women's active participation in governance.

- Possible resources: State and local government budgets, donor programs, political party funds, CSO initiatives
 - Responsible parties and partners: MLSA, Central Electoral Commission, political parties, women's organizations, CSOs, international partners
 - Timeline: 2025-2030
 - Indicators: X% increase in women's participation in political and decision-making positions, so that at least 30% is met.
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Issue 2: Gender gap in unpaid domestic work and issues of women's economic empowerment

Problem description: Participants note that, especially in the regions, women and men are clearly involved in care and household work in different ways. It is mainly women who are burdened with household and family care responsibilities, in other words, performing unpaid work, even in cases where they are also working formally in parallel, performing paid work.

Many of the participants in the community meetings emphasized that it is especially difficult in the case of working women, who are still not relieved of “household responsibilities” and often become bearers of a “double burden”, continuing to take care of family members and organize all direct or indirect household chores after their main job at the end of the day. If there is a cultivable area or field work near the house, women are also involved there as a labor force, in parallel with all this. This “double burden”, and sometimes “multiple burden” leads to chronic fatigue, there is no work-life balance, all of this negatively affects the opportunities for professional growth.

The disproportionate distribution of household and agricultural labor negatively impacts women's professional potential and economic autonomy, which hinders their empowerment and achievement of social stability.

For this reason, it is important to reduce the gender gap in various sectors of the household and economy, also encouraging the active involvement of men in domestic, agricultural, and other informal, unpaid work.

The addition is necessary so that women can develop their professional and personal lives in a balanced way, reducing psychological and physical burden, increasing income, and ensuring economic independence.

Preschool centers/kindergartens and day care centers, including for the elderly, could be alternative solutions, enabling the latter to work, however, especially in the regions, these centers are either absent or not affordable and accessible.

The participants also mentioned the nanny institution previously implemented by the state, which, in their opinion, was especially effective for working women with small children. This institution allowed parents to combine work and childcare, reducing the “double burden” of women. Currently, it is no longer in operation, but the participants emphasize the need for its relaunch and implementation in a modernized format, especially in regions where the availability and accessibility of care services is limited. At the same time, it was emphasized that the effectiveness of the program and possible gaps should first be assessed in order to clarify the feasibility and format of further relaunch. For this reason, the nanny institution is not considered an immediate and priority recommendation, but rather a direction that needs to be analyzed in experience, on the basis of which it will be possible to develop new and sustainable solutions.

Scope of Problems

1. Disproportionate distribution of unpaid work: the main burden of household and family care falls on women, which they perform as their “natural duty,” even when they are also involved in formal, paid work. According to the WINNET Center of Excellence, this imbalance also carries measurable economic consequences, as the unpaid labor performed by women significantly contributes to the national economy yet remains invisible in formal statistics.
 2. Limited access to care services: Care services, such as kindergartens, child development centers, daycare centers, and eldercare services, which could alleviate this burden, are also not available in the regions. They are either completely absent or, if available, are not accessible and affordable.
 3. The problem of “double” and “multiple burden”: working women continue to perform unpaid housework and care work after the end of the working day, which results in chronic fatigue and failure to ensure work-life balance.
 4. Women’s workload in agricultural work: Women are also involved in household and field work as a labor force, in parallel with their main responsibilities at home and at work.
 5. Impediment to professional growth: Due to multiple burdens, women have limited opportunities for professional advancement, educational development, and income growth.
 6. Gender gap in domestic and agricultural work: Men’s involvement in domestic and care work is limited, which deepens women’s economic and social dependence and gender inequality.
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Possible Solution Framework

1. Reducing the burden of unpaid work and supplementing care services: introducing accessible and affordable models and mechanisms for care services: kindergartens, day care centers, elderly care services, ensuring that these interventions are supported through gender-responsive budgeting and reflected in policy recommendations and action plans.
 - Possible resources: state budget, community budgets, international donor support
 - Responsible parties and partners: MLSA, LSG (Local Self-Government) bodies, international organizations
 - Possible deadlines: 2025-2030.
 - Indicators: Availability of international best practice studies, ≥ 50 new or expanded community care services for children and older people based on international best practice studies

2. Alleviating the “double” and “multiple burden”: introduce flexible employment formats (teleworking, part-time work) and encourage employers to provide favorable working conditions for parents.

- Possible resources: Employer co-financing, state incentive programs, for example, through state-employer cooperation, support from international partners
- Responsible parties and partners: MLSA, employers
- Possible dates: 2025-2027.
- Indicators: ≥ 200 organizations have implemented flexible working mechanisms

3. Reducing the burden of women in agricultural work: ensuring women’s access to modern agricultural technologies and equipment, while also developing practical skills in their application.

- Possible resources: government programs, international development grants, private investments
- Responsible parties and partners: Government of the Republic of Armenia, Ministries, CSOs, international organizations
- Possible deadlines: 2025-2030.
- Indicators: ≥ 500 women involved in relevant programs

4. Promoting professional growth: introduce accessible programs for women in continuing education, training, and retraining, especially in the regions.

- Possible resources: state programs, community budget, international grants
 - Responsible parties and partners: MESCS, Higher Education Institutions, Vocational Education and Training Institutions, CSOs, International Organizations
 - Possible dates: 2025-2028.
 - Indicators: ≥ 2000 women annually involved in training and retraining programs throughout the territory of Armenia
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5. Promoting men's involvement in domestic and care work: implement awareness-raising and educational programs encouraging shared responsibility for care and unpaid household work.
 - Possible resources: state budget, technical assistance from international donors, media and educational programs
 - Responsible parties and partners: MLSA, MESCS, CSOs, media organizations, international organizations
 - Possible deadlines: ongoing: 2025-2030.
 - Indicators: ≥ 50 awareness campaigns, $\geq 5,000$ men involved in programs
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Problem 3: Education-Labor Market Mismatch and Economic Barriers

Problem description: Representatives of sensitive and vulnerable groups often lack sufficient professional training and competitiveness. For example, participants, among whom were representatives of vulnerable groups, noted that women forcibly displaced from Nagorno-Karabakh, who are mostly educated, and some also have relevant work experience, currently have difficulty in professional integration in Armenia and are generally unable to find a job. In other words, the limited number of jobs, on the one hand, and the mismatch of professions with market requirements, on the other hand, hinder women's labor inclusion.

A special group also includes women who have been subjected to domestic violence, for whom economic independence and empowerment are vital. The lack of these opportunities increases the risk of returning to abusive relationships and hinders the organization of their lives and the lives of their children in a dignified manner. Ensuring continuous education for such vulnerable groups, providing them with new and competitive skills and knowledge, is vital.

The programs implemented by the state, as the participants noted, are often short-term, not large-scale, and in the above cases mainly include traditional, stereotypical professions: beautician, hairdresser, confectioner, floral designer, etc. These sectors consistently provide low income and currently the market demand is not that great, as the participants themselves note.

Moreover, even in the case of short-term skills programs, women need further training in continuing education, internships, professional networking, tool skills, digital skills, and other areas. The lack of such a continuous, integrated approach limits their ability to reach new target audiences, apply their skills, and be competitive in the job market.

Some of the participants emphasized the importance of targeted training, targeting female/female learners, and the need for educational support, emphasizing that the state should ensure tuition

reimbursement, as well as the organization of mandatory internships within the logic of targeted training. It was noted that it would be effective to expand the scope of cooperation between universities, vocational and secondary vocational education institutions, as well as potential employers, forming a three-level cooperation. This approach will contribute to the more effective realization of women's professional potential and their economic empowerment.

As a successful experience in the context of women entering the workforce, focus group participants highlighted the Unified Social Service (USS (Unified Social Service)), within the framework of which students were provided with a three-month paid internship, while receiving parallel support in the process of finding a main job. According to the participants, this initiative was an effective model that contributed to the discovery of the professional potential of young people and their integration into the market. Such an approach can be reinterpreted and applied in a more targeted format, including the component of women's economic empowerment and spreading it to all regions of the Republic of Armenia. This will contribute not only to increasing the level of women's employment, but will also serve as a sustainable mechanism for strengthening the connection between training, internship and the labor market. This approach will be included in the section on possible solutions to this problem.

Scope of Problems

1. Low level of professional training of women from vulnerable groups entering the labor market: many women, especially representatives of vulnerable groups, do not have sufficient skills and competitiveness in the labor market for modern market requirements.
2. Problems of professional re-profiling of women forcibly displaced from Nagorno-Karabakh: even women with education or work experience have difficulty finding suitable jobs in Armenia.
3. The need for economic and professional empowerment of women subjected to domestic violence: economic independence is vital to exiting abusive relationships and ensuring a dignified life, while finding work is a challenge for them.
4. Short-term and partial nature of state programs: current programs are not comprehensive, often covering only traditional professions (manicurist, hairdresser, pastry chef, floral designer, etc.), which provide low income and do not meet market demands.
5. Lack of continuing education and internship opportunities: After completing short-term programs, it is difficult for women to secure further education, internships, professional networks, mastery of digital tools, and market-relevant skills.
6. Lack of a monitoring and evaluation system: it is necessary to monitor and evaluate already implemented programs in order to assess the effectiveness of the programs and implement changes accordingly.

Possible Solution Framework

1. Market-relevant vocational training programs: train women, especially those from vulnerable groups, in new and high-paying sectors, including IT, digital skills, accounting, engineering professions, and other innovative sectors, by planning and implementing training over a longer term.
 - Possible resources: funding from state programs, support from international donors, co-financing from the private sector, technical assistance from CSOs
 - Responsible parties and partners: MLSA, MESCS, local governments, CSOs, international organizations
 - Possible dates: 2025-2028.
 - Indicators: Percentage of program beneficiaries placed in the labor market $\geq 50\%$

2. Creating opportunities for continuing education and internships: Provide further training, mentoring, internships, access to professional networks, and training in digital tools after the completion of newly launched programs.
 - Possible resources: state and international grants, private sector collaboration
 - Responsible parties and partners: MESCS, CSOs, professional communities
 - Possible deadlines: ongoing: 2025-2030.
 - Indicators: $\geq 60\%$ of program graduates have a personal mentor and internship opportunity

3. Coaching or individual mentoring on a “woman for woman” basis. Individual coaching or mentoring is organized on a “woman for woman” basis, providing an individual approach and support to participating women in the areas of career, education and personal development. Each woman gets the opportunity to work with an experienced mentor, receive guidance, advice, feedback and a development plan based on her existing skills and needs. The program is aimed not only at developing professional skills, but also at ensuring confidence and independence, creating a safe and supportive environment for long-term impactful results.

- Possible resources: international and local expert support, state budget, grants from international partners, co-financing from CSOs and the private sector, technical/digital platforms for online and in-person meetings, material and technical support;
 - Responsible parties and partners: CSOs, local governments, private enterprises, international organizations;
 - Possible dates: 2025-2028.
 - Indicators: $\geq 80\%$ of participants have an individual development plan, $\geq 65\%$ of participants are actively engaged throughout the program
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4. Shifting from short-term and traditional professions and skills acquisition to innovative and profitable sectors for sustainable economic development and empowerment of women. Ensure program review, focusing on high-yielding, market-relevant professions and skills upgrading to increase economic autonomy.

- Possible resources: international expert support, state budget, private sector investments
 - Responsible parties and partners: MSLA, MESCS, local governments, private enterprises, CSOs, international organizations
 - Possible dates: 2025-2028.
 - Indicators: $\geq 70\%$ of program participants learn new and profitable professions
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5. Continuous monitoring and evaluation of program effectiveness: organize a monitoring and evaluation system to determine the impact of programs, assess gender impact, ensure changes and long-term results.

- Possible resources: state and international funding, technical assistance
 - Responsible parties and partners: MESCS, MLSA, NGOs, international experts
 - Possible deadlines: ongoing: 2025-2030.
 - Indicators: ≥ 1 evaluation report per year, number/percentage of program users matching labor market requirements – statistics, maintaining statistics
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6. Introduction of a targeted training and tripartite partnership model by the state: ensuring tuition reimbursement for girls and women, organizing mandatory internships, and coordinated cooperation between universities, vocational schools, and employers for the realization of women's professional potential and economic empowerment.
- Possible resources: state budget, international funding, employer co-financing, cooperation and co-financing with employers
 - Responsible parties and partners: MESCS, Higher Education Institutions, Vocational Training Institutions, Employers, Local Governments
 - Possible dates: 2025-2028.
 - Indicators: ≥ 500 female students involved in targeted training and internship programs throughout the Republic of Armenia, $\geq 60\%$ of graduates integrated into the labor market
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7. Introduction of a paid internship and work integration model for women's economic empowerment: relaunch and expand the successful experience of the Unified Social Service, providing paid internship opportunities (3-6 months) for women and especially vulnerable groups, while simultaneously providing support in finding a main job and integrating into the labor market.
- Possible resources: state budget, international donor funding, employer co-financing
 - Responsible parties and partners: MLSA, LSGs, LSPS, employers' unions/units, local governments
 - Possible dates: 2025-2028.
 - Indicators: ≥ 1000 girls/women students annually involved in paid internship programs throughout the Republic of Armenia, $\geq 60\%$ participants integrated into the labor market within one year
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Problem 4. Stereotypes and discrimination in the context of career choice

Problem description: Women's professional choices continue to be limited, including by existing gender stereotypes that directly shape the expectations of society, family, and the educational system, influencing individual choices. These stereotypes often portray certain fields, especially high-paying, technological, innovative, or security fields, as "male" fields, which creates psychological, social, and systemic barriers for women.

Observations during focus groups and community meetings show that women's participation in professions traditionally perceived as "male fields", such as IT, engineering, security and law enforcement, is increasing, but it is still not enough. less intensive and non-systematic Participants noted that the current share of women in these sectors often depends on individual initiatives, local programs or donor support, and that work environments often do not provide gender sensitivity and gender-responsiveness, including in terms of related infrastructure, working time flexibility and practical mechanisms for inclusion.

In addition to the external environment, women's choices are also conditioned by the general educational and career counseling environment, where gender stereotypes and perceptions continue to be reinforced even with increasing educational attainment. As a result, women often prefer traditional and "safe" professions, such as teaching, healthcare, social work, or the arts.

In this context, gender stereotypes not only limit women's access to high-tech and innovative sectors, but are also key factors affecting labor productivity, competitiveness, and social integration, which has long-term economic and social consequences.

As a result, it is necessary to keep in mind that the problem is related not only to the individual choice of the person, but also to the systemic structure of the educational, political, professional and cultural environments, which requires a comprehensive approach, combining educational programs, career counseling, political initiatives and work environment reforms.

The work carried out in this regard should be organized in a systematic, multi-layered approach, starting from kindergarten, including extensive and continuous training of educators and educational staff to change their attitudes and expectations. In parallel, it is necessary to implement public campaigns and campaigns that present successful examples of women in sectors traditionally considered "male" as well as community events through the presentation of positive images and community meetings.

It would be effective to implement relevant projects in professional orientation groups, including advisory and mentoring, and to involve guest speakers and specialists from various fields to develop female students' motivation and interest in non-traditional professions.

It is necessary for this approach to become an ongoing practice at the community and national levels, which will ensure a long-term impact by reducing gender stereotypes, expanding the professional choices of young women and girls, and creating an inclusive, gender-sensitive, and gender-responsive educational and social environment.

Scope of Problems

1. The impact of gender stereotypes: societal expectations and stereotypes limit women's professional choices, presenting certain fields as "male" occupations.
2. Preference for traditional and "accepted" professions: Women choose professions that are considered traditional and "accepted", such as teaching, healthcare, social work and the arts, which limits their entry and advancement in high-paying and innovative sectors.
3. A sectoral approach to solving the problem: Women's involvement in IT, engineering, security, and law enforcement agencies is increasing, but it is still unstable, driven by individual initiatives, local programs, or donor support, while it should be systemic and implemented primarily at the state level.
4. Lack of gender-sensitive and gender-responsive work environments: Work environments often do not provide infrastructure, flexible working hours, or practical mechanisms for inclusion, which reduces women's participation and advancement.
5. Impact of educational and counseling systems: Gender stereotypes are also reinforced in the educational and career counseling environment, which limits interest in non-traditional fields among female students.
6. Social barriers and stereotypes as a basis for self-doubt: Women's choices are often conditioned by social expectations and circulating stereotypes, which limit their self-confidence and professional prospects.
7. Lack of territorial and systemic programs: not all communities and at the national level have programs or initiatives that promote gender-equal choice, inclusion, and the development of diverse professional opportunities.

Possible Solution Framework

1. Training of educators and educational staff: organize continuous and in-depth training for educators (tutor, teacher), as well as service, support, and management personnel (nurse, psychologist, special education teacher) from kindergartens to the general education sector. pedagogue, teacher, methodologist, director, director's deputies and others) in order to change the attitudes and expectations of the staff, including the parent community if possible.
- Possible resources: state budget, community budget, support from international partners, expert potential of NGOs

- Responsible parties and partners: MESCS, local governments, Foundation, Educational Program Center PIU
 - Possible dates: 2025-2028.
 - Indicators: $\geq 70\%$ participation of educators in trainings, improved attitudes and knowledge on gender equality based on surveys through pre-tests and post-tests, qualitative data collection and analysis, qualitative studies/research
-

2. Implementation of public campaigns: public presentation of successful examples of women in traditionally “male” fields through traditional media, social media, public events, theatrical and artistic events.

- Possible resources: state and community budget, international donor support, media partners
 - Responsible parties and partners: MESCS, Local Governments, NGOs, media, theaters
 - Possible deadlines: ongoing: 2025-2030.
 - Indicators: ≥ 10 public campaigns per year, ≥ 50 social and media materials, awareness increase of $\geq 30\%$ in target groups
-

3. Organizing community events: meetings, exhibitions, local campaigns with the participation of successful women and professionals.

- Possible resources: Local government budgets, support from community NGOs, grants from international donors
 - Responsible parties and partners: Local governments, NGOs, MESCS
 - Possible timeframe: 2025-2030.
 - Indicators: ≥ 30 community events per year, ≥ 900 target participants
-

4. Thematic activation of professional orientation groups in high schools: special thematic meetings and implementation of projects that promote the experience of gender non-traditional professions through consulting, mentoring, and simulation games.

- Possible resources: state budget, community budget, grants from international programs, support from professional organizations, business units
 - Responsible parties and partners: MESCS, general schools, CSOs, primary and secondary vocational education institutions
 - Possible deadlines: 2025-2030.
 - Indicators: ≥ 100 professional thematic meetings and implementation of projects annually, including possible implementation within the framework of professional orientation groups, involvement of ≥ 500 students annually
-

5. A systemic approach to political, state and community support: development and implementation of systemic policies in the areas of education, labor market and professional counseling to ensure gender equality, in favor of women's economic empowerment.

- Possible resources: state budget, community budget, international expert support
 - Responsible parties and partners: Government of the Republic of Armenia, Ministry of Education, Science and Technology, Local Governments, CSOs, International Organizations
 - Possible dates: 2025-2028.
 - Indicators: existence of adopted policy/new procedure
-

6. Implementation of monitoring and evaluation mechanisms: introduction of indicators and measurement mechanisms to measure the effectiveness of programs.

- Possible resources: state budget, technical assistance from international organizations
 - Responsible parties and partners: MESCS, Local Governments, CSOs, International Organizations
 - Possible deadlines: ongoing: 2025-2028.
 - Indicators: ≥ 2 data collection reports per year, evaluation of program effectiveness
-

7. Ensuring a gender-sensitive educational environment: reforming and sustaining an inclusive and gender-sensitive educational environment through equal access and distribution of infrastructure, courses, and resources.

- Possible resources: state and community budget, support from CSOs, international grants
 - Responsible parties and partners: MESCS, Local Governments, CSOs, International organizations
 - Possible deadlines: 2025-2030.
 - Indicators: Ensuring a gender-sensitive and gender-responsive environment in $\geq 80\%$ of schools/kindergartens, documenting positive changes through surveys of teachers and students, and maintaining statistics.
-

Problem 5: Deficiencies in legal protection mechanisms for decent work and awareness gaps

Problem description: Despite legislative reforms implemented in recent years, including amendments to the Labor Code of the Republic of Armenia and the ratification of ILO Convention 190 on Violence and Harassment, the right to decent work in Armenia continues to have vulnerable and incomplete guarantees. In particular, women continue to face systemic discrimination, manifestations of sexual harassment in the workplace, and violations of working conditions.

During community meetings within the framework of the project, women regularly pointed out the environments where Vulnerability is most visible, particularly in small private sector workshops, service sector facilities, small shops and kiosks. According to them, inappropriate expressions, jokes and jokes of a sexual nature are common from male colleagues, which often do not receive a response from management or employees, and sometimes can be carried out by management itself, as a result of which this behavior becomes “natural”, common and repetitive. This indicates that the existing legal mechanisms do not provide either prevention or an effective response in practice.

Violations of labor rights are also particularly widespread in the regions, where women do not receive full breaks and rest opportunities as prescribed by law. Breaks are limited to 15-20 minutes without leaving the premises, and working hours often exceed the norms established by law without additional payments. Some of them also do not have the right to use any form of communication.

The absence or formality of employment contracts is also a serious problem: a significant proportion of women continue to work unregistered, without a contract, and are therefore deprived of legal, social and health insurance and protection. And in cases where there is a contract, the actual salary is often not reflected in official documents. As a result, women not only lose social guarantees, but also face economic restrictions: for example, the impossibility/inability to obtain credit or use insurance services.

During focus group discussions, women highlighted that they face double discrimination in the regions: they [women] are paid less for the same work compared to men, and regional salaries are in turn significantly lower than the urban average. This deepens women's social and economic vulnerability.

As a result of this situation, the right to decent work, as a fundamental social and economic right, remains a largely proclaimed but not guaranteed reality for women in Armenia, while the shortcomings of existing protection mechanisms and the low level of awareness about them deepen women's vulnerability in the labor market.

Scope of Problems

1. Sexual harassment and inappropriate behavior in the workplace: Women are often subjected to inappropriate expressions or witness such situations, including jokes and anecdotes of a sexual nature, which remain unaddressed and tolerated in the environment.
2. Discrimination and violations of the right to decent work: women are more vulnerable in labor relations, facing unequal treatment and incomplete and improper realization of their rights.
3. Failure to comply with legislative requirements in the regions: women in small factories, shops, and service points do not have full breaks and rest, and work extended hours without additional pay.
4. Unregistered work and lack of contracts: Most women continue to work without a formal contract, deprived of current and long-term legal, social and health protection.
5. Incomplete and formal nature of contracts: in cases where contracts exist, they often do not reflect the actual amount of wages, as a result of which women again lose social guarantees and have difficulties in accessing financial and insurance services.
6. Lack or low level of awareness: Women are often unaware of their rights, appropriate protection and response mechanisms, and appeal procedures, resulting in violations remaining undetected and unmonitored.
7. Unequal pay and territorial discrimination: Women report that not only do they receive lower wages in the regions than their male counterparts for the same work, but that overall wage levels in the regions are significantly lower than in cities. This leads to "double discrimination," deepening women's social and economic vulnerability.

Possible Solution Framework

1. Prevention of sexual harassment and discrimination in the workplace: introduce mandatory internal regulations and codes of conduct, combined with effective and operational mechanisms, in all public and private organizations, ensuring a zero-tolerance policy.
 - Possible resources: state budget, employer co-financing, technical assistance from international partners
 - Responsible parties and partners: MSLA, AUT, Trade Unions, Local Governments, Human Rights Defender's Office
 - Possible deadlines: 2025-2030.
 - Indicators: $\geq 60\%$ of large and medium-sized companies have appropriate internal regulations and effective mechanisms in place

2. Supervision of working hours and the right to breaks: strengthen supervision in small manufacturing plants and service sector organizations operating in the regions.
 - Possible resources: state budget, local self-government bodies, technical assistance from international donors
 - Responsible parties and partners: MLSA, local governments, Human Rights Defender's Office
 - Possible dates: 2025-2026.
 - Indicators: ≥ 500 inspections per year in the regions of Armenia, resolution of $\geq 50\%$ of detected violations within the time limits set by law, keeping statistics

3. Mandatory enforcement of employment contracts: ensure that all workers are registered and receive full reflection of their actual salary in the contract.
 - Possible resources: tax revenues, financial contributions from employers
 - Responsible parties and partners: SRC, MLSA, Trade Unions
 - Possible dates: 2025-2028.
 - Indicators: $\geq 80\%$ of employees registered with official contracts, maintaining statistics

4. Awareness programs on labor rights: implement targeted public and professional campaigns for women, including especially vulnerable groups and all regions of the Republic of Armenia.
 - Possible resources: state budget, grants and programs from international organizations, co-financing from NGOs
 - Responsible parties and partners: MLSA, MESCS, CSOs, international partner organizations
 - Possible deadlines: ongoing: 2025-2030.
 - Indicators: $\geq 70\%$ of female workers are aware of legal labor protection mechanisms
-

5. Development of complaint and support mechanisms: create independent hotlines and online platforms for rapid response to labor rights violations.
 - Possible resources: state budget, support from international organizations
 - Responsible parties and partners: MLSA, AAT, CSOs
 - Possible timeframes: short-term (2025-2026)
 - Indicators: ≥ 1 national hotline and ≥ 1 online platform launched, ≥ 500 applications and responses annually
-

6. Ensuring equal pay and reducing territorial disparities: introduce wage transparency mechanisms in large, small, and medium-sized organizations and strengthen the supervision of the Trade Union Confederation on the basis of applying the principle of equal pay, as well as promote state and local government incentives aimed at reducing urban-regional-rural territorial distribution inequalities in order to increase the competitiveness of wages in the regions, and ensure increased awareness among women on the issue.
 - Possible resources: state budget, community budget, co-financing from employers, support from international organizations.
 - Responsible parties and partners: MLSA, local governments, CSOs, international organizations
 - Possible deadlines: 2025-2030.
 - Indicators: Sustainable reduction in the gender wage gap by 2030; $\geq 20\%$ reduction in the regional-urban wage gap.
-

Problem 6: Obstacles and constraints to the development of women’s entrepreneurship: skills, environment, market and policy

Problem description: In entrepreneurship support programs, it is advisable to specifically emphasize the direction of women’s entrepreneurship development, ensuring the expansion of their digital skills and financial knowledge, as well as affordable consulting and practical support. In this regard, it should be noted that some credit organizations, for example, FINCA, Aregak Universal Credit Organizations, have some experience and from time to time conduct free meetings and seminars for women aimed at developing the above-mentioned skills, but they are not sustainable and systematic in nature, but are based on the manifestation of “goodwill” of credit organizations and cannot meet the real needs in the sector. In this regard, it is necessary for local governments to also be involved and be able to implement such community-based programs, allocating budgets both from their own budget and implementing joint programs with local NGOs, foundations and international organizations. On the other hand, the state can develop a policy to implement such measures, and the Government, together with international development partners, can develop and implement large-scale programs in Armenia.

It is important to note here that promoting women’s entrepreneurship requires not only the development of digital skills and financial literacy, but also the formation and investment of broader business capabilities. This includes basic knowledge of the legal and regulatory framework, strategic business planning and management skills, effective use of time and resources, and the acquisition and application of communication and other soft skills. At the same time, it is necessary to strengthen marketing and sales capabilities, in particular digital marketing and brand building skills. Innovation and technological knowledge (e-commerce/digital commerce, digital management tools), as well as mechanisms for risk assessment and sustainability, are equally important for the sustainable development of women’s entrepreneurship. This comprehensive approach will contribute to strengthening the competitiveness and long-term viability of women-led SMEs.

Scope of Problems

1. Lack of systematic programs to support women’s entrepreneurship: existing initiatives (e.g. FINCA Universal Credit Organization, Aregak Universal Credit Organization) conduct individual seminars and meetings, which are more of a donor or goodwill nature and do not have a state, sustainable, and systemic nature.
2. Low involvement of local self-government bodies: local self-government bodies in communities There are almost no programs for the development of women’s entrepreneurial skills within the framework of their activities, or they do not have budgetary and institutional support.

3. Gaps in state policy and strategic approach: Promotion of entrepreneurship for women is mainly implemented through one-off or sectoral programs, without inter-agency coordination.
 4. Limited skillset for women's entrepreneurship: the focus is mainly on digital and financial literacy, while women also need legal knowledge, strategic management, effective use of time and resources, communication and soft skills.
 5. Lack of marketing and innovation skills: Practical skills in digital marketing, brand building, e-commerce, risk management, and sustainability are lacking for the sustainable development of women's entrepreneurship.
 6. Lack of access to financial resources and collateral: in the regions, women often do not have cash accounts and collateral, which is why they are unable to attract credit for their business. In addition, inheritance rights are often exercised not in their favor, but in favor of women: women usually renounce property in favor of their brothers or other family members, particularly male representatives, as a result of which they are deprived of the basis for attracting credit in the future. Or there are often cases when a woman establishes and runs a business, but it is often registered in the name of her husband and does not manage the finances, and these practices limit women's economic independence, and such practices, according to the participants, are very common in the regions.
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Possible Solution Framework

1. Introduction of systematic and sustainable programs: the state should create and implement a national program to promote women's entrepreneurship on a long-term basis, with the participation of international partners. Carry out tax reforms: it is necessary to develop tax incentives and incentive mechanisms for women running small and medium-sized businesses. In the case of women from vulnerable groups, it is possible to apply targeted benefits, for example, exemption from the tax burden for a certain period of time or access to grant programs on favorable terms.
 - Possible resources: state budget, community budget, support from international partners
 - Responsible parties and partners: MLSA, RA Central Bank, international organizations
 - Possible dates: 2025-2027.
 - Indicators: existence of a national program to support women's entrepreneurship, ≥ 500 female beneficiaries annually throughout the territory of the Republic of Armenia
-

2. Ensuring the involvement of local governments: implement budget programs in communities to develop women's entrepreneurial skills, in cooperation with NGOs, foundations, and local businesses.

- Possible resources: community budgets, NGO co-financing
 - Responsible parties and partners: Local governments, regional administrations, NGOs, international organizations
 - Possible dates: 2025-2026.
 - Indicators: ≥ 30 women's entrepreneurship programs implemented in communities
-

3. Expanding educational and advisory packages, studying and contextualizing international experience. In parallel with digital and financial literacy, provide legal education, strategic planning and management courses, and development of communication and negotiation skills. To strengthen the entrepreneurial potential of women, it is also important to study and localize international experience, create platforms for exchange of experience, thematic trainings and roundtable discussions. In parallel, it is necessary to raise awareness among both women and men through gender-sensitive approaches, social campaigns and examples of successful practices. The development of soft skills is also important: communication, leadership, negotiations.

- Possible resources: state educational programs, community budget, international educational grants
 - Responsible parties and partners: MESCS, universities, private educational centers.
 - Possible dates: 2025-2028.
 - Indicators: $\geq 1,000$ women trained in legal and management skills annually.
-

4. Development of marketing and innovation skills: implement specific programs for the use of digital marketing, brand management, e-commerce, and sustainable development tools.

- Possible resources: government support, private sector IT sponsorships
 - Responsible parties and partners: ME, business associations
 - Possible deadlines: 2025-2030.
 - Indicators: ≥ 500 women beneficiaries in integrated digital trading platforms
-

5. Mentoring and Networking: Create women's entrepreneurial networks and mentoring programs that will provide experience sharing, business partnership formation, and market expansion opportunities.

- Possible resources: technical assistance from international partners, private sector co-financing
 - Responsible parties and partners: NGOs, business associations, women's networks
 - Possible dates: 2025-2027.
 - Indicators: At least one national mentoring network for women's entrepreneurship established
-

6. Encouraging and ensuring access to financial resources and collateral. Create and implement mechanisms that will allow women's entrepreneurship to develop even in cases where they do not have property collateral or inherited property, while raising awareness among women of their rights, particularly in the matter of receiving inheritance. Ensure the provision of financial loans on favorable terms.

- Possible resources: state programs, community budget, support from international financial organizations and donors, microfinance programs, co-financing from private banks, universal credit organizations.
 - Responsible parties and partners: Government of the Republic of Armenia, Ministry of Social Affairs, international financial organizations, microfinance institutions.
 - Possible dates: 2025-2028.
 - Indicators: $\geq 20\%$ increase in financing for women's entrepreneurship
-

Problem 7: Infrastructural and territorial inequalities in the context of women's economic activity

Problem description: Women's economic activity in the regions is significantly limited by infrastructural and territorial barriers. Insufficient and irregular operation of public transport, shortage of jobs and low wages force women to abandon stable employment or spend a significant part of their income on transport. As a result, the lack of transport infrastructure, in particular, the lack of inter-rural communication and limited-time minibuses, further reduce women's access to the labor market in regional centers, where the main jobs are concentrated.

Additionally, the lack of access to higher education in some regions, particularly Vayots Dzor, limits young women's opportunities for professional growth and local education. These factors together deepen women's social and economic vulnerability and reduce their prospects for empowerment.

Many participants note that It is necessary to create or develop the capacities of existing employment centers in communities so that they not only ensure women's access to jobs, but also provide an opportunity to acquire new skills. Such centers can act as an intermediate link, on the one hand, supporting women's professional training and establishing contacts with employers, and on the other hand, providing temporary support in childcare. This is especially important for women who, due to care responsibilities, have limited time to enter the labor market or learn new skills. However, at the moment, these centers do not operate in a targeted manner.

Scope of Problems

1. Limited access to transportation: Public transportation in the regions is often irregular and technically inadequate. The last minibuses often finish their work before the end of the women's working day, forcing women to spend a significant portion of their income on taxi services.
2. Job shortages and low pay: Local jobs in the regions are limited and low-paying, as already mentioned. Women are often faced with the choice of working in low-paying jobs in the community or giving up work and staying home to care for children.
3. Inaccessibility of higher education: In some regions, particularly Vayots Dzor, unlike other target regions, such as Syunik, Tavush, Lori, and Shirak, where both state and private universities are available, there is a lack of state and private universities, which deprives women and girls of the opportunity to receive higher education locally. Moving to Yerevan is not financially or socially feasible or preferable for everyone. This significantly limits women's professional growth and economic empowerment prospects, the results of which will be significant in the coming years.
4. Targeted and gender-sensitive job openings in community employment centers: Currently, community employment centers do not operate in a targeted format that specifically addresses the needs of women; they generally do not provide targeted skills development programs, nor do they provide temporary support to alleviate the burden of care responsibilities. As a result, women with care responsibilities in particular have limited access to such services and to enter the labor market.

Possible Solution Framework

1. Improving and regulating transport infrastructure: Adapt public transport schedules to the needs of working communities, especially women. Introduce new routes and ensure affordability.
 - Possible resources: state budget, community budget, funding from international development partners
 - Responsible parties and partners: MTAI, local governments, private transport companies
 - Possible dates: 2025-2027.
 - Indicators: ≥ 20 new or improved routes in regions, $\geq 30\%$ increase in women's use of public transport

2. Creating local jobs and increasing wage competitiveness: Encourage the development of small and medium-sized businesses in the regions through local governments and state programs, as well as introduce regional/territorial tax and financial incentives for employers to increase wage competitiveness, start repurposing or reusing existing but inactive factories in the regions, according to their purpose, and if possible, also provide women with certain parts of them for professional activities, rent-free for a certain period of time.
 - Possible resources: state budget, grants from international donors, private investments
 - Responsible parties and partners: ME, local governments, employers, NGOs
 - Possible deadlines: 2025-2030.
 - Indicators: ≥ 15 new local programs in target regions, $\geq 30\%$ increase in women's participation in the local labor market

3. Expanding access to higher education in the regions: Opening or reopening/operation of new higher education institutions or branch institutions in Vayots Dzor and other regions. Ensuring access to distance learning programs with technical and financial support.
 - Possible resources: state budget, international educational programs, local and international university cooperation
 - Responsible parties and partners: MESCS, universities, local governments, international educational foundations

- Possible dates: 2025-2029.
 - Indicators: ≥ 1 operating higher education institution in the regions
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4. Gender-sensitive employment centers: skills development, temporary care services and employer linkages. Adapt the services of existing employment centers to the needs of women, including not only job placement, but also skills development (digital, financial, soft skills). Introduce a temporary care component into the work of the centers, through kindergarten or small day care groups, so that parents, in particular mothers, can participate in training and job search. As well as make employment centers an intermediate link, connecting women with employers, organizing meetings, internships and targeted information about jobs.

- Possible resources: state budget, community budgets, international grant programs, employer co-financing.
 - Responsible parties and partners: MLSA, Local Governments, State Employment Agency, CSOs, international organizations.
 - Possible dates: 2025-2028.
 - Indicators: ≥ 20 community employment centers with targeted programs, \geq number of women involved in skills development and employment programs, ≥ 15 temporary care services implemented in the community
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Problem 8: Limitations to the economic inclusion of women from sensitive and vulnerable groups

Problem description: Although the situation of women from sensitive and vulnerable groups has been repeatedly addressed in the discussion of the above-mentioned various issues, we consider it necessary to consider the problems of this group as a separate issue. Their social and economic vulnerability is multifaceted and intersects with obstacles in various sectors: education, employment, entrepreneurship, social services, infrastructure. Therefore, it is advisable to separate their problems into one unified section, formulating sub-problems and proposing systemic solutions that will promote the full economic inclusion of women from vulnerable groups.

Women from vulnerable and sensitive groups, including women belonging to ethnic minorities, those with refugee status, those forcibly displaced from Nagorno-Karabakh, women with disabilities, women subjected to domestic violence, and pregnant women, continue to remain outside the economic activity or participate only partially. Their main obstacles include limited access to education and training

programs, discriminatory treatment in the labor market, insufficient flexibility and unfavorable working conditions, lack of social and infrastructural services (e.g., accessible transportation, care services), and non-inclusiveness of the physical environment.

As a result, these women are often deprived of the opportunity to have decent work and a stable income, remaining socially and economically dependent.

Scope of Problems

1. Limited access to education and training: Women from vulnerable groups are often excluded from educational and vocational training programs, including due to financial, linguistic, or physical barriers and factors.
 2. Discrimination in the labor market: Women from ethnic minorities, with disabilities, or forcibly displaced women face negative attitudes, which reduces their competitiveness even with sufficient skills.
 3. Inflexible workplace conditions: There is a lack of flexible working arrangements (teleworking, part-time employment, flexible schedules) for pregnant women, women with disabilities, and women with caring responsibilities.
 4. Limited social services: The lack of care services (kindergartens, daycare centers), affordable transportation, and health services hinders women's participation in economic life.
 5. Physical Inclusion: Women with disabilities are often denied physical access in workplaces, educational institutions, and public spaces.
 6. Deepening economic dependence: As a result of the above-mentioned obstacles, women from vulnerable groups often remain dependent on family members or government benefits, deprived of the prospect of economic autonomy.
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Possible Solution Framework

1. Ensuring access to education and training: develop targeted education and training programs for women from vulnerable groups, including language, vocational, and digital skills training.
 - Possible resources: state budget, international educational grants, support from CSOs

- Responsible parties and partners: MESCS, CSOs, universities and private educational centers, international organizations
 - Possible dates: 2025-2028.
 - Indicators: ≥ 2000 women from vulnerable groups involved in education and training programs throughout the Republic of Armenia
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2. Reducing discrimination in the labor market: Implement anti-discrimination policies and special programs for employers to promote the hiring of women from vulnerable groups.

- Possible resources: state budget, community budget, technical assistance from international organizations
 - Responsible parties and partners: MLSA, employers, Human Rights Defender, CSOs, international organizations
 - Possible dates: 2025-2028.
 - Indicators: $\geq 30\%$ increase in employment of women from vulnerable groups throughout the Republic of Armenia
-

3. Introduction of flexible working conditions: Encourage remote and adapted working models for pregnant women, women with disabilities, and women with care responsibilities through legislative and practical mechanisms.

- Possible resources: employer co-financing, state incentive programs
 - Responsible parties and partners: MLSA, employers, international development partners
 - Possible dates: 2025-2028.
 - Indicators: ≥ 100 organizations have implemented flexible working mechanisms
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4. Expansion of social services: create and develop accessible care, healthcare, and transportation services in the regions to ensure the participation of women from vulnerable groups in economic life.

- Possible resources: state budget, community investments, international development partners

- Responsible parties and partners: MLSA, Local governments, international organizations, CSOs
 - Possible deadlines: 2025-2030.
 - Indicators: Number of new or expanded care and social services in the regions of Armenia
-

5. Ensuring inclusiveness of the physical environment: adapting public and private infrastructure for women with physical disabilities in educational institutions, workplaces, and public spaces.

- Possible resources: state and community budgets, private sector investments, support from international organizations
 - Responsible parties and partners: MTAI, MLSA, local governments, private business, international organizations
 - Possible deadlines: 2025-2030.
 - Indicators: $\geq 70\%$ of educational institutions and $\geq 50\%$ of workplaces equipped with inclusive infrastructure
-

6. Promoting economic independence: develop financial literacy, credit access, and entrepreneurship programs aimed at ensuring the economic autonomy and empowerment of women from vulnerable groups.

- Possible resources: international grants, participation of banking and credit organizations
- Responsible parties and partners: ME, MLSA, CB, CSOs, financial institutions
- Possible dates: 2025-2028.
- Indicators: ≥ 1000 women received credit and entrepreneurial support and knowledge

CONCLUSIVE OBSERVATIONS AND STRATEGIC RECOMMENDATIONS

Observations:

1. The need for a systemic and strategic approach: Current policies and programs to promote women's economic participation are often fragmented and short-term, resulting in a lack of long-term and sustainable results and are not comprehensive in scope, in other words, they are not large-scale.
2. Lack of strategic communication: Current programs are often implemented in a fragmented and non-complementary approach, which limits their effectiveness and sustainability. Insufficiently coordinated communication also leads to suboptimal use of resources. Therefore, it is necessary to develop and ensure strategic communication so that policies, programs and initiatives are more effective, interconnected, mutually informed, ensuring sustainability and the correct allocation and use of resources. Strategic communication should be developed among different responsible and stakeholder groups.
3. Weak monitoring and evaluation systems: Most of the existing programs and policies aimed at women's economic empowerment are not subject to consistent monitoring and evaluation. As a result, it is difficult to measure the effectiveness of programs, compare indicators, make ongoing improvements, and assess the long-term impact of policies.
4. Lack of gender analysis and gender impact assessment: A significant portion of existing and new programs and initiatives do not undergo gender analysis and gender impact assessment either in the planning and development phases or during implementation, resulting in women's needs, barriers, and potential not being fully reflected.
5. Lack of medium- and long-term measures: Most policy initiatives focus on short-term solutions without ensuring long-term viability. This limits the continuity of women's economic activity.
6. Limited role of local governments in women's economic empowerment: Women's participation in the political and economic decision-making processes of local governments in regions and communities remains limited. Women's representation in committees and working groups formed by local governments is inadequate, as a result of which women's needs and priorities are not sufficiently reflected in local-level policies and budget decisions. In addition, local governments often do not conduct systematic assessments of community needs, especially among women, vulnerable groups and youth. This hinders the identification of women's economic potential and their equal inclusion in local development programs. In this case, in turn, the involvement of local governments in the implementation of women's economic

empowerment policies becomes inadequate, which leads to systemic gaps. In this regard, it becomes important to strengthen the capacities of local governments by ensuring women's participation in committees and community needs assessment processes, as well as by developing sustainable mechanisms for co-financing and gender-sensitive budgeting.

7. Lack of international and inter-regional experience exchange and cognitive visits at the local government level. Local governments mainly operate in isolation, lacking sufficient platforms and opportunities to exchange experience, benefit from each other's (inter) regional and international successful experiences and get acquainted with the applied models, in this case, to promote the economic empowerment of women at the community level. This leads to the fact that similar problems in different regions are solved with segmented and different approaches, without systemic interconnection. As a result, successful initiatives are not spread not only within the country, but also international best practices are often not imported and contextualized, and local governments continue to operate with limited experience and resources, while within the framework of strategic decentralization processes, the exchange of experience would be fully consistent and for the benefit of citizens, especially women.
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Recommendations:

1. Ensuring gender mainstreaming: All new and existing programs and initiatives, as well as policies, should be based on gender analysis and gender impact assessment, ensuring the full realization of women's economic potential. This also implies gender-sensitive budgeting accordingly. Gender mainstreaming is defined by law, as well as the result of a situation assessment within the framework of a given program. These measures should build on Armenia's commitments under the CEDAW Convention and its follow-up recommendations, ensuring consistency between national actions and international obligations.
2. Ensuring strategic communication: It is necessary that all programs and policies aimed at women's economic empowerment are implemented through interconnectedness, information exchange, and coordinated cooperation, ensuring the most effective use of resources and the sustainability of programs. Strategic communication efforts must always be developed and delivered with a women's perspective, reflecting women's experiences, needs, and voices at every stage of policy design and implementation.
3. Implementing effective monitoring and evaluation systems: It is necessary to develop and implement unified, operational, effective and measurable monitoring and evaluation mechanisms for all programs, with gender-sensitive indicators. This will ensure transparency

and accountability of policies, programs and initiatives, as well as allow for improvement of programs based on real results and impact.

4. Programs with long-term impact: it is necessary to develop and implement long-term viable measures and initiatives that will ensure the sustainable growth of women's economic activity, their inclusion, and professional self-determination.
5. Development of institutional capacities of local governments to realize women's economic potential. For the effectiveness of local governments and the realization of women's economic potential, it is necessary to simultaneously implement several interrelated steps. First, it is necessary to ensure the proportional involvement of women in local government committees and oversight bodies, making their voice heard in the local decision-making process. In parallel, it is important to regularly conduct community needs assessments with the active participation of women, the results of which should become the basis for community budgeting. This approach should be complemented by budgetary and co-financing programs, when local governments allocate funds for the development of women's economic potential and cooperate with CSOs, foundations and international organizations to implement targeted programs on a co-financing basis. Finally, it is necessary to organize trainings for local government staff and community council members on gender equality and gender-responsive budgeting, which will increase institutional capacities and ensure the inclusion and consideration of women's needs in local policies.
6. Regional and international experience exchange and networking to increase the effectiveness of local governments. To strengthen the capacities of local governments, it is important to organize regular cognitive visits not only from regions to regions, but also to communities implementing successful international models to get acquainted with the experiences and approaches used on the ground. In parallel, it is necessary to create a permanent national network or platform where local governments can share programs, challenges and solutions, also involving international partners. In this process, cooperation with CSOs and international organizations is essential for coordinating the exchange of experience, adapting and implementing best practices. As a result, successful experiences from both the regional and international levels can be localized and implemented in other communities, taking into account the specificities of each, as well as involvement in women organizations and networks as well as establish an Armenia Women Lobby.

CONCLUSION

Women's economic empowerment should be considered not only as a priority for gender equality and social justice, but also as a key direction for national and state sustainable development for the benefit of citizens, society and the state. The identified issues and the package of recommendations show that for the full realization of women's economic potential in Armenia, systemic and strategic solutions are needed, based on data, enshrined in political will and strengthened institutional foundations, the use of effective mechanisms and results-based data and indicators.

The study results demonstrate that the limitations of women's economic participation are due to stereotypes and the disproportionate distribution of unpaid work, as well as the mismatch between education and the labor market, limited access to care services, insufficient protection of decent work rights, and institutional gaps. These challenges require a comprehensive approach, combining the efforts of the state, local governments, the private sector, CSOs, and international partners.

The proposed solutions include reforms in policies, programs, and mechanisms that aim to create equal opportunities, reduce barriers, and ensure sustainable foundations for women's economic inclusion. Their implementation will ensure not only women's economic autonomy and empowerment, but also the country's economic competitiveness and community development.

Thus, women's economic empowerment should become a key component of Armenia's development agenda, serving as a long-term investment in the stability, inclusiveness, and prosperity of society and the state.

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