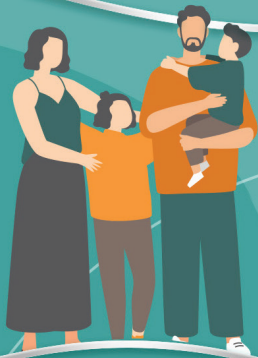


ARMENIA

Country Gender Assessment



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Editor: Robert Zimmermann

Cover design: Cybil Nyaradzo Maradza

Armenia has made important advances in promoting gender equality in recent years. Yet the country stands to benefit from the narrowing of persistent gaps in human endowment, economic opportunity, and voice and agency. This assessment offers new insights on what remains to be accomplished to bolster gender equality, maximize opportunities, and raise the returns to human capital among women and men in the country.

ACKNOWLEDGMENTS

This report was prepared by a World Bank team led by Natsuko Kiso Nozaki (Economist, EECPV) and including Carmen de Paz Nieves (Consultant), Marika Verulashvili (Consultant), Marlen Yamilet Cardona Botero (Consultant), and Armine Grigoryan (Consultant).

The report was prepared under the guidance of Carolin Geginat (Country Manager, ECCAR) and Ambar Narayan (Practice Manager, EECPV). Support was also provided by Miguel Eduardo Sanchez Martin (EFI Program Leader for the South Caucasus, ECCDR), Obert Pimhidzai (Lead Economist, EECPV), and Saida Ismailakhunova (Senior Economist, EECPV). The team is grateful to peer reviewers Nistha Sinha (Senior Economist, EAEPV), Anna Fruttero (Senior Economist, EECPV), Ferdous Jahan (Senior Social Development Specialist, SCASO), and Lucía Solbes Castro (Senior Social Protection Specialist, HECSP).

The team extends its gratitude to all focal points and colleagues at the World Bank, the Armenia Country Management Unit, and others for their invaluable inputs, comments, and contributions, which were instrumental in creating this report. Contributors include David Jijelava (SCASO), Sonya Msryan (SCASO), Renata Freitas Lemos (HECED), Ahmet Levent Yener (HECDR), Shizuka Kunimoto (HECED), Sona Koshetsian (HECED), Christine Lao Pena (HECHN), Artemis Ter Sargsyan (HECHN), Mirey Ovadiya (HECSP), Besa Rizvanolli (EECPV), Bujana Perolli (EECH1), Metin Nebiler (EECPV), Vladimir Kolchin (EECPV), and colleagues at the International Finance Corporation.

The team is grateful to the government of Armenia, as well as representatives of the private sector, civil society, development partners, and academia, for their active engagement and valuable feedback during the consultations held in December 2023 and April 2024.

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ABBREVIATIONS AND ACRONYMS

ALB	Albania
AMD	Armenian Dram
ARM	Armenia
ArmStat	Statistical Committee of the Republic of Armenia
BIH	Bosnia and Herzegovina
CGA	Country Gender Assessment
COVID-19	Coronavirus Disease 2019
CSO	Civil Society Organization
EBRD	European Bank for Reconstruction and Development
ECA	Europe and Central Asia
EU	European Union
EST	Estonia
GBV	Gender-Based Violence
GDP	Gross Domestic Product
GEO	Georgia
GNWP	Global Network of Women Peacebuilders
HIV	Human Immunodeficiency Virus
IFC	International Finance Corporation
ILO	International Labor Organization
IMF	International Monetary Fund
IRI	International Republican Institute
XKX	Kosovo
LFS	Labor Force Survey
LiTS	Life in Transition Survey
MDA	Moldova
MoLSA	Ministry of Labor and Social Affairs
NEET	Not in Education, Employment, or Training
NGO	Non-Governmental Organization
OECD	Organisation for Economic Co-operation and Development
SME	Small and Medium-size Enterprises
STEM	Science, Technology, Engineering, and Mathematics
UN	United Nations
UNFPA	United Nations Population Fund
UNICEF	United Nations International Children's Emergency Fund
WBL	Women, Business, and the Law
WHO	World Health Organization

GLOSSARY

Dependency ratio	Measure of the number of dependents ages 0–14 or 65 or more relative to the total population ages 15–64 (the working-age population).
Enrollment in tertiary education	The gross enrollment ratio is the ratio of total enrollment, regardless of age, to the population of the age-group that officially corresponds to the level of education shown. Tertiary education, whether or not to an advanced research qualification, normally requires the successful completion of education at the secondary level as a minimum condition of admission.
Expected years of schooling	Number of years a child of school entrance age is expected to spend at school or university, including years spent in repetition. It is the sum of the age-specific enrollment ratios for primary, secondary, postsecondary nontertiary, and tertiary education.
Infant mortality	The number of female/male infants dying before reaching age 1 per 1,000 female/male live births in a given year.
Learning poverty rates	Share of female/male children at the end of primary-school age who test below the minimum reading proficiency, adjusted by the share of out-of-school children.
Life expectancy	The number of years a newborn infant would live if prevailing patterns of mortality at the time of its birth were to remain the same throughout its life.
Maternal mortality ratio	The number of women who die from pregnancy-related causes while pregnant or within 42 days of pregnancy termination per 100,000 live births.
Mortality rate	The number of deaths per 100 adults. It represents the probability of dying between the ages of 15 and 60, that is, the probability of a 15-year-old female/male dying before reaching age 60 if subject to age-specific mortality rates of the specified year between those ages.
Noncommunicable disease as cause of death	Share of total female/male deaths caused by noncommunicable diseases.

Sex ratio at birth	Male births per female births. The data are five-year averages.
Share of Arts and Humanities graduates	% of female tertiary graduates.
Share of NEETs	The ratio of young people who are not in education, employment, or training (NEET) to the population of the corresponding age-group: youth (ages 15–24), persons ages 15–29, or both age-groups (% of female or male youth population).
Share of STEM graduates	% of female/male tertiary graduates in science, technology, engineering, and mathematics (STEM).

EXECUTIVE SUMMARY

Gender equality is critical to the economic prospects of Armenia. There is still substantial untapped potential for women to participate in and contribute to economic growth. This is particularly important given the country's current demographic profile, characterized by a shrinking population and a rising dependency ratio. Gender parity also serves as a cornerstone for building resilience against external shocks, such as the COVID-19 pandemic, climate change, or the military conflict with Azerbaijan.

This Country Gender Assessment (CGA) aims to identify the main gender gaps in Armenia and their most relevant drivers, with the objective of determining effective policies to reduce these gaps.

Armenia has achieved major progress in developing an adequate framework for the promotion of gender equality in recent years. This is demonstrated, for instance, by the advance in the country's gender inequality index, from 0.35 in 2010 to 0.22 in 2021, and in the global gender gap index, where Armenia improved from the 102nd to the 61st place between 2016 and 2023.¹

Since the last CGA (World Bank 2016a), positive progress has occurred in closing the gaps in some priority areas identified at the time, including the sex ratio at birth and the share of women in the National Assembly. Yet, crucial gender gaps persist, mostly to the advantage of men, as demonstrated by the high concentration in women's traditional fields of study, their lower labor force participation, the persistent gender wage gap, and the more limited agency of women relative to men. In addition, new challenges

emerge from the analysis presented here, for instance, in the vulnerability of women and men to conflict and the COVID-19 pandemic.

GAPS IN OUTCOMES

Accumulation of capital (endowments)

Armenian women outperform men in some aspects of human capital accumulation. Women live 10 years longer than men on average, one of the largest gaps across comparator countries, partly as a result of the recent decline in life expectancy among men. The higher mortality rates among men may be explained to some extent by the prevalence of risky behaviors, such as smoking, and the mortality caused by traffic accidents. COVID-19 and the military conflict are likely to have driven the increases in mortality observed in 2020.

Still, traditional gender gaps persist. While the sex ratio at birth has declined, it remains high compared with international averages and the natural level of 1.06. The ratio even increased in 2022, from 1.08 boys to every girl in 2021 to 1.12 in 2022, likely in connection with the fresh flare up in the conflict. Skewed sex ratios arise because of the practice of sex-selective abortion associated with the persistent preference for sons, although this trend is improving (UNFPA 2022a). The maternal mortality ratio remained high compared with the ratio in peer countries and slightly increased over the past decade, largely due to the deterioration in the reproductive and general physical health of the population, accentuated by quality gaps in health service provision. However,

¹ The gender inequality index reflects gender-based disadvantage in three dimensions: reproductive health, empowerment, and the labor market. It ranges from 0 to 1, where 0 is complete gender parity and 1 is total gender inequality.

recent efforts have led to declines in the maternal mortality ratio.

In education, a reverse gender gap—to the disadvantage of men—is observed in the transition from secondary to higher education. While the share of women enrolled in bachelor's degree programs has increased from 49.2 percent in 2013 to 65.1 percent in 2022, the share of men has been steady at around 44.0 percent.² Mandatory military service appears to be one of the factors contributing to this gap. In addition to and despite the advances among women in science, technology, engineering, and mathematics (STEM) fields, the share of women in education, social work, health, the arts and the humanities is much higher than that of men, while most students in engineering, industry and technology, information and communication technology, and architecture and construction are still men — at a share ranging from 62 percent to 91 percent (ArmStat 2022). This is likely related to social beliefs on women's abilities and woman-appropriate jobs, rather than their actual skills.

Although women's accumulation of human capital and especially education is high in Armenia, their transition from school to work appears to be challenging. Indeed, more than one woman in three among ages 15–29 was neither in education nor employment in Armenia in 2022, which was more than twice the share among men and above the average for women in the Eastern Europe and Central Asia region in 2019 (15.2 percent).³ This phenomenon is largely related to family formation and care responsibilities.

Access to opportunity (labor market and entrepreneurship)

Armenian women have made advances in the labor market, as demonstrated by their significant presence in skilled positions and comparable levels of unemployment with men. However, challenges persist in translating women's educational gains into higher economic returns through greater access to opportunities. This is especially evident in the widening and relatively large gap in labor force participation. In 2022, the female labor force participation rate was 48.2 percent, significantly lower than the 71.2 percent among men. This 23-percentage point gap is higher than the regional average of 15 percentage points. This trend persisted throughout the period of analysis, from 2018 to 2022. A concerning observation is that more than 50 percent of women ages 25–29 in Armenia were neither working nor studying, a strikingly high rate by regional standards.⁴ This indicates a significant misallocation of human capital potential.

Gaps in labor force participation in Armenia are influenced by family formation and the traditional role of women as primary caregivers. These gaps widen significantly during women's peak reproductive and caregiving years. The main reported reason for not being in the labor force is family obligations (22 percent among women relative to 0 percent among men) (ArmStat 2023c). This is supported by the analysis presented in this report, which confirms that the presence of dependents in the household (children and family members with a disability) affects female labor force participation.

² See ArmStat (2023c); 2022 round of ILCs (Integrated Living Conditions Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=205>.

³ Calculations using the 2022 round of LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>; WDI (World Development Indicators) (Data Catalog), World Bank, Washington, DC, <https://datacatalog.worldbank.org/search/dataset/0037712>.

⁴ Calculations using the 2022 round of LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>.

Women are also more likely to be in part-time jobs and in sectors associated with lower pay. In Armenia, the share of part-time workers, which is relatively high compared with the regional average, remained consistently higher among women throughout 2018–22, nearly doubling the share among men. While part-time employment is a choice for some women, who are thereby enabled to combine employment with household duties, nearly 21 percent of these women are working part time at the request of their employers, compared with only 9 percent among men. Women also continue to be overrepresented in sectors and activities that have been traditionally deemed female and that tend to be associated with lower hourly wages relative to men. For example, 19 percent of employed women work in education, whereas only 4 percent of men do so. The hourly wage in education is nearly half of the hourly wage in construction, a sector dominated by men.⁵ The gap in hourly wages across sectors is, at least partially, explained by the mismatch between the supply side and the demand side of the labor market. Policies therefore need to address this issue from both angles.

The returns to human capital differ between women and men. Armenian women earn, on average, around 25 percent–30 percent less than men after controlling for observed characteristics, such as education, employment sectors, and occupations. This is consistent with the results of the decomposition analysis indicating that unobservable factors appear to account for a large share of the hourly wage gap. The gender wage gap widens among the 25–34 age-group, which corresponds to the age at which women typically have a first child. The

wage gap between women with and without children is large during these years, suggesting there is a motherhood penalty in Armenia.

Armenian women are less active in entrepreneurial activities relative to men. In 2022, the share of women entrepreneurs reached 27.1 percent of the labor force, compared with 37.8 percent among men, while the size of businesses is smaller among women entrepreneurs.⁶ One of the constraints on women wishing to become entrepreneurs and to grow their businesses is their limited access to finance. Financial account ownership is lower among women (51 percent among women and 59 percent among men in 2021).⁷ While the requirements for collateral are challenging in Armenia, a large share of women do not own physical assets, such as land and dwellings. Household and caregiving tasks as represented by traditional social norms make it more difficult for women to become entrepreneurs (IFC 2021).

The use of capital (voice and agency)

Armenian women are particularly disadvantaged in voice and agency. Despite a notable increase in women's political representation at both national and local levels driven by a gender quota introduced in 2016 mandating a 30 percent representation among women, there is still scope for improvement. While the share of women in the National Assembly rose from 10.7 percent to 35.5 percent in 2016–22, only one woman across the 12 standing committees of the National Assembly holds the position of committee chair, while four women are deputy chairs.⁸ While the share of women in Councils of Elders rose from 9.4 percent to 29.0 percent in

⁵ Calculations using the 2022 round of LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>.

⁶ Calculations using the 2022 round of LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>.

⁷ WDI (World Development Indicators) (Data Catalog), World Bank, Washington, DC, <https://datacatalog.worldbank.org/search/dataset/0037712>.

⁸ ArmStat (2023c); WDI (World Development Indicators) (Data Catalog), World Bank, Washington, DC, <https://datacatalog.worldbank.org/search/dataset/0037712>.

2019–22, only four local community heads in 71 are women (ArmStat 2023c). The share of women in appointed political positions, where quotas do not apply, is also relatively lower. Women represent 17 percent and 18 percent of ministers and deputy ministers, respectively (ArmStat 2023c). Despite improvement due to quotas applied in the past years, women are also underrepresented in the judiciary.

Armenian women also appear to have slightly less decision-making power compared to men at home. 37 percent of women compared to 40 percent of men say they are responsible for managing the household budget (IRI 2021), while women having fled the conflict may be experiencing mobility restrictions, under-prioritization during resource allocation, and exclusion from social gatherings (UNFPA 2024). Moreover, the reason most frequently cited for preventing women from engaging in politics is women's childcare responsibilities (IRI 2021).

Armenian women are exposed to a substantial risk of gender-based violence (GBV), one of the most extreme manifestations of poor agency. A survey by ArmStat finds that, in 2021, 17.2 percent of Armenian women were subjected to domestic violence (ArmStat 2021). Another survey reported that 18 percent and 46 percent of Armenians considered GBV as highly prevalent or somewhat prevalent, respectively (IRI 2021). The majority of the victims of domestic violence have not left their abusers because they regard violence as not severe or normal (52 percent), while most of those who have left their abusers, have returned home to protect family honor (54 percent) (ArmStat 2021). Economic status seems to affect the incidence of GBV: a woman who does not earn money is 3.5 percentage points more likely to become a victim of domestic violence (ArmStat 2021). More data are needed for a comprehensive assessment of the prevalence of and trends in this phenomenon.

THE DRIVERS OR AMPLIFYING FACTORS

External shocks

The combined impact of COVID-19 and the military conflict seems to partially explain the disproportionate increase in mortality rates among men in Armenia. It has been estimated that the 2020 conflict led to almost 2,800 excess deaths among men ages 15–49 in Armenia (Karlinsky and Torrisi 2023).

The above-mentioned external shocks may also have had negative impacts on women through, for instance, changing health-seeking behaviors, more restricted access to maternal, sexual, and reproductive services, and higher maternal mortality. Women's employment and business activity likewise appear to be more vulnerable to shocks, as revealed in 2020 when Armenia was

affected by the double shock of the COVID-19 pandemic and the military conflict (World Bank 2020b). The latest survey shows that women and girls having fled the conflict experienced various forms of GBV, including sexual violence, domestic violence/intimate partner violence, and workplace harassment, including in their host communities (UNFPA 2024).

Climate change is likely to impact Armenian women and men in particular ways, as they are equipped differently to mitigate and adapt to the negative consequences of climatic events, including drought, floods, and landslide hazards. Women must therefore be part of the response. More data and analysis are required to understand the gender dimensions of these events in Armenia.

Social norms

Recent demographic trends signal an improvement in social norms on the societal role of women relative to men. The age of marriage was raised from 22.2 in 2020 to 27.9 in 2022, while the average age at first birth rose from 22.7 in 2005 to 25.9 in 2022.⁹ In Armenia, beliefs across most areas have also shown some improvement, especially among women. For example, the share of women who believe it is better for everyone involved if a man earns the money and a woman takes care of the home and children declined from 80 percent in 2016 to 69 percent in 2023 (EBRD 2023).

Yet, persistent traditional social norms are still behind the challenges identified in this report and supported by evidence from the 2023 Life in Transition Survey IV (EBRD 2023). For example, a large share of men (51 percent) and women (42 percent) in Armenia either agree or strongly agree with the statement that “Men should have more right to a job than women when jobs are scarce.” The survey also shows that strong traditional stereotypes persist in Armenia about the types of jobs for which either women or men are perceived as more competent. For instance, over half of the respondents believed that men were more suitable than women as engineers and surgeons. More than a quarter believe that men were better suited to be business managers, and more than 80 percent believe that men are better pilots. These represent some of the largest shares across peer countries in the survey. In addition, 71 percent of men and 58 percent of women believe that men make better political leaders. Among men respondents, 48 percent reported that they enjoy it if men are in charge of women, while 20 percent believe that violence is sometimes necessary against women.

Holding more progressive views on gender roles has significant implications for women's outcomes in education and the labor market, as evidenced by the positive correlation between more gender-equitable views and a greater likelihood that women attain tertiary or postgraduate education and participate in the labor force.

The legal framework

Despite the recent efforts deployed by the government of Armenia to establish a comprehensive institutional framework for gender equality, gaps in formal institutions continue to undermine women's status and prospects in the country. Legal provisions on equality in pay are suboptimal, while the legal prevention of discrimination on the basis of pregnancy or child-rearing needs to be strengthened.¹⁰ Meanwhile, inheritance practices that favor men over women may be limiting women's asset ownership and access to finance. Despite the 2024 amendments to the “Law on Prevention of Family and Domestic Violence and Protection of Persons Exposed to Family and Domestic Violence” to make legally mandated DV measures more inclusive and targeted, the effectiveness of the law seems to be challenged by bottlenecks in implementation (HRW 2022). The government recently introduced amendments to the Labor Code prohibiting violence and sexual harassment at the workplace (National Assembly 2023). Despite the presence of such specific and separate legal norms in Armenia, a comprehensive anti-discrimination law which defines procedures and assigns responsibility for examining the reported cases is not yet in place. Absence of established mechanism

⁹ ArmStat (2023c); Gender Statistics (database), United Nations Economic Commission for Europe, Geneva, <https://unece.org/statistics/gender-statistics>; WDI (World Development Indicators) (Data Catalog), World Bank, Washington, DC, <https://datacatalog.worldbank.org/search/dataset/0037712>.

¹⁰ Global Data on Women's Political Participation (dashboard), UN Women, New York, <https://localgov.unwomen.org/data?indicator=Value&year=2018&countries=14,14&>; World Bank (2023a).

for examination limits authorities' capacity to investigate and address harassment cases

effectively and leaves victims without a clear process for seeking justice ([Karapetyan 2023](#)).

POLICY IMPLEMENTATION

Accumulation of capital

Continuing efforts to eliminate the bias in sex ratios at birth are necessary given the recent reversal in this area. Despite progress, strengthening reproductive health through the early detection of disease, the prevention of high-risk pregnancies, and the expansion of the scope of prenatal screenings are recommended to continue addressing maternal deaths. Similarly, it is important to continue developing measures to reduce risky behaviors, such as smoking, alcohol consumption, and unsafe driving among men and to ensure adequate access to physical and psychological rehabilitation among survivors of conflict.

Improving the educational opportunities among men requires better information and incentives for male students, strengthening the role of teachers, and enhancing the classroom climate. The education system should offer opportunities to resume education among men serving in the military. This could be accomplished through financial incentives, remedial and second-chance programs, or in-service training. Recent efforts to establish policies to prevent or discourage smoking may be strengthened by tightening prohibitions on smoking in public and private spaces, the promotion of healthier lifestyles among youth, and raising tobacco taxes.

Access to opportunity

Although Armenian family policy is comprehensive, maternity, paternity, and parental leave could be improved to protect the household incomes and the job prospects

of women, while promoting a more balanced distribution of responsibilities over household and childcare tasks between men and women, for instance, by extending the paternity leave or instituting incentivized shared parental leave. Improving access to quality childcare is expected to increase female labor force participation. The improvement in long-term care and access to social services among people with disabilities is also crucial.

It is necessary to enhance the quality of women's employment and to encourage the presence of women in higher productivity and higher paying sectors and occupations through, for example, improved technical and vocational education and training programs and enhanced workplace conditions. Measures that may help ensure equality in employment include hiring practices that promote credible attention to the skills of jobseekers and prevent discrimination. Expanding women's access to entrepreneurship requires easing access to finance among women through, for instance, alternative means of assessing risks. Ongoing efforts to offer training to women entrepreneurs should be strengthened to include a focus on soft and digital skills.

Use of capital

Improving the representation of women in decision-making requires ensuring the enforcement of existing quotas, while continuing to seek parity, including by addressing women's self-exclusion from candidature. Complementary measures include increasing the presence of women in political party structures and leadership

and providing women with training, finance, and the means to establish networks.

Separately, GBV prevention and response measures need to be strengthened. To prevent GBV, it is important to assess the limitations of the existing institutional framework and enhance the effectiveness of legislative efforts. Gaps involve the potentially incomplete coverage of existing laws, as well as enforcement hurdles stemming from social stigma and other factors. Shifting social norms that favor violence among all stakeholders including boys and men, service providers, communities, leaders, and the private sector will be crucial for effectiveness. Investments in high-quality survivor services need to be ramped up, including shelters, adequate psychosocial support, and legal advice. The role of health care facilities in detecting and responding to GBV should be adequately

acknowledged. There is a need to ensure consistent and structured data collection to identify and address GBV, including beyond domestic violence.

Social norms

The report highlights that social norms are one of the key factors underlying many of the gender gaps identified. Policies aimed at addressing the gaps must therefore be combined with interventions that shift biases and influence behavior. Addressing adverse social norms requires coordinated multisectoral approaches with a special focus on awareness raising activities, for instance, through mass and social media campaigns, which have been shown to have positive effects. International experiences have also shown that starting interventions at an early age, engaging various stakeholders including boys and men, and involving role models can be effective.

CHAPTER 1

INTRODUCTION

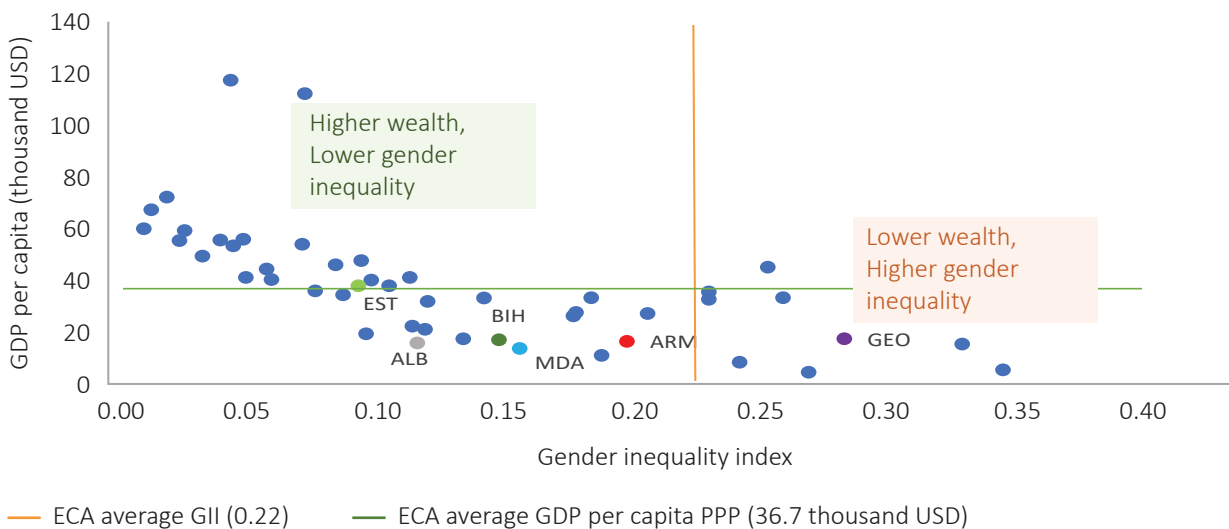
1.1. Despite recent progress, Armenia stands to benefit from the promotion of gender equality

Gender equality is critical for sustainable and inclusive growth and poverty reduction efforts in Armenia. This is particularly the case at the country's current demographic stage, marked by a shrinking population and increasing dependency ratio, largely attributable to low fertility rates. This trend is exacerbated by outmigration, especially among working-age men. Gender equality remains a cornerstone for building resilience against external shocks, facilitating a sustainable and inclusive growth, and mitigating and preventing the potential impacts of climate change (Ali 2021; Bertay, Dordevic, and Sever

2020; Pervaiz et al. 2023).¹¹ By promoting gender equality and fostering a more inclusive society, the country can progress along a pathway toward a virtuous circle of gender equity and economic growth (Figure 1.1).

Recent efforts by the government have led to progress in closing the gender gap. This is demonstrated by the positive change in the gender inequality index, which declined from 0.35 in 2010 to 0.20 in 2022 (Figure 1.2). Similarly, the rank of the country in the global gender gap index has drastically improved, from 102nd in 2016 to 61st in 2023. Yet, Armenia lags some of its peers (Figure 1.3). As the assessment will show, the government has made important strides in strengthening the legal and policy framework for gender equality.

Figure 1.1. Gender inequality index vs. GDP per capita, Eastern Europe and Central Asia, 2022



Sources: GII (Gender Inequality Index) (dashboard), Data Center, United Nations Development Programme, New York, <http://hdr.undp.org/en/content/gender-inequality-index-gii>; WDI (World Development Indicators) (Data Catalog), World Bank, Washington, DC, <https://datacatalog.worldbank.org/search/dataset/0037712>.

Note: Gross domestic product (GDP) per capita is in constant 2017 international purchasing power parity US dollars. ECA = Eastern Europe and Central Asia.

¹¹ The literature suggests that the causal impact of gender equality on economic growth is far more consistent and robust than the positive effects of growth on gender equality.

In addition, gaps in the accumulation of human capital, especially in health and education, have generally been narrowed, with women showing better outcomes partly due to the differentiated role in the conflict. Women have also made advances in the labor force, as demonstrated by their higher numbers in skilled positions and their unemployment rates, which are similar to the rates among men. There has also been progress since the last Country Gender Assessment (CGA), conducted in 2016, in the sex ratio at birth and the representation of women in the National Assembly (annex A).

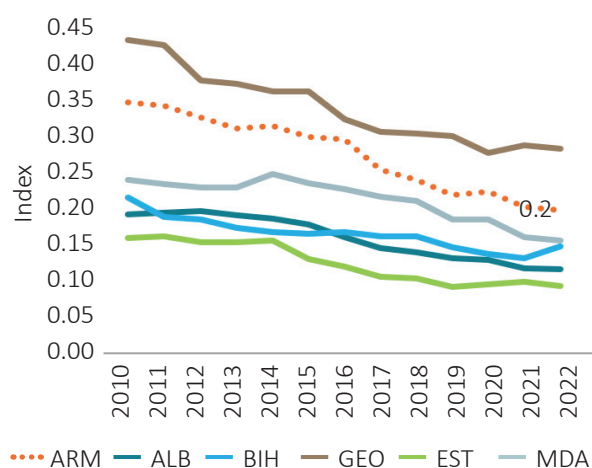
However, traditional gender gaps continue to undermine the development prospects of the economy and society. Large gaps to the disadvantage of women persist in labor market participation, access to full-time jobs, and pay. Women still earn much lower wages than men regardless of educational attainment, sector, occupation, and other observable factors. Gender gaps are especially evident in indicators of agency.

Women are generally underrepresented in decision-making and are exposed to the most extreme manifestation of gender inequality, gender-based violence (GBV). Traditional social norms on the role of women relative to men in the family and society persist and underlie many of the observed gaps.

1.2. Poverty in Armenia has gender dimensions

Although overall poverty rates among women and men are equal in Armenia, gender gaps widen at age 18 and peak during the reproductive years of women. In 2022, poverty rates were 25 percent for both women and men.¹² The gap in the poverty rate has always been small, ranging from 0 to 2 percentage points in 2016–22. Multidimensional poverty rates were also comparable between women and men in 2022 (21.8 percent and 19.4 percent, respectively). However, averages mask the differences in poverty experienced by women

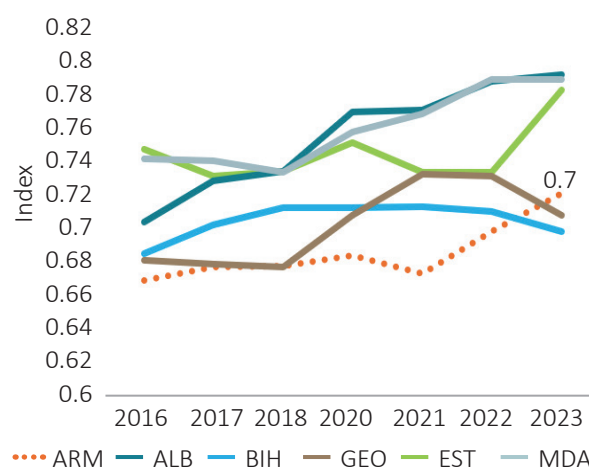
Figure 1.2. Trends in the gender inequality index



Source: GII (Gender Inequality Index) (dashboard), Data Center, United Nations Development Programme, New York, <http://hdr.undp.org/en/content/gender-inequality-index-gii>.

Note: The gender inequality index reflects gender-based disadvantage in three dimensions: reproductive health, empowerment, and the labor market. It ranges from 0 to 1, where 0 is complete gender parity and 1 total gender inequality.

Figure 1.3. Global gender gap index



Source: WEF 2022.

Note: The global gender gap index reflects the gender-based gap in four dimensions: economic participation and opportunity, educational attainment, health and survival, and political empowerment. Scores are on a 0 to 1 scale, where 1 represents the optimal situation or parity.

¹² Poverty is measured at the household level and, by assumption, all household members are classified as poor or nonpoor if the household is, respectively, poor or nonpoor. Measuring poverty at the household level assumes there are no intrahousehold inequalities in access to income and consumption.

and men during the life cycle, favoring each sex at different stages. Although, in 2022, poverty rates among girls and boys were nearly even during childhood, the gap widened to over 8 percentage points at ages 18–19 (Figure 1.4). Poverty rates are persistently higher among women of peak childbearing and reproductive age (18–40) than among men. This trend reverses at ages 40–49, likely in connection with changing trends in labor force participation. Female labor force participation rates are lower among women during the reproductive years but start rising at age 44 (Chapter 3. Access to Economic Opportunity). This is consistent with global trends (Muñoz-Boudet et al. 2018).

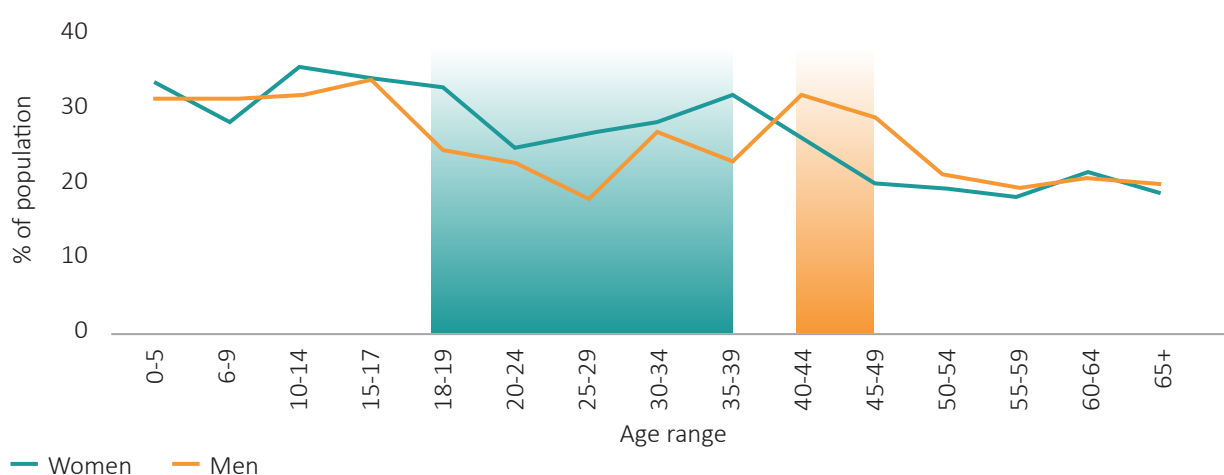
Household demographics affect poverty rates. The presence of children is a significant factor. The poverty rate is significantly higher among individuals living in woman-headed households with children below age six (Figure 1.5). An analysis reveals that the majority of poor households (76 percent) consist of multiple adults with children.¹³ Among these, households

with multiple adult women, along with children, exhibit a particularly high poverty rate of 45.6 percent (Figure 1.6). Irrespective of the number of adults or their ages, households with children tend to be poorer than households without children, with significant disparities across all household types. The analysis indicates that impoverished women living with children are more likely to be ages 25–44, aligning with the upward trend in women's poverty within this age range (Figure 1.4).¹⁴ The opportunity costs and direct costs associated with raising children are potential reasons for this trend, but more analysis is needed to explain the causes.

1.3. The assessment provides an update on gender gaps and the driving factors

This report provides an overview of the challenges to achieving gender equality in Armenia using an analytical framework based on the World Bank's New Gender Strategy 2024–2030 and the World Development Report

Figure 1.4. Poverty rates, by sex and age-group



Source: Calculations using the 2022 round of ILCS (Integrated Living Conditions Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=205>.

¹³ Based on calculations using the 2022 round of ILCS (Integrated Living Conditions Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=205>. The demographic typology of households is defined based on Muñoz-Boudet et al. (2018).

¹⁴ According to calculations using the 2022 round of the Integrated Living Conditions Survey, 50 percent of poor women living with children were within the 25–44 age range, and 52 percent live in urban areas.

2012 (World Bank 2024b, 2011). This framework is also in alignment with Armenia's New Gender Strategy 2024–2028 (MoLSA 2024) (annex B). The analysis reveals that the major challenge in Armenia lies in the returns to human capital disfavoring women. The returns to human capital are a function of three main factors: (1) the accumulation of capital (endowments especially in health and education), (2) access to opportunity (focused on economic opportunities in the labor market and entrepreneurship), and (3) the ability to use accumulated capital (agency or capacity to make decisions and act upon them) (Figure 1.7). The report identifies gender gaps in outcomes across these areas and explores the main drivers and barriers behind them. These drivers and barriers emanate from formal legal

and policy institutions, informal institutions (that is, social norms), and external shocks, including COVID-19, climate change, and military conflict. The ultimate goal of the analysis is to expand the existing knowledge base and to contribute to inform and improve policymaking to close the persistent gender gap in the country.

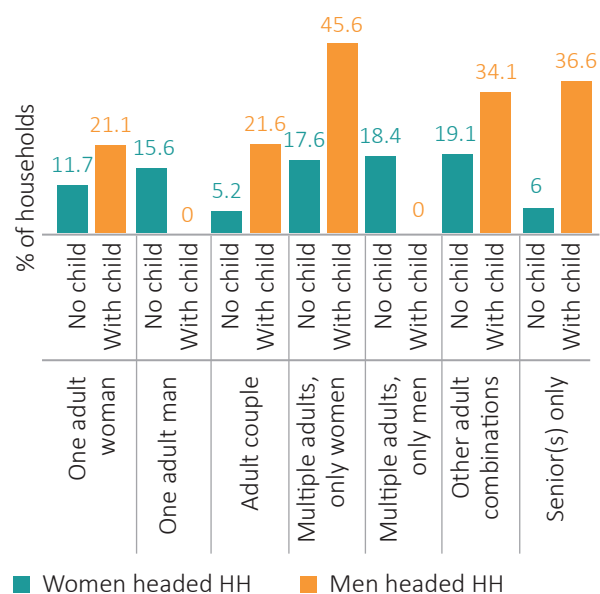
This assessment is based on quantitative and qualitative analyses using the latest available data and relying on the feedback received during the consultations with major stakeholders. The main datasets used in the analysis are taken from the 2022 round of the Integrated Living Conditions Survey, the 2022 Armenia Labor Force Survey, and the 2023 Life in Transition Survey IV.¹⁵ Wherever relevant, Armenia's performance

Figure 1.5. Poverty rate, by head and household type, % of individuals



Source: Calculations using the 2022 round of ILCS (Integrated Living Conditions Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=205>.

Figure 1.6. Poverty rate, by household composition, % of households



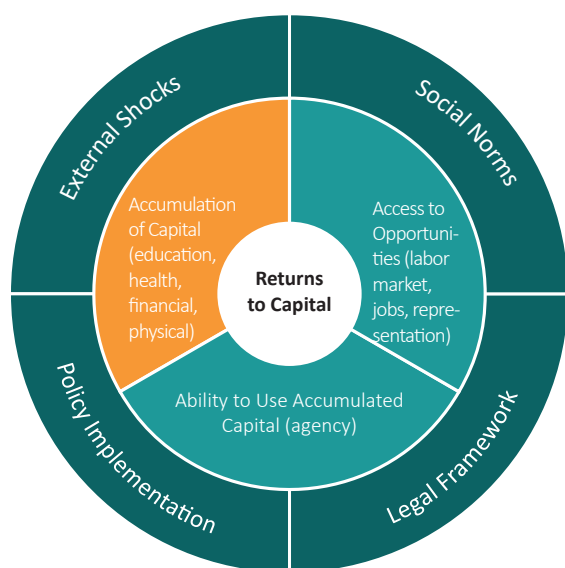
Source: Calculations using the 2022 round of ILCS (Integrated Living Conditions Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=205>.

Note: The classification is by the number of adults (regardless of marital status) and the presence of children. Children refers to the 0–17 age-group. Seniors are ages more than 62. The number of observations is small for some types of households: 8 observations for one adult male with children; 0 for multiple adults, only male, with children; 10 for senior(s) only with children; and 17 for multiple adults, only male, no children.

¹⁵ The 2022 round of LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>; ILCS (Integrated Living Conditions Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=205>; EBRD (2023).

is benchmarked against peer countries selected based on several indicators (annex D). The peer countries include Albania (ALB), Bosnia and Herzegovina (BIH), Estonia (EST), Georgia (GEO), Kosovo (XKX), and Moldova (MDA). The report focuses on trends since 2016, when the previous assessment was published. Chapter 3, which discusses the opportunities in the labor market, analyzes data from 2018 onward because of the revision to the definition of labor market status in the Labor Force Survey, which is the primary data source for that chapter. The report also relies on the feedback received during the two rounds of in-person consultations with major stakeholders in Armenia (annex C). The assessment identifies several knowledge gaps that require more analysis. These are listed in annex L, Table L.1.

Figure 1.7. Understanding the key gender challenges in Armenia



1.4. External shocks and social norms are important amplifying and explanatory factors

The COVID-19 pandemic and the military conflict, together, had a heavy negative impact on the economic prospects of the country, with many gender implications. Although Armenia has continued on a positive track in recent years,

the outlook is uncertain because of the risk of a reversal in inflows from trade and remittances, continued geopolitical tensions, and unresolved border issues ([World Bank 2023d](#)). COVID-19 has demonstrated gender differentiated impacts across countries and Armenia is no exception. The assessment presents differentiated impacts of the pandemic on women and men in Armenia based on the available evidence. The conflict that afflicted the country for decades has also shown important gender differentiated impacts. Although more data are needed to assess the impact in Armenia quantitatively, each chapter provides a snapshot of actual and potential gendered impacts of these external shocks.

There is growing evidence that climate change has specific gender dimensions that need to be acknowledged in mitigation and adaptation measures. Increased drought risk, floods, and landslide hazards are a particular threat to poorer rural communities in Armenia. Without adaptation and disaster risk reduction, climate shocks and climate change will exacerbate income and wealth inequalities and hinder attempts to reduce poverty rates ([World Bank and ADB 2021](#)). Acknowledging the different vulnerabilities, concerns, and priorities among women and men is essential to mitigating the effects of climate change and preventing the widening of gender gaps, but also to improving the resilience of households, raising the effectiveness of climate policies, reducing poverty, and accelerating economic growth. Persistent gender gaps are likely to make it more difficult for women to prepare for or prevent the impacts of climate change. The more vulnerable position of women, for instance, in access to finance, has a bearing on the ability to manage the effects of shocks and disasters. Women's inadequate representation in decision-making bodies working on climate change may limit women's opportunity to contribute to solutions. More data and evidence specific to Armenia are needed on these issues.

The assessment addresses social norms as

central barriers and drivers underlying gender gaps in outcomes across all areas. Social norms are increasingly acknowledged as a key factor in explaining the persistence of gender inequality across countries, including Armenia. For example, the World Bank Gender Strategy 2024–2030 highlights the importance of understanding and addressing social norms in the effort to achieve more equitable gender outcomes ([World Bank 2023e](#)). The impact of social norms on gender outcomes is well documented globally,

although measuring and quantifying the impact is challenging. Recent changes in demographic indicators, accompanied by improvements in perceptions on the role of women and men in society, have signaled a progressive transformation in social norms in Armenia (Box 1.1). Yet, traditional social norms persist, largely explaining the observed gaps in outcomes across dimensions of well-being. The analysis in this report relies on multiple sources to substantiate the argument.

Box 1.1. The gender landscape in social norms in Armenia

Social norms are the perceived, but mostly unwritten rules that shape acceptable behavior within a society, thereby guiding human actions ([UNICEF 2023](#)). Social norms in Armenia are embedded in traditional and patriarchal values that tend to draw a clear distinction among gender roles.

In Armenia, there has been a notable societal shift in women's outcomes, indicating a progressive change in women's agency in certain areas. For example, the adolescent birthrate—the number of live births per 1,000 women ages 15–19—declined substantially, from 73.0 to 18.5, in 1990–2021.^a Women's mean age at birth of a first child rose from 22.7 to 25.9 in 2005–22^b and women's mean age at first marriage surged from 22.2 in 2000 to 27.9 in 2022. In part, this progress may be related to improvements in women's access to education, with tertiary education enrollment rates rising from 40 percent to 68 percent in 2000–20.^a However, Armenia still exhibits a higher adolescent birthrate and a lower age at the birth of a first child relative to peer countries, suggesting there is room for improvement.^a Also, disparities by location persist, with urban areas generally being more progressive. For example, women in rural areas are more likely than urban women to marry and give birth to their first child at an earlier age.^c

The societal perceptions reported by respondents in the 2023 Life in Transition Survey IV (EBRD 2023) in Armenia indicate progressive transformation in some areas. For example, the share of women and men who believe that it is better for everyone involved if a man earns the money and a woman takes care of the home and children declined in 2016–23. The decline was more substantial among women (from 80.6 percent to 69.0 percent) than among men (from 91.7 percent to 86.5 percent) (EBRD 2023). Nonetheless, data show mixed results on perceptions of the extent of women's economic opportunity and related beliefs. For instance, although the shares of firms with women employees and women leaders have grown (by 16.0 and 5.6 percentage points, respectively), labor force participation has remained low among women relative to men.^d Moreover, perceptions about women's competence in decision-making positions in the labor market exhibited a

negative shift. In 2016–23, the share of women and men who believed that women were as competent as men as business executives dropped, and the decline was more pronounced among men than among women (8.5 and 5.5 percentage points, respectively) (EBRD 2023). These findings indicate that despite significant improvements in the landscape of gender and social norms women still face serious disadvantages stemming from entrenched traditional attitudes and beliefs.

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- a. WDI (World Development Indicators) (Data Catalog), World Bank, Washington, DC, <https://datacatalog.worldbank.org/search/dataset/0037712>.
 - b. ArmStat (2023c); Gender Statistics (database), United Nations Economic Commission for Europe, Geneva, <https://unece.org/statistics/gender-statistics>.
 - c. Calculations using the 2022 round of ILCS (Integrated Living Conditions Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=205>.
 - d. See chapter 3; 2005–20 data of WBES (World Bank Enterprise Surveys) (dashboard), World Bank, Washington, DC, <https://www.enterprisesurveys.org/en/enterprisesurveys:World Bank 2020a>.

11. Table 1.1 shows the policies recommended to address the gender gaps identified in the report (Table 1.1; see also Chapter 5: Policy Recommendations).

Table 1.1. Policy recommendations

Objective	Policy recommendations	Timeline ^a
Human capital accumulation		
Improve specific health-related outcomes among both women and men	<i>Continue to eliminate differences in the sex ratio at birth:</i> Continue awareness campaigns engaging with medical communities and faith-based organizations; promote the value of girls; engage regional and local authorities in implementation and increase their capacity.	Shorter and longer term
	<i>Address excess mortality among men related to smoking, traffic accidents, and conflict:</i> Educate and inform the population about the risks of smoking; enact and enforce legislation banning smoking in public and private spaces; increase tobacco taxes; decrease average speed limits and enforce these limits; apply United Nations standards on safety; offer adequate physical and psychological rehabilitation to survivors of conflict.	Longer term
	<i>Reduce maternal mortality:</i> Strengthen reproductive health; improve the capacity of maternal, sexual, and reproductive services to conduct prenatal screenings and reduce the rate of C-sections; improve the general health status of women and pregnant women.	Longer term
Eliminate gender gaps in education between men and women	<i>Improve the educational attainment and opportunities of young men:</i> Build networks of key actors in the lives of boys and men that promote norms of educational success; support the role of teachers as motivational figures; offer financial incentives or information on careers; offer opportunities and incentives to continue studying for men who interrupted their studies to serve in the military.	Longer term
	<i>Reduce sex segregation by field of study:</i> Address gender bias in learning materials; encourage participation in extracurricular activities in science, technology, engineering, and mathematics (STEM) from an early age; feature role models; promote partnerships with the private sector.	Longer term

Objective	Policy recommendations	Timeline ^a
Human capital accumulation		
	<p><i>Improve the transition of young women from school to work:</i> Focus on improving cognitive, socioemotional, and in-demand technical skills; improve the quality and relevance of technical and vocational education and training and higher education.</p>	Longer term
Access to economic opportunity		
Increase the labor force participation of women	<p><i>Provide adequate parental leave:</i> Enhance flexibility and equality in leave allocation; ensure adequate benefits and enhance coverage; complement with information campaigns including positive male role models; consider a shift toward shared parental leave with embedded incentives for take-up by fathers.</p>	Shorter and longer term
	<p><i>Improve access to childcare:</i> Increase the availability and coverage of public or subsidized childcare services; improve the quality of childcare; seek to change social norms in the gender bias in the benefits of formal versus informal childcare.</p>	Longer term
	<p><i>Enhance inclusion and the empowerment of individuals with disabilities:</i> Ensure the availability of health and social care services; continue promoting independent living principles and community-based services for people with disabilities; provide vocational training; improve accessibility in the workplace.</p>	Shorter term
Level the playing field in employment and entrepreneurship	<p><i>Promote equality in occupational and sectoral choices:</i> Build skills and challenge gender stereotypes at school (for instance, through technical and vocational education and training); create woman-friendly working conditions in man-dominant sectors; continue seeking change in perceptions and bias among educators, parents, girls, boys, women, and men; encourage the visibility of women in STEM and in leadership positions; integrate gender-smart design in activation programs targeting women.</p>	Longer term
	<p><i>Strengthen entrepreneurship and support services:</i> Prohibit discrimination in access to credit; promote alternative financial products that mitigate women's collateral requirement needs; accompany financial support with business training and mentoring and networking support; continue to provide training in soft skills and digital literacy.</p>	Shorter term

Objective	Policy recommendations	Timeline ^a
Use of capital (voice and agency)		
Improve the decision-making capacity of women in public and private spheres	<i>Increase the presence of women in democratic institutions through affirmative action:</i> Continue investing in women's political representation; ensure women's representation through effective zipper systems and sanctions for noncompliance.	Shorter and longer term
	<i>Support women's leadership and political participation within political parties as well as through activism:</i> Build skills among women politicians and the promotion of women to leadership roles within political parties; invest in education and training among the new generation of women leaders with the help of civil society organizations (CSOs).	Shorter term
Address gender-based violence through adequate prevention and response	<i>Assess the limitations in the existing institutional framework and ensure consistent data collection on all forms of GBV:</i> Evaluate the practical limitations of laws and complement the laws with necessary implementation cues; ensure thorough investigation of cases of GBV; ensure consistent and accurate data collection on all forms of GBV.	Shorter and longer term
	<i>Destigmatize and strengthen preventative mechanisms to encourage reporting on GBV:</i> Ensure the knowledge and awareness of law enforcement about GBV issues; establish cross-sectoral preventative mechanisms to ensure a holistic approach to GBV.	Longer term
	<i>Invest in high-quality and responsive survivors' services by increasing the accessibility of relevant care facilities:</i> Equip health care facilities with effective tools to detect and address GBV; improve the quality and number of survivor care facilities and establish integrated service delivery.	Longer term

Note: For a comprehensive list of policy recommendations, refer to the Background Note for the Armenia Country Gender Assessment. From the comprehensive list of policy recommendations outlined in the Background Notes, priority has been assigned to the recommendations that emerged directly from the analysis as most urgent and potentially exercising the greatest impact (Nozaki et al. 2024a, b, c).
a. The timeline indicates the potential ease or the time required to implement the measures as assessed by the team.

CHAPTER 2

HUMAN CAPITAL ACCUMULATION

Investing in human capital in Armenia is critical to engendering sustained growth and reducing poverty. This is especially so given the imminent demographic transition characterized by population aging, which is being exacerbated by substantial outmigration flows. Boosting the human capital of women and men is essential. Equality in the accumulation of human capital from childhood into old age is crucial to ensuring that girls and boys experience equal opportunities in life. Such equality can determine the development prospects of society by promoting inclusive, sustained growth and poverty reduction. Poor maternal health outcomes, for instance, have been found to exert a negative impact in household poverty (Heymann et al. 2019; Weber et al. 2019). The accumulation of human capital by mothers relative to fathers has intergenerational impacts because the enhanced status of women is associated with better outcomes among their children (Andrabi et al. 2012; Dumas and Lambert 2011; Bishai et al. 2016; De Brouwere et al. 2010; Kuruvilla et al. 2014; Liu et al. 2017; Ogunjimi et al. 2012; Tough et al. 2010).

2.1. Health

2.1.1. Demographic trends in Armenia have important gender dimensions

The age distribution of the population in Armenia shows two distinct patterns, both with gender implications. One, at the top of the population pyramid, is a concentration of women that is expected to grow as population aging intensifies. The other is an unusually large concentration of men among younger age-groups. The lower part of the population pyramid up to

the 30–34 age-group is clearly skewed toward men because more boys than girls are being born in Armenia (Figure 2.1, panel a). At the top of the pyramid, however, and beginning already with the 45–50 age-group, women outnumber men, an indication of the higher mortality among adult men. By 2050, if the current trends persist, the concentration of the population among the older age-groups will become more pronounced, and the number of older women will far exceed the number of older men. Population aging is proceeding at full speed in Armenia. Thus, 25 years from now, more than a third of women and almost a quarter of men will be ages more than 60 compared with a quarter of women and 16 percent of men today (Figure 2.1, panel b).

Rapid aging is exacerbated by high outmigration rates especially among young men with relatively better educational attainment (World Bank 2022b).

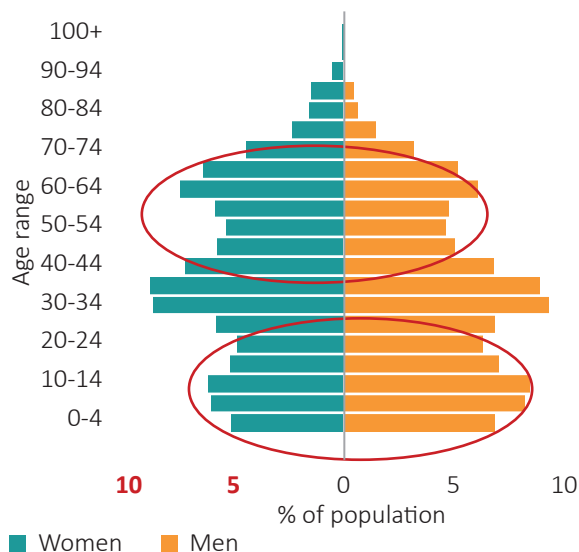
The outmigration rates in Armenia are among the highest in the region, especially among men of working age (World Bank 2022b). Based on 2022 Armenia Labor Force Survey data, 30.6 percent of men who departed to another country were between ages 25–34 and 26 percent were among the 35–44 age-group in 2022.¹⁶ Around 95 percent of these migrants had attained higher than upper-secondary education (general education), which suggests there is a flight of a comparatively more highly skilled workforce given that this is higher than the level of education attained by 89.8 percent of the population. To some extent, this outflow may be connected to the conflict and the tightening of the regulations on compulsory military service. The main reason given for migration is, however, work (88 percent).¹⁷

¹⁶ Calculations using 2022 data of LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>.

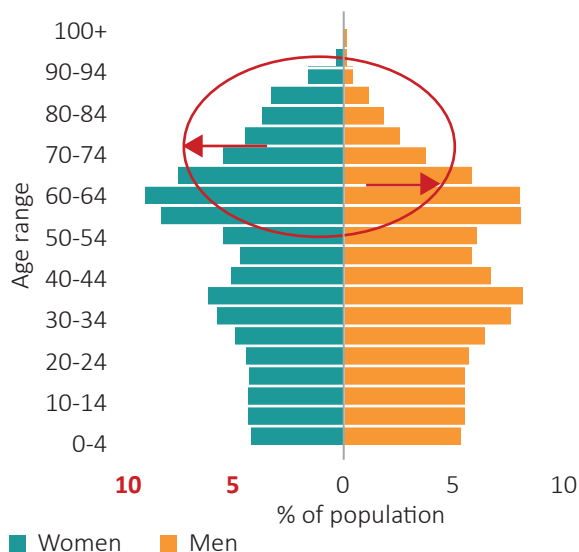
¹⁷ Calculations using 2022 data of LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>.

Figure 2.1. Two population pyramids in Armenia

a. Distribution of population, by age and sex, 2024



b. Distribution of population, by age and sex, 2050

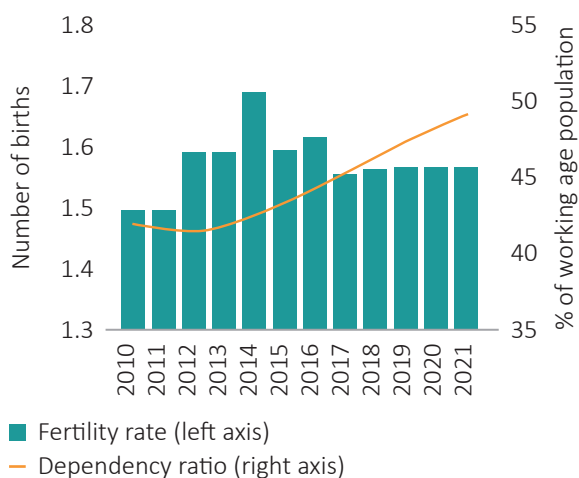


Source: World Population Prospects (dashboard), Population Division, Department of Economic and Social Affairs, United Nations, New York, <https://population.un.org/wpp/>.

Population aging and substantial outmigration are expected to continue to drive the dependency ratio upward. The dependency ratio has been rising over the last two decades because of the decline in the birthrate below the population replacement rate (Figure 2.2) and, to some extent, the improvement in life expectancy among women, from 74.5 years in 2001 to 77.3 years in 2021. In 2022, the dependency ratio was 50.7 percent, indicating that, for every 100 people

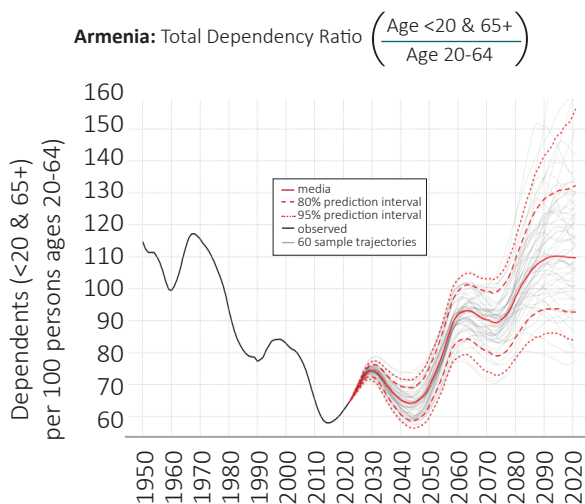
of working age, there were approximately 51 dependents. This trend is expected to escalate as the bulge in the population pyramid climbs with the increase in the numerator of the dependency ratio. The rise in the old-age dependency ratio may be offset by the decline in the number of young dependents (children) in the short term, but, over the long term, the total dependency ratio is projected to double (Figure 2.3).

Figure 2.2. Birthrate and dependency ratio, 2021



Source: World Population Prospects (dashboard), Population Division, Department of Economic and Social Affairs, United Nations, New York, <https://population.un.org/wpp/>.

Figure 2.3. Total dependency ratio, projections



Source: World Population Prospects (dashboard), Population Division, Department of Economic and Social Affairs, United Nations, New York, <https://population.un.org/wpp/>.

Narrowing the gender gap in human capital presents opportunities for growth and increased fiscal revenue. In the absence of adequate policy responses, these trends entail particularly daunting challenges through, for example, greater fiscal pressure because of rising expenditures on pensions and health care. However, because of their large working-age populations, late-dividend countries, such as Armenia, may obtain a substantial second demographic dividend and accelerate growth.¹⁸ Maintaining productivity growth is essential for this to occur, through encouraging aggregate savings and channeling them towards investments in human and physical capital, boosting female labor force participation and productivity, and starting to address the longer term negative impacts of ageing while preserving the living standards of the older population ([World Bank 2016b](#)). Given the comparatively low female labor force participation rate in Armenia, the country would benefit substantially from such policies (Chapter 3. Access to Economic Opportunity).

2.1.2. Although on the decline in recent years, skewed sex ratios at birth persist because of son preference

Despite improvements in recent years, the sex ratio at birth in Armenia remains above the natural level, higher than in peer countries, and rose in 2022. Armenia has registered skewed sex ratios at birth for decades because

of the practice of sex-selective abortion, which has been widely documented ([Dávalos, DeMarchi, and Sinha 2015](#); [EU 2021](#); [Schief, Vogt, and Efferson 2021](#); [UNFPA 2018](#)). Because of the ongoing legal efforts undertaken by the government, the sex ratio at birth declined in 2012–21 ([UNFPA 2022a](#)) (Box 2.1). Yet, it remains above the natural level (1.04–1.06 boys per girl) and the average in the region (1.06 throughout 2012–22) (Figure 2.4). The ratio registered a substantial increase in 2022, the last year on which data are available, from 1.08 in 2021 to 1.12 (Figure 2.5). This trend is particularly acute in some rural areas, in the less well-off provinces, including Vayots Dzor (1.24), Armavir (1.19), and Tavush (1.19), and among third (1.23) and fourth children (1.27) (ArmStat 2023c). Differences across provinces are marked and may be related to migration patterns. A large share of the men in some provinces spend most of the year searching for job opportunities in other countries (for example, the Russian Federation), which may affect son bias ([Schief, Vogt, and Efferson 2021](#)).

The practice of sex-selective abortions associated with son preference in Armenia since the 1990s appears to be declining. There is evidence of deeply rooted cultural preferences for sons going back to the early 1990s ([Schief, Vogt, and Efferson 2023](#)). Although the preference for sons as a first child persists among married men and women, it has changed since 2017 ([UNFPA 2022a](#)). Among women, the preference

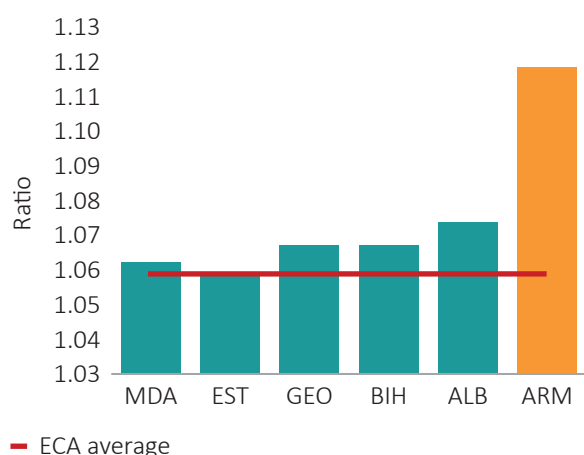
¹⁸ A late-dividend country refers to a country that is experiencing a demographic transition whereby birthrates have declined, and the population is aging.

Box 2.1. The efforts of the government to end sex-selective abortion

The government has deployed important efforts during the last decade to curtail the harmful practice of sex-selective abortion. In 2013, the government acknowledged the problem and addressed it as part of the state policy on maternal and child health and a program to combat GBV. Various initiatives to raise awareness and educate the population have been launched since then, such as the Caring for Equality Program, which involved training among students, parents, and service providers nationally and across communities in 2015–16. In 2016, the Law on Human Reproductive Health and Reproductive Rights was amended to reflect the explicit prohibition of sex-selective abortion. A recent, more comprehensive effort was the 2020–23 National Action Plan on the Prevention of Gender-Biased Sex Selection, which was aimed at the development of a scientific basis for action to build capacity and raise awareness on the issue. Within this framework, large-scale public awareness campaigns were conducted in collaboration with public institutions, international organizations, and local nongovernmental and community organizations. A community of practice on local participation and nondiscrimination was established.

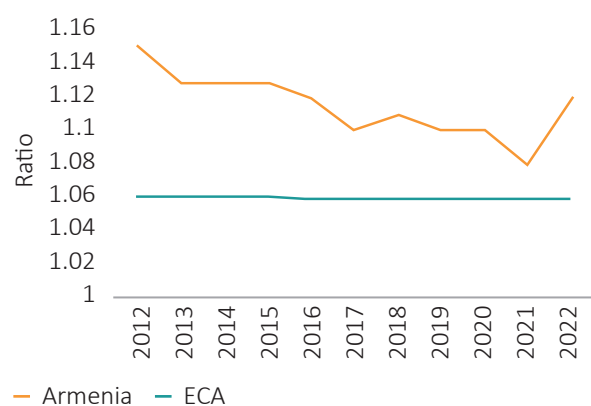
Sources: CEDAW 2021; UNFPA 2022a.

Figure 2.4. Sex ratio at birth, selected countries



Sources: ArmStat 2023c; WDI (World Development Indicators) (Data Catalog), World Bank, Washington, DC, <https://datacatalog.worldbank.org/search/dataset/0037712>.

Figure 2.5. Trends in the sex ratio at birth, Armenia



Sources: ArmStat 2023c; WDI (World Development Indicators) (Data Catalog), World Bank, Washington, DC, <https://datacatalog.worldbank.org/search/dataset/0037712>.
 Note: The Eastern Europe and Central Asia average remained steady at 1.06 throughout the analysis period.

for boys decreased from 32 percent to 28 percent in 2017–22, while their preference for girls rose from 16 percent to 27 percent. Among men, the preference for sons was stronger (39 percent), although also declining from 41 percent in 2017, while their preference for girls increased from 9 percent to 19 percent (Figure 2.6).

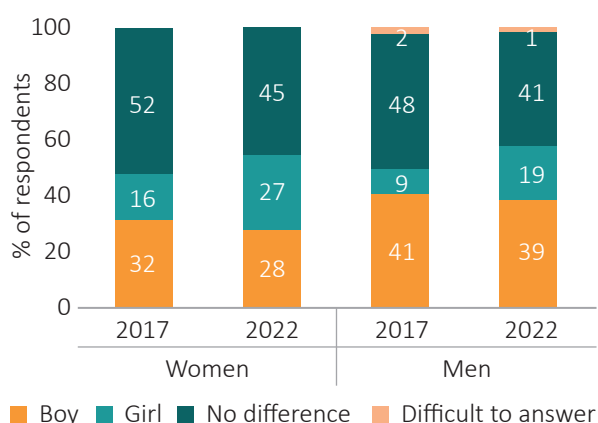
Armenians cite a diversity of reasons for their reported son or daughter preference (Figure 2.7). The main reasons for son preference include that sons continue the lineage (91 percent); sons are the defenders of the motherland (83 percent); sons are the heirs to property (67 percent); and it hurts parents to see the difficulties of daughters (59 percent).¹⁹ Among respondents in households that prefer girls, the main reason given was that daughters are always ready to help parents (67 percent); there are fewer girls in the family (10 percent); and the love for girls in the family is big (5 percent) (UNFPA 2022a). Son bias is especially strong among men and in certain less economically advantaged provinces, whereas equal preference appears to be associated with higher educational attainment and higher wealth status (Schief, Vogt, and Efferson 2021; UNFPA 2022a). In

addition, research shows that Armenians who are concerned about conflict exhibit a 20 percent higher son bias than those who are less concerned (Mavisakalyan and Minasyan 2023).²⁰

2.1.3. Adult mortality rates are substantially higher among men because of risky behaviors and conflict

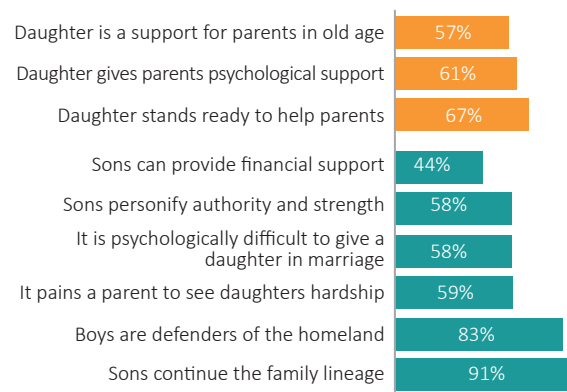
Women in Armenia tend to live longer and exhibit lower adult mortality rates than men. On average, women live 10 years longer than men, which represents one of the highest gaps in the region. The adult mortality rate among men is also high compared with peer countries, the second highest after North Macedonia. In an unusual trend in Armenia, while the life expectancy of women rose in the last two decades (from 74.5 in 2001 to 77.3 in 2021), that of men declined (from 67.0 to 66.6). The female-to-male life expectancy ratio was 1.16 in 2021, above the ratio in comparator countries (Figure 2.8). In 2020, mortality rates rose among women and men. However, the increase was notably higher among men, resulting in rates approximately three times higher among men than women in 2021 (Figure 2.9).

Figure 2.6. Preferred sex of the first child, % of respondents



Source: UNFPA 2022a.

Figure 2.7. Reasons for the sex preference of first child, % of respondents



Source: UNFPA 2022a.

¹⁹ A son typically continues the family business and perpetuates the family name (Dávalos, DeMarchi, and Sinha 2015).

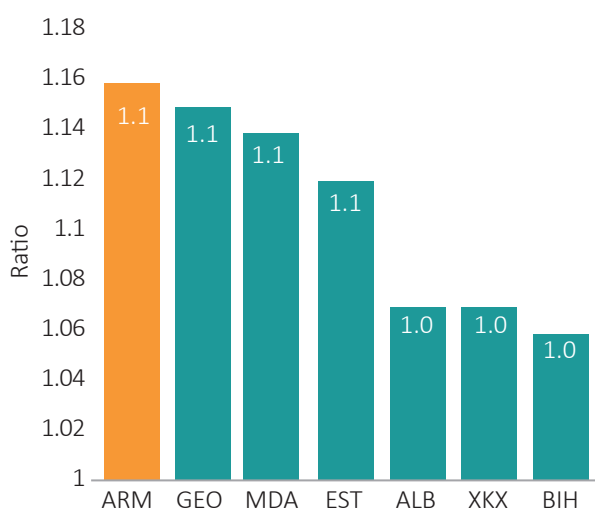
²⁰ Communities close to the centers of conflict show a more skewed sex ratio at birth after the onset of the conflict.

The high rates of risky behaviors, such as smoking and mortality caused by traffic accidents among men may partly explain these trends, while there are also major differences in how men and women access health care services. Close to half of Armenian men consume tobacco, in stark contrast to only 1.5 percent of women. This gender gap in Armenia is the largest among comparator countries. Substantially more men than women engage in behaviors that are associated with the risk of contracting a noncommunicable disease (for example, see WHO 2020). Likely to some extent as a result, men ages 45–64 experience much higher mortality related to circulatory disease and malignant neoplasms (ArmStat 2023c). In addition, men and women tend to access health services in different ways. A substantially larger share of men report that they have never had their blood pressure, blood glucose, or cholesterol level checked by a health care

professional. If health services are fragmented and not available in a timely fashion, women may delay or forgo care, while men may avoid seeking health care because of time constraints or norms surrounding masculinity.²¹ Armenia also has the highest road traffic mortality rate among its peers. The mortality rate in road accidents is nearly three times higher among men than among women (World Bank 2021a).²²

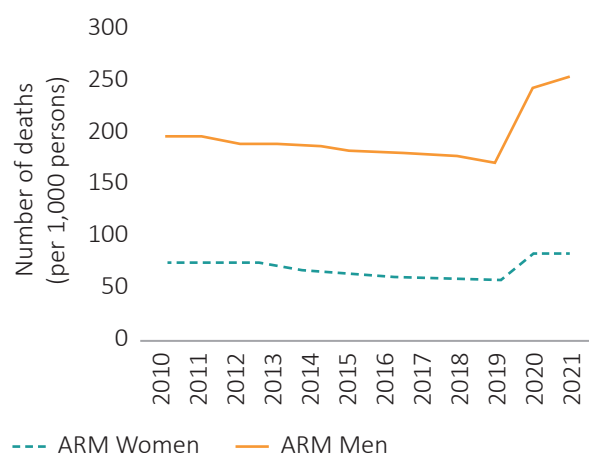
The combined impact of the COVID-19 pandemic and the military conflict may also help explain the growing differences in mortality among younger population groups in 2020. Similar to trends in other countries, in Armenia, a higher proportion of men than women died from COVID-19 in 2020. While the difference in male and female deaths was not large compared with other countries, there had been 16 deaths among men for every 10 deaths among women among confirmed cases of COVID-19 as of November

Figure 2.8. Female-to-male life expectancy ratio



Source: WDI (World Development Indicators) (Data Catalog), World Bank, Washington, DC, <https://datacatalog.worldbank.org/search/dataset/0037712>.

Figure 2.9. Trends in adult mortality, by sex



Source: WDI (World Development Indicators) (Data Catalog), World Bank, Washington, DC, <https://datacatalog.worldbank.org/search/dataset/0037712>.

Note: Adult mortality rate = probability of dying ages 15–60, that is, the probability of a 15-year-old dying before reaching age 60.

²¹ The government has developed plans to introduce multidisciplinary teams that could incorporate social workers and other staff, in addition to family doctors and nurses, into the family medicine system to bring services closer to people in communities.

²² This estimation is subject to a challenge that applies everywhere: the difficulty faced by traffic police to determine the cause of a crash. The average socioeconomic cost of road crash fatalities and serious injuries in Armenia in 2009–20 has been estimated at 3.0 percent–3.9 percent of gross domestic product (GDP) (World Bank 2021a).

23, 2020 (Figure 2.10). At the same time 3,822 (military and civilian) deaths have been reported by the Investigative Committee in the 44 days' conflict of 2020, and 224 deaths in the September 2022 conflict. In particular, it has been estimated that the 2020 conflict led to almost 2,800 excess deaths among people ages 15–49 in Armenia, and this was highly concentrated among late adolescent and young adult men.²³ This suggests that a large proportion of excess mortality among men in 2020 was related to combat in the conflict (Figure 2.11). Beyond the tragic loss of life and its significance for the affected households and communities, this trend had major economic and demographic impacts, for instance, through the resulting deficit of young men and the likely rise in the share of households with only women and children (Box 2.2).

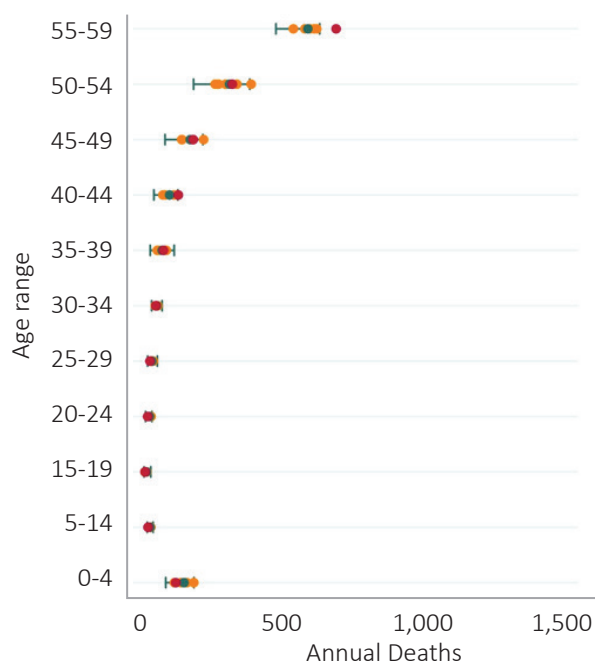
Figure 2.10. COVID-19 deaths, by sex, %



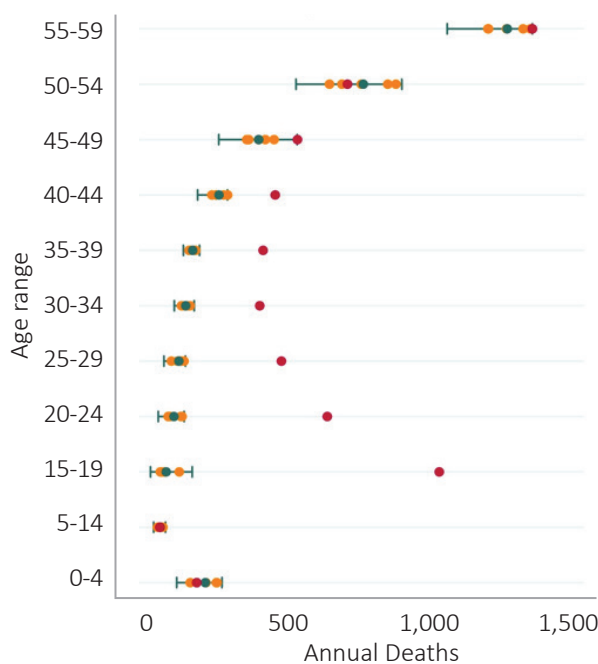
Source: COVID-19 Sex-Disaggregated Data Tracker: Armenia (web page), Global Health 50/50, University College London, London, <https://globalhealth5050.org/the-sex-gender-and-covid-19-project/the-data-tracker/?explore=country&country=Armenia#search>. Note: Data reflect the situation on November 23, 2020.

Figure 2.11. Expected and observed deaths, 2020

a. Mortality estimate: Women



b. Mortality estimate: Men



— Confidence interval ● Observed 2015-2019 ● Expected 2020 ● Observed 2020

Source: Karlinsky and Torrisi 2023.

²³ According to the estimate, deaths among male adolescents (15–19) constituted nearly 38 percent of the estimated excess mortality (Karlinsky and Torrisi 2023).

Box 2.2. Health and gender in conflict settings

The health impact of conflict is still poorly addressed in global literature because of the breakdown in health information systems. However, evidence indicates that men face a higher risk of death during conflict, while women and children constitute the majority of displaced persons (Buvinić, Das Gupta, and Shemyakina 2014; [Plümper and Neumayer 2006](#)). The rise in mortality among men may have important demographic implications. Mortality differentials have resulted in major discontinuities in population distribution in the years following a conflict ([Guha-Sapir and D'Aoust 2010](#)). Women of reproductive age living near high-intensity conflicts exhibit a mortality rate that is three times higher than their mortality rate in peacetime because of the indirect impacts of economic changes, displacement, and sexual violence ([Bendavid et al. 2021](#); Buvinić, Das Gupta, and Shemyakina 2014; Plümper and Neumayer 2005). There is also evidence that conflict has an impact on maternal mortality. Thus, in 2008, the eight countries with the highest maternal mortality rates were experiencing or emerging from conflict (Namasivayam et al. 2017; Saferworld and Conciliation Resources 2014). There is evidence that other health outcomes among men and women are also affected in different ways. Ex-combatants exhibit a high prevalence of injury, disability, and mental health problems, particularly post-traumatic stress disorder. They are more likely to embark on substance abuse and other risky behaviors ([Rockhold and McDonald 2009](#)). The most recent estimates suggest that, for each death of a soldier, between three and 10 combatants are wounded (Fazal 2014). For the general population, novel studies indicate that war leads to significant losses in disability-adjusted life years resulting from increases in years of life lost attributable to conflict-related injuries (Jensen et al. 2021). A meta-analysis of sex differences in trauma and post-traumatic stress disorder indicates that women are at a higher risk than men of developing these conditions following traumatic events (Buvinić, Das Gupta, and Shemyakina 2014; Tolin and Foa 2006).

The conflict is likely to be influencing other health outcomes among women and men differently. The conflict has likely had other health-related impacts associated with gender, including the increase in disabilities and the effects on mental health (Box 2.2). According to MoLSA, as a result of injuries sustained in the 2020 conflict and the subsequent military operations, 1,199 people, of whom 1,179 were men, and 20 were women, have been registered in the “Pyunik” information system – a registry of the disabled, and the “e-disability” information system for the assessment of a

person's functionality. Nearly 22,500 people in Armenia are expected to experience a mental health condition following the conflict ([WHO 2023](#)). Although the increase in disabilities and the direct mental health impacts of conflict disproportionately affect men, the health-related impacts of conflict on women can be significant not only through direct means, but also and perhaps predominantly through indirect channels such as malnutrition, the greater care burden, poor mental health, and inadequate sexual and reproductive health. These effects may become more pronounced in the longer

term (Box 2.2). More data and evidence on these associations are required to assess the exact scale of the challenges in Armenia.

2.1.4. Women continue to face high maternal death rates

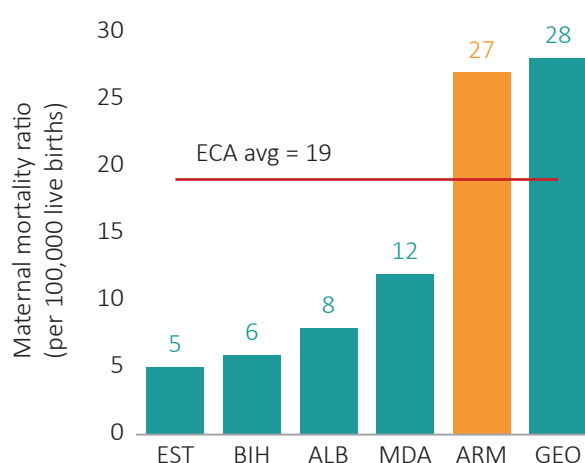
While Armenian men disproportionately die because of conflict and risky behaviors, Armenian women continue to face high risk of mortality during childbirth. Maternal mortality remains high in Armenia compared with peer countries, exceeding the Eastern Europe and Central Asia regional average. Among its peers, Armenia ranks second highest in the maternal mortality ratio, trailing only Georgia (Figure 2.12). ArmStat data show that the maternal mortality ratio has exhibited substantial fluctuation in Armenia over the last decade, but, overall, remains unchanged as the decline in mortality in urban areas has been accompanied by a substantial increase in rural areas (ArmStat 2023c). A particularly drastic rise in the maternal

mortality ratio was registered in 2018–21, and 2021 showed an unprecedented peak, at 58 and 35 deaths per 100,000 live births in rural and urban areas, respectively. As highlighted by government sources, this is likely related to COVID-19 and the conflict. The increase was followed, however, by an important decline in 2022 (to 24 and 20 deaths per 100,000 live births in rural and urban areas, respectively), although the ratio remained high by international standards. Preliminary data for 2023 as reported by the government show another large decline (by four), indicating that the efforts deployed by the Armenian authorities are having an effect.

The direct causes of maternal mortality have become less important, while the incidence of indirect or extragenital causes has grown.²⁴

The reduction of obstetric cases as causes of maternal mortality has occurred because of enhancements in the quality and accessibility of obstetric services. Access to maternal, sexual, and reproductive health services now

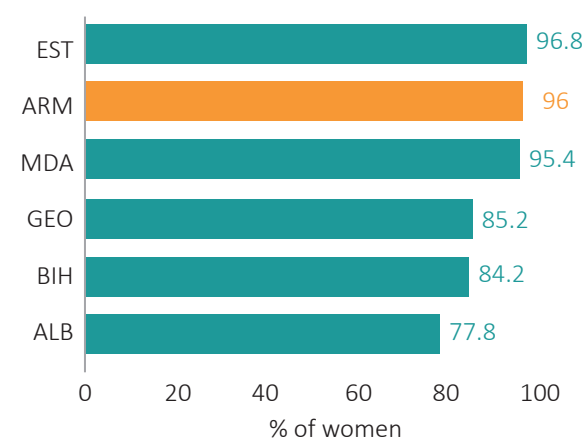
Figure 2.12. Maternal mortality ratio, per 100,000 live births, 2020



Source: WDI (World Development Indicators) (Data Catalog), World Bank, Washington, DC, <https://datacatalog.worldbank.org/search/dataset/0037712>.

Note: Estimates are for 2020. ECA = Eastern Europe and Central Asia.

Figure 2.13. Antenatal care coverage, at least four visits, 2022, %*



Source: WDI (World Development Indicators) (Data Catalog), World Bank, Washington, DC, <https://datacatalog.worldbank.org/search/dataset/0037712>.

Note: * The % of women aged 15-49 with a live birth in a given time period that received antenatal care four or more times.

²⁴ The causes of maternal mortality can be divided into two main groups: (a) direct/obstetrical (hemorrhage, ectopic pregnancy, toxic abortion, sepsis) and (b) indirect/extragenital pathologies (embolisms, viral infections, pathologies of various organ systems, and so on).

appears to be universal, as shown by the share of women who had at least four antenatal care visits in 2022 (Figure 2.13). Contraceptive use is also comparatively high: 57.1 percent of married or in-union women of reproductive age (15–49) were using any method in 2010–20, compared with 40.6 percent in Georgia and 46.0 percent in Albania. However, adequate access to services was disrupted during the COVID-19 pandemic in 2020–21, while there are reports of changing health-seeking behaviors among women affected by conflict as well as of overwhelmed health service providers (Guivatchian and Rostomian 2023; World Bank 2021a).

The rising share of extragenital pathologies highlights the deterioration in the general reproductive and mental health of the population and other quality gaps. Limited prenatal screenings, particularly noninvasive screenings, and limited opportunities for research using expensive and complex technologies often lead to late diagnoses of maternal diseases and pregnancy complications or fetal intrauterine pathologies and sometimes to omissions with irreversible consequences. During pregnancy, screening for sexually transmitted diseases—HIV, syphilis, gonorrhea, and trichomoniasis—is carried out on a limited scale, while other diseases are screened only if there are medical indications. The high rate of c-sections may also be a contributing factor because these are riskier procedures. Armenia's cesarean rate was 38 percent in 2022, more than twice the range recommended by the World Health Organization. Other potential reasons for this trend include the lack of adherence of pregnant women to good nutrition practices and the impact of conflict and large-scale displacement, which have resulted in poor health outcomes among pregnant women (Guivatchian and Rostomian 2023) (Box 2.2). The pandemic is

likely to have been a contributing factor during 2020–22 given the heightened vulnerability of pregnant women to complications (World Bank 2021a). According to one study, COVID-19 was the primary cause of 15 of 32 cases of maternal death registered in 2020 (World Bank 2021a).

2.2. Education

2.2.1. There is gender parity at lower levels of education, but women outperform men at higher levels

Gaps in enrollment have been closed at the lower educational levels. Consistent with the global trend, the gender parity index in education at the primary and basic levels has been close to 1 for the last decade, indicating the absence of gender gaps in enrollment nationwide.²⁵ Enrollment is balanced across provinces and economic groups, showing no significant disparities. However, the lockdown and school closures following the outbreak of COVID-19 may have had gender differentiated impacts on educational opportunities and outcomes, although evidence from Armenia is not yet available (de Paz, Gaddis, and Müller 2021).

The challenges faced by children affected by the conflict who are seeking to gain access to education may also involve gender issues. More than [70 schools and 10 kindergartens](#) were damaged during the military escalation in the fall of 2020 (UNICEF 2020). Moreover, boys and girls affected by the recent conflict either through displacement or by residing near the violence may be facing obstacles in accessing quality education. By the end of 2023, an additional 101,848 people, including an estimated 30,000 children, had arrived in the country following the escalation of hostilities in September 2023. Nearly 70 percent of this population are in Yerevan and surrounding

²⁵ The gender parity index is measured as the ratio of the gross enrollment ratio among girls to the gross enrollment ratio among boys.

provinces (Ararat, Armavir, Kotayk), and more than 80 percent of those school-age children are enrolled in schools ([UNICEF 2024](#)). Yet, concerns have been raised over accessibility to pre-school and the risk of school dropouts among adolescents ([UNICEF 2024](#)). The risk of school dropout, especially among adolescents, is high, partly due to the differences in the mandatory years of schooling ([UNICEF 2024](#)). An analysis using the needs assessment data collected by the Ministry of Labor and Social Affairs and the United Nations Children's Fund in January 2024 is under way to assess the impact. The potential gender implications must be considered in the analysis, for instance, with regard to the different reasons boys and girls drop out of school and the specific needs of girls and boys. Global evidence

suggests that girls and boys in conflict-affected areas face distinct challenges that may result in diverse longer-term outcomes (Box 2.3).

A reverse gender gap to the disadvantage of men is observed from middle vocational education to higher education.

It is at the more advanced levels of education that differences to the advantage of girls become more obvious and persistent ([ArmStat 2023c](#)).²⁶ Although the share of men enrolled in basic vocational education is higher than the share of women, this trend reverses in higher vocational education (Figure 2.14). This is also the case at tertiary and higher levels. While the share of women enrolled in bachelor's degree programs rose from 49.2 percent in 2013 to 65.1 percent in

Box 2.3. Education and gender in conflict settings

There is abundant evidence of the negative impacts of a conflict on schooling through, for instance, destroyed infrastructure, school closures, forced displacement, reduced expenditure and returns to education, and heightened insecurity ([Amoayad et al 2020](#); Dabalen and Paul 2014; [Poirier 2012](#); [UIS 2011](#)). Girls living in fragile, conflict, and violent situations are more likely to be out of school and to attain fewer years than boys ([World Bank 2022e](#)). Displaced girls are only half as likely as boys to attend school, even if school may help protect girls ([UNHCR 2018](#)). Indeed, education has large conflict-reducing impacts and can play a protective and preventive role among children in fragile, conflict, and violent contexts (Rohner and Saia 2019; [World Bank 2022e](#)). Conflict may also disrupt education and careers particularly among individuals called up for combat. The literature on the effect of military service on educational attainment does not offer consistent conclusions. Military service seems to reduce educational attainment in Italy, the Netherlands, and the United Kingdom ([Buonanno 2006](#); [Cipollone and Rosolia 2007](#); [Hubers and Webbink 2015](#)). However, it seems to increase the completion rate of tertiary education in France, Germany, and the United States mostly because of draft avoidance behavior ([Bauer et al. 2009](#); [Card and Lemieux 2001](#); [Maurin and Xenogiani 2007](#)).

For more information, see the Background Note on endowments for the Armenia Country Gender Assessment (Nozaki et al. 2024a).

²⁶ For instance, this is reflected in the higher female-to-male gross enrollment ratio in high schools compared to that in primary and basic schools, a pattern that has remained unchanged between 2013 and 2022 (ArmStat 2023c).

2022, the share among men stayed at around 44 percent. A similar trend is observed in master's degree programs, where the share of women enrolled is twice that of men.²⁷ The gender gap in tertiary enrollment has been widening (Figure 2.15). This mimics the recent pattern observed across countries whereby women tend to reach higher educational attainment than men.²⁸

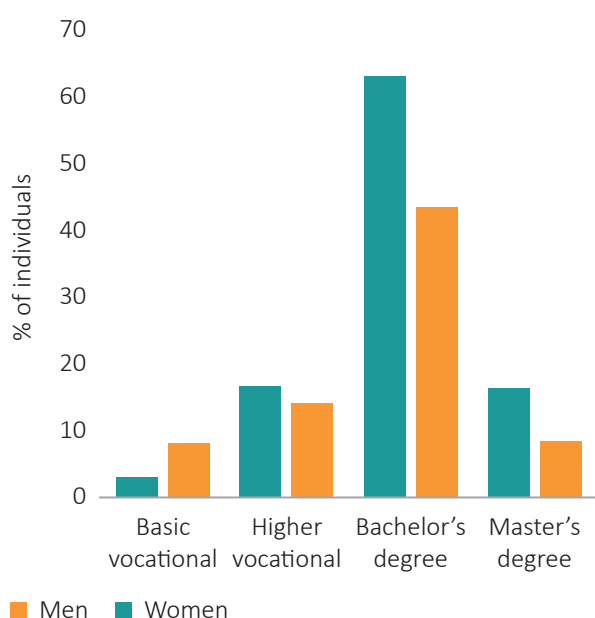
2.2.2. Many believe they have enough education, which is a major reason for discontinuing schooling

The reasons behind the reverse gap in higher education in Armenia require more research.

Perceptions of low returns to higher education, the greater pressure exerted on men relative to women to begin earning, the lack of skilled jobs, the higher returns on criminal activity, and norms of hegemonic masculinity are some of the factors

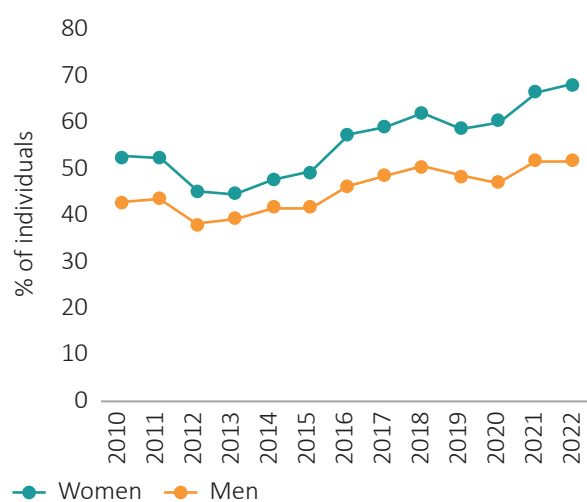
explaining the widening reverse gender gap at higher education levels across middle- and higher-income countries (Kattan, Khan, and Merchant 2023; [Welmond and Gregory 2021](#)). In Armenia, the returns to tertiary education are comparable among women and among men. A larger share of boys than girls tend to continue on the vocational track through the upper-secondary level, which may explain some of the gaps in enrollment at the tertiary level. However, the main reason reported among men from the highest and lowest income quintile for dropping out of school in 2022 was that they had as much education as they wanted (61.7 percent and 47.5 percent, respectively) (Figure 2.16). There are wide discrepancies among the main reasons reported among men and women, by income, for no longer pursuing education. For example, family is the second main reason among wealthier women for dropping out of school (35.7 percent) (after achieving as much education as

Figure 2.14. Gross enrollment rates, by sex, 2022, %



Source: ArmStat 2023a/b.

Figure 2.15. Enrollment in tertiary education, by sex, %



Source: WDI (World Development Indicators) (Data Catalog), World Bank, Washington, DC, <https://datacatalog.worldbank.org/search/dataset/0037712>.

Note: Tertiary education includes bachelor's, master's, and doctoral degrees, and other advanced academic programs that follow secondary education.

²⁷ See ArmStat (2023c); 2022 round of ILCS (Integrated Living Conditions Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=205>.

²⁸ The tertiary enrollment rate among men (% of gross) in 2020 was lower in Armenia than the average in Eastern Europe and Central Asia and in upper-middle-income countries and also relatively lower than the average among Armenia's peers. For example, while the rate among men was 42 percent in Armenia in 2020, it was 62 percent in Georgia. See WDI (World Development Indicators) (Data Catalog), World Bank, Washington, DC, <https://datacatalog.worldbank.org/search/dataset/0037712>.

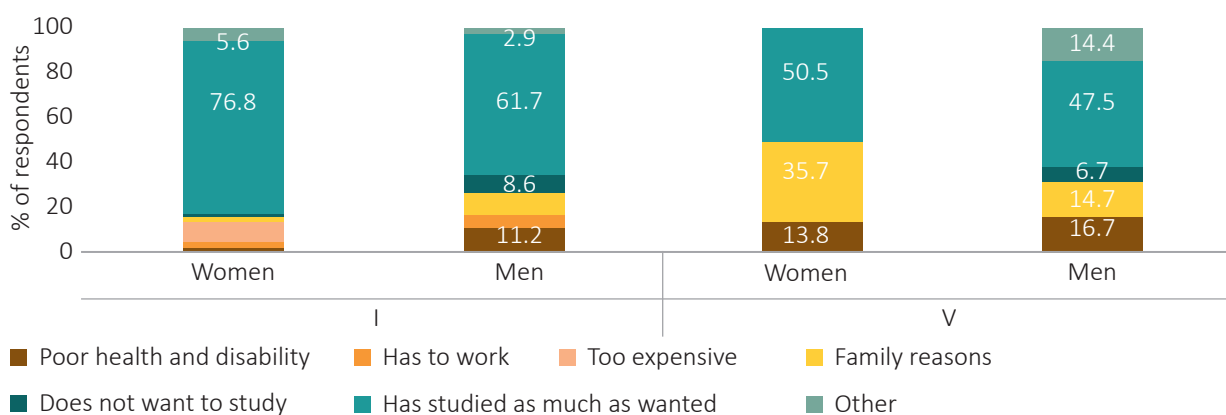
they wanted), but the corresponding share among women in the lowest income quintile was only 1.8 percent. Ill health and disability represent the second most important reason among men in the highest and lowest income quintiles (16.7 percent and 11.2 percent). Having a job was more critical than continuing in education among lower-income respondents. Mandatory military service is another reason explaining, at least partially, the low educational attainment among men.²⁹

2.2.3. Sex segregation into traditional fields of study persists in connection with the perceived roles and competencies of men and women

Armenian women continue to concentrate in fields of study that are traditionally regarded as female. Contrary to trends observed across other

countries, Armenian women are represented in large numbers in certain fields of study in science, technology, engineering, and mathematics (STEM). Thus, they account for a larger share of students in higher education degree programs in state institutions in mathematics and statistics (Figure 2.17). They represent an even larger share of the graduates in this area (59 percent). This is a recent trend that deserves more attention, as data indicate that the share in mathematics was lower among women than men in 2016 (World Bank 2016a). Yet, a majority of students in engineering, industry and technology, information and communication technology, and architecture and construction are still men (ranging from 62 percent to 91 percent). At the same time, the share of women in education, social work, health care, the arts, and the humanities is much higher than that of men (ArmStat 2022).³⁰ In private

Figure 2.16. Reasons the 16–20 age-group did not continue in education, by sex and income quintile, 2022, %



Source: Calculations using the 2022 round of ILCS (Integrated Living Conditions Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=205>.
 Note: I = lowest income quintile. V = highest income quintile.

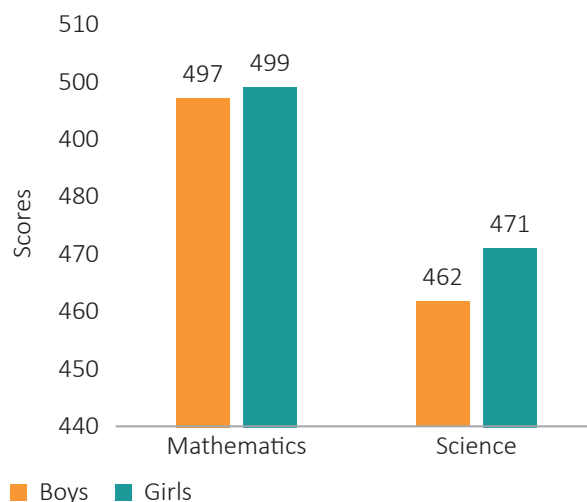
²⁹ Preliminary analysis using 2022 ILCS indicates that the new Law on Military Service and the Status of Servicemen enacted in November 2017 could have negatively affected the motivation for men to pursue tertiary education. It should be noted, though, that parts 3, 5, and 7 of Article 22 of the Law on Military Service and the Status of Servicemen, and the RA government decisions N430 and N451 of April 12, 2018, and N383 of March 23, 2023, define the cases and order by which citizens of Armenia are granted deferment from military service for educational purposes. According to the information provided during the April 2024 consultation, government's 383N decision of March 23, 2023, defines the priority areas by the government to defer military service. These priority fields are mainly in STEM disciplines. Further research is needed to assess the impact of these additional changes in the law. The analysis was based on the 2022 round of ILCS (Integrated Living Conditions Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=205>.

³⁰ Among women graduates in STEM in 2018 across the countries on which data are available, Armenia was among those with a relatively modest share, at 40 percent, relative to Albania (47 percent), Bosnia and Herzegovina (45 percent), Georgia (39 percent), and Moldova (31 percent). See WDI (World Development Indicators) (Data Catalog), World Bank, Washington, DC, <https://datacatalog.worldbank.org/search/dataset/0037712>.

institutions or at the postgraduate level, women are no longer overrepresented in mathematics and statistics and there have not been any major changes since 2010 (annex F, Figure F.1).

Sex-segregation into specific fields of study is likely driven by societal perceptions of women's competencies - rather than by actual competencies. The data of the 2019 Trends in International Mathematics and Science Study demonstrate that girls outperform boys in mathematics and science in Armenia (Figure 2.18). Perceptions that women and girls are not good mathematicians and the lack of role models for women and girls in STEM persist globally (Encinas-Martín and Cherian 2023). Biased social perceptions on the economic activities of women and

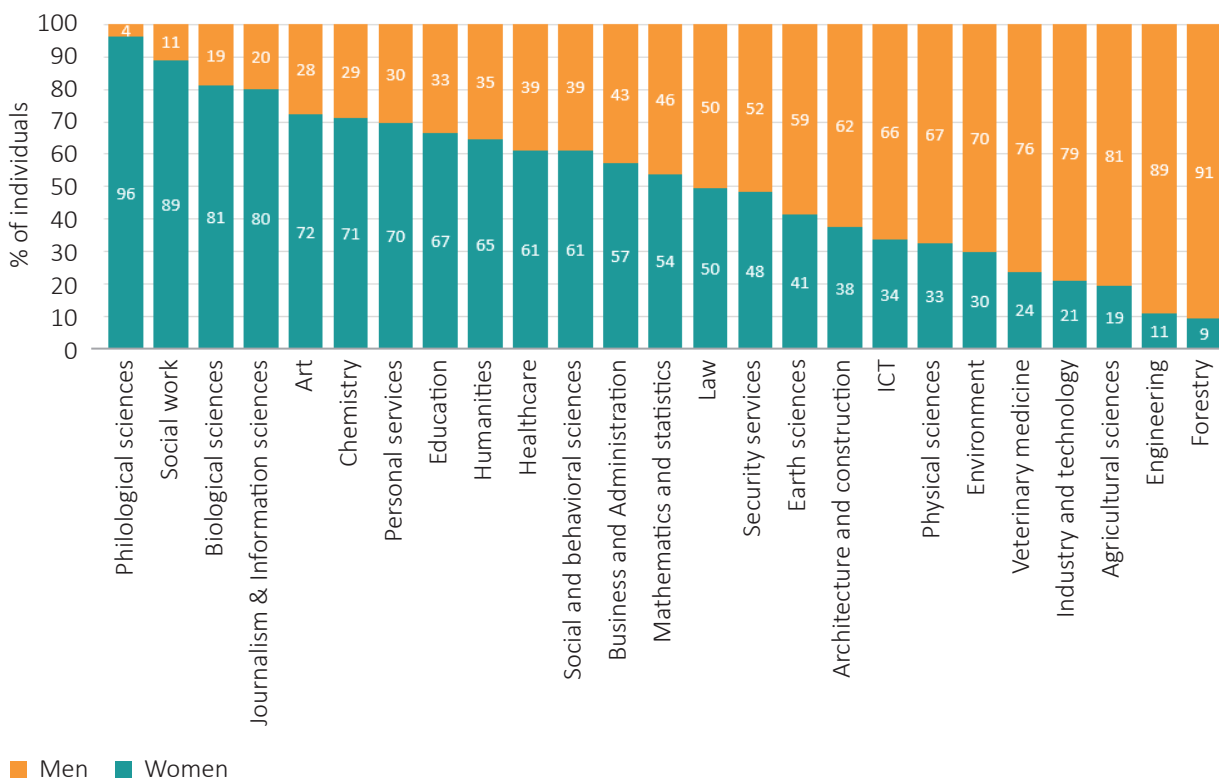
Figure 2.18. TIMSS achievement, by sex, 2019



Source: Mullis et al. 2020.

Note: TIMSS = Trends in International Mathematics and Science Study.

Figure 2.17. Higher education, by sex and field, 2022, %



Source: ArmStat 2022.

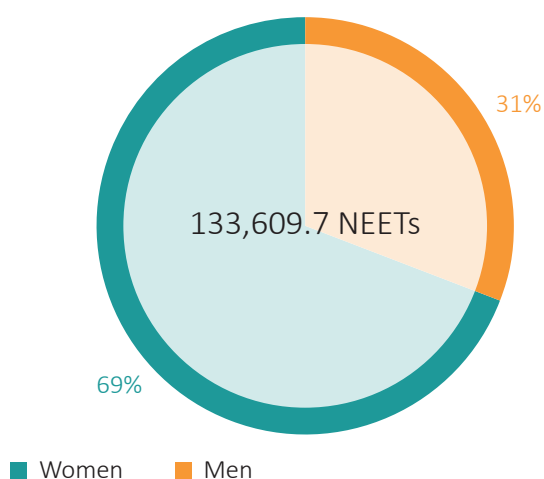
men endure in Armenia. Armenia and Georgia show the smallest share of women and men (79 percent and 73 percent, respectively) who agree with the notion that men can be as competent as women in nursing relative to regional comparator countries (EBRD 2023). Armenia likewise stands out among its peers showing the largest share of women and men who view engineering as more suitable for men and the smallest share of individuals who believe both genders are equally suited in this area (Chapter 3. Access to Economic Opportunity).

2.2.4 The share of women not in education, employment, or training is relatively high

Over half of women ages 25–29 are neither working nor studying in Armenia, a striking share by regional standards.³¹ In 2022, among women ages 15–29, 36.8 percent were neither

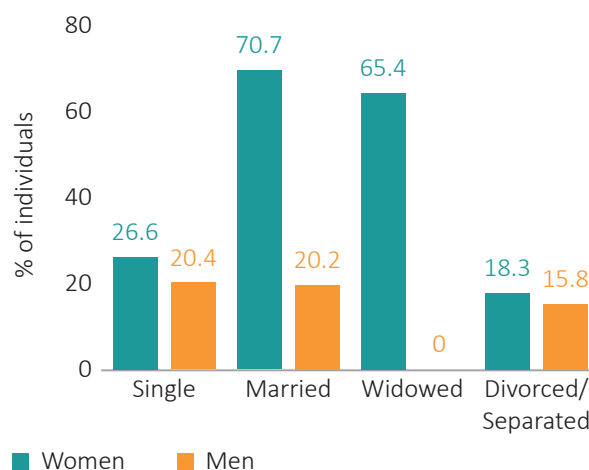
in education nor employment in Armenia, which was more than twice the share among men and above the Eastern Europe and Central Asia average for women in (15.2 percent) in 2019.³² This highlights the persistence of major labor market and skill mismatches and represents a serious misallocation of human resource potential. In 2022, 69 percent of all NEETs were women (Figure 2.19). The gender gap was larger in rural areas (28.3 percentage points) than urban areas (16.8 percentage points). The largest share of women NEETs was among the 25–29 age-group (55.4 percent), followed by the 20–24 age-group (43.2 percent). Education does not seem to protect Armenian women against NEET status. NEET rates are higher among women with upper-secondary, technical, and vocational education and training, and tertiary education relative to women with general basic and lower-secondary education (Figure 2.21).

Figure 2.19. NEET distribution, by sex, 2022, %



Source: Calculations using 2022 data of LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>.

Figure 2.20. NEETs, ages 20–29, by sex and marital status, 2022, %

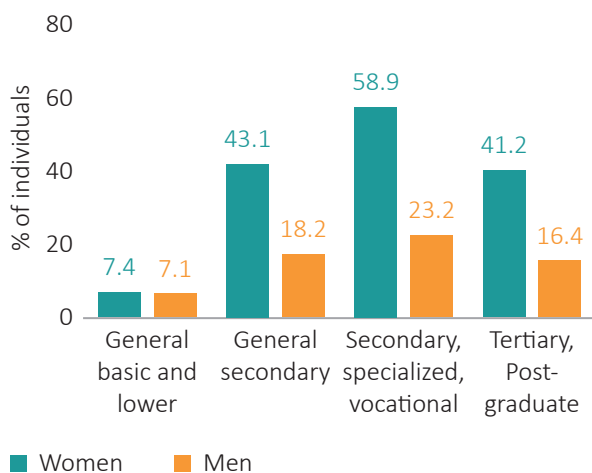


Source: Calculations using 2022 data of LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>.

³¹ According to the International Labour Organization, in 2021, the overall share of NEETs among youth ages 14–24 was 27.7 percent in Armenia, compared with 20.2 percent in Bosnia and Herzegovina, 10.9 percent in Estonia, 26.8 percent in Georgia, and 22.5 percent in Moldova. See Work Statistics: 19th ICLS (WORK database), International Conference of Labour Statisticians, ILOSTAT, International Labour Organization, Geneva, <https://ilostat.ilo.org/methods/concepts-and-definitions/description-work-statistics-icls19/>.

³² See WDI (World Development Indicators) (Data Catalog), World Bank, Washington, DC, <https://datacatalog.worldbank.org/search/dataset/0037712>.

Figure 2.21. NEETs, by sex and education, 2022, %

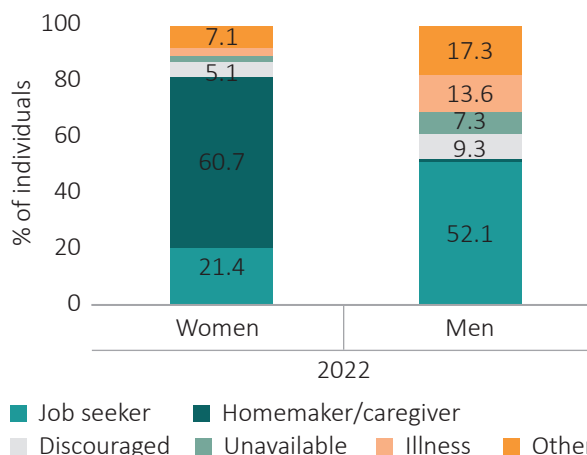


Source: Calculations using 2022 data of LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>.

Family formation seems to play a crucial role among young women who discontinue education and do not join the labor force.

In 2022, the share of married women who were NEETs was significantly higher, at 70.7 percent compared with only 26.6 percent among single women - which was close to the 20.4 percent among single men (Figure 2.20). The predominant reason women are classified as NEET is homemaking and caregiving responsibilities, accounting for 60.7 percent of women, compared with 0 percent among men.³³ Job-seeking accounts for 52.1 percent of NEETs among men, while other reasons account for 17.3 percent. The category of "other" may reflect the high share of men who become NEETs after undergoing compulsory military service (Figure 2.22). Regression analysis has shown that household composition (the presence of young children) and marital status (being married, in a union, or ever having been married) are important correlates of NEET status

Figure 2.22. Reasons for NEET status, by sex, 2022, %



Source: Calculations using 2022 data of LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>.

among women, but not men, even in the case when educational attainment is higher among women than among men (World Bank 2019).³⁴

Conclusions. Armenian women tend to outperform men in the accumulation of human capital, especially in education. Armenian men show higher mortality and lower educational attainment than women, likely in connection with the military conflict. Women continue to experience specific disadvantages, including persistently high maternal mortality ratios and segregation into fields of study that are associated with less-productive, lower paying jobs. The share of women NEETs is also large, which points to challenges in the transition from school to work among women. This is the case even if Armenian women are overrepresented in some STEM fields in education, unlike the trend across most countries.

³³ This aligns with the finding that the majority of NEET women of working age are mothers (61 percent) (calculations using 2022 data of LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>).

³⁴ Additionally, the poverty rate is higher among NEET women with children (29 percent) compared with NEET women without children (16 percent) (calculations using 2022 data of LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>).

CHAPTER 3

ACCESS TO ECONOMIC OPPORTUNITY

Additional efforts to advance gender equality in economic opportunity could yield significant benefits. By boosting labor supply, such efforts have the potential to reduce the significant demographic pressure on economic growth resulting from a shrinking and aging labor force.³⁵ They could also help overcome the stagnation in labor productivity growth, given that Armenian women generally have higher educational attainment than men. According to estimates, achieving gender parity in labor force participation could increase Armenia's gross domestic product (GDP) by 4 percent to 6 percent (IMF 2019).³⁶

3.1. Labor force participation

3.1.1. A comparatively large and growing gap in labor force participation persists in Armenia

Participation in the labor market remains more limited among women than men. The gap is relatively large in Armenia compared with peer countries and has been widening in recent years.³⁷ In 2022, less than half of working-age women were in the labor force, more than 20 percentage points below the male labor force participation rate. Moreover, the gap grew in 2018–22, as the labor force participation rate rose to a greater extent among men than among women (Figure

3.1). Although the female labor force participation rate in Armenia is within the regional average and comparable with the rates in most peer countries, the difference between men and women is relatively substantial and greater than the 15.2 percentage point average difference in Eastern Europe and Central Asia in 2022 (Figure 3.2). The small drop in labor force participation among men in 2020 was likely related to the renewed military conflict in that year.

3.1.2. The labor force participation gap is linked to family formation and the roles of women

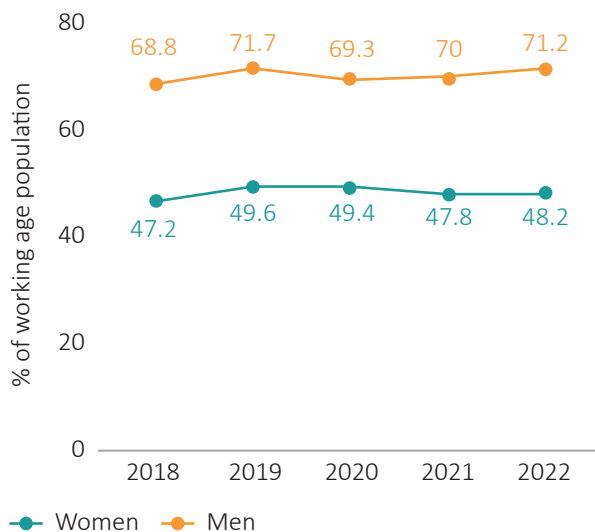
The primary reason women leave the labor market is to start a family, and they tend to stay inactive to take care of young children. The gender gap in labor force participation is much larger among Armenian women during their peak reproductive and caregiving years (ages 25–39) (Figure 3.3). The gap in participation among these age groups ranges from 30.1 to 37.2 percentage points compared with 23.0 percentage points overall. Family circumstances are the primary reason working-age women are not in the labor force; 26 percent of women cite this reason compared with negligible percent among men, while, among men, the main reason is education followed by illness or disability (Figure 3.4).

³⁵ Women are also more engaged than men in unpaid work, representing untapped potential for economic growth ([ArmStat 2023b](#)).

³⁶ The analysis covers 2008–17. The estimate is based on the simple growth accounting framework. GDP growth is decomposed into the change in labor and labor productivity growth. The predicted impact on GDP is calculated by estimating the direct impact through an increase in labor input and the indirect impact through the productivity enhancing channel.

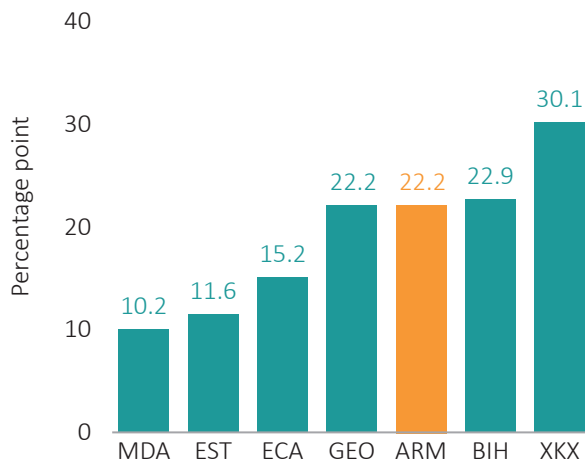
³⁷ In the comparison of rural and urban labor force participation rates, there is no spatial gap among men until they reach age 60, at which point the rate becomes slightly higher in rural areas. Among women, however, a significant gap exists among the younger cohort (ages 20–29), and urban women show higher labor force participation rates. This trend reverses as women age, mirroring the pattern observed among men, with higher labor force participation rates among women in rural areas. This is based on calculations using 2022 data of LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>.

Figure 3.1. Labor force participation rate, by sex, %



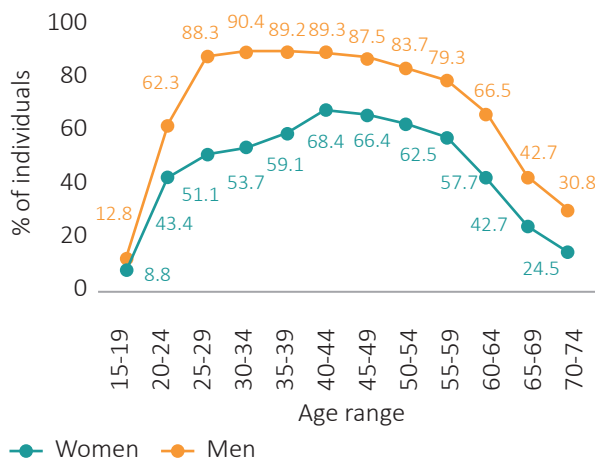
Sources: ArmStat 2022, 2023c.
Note: Working-age population = ages 15–74.

Figure 3.2. Man- woman gap in labor force participation, 2022



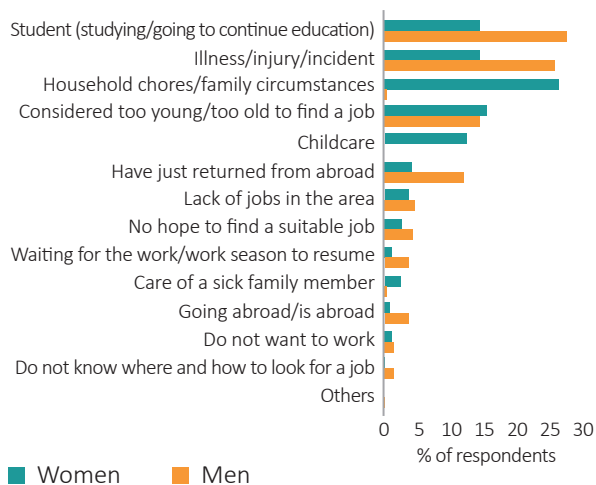
Sources: ArmStat 2022; Work Statistics: 19th ICLS (WORK database), International Conference of Labour Statisticians, ILOSTAT, International Labour Organization, Geneva, <https://ilostat.ilo.org/methods/concepts-and-definitions/description-work-statistics-icls19/>.

Figure 3.3. Labor force participation rate, by sex and age, 2022, %



Source: Calculations using 2022 data of LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>.
Note: Includes all individuals ages 15–74.

Figure 3.4. Reasons for not working during the last month, by sex, ages 15–74, 2022, %



Source: Calculations using 2022 data of LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>.

Quantitative analysis confirms that the presence of young children (ages 0–5) in the household is the main factor behind the lower labor force participation among women. Simple regression results show that the marginal effect of having a child on women's labor force participation is negative and statistically significant, reducing the probability

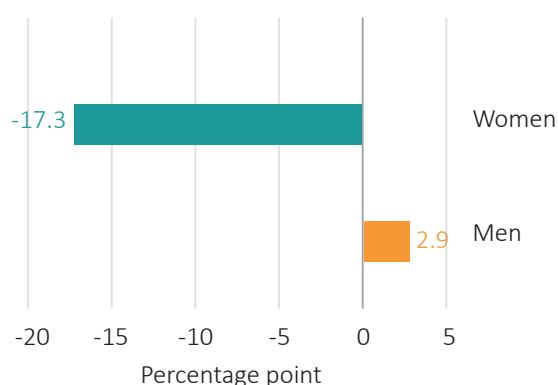
of participation by around 17 percentage points. Among men, the impact is the opposite, increasing the participation rate by almost 3 percentage points (Figure 3.5). The more children women have, the more likely they are to be out of the labor force (Figure 3.6). The fact that rural residence impacts participation positively may be an indication that agricultural work can be more

easily combined with family responsibilities, which is consistent with findings in international studies.³⁸ The presence of persons with disabilities in the household affects women's participation in the labor force, but to a lesser extent (decreasing it by around 12 percentage points). This is important given the higher numbers of men with a disability as a result of the military conflict. Having an elderly member, however, does not seem to affect female labor force participation.

Women continue to shoulder most household chores and care responsibilities, which prevents them from engaging in paid work outside the household. A recent World Bank time

use survey finds that one woman in four and one woman in five who had not worked during the previous week reported homemaking and taking care of a child as the main reasons, respectively. Almost no men reported these reasons (Figure 3.7). Half of the men respondents indicated that the main reason they were not working fell under the category "other", which may include compulsory military service for younger men (Box 3.1). Gender gaps in time allocation persist. Relative to men, women dedicate more time to childcare by a factor of three and more time to household chores by a factor of four (Figure 3.8). The fact that women earn significantly less than men seems to be another strong deterrent to women's engagement in paid work (World Bank 2019).

Figure 3.5. The marginal effect of having a child on labor force participation



Source: Calculations using the 2022 round of ILCS (Integrated Living Conditions Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=205>.

Note: Reference group = individuals without a child (age 0–5) in the household. The estimate relies on the coefficient under the regression model that controls for age, age square, presence of the child(ren) ages 0–5, educational attainment, presence of a disabled person in the household, location, and province. For the regression results, see annex I, Table I.1. The regression is restricted to individuals ages 15–74 and individuals not in school.

Figure 3.6. The marginal effect of having a child on female labor force participation, by number of children



Source: Calculations using the 2022 round of ILCS (Integrated Living Conditions Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=205>.

Note: Reference group = individuals without a child (age 0–5) in the household. The estimate relies on the coefficient under the regression model that controls for age, age square, presence of the child(ren) ages 0–5, educational attainment, presence of a disabled person in the household, location, and province. For the regression results, see annex I, Table I.1. The regression is restricted to individuals ages 15–74 and individuals not in school.

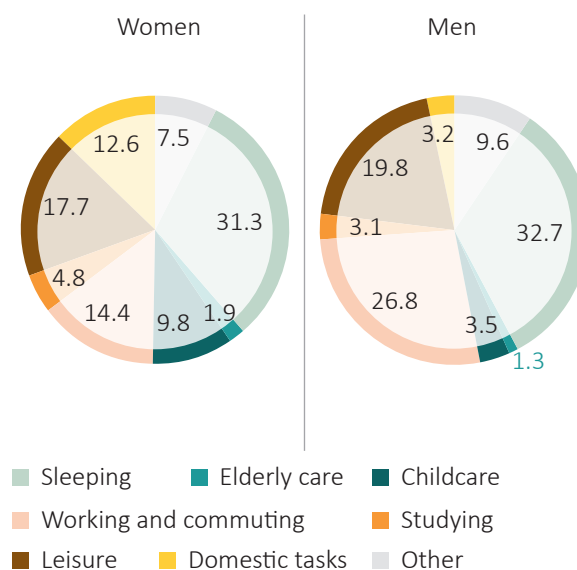
³⁸ For example, using cross-country panel data, Bloom et al. (2007) show that women's labor force participation is higher in agricultural economies.

Figure 3.7. Reasons not to work in previous week, by sex, %



Source: Armenia: Special Survey on Time Use and Gender Disparities 2022 (Data Catalog), World Bank, Washington, DC, <https://datacatalog.worldbank.org/search/dataset/0064739/Armenia---Special-Survey-on-Time-Use-and-Gender-Disparities-2022>.

Figure 3.8. Time allocation, by sex, hours per week



Source: Armenia: Special Survey on Time Use and Gender Disparities 2022 (Data Catalog), World Bank, Washington, DC, <https://datacatalog.worldbank.org/search/dataset/0064739/Armenia---Special-Survey-on-Time-Use-and-Gender-Disparities-2022>.

Box 3.1. The impact of conflict on employment: international experience

A crucial way in which conflict is expected to affect individual well-being negatively is through the impact of conflict on the labor market. Data are limited on this topic, but the few international studies available show a negative correlation. For example, a negative correlation has been reported in Argentina, Gaza, Peru, Spain, and Türkiye (Caceres-Delpiano 2019; Di Maio and Sciabolazza 2022; Torun 2016). Similarly, Feldmann (2009) finds a positive correlation between no or short-term military conscription and lower unemployment in 73 economies.

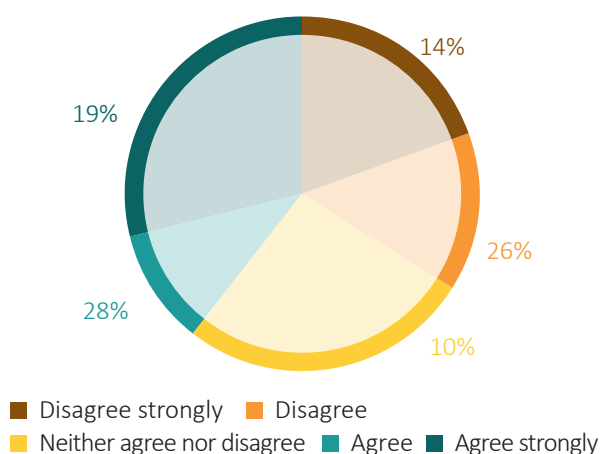
More data are also needed to assess the impact of conflict on women's employment. International evidence shows mixed results. Some studies indicate that women's participation in the labor market, especially in low-skill and informal jobs, tends to rise with crises (Klugman and Mukhtarova 2020; Menon and Rodgers 2015; OECD 2022; UN Women 2012), while others reveal a decline in female labor market participation (Pulido-Velásquez, Alegría Castellanos, and Cruz 2022), particularly among displaced women (Brücker, Jaschke, and Kosyakova 2019; Brücker, Kosyakova, and Vallizadeh 2020; Carlson and Williams 2020; Graeber and Schikora 2020; Kosyakova and Brenzel 2020; Liebig and Tronstad 2018; Maliepaard, Witkamp, and Jennissen 2017; OECD and EC 2016; Salikutluk and Menke 2021; Spörlein et al. 2020; Worbs and Baraulina 2017).

For more information, see the Background Note on access to economic opportunity for the Armenia Country Gender Assessment (Nozaki et al. 2024b).

Social norms affect women's labor force participation. This is supported by findings from a few data sources, such as the 2023 Life in Transition Survey IV (EBRD 2023). For instance, in Armenia, a considerable share of adults agree or strongly agree with the notion that men should have more rights to a job than women when jobs are scarce (Figure 3.9).³⁹ A majority of the men, along with half of the women, believe that men should be the primary breadwinners (Figure 3.10). While there is a greater aspiration among women to contribute more to

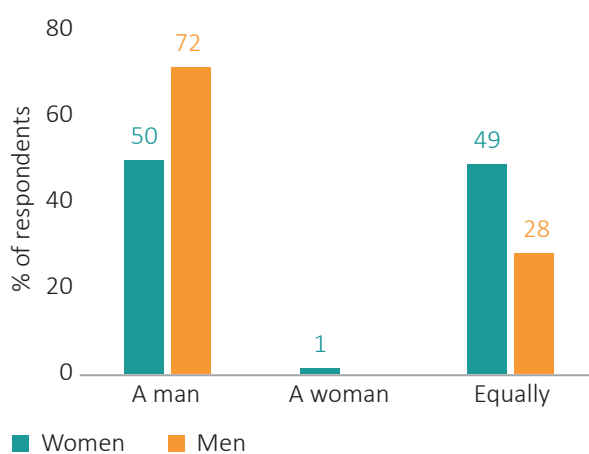
household income, as indicated by the larger share of women who believe that both women and men should be breadwinners, the data also show that a significant number of men (87 percent) and women (69 percent) believe that it is better for everyone involved if the man earns the money, and the woman takes care of the home and children (Figure 3.11). More than two respondents in three agreed that a woman should do most of the household chores even if the husband is not working (Figure 3.12). This belief is more common among men in Armenia than

Figure 3.9. If jobs are scarce, men should take the jobs before women, % of respondents



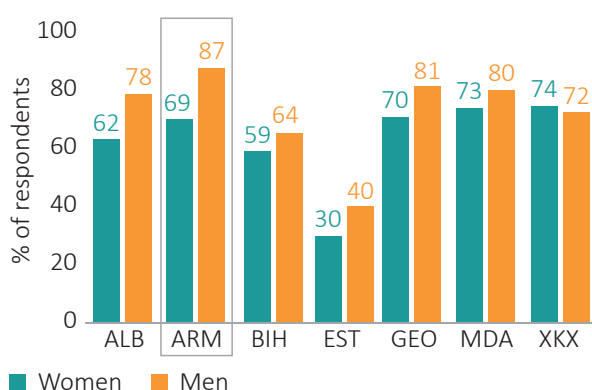
Source: Armenia: Special Survey on Time Use and Gender Disparities 2022 (Data Catalog), World Bank, Washington, DC, <https://datacatalog.worldbank.org/search/dataset/0064739/Armenia---Special-Survey-on-Time-Use-and-Gender-Disparities-2022>.

Figure 3.10. Who should normally be the breadwinner? % of respondents



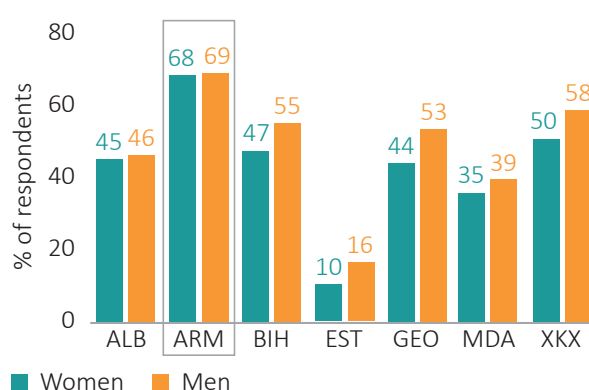
Source: GNDPREF: The Preferred Gender of the Child (dashboard), Caucasus Barometer 2019 Regional Dataset (Armenia and Georgia), Caucasus Research Resource Center, Tbilisi, Georgia, <https://caucasusbarometer.org/en/cb2019/GNDPREF/>.

Figure 3.11. The man should earn the money, and the woman should take care of the children, 2023, %



Source: EBRD 2023.

Figure 3.12. A woman should do most of the household chores even if the husband is not working, 2023, %



Source: EBRD 2023.

³⁹ Among men, 51 percent agree or strongly agree with the statement, compared with 42 percent among women.

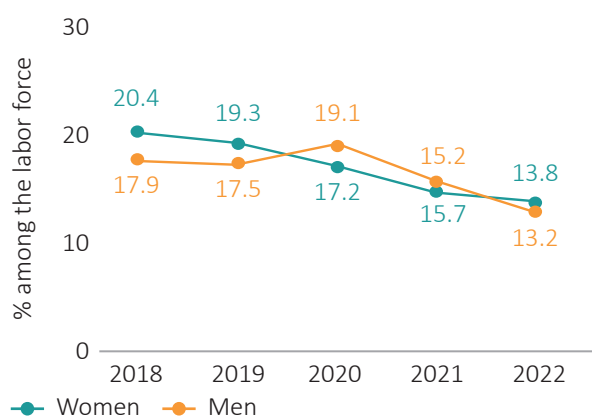
in comparable countries. The simple regression model that accounts for individual characteristics (such as age, marital status, educational attainment, and presence of children) also reveals a positive correlation between gender-equitable views and labor force participation among women but not among men (annex K, Table K.1, panel c).

3.2. The type and sector of employment

3.2.1. Women show comparable unemployment rates and have entered higher-skill occupations

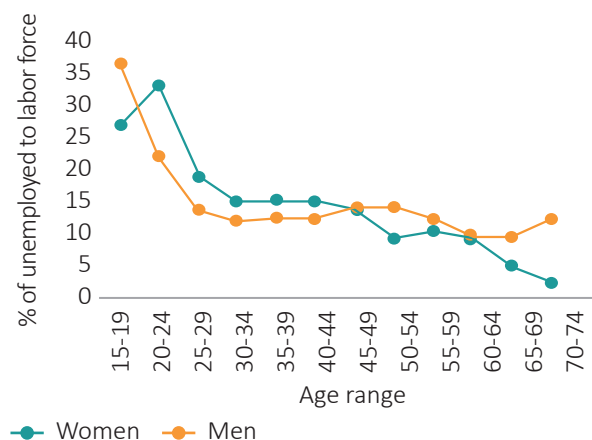
Overall gaps in unemployment have narrowed over time, although youth unemployment rates

Figure 3.13. Unemployment, by sex, %



Sources: ArmStat 2022, 2023c.

Figure 3.15. Unemployment rate, by age and sex, %

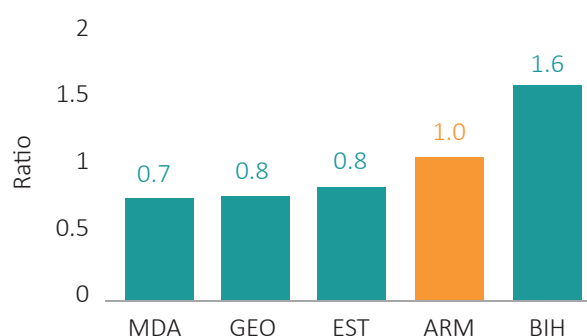


Source: Calculations using 2022 data of LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>.

remain high for both Armenian women and men.

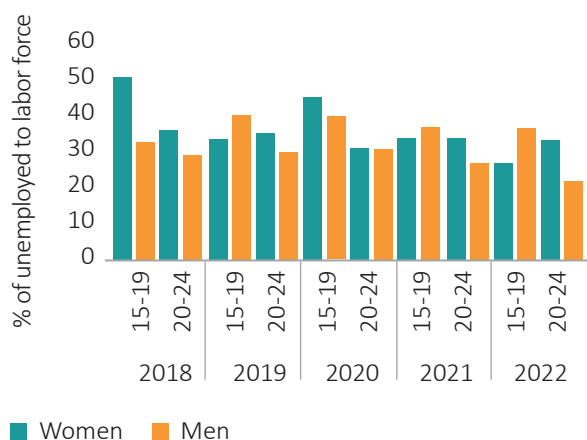
The unemployment rate has decreased by 6.6 percentage points for women and 4.7 percentage points for men between 2018 and 2022. There has also been a decline in the gender gap in the unemployment rate, down from 2.5 percentage points in 2018 to below 1 percentage point in 2022 (Figure 3.13). Moreover, the gap is relatively small by international standards, demonstrated by the women-to-men ratio in unemployment rates being very close to 1 (or nearly equal) (Figure 3.14), although there may be variations in this gap across the lifecycle (Figure 3.15). Moreover, unemployment rates for those under 25 are significantly higher than the national average for both women and men (Figure 3.15). Although

Figure 3.14. Women to men unemployment ratio



Sources: ArmStat 2023c; Work Statistics: 19th ICLS (WORK database), International Conference of Labour Statisticians, ILOSTAT, International Labour Organization, Geneva, <https://ilostat.ilo.org/methods/concepts-and-definitions/description-work-statistics-icls19/>.

Figure 3.16. Youth unemployment rate, 2018–22, %



Source: Calculations using 2022 data of LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>.

youth unemployment has declined (Figure 3.16), it deserves special attention as it implies a weak start in the labor market with long-term implications (for example, see Sawhill and Karpilow 2014).

Women have made advances into occupations that require higher skills, partly because of their higher levels of education.

The share of people employed in occupations that require advanced skills, such as professionals and technicians, is larger among women than men, and this is true throughout the period of the analysis (2018–22). The share in elementary occupations is smaller among women than men (Figure 3.17).⁴⁰ The narrower vertical labor market segregation may be related to higher educational attainment among women (Chapter 2. Human Capital Accumulation; Figure 3.19). The gender gaps in employment narrow as educational attainment among women rises

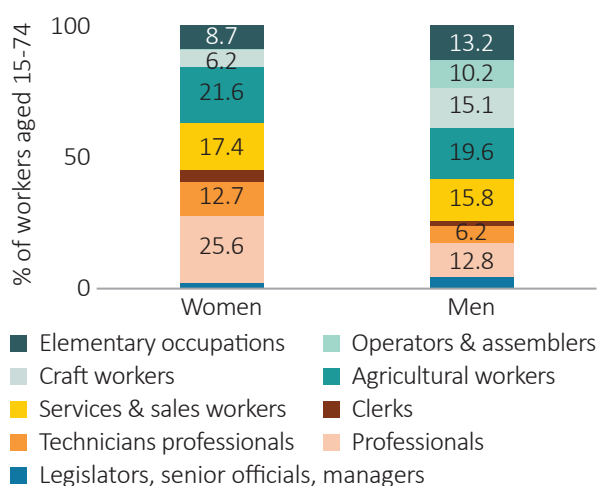
(Figure 3.18). The correlation between educational attainment and labor force participation is positive among women. The highest correlation is observed among women with tertiary education (Figure 3.20).

3.2.2. Women tend to be engaged in part-time jobs and activities associated with lower pay

Despite the trends described above, women's access to opportunities in the labor market is limited as reflected in their larger share in part-time employment, which is nearly double that of men.

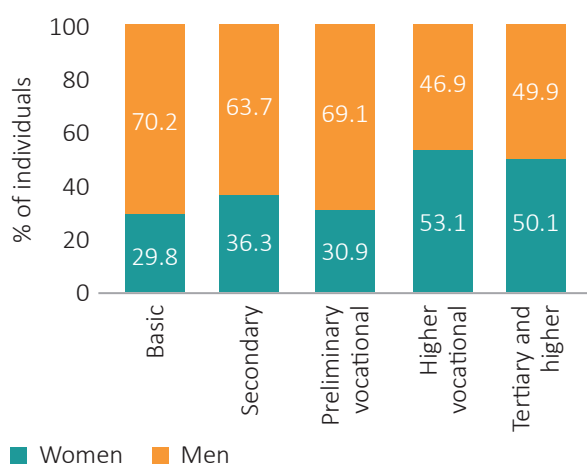
The gap in the share of part-time workers between women and men was persistently around 10 percentage points during 2018–22 (12.5 percentage points in 2022) (Figure 3.21). The share of women among part-time workers was relatively larger in Armenia compared to peer countries (Figure 3.22).

Figure 3.17. Distribution of occupations, by sex, %



Source: Calculations using 2022 data of LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>. Note: Calculations using the indicators labelled employed persons by occupation groups and by sex. Since 2018, the methodology behind the Labor Force Survey has been revised. See ArmStat (2020).

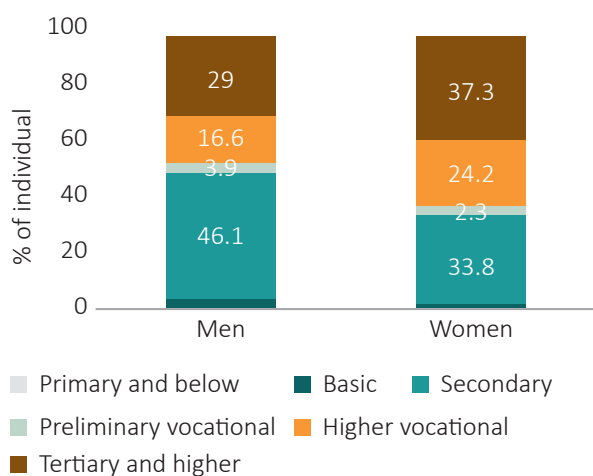
Figure 3.18. Worker shares, by sex and educational attainment, %



Source: Calculations using 2022 LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>. Note: The estimates include all workers ages 15–74. Estimates for those with primary education or lower are dropped because of the small sample size.

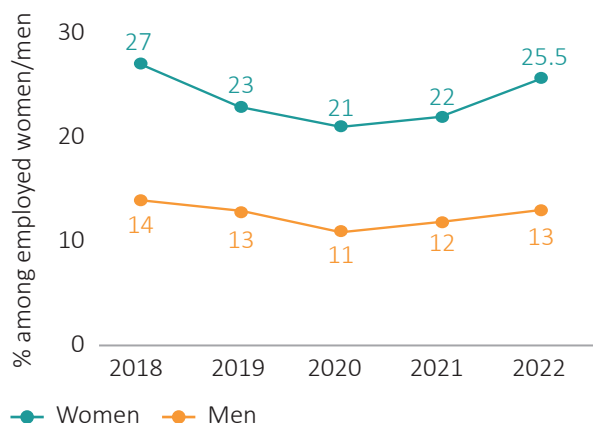
⁴⁰ This pattern is consistent across urban and rural areas. A larger share of women work as professionals and technicians compared with men (49 percent and 28 percent, respectively), while a larger share of men are employed in elementary occupations. In rural areas, 53 percent of women work as agricultural workers compared with 44 percent of men. However, the share of legislators, senior officials, and managers is consistently greater among men than women, especially in urban area (7.0 percent and 3.8 percent, respectively) (calculations using 2022 data of LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>).

Figure 3.19. Education among the employed, %



Source: Calculations using 2022 data of LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>. Note: The estimates include all workers ages 15–74.

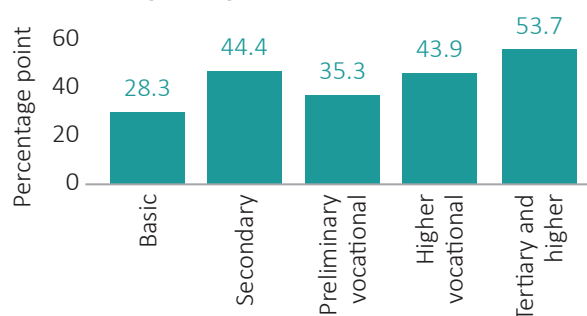
Figure 3.21. Part-time employed, by sex, %



Sources: ArmStat 2022, 2023c.

Although part-time employment is a choice for some women, the rate of involuntary part-time work driven by employer demand is notably higher among women. In Armenia and in many other countries, part-time work serves as an entry point into the labor market among women who may not otherwise participate, often because of caregiving responsibilities (for example, see Barbieri et al. 2019). However, the data also show that 21 percent of women in

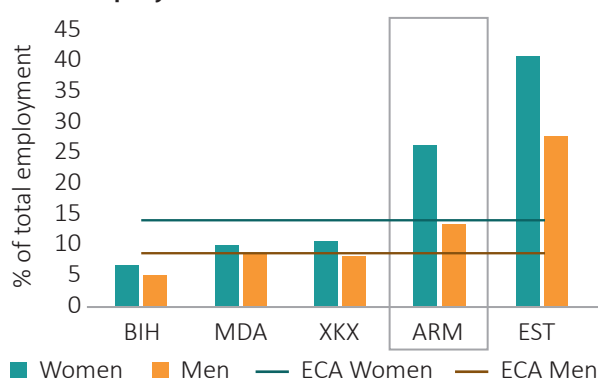
Figure 3.20. Marginal effect of education on labor force participation, women



Source: Calculations using the 2022 round of ILCS (Integrated Living Conditions Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=205>.

Note: The regression is restricted to women ages 15–74 and women not in school. Reference group = those with educational attainment lower than basic. The estimate relies on the coefficient under the regression model which controls for age, age square, presence of child(ren) ages 0–5, educational attainment, presence of disabled person in the household, location, and region. For regression results, see annex I, Table I.1.

Figure 3.22. Part-time employment, 2022, % of total employment



Sources: ArmStat 2023c; WDI (World Development Indicators) (Data Catalog), World Bank, Washington, DC, <https://datacatalog.worldbank.org/search/dataset/0037712>.

part-time roles are there at employer request, compared with only 9 percent among men (Figure 3.23). Given that part-time employment is associated with lower hourly wages and typically with poor career prospects, the prevalence of part-time jobs driven by the demand side of the labor market (that is, by employer demand instead of worker preference) may be one of the factors reinforcing gender segmentation in the labor market.⁴¹

⁴¹ The hourly wage was lower for part-time employment than for full-time employment among both women and men ages 15–74. The hourly wage was AMD 494 among women and AMD 555 among men in part-time work, compared with AMD 781 among women and AMD 1,057 among men in full-time work.

Figure 3.23. Reasons for part-time employment, by sex, %



Source: Calculations using 2022 data of LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>.

Women continue to be overrepresented in traditionally female activities that are associated with lower pay.

Women are disproportionately present in activities associated with lower mean hourly wages such as education, human health, and social work activities, while men are over-represented in activities with higher average wages, such as mining and quarrying, construction, defense and social security, transportation and storage or electricity and related activities (Figure 3.24). For example, 14.6 percent of the employed men were in construction compared with almost 0 percent among women.⁴² The opposite is true in education, where almost one employed woman in five is engaged in education compared with only 3.8 percent of men. The mean hourly wage in construction is almost twice the wage in education. This disparity in hourly

Figure 3.24. Employment, by activity, sex, and mean hourly wage



Source: Calculations using 2022 data of LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>.

Note: This includes all workers ages 15–74. Green indicates sectors with a substantial gap in employment share, wherein women are overrepresented. Orange indicate cases where men are overrepresented.

⁴² The estimate may be affected by the small sample size. For example, among 919 observations in the construction sector, only 14 were women in 2022. Calculations using 2022 data of LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>.

wage, with the construction sector paying higher than the education sector, appears to be specific to Armenia. According to a study of 2019 that presents the hourly wage by sector in Bulgaria, Croatia, Czechia, Hungary, Poland, Romania, Slovak Republic, and Slovenia, the education sector wage is higher than the construction wage in these countries (Astrov et al. 2019).

Women remain engaged in sectors that are considered socially acceptable, yet these sectors may not be generating new demand for labor, possibly leading to comparatively low wages.⁴³ For instance, Armenia's information technology sector has emerged as a rapidly growing export-oriented industry, with service exports in 2022 surpassing those of peer countries, except for Estonia, and is associated with high hourly wages (Figure 3.24).⁴⁴ However, the most in-demand professions in the information technology sector, according to a survey conducted by the Ministry of High-Tech Industry, are engineering, information and communication technology, and physics, fields in which a small share of women specialize (Chapter 2. Human Capital Accumulation; [ARKA Telecom 2021](#)). Construction, another rapidly growing sector associated with a relatively high hourly wage, is by men and is less likely to create labor demand for women while also being less

appealing for women due to safety concerns and the physical nature of the work. In contrast, the demand for teachers in the education sector seems to be declining, accompanied by a rise in part-time employment, attributed to a rise in school closures and a decrease in the school-age population in recent years ([UNICEF 2022](#)).⁴⁵ Nonetheless, the share of women working in education has risen slightly since 2018, while a substantial share of women are still pursuing majors in education (Chapter 2. Human Capital Accumulation).⁴⁶

Women's employment appears to be more vulnerable to shocks as revealed during the COVID-19 pandemic. Among workers laid off during COVID-19, 70 percent were women (World Bank 2020b). In services, women represented nearly 90 percent of laid-off workers (Figure 3.25). The disproportionate impact of COVID-19 on women's employment is likely related to the types of sectors and occupations where women are more usually found and on which the pandemic took a particularly high toll. In addition, and as highlighted earlier, women have taken on a larger share of the additional demand for care, making it more difficult for them to continue with their economic activities ([de Paz, Gaddis, and Müller 2021](#)).

⁴³ There are rural-urban gaps in the sectors of employment. In rural areas, approximately half of the working population ages 15–74 is employed in agriculture (55 percent of women and 48 percent of men). For women in urban areas, the largest is education sector (19 percent). For men, the largest sector in urban areas includes manufacturing, wholesale, and construction, whereas in rural areas, it is primarily construction following agriculture. The calculations are based on LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>.

⁴⁴ Armenia's information and communication technology service exports were valued at approximately AMD 711 million, with a growth rate of about 86 percent, in 2021–22. See WDI (World Development Indicators) (Data Catalog), World Bank, Washington, DC, <https://datacatalog.worldbank.org/search/dataset/0037712>.

⁴⁵ Among part-time workers in the education sector, the share of women working part-time because of employer requests increased in 2018–21, peaking at 55 percent in 2021 before dropping to 38 percent in 2022. Among men, the share of part-time workers because of employer requests remained stable at around 36 percent–38 percent in 2020–22. The calculations are based on LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>.

⁴⁶ The share of working women ages 15–74 in the education sector was 18.7 percent in 2018 and 19.2 percent in 2022, according to calculations using LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>.

Figure 3.25. Labor market impacts of COVID-19



Sources: Calculations using 2020 data of LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>; [World Bank 2020b](#).

3.2.3 The gaps in employment type and sectors are largely related to social perceptions on the types of activities that are better suited for women and the lack of a complete, supportive family policy.

The government has made significant progress in putting together a complete and advanced legal and policy framework for gender equality in the economic sphere. Table 3.1 shows the scores of each component comprising the Women, Business, and the Law (WBL) 2024 index for Armenia. The improvement in the WBL score using the WBL 1.0 methodology in previous years

Table 3.1. WBL 2024 Index, Armenia

WBL 1.0 legal frameworks score	WBL 2.0 legal frameworks score	WBL 2.0 supportive frameworks score	WBL 2.0 expert opinions score
90.6	75.0	33.3	71.9

Source: Armenia (dashboard), Women, Business, and the Law, World Bank, Washington, DC, <https://wbl.worldbank.org/en/data/exploreconomies/armenia/2024>.

Note: The WBL 1.0 was based on eight indicators of the legal framework. The new methodology, WBL 2.0, includes an evaluation of the legal framework and laws, the supportive mechanisms to implement the laws, and the opinions of experts on women’s rights and opportunities. WBL = Women, Business, and the Law.

arose partly because paid paternity leave became possible in Armenia in 2021, allowing fathers to take up to five days within the first 30 days after the birth, and partly because of the recent enactment of legislation prohibiting sexual harassment in the workplace. The WBL 2024 index recognizes this reform, leading to an improvement in the WBL 1.0 score from 85.5 in 2023 to 90.6 in 2024. However, room for improvement exists in the areas of workplace legislation and policies, especially with regard to pay and entrepreneurship. Legal provisions to prevent discrimination on the basis of pregnancy or child-rearing exist in Armenia. However, there are reports that employers are reluctant to hire pregnant women, women who might become pregnant soon, or women who have young children (Karapetyan et al. 2022). In addition, the domestic legislative framework is insufficient for securing healthy and safe working conditions for pregnant and breastfeeding women (Karapetyan et al. 2022). The WBL 2.0 score is lower (75), reflecting the lack of supportive frameworks to implement the laws (World Bank 2024).

The government has put into place a comprehensive system of family policies providing support to parents during the early years of the child's life. The provision of paternity leave, the maternity benefit for nonworking mothers' program, the parental childcare allowance, and the childbirth lump sum universal benefit are all important advancements in the Armenian legislative and policy framework that will provide some degree of income security after childbirth even to women that are not engaged in formal work. The Armenian legislation is also quite advanced with regards to the right of breastfeeding mothers to take breaks or work shorter hours (Box 3.2). Armenia also offers a public system of subsidized childcare services for children ages 0–6 (World Bank 2019). However, the lack of public data on the number of women and men benefiting from most of these schemes does not allow to evaluate them and inform policy developments moving forward (Karapetyan et al. 2022). The focus of the system

seems to be on promoting childbirth, incentivize the registration of women in health facilities for checkups, and to partially compensate families for certain expenses after birth rather than

on facilitating conciliation, acquiring a more balanced distribution of responsibilities between men and women and preventing discrimination (Karapetyan et al. 2022).

Box 3.2. The family policy system in Armenia

A compulsory maternity leave of 140 days exists in Armenia for working mothers with an employment contract and self-employed women – 10 weeks pre-birth and 10 post-partum. The benefit is calculated based on the last 12 months monthly wage. A ceiling of 15 and five monthly minimum wages is applied to the benefit for salaried and self-employed workers, respectively, as well as a floor of 50 percent of the minimum wage. The leave is funded from the state budget.⁴⁷ A noncontributory maternity benefit is provided as social assistance at childbirth to nonworking women. Beneficiaries receive a lump sum pregnancy benefit for the same maternity leave period—140 days—as working women but a lower benefit linked to the minimum wage (50 percent of the minimum wage is used as basis). Article 258(5) of the Labor Code stipulates that a breastfeeding woman shall be given an additional break of at least 30 minutes once every three hours to feed a child until the child is 18 months old. During the period of breaks prescribed to feed the child, the employee shall be paid the amount of the average hourly salary. While most countries with breastfeeding breaks provide two 30-minute breaks, a few countries (15) provide breaks totaling more than 60 minutes. Armenia is one of them. The Labor Code also foresees an obligation for employers to furnish dedicated lactation rooms or separate places (Karapetyan et al. 2022).

There is also a childcare allowance for parents (both men and women) taking care of a child up age two.⁴⁸ The childcare allowance has been reformed twice in recent years and now covers the entire population, although with variations in benefits among parents in formal employment relative to other parents. No support is available, either for the child or the caregiver, when the child is age two–three. This, coupled with limited availability of childcare services, may disincentivize women's participation in the labor force.

Emergency and long-term care leaves are provided but remain unpaid and only recognized for formal employees, and not for own account workers ([ILO 2022](#)).

For more information, see the Background Note on access to economic opportunity for the Armenia Country Gender Assessment (Nozaki et al. 2024b).

Sources: ILO 2022; Karapetyan et al. 2022; MoLSA, World Bank, and [UNICEF 2020](#).

⁴⁷ This is important, since leaves financed by the employer can lead to implicit bias, whereby young women are not hired. Smaller firms might not even be able to afford it.

⁴⁸ Armenian families receive childcare allowances in the form of cash assistance to care for children ages up to two in the form of a categorical universal scheme intended for working individuals who take time off to care for children after birth. Although this offers some support to caregivers (both men and women), it only reaches those in the formal sector. Based on the information provided during the consultation, the nanny program, which supported childcare arrangements parallel to work before the child reached age two, was terminated despite being quite successful.

Despite these commendable efforts, the existing leave and benefits system could be further strengthened. A maternity leave of 20 weeks exists in Armenia, above the average among the countries of the Organisation for Economic Co-operation and Development (OECD) of 18.5 weeks and the minimum recommended by the International Labour Organization.⁴⁹ However, estimations based on the number of child benefit recipients suggest that only 3 percent of women employees and 30 percent of babies were covered by maternity leave between 2016 and 2019 (Karapetyan et al. 2022). In addition, half of the leave must be taken before birth regardless of the family preferences. The generosity of average maternal benefits under the Armenian legislation appears to meet international standards, with the exception of higher income women (Karapetyan et al. 2022). However, income protection during maternity has been reported to be limited, largely due to the duration of the maternity leave and the value of wage replacement varying between formally employed, self-employed and nonworking women (Ramírez López et al. 2021).⁵⁰ While an important development in this area, the paternity leave has yet to show any relevant effects, and it is short (five days) compared for instance with the average number of days of paternity leave in OECD countries (2.3 weeks) (Fluchtmann 2023). In addition, the family allowance system does not provide incentives for fathers to partake in the responsibility over childcare, which makes it largely ineffectual in promoting a more balanced

distribution of responsibilities between men and women. Paid emergency and long-term care leaves do not exist (ILO 2022). There is evidence that employers in practice do not provide nursing mothers with the opportunity to take advantage of the right to take extra breaks or work shorter hours to feed their child. As sanitary and hygienic requirements for nursing facilities have not been adopted, this requirement is currently not mandatory for employers (Karapetyan et al. 2022).

Access to childcare services appears to be limited. The data of the 2022 round of the Integrated Living Conditions Survey show that a majority of children ages under six are not in childcare (63.8 percent).⁵¹ Most of the childcare available in Armenia seems to cater to children ages more than three, while services for younger children remain more limited.⁵²

Although the main reason for Armenian parents not to use childcare services is that the mother fulfills that role and does not work outside of the household, accessibility, cost and quality also appear to be important factors (Figure 3.26). The 2022 round of the Integrated Living Conditions Survey also confirms that the main reason for not taking children to childcare or having a babysitter taking care of them is that the mother is not working (68.9 percent).⁵³ Limited physical accessibility and affordability appear to be additional reasons for not using the service, along with a general distrust of formal

⁴⁹ As of April 2022.

⁵⁰ The maternity benefit for nonworking mothers launched in 2016 grants support to nonworking women.

⁵¹ Calculations using 2022 data of ILCS (Integrated Living Conditions Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=205>.

⁵² Public kindergartens catering to children ages two years and over are subsidized mostly through local budgets (Ayliffe, Honorati, and Zumaeta 2019). Kindergarten fees for Yerevan are set and annually extended by the municipal council. Those who meet some vulnerability criteria (for instance, one of the parents should have Yerevan registration, war veterans, one/both parents have disability, etc.) are exempt from fees; for others the fee is AMD 12,000 annually (US\$30.26). The same applies to other municipalities with fees varying from AMD 5,000 to AMD 12,000 (US\$12.62–US\$30.26) annually based on municipal budget allocations. However, capacity and quality concerns seem to move Armenian families into choosing more expensive, paid, private childcare arrangements (World Bank 2019). Concerns over the training and number of staff in kindergartens for children three–four years old would likely apply to facilities for younger children as well (Ayliffe, Honorati, and Zumaeta 2019).

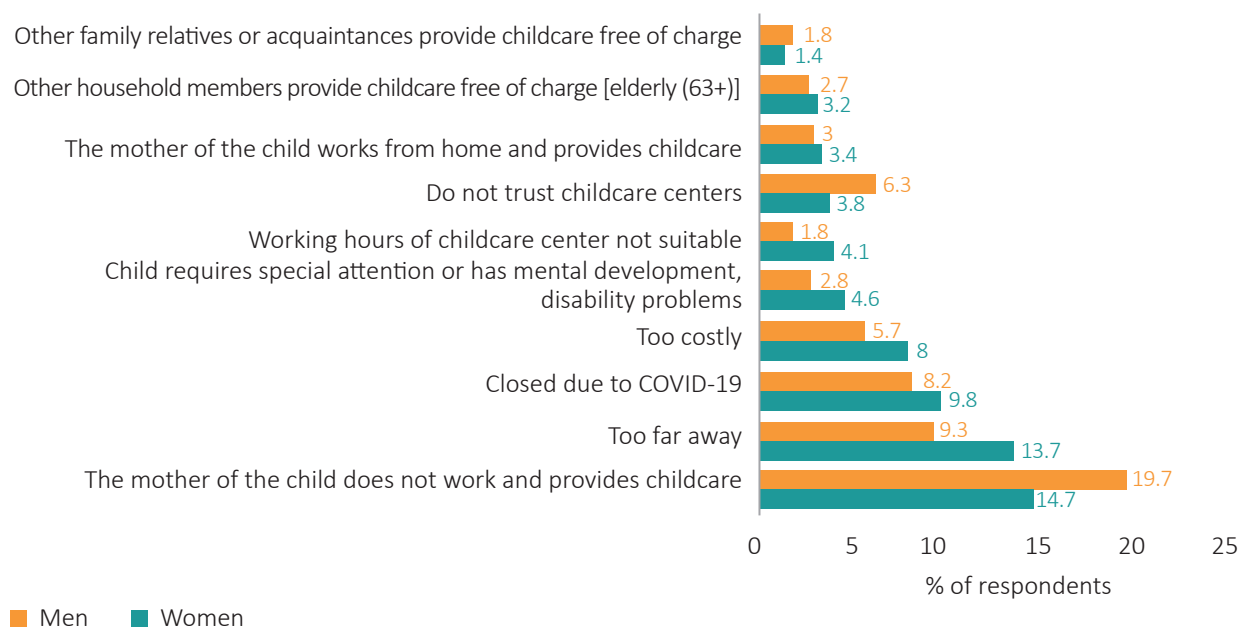
⁵³ Calculations using 2022 data of ILCS (Integrated Living Conditions Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=205>.

childcare institutions, especially among fathers. Indeed, most care for children ages under six happens in chargeable community kindergartens (55.7 percent), followed by free community kindergartens (26.8 percent).⁵⁴ The reforms in the childcare allowance (Box 3.2) are contributing to the affordability of services, making the issue of availability and social norms more salient.

The sectors and type of employment that women and men choose are largely influenced

by social norms and perceptions. For example, the 2023 Life in Transition Survey (EBRD 2023) reveals gender bias in the perceptions on suitable jobs for women and men, with these biases being particularly pronounced in Armenia compared with peer countries (Figure 3.27). Norms and stereotypes regarding women's role as caregivers and homemakers also seem to account for the significant share of women employed in part-time jobs. These norms also create additional barriers for women to enter entrepreneurship.

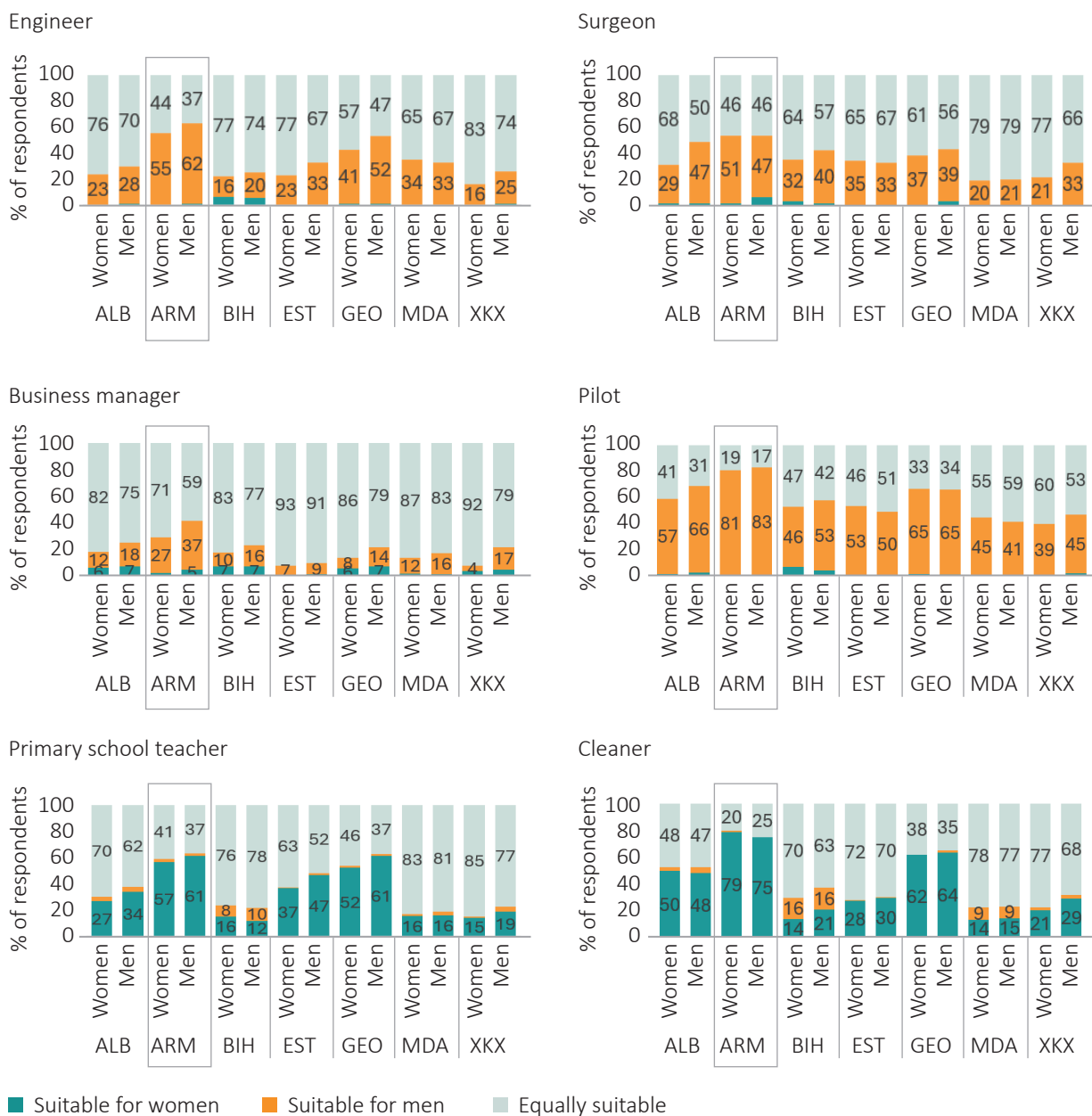
Figure 3.26. Main reasons for not using childcare services, by sex of the respondent, 2022, %



Source: Armenia: Special Survey on Time Use and Gender Disparities 2022 (Data Catalog), World Bank, Washington, DC, <https://datacatalog.worldbank.org/search/dataset/0064739/Armenia---Special-Survey-on-Time-Use-and-Gender-Disparities-2022>.

⁵⁴ Calculations using 2022 data of ILCS (Integrated Living Conditions Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=205>.

Figure 3.27. How suitable are the following occupations for men or women by country and sex, 2023, %



Source: EBRD 2023.

Note: The category suitable for women (men) corresponds to the share of respondents from each country who reported that the occupation was somewhat more / definitely most suitable for women (men). The category equally suitable corresponds to the share of respondents from each country who responded that the occupation was equally suitable for both men and women.

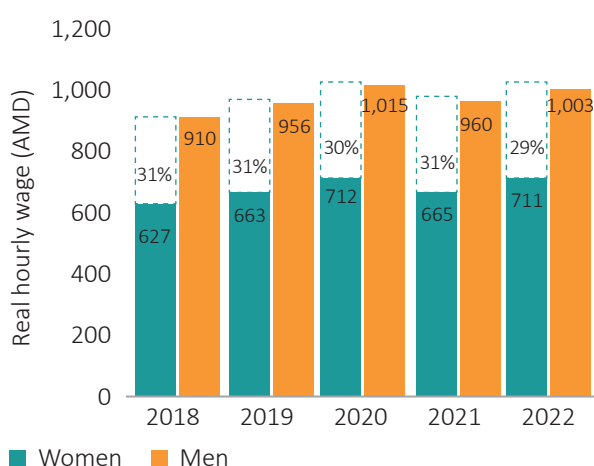
3.3. Gender wage gaps

3.3.1. A large and persistent wage gap exists in Armenia regardless of the occupation, educational level, or type of employment

Armenian women earned only around 71 percent of men's hourly wages in 2022, a gap that has remained unchanged since 2018 and that persists regardless of the employment type, the occupation, or the educational level (Figure 3.28).⁵⁵ The gender gap in hourly wages in Armenia is equivalent to the Eastern Europe and Central Asia average at around 30 percent, but higher than the European Union average of

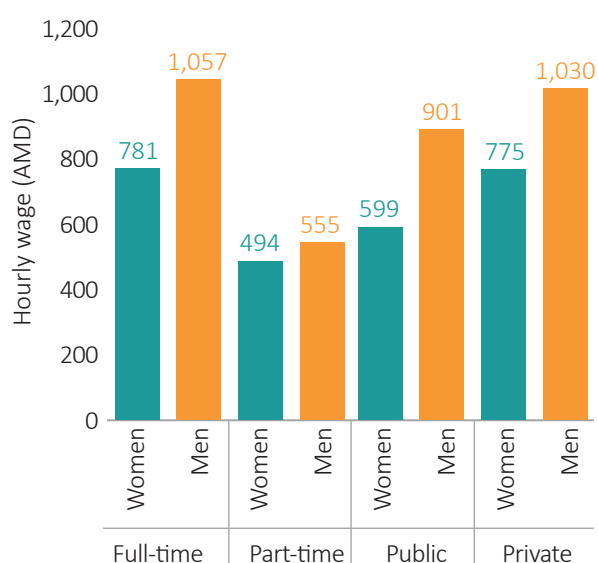
13 percent in 2021 and relatively large compared with peer countries.⁵⁶ Moreover, it persists even when controlling for the employment type (Figure 3.29). In the preceding section, it was highlighted that a larger share of women held positions that demand advanced skills. However, even within the same occupation, we observe a wage gap between women and men. This holds true across all occupations.⁵⁷ A gender wage gap is also evident at all educational levels. Although the gap is smaller at higher educational levels, it remains consistently above 30 percent at all levels (Table 3.2). The gender wage gap is also evident in both the public and private sectors (Figure 3.29).

Figure 3.28. Mean hourly wage and gender wage gap, by year



Source: Calculations using data of LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>. Note: Hourly wage expressed in real terms (base = 2022). This includes all workers ages 15–74. Percentage in the dotted area denotes the gender wage gap calculated as a difference between mean hourly wages earned by men and women expressed as a percentage of men's mean hourly wage.

Figure 3.29. Hourly wage by part- and full-time jobs



Source: Calculations using data of LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>. Note: This includes all workers ages 15–74.

⁵⁵ This estimate pertains to working-age women and men, ages 15–74, and represents the gap in unadjusted wages.

⁵⁶ The gender pay gap situation in the European Union, https://commission.europa.eu/strategy-and-policy/policies/justice-and-fundamental-rights/gender-equality/equal-pay/gender-pay-gap-situation-eu_en. The ratio of women's hourly earnings compared with men's in Armenia was lower at 0.8 compared with Bosnia and Herzegovina (0.9 in 2022), Albania (0.9 in 2018), and Moldova (0.9 in 2022). See <https://ilostat.ilo.org/data/#>, DG indicator 8.5.1 - Average hourly earnings of employees by sex (Local currency).

⁵⁷ This holds true even when the sample is restricted to full-time jobs.

Table 3.2. Hourly wage gap, workers ages 15–74

Educational attainment	Wage (AMD)		Wage gap (%)
	Women	Men	
Basic	448.78	805.17	44%
Secondary	623.38	895.68	30%
Lower vocational	490.49	866.51	43%
Middle vocational	576.87	913.13	37%
Tertiary and higher	881.15	1250.97	30%
Total	711.32	1003.33	29%

Source: Calculations using 2022 data of LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>.

Note: The wage gap is the difference in the hourly wage earned by men and women in the labor market, expressed as a percentage of men's wage. The estimates include all workers ages 15–74. The gaps are all statistically significant at 0 percent. Estimates for those with primary education or lower are dropped due to small sample size (four for women and one for men).

Even when accounting for all the factors considered above (e.g., education, age, sector, type of employment, and occupation) the wage gap persists. Simple ordinary least squares regression results show that even after controlling for these observables, Armenian women earn 25–30 percent less than men (annex H, Table H.1). Estimates show that factors such as educational attainment and experience are less salient in explaining the hourly wage, when controlling for sex and other factors. On the other hand, employment sector and occupation have a significant impact on wages. As an example, being in education and health sectors and working part-time significantly lowers the hourly wages.

3.3.2. The gender wage gap seems to be linked to women's role as mothers and caregivers

The gender wage gap widens during ages 25–34, a period that corresponds with women having their first child. In 2022, women ages

15–24 earned approximately 93 percent of what men in the same age-group earned, but this percentage decreased to around 75 percent for women ages 25–44 (Figure 3.30). The increase in the pay gap seems to coincide with the age at which women are more likely to become mothers. In 2022, the average age of mother at childbirth was 28.7 years, and the average age at the birth of the first child was 25.9 years (ArmStat 2023a). There is also an indication of motherhood penalty in Armenia – the negative impact that motherhood has on women's earnings. For instance, in 2022, mean hourly wage among women with children was lower than women without children during these years (Figure 3.31).

The large observed gender wage gaps may be related to an incomplete legal framework.

The Armenian law does not guarantee equal remuneration for work of equal value for men and women (World Bank 2024c).⁵⁸ Gaps in occupational choices may also be due to the legacy of the labor code from the Soviet

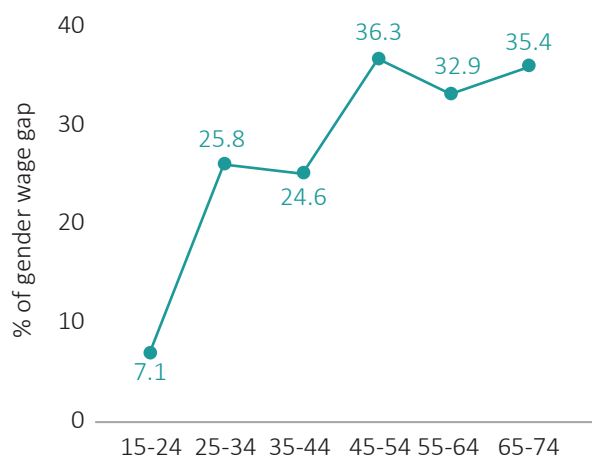
⁵⁸ According to the Labor Code of Armenia, men and women should receive equal pay for the same or equivalent work. The code focuses on ensuring equal pay if individuals are performing the same job or work that is equivalent in skill, effort, and work conditions, comparing tasks, duties, and qualifications. Equal pay for work of equal value recognizes that jobs may differ in title and tasks and still have equal value.

era, where women were banned from 450 occupations in 38 different industries, including, but not limited to, construction, mining, manufacturing, transport, and communications. Even though the list was repealed in 2004, restrictions regarding pregnant women and mothers taking care of children ages under three were kept (Labor Code of Armenia, Article 258).

However, a significant share of the gender wage gap remains unexplained by the observed characteristics of workers. The wage gap can be decomposed between the portion

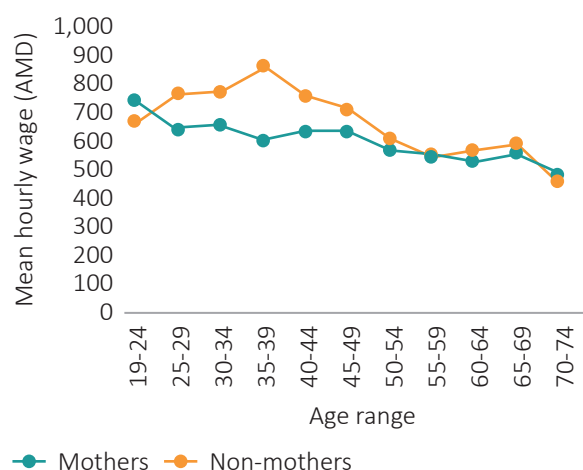
that is explained by individual characteristics and that which cannot be explained. After considering observable characteristics, the remaining unexplained portion is frequently attributed to discrimination and unobserved worker traits, such as a tendency to be risk-averse and a preference for negotiation (Annexes J). Our analysis reveals that in Armenia, out of the hourly wage gap of AMD 333.6 to the disadvantage of women, around AMD 220–AMD 280 (amounting to 60 percent–80 percent of the gap) cannot be explained by observable characteristics (based on models 4–7 in annex J, Table J.1).

Figure 3.30. Gender wage gap, by age, %



Source: Calculations using 2022 data of LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>. Note: Includes all individuals ages 15–74. The wage gap is calculated as a difference between the hourly wages earned by men and women in the labor market, expressed as a percentage of men’s wage.

Figure 3.31. Mean hourly wage, mothers and others, by age



Source: Calculations using the 2022 round of ILCS (Integrated Living Conditions Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=205>. Note: Includes all individuals ages 15–74.

3.4 Entrepreneurship and access to assets

3.4.1 Armenian women are underrepresented in entrepreneurship and have smaller businesses relative to men

Women’s participation in entrepreneurial activities in Armenia is lower than men’s,

though the numbers are slowly increasing.⁵⁹ In 2022 the share of women entrepreneurs reached 27.1 percent of the labor force compared with 37.8 percent among men (Figure 3.32). Relative to regional standards, the share of women business owners is low. In the Eastern Europe and Central Asia region, it averaged 33 percent in 2020, while, in upper-middle-income countries, it was higher,

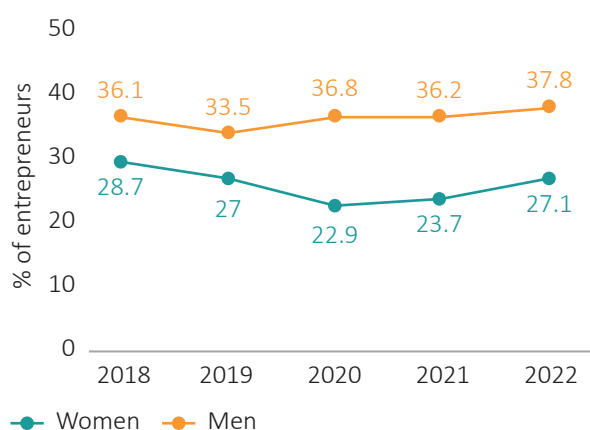
⁵⁹ Entrepreneurs are defined as either (a) employers who are owners of a business with a permanent employer or (b) own account workers (including workers in farming activities) in the labor force survey. Calculations using 2022 data of LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>.

at 38 percent (World Bank 2020a). Despite these figures, a significant majority of Armenian women (71 percent) expressed willingness to engage in entrepreneurship if childcare services were more accessible.⁶⁰ This indicates a strong desire among women to become entrepreneurs.

Women's businesses also tend to be smaller (micro and small enterprises). Based on a recent International Finance Corporation survey, the size of their businesses is one of the most

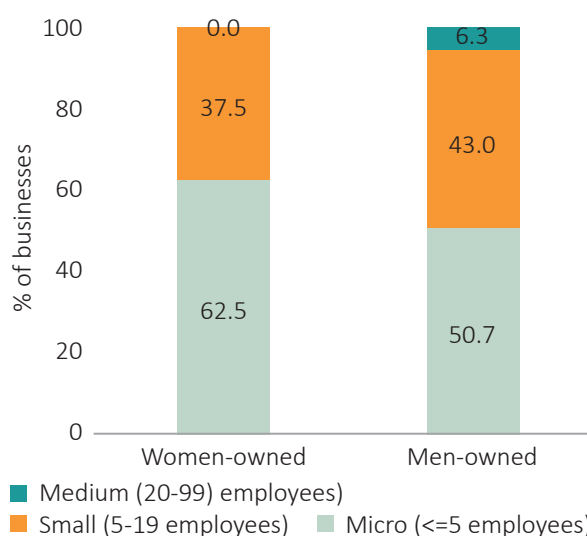
salient differences between the business profiles of male and female respondents. Women-owned enterprises tend to be smaller, with a larger share of them categorized as micro-business, in contrast to those owned by men (Figure 3.33). This is consistent with a study by the International Finance Corporation, indicating that businesses owned by men reported an average of 15.5 full-time employees (11.8 men and 3.8 women), whereas those owned by women reported only 3.3 employees (1.2 men and 2.1 women) (IFC 2021).

Figure 3.32. Share of entrepreneurs among workers 15-74, by sex and year, %



Source: Calculation using 2016–22 data of LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>.
 Note: The estimates represent the share of entrepreneurs, including both employers engaged in own business with regular employees or own-account worker engaged in one's own/family/personal/business/farming without regular employees) in their primary occupation.

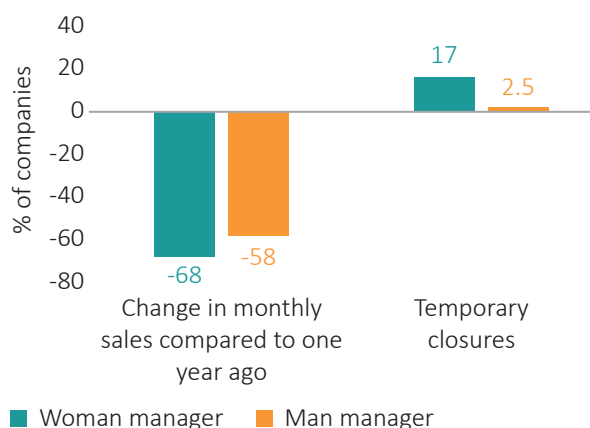
Figure 3.33. Entrepreneur business, by number of employees, %



Source: Calculations using 2022 data of LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>.

⁶⁰ Armenia: Special Survey on Time Use and Gender Disparities 2022 (Data Catalog), World Bank, Washington, DC, <https://datacatalog.worldbank.org/search/dataset/0064739/Armenia---Special-Survey-on-Time-Use-and-Gender-Disparities-2022>.

Figure 3.34. Impacts of COVID-19 on female- and male-led companies, %



Source: 2019 and 2020 data of WBES (World Bank Enterprise Surveys) (dashboard), World Bank, Washington, DC, <https://www.enterprisesurveys.org/en/enterprisesurveys>.

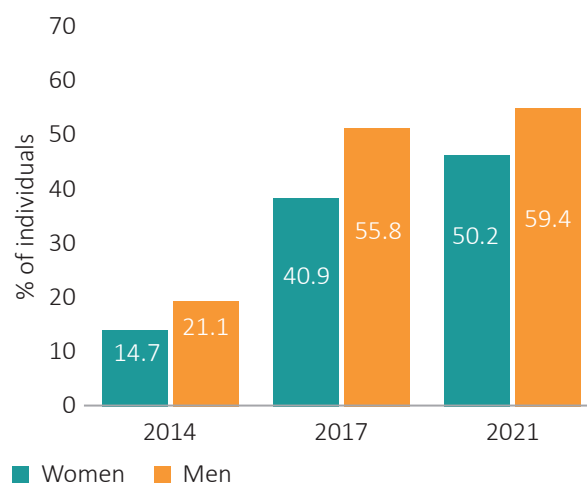
Woman-owned or woman-led businesses have likely been disproportionately affected by the COVID-19 pandemic. Based on the analysis of Enterprise Survey data before and after the pandemic, women-led companies appear to have been more vulnerable to the negative effects of COVID-19. The fall in monthly sales was greater among companies with a woman manager, at -68 percent compared with -58 percent among those with a male manager. Furthermore, a larger share of women-led companies experienced temporary closures due to the pandemic (World Bank 2020b) (Figure 3.34).

3.4.2. Limited access to productive assets is a major constraint on women in business

Limited access to finance is one of the obstacles women face in starting and expanding their businesses. While financial account ownership in Armenia has been on the rise, women still lag behind men. In 2021, 50.2 percent of women had an account in a financial institution, compared with 59.4 percent of men (Figure 3.35). They also lag in mobile payments and use of digital means. A significant share of women does not possess

physical assets such as land (72 percent) and dwellings (51 percent) (Table 3.3). This is concerning in Armenia, where the proportion of loans that require collateral is relatively high at around 70 percent, a figure that has remained unchanged over time. The value of collateral needed for a loan was also high at around 210 percent in 2020 – above the Eastern Europe and Central Asia average of approximately 170 percent and OECD average of 90 percent, and one of the highest in the Caucasus and Central Asia (Atamanchuk and Tokuoka 2023). According to the local expert and feedback from the consultation, there is currently no law ensuring equal ownership of physical assets such as land and real estates. Traditionally, these assets are inherited by sons in the family. A recent International Finance Corporation survey found that while men are more likely than women to use personal/household savings to start a business, women are more likely than men to seek loans, and higher share of women reported absence of initial capital as barriers for entrepreneurship (26.2 percent of men versus 52.3 percent of women) (IFC 2021).⁶¹

Figure 3.35. Trends in financial account ownership, by sex, %



Source: WDI (World Development Indicators) (Data Catalog), World Bank, Washington, DC, <https://datacatalog.worldbank.org/search/dataset/0037712>.

⁶¹ A majority (88.2 percent) of loan applications were approved. Yet, participants in the qualitative study mentioned difficulty in obtaining loans due to high interest rates and collateral requirements (IFC 2021).

Table 3.3. Ownership of assets by women, 2021, %

Property Type	Owner (%)	Co-owner (%)	Nonowner (%)
Land	7	18.9	72
House	10.3	36.2	51.1
Company	2	1.8	95.6
Large cattle (cows, horses, etc.)	1.6	12.3	85.9
Crop from agricultural production	3.2	24.6	71.9
Car (passenger)	5	5.4	89
Other property	1.1	2.1	95.5

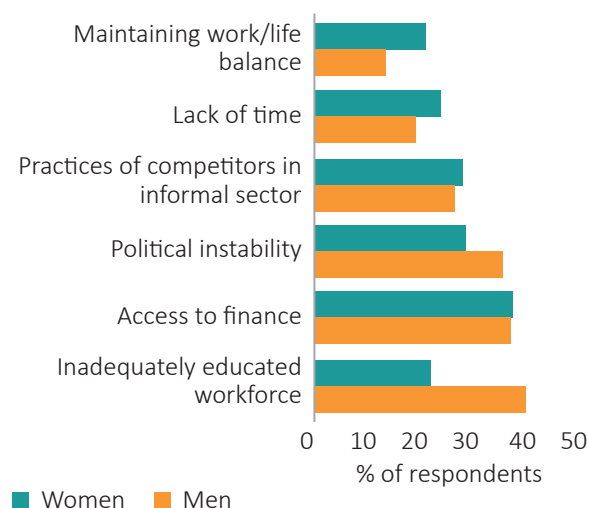
Source: ArmStat 2021.

The legal and policy framework in Armenia could be more supportive of women's entrepreneurship. According to the WBL 2024 ranking, the legislation on entrepreneurship in Armenia could be improved, as it does not yet prohibit discrimination in access to credit based on sex (World Bank 2024c). In addition, and even when the law provides for equal inheritance rights between men and women,⁶² practices that favor men over women in this area may be limiting female asset ownership and access to finance and thus their opportunity of becoming entrepreneurs (IFC 2021). Regarding land ownership, in the early 1990s post-independence period, land allocation was based on household headship, resulting in most land being registered in the names of men, who were considered household heads by default (IFC 2021).

⁶² Sons and Daughters Have Equal Rights to Inherit Assets from Their Parents (1=Yes; 0=No), (dashboard), Gender Data Portal, World Bank, <https://genderdata.worldbank.org/indicators/sg-ihl-asst-pt-eq/>.

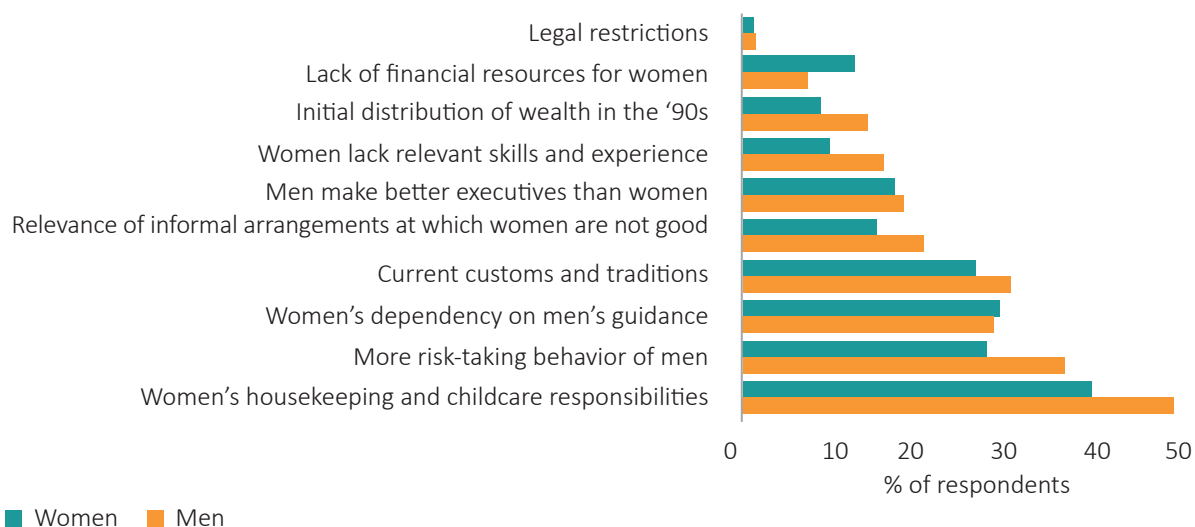
Similar to the challenges faced in labor force participation and securing full-time employment, traditional social norms that assign women to household and caregiving roles create additional barriers for women to enter entrepreneurship. More women than men respondents cited lack of time (20.1 percent men; 25.1 percent women) and maintaining work/life balance (14.0 percent men vs. 21.9 percent women) as barriers to entrepreneurship. Finance is reported to be a barrier to equality by both men and women (Figure 3.36), but women tend to face extra difficulties due to less access to property and land due to reasons such as local customs that grant inheritances to sons rather than daughters (IFC 2021). Some of the main reasons why men respondents believed most businesses were run by men reflected gender role stereotypes and assumptions: housekeeping and childcare responsibilities, men's tendency to take up more risk, women's need for men's guidance, and current customs and traditions (Figure 3.37).

Figure 3.36. Obstacles to entrepreneurship, by sex, 2021, %



Source: IFC 2021.

Figure 3.37. Reasons why most businesses are run by men, 2021, %



Source: IFC 2021.

Conclusions: Despite progress, the improvement in women's endowments in Armenia over time has not yet translated into equal access to economic opportunities and returns to human capital. Armenia has made significant improvements to its labor code to promote gender equality in the labor market since 2016 and has introduced important family policies such as paternity leave. Unemployment rates among men and women are comparable, while the share of women in higher skilled occupations has increased

and now exceeds that of men. However, women continue to have lower labor force participation rates and, when they work, they are engaged in part-time and lower-paying jobs than men. Practical barriers limit women's participation in the labor market. Women spend large share of their time on domestic and childcare responsibilities, due to the persistent gaps in the formal institutional framework but especially in connection with traditional gender stereotypes.

CHAPTER 4

USE OF CAPITAL (VOICE AND AGENCY)

Voice and agency, which refer to the capacity to make decisions about one's own life and the potential to implement these decisions freely, are the key enablers of the use of capital. There is growing recognition of the important role that female leaders have in improving gender-specific outcomes across dimensions of well-being through the enhanced provision of public goods and legislative reforms that benefit women (Anukriti et al 2022). Moreover, countries where women are better represented in decision making, for instance in government, tend to be more prosperous (Mirziyoyeva and Salahodjaev 2023; WPL 2023). The most extreme manifestation of women's limited agency is gender-based violence (GBV). Beyond its impact on individuals, GBV also incurs high economic costs for societies (Maruo et al. 2023; UN Women 2024). Globally, the economic cost of lost productivity due to domestic violence amounts to US\$15

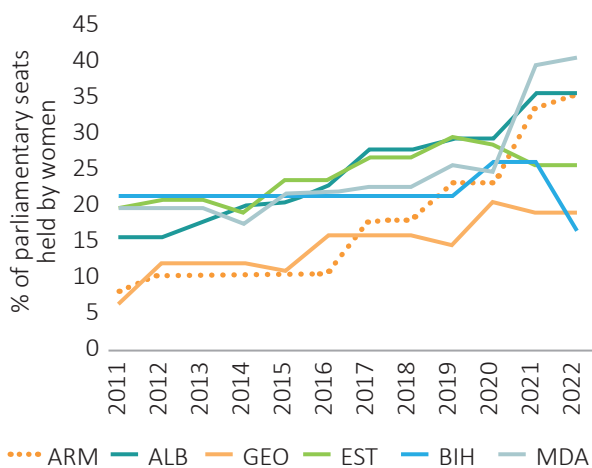
trillion, or 2 percent of GDP (CARE International 2018). In some countries, the cost of GBV is up to 3.7 percent of GDP (Quedraogo and Stenzel 2021). The main factors behind this association include the decrease in hours worked, reduced productivity per hour, lower long-term labor supply, diminished investment in human capital formation and in physical capital (Quedraogo and Stenzel 2021).

4.1. Decision-making

4.1.1. Despite recent efforts and associated progress, Armenian women remain under-represented in democratic institutions

Armenia has demonstrated remarkable progress in women's political representation in national and local elected bodies, likely as a result of the 30/70 quota. The government's concerted efforts to promote women's political participation through legislative amendments led to women's increased representation from 10.7 to 35.5 percent in the National Assembly between 2016 and 2022. Consequently, Armenia outperformed many of its comparator countries as well as the Eastern Europe and Central Asia region, averaging 31 percent (Figure 4.1). The effectiveness of the quota system was further demonstrated through a significant improvement of women's representation in the local elected body – Council of Elders – from 9.4 percent in 2019 to 29 percent in 2022 (ArmStat 2023c).⁶³ Despite significant improvements in women's representation in the legislative body of the government, considering that women make up 53 percent of the country's population, there is still opportunity to move closer to gender parity in elected bodies.

Figure 4.1. Share of women in parliament, Armenia and comparators, %



Source: WDI (World Development Indicators) (Data Catalog), World Bank, Washington, DC, <https://datacatalog.worldbank.org/search/dataset/0037712>.

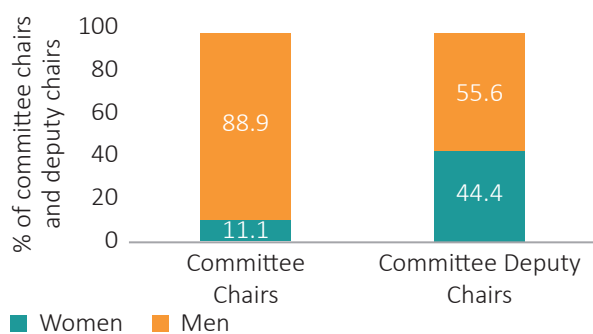
⁶³ It has been conveyed during the stakeholder consultations that instances have occurred where elected female members of the local governments' Councils of Elders have resigned their positions by signing a form, subsequently transferring their mandates to male candidates. The exact number of such cases is unavailable.

Despite women's improved participation in legislative bodies, their representation in leadership roles lags behind. In the 12 standing committees of the National Assembly, women hold leadership positions only in five (one woman among committee chairs and four women among committee deputy chairs) (Figure 4.2).⁶⁴ Moreover, in local governance, the share of women as community heads constitutes only 6 percent, that is, four positions in the total of 71 (Figure 4.3). There are more women represented as leaders in traditionally 'female' sectors, such as education; however, the share of women is lower among leaders and managers in sciences. To promote female leaders in science, the government has been issuing competitive

grants to scientific teams headed by women (Government of Armenia, decree of July 2, 2020, 847-A/2). Data also show that the share of women managers is significantly lower in large firms compared with men.⁶⁵

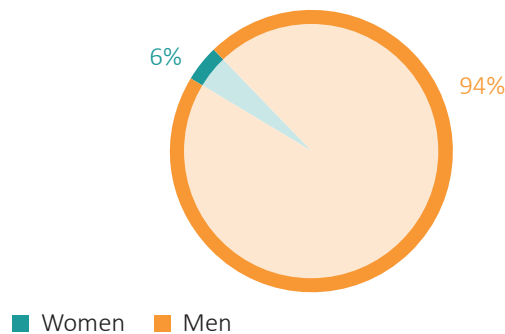
Women's representation in decision-making roles in appointed political positions where a quota does not apply is also low. Even though the share of women ministers in Armenia reached its highest in the last decade, still out of 12 ministers only two ministerial positions (17 percent) are held by women (Figure 4.4) (excluding deputy prime ministers both of whom are men). Women also account for only 18 percent of deputy ministers, holding eight of 45 positions (Figure 4.5).

Figure 4.2. Share of women as committee chairs and deputy chairs, 2023, %



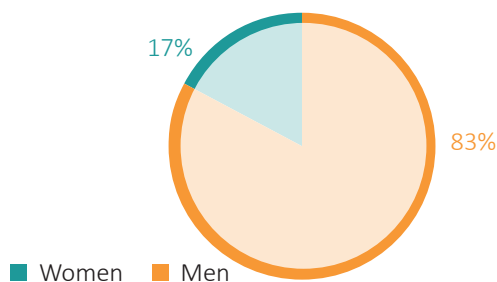
Source: National Assembly 2023.

Figure 4.3. Share of women as heads of communities, 2023, %



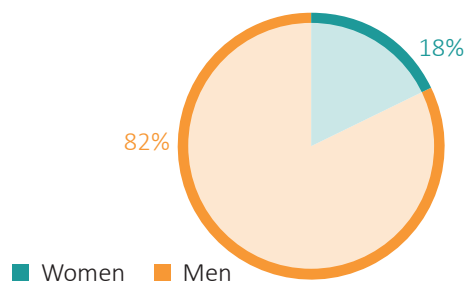
Source: ArmStat 2023c.

Figure 4.4. Share of women among ministers, 2023, %



Source: ArmStat 2023c.

Figure 4.5. Share of women among deputy ministers, 2023, %



Source: ArmStat 2023c.

⁶⁴ The Standing Committees on Economic Affairs, Protection of Human Rights and Public Affairs, and Regional and Eurasian Integration are led only by a committee deputy chair. The Standing Committees on Financial-Credit and Budgetary Affairs, Foreign Relations, and Labor and Social Affairs are led only by a committee chair. The remainder of the National Assembly committees have both chairs and deputy chairs.

⁶⁵ Larger firms = firms with more than 51 full-time employees. The estimates are based on calculations using data from the 2021 round of WBES (World Bank Enterprise Surveys) (dashboard), World Bank, Washington, DC, <https://www.enterprisesurveys.org/en/enterprisesurveys>.

Improvements were observed in the judiciary, although Armenia still does not compare favorably with peer countries.

In the spirit of implementing the Action Plan on Promoting Gender Balance among Candidates for Judges, the government uses a legislatively prescribed quota to ensure women's representation in the judiciary.⁶⁶ Nonetheless, the quota of 25 percent is below the Council of Europe recommendation of 40 percent. The quota of judges on the Supreme Judicial Court is also lower than recommended in practice (20 percent compared with 40 percent) (COE 2022). The quota led to a rise in the share of women among judges in Armenia by 8 percentage points, from 22.7 percent to 31.0 percent, in 2010–22.⁶⁷ Still, comparator countries show a higher

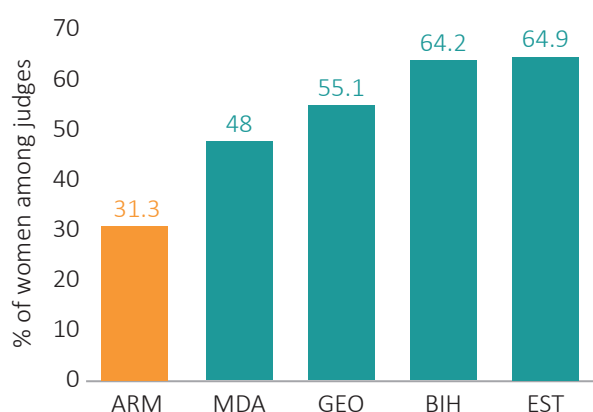
number of women in the judiciary (Figure 4.6).⁶⁸ In the Constitutional Court of Armenia, one of the highest bodies of the judiciary, the share of women is even lower, at 11 percent (ArmStat 2023c).

4.1.2. Women's engagement in social movements and in private sector decision-making are limited

Civil society organizations (CSOs) in Armenia play an important role in promoting gender equality both at the community and national levels. Their efforts span from addressing issues through formal institutions to tackling barriers derived from social norms and stereotypes. To promote women's representation in decision-making spheres, CSOs have actively participated in consulting Armenia's Council on Women's Affairs on women's equal rights and issues (Kopalyan 2023). They play a key role in preventing and addressing GBV by providing outreach and training programs and facilitating crucial assistance for domestic violence survivors.⁶⁹ Moreover, CSOs have been actively engaged in responding to the crisis engendered by the displacement of women and girls due to the conflict (UN Women 2023).

Despite improvements, women activists still face some obstacles in their capacity to exert collective agency. Women are some of the most prominent and active human rights defenders

Figure 4.6. Share of women among judges, Armenia and comparator countries, 2021–22, %



Sources: ArmStat 2023c; Share of Women among Judges (data table), UNECE Statistical Database, United Nations Economic Commission for Europe, Geneva, <https://w3.unece.org/PXWeb/en/Table?IndicatorCode=32>.

⁶⁶ Article 109, part 5 provides that "where the number of the judges of either sex is less than 25 percent of the total number of judges, up to 50 percent of places in the list of contenders for judge candidates shall be reserved to the persons of the sex concerned who have received the maximum number of 'for' votes, but not less than at least more than half of those of all the members of the Supreme Judicial Council." Article 76, part 3 provides "for the purpose of gender representation of judge members within the Supreme Judicial Council, the number of representatives of the same gender must be as restricted as possible to [a] maximum [of] three members, except for cases provided for by parts 12 and 13 of this Article." See Armenia Commits to Implement a Law on Equal Rights and Opportunities and Sign the Istanbul Convention (Updated) (web page), UN Women (United Nations Entity for Gender Equality and the Empowerment of Women), New York, <https://www.unwomen.org/en/get-involved/step-it-up/commitments/armenia>. Also see COE (2022).

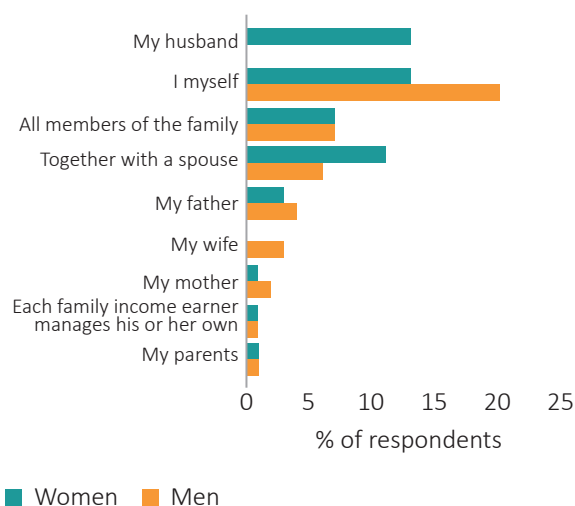
⁶⁷ See ArmStat 2023c; CEPEJ-STAT (Dynamic Database of European Judicial Systems) (dashboard), European Commission for the Efficiency of Justice, Council of Europe, Strasbourg, <https://www.coe.int/en/web/cepej/cepej-stat>.

⁶⁸ Recent data on comparator countries are available only for 2021. The comparison is therefore made using 2021 data for comparator countries and 2022 data for Armenia. The share of women among judges in Armenia increased by only 2 percentage points in 2020–22.

⁶⁹ For instance, see Women's Support Center (homepage), Yerevan, Armenia, <https://www.womensupportcenter.org/?lang=en>.

in Armenia, who advocate for the resolution of prevalent issues that affect women and society overall ([Hovhannisyan and Shahnazaryan 2019](#)). Women are particularly active as members of CSOs. Nonetheless, in general, women in Armenia are less likely to express interest in activism than men ([IRI 2021](#)). This may in part be attributed to certain challenges that women civic activists fighting for gender equality come to face, in some cases connected to time constraints and safety. 24.7 percent of women, compared with 14.4 percent of men name household chores as a hindrance to engage in civic activism, a factor also contributing to their limited economic opportunities and political participation ([UNFPA 2011](#)). Moreover, along with other former Soviet Union countries, anti-gender equality campaigns have intensified in Armenia in recent years. Such campaigns have targeted human rights defenders, including individuals and organizations advocating for gender equality ([Khalatyan et al. 2020](#)).

Figure 4.7. Who manages your family budget? 2021, %



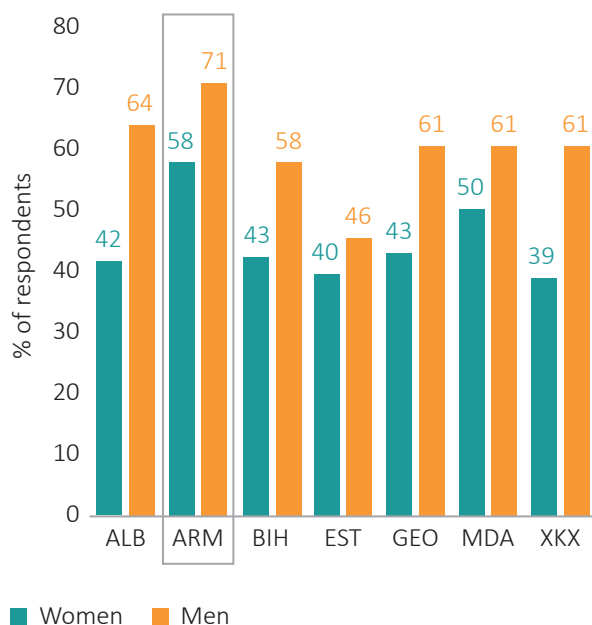
Source: IRI 2021.

Armenian women still face some constraints in decision-making at home, especially among displaced populations. Nationwide, slightly more men (40 percent) are managing family budget than women (37 percent), suggesting a dynamic where men have somewhat more agency at home than women (Figure 4.7). Moreover, the population that comes from more conservative and rural conflict areas experience limited agency at home with restricted mobility by their husbands or fathers, under-prioritization of women and girls with pronounced preferential treatment toward sons when it comes to resource distribution (food, clothes, and so on), and exclusion of women from social gatherings ([UNFPA 2024](#)).

4.1.3. Traditional social norms underlie the gaps in voice and agency

Women's limited voice and agency is likely connected with prevailing social norms in the country that tend to confine them to family and household duties. Indeed, men are viewed as better political decision-makers, while women's main responsibility is believed to be household matters. As many as 71 percent of men and 58 percent of women consider that men make better political leaders than women – the highest share among all comparator countries (Figure 4.8). Stereotypes about women's roles and leadership abilities likely contribute to internalized low self-confidence among women to take on public decision-making roles (Enfield 2021). Additionally, public opinion polls show that the main reason for women's lack of political participation is connected to their preoccupation with childcare and domestic responsibilities (Figure 4.9).

Figure 4.8. Share of women and men that report believing that men make better political leaders than women do (agree/strongly agree) by country and sex, 2023, %

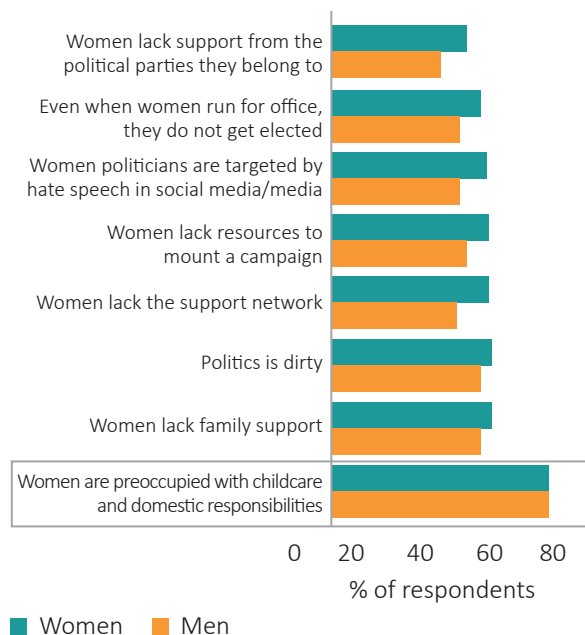


Source: EBRD 2023.

New data suggest that, while perceptions of gender roles may vary by age, sex, and educational attainment, some entrenched social beliefs remain consistent.

In addition, traditional social norms are inversely associated with important outcomes, such as women's civic engagement, pursuit of higher education, and labor force participation. Controlling for individual characteristics, older women (above age 25) are less likely to believe that men should take as much responsibility as women for home and children, suggesting the deeply rooted perception of women's role as better caretakers. Interestingly, stronger adherence to certain traditional social norms among women correlates with lower levels of civic engagement: women who believe that it is them who should do most housework even if the husband is not working, as well as women who see men as the main breadwinners in the family, were also less likely to have voted in the most recent nationwide and local elections in Armenia (EBRD 2023). Data also show that holding more progressive views

Figure 4.9. Is it an important reason why more women are not politically engaged in the country? (Share of positive responses, by gender), 2021, %



Source: IRI 2021.

on gender roles has significant implications for women's outcomes in education and the labor market. This is evidenced by a positive correlation between more gender-equitable views and a higher likelihood of attaining tertiary or higher education, and participation in the labor force. A positive correlation of progressive views and educational outcomes was also observed among men (annex K, Table K.1).

4.2. Gender-based violence

4.2.1. The persistence of GBV continues to be the most extreme manifestation of the lack of agency among Armenian women with very negative individual and social impacts

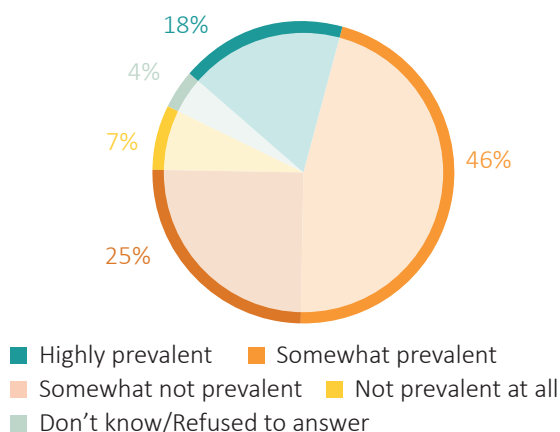
Despite the limited scope of evidence on GBV in Armenia, it appears to be a persistent phenomenon. Lifetime prevalence of domestic violence among ever partnered women aged 15-59 was recorded at 9.5 percent in 2009 and at 17.7 percent in 2021, with slightly higher incidence

reported in rural areas (Table 4.1) (ArmStat 2021).⁷⁰ However, tracking changes over time is not possible due to data limitations. In particular, data collection shows inconsistencies, and higher incidence may just reflect, to some extent, the increase in reporting of violence by women as the legal framework and social norms around it evolve. Notably, prior to mid-2018, data on reported instances of violence are unavailable, making it impossible to ascertain any changes in reporting between 2018 and 2024. When it comes to public perceptions, 18 percent and 46 percent of Armenians consider domestic violence as highly prevalent and somewhat prevalent, respectively (Figure 4.10).⁷¹ In Armenia, studies conducted by official sources and nongovernmental organizations (NGOs) focus mainly on domestic violence as a form of GBV, while evidence is lacking on other forms of violence, such as harassment at the workplace or

in transport, and nonpartner violence (by a family member, friend, acquaintance, or a stranger) ([World Bank 2022a](#)).

Underreporting is common and likely leading to the under-estimation of the real dimensions of GBV in Armenia. Underreporting of GBV cases is a worldwide issue (Box 4.1). As many as 43 percent of women who were victims of the domestic violence in Armenia, stated that they have never talked about the incident to anyone. More than one survivor in two said they did not expect help from anyone, while only 4 percent expected help from the police (Table 4.2). Another reason for underreporting may be the lack of thorough investigation of domestic violence cases that is likely discouraging victims from seeking help ([HRW 2022](#)). Improvement in the reporting of GBV cases is crucial, given that women stated that, as a result of defending or responding to violence, the violence either stopped (in 39 percent of the cases) or decreased (in 17.6 percent of the cases) ([ArmStat 2021](#)).

Figure 4.10. In your opinion, how prevalent is domestic violence as a problem in Armenia? 2021, % of all respondents



Source: IRI 2021.

Table 4.1. Prevalence of GBV in Armenia in 2021, %

Settlement	Subjected to physical and/or sexual violence (%), 2021	
	Throughout life (%)	During past 12 months (%)
Urban	16.8	4
Rural	17.7	5.3

Source: ArmStat 2021.

⁷⁰ The Survey on Domestic Violence against Women conducted by ArmStat focuses on the violence against ever-partnered women ages 15–59. It aims to investigate instances of violence experienced by these women from their current or former intimate partners. The indicators presented in the survey are based on self-reporting.

⁷¹ While these indicators do not reflect the actual cases of violence, they show the general public's perception of GBV.

Table 4.2. Share of women who expect help as victims of gender-based violence, 2021, %

Expects help from	Total (%)	Urban (%)	Rural (%)
No one	53.5	51.3	56.1
Husband's relatives	8	6.1	10.3
Her relatives	13.6	13.9	20
Friends/neighbors	1.5	1.1	1.9
Medical center	1.3	1.1	1.4
Police	4	3.8	4.2
Priest/religious leader	0.8	1.1	0.5
Social worker	2.1	3	0.9
Human rights organizations and other structures	6.3	2	3

Source: ArmStat 2021.

Box 4.1. Global reality of gender-based violence underreporting

Global data from 44 countries suggest that one woman in two who has become a victim of any form of physical or sexual violence (49 percent), never asked for help to stop violence and never reported about the incident ([World Bank 2022c](#)). Women are much more likely to seek help from their own or their partner’s family, than from official sources ([World Bank 2022c](#)). Global analysis from 24 countries shows that out of the 40 percent of women who told someone about the incident of violence, only 7 percent reported it to an official source. At the same time, women who were formerly married, are not presently married, and older women were more likely to report the violence ([Palermo, Bleck, and Peterman 2014](#)).

In some cases, the reasons for underreporting are related to social stigma stemming from the socio-cultural norms, or the fear of being denied help. In other cases, women fear that instead of receiving help, they will face intensified violence or shame and blame ([World Bank 2022c](#)). Underreporting may also be linked to conflict. Likely, two fifths of women who did not seek for help for physical and/or sexual violence have also experienced conflict ([World Bank 2022c](#)). Moreover, unfamiliarity with the reporting mechanisms, limited awareness of rights, or lack of quality services that provide survivors adequate safety, confidentiality, respect, or nondiscrimination could also increase the chances of underreporting (Maruo et al. 2023).

4.2.2 Despite progress in developing the GBV institutional framework, there is room for improvement

The government has made significant legislative and practical efforts to address GBV. The share of urgent interventions among

reported cases of GBV increased from 14 percent to 45 percent between 2019 and 2023, while the share of offenders registered increased from 56 to 70 percent for the same period. In 2024, the government updated the name of the 2017 'Law on Prevention of Violence Within the Family, Protection of Victims of Violence Within

the Family and Restoration of Peace in the Family' to the 'Law on Prevention of Family and Domestic Violence and Protection of Persons Exposed to Family and Domestic Violence'. At the same time, the law expanded the concept of a partner to include unmarried couples, defined a child witnessing domestic violence as a victim, revised deadlines for urgent interventions, and established free and preferential medical care for survivors. The government operates three fully state-funded shelters for survivors and their children, providing assistance in each region of the country. Additionally, training and awareness raising activities have been conducted among service providers as well as for persons engaged in administration of justice (judges, prosecutors, and investigators). The government has started to prepare procedures and protocols for the adequate management of the cases of violence and to organize school information events (CEDAW 2021).

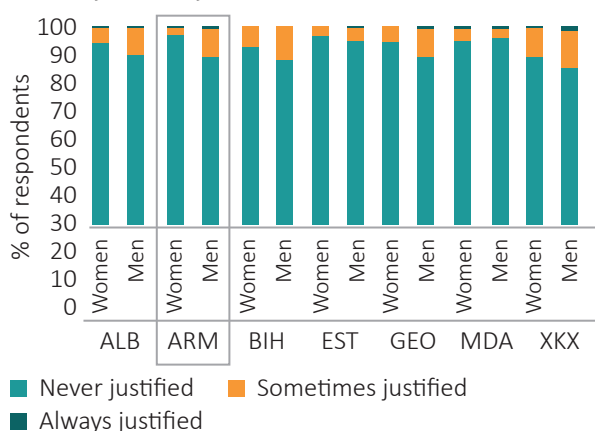
Nonetheless, legal gaps and implementation hurdles in addressing GBV persist. The government has recently enacted legislation protecting women from harassment at the workplace, which is a crucial step equipping employers with legal tools to deal with the issue

(World Bank 2024a). Nonetheless, concrete procedures regarding investigation of such cases are still to be determined, as an overarching anti-discrimination law that would regulate them does not yet exist in the country (Karapetyan 2023). Practical impediments in addressing GBV include constraints in police response to domestic violence complaints and the lack of adequate training on protection mechanisms by law enforcement agents (HRW 2022). At the same time, the limited number of domestic violence shelters operating in the country does not provide coverage to all survivors.

Social norms seem to be one of the main drivers of domestic violence in Armenia.

The majority of women (67 percent) who have ever been subjected to domestic violence, never left their abuser mostly because "violence was normal/not serious" (52 percent) (ArmStat 2021). Moreover, out of those who left the last time due to violence, 63 percent returned home because of family honor (54 percent) or the husband's request to come back (41 percent) (ArmStat 2021). Even though 96 percent of Armenian women think it is never justified for a husband to beat his wife, 14 percent of men still think that it is somewhat justified (Figure 4.11). In addition, 48 percent of men say they like when men

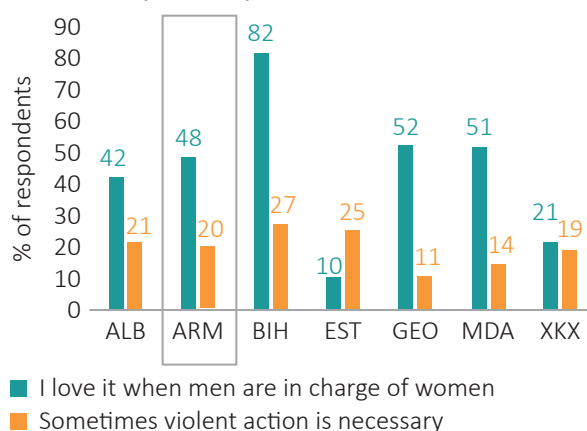
Figure 4.11. It is justified for a man to beat his wife, by country and sex, 2023, %



Source: EBRD 2023.

Note: Respondents for each country answered whether each activity was justified or not, using a scale of 1 to 10, where 1 refers to "never justified" and 10 corresponds to "always justified". Values 2-9 were categorized as "sometimes justified".

Figure 4.12. Public perceptions on using violence, by country, 2023, %



Source: EBRD 2023.

Note: The percentage refers to the proportion of male respondents in each country who agree or strongly agree with the sentence. The remaining percentage corresponds to male respondents from each country who disagreed or strongly disagreed with the statement.

“are in charge of women”, while 20 percent believe that sometimes a violent action is necessary (Figure 4.12). Results also suggest that men between ages 25-64 are more likely to justify beating a wife compared with men aged 65 and older, while men in the households with a female head or children between 0-5 years old are less likely to justify violence. At the same time, women’s education level is inversely correlated to justifying beating (EBRD 2023) (annex K, Table K.1, panel b). Focus groups conducted by the United Nations Children’s Fund showed that there is a common belief both among women and men about the ‘deservedness’ of domestic violence if there is a ‘valid reason’ (UNICEF 2021). Such stereotypes further perpetuate the cycle of underreporting of GBV.

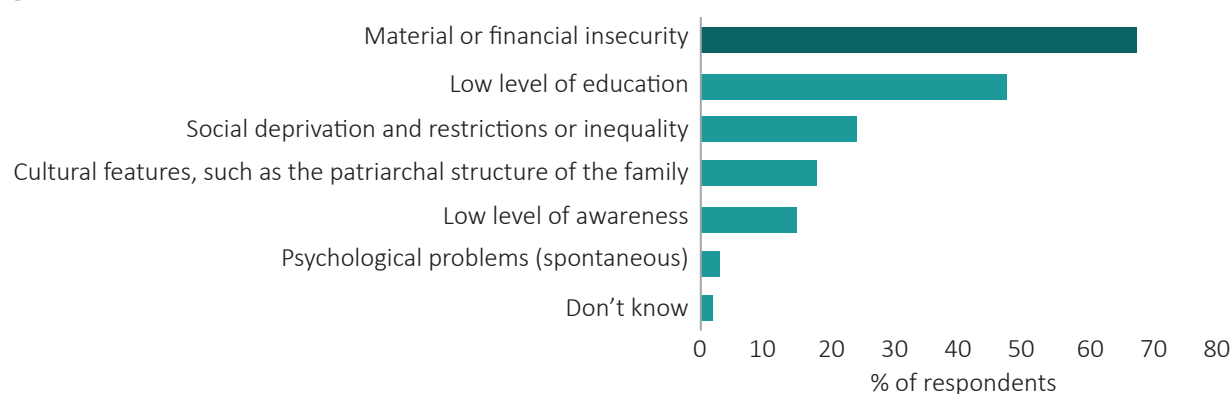
A majority of respondents in Armenia believe that the financial dependency of women on their partners is a major driver of GBV (Figure 4.13). A woman who does not earn money is 3.5 percentage points more likely to become a victim of domestic violence, and the share of unemployed women is the highest (28.6 percent) among the victims of physical violence (ArmStat

2021). This is problematic as 23 percent of urban and 22 percent of rural women, respectively, have been subjected to at least one type of economic activity restriction (ArmStat 2021).⁷²

4.2.3 External shocks have amplified GBV in the country

The conflict has affected the incidence of GBV, especially among women and girls. In the aftermath of the 2020 conflict, hotlines for violence victims registered an unusually high number of calls, suggesting an increase in GBV (GNWP 2021). A survey conducted among focus groups of displaced communities and service providers in Armenia has revealed that conflict has increased various forms of GBV among which physical and psychological intimate partner violence are the most widespread. Intimate partner violence among these populations is related to increased stress and depression during blockade and displacement, substance abuse by men, loss of life of a husband which made women more vulnerable to GBV from other family members, overcrowding in their accommodations

Figure 4.13. In your opinion, what are the main reasons for domestic violence in our society, in general? 2021, %



Source: IRI 2021.

⁷² Types of economic activity restriction: (a) prohibiting to look for a job, go to work, earn money, or engage in profitable activities; (b) taking earnings of a woman against her will; and (c) refusal to give money for household expenses. International studies show that violence by intimate partners is associated with an increased probability of being employed in countries such as Colombia, India, and Türkiye (Gedikli, Popli, and Yılmaz 2023). It appears this type of analysis has not been conducted in Armenia. While promoting women’s employment remains the dominant development policy for enhancing women’s economic and social well-being, these results in other countries suggest that a carefully crafted multidimensional approach may be needed to tackle violence and women’s labor market participation.

with lack of adequate living space and bathrooms, as well as economic hardships imposed by conflict (UNFPA 2024). These populations have also experienced sexual violence while fleeing the conflict with registered cases of rape of women with disabilities, adolescent girls, and pregnant women (UNFPA 2024). Nonpartner violence faced by these women included abuse at the workplace in their host communities as they are often forced to engage in vulnerable 'black market' and informal jobs (UNFPA 2024). Adolescent girls and women with disabilities have been identified as the most vulnerable groups (UNFPA 2024). Economic dependency and cultural norms around marriage and family discourages them from getting a divorce, potentially exacerbating their conditions in the event of intimate partner violence.

Underreporting of GBV in Armenia is even more common among the displaced population and is likely affected by existing social norms. Among the main reported reasons for GBV survivors not to report the incident is the taboo and shame associated with GBV. Women and girls expect worse treatment and isolation from the community if they disclose the case of violence, and oftentimes are forced to marry a perpetrator to avoid shame (UNFPA 2024). The survey has identified lack of awareness around what constitutes GBV as the violence is normalized.⁷³ Additionally, there is a lack of

awareness regarding available services for GBV survivors (UNFPA 2024). In some cases, by not reporting the violence, women try to defend their husbands because of the stress they underwent during conflict, while yet in other scenarios, due to conflict-related shocks, some women still do not realize what happened to them or are in denial (UNFPA 2024). More cases of GBV are expected to unfold as more women start to come forward.

Conclusions: Although Armenia has demonstrated significant progress in developing the institutional policy framework to achieve gender equality, men outperform women in all dimensions of Voice and Agency. The Constitution of Armenia guarantees equal rights and freedoms to women and men, while recent legislative amendments have significantly improved the institutional framework for gender equality. This is reflected for instance in a notable improvement in women's political representation. Yet, existing shortcomings and practical impediments challenge the effectiveness of the law. Differences in the agency of women relative to men underlie the observed gaps in endowments and in access to economic opportunity. Gender disparities are likely associated with entrenched social norms, and their most extreme expression is the persistence of GBV in the country. Additionally, conflict bears important impacts for the agency of Armenian women.

⁷³ The methodology for the assessment in Armenia involved a six-week data collection period from November to December 2023, using a feminist grounded theory and rapid qualitative analysis. Semi-structured interviews and focus group discussions were the primary methods, emphasizing the experiences of women and girls. The study included 142 participants across all Armenian regions and targeted service providers, displaced women, and adolescent girls. Sampling was dynamic, informed by ongoing data analysis and aimed to include vulnerable groups such as women with disabilities, adolescent girls, female-headed households, and economically dependent women, although not all groups were represented in every region due to time constraints (UNFPA 2024).

CHAPTER 5

POLICY RECOMMENDATIONS

The policy recommendations presented in this section aim to help address the main gaps identified in the analysis across the three main thematic areas of accumulation of human capital, access to economic opportunity and use of capital (agency). Based on the analysis, and in order to bridge these gaps, it is critical to not only enhance the institutional framework, but also to address and reshape entrenched social norms. Indeed, and while the policy recommendations are by default focused on the

institutional side, society has a key role to play in effecting change, and individual and collective agency are key for change. Social norms in particular are an important factor shaping individual- and community behavior in all aspects of life. According to the existing evidence, the main principles for adequately addressing social norms include: (1) focus on awareness raising; (2) intervening early; and (3) involving all key stakeholders, including men and boys, as well as enlisting the support of role models (Box 5.1).

Box 5.1. Principles for successful interventions to changing social norms

The report highlights that social norms are one of the key factors underlying many of the gender gaps. Policies aimed at addressing these gaps must therefore be combined with interventions that shift biases and influence behavior. The three common principles for successful interventions to change social norms are as follows:

- **Invest in awareness raising campaigns and edutainment.** Strategically designed media campaigns are often used to emphasize the positive implications of gender equality on society, such as improved human rights, the economic benefits of women's employment, and positive outcomes in women's mental health (World Bank 2021c). Media campaigns should be customized for specific target groups while simultaneously reaching a diverse range of populations, appealing to both women and men across different age groups (UNICEF 2021). Ways to accomplish this might include changing advertisements that depict women as the sole household caretakers, promoting the importance of women in public life through series on local television, and incorporating traditional topics, such as culture and patriotism, in TV series aimed at improving gender equality. Spreading awareness about the impacts of GBV through health care facilities, and traditional and social media campaigns involving respectable public figures, can serve as a tool to discourage violence (Maruo et al. 2023). It is especially important to make such efforts at the local level, considering that the communities outside the capital are more conservative.
- **Start early through education.** Education from an early age is one of the most effective means to change attitudes (Stewart et al. 2021). Adjusting school curricula for subjects, such as civics education and history, by making them equity-oriented and free from gender

stereotypes, and providing knowledge on gender roles, family planning, and reproductive health can be effective in changing the attitudes of younger generations (Maruo et al. 2023). Incorporating gender equality into education among adolescent boys and girls translates into a higher age at marriage among women, the greater involvement of men in household work, and increased opposition to gender discrimination overall (Syed 2017). It also enables women to prepare for and to take advantage of new job opportunities during the transition from school to work.

- **Engage role models and stakeholders, including boys and men, private sector and service providers, and community leaders.** Religious and traditional leaders exercise an influence over social norms that enable or hinder progress in addressing GBV, while opinion leaders influence the affirmation of or resistance to positive gender norms in community (Cislaghi 2019; Le Roux and Palm 2021; ODI 2015; Rowley and Diop 2020). Engaging the participation of boys and men is essential to fostering community solidarity on equity, and has a greater impact on the effort to shift attitudes. Engaging the participation of role models in education, training, and mentorship programs can help break down bias and socialize the benefits of women studying and working in man-dominated sectors (Carrell, Page, and West 2010; Jensen 2010; Nguyen 2008; Porter and Serra 2020). The private sector may play a crucial role in establishing the practice of intolerance toward GBV, creating a safe environment for employees and dedicating significant financial and human resources to addressing GBV. Adopting GBV-related performance standards to evaluate a firm's nondiscriminatory policies, its supply of equal opportunities, and its provision of security, community health care, and safety while doing business can help establish good practice. The International Finance Corporation has developed such a standard that has already been successfully adopted by financial institutions in 39 countries worldwide (Maruo et al. 2023).

To further develop evidence-based policies, it is also crucial for the government to collect and ensure the consistency and accuracy of data.

Specifically, there is a lack of data concerning: the economic value of women's unpaid domestic work and agricultural labor; gender gap in adaptation capacity to climate change; gender-based discrimination and harassment in the workplace; impact of conflict on the displaced people and receiving communities on health including mental health and employment; and workplace health and safety risks especially among pregnant and breastfeeding women. Addressing this data gap is vital for assessing the untapped potential of women's participation in market activities and for gaining a deeper understanding of the gender

disparities in human capital accumulation and economic opportunities. Furthermore, data are crucial in tracking the incidence of domestic violence in Armenia (see Policy recommendation 2.1 under Use of Capital (Voice and Agency) for more detail).

5.1. Accumulation of Human Capital

Based on the analysis presented in chapter 2, the main gender gaps in the fields of health and education in Armenia include: (1) persistent skewed sex ratios at birth due to son preference and sex selective abortion; (2) growing mortality among both sexes but especially among men in connection with COVID-19, military conflict, and

risky behaviors; (3) persistent and relatively high maternal mortality despite universal access to maternal, sexual and reproductive services; (4) growing gaps in educational attainment to the detriment of men; (5) growing sex segregation into traditional fields of study despite progress in some STEM fields; and (6) disproportionately large share of female NEETs.

OBJECTIVE 1: IMPROVE SPECIFIC HEALTH-RELATED OUTCOMES OF BOTH WOMEN AND MEN

Policy recommendation 1.1: Continue eradicating nonnatural differences in sex ratio at birth.

Continue successful public awareness activities, engaging with medical communities and faith-based organizations, which have been instrumental in conducting effective awareness-raising activities in Armenia, is important. Changing social norms around the value of girls relative to boys continues to be a priority (UNFPA 2018). Regional and local authorities should also be involved in the implementation of actions foreseen under the National Action Plan. Increasing gender awareness and sensitivity of regional and community leaders and strengthening their capacity to implement gender sensitive interventions that consider locally preferred ways of communicating would be required to avoid local customs perpetuate biases (UNFPA 2022b).

Policy recommendation 1.2: Address excess mortality among men related to smoking, traffic accidents and conflict. Addressing the

still large incidence of smoking among young men in Armenia will require strengthening the ongoing efforts by the government to educate and inform the population, improving access to help for quitting, enacting and enforcing smoke-free legislation, and increasing tobacco taxes.⁷⁴ Decreasing the average speed limits, ensuring the enforcement of speed limits and improving compliance with United Nations Vehicle Safety Standards is also recommended (World Bank 2021d).⁷⁵ It would also be crucial to encourage men to use routine healthcare services for checkups to prevent noncommunicable diseases. Adequate access to specialized health services needs to be granted for former combatants that have been injured or disabled as a result of conflict. Physical and psychological rehabilitation services are key. Shared wartime experiences have helped decrease stigma and shift explanatory models of mental illness. School-based mental health programs to improve teachers' understanding of students' mental health are also relevant (Shoib et al. 2022).

Policy recommendation 1.3: Reduce maternal mortality among all women in Armenia by improving quality of health care services. The efforts made by the government to improve access to adequate health services among rural women prior to the COVID-19 pandemic (CEDAW 2021) and in the last years should be continued.⁷⁶ This includes measures to strengthen reproductive health, such as early detection of somatic diseases

⁷⁴ Evidence from various settings indicates that, rather than increasing smoking in private spaces, smoke-free legislation may stimulate smokers to establish total smoking bans in their homes. Tobacco taxes have proven to be an effective policy to curtail smoking. A tax increase that increases tobacco prices by 10 percent decreases tobacco consumption by about 4 percent in high-income countries and about 5 percent in low- and middle-income countries. The price of a 20-cigarette pack of the best-welling brand in Armenia was US\$3.40, less than half the average price of US\$7.40 in the Eastern Europe and Central Asia region (adjusted for purchasing power parity) (World Bank 2023b). Moreover, as a result of cheap tobacco, disability-adjusted life years lost to tobacco diseases as a percentage of life expectancy was substantially higher in Armenia, at 14.1 percent, than the average in Eastern Europe and Central Asia or the OECD (11.5 percent and 10.2 percent, respectively).

⁷⁵ The speed limits shown here are 20 km/h higher than recommended. Enforcement is predominantly automated with a self-reported score of 60 percent.

⁷⁶ Maternity and Child State Certificates offered free prenatal and obstetric care to all women. Different information, awareness raising, and capacity building programs were implemented to improve the knowledge of different sectors of the population on harmful practices and reproductive health issues. Medical abortion was introduced in all inpatient medical organizations and curettage was replaced by vacuum aspiration reducing maternal death and complications in recent years.

incompatible with pregnancy and prevention of high-risk pregnancies ([NIH 2023](#)).⁷⁷ The capacity of maternal, sexual, and reproductive services to conduct prenatal screenings needs to be strengthened. The existing efforts to decrease the rate of c-sections should be continued. Improving the general health status of women and especially pregnant women will also be required, for instance with regards to nutrition. Special attention should be paid to women directly and indirectly affected by conflict.

OBJECTIVE 2: ELIMINATE GENDER GAPS IN EDUCATION BETWEEN MEN AND WOMEN

Policy recommendation 2.1: Improve the educational attainment and opportunities of young men. It is important to build networks of key actors in the lives of boys and men that promote norms of educational success, to support the role of teachers as motivational figures and to improve school and classroom climates. Providing financial incentives or subsidies for lower income students or information on careers and the potential higher returns to furthering education could also be helpful ([Welmond and Gregory 2021](#)). Programs that provide men that have stopped their education in order to complete the military service with opportunities and incentives to continue studying would contribute to promoting and facilitating their reintegration into the educational system. For those that continue serving, alternative career pathways should be offered, for instance, through training within the army.

Policy recommendation 2.2: Decrease sex-segregation by field of study. According

to the global evidence on what works to increase the participation of girls in STEM fields, effective measures include addressing gender biases in learning materials, engaging parents, encouraging participation in STEM-related extracurricular activities from an early age, featuring role models, and promoting partnerships with the private sector ([World Bank 2021b](#)). Female science and mathematics instructors might serve as role models for girls interested in STEM. Financial incentives may be another important option for bringing more women into STEM studies (Hammond et al. 2020). Existing interventions in Armenia, such as the Technovation program, should be continued and, when successful, be scaled up.⁷⁸ The government is providing stipends to men and women who enroll in STEM pedagogy, which is expected to have positive impact.

Policy recommendation 2.3: Improve the transition of young women from school to work through a tailored and integrated approach. Cognitive, socio-emotional, and in-demand technical skills and vocational trainings, as well as work-study programs targeting youth are key to improve the effective transition from school to work (Kattan, Khan, and Merchant 2023; [World Bank 2022d](#)). Offering targeted active labor market policies that are adapted to the needs of young women can go a long way in easing their transition into work. The features of effective programs include using recruitment strategies, providing the right incentives for participants, conducting a preliminary labor market assessment, providing supplementary skills, building social and financial capital and offering safe spaces for young women ([World Bank 2015](#)). Improving the quality and

⁷⁷ As highlighted in the consultations conducted in April 2024, the government has prepared a battery of measures to address differences in fertility rates between men and women.

⁷⁸ To promote the participation of girls in the field of information and telecommunications, the National Institute of Education of the ESCS Ministry and Women and Information Society NGO implemented Technovation, the largest global technology entrepreneurship program, for three consecutive years. Technovation is the Program of Iridescent Organization, the aim of which is to inspire and empower girls to become innovators and leaders. During the program, girls identify any social problem in their community and create a mobile application to solve that problem. They use the knowledge and skills in technology entrepreneurship acquired through the program.

relevance of technical and vocational education and training and higher education could contribute to ensure that the skills of young women respond to the labor market demands ([World Bank 2019](#)).

5.2. Access to Economic Opportunity

Based on the analysis presented in chapter 3, the main gender gaps in the field of access to economic opportunity include: (1) persistently lower labor force participation among women; (2) higher share of involuntary part-time employment among women; (3) persistent gender wage gap; (4) gender gaps in entrepreneurship and access to productive assets; and (5) higher vulnerability of women workers to shocks.

OBJECTIVE 1: INCREASE THE LABOR FORCE PARTICIPATION OF WOMEN.

Policy recommendation 1.1: Provide adequate parental leaves and incentives for fathers to partake in childcare and flexibility for working parents. It is important to amend the law in Armenia that requires half of the maternity leave be taken before birth, regardless of family preferences. Ensuring income protection during maternity leave is also critical. Shared parental leaves that incentivize father's uptake can lead to a more equitable distribution of responsibilities between men and women and reduce discrimination at hiring ([Fluchtmann 2023](#)). Leave policies that promote a better balance in the distribution of responsibilities between men and women can also be effective in preventing discriminatory practices at the workplace. Complementary measures aimed at shifting norms and behaviors among employers and employees are equally important. Information campaigns with positive male role models could be effective.

Policy recommendation 1.2: Improve accessibility to childcare by expanding coverage of affordable and quality services and changing social norms. Making childcare more affordable funded fully or partially by the government has proved to improve women's labor market outcomes (Anukriti et al. 2023; [World Bank 2022g](#)). Employer-supported childcare can be particularly impactful in low-income and post-conflict contexts where the fiscal space may be constricted ([IFC 2020](#)). The expansion of access to early childhood education must be however balanced with efforts to ensure and improve quality ([Bendini and Devercelli 2022](#)). Structural quality—the physical environment and infrastructure of the facility, including safety measures and the availability of resources—is a critical element of early childcare services ([World Bank 2022f](#)). Interventions to changing social norms around the benefits of formal childcare will also need to be combined with policy measures to improve childcare accessibility.

Policy recommendation 1.3: Alleviate the care burden on women related to people with disabilities by improving existing long-term health care and social services. Because caregiving responsibilities limit women's employment opportunities in Armenia, accessibility to adequate health and social services for people with disabilities would be important to facilitate women's participation in the labor force. The adoption of independent living principles and the establishment of community-based services are key for the inclusion and empowerment of people with disabilities.⁷⁹ The government is already moving in that direction. Providing vocational training opportunities for people with disabilities, strengthening legal protections and fostering

⁷⁹ Independent living principles emphasize the right of individuals with disabilities to live in the community and make their own choices about how they live, with the necessary support to do so. This approach focuses on removing barriers that prevent full participation in society, promoting self-determination, and providing access to the same opportunities as everyone else.

workplace accessibility are some of the measures required to break the barriers that they face to work (World Bank 2023c).

OBJECTIVE 2: LEVEL THE PLAYING FIELD IN EMPLOYMENT

Policy recommendation 2.1: Ensure equal pay and prevent discriminatory practice.

Eliminating legal differences between men and women is a pre-requisite for equality in employment in Armenia. The legal provision on equal pay needs to be enforced but also improved to mandate equal remuneration for work of equal value. In addition, the labor code should prohibit employers from asking personal questions to identify—and potentially discriminate against—mothers who have children or women planning on having children (UN Women 2021). Concealing gender information during hiring and establishing credible signaling of competences are some of the promising interventions in this area (Sahay 2023). Beyond improving legislation and protecting women's rights, addressing traditional social norms and stereotypes will be required. Exposure to women in senior positions can act as positive role models and instill more confidence among younger women (Datta and Kotikula 2017). In addition, it is necessary to target families and communities to positively impact attitudes and behaviors relating to women's work (Sahay 2023).

Policy recommendation 2.2: Promote equality in occupational/sectoral choices. Developing skills and challenging gender stereotypes from a young age would empower both women and men to pursue new job opportunities beyond traditional gender-specific occupations and sectors. Alongside the shift in social norms, technical and vocational education and training programs serve as an effective avenue to equip girls and boys with the skills needed to pursue

not only nontraditional but also any sector or occupation they aspire to as they transition from school to work (Datta and Kotikula 2017). Improving occupational safety and working conditions in firms by creating women-friendly labor conditions is also likely to yield positive results, especially in nontraditional sectors (IFC 2013). Considering the effectiveness of the vocational training program for uncompetitive and unskilled mothers under 30 supported by the government, scaling up the program could be effective. Promoting awareness to overcome cultural gender biases and stereotypes among educators, policymakers, the media, and the public at large will be key in changing choices. Encouraging the visibility of women with STEM qualifications and careers, especially in leadership positions in government, business enterprises, universities and research organizations will likely contribute to shifting mindsets. Partnering with companies in the private sector to support the inclusion of women in STEM occupations is also important (UN Women 2021).

Policy recommendation 2.3: Strengthen entrepreneurship and support services. Enhancing access to finance for women can be achieved by improving legislation to prevent gender-based credit discrimination (World Bank 2024c). Expanding the services and capacity of existing business associations and CSOs, such as SME National Development Center Armenia and SME Development in Armenia, to offer financial instruments that assess risks and secure loans through nontraditional means would benefit women entrepreneurs. Additionally, providing targeted business training and consulting to micro and small enterprises owned by women could be effective. [When women are paired with mentors and coaches or given access to other women entrepreneurs](#) with similar experiences, they benefit from exposure to useful public, private

and peer resources.⁸⁰ Networking within clusters helps women gain multiple advantages and grow their businesses faster.

5.3. Use of Capital (Voice and Agency)

Based on the analysis presented in chapter 4, the main gender gaps that underlie women's limited voice and agency in Armenia are: (1) women's lower representation in the leadership roles both at the national and local levels; (2) women's limited agency in the public and private spheres; and (3) persistence and underreporting of GBV.

OBJECTIVE 1: IMPROVE THE DECISION-MAKING CAPACITY OF WOMEN IN PUBLIC AND PRIVATE SPHERES

Policy recommendation 1.1: Increase the presence of women in democratic institutions through affirmative action. Armenia's concerted efforts to reach gender parity at the institutional level can be further achieved with a continued investment in increasing women's political representation. Global evidence suggests that well-designed quotas demonstrate the ability to reach gender parity ([IPU 2019](#)). Women will benefit from a quota only if they are placed among positions in the list that stand a chance of being elected, that is, every second or third place on the list. This is referred to as a zipper or zebra system (Markham 2013). Although this system exists in Armenia, the self-withdrawal among women candidates appears to be widespread and operates as a key barrier for women to be represented in all levels of decision-making (Shahnazaryan 2015). Legislated candidate quotas are also more effective when they carry with them sanctions for noncompliance (Markham 2013).

Policy recommendation 1.2: Support women's leadership and political participation within political parties as well as through activism.

Strategies for working with political parties should focus on building the skills and capacity of women party activists and potential candidates, as well as on reinforcing among party leaders the value of women as voters, political leaders, and candidates (Markham 2013). It is essential to continue efforts that attempt to empower women politicians through, among others, equipping them with access to resources and information, mentorship programs, networking, and skills building training (IRI 2024). CSOs can also play a key role in increasing women's political participation by supporting women candidates and those that support women's rights ([World Bank 2014](#)). Local NGOs, such as the Institute of Liberal Politics, provide theoretical and practical trainings for new generations of women nationwide to help them become future leaders in the public sphere.⁸¹ Continuing investing in such efforts will be essential to empower women in Armenia and encourage their participation in public spheres, thereby increasing their decision-making power in the private spheres as well.

OBJECTIVE 2: ADDRESS GENDER-BASED VIOLENCE THROUGH ADEQUATE PREVENTION AND RESPONSE

Policy recommendation 2.1: Assess limitations in the existing institutional framework and ensure consistent data collection on various forms of GBV. Understanding gaps in the existing legislation and enforcement can ensure a more complete protection of human rights. Evaluating the practical limitations of the law can help to identify ways to complement the law with necessary implementation cues. It is also crucial that the justice system investigates GBV cases

⁸⁰ Female Entrepreneurship Resource Point, Module 2: How to Make Change (dashboard), World Bank, Washington, DC, <https://www.worldbank.org/en/topic/gender/publication/female-entrepreneurship-resourcepoint-module-2-how-to-make-change>.

⁸¹ For instance, see Institute of Liberal Politics (homepage), Yerevan, Armenia, <https://liberalinstitute.am/en/>.

thoroughly to avoid creating the sense of impunity around GBV and impeding reporting of violence based on fear. Ratification of the Convention on Preventing and Combating Violence Against Women and Domestic Violence (known as the Istanbul Convention),⁸² would further solidify the country's legal commitment to adhere to the principles and obligations outlined in the convention. Collecting reliable data is one of the important steps in overcoming legislative and practical limitations. Aside from measuring domestic violence, collecting data on nonpartner violence and workplace harassment can widen the scope of GBV and allow to identify more holistic approaches to address it. Moreover, identifying the impact of childhood exposure to violence, gender socialization, masculine identity issues, peer influence, and parenting impact on various forms of GBV could help determine drivers of GBV and find methods to induce attitudinal changes (Maruo et al. 2023). However, due to its sensitivity, data collection approaches merit careful consideration (Schmied and Cappellazzi 2022).

Policy recommendation 2.2: De-stigmatize and strengthen protection mechanisms to encourage reporting of GBV. Well-designed, targeted protection services that are supported by law and are focused on the survivor, are more likely to gain trust and encourage women to turn for help. Law-enforcement agents who deal with GBV cases should be equipped with relevant knowledge and skills to ensure trust and safety of the victims. Specialized women's police stations can have a key role in preventing and addressing GBV more effectively. Such stations, established in many Latin American countries, provide women police officers with specialized training on how

to respond to violence, and are designated to receive exclusively victims of violence and their children (Scientia 2022). Multi-disciplinary teams working in the women's police stations that collaborate with local agencies, can be effective in providing emergency support, psychological assistance, and childcare support to the survivors (Scientia 2022).

Policy recommendation 2.3: Invest in high-quality support services to survivors by increasing accessibility to relevant care facilities. Health care facilities that have mechanisms (such as screening) to identify victims of GBV, can provide higher-quality primary health care through treatment of sexually transmitted infections and injuries. Targeted assistance to adolescents, pregnant women, and victims of different types of GBV will ensure that victims get care tailored to their needs (World Bank 2021c). For a holistic approach, integrated services should be provided at entry points in health care, emergency housing, and police stations (OECD 2023). Many countries in Eastern Europe and Central Asia, such as Kosovo and Austria, are investing in enhancement of health care system's capacity to address GBV (Bjerde 2022). Separately, providing well-designed facilities with the necessary infrastructure, psychological assistance to survivors and their children, transitional housing programs, child and family services, and capacity building skills for survivors, can ensure their fast reintegration into society (Maruo et al. 2023). Increasing spending on establishing quality care in multiple locations in the country will help accommodate more survivors. Partnerships with NGOs and the private sector can improve the impact and build resilience of these support mechanisms (World Bank 2023e).

⁸² Chart of Signatures and Ratifications of Treaty 210 (dashboard), Treaty Office, Council of Europe, Strasbourg, <https://www.coe.int/en/web/conventions/full-list?module=signatures-by-treaty&treatyid=210&fbclid=IwAR2ckqZH6PLPun8qujqzPejE7NN4gNx9b9aSnQ90s0NaFhSfTEPPHC4c>.

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ANNEXES

ANNEX A. GENDER GAPS IN 2016 AND 2024 COUNTRY GENDER ASSESSMENTS

	CGA 2016	CGA 2024
Accumulation of Human Capital		
Skewed sex ratio at birth and son preference.	Key gap.	Improving but persistent.
High reliance on abortion rather than on modern contraception.	Key gap.	Not discussed.
High male mortality and growing gap in life expectancy related to risky behaviors.	Key gap.	Key gap.
Heightened mortality and declining life expectancy especially among young men due to COVID-19 and the conflict.	Not discussed.	Key gap.
Persistent and growing maternal mortality rate likely in connection with the combined effect of COVID-19 and the conflict.	Not discussed.	Key gap.
Strong sex-segregation by field of education.	Key gap.	Improving but persistent.
Growing reverse gender gaps in enrollment and attainment at higher levels.	Not discussed.	Key gap.
Comparatively large share of female NEETs.	Not discussed.	Key gap.
Access to opportunity		
Gender disparities in labor market participation.	Key gap.	Key gap.
Higher vulnerability of women workers to shocks.	Not discussed.	Key gap.
Lower share of female managers and entrepreneurs.	Key gap.	Key gap.
Occupational segregation with women's higher representation in lower paid activities.	Key gap.	Key gap.
Wage gender gap.	Key gap.	Key gap.
Women's more limited access to finance and productive assets.	Not extensively discussed.	Key gap.
Use of capital (voice and agency)		
Women's low representation at the National Assembly and higher levels of civil service.	Key gap.	Improving but persistent.
Gender gaps in political awareness.	Key gap.	Not extensively discussed.
Women's underrepresentation in the leadership roles at all levels of public service	Key gap.	Key gap.
Women's limited decision-making agency in the private sphere.	Not extensively discussed.	Key gap.
Gender disparities in time allocation to household chores and childcare.	Key gap.	Key gap.
Prevalence and underreporting of gender-based violence (GBV) both in urban and rural areas.	Not extensively discussed.	Key gap.
Social perceptions on women's larger role as a care taker regardless of educational attainment.	Not extensively discussed.	Key gap.

ANNEX B. ALIGNMENT OF ARMENIA COUNTRY GENDER ASSESSMENT WITH ARMENIA GENDER STRATEGY 2024-2028 AND THE WORLD BANK GENDER STRATEGY 2024-2030

Armenia Country Gender Assessment (CGA) aims to present findings on major gender gaps in the directions of human endowments, economic opportunities, and voice and agency, while uncovering main drivers behind these gaps. Issues emphasized in the CGA reflect the priorities set forth in the Armenia Gender Strategy 2024-2028, as well as with major strategic objectives of the World Bank's Gender Strategy 2024-2030 to (i) end GBV to elevate human capital through building resilience in health, education, and social protection, (ii) expand and enable economic opportunities, and (iii) engage women as leaders.

Human Endowments

Analysis presented in the CGA demonstrates that sex-selection at birth favoring boys, is a persistent issue in Armenia. Recognizing this gap, Armenia's new gender strategy aims to further strengthen legislation to restrict discriminatory choices based on gender, especially where there are no medical reasons for such choices. The importance of sexual and reproductive health services, especially availability of modern contraception and family planning services is discussed in the CGA, in alignment with the new gender strategies of the World Bank and the government of Armenia. Gender strategies place the importance on access for vulnerable women, such as rural residents, ethnic minorities, and women with disabilities. At the same time, the aim is to decrease discrimination and stigma against women with disabilities, women with HIV/AIDS, and other marginalized groups in the delivery of health services. Separately, CGA focuses on the issue of maternal mortality in Armenia, which is emphasized in the World Bank's new gender strategy.

Gender stereotypes in the fields of education represents one of the most pronounced gender gaps in the direction of human endowments in Armenia, with women's underrepresentation in the fields of science and technology. World Bank and Armenia gender strategies set forth the objective to provide more opportunities for girls' engagement in the fields of science at all levels of education. On the other hand, the analysis in CGA emphasizes a reversed gap of underachievement in boys' education requiring a policy solution, which is in alignment with the World Bank's new gender strategy.

Economic Opportunities

Low female labor force participation is a persistent issue according to the Armenia CGA. The rate is 48.2 percent among women compared with 71.2 percent among men. The World Bank's new gender strategy points out that the resolution of this gap is crucial and requires tackling multiple constraints including legal, government and employer policies and practices, as well as services and social norms. On its part, Armenia Gender Strategy presents an objective to raise employability of marginalized women and to create support structure to women who are incoming labor force.

On top of this, World Bank's new gender strategy discusses the importance of addressing gender wage gap - a persistent constraint in Armenia according to the CGA analysis. Women in Armenia earned only around 71 percent of men's hourly wages in 2022. The gap in hourly wages persists even when controlling for the employment type and educational levels but seems to be related

to occupational choice.

To that end, CGA finds that even when women work, they are constrained to low-paid sectors of the economy due to the perceptions around 'female' and 'male' economic activities. New strategies of the World Bank and the government of Armenia emphasize the importance of eliminating gender stereotypes in labor market to give men and women equal opportunities to access more and better jobs, including the jobs of the future.

Findings also demonstrate that social norms contribute to perceiving women's role as caretakers, which increases their childcare and domestic responsibilities and limits their economic opportunities. Lack of access to affordable elderly- and childcare exacerbates this limitation further. As one of its objectives to provide equal working opportunities to mothers and fathers, Armenia's new gender strategy aims to improve the availability of childcare services and preschool education, while new gender strategy of the World Bank points to the importance of expanding the access to- and use of services that enable economic participation. Along the same lines, Armenia Gender Strategy highlights a high number of unpaid family workers, especially among women, and emphasizes the importance to expand sectoral programs and services related to care.

There is low level of entrepreneurship among both sexes in Armenia, but especially among women. Armenia Gender Strategy aims to create more favorable environment for advancing entrepreneurship in the country. CGA finds that the constraint for women to become entrepreneurs and to grow their businesses could be connected to their more limited access to finance compared with men. In this regard, World Bank Gender Strategy also emphasizes the importance of financial inclusion, and using credit scoring

psychometric to replace collateral requirements preventing women's access to credit. Moreover, CGA suggests that women's lack of asset ownership due to inheritance practices, is one of the important factors for limited entrepreneurship opportunities, which according to the World Bank Gender Strategy requires shift in mindset, as well as legal and policy actions.

Voice and Agency

In line with Armenia Gender Strategy 2024–2028 and World Bank Gender Strategy regarding women's advancement and representation, CGA focuses on of women's engagement in leadership roles in the national and local governments, as well as in the judiciary. In terms of addressing the issue of women's representation through informal institutions, new gender strategies of the World Bank and the government of Armenia also emphasize the importance of using community-based awareness raising and enhancing media coverage of gender sensitive topics (MoLSA 2024; World Bank 2024b).

Ending all forms of GBV is one of the key objectives of the World Bank's new gender strategy. Findings suggest that the GBV is a persistent issue in Armenia, with a recorded prevalence of 17.2 percent in 2021. Armenia Gender Strategy recognizes the importance of improving institutional frameworks and coordination to fight GBV, by addressing gaps in the legislation and enforcement, and adopting survivor-centered approaches, as suggested in the CGA. The need to provide accessible and confidential health care services for survivors of sexual violence, including comprehensive and compassionate care are some of the effective ways to address GBV, according to the CGA analysis, as well as the objectives presented in the WB and Armenia gender strategies.

Both CGA and new gender strategy of Armenia

find data protection and uniform system of data collection essential ways to address GBV. Armenia Gender Strategy aims to improve regulations to ensure transfer of information between the institutions to address the issue effectively.

Climate Change

CGA finds that a high share of women in Armenia are employed in the agricultural sector, which

remains most susceptible to climate change. Armenia Gender Strategy draws the attention to increasing the adaptability of agriculture to climate change and ensuring women's participation in creating the agenda. At the same time, new gender strategy of Armenia and the World Bank, highlight the importance of involving women in climate mitigation decision-making, as well as women's specialization in the areas of energy.

ANNEX C. THE CONSULTATION PROCESS FOR THE REPORT

Two rounds of face-to-face consultations with external stakeholders were conducted in Yerevan as part of the Armenia Gender Assessment preparation. The first round took place in December 2023, where the team shared the initial storyline and findings from the existing data and solicited feedback on key gender gaps related to endowments, economic opportunities, and voice and agency. A second round of consultations was held in April 2024 to present updated findings and gather feedback on thematic policy recommendations. The first consultation had

approximately 60 participants, while the second involved around 30 participants from two sessions to have more focused discussion on policies. Participants from both rounds included gender focal points and/or other designated staff of government counterparts, development partners, private sector, NGOs, academia, and research firms. Feedback from these consultation meetings was incorporated into the report, setting the stage for further dialogue with a diverse set of stakeholders.

ANNEX D. SELECTION OF PEER COUNTRIES

Armenia's performance was benchmarked relative to peer countries, including structural, regional, and aspirational peers. The identification of peers was conducted using the CEM 2.0 Data Generator tool developed by the Macroeconomics, Trade, and Investment Team at the World Bank. The group of structural peers comprises six countries that are considered most similar to Armenia in terms of structural economic indicators, such as GDP per capita, human capital, age dependency ratio, inflows of foreign direct investment, value added of the services sector, and international tourism. Using the same tool, the aspirational peers were selected from a shortlist using GDP per capita, poverty headcount, and Gini index as aspirational variables. The final selection was made during an internal consultation with the country team and Country Management Unit.

Structural peers. The structural peer group consisted of several countries considered similar to Armenia in terms of selected indicators. The similarity was measured by distance—that is, how close the country was to all other countries based on each country's relative global ranking on a selected indicator. The period considered for the values of the indicators was 2017–19. Six indicators were used to identify regional and global structural peers:

- GDP per capita, constant 2011 international purchasing power parity US dollars
- Age dependency ratio (percent of the working population)
- Services, value added (percent)

- FDI, net inflows (percent of GDP)
- Human capital index
- International tourism, receipts (percent of total exports)

Ex post checks verified two variables absent from the tool: landlocked and remittances inflows (percent of GDP).

Regional peers. Most of the structural peers happened to be countries in the region. Georgia is the only country in the region with distinct structural features. Therefore, the neighboring country was added to the list.

Aspirational peers. After selecting the structural indicators, the tool allowed for the selection of aspirational peers based on one outcome variable of interest (and not the intersection of more than one as was done with the structural peers). Four indicators benchmarked the aspirations of Armenia to improve its performance:

- GDP per capita, constant 2011 international purchasing power parity US dollars
- GDP per capita (constant 2010 US dollars)
- Poverty headcount at US\$1.90-a-day constant 2011 international purchasing power parity US dollars
- Gini index (World Bank estimate)
- Anecdotal evidence suggests that the Baltic countries represent an aspiration in the region. Specifically, Armenia observes Estonia with considerable attention. The final list of peer countries was Albania, Bosnia and Herzegovina, Estonia, Georgia, Kosovo, and Moldova.

ANNEX E. THE EFFECT OF MANDATORY MILITARY SERVICE ON PURSUIT OF TERTIARY EDUCATION

There is a growing interest in understanding the effects of mandatory military service on education outcomes and further, on earnings in the labor market. In theory, mandatory military service entails both costs and benefits. The costs include depreciation of human capital, forgone labor market experience, and forgone earnings. These costs can increase with an extended duration of service. It also has potential benefits. Some argue that military service offers distinctive opportunities to impact individuals with valuable technical skills and discipline, potentially resulting in enhanced productivity in civilian life.

The analysis was conducted to analyze the impact of mandatory military services on the educational attainment by comparing the years of education between the two cohorts: (a) an older group with the option to postpone mandatory military service until completing tertiary education, and (b) a younger cohort impacted by the new Law of the Republic of Armenia on Military Service and the Status of the Army Serviceman.⁸³ This law, adopted in November 2017 and become effective in December 2017 (referred to as the 2017 Law hereafter), requires a signed agreement from men who choose to defer the two-year service based on education, mandating a three-year service in the army (instead

of two) after obtaining their bachelor's degree.⁸⁴

The analysis used the 2022 round of the Integrated Living Conditions Survey, the most recent data. This dataset includes information on the state of economic activity, employment status, employment characteristics, work hours, earnings, education, age range, and other demographic characteristics.⁸⁵ In the data, one cannot observe information on military service – so whether the individual has deferred the military service or not is unobserved to the econometrician. Instead, we observe the age of the survey respondents so that we can distinguish between men who were allowed to defer the military service without penalty and those who had to commit to serving an additional year if chose to postpone the military service.

The sample for the analysis includes all individuals aged 19 and older, as those below 18 will not be affected by the mandatory military service.⁸⁶ The cutoff age is 23, given that the 2017 Law started impacting men who were between 19 and 23 in 2022. The analysis will compare the years of education and the gender gap in years of education between the cohorts 19 – 23 (who were affected by the 2017 Law) (i.e., treatment group) and those older than 23 (who were able to defer their mandatory

⁸³ ՉԻՎՈՐՈՎԿԱՆ ԾԱՌԱՅՈՒԹՅԱՆ ԵՎ ՉԻՆԾԱՌԱՅՈՂԻ ԿԱՐԳԱԿԻՃԱԿԻ ՄԱՍԻՆ (Military Service and the Military Status of the Army Serviceman) [In Armenian], Legislation (November 15, 2017), National Assembly, Yerevan, Armenia, <http://parliament.am/legislation.php?sel=show&ID=5937#3>. It should be noted, though, that parts 3, 5, and 7 of Article 22 of the Law on Military Service and the Status of Servicemen, and the RA government decisions N430 and N451 of April 12, 2018, and N383 of March 23, 2023, define the cases and order by which citizens of Armenia are granted deferment from military service for educational purposes. According to the information provided during the April 2024 consultation, government's 383N decision of March 23, 2023, defines the priority areas by the government to defer military service. These priority fields are mainly in STEM disciplines. Further research is needed to assess the impact of these additional changes in the law.

⁸⁴ This new 2017 Law only applies to men. Women who have reached age 20–25 can continue to enter military service in the Armed Forces of the Republic of Armenia on a contractual basis.

⁸⁵ The Labor Force Survey does not provide specific birth dates or actual ages; it only provides age ranges, while the Integrated Living Conditions Survey provides birth dates, which enable the calculation of the exact age. Calculations using the 2022 round of ILCS (Integrated Living Conditions Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=205>; LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>.

⁸⁶ In the dataset, few individuals mentioned having attained tertiary or higher vocational education by age 18. Therefore, individuals ages 18 are not included in the target population.

military service without facing the penalty of an additional year in service) in 2022 (control group).

Simple probit regression results confirm the negative impact of the 2017 Law on the likelihood of pursuing higher education in tertiary for men. This indicates that, as expected, with the enactment

of the 2017 Law, the cost of seeking higher education had increased. The impact of the 2017 Law on women is insignificant. More time is required to assess the potential positive impact of the mandatory military service on earnings, as it is expected to take more time for the impact to become evident in the dataset.

Table E.1. Results from probit regression for men ages 19–53

Sociodemographic characteristic	Men				
	Dependent variable: Dummy=1 if pursued tertiary education				
	(1) Model 1	(2) Model 2	(3) Model 3	(4) Model 4	(5) Model 5
Treatment (Reference: Not treated)					
Treated (Dummy=1 if born between 2000–04, or ages 19–23 in 2022 or ages 15–19 in 2018)	-1.028***	-1.160***	-0.695***	-0.707***	-0.701***
	(0.113)	(0.141)	(0.206)	(0.212)	(0.215)
Age of individual		-0.0121*	0.323***	0.345***	0.348***
Age (continuous)		(0.00726)	(0.0975)	(0.0987)	(0.0993)
Age squared			-0.00524***	-0.00564***	-0.00569***
			(0.00152)	(0.00154)	(0.00155)
Type of place of residence (Reference: Urban)					
Rural				-0.627***	-0.412***
				(0.0681)	(0.0741)
Regional dummies (Reference: Yerevan)					
Aragatsotn					-0.196
					(0.145)
Ararat					-0.460***
					(0.137)
Armavir					-0.652***
					(0.126)
Gegharkunik					-0.471***
					(0.152)
Lori					-0.354***
					(0.124)
Kotayk					-0.306**
					(0.120)
Shirak					-0.296**
					(0.129)
Vayoc Dzor					-0.324**
					(0.135)
Tavush					-0.228
					(0.139)
Constant	-0.480***	-0.0877	-5.337***	-5.386***	-5.282***
	(0.0345)	(0.236)	(1.542)	(1.562)	(1.571)
Observations	2,190	2,190	2,190	2,190	2,190

Robust standard errors in parentheses.

*** p<0.01, ** p<0.05, * p<0.1

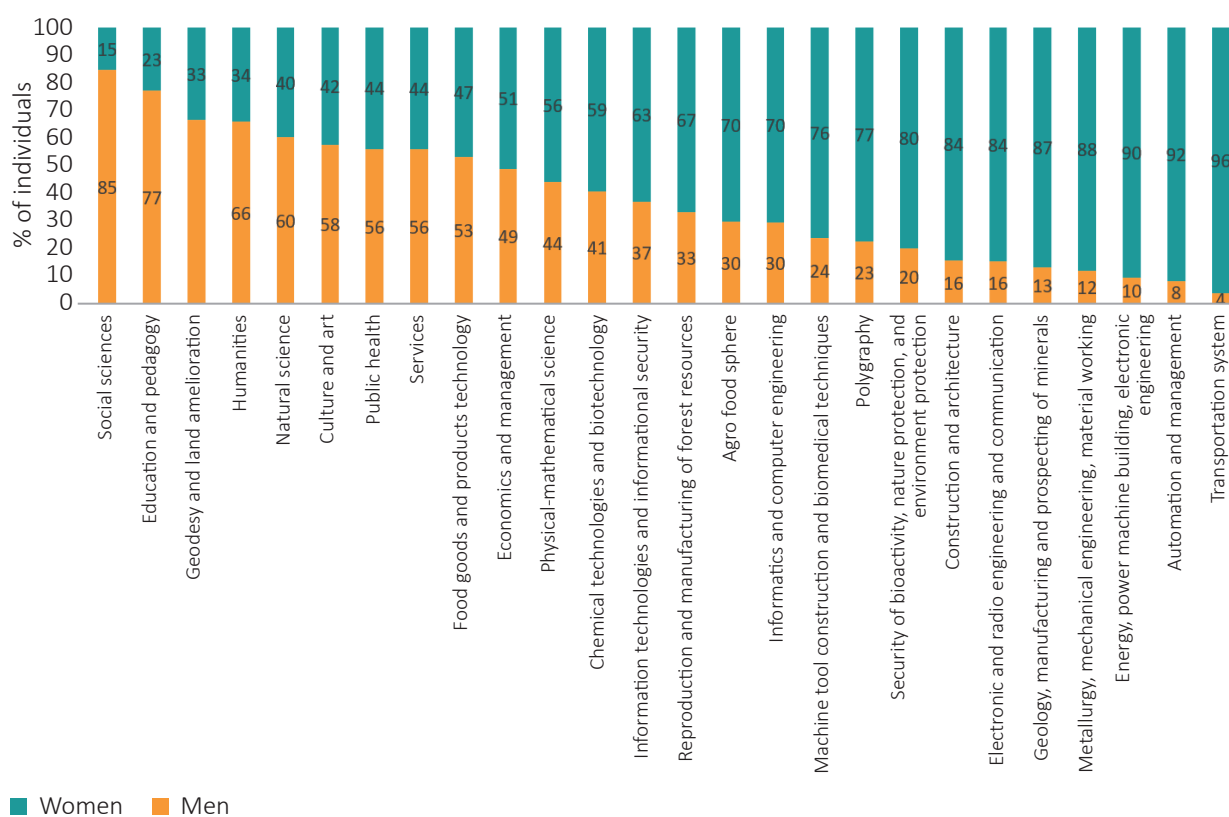
Table E.2. Results from probit regression for women ages 19–53

Sociodemographic characteristic	Women				
	Dependent variable: Dummy=1 if pursued tertiary education				
	(1) Model 1	(2) Model 2	(3) Model 3	(4) Model 4	(5) Model 5
Treatment (Reference: Not treated)					
Treated (Dummy=1 if born between 2000-04, or ages 19-23 in 2022 or ages 15-19 in 2018)	-0.565*** (0.0815)	-0.822*** (0.112)	-0.219 (0.171)	-0.260 (0.173)	-0.266 (0.175)
Age of individual					
Age (continuous)		-0.0232*** (0.00645)	0.394*** (0.0824)	0.397*** (0.0833)	0.406*** (0.0836)
Age squared			-0.00654*** (0.00129)	-0.00666*** (0.00131)	-0.00679*** (0.00131)
Type of place of residence (Reference: Urban)					
Rural				-0.528*** (0.0605)	-0.283*** (0.0655)
Regional dummies (Reference: Yerevan)					
Aragatsotn					-0.391*** (0.130)
Ararat					-0.423*** (0.109)
Armavir					-0.743*** (0.115)
Gegharkunik					-0.609*** (0.133)
Lori					-0.499*** (0.107)
Kotayk					-0.450*** (0.109)
Shirak					-0.298*** (0.107)
Vayoc Dzor					-0.266** (0.125)
Tavush					-0.323** (0.126)
Constant	-0.365*** (0.0313)	0.384* (0.210)	-6.124*** (1.293)	-5.919*** (1.308)	-5.853*** (1.316)
Observations	2,553	2,553	2,553	2,553	2,553

Robust standard errors in parentheses
 *** p<0.01, ** p<0.05, * p<0.1

ANNEX F. STUDENTS OF STATE EDUCATIONAL INSTITUTIONS CONDUCTING FIRST DEGREE EDUCATIONAL PROGRAMS OF HIGHER EDUCATION, BY SEX AND SPECIALIZATION (2010)

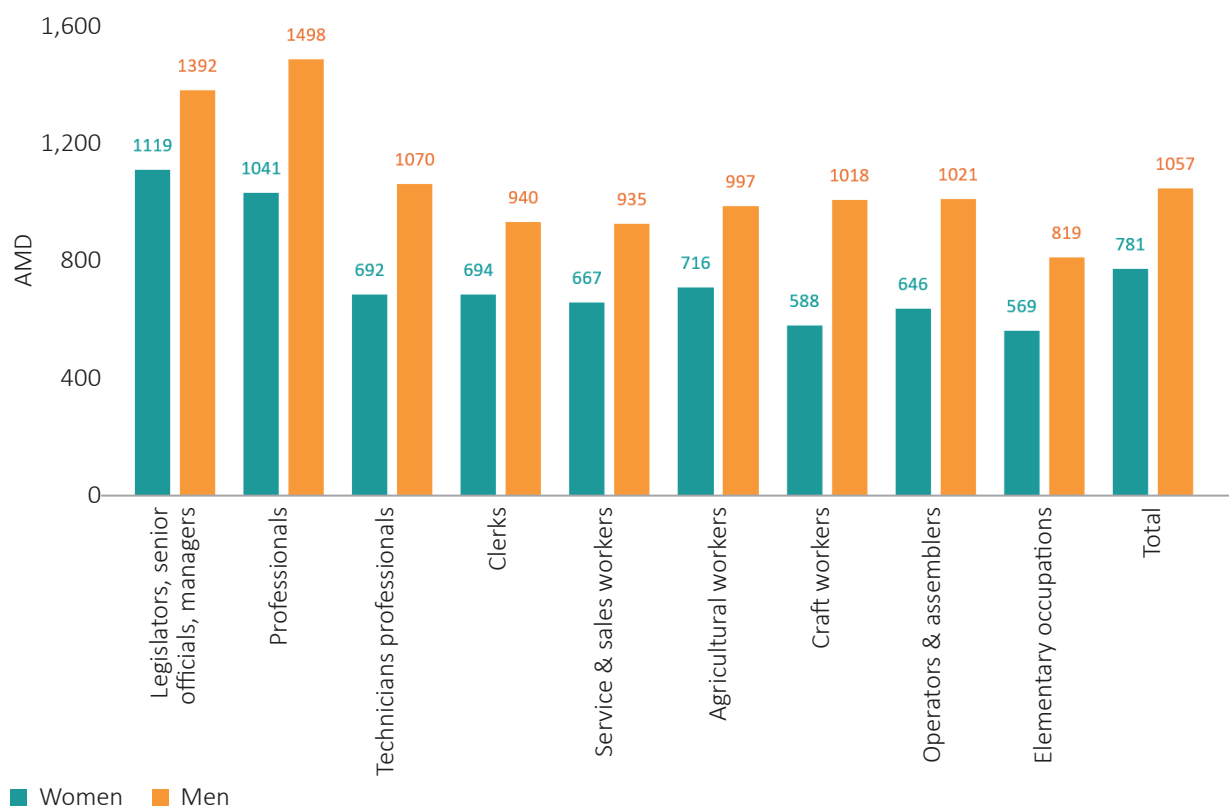
Figure F.1. Students of state educational institutions conducting first degree educational programs of higher education, by sex and specialization, 2010, %



Source: ArmStat and UNFPA 2011.

ANNEX G. MEAN HOURLY WAGE BY OCCUPATION AND SEX

Figure G.1. Mean hourly wage by occupation and sex – among full-time workers



Source: Calculations using 2022 data of LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>.
 Note: The estimates include all workers ages 15–74.

Table G.1. Mean hourly wage by occupation, 2022

Occupation	Mean hourly wage (AMD)
Legislators, senior officials, managers	1308.511
Professionals	1080.786
Operators & assemblers	986.7423
Craft workers	877.2427
Service & sales	827.1929
Technicians professionals	792.4507
Clerks	760.9897
Elementary occupations	686.8727
Agriculture	614.7845
Total	871.3929

Source: Calculations using 2022 data of LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>.

ANNEX H. ORDINARY LEAST SQUARES RESULTS, ANALYSIS OF SEX ON HOURLY WAGES, WORKERS AGES 15–74

Table H.1. Ordinary least squares results, analysis of sex on hourly wages, workers ages 15–74

Sociodemographic characteristic	Dependent variable: Log of Hourly Wage							
	(1) Model 1	(2) Model 2	(3) Model 3	(4) Model 4	(5) Model 5	(6) Model 6	(7) Model 7	(8) Model 8
Sex (Reference: Men)								
Women	-0.350*** (0.0197)	-0.402*** (0.0189)	-0.410*** (0.0202)	-0.314*** (0.0201)	-0.262*** (0.0189)	-0.258*** (0.0190)	-0.259*** (0.0189)	-0.268*** (0.0179)
Age								
Age	0.0109** (0.00475)	0.0114** (0.00451)	0.0161*** (0.00507)	0.0146*** (0.00469)	0.00950** (0.00449)	0.008660* (0.00441)	0.00864** (0.00440)	0.00973** (0.00427)
Age squared	-0.000212*** (5.22e-05)	-0.000207*** (4.93e-05)	-0.000252*** (5.42e-05)	-0.000199*** (4.99e-05)	-0.000138*** (4.75e-05)	-0.000120** (4.67e-05)	-0.000122*** (4.66e-05)	-0.000135*** (4.50e-05)
Education attainment (Reference: Primary or lower)								
Basic		-0.282 (0.203)	-0.286 (0.202)	-0.346 (0.214)	-0.260 (0.173)	-0.278 (0.174)	-0.272 (0.178)	-0.156 (0.167)
Secondary		-0.123 (0.195)	-0.123 (0.195)	-0.240 (0.208)	-0.191 (0.168)	-0.219 (0.169)	-0.215 (0.173)	-0.135 (0.163)
Preliminary vocational		-0.190 (0.200)	-0.189 (0.199)	-0.298 (0.211)	-0.229 (0.172)	-0.267 (0.172)	-0.266 (0.177)	-0.167 (0.166)
Higher vocational		-0.0462 (0.195)	-0.0441 (0.195)	-0.202 (0.208)	-0.162 (0.169)	-0.207 (0.169)	-0.210 (0.174)	-0.125 (0.163)
Tertiary and higher		0.242 (0.195)	0.241 (0.195)	0.101 (0.209)	0.137 (0.169)	-0.0683 (0.170)	-0.0750 (0.175)	-0.0170 (0.164)
Marital Status (Reference: Couple)								
Single		0.0598** (0.0284)	0.0598** (0.0284)	0.0722 (0.0259)	0.00260 (0.0256)	0.0112 (0.0251)	0.0120 (0.0251)	0.00721 (0.0251)
Widowed		0.0365 (0.0340)	0.0365 (0.0340)	0.00459 (0.0306)	-0.0188 (0.0285)	-0.00922 (0.0284)	-0.00566 (0.0282)	-0.0193 (0.0265)
Divorced / Separated		0.0711 (0.0441)	0.0711 (0.0441)	0.0159 (0.0403)	-0.00824 (0.0385)	0.000464 (0.0375)	-0.00511 (0.0375)	-0.0219 (0.0348)

Sociodemographic characteristic	Dependent variable: Log of Hourly Wage							
	(1) Model 1	(2) Model 2	(3) Model 3	(4) Model 4	(5) Model 5	(6) Model 6	(7) Model 7	(8) Model 8
Sector of employment (Reference: Agriculture)								
Mining				0.875*** (0.0627)	0.654*** (0.0598)	0.324*** (0.0596)	0.309*** (0.0596)	0.507*** (0.0800)
Manufacturing				0.505*** (0.0419)	0.298*** (0.0394)	0.0134 (0.0373)	-0.0220 (0.0376)	0.00868 (0.0395)
Construction				0.618*** (0.0477)	0.407*** (0.0457)	0.167*** (0.0420)	0.142*** (0.0424)	0.166*** (0.0433)
Information and communication				0.925*** (0.0701)	0.708*** (0.0691)	0.322*** (0.0660)	0.281*** (0.0663)	0.307*** (0.0672)
Sectors with relatively high hourly wage*				0.430*** (0.0604)	0.284*** (0.0598)	-0.0832 (0.0554)	-0.121** (0.0551)	-0.0772 (0.0557)
Sectors with medium hourly wage**				0.423*** (0.0393)	0.230*** (0.0367)	-0.0942*** (0.0345)	-0.125*** (0.0349)	-0.0731** (0.0371)
Education				0.0756* (0.0430)	0.0264 (0.0392)	-0.375*** (0.0392)	-0.397*** (0.0395)	-0.347*** (0.0410)
Health				0.369*** (0.0462)	0.193*** (0.0442)	-0.190*** (0.0445)	-0.220*** (0.0447)	-0.149*** (0.0467)
Type of employment (Reference: Full time)								
Part-time					-0.522*** (0.0280)	-0.498*** (0.0283)	-0.498*** (0.0281)	-0.461*** (0.0266)
Occupation (Reference: Elementary occupations)								
Legislators, senior officials, managers					0.497*** (0.0479)	0.497*** (0.0479)	0.495*** (0.0476)	0.529*** (0.0462)
Professionals					0.414*** (0.0377)	0.414*** (0.0377)	0.415*** (0.0376)	0.433*** (0.0369)
Technicians professionals					0.199*** (0.0320)	0.199*** (0.0320)	0.200*** (0.0320)	0.210*** (0.0321)
Clerks					0.129*** (0.0355)	0.129*** (0.0355)	0.128*** (0.0353)	0.138*** (0.0350)
Service & sales workers					0.159*** (0.0254)	0.159*** (0.0254)	0.159*** (0.0254)	0.168*** (0.0254)
Skilled agricultural workers					-0.249*** (0.0498)	-0.249*** (0.0498)	-0.235*** (0.0500)	-0.122*** (0.0455)

Sociodemographic characteristic	Dependent variable: Log of Hourly Wage							
	(1) Model 1	(2) Model 2	(3) Model 3	(4) Model 4	(5) Model 5	(6) Model 6	(7) Model 7	(8) Model 8
Craft workers						0.0750*** (0.0261)	0.0755*** (0.0261)	0.0971*** (0.0258)
Operators & assemblers						0.190*** (0.0316)	0.190*** (0.0317)	0.199*** (0.0327)
Type of place of residence (Reference: Urban)							-0.0667*** (0.0145)	-0.0178 (0.0153)
Rural								
Region (Reference: Yerevan)								
Aragatsotn								0.181*** (0.0296)
Ararat								-0.0772*** (0.0236)
Armavir								-0.0390 (0.0267)
Gegharkunik								-0.568*** (0.0391)
Lori								0.0550** (0.0252)
Kotayk								-0.0300 (0.0214)
Shirak								-0.134*** (0.0382)
Syunik								-0.117*** (0.0273)
Vayoc Dzor								-0.151*** (0.0287)
Tavush								-0.205*** (0.0255)
Constant	6.682*** (0.101)	6.655*** (0.218)	6.531*** (0.227)	6.213*** (0.234)	6.485*** (0.197)	6.706*** (0.199)	6.756*** (0.203)	6.647*** (0.194)
Observations	7,547	7,547	7,547	7,547	7,547	7,547	7,547	7,547
R-squared	0.107	0.175	0.176	0.282	0.353	0.381	0.382	0.436

Source: Calculations using 2022 data of LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>.
Note: The estimates include all workers ages 15–74.

ANNEX I. PROBIT ESTIMATION ON LABOR FORCE PARTICIPATION AMONG WOMEN AGES 15–74

Table I.1. Probit estimation on labor force participation among women ages 15–74

Dependent variable: Labor Force Participation (women 15-74, not in education)

Variables	Coefficient
Age	0.1459 (0.0083)
Age 2	-0.0017 (0.0001)
Educational attainment (reference=lower than basic)	
Basic	1.2603*** (0.2764)
Secondary	1.3185*** (0.2656)
Preliminary vocational	1.6264*** (0.2974)
Higher vocational	1.479*** (0.2672)
Tertiary or more	1.7178*** (0.2679)
Dummy=1 child (0-5 years old) in the HH	-0.4570*** (0.0432)
Dummy=1 if there is a disabled person in the HH	-0.3253*** (0.0554)
Dummy=1 if there is elderly in the HH	0.0458 (0.4124)
Location (reference=Yerevan)	
Other Urban	0.4416*** (0.0872)
Rural	1.1142*** (0.0870)
Region (reference=Yerevan)	
Aragatsotn	-0.3079*** (0.1071)
Ararat	-0.4222*** (0.0986)

Variables		Coefficient
	Armavir	-0.6450*** (0.0954)
	Gegharkunik	-0.4099*** (0.0989)
	Lori	-0.2519 (0.0930)
	Kotayk	-0.2361** (0.1001)
	Shirak	-0.3433 (0.0954)
	Sjunik	-0.1932* (0.1039)
	VayotsDzor	-0.451 (0.1056)
	Tavush	Omitted
Constant		-4.0269 (0.3261)
Observations		6727

Robust standard errors in parentheses
 *** p<0.01, ** p<0.05, * p<0.1

ANNEX J. ÑOPO DECOMPOSITION TO DECOMPOSE GENDER WAGE GAPS

Decomposition studies are regularly published by statistical offices, for example, on the gender wage gap in Germany and the European Union, and they inform policy-making targeted at reducing compositional disadvantages of certain groups. On the premise that comparable characteristics should generate the same outcome across groups, the unexplained component is often interpreted as an indicator of discrimination, which is an important policy concern (Hamjediers and Sprengholz 2023). Other factors include unobserved behavioral differences between women and men, such as risk-taking behavior and preference for bargaining (Maitra et al. 2021).

Ñopo decomposition model allows us to better understand the drivers of the gender wage gap. The method decomposes the gap into an explained component that is based on the differences between women and men in the characteristics that predict the hourly wage, such as education, age, and experience, and a remaining “unexplained” component. This is an extension of the Blinder-Oaxaca (BO) decomposition which recognizes the gender differences in the supports – that is, the distribution of the observed characteristics of women and men. Ñopo method is also a nonparametric alternative to BO (which relies on regression-based techniques) and uses a matching technique to explain the gaps.

In the model, every woman is matched with all potential men based on a defined set of observed characteristics. This matching process decomposes the observed wage gap into four additive elements:

DO: The wage gap that cannot be explained by the set of observable characteristics between matched women and men. This is the residual of the components DX, DA, and DB.

DX: The wage difference attributed to the differences in observed characteristics of matched women and men. It is calculated as the difference between the average wage of men if they had the same characteristics as the matched women and the average wage of matched men.

DA: The wage gap between matched and unmatched men scaled by the share of unmatched among men.

DB: The wage gap between unmatched and matched women scaled by the share of unmatched among women.

The analysis relies on the 2022 Armenia Labor Force Survey. The results show the following:

- On average, working women ages 15–74 earn AMD 333 less per hour than men (annex J, Table J.1, row D).
- There is a reasonable level of overlap in common support (or, observed characteristics), with almost 100 percent of women and men being matched under models 1 and 2, but also over 50 percent controlling for job characteristics such as occupation, part/full time, and sector of employment (models 3–5).
- The magnitude of the wage gap between matched and the unmatched is relatively small for both men and women (rows DA and DB). However, negative and significant gaps among women (DB) under models 4–7 indicate that unmatched women earn lower wages than matched women. Even after matching on part/full time (model 4) and sector of employment (model 5), around 67 – 85 percent of the wage gap among women and men cannot be explained by the observable characteristics (DO).

Table J.1. Unexplained gender wage gap following the Ñopo decomposition

	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6	Model 7
D	-333.6***	-333.6***	-333.6***	-333.6***	-333.6***	-333.6***	-333.6***
(Raw wage gap)	[13.93]	[13.19]	[12.26]	[16.13]	[14.24]	[11.33]	[12.03]
D0	-359.9***	-351.4***	-360.2***	-283.9***	-222.6***	-223.0***	-211.9***
(Unexplained component)	[15.86]	[16.05]	[15.63]	[21.75]	[16.05]	[17.14]	[35.72]
DX	26.28***	17.1	22.66	-43.29**	-93.69***	-97.68***	-84.20**
(Explained component)	[6.387]	[8.731]	[12.22]	[15.2]	[17.07]	[18.19]	[31.25]
DA	0.221	1.155	8.68	14.72*	7.431	16.97	48.89
(Gap between matched and unmatched men)	[0.662]	[1.804]	[6.51]	[7.257]	[10.79]	[15.36]	[30.13]
DB	-0.181	-0.399	-4.731	-21.09*	-24.74**	-29.86**	-86.34***
(Gap between unmatched and matched women)	[0.238]	[2.29]	[4.908]	[9.814]	[8.42]	[10.62]	[24.35]
Control variables (in addition to sex, age, and age square)							
Education attainment	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Marital status		Yes	Yes	Yes	Yes	Yes	Yes
Occupation			Yes	Yes	Yes	Yes	Yes
Part/full time				Yes	Yes	Yes	Yes
Sector of employment					Yes	Yes	Yes
Rural						Yes	Yes
Region							Yes
N(men)	4263	4263	4263	4263	4263	4263	4263
% matched men	99.6	99.1	81.6	77.6	52.8	46.2	21.8
N(women)	3354	3354	3354	3354	3354	3354	3354
% matched women	99.9	95.9	82.6	75.8	58.1	51.3	23.6

Standard errors in parentheses

* p<0.05, ** p<0.01, *** p<0.001

Source: Calculations using 2022 data of LFS (Labour Force Survey, Armenia) (anonymized microdata database), Statistical Committee of Armenia, Yerevan, Armenia, <https://armstat.am/en/?nid=212>.

Note: Includes all individuals ages 15–74.

DA>0 means that wages are lower among the unmatched men. DB<0 means that the wages are higher among the matched.

DA: Among men, matched men earn on average higher than unmatched

DX: Average hourly wage of men if it had the same characteristics as women; or, hourly wage of women if it had the same returns to characteristics as men.

DB: Among women, the matched earn, on average, AMD 21 more than the unmatched.

ANNEX K. PROBIT ANALYSIS RESULTS OF FACTORS ASSOCIATED WITH GENDER ROLE PERCEPTIONS

Table K.1. Probit analysis results of factors associated with gender role perceptions – Marginal effects
a)

Dependent variable: “Men should take as much responsibility as women for the home and children”

Variables	Male	Female
	Model 1	Model 1
Age range (Reference = 18-24)		
25-39	-0.00337 (0.0608)	-0.0828** (0.0313)
40-64	-0.0391 (0.0786)	-0.0587* (0.0305)
65+	0.0743 (0.0713)	-0.0282 (0.0304)
Marital status (Reference = Single)		
Married	0.0653 (0.0672)	0.0310 (0.0520)
Divorced/Widowed	-0.0736 (0.153)	0.0368 (0.0499)
Educational attainment (Reference = Secondary or less)		
Post-secondary & tertiary	0.0227 (0.0431)	-0.000575 (0.0268)
Higher	-0.0260 (0.0591)	-0.0437 (0.0334)
Location (Reference = Rural)		
Urban	0.0172 (0.0542)	-0.0107 (0.0253)
Children under 6 years old in the HH (Reference = No)		
Yes	0.0587 (0.0598)	-0.0171 (0.0289)
Dummy=1 if female-headship	-0.134* (0.0681)	0.0102 (0.0651)
Dummy =1 if respondent has difficulties*	-0.0621 (0.0553)	-0.0310 (0.0230)

Dependent variable: "Men should take as much responsibility as women for the home and children"

Variables	Male	Female
	Model 1	Model 1
Dummy=1 if elderly family members in HH who require care	0.0787*	-0.122*
	(0.0437)	(0.0655)
Place on 10 step wealth ladder	-0.00826	-0.0139
	(0.0163)	(0.00881)
Observations	303	663

Standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Note: Dependent variable is coded as 1 for agree/strongly agree and 0 for disagree/strongly disagree.

b)

Dependent variable: "Always/sometimes justified for a man to beat his wife"

Variables	Male	Female
	Model 1	Model 1
Age range (Reference = 18-24)		
25-39	0.265*** (0.0849)	-0.0678 (0.0649)
40-64	0.0957** (0.0405)	-0.0719 (0.0600)
65+	0.0364 (0.0418)	-0.0863 (0.0599)
Marital status (Reference = Single)		
Married	0.0967* (0.0564)	0.0442* (0.0238)
Divorced/Widowed	0.0122 (0.0555)	0.0557* (0.0289)
Educational attainment (Reference = Secondary or less)		
Post-secondary & tertiary	-0.000820 (0.0768)	-0.0472 (0.0340)
Higher	-0.0341 (0.0524)	-0.0587* (0.0310)
Location (Reference = Rural)		
Urban	0.0523 (0.0480)	0.00712 (0.0222)
Children under 6 years old in the HH (Reference = No)		
Yes	-0.136** (0.0518)	-0.0311 (0.0246)
Dummy=1 if female-headship	-0.103** (0.0461)	-0.0631 (0.0631)
Dummy =1 if respondent has difficulties*	-0.0220 (0.0425)	-0.0249 (0.0360)
Dummy=1 if elderly family members in HH who require care	0.0420 (0.0811)	-0.0169 (0.0250)
Place on 10 step wealth ladder	0.0298* (0.0148)	0.00100 (0.00589)
Observations	310	676

Standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Note: Dependent variable is coded as 1 for agree/strongly agree and 0 for disagree/strongly disagree.

c)

Dependent variable: Ever worked or currently working among women aged 15-74

Variables	Male	Female
	Model 1	Model 1
age	0.00137 (0.00920)	0.00456 (0.0121)
age2	8.19E-06 (9.32e-05)	3.69E-05 (0.000127)
Both the man and woman should contribute to household income = 1, agree/strongly agree	-0.0459 (0.0625)	0.339*** (0.0719)
Dummy = 1, if married	0.0847 (0.0817)	-0.171*** (0.0511)
Educational attainment (Reference = Secondary or less)		
Post-secondary & tertiary	0.0174 (0.0674)	0.0418 (0.0659)
Higher	0.0875 (0.0598)	0.235*** (0.0632)
Location (Reference = Rural)		
Urban	-0.0497 (0.0705)	-0.0400 (0.0575)
Children under 6 years old in the HH (Reference = No)		
Yes	0.127*** (0.0462)	-0.0601 (0.0563)
Dummy = 1, if respondent has difficulties*	-0.0834 (0.0518)	-0.00649 (0.0528)
Dummy = 1, if elderly family members in HH who require care	0.0744 (0.0444)	-0.0249 (0.0718)
Place on 10 step wealth ladder	-0.0254 (0.0165)	0.00694 (0.0170)
Observations	290	605

Standard errors in parentheses
 *** p<0.01, ** p<0.05, * p<0.1

d)

Dependent variable: "Have tertiary education or higher"

Variables	Male		Female	
	Model 1		Model 2	
Age range (Reference = 65+)				
	18-24	-0.184 (0.135)	-0.0853 (0.103)	
	25-39	-0.000848 (0.0928)	0.0237 (0.0763)	
	40-64	-0.0393 (0.0588)	0.0359 (0.0483)	
Women are as competent as men to be business executives = 1, agree/strongly agree		0.0312 (0.0582)	0.138** (0.0675)	
Marital status (Reference = Single)				
	Married	0.179** (0.0837)	-0.0365 (0.0995)	
	Divorced/Widowed	0.104 (0.135)	-0.0330 (0.100)	
Location (Reference = Rural)				
	Urban	0.224*** (0.0696)	0.239*** (0.0594)	
Children under 6 years old in the HH (Reference = No)				
	Yes	-0.0262 (0.0700)	-0.00706 (0.0611)	
Dummy = 1, if female-headship		0.0817 (0.0932)	-0.0789 (0.110)	
Dummy = 1, if respondent has difficulties*		0.117* (0.0638)	-0.0556 (0.0723)	
Dummy = 1, if elderly family members in HH who require care		-0.0681 (0.0799)	-0.170* (0.0862)	
Place on 10 step wealth ladder		0.0197 (0.0214)	0.0142 (0.0139)	
Observations		301	650	

Standard errors in parentheses
 *** p<0.01, ** p<0.05, * p<0.1

Dependent variable: "Have tertiary education or higher"

Variables	Male	
	Model 3	Model 4
Age range (Reference = 65+)		
18-24	-0.177 (0.139)	-0.100 (0.102)
25-39	0.0191 (0.0948)	0.0265 (0.0836)
40-64	-0.0444 (0.0564)	0.0479 (0.0471)
A woman should do most of the household chores even if the husband is not working = 1, agree/strongly agree	-0.126*	-0.208***
	(0.0652)	(0.0528)
Marital status (Reference = Single)		
Married	0.181** (0.0814)	0.00727 (0.0983)
Divorced/Widowed	0.0974 (0.141)	-0.00174 (0.0977)
Location (Reference = Rural)		
Urban	0.206*** (0.0730)	0.260*** (0.0586)
Children under 6 years old in the HH (Reference = No)		
Yes	-0.0216 (0.0640)	0.0188 (0.0583)
Dummy = 1, if female-headship	0.0393 (0.0986)	-0.0776 (0.107)
Dummy = 1, if respondent has difficulties*	0.110* (0.0636)	-0.0575 (0.0701)
Dummy = 1, if elderly family members in HH who require care	-0.0567 (0.0787)	-0.142* (0.0779)
Place on 10 step wealth ladder	0.0187 (0.0210)	0.0138 (0.0134)
Observations	300	660

Standard errors in parentheses
 *** p<0.01, ** p<0.05, * p<0.1

Dependent variable: "Have tertiary education or higher"

Variables	Male	
	Model 5	Model 6
Age range (Reference = 65+)		
18-24	-0.244* (0.127)	-0.130 (0.102)
25-39	-0.0311 (0.0830)	-0.0140 (0.0734)
40-64	-0.0641 (0.0615)	0.0437 (0.0454)
It is better for everyone involved if the man earns the money and the woman takes care of the home and children = 1, agree/strongly agree	-0.366*** (0.0796)	-0.215*** (0.0408)
Marital status (Reference = Single)		
Married	0.183** (0.0753)	-0.0189 (0.0954)
Divorced/Widowed	0.0556 (0.147)	-0.0530 (0.0977)
Location (Reference = Rural)		
Urban	0.211*** (0.0669)	0.267*** (0.0577)
Children under 6 years old in the HH (Reference = No)		
Yes	-0.0222 (0.0643)	0.0128 (0.0596)
Dummy = 1, if female-headship	0.0153 (0.0880)	-0.0309 (0.0997)
Dummy = 1, if respondent has difficulties*	0.109* (0.0574)	-0.0575 (0.0679)
Dummy = 1, if elderly family members in HH who require care	-0.0728 (0.0599)	-0.159** (0.0766)
Place on 10 step wealth ladder	0.0152 (0.0193)	0.00777 (0.0128)
Observations	304	666

Standard errors in parentheses
 *** p<0.01, ** p<0.05, * p<0.1

e)

Dependent variable: Respondent voted in the most recent local/national-level elections

Variables	Local		Parliamentary			Presidential		
	Male	Female	Male	Female	Male	Female	Male	Female
	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6	Model 5	Model 6
Age range (Reference = 65+)								
18-24	-0.150 (0.142)	-0.0416 (0.116)	-0.159 (0.181)	-0.392*** (0.129)	-0.0569 (0.184)	-0.230* (0.133)		
25-39	-0.219* (0.115)	-0.202** (0.0762)	-0.211* (0.115)	-0.291*** (0.0725)	-0.156 (0.113)	-0.293*** (0.0700)		
40-64	-0.124*** (0.0438)	0.0405 (0.0590)	-0.0520 (0.0615)	-0.0210 (0.0596)	-0.0836 (0.0660)	0.0140 (0.0476)		
A woman should do most of the household chores even if the husband is not working = 1, agree/strongly agree	-0.0677 (0.0609)	-0.0510 (0.0422)	-0.0666 (0.0747)	-0.138*** (0.0411)	-0.00527 (0.0644)	-0.0737 (0.0525)		
Marital status (Reference = Single)								
Married	0.0635 (0.0884)	0.0775 (0.0881)	0.107 (0.104)	0.0430 (0.0933)	0.0720 (0.122)	0.180* (0.0941)		
Divorced/Widowed	-0.167 (0.182)	0.00181 (0.0910)	-0.169 (0.179)	-0.0880 (0.0844)	-0.139 (0.195)	0.116 (0.0883)		
Educational attainment (Reference = Secondary or less)								
Post-secondary & tertiary	0.0312 (0.0638)	0.0900* (0.0468)	-0.0746 (0.0810)	0.0932 (0.0586)	-0.0414 (0.0771)	0.106* (0.0554)		
Higher	-0.0283 (0.0893)	-0.108** (0.0448)	0.0901 (0.0878)	-0.0584 (0.0539)	0.00680 (0.0768)	0.0183 (0.0662)		
Location (Reference = Rural)								
Urban	-0.0599 (0.0602)	-0.0154 (0.0558)	-0.0186 (0.0719)	0.0550 (0.0588)	-0.0633 (0.0704)	-0.00287 (0.0594)		

Dependent variable: Respondent voted in the most recent local/national-level elections

Variables	Local				Parliamentary				Presidential				
	Male		Female		Male		Female		Male		Female		
	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6	Model 7	Model 8	Model 9	Model 10			
Children under 6 years old in the HH (Reference = No)													
Yes	0.0154 (0.0716)	-0.0113 (0.0659)	0.0307 (0.0717)	-0.00249 (0.0658)	0.0946 (0.0965)	0.00184 (0.0607)							
Dummy = 1, if female-headship	-0.0125 (0.0960)	-0.0423 (0.104)	0.119 (0.0952)	-0.0349 (0.0976)	0.00891 (0.109)	0.139 (0.102)							
Dummy = 1, if respondent has difficulties*	0.0302 (0.0577)	0.0576 (0.0630)	0.0439 (0.0679)	0.0154 (0.0629)	0.0226 (0.0840)	0.0287 (0.0616)							
Dummy = 1, if elderly family members in HH who require care	-0.0983 (0.106)	0.0725 (0.0727)	-0.000418 (0.125)	-0.0496 (0.0665)	0.0142 (0.113)	-0.0184 (0.0889)							
Place on 10 step wealth ladder	0.0121 (0.0195)	0.00483 (0.0121)	0.0178 (0.0239)	0.0153 (0.0129)	0.0222 (0.0233)	0.0123 (0.0122)							
Observations	271	618	286	643	272	623							

Standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1

Source: Calculation using EBRD 2023.

* Note: Refers to people with some or a lot of difficulty to seeing, even if wearing glasses; hearing, even if using a hearing aid(s); walking or climbing steps; remembering or concentrating; with self-care, such as washing all over or dressing; communicating, for example understanding or being understood, using your usual language.

f)

Dependent variable: Respondent voted in the most recent local/national-level elections

Variables	Local		Parliamentary		Presidential	
	Male	Female	Male	Female	Male	Female
	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6
Age range (Reference = 65+)						
18-24	-0.171 (0.142)	-0.0280 (0.118)	-0.209 (0.180)	-0.392*** (0.135)	-0.0786 (0.188)	-0.234* (0.130)
25-39	-0.241** (0.107)	-0.189** (0.0794)	-0.261** (0.105)	-0.281*** (0.0786)	-0.171 (0.108)	-0.274*** (0.0701)
40-64	-0.125*** (0.0409)	0.0686 (0.0598)	-0.0816 (0.0551)	0.0120 (0.0674)	-0.0907 (0.0660)	0.0419 (0.0516)
It is better for everyone involved if the man earns the money and the woman takes care of the home and children = 1, agree/strongly agree	-0.0667 (0.0825)	-0.110** (0.0414)	-0.191*** (0.0606)	-0.195*** (0.0381)	-0.110 (0.0952)	-0.134*** (0.0429)
Marital status (Reference = Single)						
Married	0.0557 (0.0902)	0.0633 (0.0861)	0.0951 (0.102)	0.0294 (0.0853)	0.0616 (0.117)	0.179* (0.0892)
Divorced/Widowed	-0.185 (0.186)	0.0187 (0.0938)	-0.216 (0.164)	-0.0672 (0.0798)	-0.162 (0.193)	0.148* (0.0832)
Educational attainment (Reference = Secondary or less)						
Post-secondary & tertiary	0.0218 (0.0605)	0.0764 (0.0506)	-0.0852 (0.0838)	0.0886 (0.0603)	-0.0486 (0.0818)	0.0940 (0.0563)
Higher	-0.0243 (0.0806)	-0.138*** (0.0511)	0.0616 (0.0829)	-0.0926* (0.0533)	-0.0152 (0.0738)	-0.00688 (0.0684)
Location (Reference = Rural)						
Urban	-0.0569 (0.0598)	-0.0194 (0.0545)	-0.0106 (0.0717)	0.0471 (0.0571)	-0.0511 (0.0684)	-0.0150 (0.0558)

ANNEX L. KNOWLEDGE GAPS

Table L.1. Knowledge gaps

Link between GBV and women's overall engagement, e.g., labor market participation and civic engagement.
Impact of conflict on women's health, labor market participation, incidence of GBV.
Gender gap in impact of climate change.
Drivers of poverty among women in reproductive years.
Impact of mandatory military service on men's earnings
Causal impact of traditional perceptions on educational attainment, labor force participation, and civic engagement
Impact of various interventions on social norms
Reasons behind gender gap in pursuit of tertiary education
Impact of parental leave on women's labor force participation
Reasons behind vulnerability of women's business to shocks
Drivers behind increase in sex ratio at birth in 2022
Gender gap in the impacts of remittances
