




WOW // Work and
Opportunities
for Women

The Armenia Good Governance Fund and Gender Equality

Support for a Theory of Change Review

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Query Questions:

1. In Armenia, what are the differences between men's and women's traditional and actual (taking account of migration) roles and responsibilities, power relations, voice and decision-making, attitudes and behaviours relevant to the following macroeconomic sectors: tax, IT, agriculture, banking, access to credit, remittances and entrepreneurship?
2. What are the recommended entry points for GGF Armenia in the next phase of the programme to ensure the greatest potential for transformative women's economic empowerment outcomes within Priority Area 1 (inclusive and resilient economic growth), consistent with GGF goals and timescales?
3. How should GGF Armenia incorporate women's economic empowerment concerns within the revised ToC for Priority Area 1, highlighting any particular metrics that could be included.

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Acronyms

BRTU	Branch Republic Trade Union
CTUA	Confederation of Trade Unions of Armenia
DFID	Department for International Development
FDC	Fashion and Design Chamber
FAO	Food and Agriculture Organisation
FCO	Foreign and Commonwealth Office
FOICA	Freedom of Information Centre of Armenia
GBV	Gender-based violence
GGF	Good Governance Fund
ICT	Information and communications technology
ILO	International Labour Organisation
NEET	Not in education, employment or training
NGO	Non-governmental organisation
OECD	Organisation for Economic Cooperation and Development
PwC	Price Waterhouse Cooper
SMEs	Small and medium enterprises
SRC	State Revenue Committee
ToC	Theory of change
UN	United Nations
UN-HLP	UN High Level Panel
UNFAP	United Nations Population Fund
WBL	Women, Business and Law index
WEE	Women's economic empowerment
WEF	World Economic Forum

Executive summary

This report has been produced by the WOW Helpdesk to support the DFID and FCO-funded Good Governance Fund Armenia to integrate women’s economic empowerment into the design of the next phase of their economic programming.

The GGF Armenia programme priorities and specific outcomes under each priority area are described in Table 1 below:

<i>GGF priority areas</i>	<i>Specific outcomes</i>
<i>Inclusive and resilient economic growth</i>	<ul style="list-style-type: none"> • Inclusive business operating environment and increased investment • Improved voluntary tax compliance, taxpayer services and more targeted revenue collection
<i>Inclusive, accountable effective institutions and processes</i>	<ul style="list-style-type: none"> • Strengthened governance institutions, electoral processes and political accountability • Inclusive, evidence-based policy making and implementation
<i>Cross-cutting themes</i>	
Anti-corruption and transparency, gender equality and social inclusion	

Table 1: GGF Armenia Priorities

We establish that the outcomes under priority one have the potential to achieve women’s economic empowerment (WEE). However, it will be important that programme designers acknowledge that men and women occupy different positions in the economy and thus the economic policy and taxation choices made by a government will affect men and women differently.

In Armenia less women than men participate in the labour force. Those that do participate are predominantly working in agriculture, often as unpaid family farmers, or in public administration, health, education or service sectors; and they are more likely to be working in the informal sector. Women are paid less than men for equal work. Women are under-represented in firm ownership and in firm leadership positions and over-represented in unpaid domestic and care work. Many women are dependent on remittances from men working abroad, but face barriers to filling employment gaps and taking up the role of head of household, with limited decision making and autonomy in the face of continued control from their absent husbands. Gender gaps differ across different groups of women. The gender pay gap, for example, is smallest for women who are aged 55-59, work in Yerevan or have a tertiary or post-graduate education ([World Bank 2019](#)).

The authors use the UN High-Level Panel on WEE’s seven drivers’ framework to present contextual information and statistics on the status of women’s economic empowerment in Armenia.

Driver 1 – adverse social norms: Gender-based violence (GBV) is a significant issue in Armenia, with many victims not able to access adequate recourse to justice. Societal attitudes in both families and institutions often stigmatise victims and even the media perpetuating acceptance of GBV. Women can be left financially dependent on their spouse as the main breadwinner, or

financially vulnerable if they leave a violent relationship. Attitudes in Armenian society perpetuate the view of men as the natural breadwinner in a household and women as responsible for domestic tasks and child-care. As a result, many women have limited control over finances even of their own income. In employment women are under-represented in fields related to science and technology due to gender stereotypes around traditional work and discrimination; and in agriculture, tasks are divided along gender lines.

Driver 2 – legal protection: There are no laws which directly discriminate against women, however there are significant gaps in legislation to protect women’s rights and prevent discrimination. Furthermore, it is important to understand how social norms influence gender equality in practice. The principal legal barriers to WEE are a lack of paid paternity leave, gaps in legislation on GBV, a lack of legislation for sexual harassment in the workplace and lack of legislation for preventing discrimination in accessing credit. Women interact with tax systems differently to men, but there is a lack of gender disaggregated data and analysis on the different effects of the tax system.

Driver 3 – unpaid work and care: Social norms and parental pay laws result in women conducting the majority of unpaid and care work. Women tend to drop out of education or the labour force to take-up domestic and family care duties. Professional childcare is unaffordable for most; a situation which is economically inefficient as many of these women are highly educated.

Driver 4 – assets: Access to data on digital connectivity for women was limited, but analysis suggests that women make less use of mobile money services than men; and struggle to build their businesses online. With regards to finance, a lack of collateral and more limited business experience can prevent women from borrowing money. Although the law allows women and men to register property, inheritance for sons and daughters and the equal division of assets after divorce, in reality, property and land ownership are concentrated in the male population. Negative societal attitudes, more limited business and leadership experience and exclusion from relevant networks, together with barriers to accessing finance, hinder women’s ability to start, run and expand a business.

Driver 5 – business culture: Although some laws are in place to prevent discrimination against women at work, they are not adequately enforced and there are gaps. Job adverts exist which require women to be “young and attractive” and many women experience sexual violence and harassment. There are few women in leadership positions and they are under-represented in the science and technology sectors.

Driver 6 – public sector practices and procurement: The government has an opportunity to lead the way in fair practice and procurement laws to improve WEE. Women are more likely to be working in the public sector than men, where wages are lower than the private sector. Deficits in the transparency and accountability of government procurement procedures should be addressed alongside efforts to support women-owned businesses apply for and win government contracts.

Driver 7 – women’s voice and representation: The number of trade unions in Armenia is in decline and in need of improved efficiency and effectiveness. There have been no efforts to date to address gender inequality in trade unions and women are under-represented in central leadership positions. Women in the informal sector lack a platform for their voice.

A review of GGF Armenia's existing portfolio and a consideration of the programme's priority areas informed the following suggestions. The entry points for improved WEE outcomes focus on the State and other institutions that can **change and influence legislation and practices related to women's place and rights in the labour market**. The recommendations focus on two priorities: i) improvement of the legislation and practices and ii) ensuring that more women benefit from the many reforms underway in Armenia aimed at improving the business operating environment.

We **recommend the following entry points** in current and future interventions to address these priorities:

Current interventions:

- Develop additional user-friendly taxpayer manuals for sectors predominantly occupied by women.
- Ensure that tax-payers, especially those in rural areas, have easy access to information
- Introduce gender sensitivity and/or gender equality assessment tools in the SRC for analysis of tax-paying behaviour and the tax burden by gender.
- In designing interventions for career orientation of high school and university students, consider how to combat perceptions of stereotypes associated with choice of subjects and professions
- While developing capacities of policy makers involved in education and labour policy making and of members of the Work Armenia Working Group, consider developing their capacities on combating stereotypes about gender segregation across subjects and professions
- Provide further support to the Women's Entrepreneur Club through events and initiatives involving women from other sectors outside of fashion
- Increase the technical and entrepreneurial capacities of more designers and fashion businesses from the regions.
- Identify and propose regulatory reforms to address the barriers women face in accessing credit
- Disseminate the results of interventions related to women's entrepreneurship to a wider audience

New interventions

- Capacity development of tax authorities' staff (officials and tax officers/collectors), especially those in rural areas, on being more client friendly and gender sensitive
- Recruitment and promotion of women tax officers/collectors
- Support improvements in legislation and/or practices with regard to equal pay, gender-based discrimination and sexual harassment, conducive environment for women with children under 1.5 years at the workplace.
- Support a review and update of the topics and content of the training provided by the State Employment Agency to unemployed people.
- Support the trade union system to provide capacity development support in women's labour rights and their protection, for existing trade unions.
- New interventions in sectors where women work and support for access to knowledge, assets/inputs, finance, markets, information

- Support the establishment of and/or support existing entities in rural areas that provide consultancy and support services to women entrepreneurs or employed women in legal, business, marketing, financing, rights protection
- Support capacity development of women in rural areas in financial literacy, entrepreneurship, access to finance, marketing, etc.
- Support women running their own business and women in top management positions in business networking, experience-sharing, success stories sharing, mentoring, etc.
- Representation of a women focused business association or NGO in the SME Development Council
- Improve linkages and communication between the Ministry of Economy and other policy making bodies with business associations and NGOs representing SMEs and women led SMEs.
- Monitor the implementation of the RA Government programmes on COVID-19 response, including addressing the challenges that women owned or led businesses face
- Support women businesses to build and manage a website, to promote them online and access professional networks.
- Support improvement of rural financial services and products, including the possibility of community level savings institutions/services.
- Introduction of gender tracking and/or quotas (positive discrimination) and gender sensitive recruitment and retention for management positions in public sector organisations (e.g. number of same sex managers in each public sector organisation shall not exceed X%)

In the final section we **recommend revisions to the GGF Armenia Theory of Change**, in order to reflect an increased focus on WEE, to ensure that GGF Armenia can fulfil its potential to increase WEE outcomes in Armenia.

1. Introduction

This report has been commissioned by the Good Governance Fund Armenia, which is joint funded by FCO and DFID and has been written by the Work Opportunities for Women (WOW) Helpdesk, managed by Social Development Direct.

The findings of this report will be used to inform a revision of the programme's theory of change (ToC), in March 2020 and the next phase of the programme, to be delivered until March 2021 and possibly beyond.

The aim of this report is to support GGF Armenia to ensure gender, social inclusion and women's economic empowerment (WEE) are integrated within the design of the programme.

An initial consultation with GGF Armenia confirmed that the authors would focus on Priority Area 1 of the programme, "Inclusive and resilient economic growth" and frame the findings of the gender analysis within the framework of the UN High-Level Panel on WEE's seven drivers.

The methodology involved firstly a review of existing literature and data to produce the gender analysis. As this is not an academic endeavour, this was a rapid review and not intended to be fully comprehensive or to meet a systematic review standard. Secondly, GGF Armenia programme documents, as well as government policies and legislation in relevant sectors were reviewed against the gender analysis to determine suitable entry points and recommended revisions for the ToC. The report begins with a gender analysis of Armenia's economy, against the UN High Level Panel seven drivers (section 2). In response to these findings, entry points for achieving WEE through the GGF programme are identified (section 3) and revisions for the ToC are recommended (section 4).

2. A gender analysis of the business enabling environment in Armenia

2.1 Overview

The Armenia Good Governance Fund's priority area 1 is 'inclusive and resilient economic growth'. Within this, the specific programme outcomes are to achieve an:

- Inclusive business operating environment and increased investment
- Improved voluntary tax compliance, taxpayer services and more targeted revenue collection

The primary conditions for women's economic empowerment are access to decent paid employment; access to adequate public services; control over their own time, lives and bodies; and meaningful participation in economic decision-making at all levels. WEE will only accompany these outcomes *if* the gendered nature of the macroeconomic policies which govern them are acknowledged and addressed; and progressive economic policies are supported by efforts to remove barriers to women's access to economic opportunities and assets and to their decision making and control. Recommendations for achieving this through GGF Armenia's theory of change are presented in section **Error! Reference source not found.**.

Furthermore, women are not one homogeneous group. In understanding how macroeconomic policies affect women it is important to distinguish between different types of women workers: formal and informal, employed and self-employed, rural and urban, and those doing unpaid and domestic work. It is also important to consider how other identities intersect with gender e.g. status in employment, class, race, ethnicity and disability ([UN Women 2017](#)) to share opportunities.

Section **Error! Reference source not found.** reviews the current status of women in Armenia's economy in reference to the types of workers listed above and outlines two key contextual factors – migration and remittances. Section **Error! Reference source not found.** presents the drivers of women's economic empowerment in Armenia, using the framework of the UN High-Level Panel on Women's Economic Empowerment's 'Seven Drivers of WEE' (UN HLP 2015).

2.2. Women in Armenia's economy

2.2.1. Key contextual factors: migration and remittances

- **Armenia is a migration donor country** with a high proportion of its citizens migrating abroad for work as a result of lack of employment opportunities at home. UN data suggest 32% of Armenians are living abroad and the 2017 Labour Force Survey reported that 12.3% of households had at least one working-age member absent from the household for three or four months, for work ([Honorati 2019](#)).
- **The vast majority of migrants are men** at 77% of migrants, as of 2015. This is largely due to societal perceptions of men as the main breadwinner and because Russia as the primary

destination has a high demand for workers in industry sectors such as construction which is traditionally the domain of men, and thus women face barriers of limited prior experience and negative societal attitudes ([ADB 2015](#)).

- **Women are still subject to control by their husbands** even when they have migrated away. Many still do not ‘allow’ their wives to engage in work outside of the home ([USAID 2019](#)), putting their wives’ financial position at risk and limiting their financial and social independence.
- **Women who have migrated abroad for work often face difficulties obtaining work on their return** due to the restrictions of societal attitudes ([ADC 2016](#))
- **Remittances form a significant proportion of GDP** at an average of 16% over 2007 to 2012, down to 13% in 2017. This money is commonly used mainly for food and household bills and maintenance and many women rely heavily on this income. Women can be forced into poverty when their husbands stop sending this money if they establish a new family in their new location ([ADB 2015](#); [Honorati 2019](#)).
- **Despite the gaps left by men, women still have limited participation in traditionally male roles in business and in politics.**

2.2.2 Women’s Economic Empowerment

In Armenian society, very strong social norms operate around appropriate roles for women and for men. These dictate that a woman's primary role is in the home, taking care of household chores, caring for children and elderly family members; and in rural areas contributing to family farming. Men's primary role is seen as earning income, predominantly outside of the home.

Women are often perceived as having less to contribute across all areas of life and are therefore less valued. An extreme manifestation of this perception is gender-based violence, including sex-selective abortions. Many women have experienced some form of psychological or physical control or violence from a partner. Not only is this a threat to their physical and mental health, it can limit their mobility and financial independence.

Box 1: Key facts on WEE

- Armenia scores 0.68 in the Global Gender Gap Index, ranking it 98 out of 153 countries.
- Only 52.8% of the female working age population participate in the labour force, compared to 70.6% for men. The gap is smaller amongst the youth (ILO 2017a). 27% of women work part-time, compared to 14% of men.
- Women are over-represented in lower paid jobs and sectors. Women are most likely to be working in the public administration, education, health and social work (35.2%) followed by agriculture (26%) (NSSRA 2018). 32% of the ICT workforce are female (EIF 2018).
- Only 19% of employers were women (EIF 2018). Rates of female top managers are highest in retail (22.4%) and services (22.3%) and lowest in manufacturing (11.6%) (WB 2013).
- The mean gender pay gap in Armenia for hourly wages was 20.3 (ILO 2018)
- Similar proportion of women (47.3%) as men (48.5%) work in the informal economy (ILO 2017a), both most likely to be own-account workers and the majority in agriculture (NSSRA 2018).
- Women spend five times more time than men on household and family care, giving them less time for other activities including paid employment (Bailey 2014).

Inequality begins in education. Although boys and girls complete school in similar numbers, at the level of tertiary education there is a gender divide across subjects, with very few women specialising in STEM. At post-graduate level less than one-third of women complete their degree, dropping out to take on domestic responsibilities, often following marriage (FAO 2017). Child-care is prohibitively expensive and in many families at least one family member is obliged to stay at home.

If women overcome the social and financial barriers to accessing the workplace, they will still face barriers to progression in their chosen job, be that as an employee or as a business owner. As an employee they are likely to face discrimination and particularly around their ability to lead, are likely to be paid less than their male counterparts and experience high levels of violence and sexual harassment. Amongst young people unemployment is higher: 44.8% of women aged 15-24 are unemployed, compared to 32.8% of men. But the disparity between men and women working in this age group is smaller: 32.8% of women compared to 37.2% of men (EIF 2018).

As a business owner, women face discrimination and perceptions about their abilities, which extends to officials in public or financial institutions and are excluded from business networks that support the growth of their business

2.3. A gender analysis of Armenia’s economy

This section examines the differences in men’s and women’s roles, responsibilities, voice and decision-making powers in Armenia. The issues are presented under the UN High-Level Panel on WEE’s ‘Seven Drivers of WEE’ (see Figure 1)¹.



Figure 1: UN-HLP's Seven Drivers of WEE

¹See [UN-HLP on WEE website](#) for more details

Driver 1: Tackling adverse norms and promoting positive role models



“Challenging and transforming the negative and harmful norms that limit women’s access to work and that often devalue their work are core to achieving women’s economic empowerment.”²

Gender based violence is a serious problem in Armenia. Domestic violence is high and under reported. A survey of 5,000 households in 2008-09 revealed that 61.7% of women in relationships had experienced controlling behaviour, 25% psychological violence and 9.5% physical and/or sexual violence ([UNFPA 2011](#))³. With higher rates of physical and psychological violence in urban areas , among less educated women and those over 35 years old. Physical violence was significantly more prevalent amongst women employed in seasonal work compared to those unemployed or employed in a permanent job ([UNFPA 2011](#)). Sexual harassment in the workplace is common in Armenia. A 2004 survey reported that 64% of women interviewed had experienced violence and harassment from employers, managers, colleagues or customers and clients ([Amnesty 2008](#))⁴. Armenia has one of the highest sex ratio at birth, at 114.5 in 2015 ([Dudwick 2015](#)) indicating sex-selective abortion ([FAO 2017](#)).

Women often have limited decision-making power and voice in the household and public life.

At the household level few women make decisions related to property and financial assets. Young women in rural households are more likely than women in urban areas to be forced to give up their financial independence, even if they earn money (ADB 2015). At the community level, men have greater mobility than women and are expected to engage in public life. In the 2018 elections, for parliament 32.21% of candidates were women and 27.69% of people elected were women. For the Yerevan council elections 36.29% of candidates were women and women were 27.69% of those elected. Participation rates are lower at the local level. In LSG council elections 13.5% of candidates were women and 14.49% of people elected were women. For head of LSG elections, only 3.45% of candidates were women and women were only 2.9% of people elected.⁵

Gendered roles have a direct impact on women’s access to economic opportunities and unpaid care work.

Many women are economically dependent on other, predominantly male, members of the family. And barriers hold women back from leading roles in business and politics ([FAO 2017](#)). Women tend to drop out of higher education more than men, to take on childcare and domestic responsibilities. Before that, attainment is similar. But this means less women than men gain the higher education qualifications which would allow them to enter better paid, higher quality jobs, leading to lower incomes and more risk of poverty. There is a gendered segregation in subjects. Amongst tertiary education graduates in 2019, there were only 10% of women in STEM⁶ compared to 22.5% of men ([WEF 2020](#)). And although women are more likely to enter

²ibid

³Other surveys have shown a higher incidence, with 27% of women reporting that they had experienced physical violence and 46-66% having experienced psychological abuse.

⁴NGOs have indicated that victims rarely file a formal complaint or a police report, but either resign or ask a male relative to talk to the perpetrator ([Sargsyan 2007](#))

⁵ [Central Election Commission of Armenia](#)

⁶Science, technology, engineering, maths

postgraduate and higher professional education, they are less likely to obtain a final degree, with women accounting for only 28% of PhD graduates in 2015 ([FAO 2017](#)). Young women in rural areas give up education or employment to take up childcare and other domestic responsibilities earlier than in urban areas (Honorati 2019).

Within agriculture (see section Error! Reference source not found.) roles are segregated by gender. Men are more likely to conduct capital-intensive and better paid tasks. And more likely to do cattle breeding and women dairy farming and poultry production ([FAO 2017](#))⁷. Women are more likely to be unpaid and as they are considered self-employed or economically inactive, they do not receive sick leave or childcare allowances under the Labour Code ([NSSRA 2018](#)).

2.3.2. Driver 2: Ensuring legal protection and reforming discriminatory laws and regulations



“Laws reflect society’s expectations for gender roles. By guaranteeing equal opportunities and protections, and by removing legal barriers, governments signal their commitment to achieve and enforce gender equality.”⁸

Under the World Bank’s *Women, Business and the Law Index (WBL)*, Armenia ranks 69 out of 190 countries with a score of 82.5 ([World Bank 2020](#))⁹. In law, women are treated the same as men in the areas of mobility, marriage, assets and pension. The law treats women differently in the categories of workplace, pay, parenthood and entrepreneurship.

There is protection from gender discrimination but it is only partial and there is still no paternity leave. The WBL index states that the law prohibits discrimination in employment based on gender, but it apparently does not specifically cover recruitment, job adverts, selection criteria, terms and conditions, promotions, training, assignments or termination ([OECD 2019](#)). The law gives equal rights to women and men in the area of ownership and inheritance of assets and allows women to sign a contract, register a business and open a bank account. However, the law does not prohibit discrimination in access to credit based and thus women have no way of seeking justice if they are denied financing. Although there is paid maternity leave, there is no paternity or shared parental leave mandated by Government, so the responsibility of childcare is very much on women.

The Family Code gives parents equal rights and responsibilities for children, household finances and choice over where to live ([OECD 2019](#)) but there are concerns around implementation. Though the Code establishes that either spouse can initiate divorce, a period of reconciliation is often mandated which can force women back into abusive relationships. The law provides for an equal division of assets, however this often does not provide adequate protection because the registrar may not have recorded the marriage or because of prenuptial agreement, which under pressure, can force women to give up their property rights.

⁷With regards to the two main cash crops – apricots and grapes – women mainly box and process apricots and men are mostly involved in cultivation, fertilisation and land management and the processing and wine making associated with grapes. With regards to crops, women are generally responsible for buying and sowing seeds, and the harvesting by hand of crops, as they do not usually drive tractors or operate machinery ([FAO 2017](#)).

⁸ibid.

⁹This is the global report. For the data pertaining to Armenia cited in this section, please visit the WBL website [page for Armenia](#).

Armenia passed its first law on domestic violence but there is no legislation on sexual harassment in employment and women have little faith in the justice system. The first law on domestic violence was passed in 2017 (On the prevention of domestic violence, protection of victims of violence and restoration of peace in the family) and Armenia ratified the Istanbul Convention on Gender Based Violence in 2019. The law “on the prevention of domestic violence, protection of victims of violence and restoration of peace in the family” puts emphasis on the importance of family, rather than prioritising victims of violence ([Kankanyan 2017](#); [Hovhannisyan 2017](#); [HRW 2018a](#)). Women have little faith in the justice system and law enforcement bodies. Often experiencing discriminatory attitudes from police, investigators and even judges which is not helped by the lack of a single female investigator ([Hovhannisyan 2017](#)) and evidence that the police do not take reports of violence seriously ([HRW 2018b](#)). There is currently no legislation nor criminal penalties or civil remedies for sexual harassment in employment.

Armenia performs under average in social protection coverage within the region. In 2017-19 47.3% of the population were covered by at least one aspect of social protection compared to an average of 73.7% for Eastern Europe and Central and Western Asia. 61% of mothers and new born’s are covered, compared to the regional average of 73.1% and only 21.4% of children were covered compared to the average of 68.6% ([ILO 2017c](#)). The recent introduction of a flat income tax rate of 23% will widen the wealth disparity in the country and is a missed opportunity for more progressive taxation that generates more revenue from higher earners ([Jamnews 2020](#)).

2.3.3. Driver 3: Recognising, reducing and redistributing unpaid work and care



“Progress on the agenda to expand women’s economic empowerment depends, to a significant extent, on closing the gender gap in unpaid work and investing in quality care services and decent care jobs.”¹⁰

Women spend five times more time than men on household and family care, giving them less time for other activities including paid employment¹¹. They spend less time in paid employment and more time doing chores. Women spend on average nearly three hours per day caring for children as a primary activity, compared to men, who spend 25 minutes on average ([ADB 2015](#)).

The costs of childcare is high and acts as a barrier to employment. This is a significant barrier to women’s employment ([Bailey 2016](#))¹² and marriage and motherhood are associated with lower female labour force participation. Childcare benefits are only available to one working parent ([USAID 2019](#)). There is a lack of adequate data on unpaid care and childcare. The assumption is however, that unpaid care work is a barrier to many women’s contribution to the economy, including those that are highly educated. Many highly educated women are prevented from contributing to the economy by unpaid care responsibilities ([Honorati 2019](#)).

¹⁰ibid

¹¹[Bailey 2016](#)

¹²Although pre-school institutions exist, they operate at only 75% capacity and pre-school attendance is extremely low by international standards, particularly in rural areas, at 14% of children ([Bailey 2016](#)).

2.3.4. Driver 4: Building assets – digital, financial and property



“Eliminating gender disparities in work and in society depends on eliminating disparities in access to key assets. Digital, financial and property assets matter for economic opportunities.”¹³

Although the law does not prevent women from accessing credit, in reality, women are hindered by their lack of collateral, lack of business experience, high interest rates and less appetite for taking risk ([ADB 2015](#)). Use of savings accounts are generally low, but more so amongst women, with 15% of men compared to 6% of women saved at a financial institution ([Findex 2017](#)).

Traditionally property is registered in the name of male family members and is passed down to male heirs ([Hayrapetyan 2016](#)), even though inheritance rights are equal under the law. Similarly, when the government of Armenia privatised land in 1992 by splitting it amongst households, ownership was awarded to the head of the household which was usually a man. However, women are often responsible for managing land even if they do not own it, partly as a result of male out-migration ([OECD 2019](#)). Lack of land ownership can be a barrier for women when accessing finance. Knowledge of women’s land rights is limited amongst the rural population and officials (OECD 2019). There is also a lack of sex-disaggregated data on land registration ([OECD 2019](#)) which hinders policy interventions.

Very few women operate in the information technology sector compared to men. Women face obstacles related to stereotypes that associate technology with men, alongside less access to credit, networks of innovators and investors and appropriate business skills ([ADB 2015](#); [Abazian and Manukyan 2014](#)).

Mobile penetration was at 119% in 2017 and nearly 100% of Armenian cities and villages were covered by mobile networks ([RefWorld 2018](#)). Though no gender disaggregated data was identified for mobile phone/internet ownership or usage. Women use mobile phone less than men for mobile money. 16% of men surveyed used a mobile phone or the internet to access an account, compared to only 7% of women in 2017 ([Findex 2017](#)). Women are more likely to lack access to skills to build and expand an online presence and market their business ([USAID 2019](#)). Women in areas outside of Yerevan are less likely to be using the internet compared to those in the capital. Usage is highest amongst 31-45 year olds and lowest amongst those 61 and older (Digital Report 2018).

2.3.5. Driver 5: Changing business culture and practice



“Business culture, practice and policies are major drivers of women’s economic opportunities. Beyond basic protections and standards that are the “right thing to do”, companies are realising the business value of women’s economic empowerment”¹⁴

¹³ibid

¹⁴ibid

Women face a number of barriers to entering the workforce. Many work in the informal sector, with no protection from labour legislation and have time-consuming domestic and care responsibilities. Although some laws protect women against discrimination in employment, these are not comprehensive or adequately enforced; women experience sexual harassment and NGOs report that job adverts widely include discriminatory requirements for women such as being, “young and attractive and aged 20-40” ([OECD 2019](#)).

There is gender segregation across sectors. Certain subjects at school and certain jobs are deemed ‘acceptable’ for men and women. A survey on stereotypes which asked about women’s potential found that both male and female respondents gave low scores regarding women’s potential professional success as police officers, drivers, politicians or entrepreneurs ([Matosian 2013](#)). In 2011-12 both women and men were most likely to be employed in agriculture, with a higher proportion for women (45.5%) compared to men (32.8%) and least likely to be employed in construction (0.2%), see Figures 2 and 3 below¹⁵.

Figure 2: Women's employment by type of activity, 2012

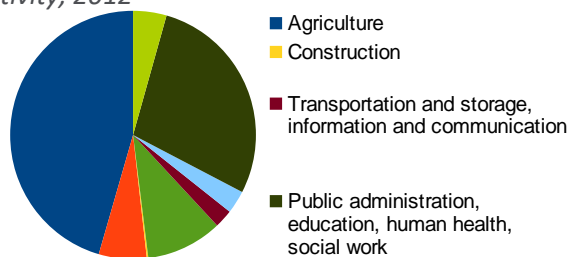
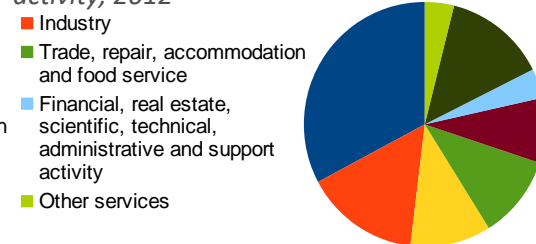


Figure 3: Men's employment by type of activity, 2012



Women are under-represented in the information and communications technology sector (ICT). Only 33% of technical professionals in 2012-13 were female (although higher than the average for Europe¹⁶) and only 1.3% of ICT companies had female directors and 14% of women search for a job in the ICT sector. There is however a growing demand for a range of ICT skills which presents an opportunity to support girls and women into quality, well-paid jobs within the sector ([Abazian and Manukyan 2014](#))

Women are significantly under-represented in firm management positions – driven by discriminatory social norms. A survey in 2011¹⁷ found that 60.4% of men and 39.6% of women agreed with the statement, “women cannot be good managers” and 79.8% of women would work under female supervision, but only 14% of men would ([ADB 2015](#)).

Women are under-represented amongst business owners. The data is highly varied, ranging from 3% to 31.8% depending on the definition used ([ADB 2015](#) p.83). Women are most commonly engaged in service-provision, tailoring, beauty salons, hospitality and tourism, education, culture and consulting. Armenia’s national SME strategy defines a ‘woman’s business’ as, “an enterprise managed by woman or with a capital of at least 30% investment by women”, which could include

¹⁵Source: [NSSRA 2013 p.119](#)

¹⁶EU average for ICT technicians is 26.5% and for ICT specialists is 16.7%

(<https://www.europeandatajournalism.eu/News/Data-news/The-ICT-sector-is-booming.-But-are-women-missing-out>)

¹⁷By NGO, [Society Without Violence](#)

businesses where women do not have a controlling capital share. It is common practice for men to register a business in the name of a female family member, usually the wife ([Hayrapetyan 2016](#)). However, many are likely unregistered, recognising the challenges of complex regulations and corruption ([ADB 2015](#)). Women’s ability to expand their business or increase profits can be hindered by limited business skills, knowledge of market constraints and regulations, prohibitively expensive licensing and tax requirements, exclusion from business networks and difficulty balancing family responsibilities ([ADB 2015](#); [USAID 2019](#); [Wistrand 2007](#))¹⁸. Women’s lack of knowledge of the tax system means they are vulnerable to falling foul of corrupt tax officials.

2.3.6. Driver 6: Improving public sector practices in employment and procurement



“Beyond their key roles in determining the legal, institutional and policy environments that affect women’s economic opportunities, governments are major employers and procurers of goods and services. The power of governments in setting high standards for and exemplifying gender equality at work cannot be underestimated.”¹⁹

Women are more likely to be working in the public sector (29.1%) than men (20.3%)²⁰ and therefore employment practices will have a greater effect on them. Public sector jobs pay less than private sector jobs ([NSSRA 2018](#)).

There are no identified policies to support equal access to procurement for women-owned enterprises. Though the 2014-25 Development Strategy’s includes a policy for ensuring access to public procurement for SMEs ([EU4Business 2017](#)). Gaps in the transparency and accountability of government procurement procedures have been identified and efforts to remedy these would need to be conducted alongside any plans to include measures or targets for women owned enterprises ([FOICA 2017](#)).

2.3.7. Driver 7: Strengthening visibility, collective voice and representation



“The rights to freedom of association and collective bargaining are fundamental labour and human rights, enshrined in international ILO conventions going back to the 1940s. These rights apply to all workers, including workers in the informal economy. Women’s organising allows working women to voice their needs and demands more effectively, enhance their bargaining power, advocate for legal and policy reforms and increase access to markets on fair and efficient terms”.²¹

Trade union membership is in decline and trade unions are not well connected to civil society or political parties ([Nazaretian and Busch 2017](#)). Under the umbrella of the Confederation of

¹⁸The high exit rate would also suggest that the climate for starting and maintaining a business is generally unfavourable in Armenia. Between 2013 and 2017, 14% of existing firms left the market and although the country has a comparatively high start-up rate, success rates are amongst the lowest in the Europe and Central Asia region ([Honorati 2019](#)).

¹⁹ibid

²⁰[ILOSTAT](#)

²¹ibid

Trade Unions of Armenia (CTUA) , there are 19 Branch Republican Trade Unions (BRTU)²², which is a reduction from 20 in 2014-15 (with 700 primary organisations) and 24 in 2009-10 (with 753 primary organisations). A report by the ILO put membership in 2010 at 45.3% of all employees²³ reduced to 17.4% of all employees in 2016 ([Nazaretian and Busch 2017](#)).

Gender inequality exists in trade unions. Nine of the 20 (as of 2015) BRTU presidents are women but men hold all three of the key leadership positions in the CTUA. There is an international *Count Us In* movement, designed to increase women’s participation in leadership positions but no Armenian trade unions have signed up ([Nazaretian and Busch 2017](#)). There is a smaller pool to choose from for a female leader as only 4.5% of female employees were a trade union member in 2010, compared to 76.3% of male employees ([ILO 2011](#)).

Armenia has a high level of informal employment. In 2017, 47.9% of the labour force were working in the informal sector²⁴, most of these are in agriculture and women are more likely than men to be working informally. This excludes women not just from certain social protection and labour protection measures, but also from trade unions. Informal workers could benefit from being brought into the formal sector. Rates of injury and disease are reportedly higher in the informal sector; and the precarious, often temporary and often unpaid nature of the work puts informal workers in a vulnerable financial and health position.

²²[CTUA website](#)

²³It also showed a decrease over time, down from 58.4% in 2005, down from 87.5% in 2000 ([ILO 2011](#)).

²⁴[ILOSTAT](#)

3. Entry points for GGF Armenia for transformative WEE

This section outlines entry points to enhance gender responsiveness across new programming, in order to improve the potential for transformative women’s economic empowerment outcomes.

3.1 Entry points through new programming

<i>GGF Armenia Priority area 1 Outcomes</i>		<i>New Entry points</i>
<i>Improved voluntary tax compliance, taxpayer services and more targeted revenue collection</i>		<ul style="list-style-type: none"> a) Capacity development of tax authorities’ staff (officials and tax officers/collectors), especially those in rural areas, on being more client friendly and gender sensitive b) Recruitment and promotion of women tax officers/collectors
<i>Inclusive business operating environment and increased investment</i>	2. Improvement of women’s labour rights protection and employability	<ul style="list-style-type: none"> a) Support improvements in legislation and/or practices with regard to equal pay, gender-based discrimination and sexual harassment, conducive environment for women with children under 1.5 years at the workplace. b) Support a review and update of the topics and content of the training provided by the State Employment Agency to unemployed people. c) Support the trade union system to provide capacity development support in women’s labour rights and their protection, for existing trade unions.
	3. Inclusive business operating environment	<ul style="list-style-type: none"> a) New interventions in sectors where women work and support for access to knowledge, assets/inputs, finance, markets, information b) Support the establishment of and/or support existing entities in rural areas that provide consultancy and support services to women entrepreneurs or employed women in legal, business, marketing, financing, rights protection c) Support capacity development of women in rural areas in financial literacy, entrepreneurship, access to finance, marketing, etc. d) Support women running their own business and women in top management positions in business networking, experience-sharing, success stories sharing, mentoring, etc. e) Representation of a women focused business association or NGO in the SME Development Council f) improvement of the linkages and communication of the Ministry of Economy and other policy making bodies with the business associations and NGOs representing interests of SMEs (including women owned or led SMEs) and ensuring more inclusive and evidence-based policy development in Armenia

	3. Inclusive business operating environment (<i>cont.</i>)	g) monitoring the implementation and improvements of the RA Government programmes adopted as a COVID-19 outbreak response, including addressing the challenges that women owned or led businesses face h) support women businesses for building and managing a website, selling and marketing online and accessing professional networks to provide support, mentoring and learning opportunities
	4. Increased investment	a) Support improvement of rural financial services and products, including the possibility of community level savings institutions/services
<i>Priority area 2: Inclusive, Accountable, Effective Governance Institutions and Processes</i>	5. Positive impact both Outcomes of the Priority area 1	a) Introduction of gender tracking and/or quotas (positive discrimination) and gender sensitive recruitment and retention for management positions in public sector organisations (e.g. number of same sex managers in each public sector organisation shall not exceed X%)

Table 2: Recommended entry points for future interventions

The recommendations in this section are additional to existing programmes – though they could be new components in existing programme.

3.2.1 GGF Armenia Priority area 1 Outcome: Improved voluntary tax compliance, taxpayer services and more targeted revenue collection

Women, especially those in rural areas, on average are less literate and lack self-confidence in engaging with formal tax collectors, which can together with discrimination by officials, potentially open up avenues for exploitation and abuse ([Welham, 2019](#)). The recommendation is to consider more client friendly and gender sensitive capacity development for the SRC and staff (officials and tax officers/collectors), especially those in rural areas. The recruitment and promotion of women tax officers/collectors would also improve outcomes for women taxpayers.

3.2.2 GGF Armenia Priority area 1 Outcome: Inclusive business operating environment and increased investment

Labour rights protection and employability

Following the identification of issues under drivers 1 (social norms), 2 (laws), 3 (unpaid work), 5 (business culture) and 6 (public practices), we recommend that GGF Armenia establishes interventions to improve legislation and practices related to women’s labour rights and employment. The areas that require improvement include equal pay, discrimination in recruitment and promotion, sexual violence and harassment and flexible working for women with children under 1.5 years old.

Women are discriminated against at work or in getting a job. A programme of sensitisation for companies employing lots of people, emphasising the business gains to be achieved through increased diversity in the workforce would support WEE. Training should address the discrimination women face, the need for subsidised/free on- or off-site childcare, lack of women in leadership programmes and how to support them with mentoring/shadowing and training opportunities, creation of professional networks which include women or are only for women

We suggest providing support to the Ministry of Labour and Social Affairs and the State Employment Agency to review and update the content of the training provided by the State Employment Agency to unemployed people in line with the changing demands of the economy and the labour market. The findings from the Edu2Work project on labour market demand can support this initiative. This will contribute to a reduction in unemployment in Armenia and support WEE as most of the registered and so called long-term unemployed are women. This will contribute to addressing issues under drivers 2 (laws), 3 (unpaid work) and 5 (business culture).

Another important area for intervention is the strengthening of the trade union system in Armenia. By supporting the development of the trade union system and providing capacity development for existing trade unions at all levels, GGF Armenia can ensure improved protection of labour rights. This will contribute to addressing issues under drivers 2 (laws), 5 (business culture) and 7 (voice and representation).

Inclusive business operating environment

Following the example set by the intervention in the fashion and textile sector, it is suggested that similar interventions in other sectors that are predominantly occupied by women, e.g. agriculture, hospitality and tourism, would be beneficial to WEE outcomes. It will be important to support women to access knowledge, assets/inputs, finance, markets and information. This will contribute to addressing issues under drivers 1 (social norms), 3 (unpaid work), 4 (assets), 5 (business culture) and 7 (voice and representation).

We recommend providing support for the establishment of, and/or support already existing entities in rural areas that provide consultancy and support to women entrepreneurs or employed women in legal, business, marketing, financing, rights protection and other service areas. This will contribute to addressing issues under drivers 1 (social norms), 3 (unpaid work), 5 (business culture) and 7 (voice and representation).

The SME Development Council was established by the RA Government in 2011. Members include officials of government agencies responsible for SME development, the head of the EBRD office in Armenia and NGOs representing the interests of the business community and chambers of commerce. Currently there is no representation by a business association or NGO promoting the rights and needs of women. We recommended working with the Government to include at least 2 organisations, at least 70% of whose beneficiaries are women or women businesses, in the SME Development Council. This will contribute to addressing issues under drivers 1 (social norms), 2 (laws), 5 (business culture) and 7 (voice and representation).

A partnership with the EBRD Business Support Office (BSO) in Armenia to support better linking of the needs of SMEs with government, including Covid-19 response to help SMEs recover, could be helpful in advancing the case for increased representation of women in the SME Development Council. BSO Armenia has extensive experience in advocating and lobbying of business interests, business environment policy reforms and facilitation of public private dialogue (it is a formal secretariat and non-formal facilitator of different councils, committees and working groups). GGF could partner with BSO works towards following:

- Improvement of the linkages and communication of the Ministry of Economy and other policy making bodies with the business associations and NGOs representing interests of

SMEs (including women owned or led SMEs) and ensuring more inclusive and evidence-based policy development in Armenia;

- Supporting better integration of gender and monitoring the implementation of the RA Government COVID-19 response programmes aimed at supporting businesses recovery, including addressing the specific challenges faced by women owned or led businesses;
- Support for operating a business online: The evidence shows that women use mobile money less than men and struggle with online marketing. In the context of mobility restrictions due to Covid-19, support for building and managing websites, selling and marketing online and accessing professional networks and learning online would support WEE.

We recommend that GGF Armenia consider options for increasing capacity development support for women in rural areas, in the areas of financial literacy, entrepreneurship, access to finance, marketing, etc. This will ensure equal enhancement of WEE in all regions of Armenia. This will contribute to addressing issues under drivers 1 (social norms), 3 (unpaid work), 5 (business culture) and 7 (voice and representation).

The impact of social norms means that women are missing out on networking opportunities. We recommend supporting women running their own business and women in top management positions to attend events for business networking, sharing experience and success stories and to establish mentoring relationships. This will contribute to addressing issues under drivers 1 (social norms), 3 (unpaid work), 5 (business culture) and 7 (voice and representation).

Increased investment

As was described in section 2.2.1, remittances form a significant proportion of the GDP of Armenia. The vast majority of those receiving remittance are women from rural areas, who spend it on food, household bills, other goods and services or save it for the future. There is no practice of depositing the extra money in saving accounts in banks. To facilitate saving practices, greater financial stability and investments in the rural economy, community level saving institutions could be set up. This may also increase the level of financial and social independence of rural women. This will contribute to addressing issues under drivers 1 (social norms), 2 (laws), 4 (assets) and 5 (business culture).

3.2.3 GGF Armenia Priority area 2: Inclusive, Accountable, Effective Governance Institutions and Processes - Positive impact both Outcomes of the Priority area 1

During the last few years, Armenia has introduced gender quotas (positive discrimination) for deputies in the Armenian Parliament. As a result the number of female deputies in Parliament has increased during the last two elections. Currently there is an ongoing process to introduce the gender quota for members of political parties and members of local community councils. It is suggested that GGF Armenia could work with the Government of Armenia towards the introduction of better tracking of gender balance and/or gender quotas for management positions in public sector organisations (e.g. number managers of same sex in each public sector organisation shall not exceed X%). This will force public sector organisations to introduce more gender sensitive policies and recruitment processes and recruit and/or promote more women to

mid- and high-level positions. This will contribute to addressing issues under drivers 1 (social norms), 2 (laws), 6 (public sector) and 7 (voice and representation).

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