

ARMENIA REFUGEE CRISIS GENDER ANALYSIS





ARMENIA Refugee Crisis: Gender Analysis

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ACRONYMS & ABBREVIATIONS

Armenian dram			
A THE HALL A CALL			
Statistical Committee of the Republic of Armenia			
Focus group discussion			
Gender-based violence			
Intimate partner violence			
Lesbian, gay, bisexual, transgender, queer and intersex			
Non-governmental organization			
Organization of persons with disabilities			
United Nations Entity for Gender Equality and the Empowerment of Women			
United Nations Population Fund			
Office of the United Nations High Commissioner for Refugees			
United Nations Children's Fund			
Women-led organization			
Women's rights organization			

EXECUTIVE SUMMARY



Photo by Armenian Progressive Youth

This Gender Analysis of the refugee crisis in Armenia identifies the diverse needs, risks and capacities of women, men, girls and boys of all gender diversity and explores the gender and power relations among the newly arrived refugees. It aims to inform and support humanitarian and recovery programmes/ responses to address the immediate and midterm needs of the refugee population. It also highlights the challenges faced by the study participants in accessing critical information, housing, health care, mental health support, cash transfers and employment opportunities. The key findings of the analysis are presented below.

Gender roles and decision-making

• Despite the ongoing crisis, traditional expectations regarding the division of labour within the household persist among the refugees. Out of necessity, however, women are increasingly engaged in or seeking employment.

- Women continue to perform the majority of unpaid domestic tasks in addition to any paid work.
- Refugee men face intensified pressure to fulfil their perceived breadwinning responsibilities, as well as the responsibility to find and retain employment to provide for their families, despite the lack of opportunities.
- Women and men recognize the importance of employment (earning income) as a priority, but men additionally see income generation as a way to fulfil their gender roles.
- While women have held more prominent roles in making household decisions on the distribution of financial resources and humanitarian assistance, this is largely a continuation of their role as caretakers and economizers, to make the family's ends meet. Decision-making patterns are diverse and include joint decision-making, but

traditional understandings of male dominance in decision-making remain.

Access to information and services

- Despite the growing importance of online information sources, word-of-mouth remains the primary information source. However, age and gender dynamics influence preferences, with younger women showing a preference for social media and TV announcements.
- While efforts are being made to improve healthcare services, challenges remain, especially for refugees with regard to accessing affordable health care beyond state-provided coverage.
- Mental health issues, particularly stress and depression, are prevalent, with women more likely to seek psychological support. However, barriers such as cost and awareness hinder access.
- Delays and bureaucratic obstacles associated with cash transfers have an adverse impact on refugees' ability to afford essentials such as housing and health care.
- Meeting the housing needs of the refugee population is a critical factor in ensuring the well-being and safety of all. Overcrowding and a lack of privacy are additional challenges for women.
- Women are actively seeking humanitarian services, despite facing information and accessibility barriers.
- Access to employment opportunities represents a primary need, reported particularly among men. There are still challenges to be overcome, including fraudulent private employment agencies and discrimination, which affect younger individuals and those with disabilities more than others

Protection

- It is important to note that there is a tendency among women refugees to avoid discussing gender-based violence, especially intimate partner violence. This is largely due to patriarchal norms.
- The risks of exploitation from housing and employment opportunities were highlighted as key concerns.
- Men and women reported feeling physically safe in Armenia. However, any concerns about safety were related to their unfamiliar environments and living arrangements, which also factored into their decision-making about employment, humanitarian assistance and their children's education.

Coping mechanisms

- Negative coping mechanisms, particularly substance abuse, were identified as a growing issue among men and boys. However, respondents did not perceive these as coping mechanisms.
- Older persons tend to adapt more slowly than the younger generations.
- Refugees' most commonly utilized coping mechanism is spending their savings.
- Prior hardship endured by the refugees, in particular the 2022/23 blockade of Lachin corridor, has somewhat prepared the population to develop adaptive capacities in terms of their livelihoods, as they had to save and economize to afford food and basic needs.
- Refugees' physical living conditions and the state of their mental health prevent them from engaging and integrating with their host communities.

1. INTRODUCTION

1.1 Background information

On 27 September 2023, following the recent escalation of the decades-long conflict, Armenia began receiving ethnic Armenian refugees. Within three days, 100,480 refugees had been counted entering through the region of Syunik. By the end of October, the number of arrivals had reached 101,848, all of whom had been registered by the Migration and Citizenship Service in Armenia by 7 November 2023. At the time, approximately 55,000 refugees were residing in government-arranged accommodations.

As reported by UNHCR, the majority of the refugees had arrived in Armenia with minimal personal belongings and were in urgent need of assistance, including financial support, accommodation and nonfood items (NFI), as well as medical and psychological care. The initial rapid needs assessment, conducted between 9 and 13 October 2023 by UNHCR, revealed that food security, education, shelter, NFI, protection, health and resilience were the primary areas requiring future assistance.

By the end of 2023, the Government of Armenia had streamlined the assistance provided to refugees. This included a one-time cash transfer of AMD 100,000 (equivalent to USD 248) per person, plus an additional AMD 40,000 (USD 99) for rent and AMD 10,000 (USD 24) for utilities to be paid monthly for a sixmonth period (initially from October 2023 to March 2024, later extended until December 2024). The cash transfers were to be delivered via the Unified Social Service's 49 regional offices. Second, refugees under the temporary protection status were eligible to benefit from a pension through the Unified Social Service's regional centres. Following this, within one and a half months, the number of those who had benefited from pensions and other social benefits reached 10,629. Third, more than 5,350 refugees had already found jobs in various sectors within the same time frame.

Gender analysis objectives

The Gender Analysis of the refugee crisis in Armenia was conducted (a) to inform and support the humanitarian and recovery response to meet the immediate needs of the refugee women, youth, children and elderly; and (b) to contribute to the coordination and advocacy efforts to address the midterm needs of the refugees, through information dissemination, coordination with peers and gender needs assessment

The **specific objectives** of the Gender Analysis are as follows:

- To explore the different needs, risks, capacities and coping strategies of women, girls, men and boys of all gender identities and of all diversities in the crisis.
- To explore how gender roles and relationships and power relations have changed within the household (if at all).
- To understand the different coping strategies of women, men, boys and girls across different diversities.
- To develop practical recommendations to ensure that the specific experiences of women, men, adolescent boys and adolescent girls across diverse groups are addressed within the emergency response to provide adapted services and assistance, while ensuring to 'do no harm'.

The analysis primarily sought to understand the main gaps relevant to gender-responsive crisis response and service delivery. It aimed to do so by exploring the different needs, coping strategies, opportunities and aspirations of different groups to develop recommendations for a targeted response.

1.2 Methodology

The Gender Analysis was undertaken from 1 December 2023 to 10 January 2024.

The research methods included the following:

- Eighteen focus group discussions (FGDs) with women and men aged 18-35, 36-55 and 56 and older. Further details on the FGD methodology are provided in Annex A.
- **Key informant interviews** with a total of eight government and NGO representatives aimed at validating the initial findings obtained from the FGDs. The list of interviewed organizations can be found in Annex B

The **geographic coverage** of the Gender Analysis was determined by insights from the initial desk review, considering demographic, accommodation and vulnerability factors (i.e. regional unemployment rates, the Consumer Price Index (CPI) and border

proximity), as well as the proximity of the regions to Yerevan. The study encompassed the regions of Yerevan, Kotayk and Ararat, with each location being assigned three FGDs with women and men based on their age group (Table 1.1).

In total, 249 participants were reached: 169 women (68 per cent) and 80 men (32 per cent). Across all three regions, 31 persons with disabilities and 17 lactating or pregnant women were captured. Most of the participants, namely 94 per cent or 234 refugees, came from rented or owned housing units, with only 6 per cent or 15 persons being targeted from government-provided shelters. Figure 1.1 and Figure 1.2 provide a more detailed picture.

It should first be noted that the research had a number of limitations. The first of these related to the exclusion of the Syunik region from the sample. This was a significant shortcoming, given that the region was facing significant economic and security challenges, which further increased the vulnerabil-

Table 1.1: Number of FGD participants, by gender, region and age group

	18-35 age group		8–35 age group 36–55 age group		56+ age group	
Location	Women	Men	Women	Men	Women	Men
Kotayk (urban)	18	8	19	12	18	9
Ararat (rural)	21	7	21	14	18	8
Yerevan	18	4	18	8	18	10

Figure 1.1: Number of participants living in government shelters Men | 4 Women (PwD) | 2 Women | 5 Men (PwD) | 4

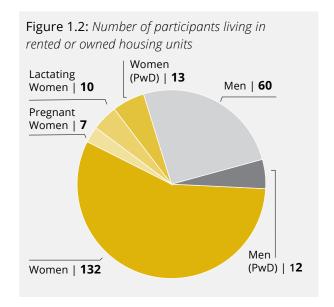


Table 1.2: Estimated number of refugees, by sex, age group and settlement type

Female breakdown							
Area	Aged 0-15	Aged 16-64	Aged 65+	Total			
Urban	22,513	15,909	4,459	42,881			
Rural	17,192	12,148	3,406	32,746			
Male breakdown							
Area	Aged 0-15	Aged 16-64	Aged 65+	Total			
Urban	21,543	15,224	4,268	41,035			
Rural	16,452	11,626	3,259	31,337			

Source: Ministry of Social Development and Migration of the Republic of Nagorno-Karabakh. 2019. "Demographic Situation in the Republic of Nagorno-Karabakh." 23 April. http://mss.nkr.am/?p=16739.

Note: The values in this table are calculations based on the percentages provided by the source.

ities of its refugees. Furthermore, Syunik was the second-largest host of refugees after Yerevan. Nevertheless, time limitations and the onset of winter necessitated the selection of the next two closest options, both located adjacent to the city of Yerevan. Secondly, despite the considerable number of children among the refugees, the decision was taken to refrain from engaging with them. This was on the advice that the rules and regulations would require more time and rigorous protocols in order to ensure adherence to the 'do no harm' principle. To address this limitation, questions pertaining to the needs of girls and boys were directed to adults. Third, the tools did not incorporate questions aimed at identifying the needs of and risks to LGBTQI individuals. Only one question, within the focus group discussion tool targeting the 18-35 age group, attempted to ascertain the factors hindering the involvement of various groups, including LGBTQI individuals, in emergency response. Nevertheless, despite this limited inclusion, the question was not sufficiently explored, thus preventing any definitive conclusions from being reached about the group.

1.3 Demographic profile

Sex- and age-disaggregated data

Apart from the overall number of refugees, there is scant data related to their gender composition, age distribution and geographic specificities. In order to reconstruct the gender profile of the arrived demographic group, percentages reported by various UN agencies were juxtaposed with the available demographic profile of the population as of 1 January 2019. Table 1.2 provides a glimpse at the group's composition through estimates.

Demographic analysis

The gender composition of the refugees is reported as 52 per cent women and girls. Pregnant women comprise 2,070 persons, among whom 88 gave birth by the end of October and 1,380 were expected to give birth within the six-month period from the moment of reporting, i.e. October 2023.2 Overall, children comprised 31 per cent of the arriving population.3 The most recent data suggested that 34.9 per cent of births within six months of arriving were associated with the mother's third or fourth child. About 18 per cent of the refugees were older than 65 years of age.5 Around 41.6 per cent have relocated to Yerevan. The regions of Kotayk and Ararat have seen 8.3 per cent and 8 per cent of the arrivals, respectively, making them the two main regions after Yerevan and Syunik with the highest numbers of refugees. This picture is reconfirmed in

- 1 UNFPA Armenia. 2023. UNFPA Refugee Response in Armenia: Situation Report #3, 1 November 2023. link
- 2 Ibid.
- 3 Ibid.
- 4 UNHCR. 2023. Armenia: Inter-Agency Rapid Needs Assessment Report, October 2023. link
- 5 UNFPA Armenia. 2023. UNFPA Refugee Response in Armenia: Situation Report #3, 1 November 2023. link

the inter-agency Armenia Refugee Response Plan, which reports the highest numbers in Yerevan (38 per cent), Syunik (16 per cent), Kotayk (8 per cent) and Ararat (7 per cent).6 However, it is suspected that these numbers may have changed, particularly in and around the capital city, as many individuals have chosen to relocate closer to areas with more employment opportunities and resources. In March 2024, it was reported that 1,473 refugees have applied for Armenian citizenship, and 76,339 refugees have received a certificate of temporary protection.7



Photos by UN Women Armenia | Ani Hovhannisyan

- **6** UNHCR. 2023. Armenia Refugee Response Plan: October 2023 - March 2024. link
- **7** ARKA News Agency. 2024. "Armenian Interior Minister: 1,437 refugees from Nagorno-Karabakh have applied for citizenship." 25 March link

2. FINDINGS & ANALYSIS



Photo by Armenian Progressive Youth

2.1 Gender roles and responsibilities

Division of labour

Traditional and cultural norms and societal expectations in Armenia affect gender roles with regard to the division of labour; men work outside the home, and women are more engaged in domestic work, which often means that they are excluded from the labour force.8 According to 2022 Armstat data, 71 per cent of the male and 48 per cent of the female population aged 15-47 are employed or seeking a job.9 Women are employed in less lucrative sectors such as education, health and agriculture, where wages are lower, while technical sectors are domi-

The FGDs show that within refugee communities, the main responsibilities of men and women are still influenced by traditional gender roles, particularly in terms of breadwinning and household duties, but some shift has also been observed in response to the crisis, as women are becoming increasingly in-

nated by men. In addition, more women than men are involved in informal employment and dedicate more than twice as much time to unpaid domestic work, childcare and caring for sick, elderly or disabled family members. Two thirds of women, compared to less than one third of men, believe that a woman is the household's primary breadwinner. Additionally, more than half of men, versus less than half of women, believe that a man should be the primary breadwinner in a household.10

⁸ European Union. 2021. Country Gender Profile: Armenia - August 2021. link

⁹ Armstat. 2023. Women and Men in Armenia 2023. link

¹⁰ Caucasus Research Resource Center, 2020, "Caucasus Barometer 2019 Armenia." Accessed 1 April 2024. link

volved in employment. In the FGDs, women respondents expressed that prior to the displacement, the roles between men and women within the household were more defined, as women were more expected to contribute to domestic duties within home. while men were mostly working outside in agriculture, services or mining, and both men and women were occupied in agriculture work. FGD participant women mentioned that now they take on additional responsibilities of seeking out income-generating opportunities alongside men and in addition to their domestic duties. Since the displacement, although traditional expectations regarding the division of labour among the refugees still persist, women are increasingly seeking jobs or engaged in employment to help their family. This shift in the division of labour (women working outside jobs) is observed due to changing circumstances and necessity. During the FGDs, both men and women stated that they needed to work to make ends meet. Unemployment pushed men to be at home and led women to seek work outside. Particularly in Yerevan, FGD participant women observed that they often found it easier to secure jobs, especially if they are under the age of 55, while men faced limited opportunities. Some of the key informant interviewees also noted that women were taking on any available job, regardless of being overqualified in many instances, and starting their own business-like ventures such as cooking local specialities.

"Now, both men and women work equally; no one remains unemployed. We all have to work to make ends meet. It is not possible to leave all the work on the shoulders of men."

—Woman, 56+ age group, Ararat region

The expectation of a traditional division of labour still remains in the sense that women are shouldering the majority of household unpaid **responsibilities,** including childcare, alongside any paid work they may undertake. Some FGD participant men mentioned the domestic responsibilities they were undertaking back home even before the displacement, such as taking care of the children and engaging in joint decision-making. One FGD participant woman mentioned that she divides childcare duties with her husband, as they take turns standing in the queues to get humanitarian assistance. The majority of the participant men, though, express a sense of fulfilling their traditional duties as the breadwinner and do not see any changes in their duties post-displacement. Thus, traditional understanding of gender responsibilities remains, and the shift in responsibilities, with women increasing their presence in the workforce outside of the home, is mainly due to emerging necessities. While this shift is out of necessity and could be considered temporary, still, several examples and cases could also be indicative of a window of opportunity for engaging women and men outside their traditional gender roles.

"Duties are the same: no one has changed, but the situation has changed. Here, the situation is a little different, but the duties remain. Responsibilities have changed based on the situation; you should think about how you can fulfil them. The Armenian hearth is like that: it is the man who undertakes obligations."

—Man, 56+ age group, Ararat region

Finally, the FGDs with men also revealed that refugee men face intensified pressure to fulfil their breadwinning role—the responsibility to find employment and provide financially for the family—despite the lack of opportunities. In Yerevan, men aged 56 and older express a strong sense of responsibility for providing financially for their families. In Ararat, men also see breadwinning as their main responsibility, despite challenges in finding employment and concerns about losing their tenancy. The FGDs with men in all three regions revealed that this new reality has weighed heavily on them, especially in the context of limited job opportunities and social isolation.

Earning income

Across all regions and age groups, the primary need identified by men is employment, which was also confirmed through key informant interviews. The scarcity of jobs poses a significant challenge for men in Yerevan, where coping with unemployment is particularly difficult. Refugee men emphasized the challenges faced by younger individuals with limited employment history and those over the age of 50 in securing employment. Persons with disabilities are also at high risk of unemployment. Overall, men participating in the study viewed employment as the most relevant and urgently needed solution to address their shortage of disposable income. They emphasized the importance of exploring employment solutions or starting their own businesses.

In contrast to men, who primarily perceive employment as a means to earn income and fulfil their gender role, for women, employment is seen as a way to cover rent and purchase necessities, rather than as an expectation. They are also more inclined to mention state assistance, shelter support, cash transfers and other forms of aid as essential for addressing their financial challenges.

The lack of regulation pertaining to the operations of private employment agencies and web-based portals has led to concerns that these entities may engage in fraudulent activities. Men attempting to secure employment in Yerevan have reported encountering suspicious circumstances, including instances where they provided services but were not duly compensated for their work. Some have also utilized portals that they even felt posed a risk of labour trafficking; and indeed, they received unsatisfactory remuneration for their labour. Similarly, a woman in the Armenian capital of Yerevan stated that she avoided employment agencies as they frequently required a deposit of AMD 4,000 (approximately USD 10) with no guarantee of refund in the event of a job offer being revoked. Furthermore, there have been instances where employers demanded advance payment or a certain percentage in unofficial taxation—for example, a 10 per cent deduction from the payment.

Existing gender norms have the effect of rendering certain groups among the refugees more susceptible to discrimination and unemployment. Those who are younger with little employment history and those over the age of 50 find it hard to secure jobs. Additionally, the majority of participants reported

receiving inadequate payment for their work, indicating broader issues of underemployment and exploitation within the workforce. Persons with disabilities are also disproportionately affected by unemployment, as limited job opportunities are available to them. Furthermore, individuals with physical disabilities face difficulties in accessing public spaces and public transportation, thereby limiting their mobility.

Decision-making

In Armenia, there are clear gender divisions in decision-making at the household level, which are even more visible in rural areas. Women tend to take decisions on 'indoor' matters, while men take decisions on 'outdoor' matters. Men also take decisions on relatively large purchases, while women decide about daily needs. In terms of financial management, more men (75 per cent) than women (59 per cent) are involved in family budget management. However, compared to men, twice as many women report that they manage the family budget alongside their spouse. 11

As revealed by the FGDs, before the displacement, decision-making roles back in their homes reflected the traditional dynamics, where men were traditionally responsible for earning income and spending for their own interests, while women managed household expenses and budgeting.

"In the village, [families] were able to spend their money. Here, you have to save, and the woman has to do that."

—Woman, 56+ age group, Yerevan

In the post-displacement situation, for FGD participants, decision-making within households varies, but women have been more in charge of resource allocation in the household, including resources from humanitarian assistance and management of their limited post-displacement finances. The FGDs reveal that since

11 Ibid.

the displacement, women have taken on a more prominent role in making financial decisions, and/or decisions are made more jointly; this is especially true in families with modest means, as salaries have to be managed to meet the family's needs. Some FGD participant women mentioned that they have taken control of managing their household's resources due to the scarcity of resources and that they took on this role to save and economize. When it comes to receiving and distributing assistance, particularly humanitarian aid, women in the 56+ age group see themselves as the decision makers within the household. In Kotayk, women took on the role of managing humanitarian assistance as an extension of their traditional care responsibilities within the household. In a way, women continue their role in managing household resources, reflecting their traditional role as caretakers and organizers within the household. It is also true that, according to the Rapid Needs Assessment developed by ACTED,12 the majority of displaced households are female-headed, which could also be a reason why more women have become the primary decision maker in their household.

"In any case, decisions are made together in the family, but as the man of the house, I have the right to the last word."

—Man, 56+ age group, Yerevan

As for the men, the continuation of traditional gender roles across the regions implies that the perceptions of men—and thus, their expectations of decision-making—have remained largely unchanged despite the challenges posed by displacement and women's seemingly growing role in decision-making. While the male FGD participants also describe their household financial decision-making as joint, there seems to be an implicit bias towards the man's authority when it comes to making the final decision. In Yerevan, financial decisions in the household follow a pattern where men aged 56 and older are predominantly responsible for managing the finances and ensuring a steady

income. In the regions of Kotayk and Ararat, men of the same age group hold the primary responsibility for making financial decisions, emphasizing their role as the main providers for the family. While some men in the FGDs underlined their household's joint decision-making, for the majority of them, the main duties remain the same; only the circumstances have changed. The change that displacement brought to decision-making dynamics is due more to necessity and the scarcity of resources.

As for the participation in decision-making in the communities or with regard to humanitarian activities, women FGD participants mention that women influence decision-making in the communities more than men, as men are occupied with work or have war-related stress. At the same time, FGD participant women consider the lack of time as one of the obstacles to engaging in such activities. In Ararat in particular, women express limitations in engaging in community-based initiatives, apart from those to receive humanitarian assistance, that could influence decision-making processes due to time constraints from unpaid care work. In addition, none of the participants are actually aware of any local initiatives in which they can get involved. The majority of male FGD participants do not perceive themselves to have any influence in community decision-making. One of them mentioned that there is an expectation that decisions are to be made by men, which is how things are, even though he believed that sharing this responsibility with others would have been a better strategy, if possible.

As such, women filling the household income gap and frequently taking on roles that are traditionally held by men are out of economic necessity. However, women's increased role in organizing and distributing resources and their extended role in financial decision-making mean that women could also potentially be gaining more voice and agency in their households.

¹² ACTED. 2024. Rapid Needs Assessment Report: Armenia -February 2024.



Photo by Martuni Women's Council

2.2 Access to services

Overall humanitarian assistance

Both women and men had been made aware of the available services, yet the main obstacle to accessing them was the difficulty of navigating the system. In Yerevan, women stated that they were primarily responsible for seeking humanitarian assistance, which involved enduring long queues and bureaucratic hurdles, while men may have been experiencing feelings of shame or irritability due to war-related trauma. Similarly, in Kotayk, women reported having similar experiences and noted that there were fewer services and less support in remote areas compared to those in Yerevan. Furthermore, in Ararat, men expressed discomfort when discussing their needs and seeking assistance.

As mentioned, women's roles after displacement shifted towards being the breadwinner due to circumstantial changes, such as the loss of husbands or male family members. Women reported playing active roles in finding daily solutions for their families.

"The passport departments are the problem. I registered online, I went five times, I got rejected five times, [and] then I went to the boss, again a struggle... My problem is registering my children so that I can get the AMD 1 million provided for my third child. I submitted all my papers to the Ministry of Labour and Social Affairs, and they did not tell me that my other two children must also be counted. However, I asked earlier, and they said that it is not necessary. That's why the application of my third child was rejected."

—Woman, age 28, Yerevan

The refugee population experienced confusion due to a lack of awareness and gaps in information. From the FGDs, concerns were raised across all regions regarding the uneven distribution of aid and inadequate needs assessments. Challenges in receiving cash support in the beginning of the displacement was highlighted as a key concern. In Yerevan, men emphasized the urgent need for intervention in



Photo by Armenian Progressive Youth

housing, citing inadequate accommodations that were exacerbated by delayed cash transfers. This posed risks of eviction and instability, particularly adversely affecting children.

"I am a participant of the war. My right leg is supported by a brace, my military service ID was left behind in Shushi, and now they haven't given me disability status. That's why I wouldn't want to go to a place near the border. Who knows what would happen?"

—Man, age 22, Yerevan

Persons with disabilities, and families with members who have chronic or serious health conditions, are particularly vulnerable when it comes to accessing these services. Transportation and infrastructure that is not easily accessible continue to be major obstacles to both Armenian citizens and refugees with disabilities. While the public transportation system in Yerevan has become more accessible, it is still not universally designed to support persons with disabilities and older persons. Therefore, individuals with disabilities often require the use of taxis to access rehabilitation services, visit clinics, obtain documents, and access social services, markets and schools, thus incurring higher costs than those using public buses or trains. It is important to note that these additional costs are a result of the lack of accessibility in public transportation options. In particular, wheelchair-accessible taxis cost higher than normal taxis.13

Information

The assessment reveals a complex landscape of information dissemination for humanitarian assistance, with word-of-mouth emerging as the predominant strategy across all age groups. However, distinct age and gender dynamics are evident. Participants aged 56 and older rely heavily on informal networks, highlighting the importance of community connections. In contrast, younger women aged

¹³ UN Women. 2024. Armenia Gender Alert No. 2: Disability Inclusion and Gender Dynamics of the Armenia Refugee Crisis - April 2024. link



Photos by UN Women Armenia | Ani Hovhannisyan

18–35 prefer social media and TV announcements, second only to word-of-mouth, indicating a digital divide that may impact access to critical information. Despite its popularity among younger women, difficulties in using social media platforms effectively were reported. This finding underscores the importance of not only providing diverse channels for information dissemination but also ensuring that these channels are accessible and user-friendly for all segments of the population.

Women, in particular those engaged in the focus group discussions, emerge as proactive seekers of information, indicating their strong desire for knowledge and support. This finding contrasts with men in Yerevan, who did not provide any details about their information sources, which may be an indication that women or other community members are the primary seekers of information. Local self-governance bodies play a crucial role in information dissemination, particularly in Kotayk and Ararat. The establishment of hot meal provision points as information hubs serves to highlight the necessity of accessible locations for the dissemination of humanitarian assistance information.

When gueried about their preferred modes of communication, older individuals and those with disabilities expressed a preference for personal calls or information transfer via social workers. This underscores the importance of tailored communication strategies. Women indicated a preference for local self-governance bodies to serve as centralized points for disseminating upto-date information. Men also expressed a preference for updates from local self-governance bodies, underscoring the need for clear and transparent communication channels. It was recognized that non-governmental actors played a role in filling the information gaps, indicating their importance in community support. A state assistance platform, mentioned in a key informant interview, aims to act as a centralized information hub; however, in the FGDs, the respondents seemed to not be aware of its existence. Hence, there may be a potential gap in communication about available resources.



Photos by UN Women Armenia | Ani Hovhannisyan

Housing

House rents are prohibitively high, presenting a significant challenge for refugees who lack access to durable housing solutions. Key informants across the three regions noted that, as of the end of 2023, the majority of refugees were living in rented accommodations. This reliance on rentals has driven up housing prices in unregulated markets, a concern raised by key informants and highlighted in the focus group discussions. Only a small percentage of refugees were living with relatives or friends, and very few owned their own homes. Both men and women identified housing as a critical issue, with men emphasizing the scarcity of suitable accommodation and the predatory nature of rental prices.

Male respondents reported difficulties in affording rent, with some at risk of losing their homes. Family size often limited housing options, and in some cases, rental spaces were not commensurate with the price charged. For instance, an unfurnished rental was offered for AMD 200,000 (USD 497) per month.

Deposits also posed an issue. If a legal contract was requested by future tenants, then rents skyrocketed. The female respondents reported that the middlemen who rented property re-rented it at a higher rate, while the landowners demanded that tenants vacate the property. Respondents also described organized schemes that extracted money from them. Those who found housing without paying rent or who were hosted in their relatives' homes or other free-of-charge accommodation spoke of the inconvenience they felt, as well as the substandard quality of the space itself.

"I mentioned right away that we have no bedding, no clothes, no place to stay, and we live in friends' houses, but until when? The dwellings are not in good condition, they are in ruins, [and] the rent is expensive. We have a fuel problem in these cold months."

—Man, age 54, Ararat region



Photos by UN Women Armenia | Ani Hovhannisyan

Overall, the most vulnerable group identified with regard to housing were renters, who faced constant threats of eviction, exacerbated by delayed cash transfers and the lack of employment opportunities. Women, in particular, expressed heightened insecurity due to fears of losing their tenancy. These feelings were pervasive across all age groups. Unfamiliar places, inaccessibility and a lack of infrastructure, particularly with regard to transportation to their homes, pose significant challenges for women in refugee situations. Shelters located along the borders also add to safety concerns. Overcrowding and the lack of privacy are further issues faced by women. Despite these challenges, there are positive examples, such as in Ararat, where, according to key informant interviews, village leadership actively sought housing solutions, resulting in a significant reduction in the number of families in public lodgings.

Healthcare services

Access to healthcare services and medication beyond that covered by the State is largely unaffordable for most refugees. It is noteworthy that healthcare provision is considered the second most well-functioning state service in Armenia, following education. Male respondents across all three regions expressed general satisfaction with their healthcare services, although refugee men from Ararat highlighted specific challenges, such as transportation and referrals that required payments. These challenges indicate limitations in access.

Findings from the key informant interviews corroborate these observations, suggesting that despite ongoing efforts to enhance healthcare services, some refugees continue to experience difficulties in accessing them. Women respondents shared their experiences of health issues affecting them and their families, including stress, high blood pressure, headaches and insomnia. They also described more serious conditions, including diabetes, cancer and other illnesses. They indicated that some of their immediate healthcare needs exceeded what the state-provided free services could cover.

Furthermore, delays in cash transfers, limited resources and high rents further compounded their inability to afford additional healthcare services. Given the limited financial resources, participants were found to prioritize spending on their livelihood needs over medical and psychological support. This suggests that there is a pressing need for sustainable income-generating opportunities to improve



Photo by UN Women Armenia | Ani Hovhannisyan

refugees' overall well-being and resilience. Discussions among men also highlighted the additional paperwork and bureaucracy that persons with disabilities face when attempting to access treatment or medication.

Mental health services

Refugee women disclosed that they and their families were experiencing increased stress and anxiety. Stress was a pervasive issue across all three regions. Memories of past hardships, such as hunger during blockades, were a significant source of distress for both adults and children. Many reported having stress that had transformed into depression, accompanied by other physical symptoms such as high blood pressure, heart-related issues, diabetes, neurological disorders and insomnia. It was observed that chronic conditions were exacerbated or triggered by stress and displacement. Notably, the majority of the aforementioned health concerns, particularly stress and depression, impacted the participant women. In contrast, the men expressed a longing for their abandoned homes, with the associated memories constituting a significant source

of stress. Some experienced distressing flashbacks triggered by familiar objects, accompanied by a persistent longing for their former homes.

"Many people's refusal of psychological support has now caused deep depressive states to appear in the form of physical illnesses. It is a very common behaviour among neighbours and friends that, when meeting each other, people cry instead of talk..."

—Woman, age 47, Yerevan

Participants spoke of various coping mechanisms. Community support, facilitated by gatherings and communication with fellow refugee individuals, offered solace amid adversity, despite the difficulty of meeting one another due to limited mobility options. Strategies for coping included seeking employment, distracting themselves with activities and seeking support from friends and relatives. Some women mentioned using sleeping pills to manage insomnia and cope with the overwhelming thoughts of loss. In contrast, men reported turning to alcohol as a means to numb their emotional pain.

Access to psychological support presented a mixed picture, as it was unaffordable in some cases and not utilized in others. In Yerevan, while healthcare services are generally satisfactory, women faced difficulties in accessing psychological support due to its high cost, with visits to psychologists being unaffordable at AMD 10,000 (USD 24) per session. In Ararat, despite being informed of the benefits of psychological support provided free of charge, families seemed to be reluctant to pursue it. None of the participants reported receiving psychological support, indicating a gap between awareness and utilization of mental health services.

Education

As this analysis was limited in its scope with regard to children's views and reflections, the perspectives of respondent parents offer a more comprehensive overview of their children's experiences. The respondents consistently emphasize the importance of children's continued education, irrespective of age or gender. However, during displacement, the limited resources and the availability of services often result in education being perceived as a less pressing priority for many households. There could be several reasons for children not continuing their education, including differences from Armenian general education system, a lack of kindergartens in the communities where they relocated, and the desire of parents to ensure that their children have access to quality education.

Cash assistance

The Government of Armenia has implemented several financial support schemes for the refugee population since the displacement, particularly the one-time support of AMD 100,000 to all refugees after displacement, as well as AMD 40,000 and AMD 10,000 of support for apartment rent and utility payments, respectively. This latter housing assistance is also to be provided monthly between October 2023 and December 2024 (initially from October 2023 to March 2024 under Decision No. 1763-L of 12 October 2023, updated in March 2024 to extend the assistance until December 2024). A two-month (November-December 2023) support programme was also administered in the amount of AMD 50,000 (Decision No. 1957-L of 9 November 2023).14

"We cannot receive pensions and social benefits until we have Republic of Armenia citizenship or refugee status. Disabled people and pensioners do not receive benefits or pensions. We were forced to apply to get a refugee document so that they can draw up a pension."

—Woman, age 50, Ararat region

"At two or four o'clock in the morning, whenever we go, there are queues. They always say that they have to count and register: 'Your turn has not yet arrived."'

—Woman, age 37, Ararat region

"We received only one hundred thousand drams from the support provided. Personally, I did not receive it because I am a citizen of the Republic of Armenia. When we were displaced from Martuni, I came to the Republic of Armenia and received a passport of the Republic of Armenia, so now they have indicated that I will not receive support."

—Woman, age 37, Ararat region

"Food is not the biggest issue; I received monetary support once in the promised amount. When will we receive the rest Does it not appear in the system that one person received it and the other received nothing at all?"

—Man, age 42, Ararat region

According to the respondents, the provision of cash transfers appears to be marred by delays and bureaucratic hurdles. According to a key informant, 109,000 refugees have received the one-time cash

¹⁴ People in Need. 2024. Multisectoral Assessment Report on the Challenges and Needs of the Population Forcibly Displaced from Nagorno-Karabakh in Autumn 2023. link



Photo by CARE Caucasus | Ketevan Khachidze

transfers. However, issues persist regarding the state-committed AMD 50,000 (equivalent to USD 124) for rent and utilities, causing some payments earmarked for December 2023 and January 2024 to be late. The results of the focus group discussions revealed a multitude of challenges, with participants citing delays or non-receipt of payments as a primary concern. Some women noted that pensions and other benefits were either not received or stopped arriving.

Upon arrival to Armenia, individuals with disabilities or of pension age received the Armenian rate of pensions and social benefits, which is less than they used to get in their home. Women complained about the lengthy queues required for status registration, which often forced them to wait during early morning and late-night hours, adding to their safety concerns. Men also voiced their frustration regarding the unequal distribution of transfers, with some receiving funds with relative promptness while others endured lengthy delays. Women further observed that delays in cash transfers hindered their access to healthcare services. Furthermore, the complexity of the application forms for cash transfers was a common concern among respondents, along with regulations that excluded specific individuals from receiving benefits.

2.3. Protection

Gender-based violence

During the interviews, women participants from various regions did not directly mention gender-based violence (GBV) when asked about their observations. However, it is expected that incidents of GBV will increase during times of crisis, although they may be difficult to detect through reporting. It is challenging to find statistics on GBV before the displacement; however, based on patriarchal gender norms and unequal power relations between genders, it can be inferred that incidents of GBV15 are likely to be underreported. Women respondents in all age groups discussed men's recovery from combat trauma and vulnerability due to difficulty adjusting to the dis-

¹⁵ UNFPA Armenia. 2024. We Are Here: A qualitative rapid assessment of Gender-Based Violence among refugees in Armenia.



Photo by CARE Caucasus | Ketevan Khachidze

placement, instead of directly discussing GBV when the questions were asked about their observations and opinions around GBV. Several reasons can be deduced regarding the lack of GBV reporting, including survivor's stigma and shame, hesitation to address GBV due to cultural considerations and/or a lack of awareness and understanding about GBV. Intimate partner violence (IPV) is often normalized and identified as the most common form of GBV, exacerbated by the stress and trauma of the crisis. Silencing and bystander behaviour create an environment in which IPV can go unnoticed. The changing roles of women in employment and income generation have the potential to alter the traditional gender power dynamic within households. This can sometimes lead to men perceiving a loss of control within the family, which may in turn increase the risk of IPV.16

16 UNFPA and CARE. 2020. "Linking women's economic empowerment, eliminating gender-based violence and enabling sexual and reproductive health and rights." Working paper. link

In the FGDs, the participants highlighted the high rate of drug and alcohol use that has also emerged as a negative coping mechanism. It was pointed out that men and boys tend to resort to this option, which can be a contributing factor to GBV incidents in the community. Both men and women respondents also mentioned the risk of being exploited through employment opportunities, such as not being paid their wages. During the discussions, the potential risk of sexual exploitation when seeking housing was also highlighted. Adolescent girls and boys may also face challenges such as harassment from peers at school due to cultural and language differences.

Safety

The findings of the study indicate that both men and women generally report feeling safe within their communities. However, men tend to associate their sense of safety with specific physical factors. These include the location of their accommodation, its proximity to the border and the threat of military hostility in the area.

Additionally, women perceived financial security as the main reason for their sense of safety. For instance, feeling safe is often associated with having enough money to pay for housing, food and

employment agencies to access the labour market.

The new environment and unfamiliarity with the transportation system, particularly in Yerevan, have led to concerns among parents regarding the safety of their children, as evidenced in both women's and men's focus group discussions conducted with individuals of all ages. This is one of the factors that parents consider when deciding whether to send their children to school or access health services, as they lack confidence in sending their daughters or sons alone to different locations

2.4 Coping mechanisms

The refugee population's previous experience of displacement in 2020 has enabled them to re-engage in several coping mechanisms, including reducing the quantity or quality of the food they purchased, spending their savings, receiving donations or seeking humanitarian aid. 17 Given the lack of employment opportunities and the expenses they are incurring, it is likely that the refugee population will use similar coping mechanisms going forward. The most commonly mentioned coping mechanism they use is spending their savings. Based on the findings of the FGDs, it can be assumed that the 2022/23 blockade of Lachin corridor endured by the refugees has somewhat prepared the population to develop adaptive capacities in terms of their livelihoods, as they had to save and economize to afford food and basic needs.

As for dealing with stress, the FGDs show that women and men aged 56 and older find it especially hard to cope with the displacement, while middle-aged and young people and children can adapt more quickly. The most frequently mentioned coping mechanisms were seeing and communicating with other people from the same community, be it through telephone calls or face-to-face encounters in gueues. One of the challenges was that the refugee population was scattered across Armenia, preventing frequent reunions with family and friends.

Other named coping mechanisms included integration, such as communication with neighbours and friends. In the women's group, one woman mentioned that work was a mechanism for coping. Another male participant discussed drinking and talking about his home as a coping mechanism. However, engaging in risky behaviour for coping was not discussed directly, although it was mentioned when participants were asked about their mental health and observations of violence. These findings are consistent with the recent assessment by People in Need (PIN), which indicated that 80.6 per cent of the refugee population reported engagement with the host community. However, there are significant barriers to engagement, primarily related to living conditions (e.g. high rental costs, unemployment, isolation from previous community members), the lack of familiarity with the environment, and language and cultural differences. 18 Some participants emphasized the importance of integration and having a supportive environment to facilitate their integration.

"In other words, neighbourhood, friendship, work, grandchildren—we have to start a new life. Whether we like it or not, that is today's imperative. It seems to me that this way, we will overcome."

—Man, 56+ age group, Ararat region

¹⁷ UNHCR. 2021. Protection Monitoring Report #1: Armenia (November-December 2020). link

¹⁸ People in Need. 2024. Multisectoral Assessment Report on the Challenges and Needs of the Population Forcibly Displaced from Nagorno-Karabakh in Autumn 2023. link

RECOMMENDATIONS

Participation and accountability of the affected population

- Engage in active collaboration with WROs, WLOs, refugee-led organizations, OPDs and youth-led organizations in the humanitarian response and development nexus. This entails reflecting the voices of women, girls and marginalized groups through various means, such as consultation, co-design, capacity strengthening, and institutional funding support to facilitate participation and leadership in the national and international humanitarian coordination system.
- Implement user-friendly, integrated information outlets, flyers and hotlines about the available government services and support for refugees from diverse backgrounds. Having access to this information can enhance access to other essential services, including registration, health care and education.
- Proactively include local civil society organizations and refugee-led organizations in the dissemination of information and in providing community-based services as vital partners in humanitarian aid. Specifically, they can serve as central hubs for distributing tailored information packages to women, men, girls and boys based on their location, age and gender-specific needs. This can ease the burden of centralized information dissemination. This effort can be integrated with the provision of assistance and other support services, alongside offering safe spaces tailored for women and girls.
- Provide a wide range of human-centred design feedback mechanisms for existing services and support. Training for hotline operators should include guidance on how to use the portal to locate information. Protocols should also be in place to ensure that the potential requests

- of various demographics (e.g. female heads of household, GBV survivors, trafficking survivors, individuals without papers, the elderly, the unemployed, persons with disabilities) can be addressed. Additionally, paper versions of easy-toread, essential information for each target group could be distributed in carefully selected areas, where target groups congregate or frequent.
- Provide sufficient financial and technical resources to integrate the implementation of policies, systems and procedures on protection from sexual exploitation and abuse (SEA) into the standard operating procedures of humanitarian response, with the aim of preventing, mitigating and responding to SEA.
- Disseminate accurate information regarding the rights of refugees to receive free humanitarian assistance, and conduct consultations with affected communities to establish safe community-based complaints mechanisms.

Inclusivity of humanitarian response

 Provide and promote equitable access to services to all groups of refugees. This entails making services accessible to persons with disabilities, as broader inclusion considerations are essential. Confusion among groups regarding free healthcare services, social benefits and other support indicates the necessity of user-testing of the portal based on human-centred design principles. While the operating system meets normative regulations, it now requires testing to ensure that it has a non-cumbersome structure and clear language. Additionally, it must be able to accommodate the specific communication skills and preferences of different demographic groups.

 Conduct, update and share a gender-sensitive study delving into the coping mechanisms of adolescents. Although children did not participate in the FGDs, it was evident from the information gathered that they were struggling to cope with the trauma and stress resulting from the war. Additionally, they experienced integration challenges, with adolescent girls seeming to be particularly affected. Specific attention is required towards children who are not enrolled in school, as this situation can conceal risks of early marriage, child labour and potential forced labour and sex trafficking, which pose risks to both boys and girls as they enter adolescence.

Sector-specific programming

Protection

- Strengthen GBV risk mitigation and prevention measures across all sectors and activities, including through active consultations with stakeholders, the training of frontline workers and awareness-raising in the communities and publicly on GBV risks.
- Increase awareness-raising activities with refugee communities, tailored to their preferred communication channels, to prevent and respond to cases of GBV. This includes raising awareness on GBV in the community, ensuring a clear referral pathway and providing information on how women, girls, men and boys can safely access relevant services and resources. Publicly disseminated and accessible QR codes should link to the websites of GBV response providers and their hotlines.
- Continue to actively partner and invest in WROs and those specializing in preventing and responding to GBV, including those catering to the needs of women living with HIV/AIDS, women with disabilities and LGBTQI individuals. They should be engaged in the preparation stage and provided with support to enhance their visibility, strengthen their capacity for awareness-raising and improve service provision.

- Conduct engagement activities with men and boys focused on gender-transformative social norm change.
- Increase the number of safe spaces for women and girls among the refugee population, as an entry point to provide access to services, information and programmes focused on socialization into host communities. These safe spaces can also provide group therapy sessions, legal counselling, information on sexual and reproductive health and rights (SRHR) services, and assistance with paperwork.
- Raise awareness on trafficking, sexual exploitation and abuse among the refugee population, especially women and girls.

Livelihoods

- Incorporate the Gender Analysis findings and those from employment assessments, labour market analyses and refugee inclusion in economic activities into the design of gender-responsive practical interventions on livelihoods programmes. The significant amount of time spent on unpaid care work for women, particularly in single female-headed households, was identified as a key barrier to their engagement in economic activities and community life. Initiatives such as the provision of childcare facilities can greatly facilitate women's engagement in employment and entrepreneurship.
- Set up and/or scale up comprehensive women's economic empowerment programmes/ projects to include refugee women, especially single female-headed households, women with many dependants, and women and girls with disabilities.
- Provide safe and transparent channels through which the refugee population can seek employment, and strengthen the capacity of the Unified Social Service in understanding the specific needs of women, men, adolescents and older persons in seeking employment.
- Address the registration needs of older demographics as a pressing priority to prevent them

from being left without means, particularly as employment opportunities for this group are limited. Facilitating remote appointment registration through local self-governance bodies or NGOs can alleviate long queues and the need for multiple trips to the registration office.

- Support refugees in generating sustainable income to afford housing. This could involve skills training programmes, job placement services or support for starting small businesses. Empowering refugees economically can bolster self-reliance, as well as better integration into the host community.
- Enforce regulations to protect refugees from exploitative rental practices, such as excessive rent increases and illegal evictions. Legal aid services can be provided to help refugees understand their rights and navigate rental agreements.

Cash assistance

- Implement measures to ensure the timely distribution of cash transfers through simplified procedures, including less cumbersome application forms and fewer bureaucratic hurdles.
- Enhance oversight of the cash transfer programme to ensure transparency and accountability. Improve communication with refugees regarding the status of their cash transfers by providing regular updates on payment schedules and addressing any concerns or queries promptly.

Health care

 Ensure that clear and concise information is provided on the state-funded and paid health-

care services entitled to refugees in order to reduce information gaps. While the perception of healthcare provision is generally positive, concerns often arise due to communication issues, especially at the primary healthcare level. It is essential that information about the availability of free and paid services, as well as medications, is readily accessible to everyone.

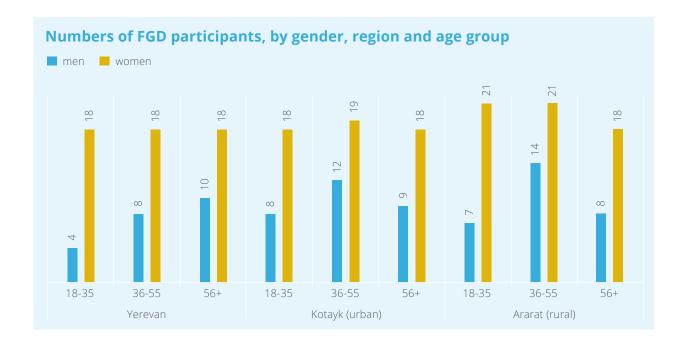
• Create a hotline that refugees can call to obtain further clarification on the available services

Mental health

- · Collaborate with NGOs, other agencies and schools with prior experience in providing psychosocial support. Operating through various centres that cater to the needs of different subgroups can assist refugee women, men, girls and boys in overcoming the impacts of war and displacement, as well as the challenges of adaptation. Consider implementing a voucher-based access system for psychological services.
- Identify the specific needs of adolescent girls and boys to facilitate their smooth integration into their new environment. It is of the utmost importance to give urgent attention to children and youth, as psychological issues can have a detrimental effect on their growth, development and long-term well-being.
- Collaborate with local self-governance bodies and community-based NGOs to establish socialization spaces through various programmes that can serve as entry points for alleviating stress and feelings of loss of belonging or status, while also acting as channels for referral to specialized support services.

ANNEXES

Annex A: Focus group discussions



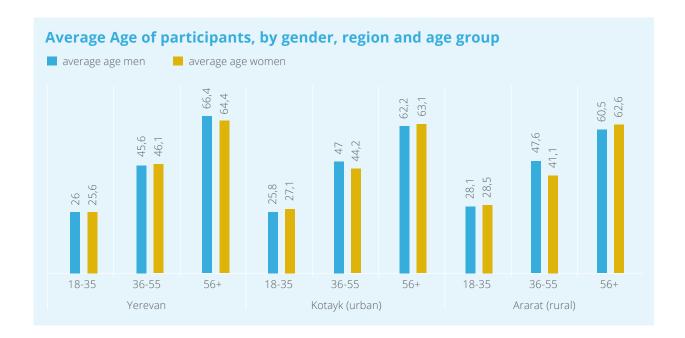
The participant breakdown by gender and re**gion** shows some of the deviations from the initially set study protocol, with women being overrepresented.

Three FGD tools were utilized, each targeting a specific age group identified for the Gender Analysis. Each tool was used in three FGDs with men and women of the given age group, allowing the majority of themes to be captured.

Participants aged 18–35: Considering the comparable gender statistics in the region and the prevalence of gender-based violence in Armenia, the 18–35 age group was specifically approached with questions designed to cover four primary directions: (a) exploring the safety and security of women, men, girls and boys; (b) assessing the gendered ability to participate in and influence the humanitarian response; (c) soliciting suggestions and addressing concerns related to the response; and (d) inviting ideas, perspectives, capacities and stories that the participating women and men would like to emphasize, including on behalf of girls and boys.

Participants aged 36-55: The assumption was that the 36-55 age group, being at a stage where they were either sufficiently established in their sector of employment or expertise or managed households and engaged in unpaid work, would offer diverse perspectives. These perspectives are based on gendered experiences concerning the following: (a) access to and control of resources; (b) access to water and sanitation facilities; (c) health concerns after arrival in the country; and (d) financial concerns faced by the community after forced displacement. There was also an additional area of inquiry aimed at exploring how respondents in this age group obtained the necessary information and the strategies employed to access the support they needed.

Participants aged 56 and older: The tool employed in the FGDs with refugee individuals aged 56 and older delved into four main areas: (a) the impact experienced by women, men, girls and boys since their displacement; (b) their roles and responsibilities before and after the crisis; (c) their needs, access to services or encountered barriers; and (d) the coping mechanisms they have employed since their



displacement. The underlying assumption was that in extended families, as was often the case for individuals arriving in Armenia, older women and men wielded more power and authority than younger men and younger women. However, because having more power is multifaceted, two key aspects were considered in the assumption: one related to age itself, 19 the other related to son preference. 20 This dynamic was assumed to afford them greater influence in shaping household practices.

The average age of the discussants in each age group varied by gender and region. The details are provided in the figure below.

The study aimed at targeting two urban areas, namely Yerevan and a selected area within the Kotayk region, while the Ararat region focused on rural areas. This intentional diversity allowed for an examination of how individuals who were previously urban residents were currently navigating challenges in rural settings and vice versa.

Purposive sampling was employed to identify and

recruit participants for the focus group discussions. Specific instructions for recruitment were developed to ensure that pregnant and/or lactating women, persons with disabilities and persons living in government-provided accommodation versus other arrangements were captured by the assessment.

To ensure that ethical principles were considered, the following steps were completed:

- A written informed consent was received from the study participants before they took part. The objectives of the study and the use of the findings were explained, along with how and why they were selected as respondents, reassuring them that at any time during their participation, they could decide to terminate the agreement.
- Anonymity was ensured by removing the respondents' names, as well as other information that could help to identify them, from all notations made by the interviewers.
- Respect for the privacy and confidentiality of the participants was conveyed to them by explaining the rules of FGDs and individual agency in order for the participants to decide the level and depth of information they were willing to share in the group. Data protection protocols were applied to ensure the safety and security of the collected data.

¹⁹ Stewart, A. J., J. M. Ostrove and R. Helson. 2001. "Middle Aging in Women: Patterns of Personality Change from the 30s to the 50s." Journal of Adult Development 8 (1), pp. 23–37. link

²⁰ Li, L. and X. Wu. 2011. "Gender of Children, Bargaining Power, and Intrahousehold Resource Allocation in China." Journal of Human Resources 46 (2), pp. 295-316. link

Annex B: List of key informants

Agency/Organization

Ararat community (Ararat marz)

Administrative district of Ararat community (Ararat marz)

Hrazdan community (Kotayk marz)

Ministry of Labour and Social Affairs of the Republic of Armenia

"You Are Not Alone" women's support NGO (Ararat marz)

Women's Support Center (Yerevan)

Empowerment Resource Center (Kotayk marz)

Unified Social Work and Employment Center of Shengavit Territorial Center

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