

Social transfers in Armenia and their impact on poverty  
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## CHAPTER 9: Social transfers in Armenia and their impact on poverty

Major social transfer programs include pensions and monetary social assistance. Pensions are very important source of income for population and the size of pension identify the level of welfare for that group of population, as for most pensioners it is the only source of their income. The biggest program implemented in the social assistance sector of the Republic of Armenia is the System of Family Benefits (FB). It is the biggest both by coverage of population and by financing allocated through the state budget for these purposes<sup>1</sup>. During recent years, the targeting of the program has continued to improve and currently it is considered as one of the best in the region.

The Family Benefits program is operating on the basis of household' means testing system established in 1999. The system is based on procedures that define the level of vulnerability of households according to the vulnerability scores, which among other factors, pay specific attention to presence of socially vulnerable groups within the households, and households' vulnerability due to the place of their residence. Households are not obliged to get registered in the system; they voluntarily apply for registration if they consider themselves vulnerable/poor and expect certain assistance from the state agencies.

The vulnerability scoring of households is under continuous revisions based on the results of the analysis of the data received from the households' living conditions surveys conducted by the NSS and according to suggestions and recommendations received from the regional social assistance agencies and citizens. Thus differentiation approach in benefits allocation was introduced for the first time in 2004 and further was developed in 2005 and 2006. As a result the average monthly benefit of most vulnerable families – households with many children and residents of high mountainous and bordering regions is higher compared to families with equal conditions but residing in more favorable regions and with lower number of children. The income of household has an important role in defining the level of vulnerability: the lower is the average monthly income the higher is the vulnerability score and conversely. Children are the only members of household who impartially have no any source of income: the capable grown-ups should have labor income or other type of income, the other members should receive elderly or social pensions. Increase in population's incomes (wages, pensions etc) changes the income coefficient for households registered with the system, and households with higher average monthly income dropped out, while families with many children get more opportunity to be eligible. At first sight this positive trend has its negative impact in particular on eligibility of pensioners living alone and on households with many members with disabilities, as even very insignificant increase in pensions can drop them out of the system. With aim to solve this problem the RA Government with its decree of December 29, 2005 approved “Procedures of Family means testing system, personal data protection, data modification in family means testing database and information exchange between regional social services centers and MLSI”. With this decree the key indicators used in family means testing, the scores, coefficients and

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<sup>1</sup>The main initiatives targeted to improve the social assistance services provided to population implemented by the Ministry of Labor and Social Issues in 2006 are presented in the Annex of this report.

documents needed for registration were defined. The scores for pensioners and pensioners living alone were revised, which allow alleviating the impact of increased pensions, raising their possibility to be eligible. Nevertheless, the specialists of Ministry of Labor and Social Issues (MLSI) clearly understand that only self-acting (or automatic) response of the system to the social and economic developments in the country and better welfare of population is deficient to improve the targeting. Thus during 2006 with the World Bank support a number of researches and surveys were conducted in the country, which were initiated to study and estimate possible approaches for improved targeting<sup>2</sup>.

### **9.1 Assessing the impact of social transfers on poverty in Armenia**

Although the State Budget allocations for social transfers in Armenia are increasing every year they are still very limited relative to GDP. However, social transfers contribute significantly to reduction in poverty and inequality. Looking across entire population, if social transfers were eliminated and households were not able to compensate for their loss, poverty would deteriorate substantially: overall poverty incidence would increase by 6.3 percentage points or by 23.8% (from 26.5 percent to 32.8 percent), and poverty would become much deeper and more severe. This impact is even more pronounced among the households that receive the transfers.

Pensions as the largest transfer component play particularly important role in poverty reduction. Nonetheless, social assistance, and in particular the family benefit play very important role as well. Although the coverage of the family benefit is limited: it covers only one third of the poor, it is targeted well as 72.3 percent of all the recipients receiving 76.4 percent of resources come from the two bottom consumption quintiles. It is worth to mention that due to efforts of MLSI directed to improve the targeting of the program these indicators were improved compared to 2004 (63 percent of all the recipients were from the two bottom consumption quintiles and were receiving 67 percent of resources)<sup>3</sup>. While this result is good, there is ample room for improvements as about 12.8 percent of recipients consuming 10.4 percent of resources come from the top 40 percent of the population.

#### **Methodology**

The poverty impact analysis of social transfers in Armenia is conducted using the Integrated Living Conditions Surveys data set. The analysis focuses on poverty implications of two major social transfer programs in Armenia: pensions and all non-pension social transfers. Except for the family benefit (FB), the coverage of other non-pension benefits is small; therefore, the number of persons reporting them in the ILCS is low, often not large enough to draw statistically significant conclusions.

The impact of social transfers (pensions and social assistance) on poverty is analyzed comparing observed (“post-social transfers”) poverty indicators with those that would be obtained if social

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<sup>2</sup> In 2006 the “Community Study” was conducted with aim to study the community specifics: geography, climate and social and economic conditions of communities in Armenia, identify the correlation between the living standards of households and community categories and parameters, develop approaches to assessing and classifying the communities, assess priorities of social services according to the community type. The purpose of the “Household survey” was to assess the efficiency of social assistance in Armenia, to assess the needs of households and social services, define priorities of thereof, develop alternatives for social assistance and adjust the family vulnerability scoring formula.

<sup>3</sup> Social Snapshot and Poverty in Armenia statistical analytical reports of 2004 and 2005. NSS RA 2006 and 2007; Chapter 9.

transfers were eliminated (“pre-social transfers”). “Pre-social transfers” consumption is calculated by reducing observed consumption by the amount of social transfers (pensions or social assistance or both), and assuming that the total amount of social transfers was converted into consumption (situation most likely in developing countries such as Armenia). Thus, the difference between the poverty incidence measured using the “pre-social transfers” consumption and the poverty incidence that correspond to the “post-social transfers” consumption provides an estimate of the impact of social transfers on poverty. This methodology is especially important for the targeting of social assistance. The population that should be targeted by social assistance is “pre-social assistance” poor, as after having received social assistance some poor households might move out of poverty, thus affecting the validity of using the “post-social transfers” population as targeted population. In the case of pensions, the impact of pensions on poverty incidence is calculated comparing the “pre-social transfers” poverty incidence with the poverty incidence after pensions are paid, i.e., the “post pensions” (but “pre-social assistance”) poverty incidence.<sup>4</sup>

## **9.2. What is the impact of social transfers on poverty in Armenia?**

In 2006, total spending on social transfers amounted to AMD 54.7 billion, or 2.1 percent of GDP. Pensions are the largest social transfer program in Armenia, including labor, military and social pensions. The second largest social transfer program in Armenia—Family Benefit program (FB)—comprised 24,337 billion dram (0.92 percent of GDP), which is more than the allocations of the previous year by 19%.

Social transfers made up 12.2 percent of total average monthly income of the Armenian households in 2006, in general remaining at the same level compared to previous years (11.6% in 2004 and 12% in 2005). For the lowest quintile this share was 21.6 percent; while among the households in the top quintile it was only 7.1 percent. Looking across economic regions, social transfers were the most important for urban households outside Yerevan (about 15%), and the least important for Yerevan households (9.6%) (Annex 2 Table A 3.13).

According to the ILCS, the family benefit was the source of income for 15.2 percent of households; pension benefits were received by 48.0 percent of households, unemployment benefit by 0.2 percent, and child care allowance by 0.3 percent of households. Additional 3.4 percent of households reported receiving other types of social assistance including monetary compensation for in kind benefits they used to receive.

Empirical evidence from 2006 ILCS suggests that, social transfers, although relatively small in GDP terms, are a still very important policy instrument for poverty reduction in Armenia. If social transfers (pensions and social assistance) were eliminated and households were not able to compensate for the loss of income with resources from other sources, poverty measurement results would deteriorate substantially (Table 9.1). The overall poverty incidence would increase from 26.5 to 32.8 percent; the poor would become poorer as the shortfall of their average consumption relative to the complete poverty line—the depth of poverty—would increase from 14.7 to 28.9 percent, and the poverty would become much more severe: the severity of poverty

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<sup>4</sup> The survey is not an exact picture of the Armenian population, and “pre-social transfers” and “post-social transfers” poverty measurements are calculated with margins of errors. The impact of the transfers on poverty is statistically significant if the confidence intervals around the average “pre-social transfers” and “post-social transfers” poverty rates do not overlap.

index measuring inequality in consumption distribution among the poor would increase from 4.2 percent to 13.9 percent<sup>5</sup>. These adverse effects would even be pronounced in the case of extreme poverty.

**Table 9.1. Armenia: Poverty reduction impact of social transfers, 2006 (in %)**

	Poor			Very poor		
	Poverty incidence	Poverty gap	Poverty severity	Poverty incidence	Poverty gap	Poverty severity
<b>Post-transfers</b> (post pensions and social assistance)	<b>26.5</b>	<b>14.7</b>	<b>4.2</b>	<b>4.1</b>	<b>12.0</b>	<b>2.8</b>
<b>Pre-transfers</b> (pre pensions and social assistance)	<b>32.8</b>	<b>28.9</b>	<b>13.9</b>	<b>12.1</b>	<b>27.6</b>	<b>13.1</b>
<b>Pre-pension</b> (pre pensions; post social assistance)	31.0	23.7	9.6	8.2	25.5	12.6
<b>Pre social assistance</b> (pre FB and other social assistance; post pension)	28.0	20.7	8.0	7.2	21.9	8.8
<b>Pre-FB</b> (pre FB; post pensions and other social assistance)	27.8	20.2	7.6	7.0	20.4	7.4

Source: *ILCS 2006*

Pensions, as much larger transfer, play more important role in poverty reduction than social assistance. Nonetheless, social assistance, and in particular the family benefit as its largest component, play a very important role as well. For instance, if only the family benefit is eliminated, the extreme poverty incidence would increase by 2.9 percentage points (from 4.1 percent to 7.0 percent), while overall poverty incidence would increase by 1.3 percentage points (from 26.5 percent to 27.8 percent); the depth and severity of poverty would increase by 5.5 and 3.4 percentage points respectively, while the depth and severity of extreme poverty would increase by 8.4 and 4.6 percentage point respectively. These data prove that the family benefits have especially higher impact on extreme poverty (Table 9.1).

Table 9.2 presents pre- and post-transfer poverty indicators **only** for those households who receive social transfers. The elimination of social transfers would worsen the living conditions of those families significantly; this impact is understandably higher than when looking at the poverty impact of social transfers across the entire population (previous table). If pensions were eliminated and the households receiving them were not able to compensate for their loss from other income sources, the overall poverty incidence among the recipients would increase significantly to 38.8%; while the incidence of very poor among this particular cohort would increase about 2.8 times. The poverty incidence among the households who receive the FB is higher than the nationwide poverty incidence even after they have received the FB (47.5 percent vs. 26.5 percent). The termination of the FB would increase the overall poverty incidence among this socio-economic group from 47.5 percent to 55.7 percent, while the incidence of very poor people would increase from 8.5% to 27,5%. Compared to 2005 the impact of family benefits became more obvious<sup>6</sup>, which indicates improved targeting of the program.

<sup>5</sup> *Depth of poverty* measures the gap between the observed consumption levels of poor households and the poverty line. *Severity of poverty* measures the degree of inequality in distribution below the poverty line, giving greater weight to households at the bottom of the consumption distribution.

<sup>6</sup> *Social Snapshot and Poverty in Armenia statistical analytical report of 2005. NSS RA 2007; Chapter 9.*

**Table 9.2. Armenia: Poverty reduction impact of social transfers on households reporting receiving pensions and/or social assistance, 2006**

	Very poor (%)	Poor (%)	Poverty gap (P1/P0)	Poverty severity
<i>Households who receive pensions</i>				
Post-pensions	4.9	29.3	14.6	4.3
Pre-pension	13.7	38.8	29.8	13.3
<i>Households who receive social assistance</i>				
Post-social assistance	8.6	44.4	18.1	5.4
Pre-social assistance	25.3	52.6	34.9	16.1
<i>Households who receive FB</i>				
Post -FB	8.5	47.5	17.7	5.2
Pre-FB	27.5	55.7	35.0	15.9

**Source:** ILCS 2006.

**Note:** Poverty gap (P1/P0) indicates the average shortfall of the consumption of the poor (very poor) population relative to the complete (food) line.

The elimination of social transfers would significantly increase the gap and severity of poverty. Hence, the social transfers have a significant poverty alleviation effect on households who receive them: the transfers might not lift all of the recipient households out of poverty, but they significantly reduce the poverty gap and severity of poverty among them.

Poverty alleviation impact of family benefits across marzes shows again the importance of these transfers in particular for extremely poor population. FB are important source of income for very poor especially in Shirak, Gegharkounik, Armavir, Lori and Aragatsotn marzes. If family benefits were eliminated and the households receiving them were not able to compensate for their loss from other income sources, the extreme poverty incidence among the recipients of these marsez would increase significantly by 50% up to 70%. Termination of benefits would increase overall poverty by 13% in Lori, and by 10% in both Vayots Dzor and Tavoush marzes.

**Table 9.3 Armenia: Poverty reduction impact of social transfers, 2006 (in %)**

	Post-transfers (post pensions and social assistance)		Pre-FB (pre FB; post pensions and other social assistance)		Impact of FB termination on poverty, % change	
	Extreme poverty incidence	Poverty Incidence	Extreme poverty incidence	Poverty Incidence	Extreme poverty	Overall poverty
Yerevan	3.5	21	4.0	21.3	12.8	1.5
Aragatsotn	2.6	27.5	5.0	30.2	47.6	8.9
Ararat	5.5	27	7.7	27.4	28.4	1.4
Armavir	3.4	30.8	6.8	31.5	49.7	2.2
Gegharkounik	2.6	29.8	7.1	30.3	63.5	1.7
Lori	5.5	27	10.6	31.0	48.0	12.9
Kotayk	8.1	32	11.7	34.1	30.9	6.1
Shirak	3.7	37.3	14.1	39.0	73.8	4.4
Syunik	2.1	25.3	3.7	26.2	42.7	3.6
Vayots Dzor	1.3	11.4	1.5	12.8	15.4	10.9
Tavoush	3.3	23.5	4.6	26.4	27.5	10.9
Total	4.1	26.5	7.0	27.8	41.4	4.7

Source: ILCS 2006.

Note: These indicators with their standard errors are presented in Table A9.3 in Anex 4.

### 9.3. Effectiveness and efficiency of social transfers

Who receives the social transfers? To estimate coverage of the population by social transfers using the ILCS data, the population is divided into the “pre-social transfers” poor (as well as very poor) population and non-poor population. The higher the coverage of the poor and very poor and the lower the coverage of the non-poor, the more effective are the social transfers in reaching the needy population. In the case of the family benefit, 31.9% of the “pre-FB” poor received this social transfer in 2006 (25.1% in 2004), while the coverage of the very poor was higher—60.2% (compared to 40.6% in 2004) (Table 9.4). At the same time, only 9.7 percent of the “pre-FB” non-poor were FB beneficiaries, which stayed almost at the same level since 2004. It should be noted that, pensions, as a contributory social insurance benefit, are not supposed to be paid only to the poor population as is the case with the family benefit, but to all eligible individuals, irrespective of their socio-economic status. Therefore, no any issue raises with regard to coverage in the pension system, while shares of poor and non poor in the family benefits system speaks about low inclusion but rather high exclusion error: i.e. well designed system of limitations and application of certain coefficients inclusion of non poor into the system is limited (non poor are excluded; only 9.7% of non poor were among FB beneficiaries), but at the same time the same limitations and coefficients limited also inclusion of poor and very poor into the system (39.8% of very poor and 68.1% of poor were excluded from the program).

**Table 9.4. Armenia: Who received the social transfers in 2004-2006? (in %)**

	Pre-social assistance			Pre-family benefits			Pre-pensions		
<i>Percent of "pre-transfer" population covered by social assistance and pensions</i>									
	2004	2005	2006	2004	2005	2006	2004	2005	2006
Poor*	31.6	30.8	49.2	25.1	26.5	31.9	62.4	66.5	63.8
Very poor*	51.1	58.0	74.2	40.6	50.8	60.2	79.9	84.8	84.5
Not poor	12.8	12.5	12.0	9.3	9.0	9.7	39.7	38.1	41.3

Source: ILCS 2004-2005

Note: \*Coverage of the poor and very poor is significantly higher than the coverage of the non-poor

**Social transfers and inequality:** The ILCS estimates indicate that social transfers contribute to the reduction of inequality in the distribution of consumption. The pre-social transfers Gini coefficient for consumption distribution is reduced from 0,306 to 0,278 when pensions are added to consumption and by 0,043 Gini points when all social assistance benefits are added (Table 9.5).

**Table 9.5. Armenia: The impact of social transfers on consumption inequality (Gini coefficients for consumption aggregate), 2004-2006**

	2004	2005	2006
Pre-social transfers (pre-pensions; pre-social assistance)	0.298	0.299	0.306
Pre-social assistance (post-pensions; pre-social assistance)	0.270	0.268	0.278
Post-social transfers (post social assistance and pensions)	0.260	0.257	0.263

Source: ILCS 2004-2006

#### 9.4. Poverty family benefit

Table 9.6 presents administrative data on family benefit. The number of households receiving the benefit has declined by 34.6 percent between 2000 and 2006. Although in 2006 it has increased slightly by 2.5% compared to 2005 the coverage of the targeted population is still low: even if all the recipient households were coming from the poor cohort. The ILCS estimates, as discussed above, indicate that the FB covers 32 percent of the poor (60.2 percent of very poor population).

**Table 9.6. Armenia: Administrative statistics on Family Benefits 2000-2006**

	2000	2001	2002	2003	2004	2005	2006
<b>Beneficiaries</b>							
<b>Regular monthly benefit (as of January 1)</b>							
Number of families	199456	174800	149603	141218	134224	127167	130406
Number of individuals	667897	598616	532014	505560	476495	467534	484551
<b>One-time benefit</b>							
Number of families	11797	15917	10140	14889	7782	8342	9264
Number of individuals	44935	54139	30544	39456	17680	20560	19865
<b>Average benefit (AMD per month)</b>							
Regular benefit per household	7196	7712	6554	7099	8254	12200	15200

	2000	2001	2002	2003	2004	2005	2006
In % of the average wage	26.4	26.2	20.0	17.0	19.0	23.4	23.6
Regular benefit per family member	2149	2252	1843	1983	2325	3318	4091
In % of the poverty line	N/A	N/A	N/A	N/A	10.2	11.5	15.4
In % of the extreme poverty line	N/A	N/A	N/A	N/A	18.6	25.0	28.6
One-time benefit (drams per household)	3500	3500	4000	4000	4500	6000	7000
<b>Resources</b>							
Total (nominal in bill drams)	17.72	16.85	14.85	13.23	16.09	20.023	24.337
In % of GDP	1.72	1.43	1.09	0.81	0.84	0.89	0.92

During 2006, according to the ILCS based estimates, 21.1 percent of all households in Armenia applied for the family benefit. About 80 percent of the applicants (or 17.0 percent of all households in Armenia) were found eligible and awarded the benefit; while the remaining 20 percent (or 4.2 percent of all households in Armenia) the benefits were refused. Majority of households, some 78.8 percent did not apply for the FB, and 58 percent did so because they were not sure they would qualify, while about 19 percent believed they were well-off and did not need it.

During the period considered, the share of households who apply for benefits was continuously declining (from 29.9% in 2004 to 21.1% in 2006), yet the share on eligible households has increased among the applicants (in 2004 from 60% to 80% in 2006).

About 89% of households who were denied or whose benefits were terminated in 2006 were informed about the reasons of rejection/termination in written or verbally. However, only 39% of households reported that the reasons for rejection/termination were clear to them. Every fourth household cited that it was not easy to collect all documents necessary for application/re-registration with the system.

About 75% of households registered were satisfied with the services of the social worker. Only 29% of households considered the FB system fair, another 28% considered that the system is not fair, while more than one third were not sure with the response.

Regarding the vulnerability of recipients covered by the FB system, the answers of households were grouped as follows: majority- 35.5% were not sure with the response, 11.3% believe that all recipients are needy, 16.9% thought that more than half of recipients are poor, 18.1% that close to half of beneficiaries are vulnerable, while 10% household was sure that less than half of recipients are needy. Only 8.2% thought that very few of recipients are really vulnerable.

Table 9.7 presents distribution of FB recipients and funds by the “post transfer” consumption quintiles. The data indicate strong pro-poor focus in the FB distribution in 2006 and improved targeting compared to 2004: 72.3 percent of recipients come from the two bottom “pre-social assistance” consumption quintiles, receiving about 76.4 percent of the FB budget in 2006. In 2004, 66.7% of FB budget was distributes to 62.6% of bottom two quintiles. From the first sight it seems that the “leakage” of the fund allocated for poverty family benefits was around 10% of the total amount, as 12.8 percent of recipients of the two top quintiles were consuming 10.4% of resources. However, the pensioners living alone are dominating among the beneficiaries from the

4<sup>th</sup> quintile, and moved out of poverty with pension benefits. Although targeting of the program has improved since 2004, yet there is ample room for improvements, as about half of very poor bottom quintile are not covered by the monetary assistance programs.

**Table 9.7. Armenia: Distribution of FB and overall social assistance recipients and funds across the “pre-FB” consumption quintiles in 2006(in %)**

	Consumption quintiles				
	Q1	Q2	Q3	Q4	Q5
<i>Family benefits</i>					
Recipients	49.5	22.8	14.7	9.0	3.8
Resources	54.0	22.4	13.0	7.3	3.1
<i>Social assistance (including FB)</i>					
Recipients	45.2	21.7	14.6	10.6	7.9
Resources	50.3	21.5	13.3	8.4	6.6

Source: ILCS 2006.

*What population groups are more likely to be included in/excluded from the FB program?* According to the ILCS estimates, households with 4 and more children and households with no active member have substantially higher poverty risk than other households, although these households have higher coverage in the system (Table 9.8).

**Table 9.8. Armenia: Poverty incidence and pre-FB coverage of specific households types, 2004-2006 (%)**

Household type	Extreme poverty incidence			Poverty incidence			Coverage of pre-FB poor		
	2004	2005	2006	2004	2005	2006	2004	2005	2006
With 4 or more children	21.5	16.0	19.8	60.6	47.6	39.9	53.8	52.7	69.5
No labor force active member	9.1	15.8	16.0	37.3	35.7	33.7	31.7	48.7	60.0
No declared labor income	10.3	8.3	9.1	39.4	31.2	27.8	41.9	39.9	46.5
Rural landless	10.9	9.0	10.6	53.6	32.8	29.8	34.9	34.9	44.0
No migrant member	9.0	5.9	6.5	37.7	27.1	26.0	31.7	42.1	34.8

Source: ILCS 2004, 2005 and 2006

*Determinants of poverty family benefits:* In order to better understand the factors that have a decisive influence on the likelihood of a particular household receiving the FB, parameters of a statistical model were estimated (for regression results see Table A9.4 in Annex 4). The examined factors, which may be closely associated with the incidence of the FB are the following: characteristics of the household (age composition, education and gender of the household head, size and location of the household); economic variables of the household (labor market status of the household members; consumption per adult equivalent); housing conditions and other household characteristics (house/apartment, temporary lodging or other, and car and land ownership)<sup>7</sup>. These factors are used as explanatory variables in a probit model, where incidence of the FB represents the dependent variable.

<sup>7</sup> Most of these factors are included in the proxy-means formula that is applied for the eligibility testing of the applicant households.

The children appear to be more likely to receive the FB relative to other age categories. The larger the share of children of all age groups in the household, the higher the probability that the household receives the FB relative to the reference category (share of adults between 45 and 60), keeping the household size constant. The share of elderly has no significant effect on receiving the FB. Female-headed households are more likely to receive the FB than male-headed households, being similar in other characteristics.

Highly educated household heads (technical education), have, on average, lower probability of receiving the FB relative to those with only primary education. Labor market status of household members is tightly associated with the incidence of the FB. The larger the share of the unemployed members in the household is, the higher the likelihood of the household receiving the FB relative to the reference category (fraction of salaried workers). The same conclusion holds for inactive household members.

Other household characteristics which appear to be important in explaining the incidence of FB are: type of household lodgings, ownership of the car and land ownership. Car ownership reduces probability of receiving the FB. The larger the share of the land holding owned by the household is, the lower the probability of the household receiving the FB, The same refers to share of land served by irrigation. Households with migrant members and households with migrant members who have returned from abroad or other parts of Armenia during the last 12 months prior the ILCS were less likely to receive FB than those with no migrant members.

Finally, location of the household has significant role in explaining the FB incidence. The location effects on the probability of households receiving the FB remain relatively large after controlling for all other household characteristics included in the model. The probability of households receiving the FB is the lowest in Ararat and Armavir and the highest in Lori, Shirak and Aragatsotn marzes.



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