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**SOCIAL PROTECTION SYSTEMS  
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# The Feminine Face of Poverty in Armenia

High-risk zone <sup>1</sup>

Poverty rate in the country - 25%

Poverty rate of families with children – 26.6%

Poverty rate of families led by women – 29.6%

Poverty rate of families led by women with children – 33.2%

Of total number of officially registered unemployed, 73.6% are women

Average salary of women is by 40% lower than that of men.<sup>2</sup>

**F**or me, this is the face of my acquaintance with Ann. Tired, intelligent face of a once-attractive woman with a mute question on it. “Why are we so poor? We all work in our family!” asks 52-year old Ann.

Ann is a low school teacher. The school where she works is in Jrvezh district of Yerevan, almost one and a half hour’s drive from her home. In former times it was very convenient for her because her husband worked at a plant in the same area, and they used to leave together for work in their worn-out car every morning. Her salary was not very big, but she wouldn’t touch it for daily things, instead saving for specific goals.

Suddenly Ann’s husband died, leaving her with scant savings that hardly covered the funeral costs and an old car that she had to sell to take care of his grave. Only then Ann came to realize what it means to live counting pennies. They had managed to provide education to their daughters. One of them became a musician and the other a nurse.

Unknowingly they found themselves in an even higher poverty risk group. The younger daughter was divorced with two children when her mother-in-law, the children’s other grandmother, took to her bed after her son’s sudden death. Ann couldn’t refuse to take care of her with so many memories between them. Her family became another illustration of the average statistical poverty pattern: the poorest of all in Armenia are husbandless women with children and elderly relatives. As in Ann’s case, despite the fact that three of the six members of the family having jobs, they could hardly make both ends meet.

Being employed in Armenia does not yet mean earning enough for a decent life. Besides the risks of being single females with dependents, Ann’s family found itself in an additional risk zone also due to their choices of occupations. Education and healthcare are the most “feminized” sectors in Armenia and the most low-paid. The average salary of women in the educational sector is 51.951 drams, while in healthcare and social services it is 40.681. Compared to the sectors with traditionally prevailing male employment, the pay gap in is substantial, about three times. In addition, the percentage of average female salary compared to the average male salary is 83.4% and in healthcare and social services 71.9%. There is a simple explanation to this: women, as a rule, are concentrated mostly on middle medical personnel and ordinary teachers’ levels, plus not always in full time work, with very few of them being at the higher-paid managerial positions. Practice shows that step-up and high-paid jobs are first offered to men and only lack of appropriate male candidates would bring a woman into the picture.

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<sup>1</sup> Reference the periodical where this article appeared, date, etc.

<sup>2</sup> [www.mss.am](http://www.mss.am)

ILO reports frequently mention the “working poor” – those who work but do not earn enough to move themselves and their families above the poverty line. Ann’s family belongs to this category. Globally among the working poor, earning less than a dollar a day for their labor, women comprise over 60%. ILO experts highlight another problem as well: most women are compelled to work at the lowest paid jobs and in the shadow sector without legal or social protection and often even without guaranteed personal safety. Across the world women lose to men in labor rights and this is one of the reasons for “feminization” of poverty, they believe.

Armenia is not an exception in this sense. But is it right, after all, to claim that we are guaranteed equal opportunities and rights?

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