



acted

**Paths to Stability: Socio-Economic Perspectives of
Displaced Populations from Nagorno Karabakh after a
Year of Displacement (Aragatsotn, Shirak, Ararat,
Tavush and Syunik Regions)**

Needs Assessment report

Acted Armenia
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Abbreviations



AMD: Armenian Dram (currency of Armenia)

ADA: Austrian Development Agency

CSO: Civil Society Organization

EU: European Union

GIZ: Deutsche Gesellschaft für Internationale Zusammenarbeit

HH: Household

ILO: International Labour Organization

KII: Key Informant Interview

MoLSA: Ministry of Labour and Social Affairs

NGO: Non-Governmental Organization

RA: Republic of Armenia

UNDP: United Nations Development Programme

UNICEF: United Nations International Children's Emergency Fund

WFP: World Food Programme

In response to the displacement crisis in Armenia during 2023, stemming from the Nagorno-Karabakh conflict, a comprehensive assessment was conducted to evaluate the demographic composition, socio-economic conditions, immediate needs, and livelihood aspirations of the displaced populations. This initiative aimed to inform evidence-based interventions to support sustainable livelihoods and socio-economic integration.

The assessment utilized a triangulated methodology that combined quantitative surveys with qualitative interviews, conducted over three weeks from November 10 to November 30, 2024. Despite challenges such as time constraints and limited accessibility, the findings provide critical insights that can guide strategic, high-impact programs to address the complex needs of the displaced population.

The findings underline the critical need for integrated, evidence-based, and inclusive programs that address the diverse challenges faced by displaced households. By fostering resilience through psychosocial and financial support, social integration and affordable housing, Acted and its partners can create pathways for sustainable recovery.

Targeted interventions that align with local and regional needs, coupled with collaborative efforts from international and local stakeholders, will empower displaced families to rebuild their lives with dignity and stability. These efforts will not only strengthen socio-economic integration but also ensure the preservation of cultural heritage and community cohesion, paving the way for a hopeful and resilient future for displaced populations in Armenia.

Key Components of the Assessment

Household Surveys: The assessment utilized available databases of displaced households provided by local authorities for humanitarian aid projects implemented by Acted Armenia. It involved 100 household surveys (of which 65% of respondents were women and 35% men), distributed equally across Aragatsotn, Shirak, Ararat, and Syunik regions (25% of respondents per region). The survey provided quantitative data on the living conditions, livelihood plans and aspirations of displaced families. To enhance the robustness and representativeness of the findings, a subsequent data collection on some of the variables was conducted within verification process in the framework of one of the Acted projects in January 2025. The data included Syunik (also included in the initial assessment) and Tavush regions, covering a significantly larger sample of 1,275 displaced households, of which 62% of respondents were women and 38% men. While geographically limited to Syunik and Tavush, the scale and diversity of the second sample make it broadly representative and applicable across all regions of the country. The expanded dataset strengthens the validity of insights gained from the initial smaller-scale assessment. It provides a more comprehensive understanding of the displaced population's conditions, enabling better generalization to the national context and improving the potential for targeted, high-impact interventions.

Key Informant Interviews: 8 KIIs were conducted with representatives from local authorities and the Ministry of Labour and Social Affairs (MoLSA). These interviews complement and validate household survey findings and also offered additional insights and solutions for refugees' socio-economic integration into society. Participants included representatives from social and development departments, having a comprehensive understanding of the refugee crisis at the local level.

Limitations: The engagement of regional authorities was constrained by their limited availability within the short time frame of the data collection.

Ethical Considerations

Training and "Do No Harm" Approach: Enumerators underwent rigorous training in ethical data collection practices to ensure sensitivity and respect for respondents' well-being.

Informed Consent: Before initiating surveys, enumerators secured informed consent, ensuring respondents understood the purpose, process, and implications of their participation.

Summary: Household Survey Key Findings

The assessment of displaced households from Nagorno-Karabakh in 2023 provides a comprehensive understanding of the demographic, displacement trends, socio-economic, living conditions, urgent needs and livelihood plans of the surveyed displaced population. Here are the key executive findings:

Respondent Profile of the surveyed respondents' HHs: The average respondent is middle-aged, with a greater proportion of females (62%) than males (38%). Nearly half (45%) of respondents are heads of households. Households with 3 or more children are most common, comprising 81% of respondents. Households without children under 18 are almost nonexistent, indicating the significant presence of younger dependents.

Vulnerability: Large families with more than 5 members (81%) and households with retired members (44%) form the majority of the sample. Disabilities linked to conflict impact over a quarter of households

(28%). Pregnant and breastfeeding mothers (9%) and single-headed households (7%) represent other critical groups of vulnerable population.

Continued Reliance on External Aid for Basic Needs: The majority of displaced households (90%) rely on state support for their basic needs, highlighting the ongoing economic vulnerability of the population. **Food remains the primary need for 66% of respondents, followed by household items and clothing/shoes (36% each) and utility expenses (31%).** Despite the desire for long-term solutions through livelihood programs, it is clear that voucher-based support remains essential for addressing immediate needs such as food, household items, and utilities. This ongoing need for basic assistance underscores the importance of continuing support alongside efforts to promote self-sufficiency through livelihood programs.

Living Arrangements and Housing Insecurity: The majority of displaced individuals (72-73%) live in rented apartments occupied solely by their household members, with a smaller percentage (19%) residing with relatives or friends. Only a small proportion (5%) managed to purchase their own homes, and just 1% have accessed housing through government-issued certificates in 2024. This indicates a prevalent housing insecurity that continues to affect displaced populations. With most families renting, housing instability remains a critical issue.

Interest in Housing Certificates and Barriers to Access: Although 57% of respondents expressed interest in obtaining housing through the "housing certificates" program for displaced individuals from Nagorno-Karabakh, significant barriers persist. These include 9% reporting difficulties in accessing the program, 14% expressing no interest in participating, and 16% uncertain about their participation. This reflects potential gaps in outreach, understanding, and eligibility, which could limit access to this important resource.

Social Integration Challenges: Social integration remains a challenge for displaced individuals, with feelings of exclusion and isolation still prevalent, especially among the elderly. Despite the efforts made, psychosocial support and community-building initiatives are needed to improve social cohesion and inclusion within host communities. The ongoing reliance on state support, the high cost of living, and limited employment opportunities contribute to the emotional and practical challenges of integrating into new environments.

Movement intentions: A majority of the respondents surveyed (80%) expressed a desire to settle permanently in their current location and do not plan to move. 8% of respondents are thinking about relocation mostly due to the high renting price and lack of employment opportunities and another smaller group (12%) is uncertain about their plans. These findings were validated by the expanded dataset collected in Syunik and Tavush regions.

Main sources and levels of income: Alarming, the majority of households rely heavily on state support (90%) and pensions or allowances (49%), with insignificant contribution from humanitarian organization support (2%). Most households (94%) report incomes below 300,000 AMD (approximately 755 USD), with 23% earning less than 75,000 AMD. Considering that around 20% of households are extended families with more than five members, these incomes are insufficient to meet their basic needs, creating additional strain on their limited resources.

Gender Disparity in Employment: 96% of employed individuals in households are male, while only 34% are female, indicating a significant gender disparity in employment. The most common barriers for female to engage in job market include caregiving responsibilities in large families (37%), inability to find jobs (34%), and health issues (19%).

Main Sectors of Employment: Services (32%), construction (27%), and agriculture (21%) are the most common employment sectors, indicating a strong reliance on these industries. Employment in education (16%) and security/military (12%) suggest additional opportunities in these areas, though they are less common.

Employment Barriers: The main barriers include a lack of skills and knowledge (22%) and limited employment opportunities in rural areas (21%), pointing to the need for skill development and rural employment initiatives. Other barriers include discrimination (13%), work permit restrictions (11%), and language barriers (9%), underscoring structural and social challenges.

Debt Levels and Financial Stability: Most surveyed households (55%) report having debts. Households rate their financial stability at an average of 2.58 out of 5, indicating moderate instability, with many struggling to meet basic needs or manage debt effectively. The largest expenses are house rent (40%), followed by utilities (29%) and food (29%), showing the heavy burden of essential living costs.

Interest in Financial Services: Nearly half (47%) would prefer business grants, while others lean toward consumer credit (29%) and business credit (16%). Nearly 8% of them face challenges accessing financial services, indicating barriers to formal financing.

Plans to Improve Household Livelihood Conditions: Nearly half of respondents (47%) plan to find a stable job within the country and 41% aim to establish a business. 31% plan to purchase equipment or tools for self-employment. 30% hope to buy an apartment. 16% intend to acquire skills through short-term educational programs. 12% aim to purchase land and engage in agricultural activities.

The respondents highlighted a diverse range of options to improve their long-term livelihood conditions, which can be summarized as follows:

Skills development and vocational training: many respondents expressed a need for training in fields such as hairdressing, nail design, cooking, sewing and tailoring, bakery and pastry preparation, as well as agriculture. This often includes requests for free or affordable courses along with the provision of tools to enable them to start work in these areas.

Agricultural and Livestock Support: A significant number of respondents seek support for agricultural activities, including access to land, greenhouses (for example, for cultivating flowers), and livestock (e.g., chickens, rabbits, sheep (rams), and cows. These resources were seen as essential for breeding livestock, cultivating crops, and developing sustainable businesses such as selling produce, eggs, or dairy products.

Beekeeping and Specialized Farming: Some respondents showed interest in beekeeping and requested assistance to acquire beehives and related equipment to produce honey and wax. This was seen as a viable source of income for their households.

Business and Employment Opportunities: Respondents emphasized the importance of support for starting or expanding small businesses. This included financing for tools, equipment, and spaces required for car service, pastry or bakery, sewing and tailoring, interior design, handbag-making, and other similar income-generating activities. Some also sought low-interest loans to purchase necessary assets like vehicles for taxi driving. In this context some of the respondents request to renovate garages for dual use (as homes and business spaces).

Displacement Trends and Social Dynamics: The findings from the Key Informant Interviews (KIIs) provide reflections of the factors influencing displacement trends and social dynamics in the affected regions. Insufficient living space and bad housing conditions were consistently cited by Key Informants (KI's) as critical factors affecting displacement. A lack of local employment opportunities, especially in border communities, has driven many to relocate. Notably, the blockade of Goris and the closure of key roads (e.g., Goris-Kapan and Goris-Stepanakert) have exacerbated economic hardships, particularly in agriculture and tourism. These industries face severe setbacks due to security concerns and reduced accessibility, with embassies designating the area as high-risk. Many displaced individuals seek opportunities in Yerevan or provinces close to the capital city, attracted by better educational prospects and work opportunities. However, unmet expectations often result in returns to their regions such as Syunik, where improved conditions are offered. Adverse weather, particularly harsh winters, remains a significant factor for families seeking other regions with more favorable climates. Relocation often stems from a desire to reunite with family and friends separated by the crisis. However, many attempts to move to other cities or countries (e.g., Russia) prove unsustainable, leading to eventual returns according to some of the KIIs.

Existing employment opportunities for displaced population. Employment opportunities for displaced individuals are primarily concentrated in the public sector, the agricultural value chain, and specific manufacturing organizations. In addition, there are employment opportunities in education and healthcare sectors; however, many displaced individuals are reluctant to take up these roles due to comparatively lower salaries in Armenia in comparison to the salaries in the same sectors in Nagorno-Karabakh. Some displaced individuals have established small businesses, such as meat shops, barbershops, and other local enterprises. While these ventures demonstrate entrepreneurial resilience, their overall number remains small. Agriculture continues to be the most popular sector, however persistent challenges such as land ownership, access to resources and farming equipment requiring ongoing attention. Despite the existence of various initiatives, economic integration programs remain underdeveloped and lack scalability.

Social integration and livelihood program: According to the key informant interviews there is a need to make a shift of the focus from humanitarian assistance programs to sustainable development programs. To avoid social tensions, it is noteworthy to involve both displaced people and poor residents of communities in the programs. Effective programs must move beyond skill development to comprehensive value chain solutions, including grant programs, incubations/skills development, ensuring access to market and finance and/or providing necessary tools and resources. There is also a need to create community spaces for displaced people as hubs for preserving their networks and cultural artefacts and heritage. In spite of these observations from local and regional authorities, refugees still emphasize their challenges to meet basic needs such as food, household items, clothing and utility expenses.

Coordination and service mapping. According to the KIIs, there is a need for creation of a unified system (platform, database), which will consolidate all state and international programs, and will serve twofold goals. On the one hand, it will help avoid overlapping while programming and implementing the projects, on the other hand, it will help beneficiaries providing clear guidance on where residents can seek assistance, to know exactly which institution to contact for their specific needs.¹

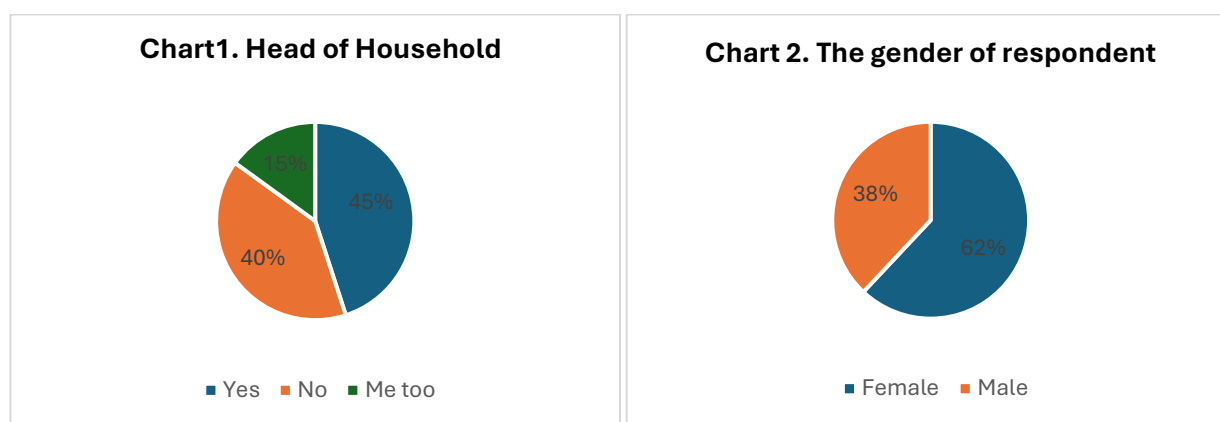
¹ The MoISA has launched a similar platform called Emergency Response Platform (<https://hratapkariq.am/>)

This platform is designed to address primary needs in situations that require an urgent response. The platform is designed to allow those offering support to register and specify the aid they are providing, while individuals in need can also register and detail the type of assistance they require.

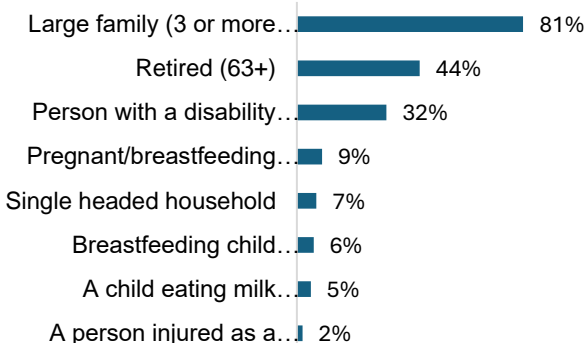
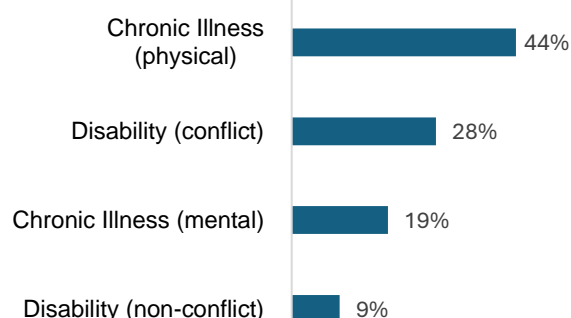
Vocational education for displaced persons: Effective training programs for displaced persons should align closely with community and regional needs, ensuring that support efforts are well-targeted and mutually beneficial. According to KIs the trainings could include but is not limited to the following topics: IT sector, foreign language courses, cosmetics, hairdressing training etc. For individuals seeking remote work, particularly in rural areas (like Artik, for instance) where agriculture may not be a viable option, accounting courses offer a sustainable pathway to income generation.

Household survey findings and analysis

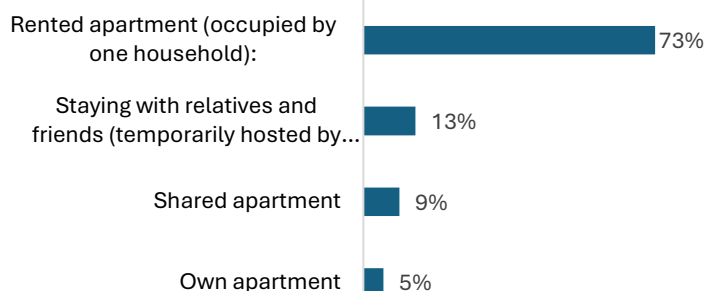
Respondent Profile of the surveyed respondents' HHs: The average respondent is middle-aged, with a greater proportion of females (62%) than males (38%). Nearly half (45%) of respondents are heads of households. The findings indicate substantial female engagement in household leadership either independently or collaboratively.



Vulnerability: The assessment reveals a complex diversity of vulnerabilities among the population. The findings demonstrated the need for comprehensive and multi-dimensional interventions to address the diverse vulnerabilities faced by the respondents households. The majority of respondents face a variety of significant challenges and vulnerabilities. Notably, 81% of households consist of large families with three or more children, emphasizing substantial childcare and financial demands. Furthermore, 44% of households include retired individuals aged 63 and older. Additionally, 9% of households report the presence of pregnant or breastfeeding mothers with children under two years of age, stressing maternal and child healthcare needs. Smaller but notable proportions include 7% of single-headed households, underscoring increased economic and caregiving pressures. Similarly, 6% of households include a breastfeeding child under two years old, while 5% report a child consuming milk formula, reflecting essential nutritional requirements. Lastly, 2% of households reported having a family member with injuries resulting from hostilities after September 19, 2023. Notably, 44% of households report members suffering from chronic physical illnesses. Additionally, 28% of households include individuals with conflict-related disabilities, reflecting the enduring physical and psychological impacts of hostilities. **Furthermore, 19% of households report members dealing with chronic mental illnesses, underscoring the necessity of robust mental health support systems.** Lastly, 9% of households face non-conflict-related disabilities, emphasizing the importance of inclusive infrastructure and support services to accommodate diverse needs.

Chart 3. Vulnerability types

Chart 4. Types of disabilities


Movement intentions and living arrangements: The housing situation of surveyed displaced respondents reveals several patterns in their current living arrangements. The majority (73%) reside in rented apartments occupied solely by their households, while 9% live in shared rented apartments, 5% in their own apartments, and 13% in accommodations with relatives or friends. These findings were further validated by the expanded dataset. Additionally, the larger dataset revealed that a smaller percentage (19%) live in temporary housing with relatives or friends, while only 3% have managed to purchase their own homes, and another 3% reside in community shelters. The data also shows that 2% live in shared rented accommodations with other displaced individuals, and just 1% have secured housing through government-issued certificates in 2024. Respondents rate their housing conditions as close to the "average" level of satisfaction, with none of the indicators reaching "fully satisfactory" (5).

Chart 5. Living arrangements


In terms of future housing plans, the expanded data results demonstrated that 57% of respondents expressed an interest in obtaining housing through the "housing certificates" program ² or displaced

² The Armenian government's housing support program for displaced families from Nagorno-Karabakh offers financial assistance for home purchases, construction, or mortgage repayment. To qualify, all family members must adopt Armenian citizenship, and the home must have at least **12 square meters per person** and a maximum value of **55 million AMD**. The amount of support varies by location: **5 million AMD** for border areas, **4 million AMD** for specific towns, and **3 million AMD** for other regions, with additional funds available

individuals from Nagorno-Karabakh. However, obstacles remain: 9% reported facing barriers to program access, 14% do not plan to participate, and 16% are uncertain about their plans. This uncertainty suggests a potential gap in program outreach or understanding, which could impact participation rates. The feedback and challenges shared by displaced individuals from Nagorno-Karabakh offer valuable insights into their willingness to apply for Armenian citizenship and participate in government-supported housing programs. These challenges are multi-faceted, involving issues of awareness, procedural barriers, and psychological or cultural factors.

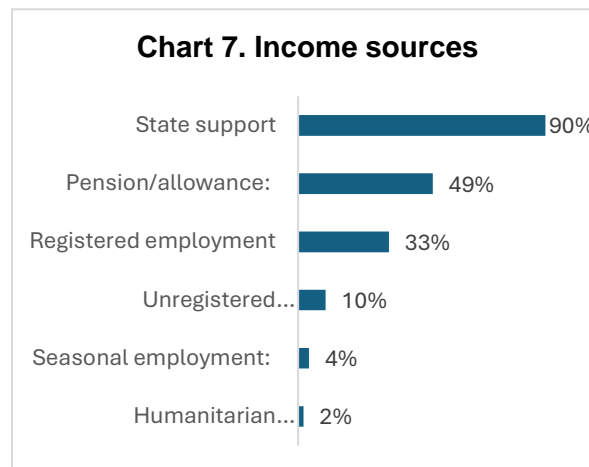
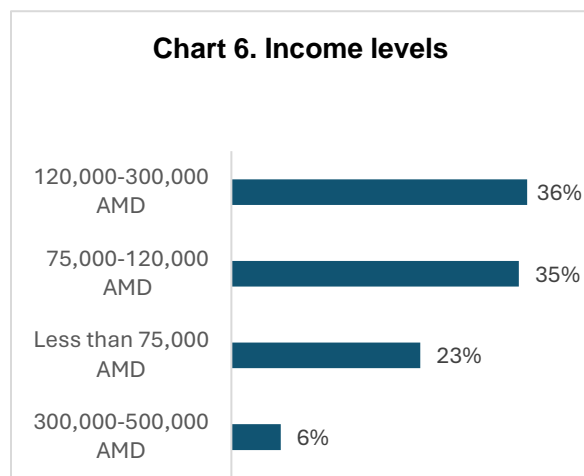
Key Challenges in Accessing Housing Programs

- **Lack of Awareness:** A significant portion of displaced individuals, especially the elderly, were unaware of the housing program or believed it was either inactive or inaccessible.
- **Online Registration Barriers:** The requirement for online registration posed a significant obstacle, particularly for older individuals who lacked the technological literacy to navigate digital platforms without assistance.
- **Inadequate Financial Support:** Families with few members or single-person households expressed dissatisfaction with the housing program, citing that the allocated funds were insufficient to purchase a home, even in rural areas. Many described the financial assistance as "too little to build a house from scratch."
- **Documentation Challenges:** The extensive paperwork required for the application process discouraged many participants. Some individuals lacked essential documents such as birth certificates, which hindered their ability to participate.
- **Uncertainty and Instability:** A sense of insecurity regarding the country's political and economic stability left some respondents hesitant to commit to the housing program. Many indicated a preference to keep their options open for potential relocation to other countries.
- **Ineligibility:** Certain displaced households were excluded from the housing program because they already owned property in Armenia, leaving them ineligible for the certificates.
- **Documentation Deficiencies:** Many respondents lacked the necessary paperwork to apply for Armenian citizenship. For example, individuals often did not have documents such as birth certificates, making the process overly burdensome.
- **Fear of Losing Support:** Some displaced individuals feared that applying for citizenship would result in the loss of the support they currently receive as displaced persons.
- **Hope for Return:** A significant number of respondents refrained from applying for citizenship, holding onto the hope that they would eventually return to Nagorno-Karabakh. For these individuals, obtaining citizenship felt like a step that contradicted their aspirations for repatriation.
- **Psychological Barriers:** Many vulnerable respondents expressed a reluctance to engage in the bureaucratic process, citing their age, lack of energy, and the belief that they may not live long enough to see the benefits.

for land, renovations, and household appliances. If family members spend more than **183 days** outside Armenia within a year, the support may be terminated.

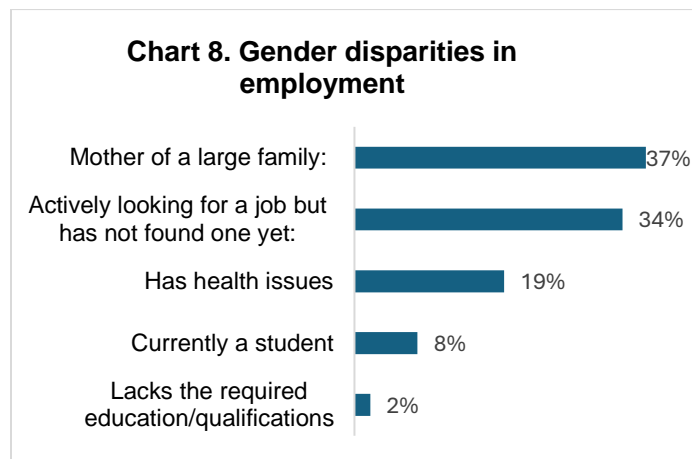
- **Identity and Cultural Concerns:** Some respondents resisted obtaining Armenian citizenship because they believed it would compromise their identity as Nagorno-Karabakh residents. For these individuals, retaining their original citizenship was a way to preserve their cultural and historical identity.
- **Lack of Information:** A recurring theme was the general lack of knowledge about the process for applying for citizenship. Many displaced individuals were unaware of where to seek guidance or how to proceed with the application.
- **Emotional and Identity Factors:** For many displaced individuals, psychological support is necessary to help them navigate the emotional conflict between integrating into a new environment and maintaining a connection to their homeland.

Main sources and levels of income: The assessment covering expanded dataset reveals significant challenges related to employment and income among the displaced population. Employment opportunities are scarce, **with only 33% of respondents engaged in registered employment**, while 10% rely on unregistered work and 4% on seasonal jobs. Alarming, the majority of households rely heavily on **state support (90%)** and pensions or allowances (49%), with insignificant contribution from humanitarian organization support (2%). This reliance on external aid of the majority of the displaced families displays critical economic situation of these families. Income levels further highlight the financial vulnerability of the population. Most households (94%) report incomes below 300,000 AMD (approximately 755 USD), with 23% earning less than 75,000 AMD. Given that the monthly consumer basket price is 77,065.5 AMD per person and the average household size is 3.7, this income level imposes a significant economic burden on households.

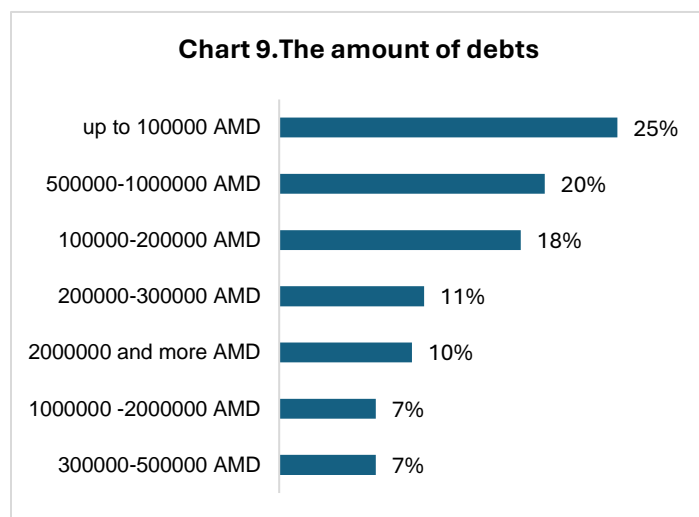


The primary **challenges to securing employment** include a lack of skills and knowledge (22%) and limited employment opportunities in rural areas (21%), emphasizing the urgent need for targeted skill development programs and initiatives to create job opportunities in rural regions. Additionally, discrimination (13%) presents a significant social hurdle, reflecting biases that prevent equal access to work opportunities. Work permit restrictions (11%) further compound these difficulties, more probably indicating problems with availability of documentation hindering to joining the workforce. Lastly, language barriers (9%) underscore the linguistic hurdles that inhibit integration into the labor market.

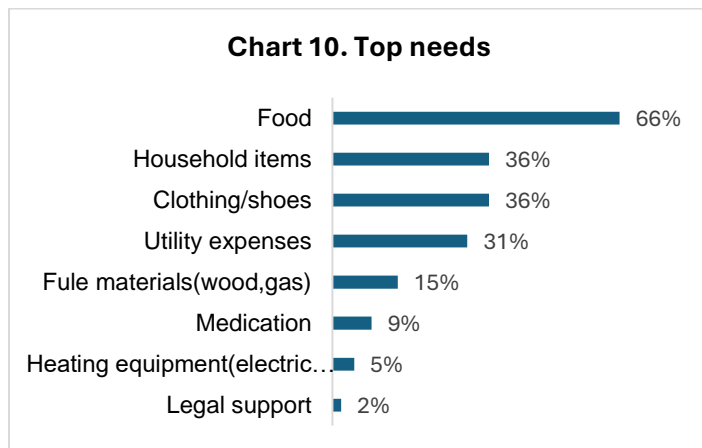
Gender Disparity in Employment: 96% of employed individuals in households are male, while only 34% are female, indicating a significant gender disparity in employment. The most common barriers for female to engage in job market include caregiving responsibilities in large families (37%), inability to find jobs (34%), and health issues (19%).



Debt Levels and Financial Stability: Most surveyed households (55%) report having debts, with 25% holding debts of up to 100,000 AMD, and 20% with debts in the range of 500,000–1,000,000 AMD. A smaller percentage (10%) has debts exceeding 2,000,000 AMD, highlighting the financial stress of several households. Households rate their financial stability at an average of 2.58 out of 5, indicating moderate instability, with many struggling to meet basic needs or manage debt effectively. **The largest expenses are house rent (40%), followed by utilities (29%) and food (29%),** showing the heavy burden of essential living costs.



Satisfaction of basic needs. The expanded data results demonstrated that the needs expressed by the population emphasize the ongoing struggle to cover essential living expenses. **Food remains the primary need for 66% of respondents, followed by household items and clothing/shoes (36% each).** Utility expenses (31%) and fuel materials (15%) are also critical, reflecting the broader costs of maintaining households during displacement.

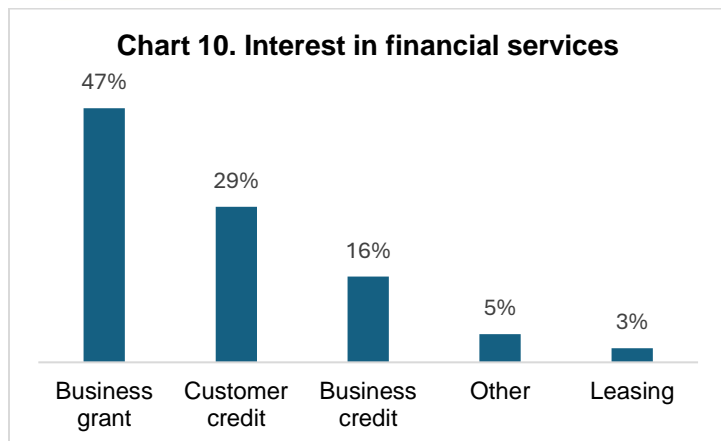


Other pressing needs, such as medication (9%), heating equipment (5%), and legal support (2%), further illustrate the multifaceted challenges faced by these families. **When it comes to legal support, the respondents mentioned that they need legal support stated the following reasons:**

1. Assistance is required to resolve issues related to a former spouse not paying alimony.
2. Legal support is needed to properly register and address issues with disability documentation.
3. Help is required to resolve problems concerning pension eligibility or service record verification.
4. Legal guidance is necessary for addressing banking-related issues.
5. Individuals require support for a range of general legal matters.
6. Assistance is needed to register vehicles brought from Nagorno-Karabakh under their names.
7. Some individuals have fallen victim to fraud and require legal help to address the consequences.
8. Support is needed to resolve problems related to loans and credit.

These reasons underscore the importance of accessible and effective legal services for displaced individuals to address these pressing issues and protect their rights.

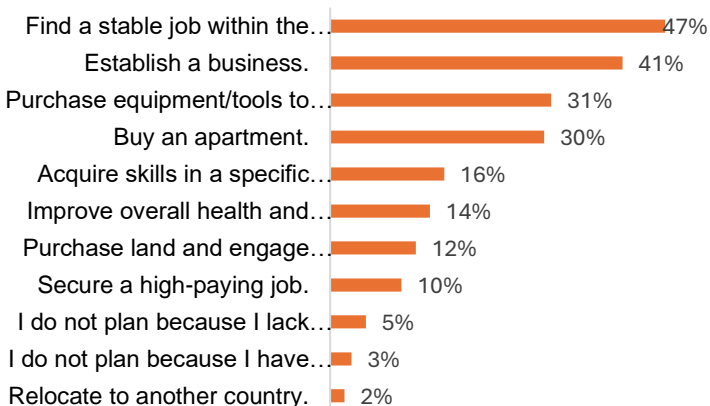
Interest in financial services. The data highlights that a significant proportion of respondents are most interested in **business grants (47%)**, reflecting a strong preference for non-repayable financial support to start or sustain their businesses. **Customer credit (29%)** emerges as the second most popular choice, indicating an interest in financing options that enable the purchase of goods or services on credit. A smaller but notable share, **16%**, expresses interest in **business credit**, showcasing the need for accessible loans tailored to support business activities. Meanwhile, **5%** of respondents identify "other" forms of financial support, and only **3%** indicate an interest in **leasing**, suggesting a relatively limited demand for this specific type of financing.



Social Integration: Feelings of integration into local communities are positive but not universal. While 53% of respondents of the expanded survey feel fully included in their communities and 41% feel somewhat included, 2% report feeling entirely excluded. Barriers to integration include memory loss, illness, and mobility issues. Many elderly respondents report feelings of isolation, a lack of social interaction, and difficulty adapting to new environments. **Furthermore, psychological distress is prevalent across different demographics, with displaced individuals expressing deep emotional attachment to their homes in Nagorno-Karabakh,** a longing to return, and ongoing grief for loved ones left behind. These factors contribute to a sense of instability, which hinders full integration into host communities. For many, financial strain and the emotional toll of displacement are inseparable, making comprehensive support essential.

Plans to Improve Household Livelihood Conditions: The data highlights that the most respondents focused on stable employment, entrepreneurship and self-employment, and housing. Nearly half (47%) plan to find a stable job within the country, reflecting a strong desire for financial stability through employment. A significant portion (41%) aims to establish a business, showcasing entrepreneurial aspirations among respondents. (31%) plan to purchase equipment or tools for self-employment, indicating a preference for independent income generation. 30% hope to buy an apartment, highlighting housing security as a key priority. 16% intend to acquire skills through short-term educational programs, showing a commitment to personal and professional growth. 12% aim to purchase land and engage in agricultural activities, reflecting an interest in sustainable livelihoods.

Chart 11. Livelihood plans



The respondents highlighted a diverse range of insights to improve their long-term livelihood conditions, which can be summarized as follows:

Regarding the need of skills development and vocational training, many respondents expressed a need for training in fields such as hairdressing, nail design, cooking, sewing and tailoring, bakery and pastry preparation, as well as agriculture. This often includes requests for free or affordable courses along with the provision of tools to enable them to start work in these areas.

Agricultural and Livestock Support: A significant number of respondents seek support for agricultural activities, including access to land, greenhouses (for example, for cultivating flowers), and livestock (e.g., chickens, rabbits, sheep (rams), and cows). These resources were seen as essential for breeding livestock, cultivating crops, and developing sustainable businesses such as selling produce, eggs, or dairy products.

Beekeeping and Specialized Farming: Some respondents showed interest in beekeeping and requested assistance to acquire beehives and related equipment to produce honey and wax. This was seen as a viable source of income for their households.

Business and Employment Opportunities: Respondents emphasized the importance of support for starting or expanding small businesses. This included financing for tools, equipment, and spaces required for car service, pastry or bakery, sewing and tailoring, interior design, handbag-making, and other similar income-generating activities. Some also sought low-interest loans to purchase necessary assets like vehicles for taxi driving. In this context some of the respondents request to renovate garages for dual use (as homes and business spaces).

KIIs findings and analysis

Mobility trends and Social Dynamics: The findings from the Key Informant Interviews provide reflections of the factors influencing movement trends and social dynamics within different regions of Armenia. Insufficient living space and bad housing conditions were consistently cited by Key Informants as critical factors affecting mobility from region to region. A significant number of people have emigrated due to poor housing conditions, with a severe shortage of homes, even for rent, limiting the ability to host more families in the region. A lack of local employment opportunities, especially in border communities, has driven many to relocate. Many leave Goris in search of jobs, as opportunities there, are mostly in agriculture and tourism—industries severely impacted by the blockade, the presence of the enemy, and

the occupation of some areas. The closure of the Goris-Kapan and Goris-Stepanakert roads has worsened the situation, and the bypassing of Goris by the interstate road through Sisian has further strained the local economy. Tourism, in particular, has declined because embassies classify Goris as a high-risk zone. These industries face severe setbacks due to security concerns and reduced accessibility, with embassies designating the area as high-risk.

Economically, people often prefer to relocate to Yerevan or nearby communities such as Masis, Abovyan, and Etchmiadzin, where they typically find work in the service sector. However, unmet expectations often result in returns to their regions, where improved conditions are offered.

Adverse weather, particularly harsh winters, remains a significant factor for families seeking other regions with more favorable climates. While fear of living near the border initially influenced decisions during the early stages of displacement, it is no longer most significant factor. According to key informants from Syunik, the elderly and vulnerable groups who require more social services and support predominantly remain in Goris. Most are single elderly individuals whose children have moved to other cities in search of work. The elderly stay because the language and lifestyle in Goris are similar to those in Artsakh, making adaptation to new environments less challenging. However, young families with small children are more likely to move, whereas families with school-aged or kindergarten-aged children tend to stay, as displaced children are often enrolled in local schools and kindergartens, even at the expense of local residents. Relocation also often stems from a desire to reunite with family and friends separated by the crisis. Many displaced individuals move to join relatives or relocate to other cities to find work. However, these attempts are often unsuccessful, leading to eventual returns according to some of the KIs. Young people also frequently move with the expectation of finding jobs and earning higher salaries, but low wages and job scarcity persist as challenges. Many people attempt to move to other cities or countries (e.g., Russia), but these moves are often unsustainable, with many returning after 2–3 months. The majority of families who leave eventually come back, and this trend is expected to continue.

KIs' insights

"According to statistics, a significant number of people have emigrated due to poor housing conditions. There is a severe shortage of houses, even for rent, which limits the ability to host more families in the region."

(Masis Municipality, Social Worker, 11/2024)

"Many people move to Russia but often return after 2–3 months. The majority of families who leave eventually come back, and this trend is expected to continue."

(Artik Municipality, Social Worker, 11/2024)

"Tourism has declined because embassies classify Goris as a high-risk zone, and agriculture is hindered by the presence of the enemy and the occupation of some areas."

(Goris Municipality, Deputy Mayor, 11/2024)

"Many displaced individuals move to join relatives or relocate to other cities to find work. However, these attempts are often unsuccessful, and they eventually move to Yerevan in search of better opportunities. Climate also plays a role in migration trends, as the cold climate of the region is difficult for those

accustomed to warmer areas".
(Artik Municipality, Social Worker,
11/2024)

"Displaced people frequently move with the expectation of finding jobs and earning higher salaries, as wages in the region are generally low. Some are encouraged to relocate by relatives who promise support and assistance after their move".

(Masis Municipality, Social Worker,
11/2024)

"Many families choose to move to regions with warmer climates, proximity to Yerevan, or better access to schools for their children. Although rental costs are high, families tend to relocate when they find cheaper housing options".

(Aragatsotn Municipality, Head of the Health and Social Protection Department,
11/2024)

Existing Employment Opportunities for Displaced Population

Employment opportunities for displaced individuals are primarily concentrated in the public sector, the agricultural value chain, and specific manufacturing organizations. In the public sector, displaced persons are employed as educators, nurses, and staff in the financial institutions. Additionally, there are significant opportunities in the mining industry and related supply chains, particularly in regions such as Meghri, Kapan, and Kajaran. More than 150 displaced persons are employed at the Masis Tobacco Company, while others work in fish breeding, retail shops, hospitals, and community halls. The professional skills of displaced persons have been inventoried, and individuals with relevant qualifications, such as electricians, are directed to available job opportunities.

Agriculture continues to be the most popular sector, with displaced persons involved in activities such as milk processing and cheese production, although production volumes remain small. However, persistent challenges such as land ownership, access to resources, and farming equipment require ongoing attention. In some of the regions, efforts have been made to develop poultry farming, and farming tools and drip irrigation systems have been provided. However, these initiatives have reached only a limited number of beneficiaries and have not led to large-scale changes. Despite the existence of various initiatives, economic integration programs remain underdeveloped and lack scalability.

Though there are employment opportunities in education and healthcare sectors; however, many displaced individuals are reluctant to take up these roles due to comparatively lower salaries in Armenia in comparison to the salaries in the same sectors in Nagorno-Karabakh. While some displaced individuals have established small businesses, such as meat shops, barbershops, and other local enterprises, the number remains small.

Social service workers in communities regularly assist displaced persons with work integration. However, these workers are often not well-informed about policies or programs available for the displaced population.

KIs' insights

"There is a special procedure for displaced persons to secure jobs in the public sector, and they are informed about this process. Displaced persons are given priority for public sector jobs, which has caused some dissatisfaction among the local population."
(Syunik Regional Administration, Advisor of Marzpet, 11/2024)

"The professional skills of displaced persons have been inventoried. In cases where there is demand for specific skills, such as electricians, individuals with the relevant qualifications are directed to available job opportunities."
(Masis Municipality, Social Worker, 11/2024)

Social Integration and Livelihood Program: According to the key informant interviews, there is a pressing need to shift the focus from humanitarian assistance programs to sustainable development programs. While past aid efforts—such as vouchers, food, and hygiene packages—played an important role in addressing immediate needs, sustainable approaches are necessary to provide long-term solutions according to key informants. Effective programs must ensure equality by including both displaced persons and poor residents of border communities, fostering social cohesion and preventing tensions. To achieve meaningful change, programs must move beyond skill development to adopt comprehensive value chain solutions. This includes initiatives such as grant programs, incubations/skills development, ensuring access to markets and financial resources, and providing necessary tools and materials. Comprehensive approaches are necessary, integrating job skill development with access to resources. Programs like those offering tools and grants for small-scale entrepreneurial ventures have shown promise in helping displaced individuals establish livelihoods. Scaling up such initiatives will enhance self-reliance and income generation. Another critical component is the creation of **community spaces** to serve as hubs for preserving networks, cultural heritage, and artifacts. These spaces foster a sense of belonging among displaced populations while encouraging cultural continuity. **In spite of these observations from local and regional authorities, refugees still emphasize their challenges to meet basic needs such as food, household items, clothing and utility expenses.**

The 40+10 state support program, implemented from October 2023 to December 2024, has provided assistance to an average of 102,000–103,000 beneficiaries monthly. Fluctuations in the number of beneficiaries are influenced by factors such as temporary absence from Armenia or changes in eligibility, including the introduction of property ownership limitations.

The programs will primarily target individuals who were excluded from the "40+10,000" program and are currently unemployed. The criteria and selection principles are being developed based on comprehensive needs evaluations. After April 2025, the 40+10,000 support program will focus on beneficiaries facing challenges such as difficulties entering the labor market and functional limitations.

Future plans include extending the program for an additional three months until April 2025, after which support will be targeted exclusively to specially defined vulnerable groups, such as individuals with 1st and 2nd-degree disabilities. The criteria for selecting beneficiaries will be based on comprehensive needs evaluations, available resources, and the prioritization of groups with the greatest need. These measures aim to ensure the efficient allocation of resources while addressing the needs of the most vulnerable

populations. According to them, currently 40000+10000 support program continues as a rapid-response mechanism for the needs of vulnerable groups, and after April 2025, it will be more targeted, focusing on the most vulnerable populations.

Social housing. According to key informants from MoLSA, addressing the housing needs of vulnerable displaced persons, including the elderly and individuals with disabilities, is a key priority. Efforts are underway to convert buildings in communities such as Vanadzor, Abovyan, Hrazdan, and Vardashen into social housing, with key players like UNDP and The People in Need organization actively involved in these initiatives. By engaging partners and leveraging resources, these programs aim to provide stable housing solutions and foster economic stability for displaced populations across these communities. Housing programs are progressing slowly due to various requirements, including: **Status-related restrictions (only RA citizens can be beneficiaries) and documentation processes, some of which are still ongoing.** It is undergoing reevaluation to address challenges. Armenian citizenship is mandatory for participation, creating barriers for displaced individuals who prefer to retain refugee status due to its associated social and economic benefits. This discrepancy can lead to dissatisfaction when program offerings do not meet expectations, as the programs are designed for support rather than compensation.

The government has the authority to adjust criteria or procedures if gaps are identified, ensuring the program remains responsive to needs. Opportunities for displaced persons to engage in discussions during the review phase, facilitated by public organizations or state bodies, provide a platform to develop more effective solutions.

Economic inclusion policies. Economic inclusion policies aim to provide displaced persons with equal opportunities to access the labor market and engage in entrepreneurship. Efforts include offering employment benefits, such as higher salaries for displaced educators and prioritizing their hiring in state institutions. Collaborative initiatives with employers and municipalities help increase job accessibility, while vocational training and state support programs enhance employability. However, challenges remain due to limited market opportunities and the need for tools and equipment to enable displaced professionals to work effectively.

Financial support systems, including grants from international organizations and local initiatives, play a significant role in fostering entrepreneurship and agricultural development among displaced persons. While grants have helped many, access to loans remains limited due to high financial risks and lack of collateral, restricting broader opportunities for economic self-sufficiency.

To enhance inclusion, there is a continued need for policies that address these challenges while strengthening job accessibility and financial support systems for displaced populations.

KIs' insights

"In addition to developing job skills, there is a need for comprehensive value chain solutions. For example, the Round Table initiative currently conducts training and provides grants of up to 1.2 million drams for women to produce jingyal bread, pastries, and bread, as well as for men to acquire construction tools. Programs like these, which provide the 'hook' rather than the 'fish,' create significant opportunities for displaced persons to become self-sufficient and generate a stable income."

(Artik Municipality, Social Worker,

11/2024)

There are community members with talents in shoemaking, leather goods, pottery, ceramics, and painting. These skills can be nurtured by establishing small boutiques, workshops, or showrooms.

Establishing small cafes, handicraft workshops, and other local businesses can boost the community's profitability while creating new job opportunities.

In agriculture, opportunities exist to expand rabbit breeding, poultry farming, animal husbandry, horticulture (such as potatoes and beans), and berry production. Additionally, setting up refrigeration farms will help with product storage and market delivery."
(Artik Municipality, Social Worker,

11/2024)

"Some displaced persons in the community have successfully established businesses, including bag manufacturing, agricultural enterprises, clothing production, and confectionery manufacturing."
(Masis Municipality, Social Worker,

11/2024)

"The state provides vocational training programs, and employers are encouraged to hire displaced people through certain tax benefits. Approximately 155 displaced people have already been employed in state institutions. In addition, educators are paid 30% more than local teachers and are also reimbursed 20,000 drams in travel expenses. These individuals have been placed in schools, kindergartens, medical institutions, and communal services."
(Syunik Regional Administration: Nvard Harutyunyan, Advisor of Marzpet,

11/2024)

"Displaced people are regularly informed about available job openings. If a vacancy arises, priority is given to displaced individuals. Municipalities work closely with the Ministry of Labor and Employment to direct job seekers to appropriate positions."
(Aragatsotn Municipality: Karen Tatulyan, Head of the Health and Social Protection Department, 11/2024)

"There is a focus on collaborating with employers to increase the employment opportunities for displaced people. By working closely with local businesses, efforts are made to enhance job accessibility for those affected by displacement."

(Masis Municipality: Nvard Martirosyan, Social Worker, 11/2024)

Coordination and service mapping. There are situations where community staff are not well-informed about state programs, leading residents to approach the community with requests they cannot fulfill. This often creates frustration and mistrust. While this issue has been acknowledged, it has not yet been resolved. According to the KIIs, there is a need for creation of a unified system (platform, database), which will consolidate all state and international programs, and will serve twofold goals. On the one hand, it will help avoid overlapping while programming and implementing the projects, on the other hand, it will help beneficiaries providing clear guidance on where residents can seek assistance, to know exactly which institution to contact for their specific needs.

The platform may serve multiple functions:

- **Guidance for Residents:** It would provide clear instructions, enabling residents to identify exactly which institution to contact for specific questions or needs.
- **Support for Community Employees:** Community staff could use the system to quickly resolve issues, reducing frustration, dissatisfaction, and potential aggression among residents.
- **Enhanced Communication:** The system would foster effective communication between the community, the state, CSOs, international organizations, and residents, ensuring smoother coordination and more transparent processes.

Vocational education for displaced persons: Numerous education, training, and skills development programs have been implemented for displaced persons, offering opportunities in areas such as vocational training, psychological support, business mentoring, and professional skills development. Organizations like Impact Hub, GUM NGO, and Mission to Armenia play significant roles in providing these services, while local initiatives in Goris and Gyumri focus on trades like cooking, hairdressing, and programming.

However, the market for certain trades—such as manicure, hairdressing, and cooking—has become oversaturated, limiting the effectiveness of these programs. Many participants face challenges in finding jobs or applying their newly acquired skills due to a mismatch between training offerings and market demands. This lack of alignment results in reduced competitiveness and fewer employment opportunities for trainees.

Effective training programs for displaced persons should align closely with community and regional needs, ensuring that support efforts are well-targeted and mutually beneficial. According to KIs the trainings could include but is not limited to the following topics: IT sector, foreign language, cosmetics, hairdressing, confectionary etc.

KIs' insights

"For example, courses on making harissa, baklava, and pastries are available. However, the market is already saturated with specialists in these fields, and if the quality of training is not raised or if something new is not offered, there will be limited competitiveness. In some areas like manicure, hairdressing, and cooking, the market is oversaturated. Adding more of these services makes it harder for trainees to stay competitive. Despite the abundance of training programs, their effectiveness is limited as many participants struggle to find jobs or apply their newly acquired skills. A mismatch with market demand often hinders employment opportunities for newly trained individuals."
(Goris Municipality, Deputy Mayor, 11/2024)

"Programming courses were held in Gyumri for young people living in Artik, but finding a job remains difficult for the participants."
(Artik Municipality, Social Worker, 11/2024)

"For the provision of greenhouses, participants first undergo special courses, followed by a selection process, after which a decision is made to allocate a greenhouse. As for manicure and hairdressing courses, they are no longer offered due to a lack of market demand."
(Syunik Regional Administration, Advisor of Marzpet, 11/2024)

"Many manicure and hairdressing courses have already been conducted, so there is no longer a need for these programs."
(Masis Municipality, Social Worker, 11/2024)

Needs, challenges, livelihood difficulties and projects: Displaced persons face a range of immediate and long-term challenges that require comprehensive and targeted interventions. **In the short term, essential support is needed to address critical living conditions, including heating, winter clothing, furniture, and household appliances to ensure safety and comfort** during difficult seasons. Addressing these pressing needs is vital to improving the quality of life for displaced families. Long-term priorities must focus on fostering stability and self-reliance through secure housing, access to employment opportunities, and the promotion of economic integration. Programs that support small business development and job creation are essential for enabling displaced individuals to achieve financial independence and contribute to their communities. By addressing both immediate needs and long-term goals, assistance efforts can create sustainable pathways for resilience and successful integration.

KIs' insights

"Displaced people face significant challenges with winterization, particularly regarding firewood. They rely heavily on electric heaters, which drive up utility costs. Providing firewood, especially during the winter months, is essential. In urban areas, covering utility bills could be an effective solution to address these heating and basic living needs. NGOs like 'Man in Need' have already implemented similar programs to alleviate this burden."
(Syunik Regional Administration: Nvard Harutyunyan, Advisor of Marzpet, 11/2024)

"Along with firewood, displaced families are in urgent need of warm clothing to endure the cold winter. Essential appliances, particularly refrigerators and heaters, are also required to maintain basic comfort and functionality in their homes."
(Masis Municipality: Nvard Martirosyan, Social Worker, 11/2024)

"In areas like Artashat, where there is a high concentration of displaced persons, the lack of property remains a persistent problem. To address this, it is necessary to increase support by providing essential furniture and household equipment to help displaced individuals adapt to their new living situations."
(Artashat Municipality, 11/2024)

"Displaced families urgently need essential furniture such as tables, chairs, refrigerators, washing machines, and gas stoves to ensure a comfortable living environment. Basic household appliances, including televisions, are also in demand to improve daily living conditions."
(Goris Municipality: Irina Yolyan, Deputy Mayor, 11/2024)

Legal constraints and issue with documentation. Displaced people face significant bureaucratic and legal barriers that hinder their ability to find work or start a business. Challenges include incomplete or missing documentation, limited legal support, and systemic inefficiencies that prevent access to essential government services and programs. Additionally, some refugees avoid applying for citizenship out of concern it may disqualify them from receiving assistance, further delaying their integration.

A lack of awareness about legal rights and available support, combined with the inefficiency of government resources, exacerbates these difficulties. Addressing these barriers requires a systematic approach that includes **professional legal counseling, improved access to information, and streamlined support mechanisms.** By increasing awareness, providing clear guidance, and improving access to legal resources, displaced persons can better navigate these challenges and achieve greater self-reliance.

KIs' insights

"A major issue for refugees is the lack of necessary or complete documentation. Without proper documents, they are unable to access government services or apply for programs, as many records are missing or incomplete in archives. This creates significant legal obstacles."
(Syunik Regional Administration: Nvard Harutyunyan, Advisor of Marzpet, 11/2024)

"In many cases, the problems related to missing or incomplete documentation are not addressed effectively, leaving displaced people without the legal or financial support they need. Refugees often have to navigate the bureaucratic system on their own without sufficient assistance or guidance."
(Goris Municipality: Irina Yolyan, Deputy Mayor, 11/2024)

"There is a general lack of awareness and clear guidance regarding the legal rights of displaced people. Many hotlines and government resources fail to provide adequate responses, leaving refugees unsure about how to navigate the legal system and access necessary support."
(Aragatsotn Municipality: Karen Tatulyan, Head of the Health and Social Protection Department, 11/2024)

"Some refugees refuse the opportunity to apply for citizenship because they believe it may disqualify them from receiving assistance available to individuals in refugee status. This can delay their ability to fully integrate into their new community."

(Artik Municipality: Hermine Sahakyan, Social Worker, 11/2024)

"Refugees often lack clear information about their rights and the state assistance programs they are eligible for. The closure of the Artsakh support center, which used to provide legal counseling, has left many displaced persons without proper guidance."

Conclusion

The report provides a comprehensive analysis of the challenges, needs, and livelihood opportunities for displaced populations, combining both quantitative and qualitative data to offer a holistic view of their circumstances. Quantitative data reveals significant vulnerabilities among households, marked by large family sizes, caregiving demands, chronic illnesses, and disabilities. Economic instability is stark, with 90% of households relying on state assistance and only 33% engaged in registered employment. Additionally, 10% rely on unregistered work and 4% on seasonal jobs. Gender disparities are prominent, as caregiving responsibilities and health issues limit female workforce participation. Financial insecurity is further compounded by high levels of debt, particularly from housing and living expenses.

Most households (94%) report incomes below 300,000 AMD (approximately 755 USD), with 23% earning less than 75,000 AMD. Despite these challenges, 88% of households express a strong preference to remain in their current locations, though housing insecurity remains a key concern, with most families renting and only 5% owning homes. While displaced families express a desire for improved livelihoods through stable employment, entrepreneurial ventures, and skill development, particularly in trades like tailoring, cooking, and agriculture, the immediate needs are far from being met.

Given the ongoing vulnerabilities, it is clear that a **dual approach** is essential. While livelihood programs are crucial for long-term solutions, **humanitarian assistance** remains vital for the majority of displaced beneficiaries to meet their basic needs. The data shows that most households continue to rely heavily on state assistance, with food, household goods, and utilities still representing primary needs. Therefore, **continuing to provide humanitarian assistance** in parallel with livelihood programs ensures displaced families can address their immediate concerns, while working towards self-sufficiency. This dual approach can help bridge critical gaps and promote more stable living conditions for the displaced population as they transition towards more sustainable livelihoods.

Based on the findings of the needs assessment, the following recommendations for long term welfare and livelihood improvement of displaced populations from Nagorno-Karabakh:

Continued Support through Vouchers:

While it is planned to shift towards livelihood programs, the findings indicate that basic needs are still not being met, especially in the areas of food, utilities, and household items. Therefore, it is recommended to continue providing voucher-based support alongside evolving livelihood programs. Vouchers can be strategically used to cover essential needs, ensuring that displaced families have access to food, household goods, and other critical resources while they transition to more sustainable livelihoods. This dual approach can help bridge immediate gaps while fostering long-term economic resilience.

Legal Assistance for Displaced Individuals:

The assessment highlights a strong demand for legal support, with many displaced individuals facing critical issues related to alimony, disability registration, pension verification, banking problems, and documentation related to vehicles and fraud. Therefore, it is essential to provide accessible and effective legal assistance to help displaced persons navigate these complex issues. A network of legal aid services should be established, focusing on these specific needs. Additionally, outreach programs could be implemented to inform displaced individuals about their legal rights and the support available to them.

Support for Social Integration:

To foster social integration, efforts must be made to build connections between displaced persons and host communities. Promoting cultural and social activities can help strengthen ties and reduce tensions, ensuring a more inclusive environment. Programs that encourage shared activities, community-building events, and joint initiatives between displaced families and local residents will enhance social cohesion and mutual understanding.

Additionally, providing social integration programs that support the elderly and those facing physical challenges, such as mobility issues, will be critical. Elderly individuals often report feelings of isolation and difficulties in adapting to new environments. Tailored interventions, including home visits, local community engagement initiatives, and mental health support, can address these concerns.

Psychosocial Support:

The emotional toll of displacement cannot be underestimated, especially for individuals longing for a return to their homes in Nagorno-Karabakh. Many displaced persons, particularly children, face emotional distress, including homesickness, grief, and a sense of loss. Psychological support programs should be integrated into community centers and outreach efforts to help individuals process their trauma and adjust to their new reality. Support for children, including counseling and school integration programs, is crucial to help them overcome their challenges and engage more fully in their new environment.

Enhanced Housing Support and Financial Assistance:

The findings reveal significant challenges related to state housing program, including inadequate financial support for smaller households and the complexity of the housing certificate program. It is recommended that the financial allocations under the housing program be reconsidered, particularly for smaller or single-person households, to ensure these groups can access housing opportunities. Additionally, efforts

should be made to simplify the application process, including reducing documentation requirements and providing assistance for those with limited technological literacy to navigate online registration.

A focused awareness campaign should also be implemented to ensure that displaced individuals, particularly the elderly, are informed about available housing programs.

Employment and Livelihood Development:

There is an urgent need to expand employment opportunities for displaced individuals, especially in border communities like Goris, where opportunities are limited. A focus on creating jobs outside the agricultural and tourism sectors, which have been severely impacted by the blockade and security concerns, is essential. Livelihood programs should be diversified to include skills training, small business support, and access to markets for displaced artisans. Providing displaced individuals with the tools and opportunities to start their own businesses, particularly in producing marketable goods such as syrups, juices, and baked goods, could help them regain financial independence.

Annex

1. Syunik Regional Administration: Nvard Harutyunyan, Advisor of Marzpet
2. Goris Municipality: Irina Yolyan, Deputy Mayor
3. Artik Municipality: Hermine Sahakyan, Social Worker
4. Masis Municipality: Nvard Martirosyan, Social Worker
5. Aragatsotn Municipality: Karen Tatulyan, Head of the Health and Social Protection Department, Vahe Harutyunyan (from Artsakh),
6. Artashat municipality, anonymous
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