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Anahit Khekoyan, Yerevan State University and AUA
Knar Khachatryan, AUA
October 2026

Making Agricultural Policy Work for Women in Armenia

Agriculture employs more Armenian women than any other sector, yet the country's agricultural policy has almost no gender dimension. The 2020–2030 agricultural strategy names gender equality as a guiding principle, but the programs that deliver subsidies, credit, and machinery neither target women nor track whether they benefit. Drawing on a 2024–2025 survey of 201 women with access to land in Lori, Tavush and Vayots Dzor, this brief shows that women are active in every phase of farming, but limited access to machinery, finance, inputs and infrastructure holds back their productivity and earnings. Many also farm land that is not legally theirs, which can shut them out of support altogether. We propose ways to raise productivity on the land women already farm and to help them earn more from it.

Why Agriculture Matters for Women's Economic Empowerment

Armenia's position in the World Economic Forum's Global Gender Gap Index improved from 102nd in 2016 to 59th (of 148 countries) in 2025, but it ranks only 91st on economic participation and opportunity (World Economic Forum, 2025). The remaining gender gaps lie mostly in the economy, and Armenian women's potential remains underused. The government has made closing these gaps an explicit goal. Its Strategy and Action Plan for the Implementation of Gender Policy for 2025–2028 lists women's socioeconomic and labor market advancement among its six priorities (Government of the Republic of Armenia, 2025b).

Agricultural policy is one of the strongest levers available to reach that goal. Agriculture remains vital to livelihoods and food security in rural Armenia, home to 36% of the population (Armstat, 2024), and in 2025 accounted for 7.9% of GDP (Ministry of Economy of the Republic of Armenia, 2026). It is also the single largest employer of women: 31.2% of employed women work in agriculture, compared with 23.3% of employed men (World Bank, 2025).

Nearly all of this work is informal. In 2024, 96.3% of women employed in agriculture worked informally, approximately 89,100 women (Armstat, 2025). The origins of this informality lie largely in policy design rather than gender, notably the tax exemption on income from selling one's own farm produce (Tax Code of the Republic of Armenia, 2016). Because this income is untaxed, most farm households have no reason to register as businesses, so their farm work is never formally recorded. According to international statistical standards, people who work in an unregistered household farm, or who help on a family farm without pay, are counted as informally employed. The consequences, however, fall more heavily on women, because a larger share of working women than men depend on farming. Informal status leaves workers outside pension accumulation, social protection and formal credit histories, and renders them largely invisible to program targeting.

The sector also produces far below its potential. Government assessments behind the 2020–2030 agricultural strategy found that in 2018 nearly half of Armenia's arable land was uncultivated or used inefficiently (Government of the Republic of Armenia, 2019). Recent reporting suggests the pattern persists (Panorama.am, 2026). Land ownership adds a further barrier. When land was privatized in the early 1990s, it was allotted to rural citizens regardless of sex, but it was registered in the name of the "head of household", who was usually a man. Since then, mostly male long-term labor migration, together with widowhood and divorce, has left 26.5% of rural households headed by women (FAO, 2017). Yet the land often remains in the name of an absent husband or his family.

Traditions widen the gap. In patrilocal marriages, which are common in rural areas, a bride moves in with her husband's family, and women rarely claim their share of land from either family for fear of seeming confrontational. Many women who manage farms therefore do not formally own the land they work on, and they lose what documented ownership brings: access to credit, farm equipment and technical knowledge (FAO, 2017). Rural women also spend over six hours a day on unpaid household duties, more than urban women and roughly twice as much as rural men, leaving less time for productive and commercial activities (FAO, 2017).

This brief asks how agricultural policy can serve Armenia's gender equality goals. We show that agricultural support programs are not designed with women in mind, use a survey of women who farm to identify what limits their productivity and earnings, and propose policy recommendations.

Agricultural Policy: Gender-Aware on Paper, Gender-Blind in Practice

The Strategy of the Main Directions Ensuring Economic Development in the Agricultural Sector of the Republic of Armenia for 2020–2030 commits to inclusive growth and names gender equality among its guiding principles (Government of the Republic of Armenia, 2019). The 2025–2028 gender strategy, the EU's Gender Action Plan III for Armenia, and donor programs such as UNDP's Platform #5 point the same way. On paper, the policy framework is gender-aware. The gap lies in delivery. The programs that actually channel support to farmers contain few, if any, gender-specific design features, targets, or monitoring requirements. UN Women flagged this weakness in its 2018 gender assessment of agricultural policies (UN Women, 2018).

The current program cycle illustrates this: the toolset for agricultural support is rich, yet none of it is designed with women in mind. The Government's 2025 crop support program reimburses 50% of cultivation costs for grain, legume, and fodder crops, up to 11 million AMD per beneficiary, with a budget of about 1.5 billion AMD (Government of the Republic of Armenia, 2025a). Moreover, for 2026, agriculture accounts for most of the Ministry of Economy budget, at 74.5 billion AMD, including 10.1 billion AMD for the agricultural development assistance program (Finport.am, 2025). Interest rate subsidies on agricultural loans and machinery leasing form another major channel, and a separate state program supports intensive orchards and higher-value crops through affordable loans and partial compensation for modern irrigation systems and anti-hail nets (Government of the Republic of Armenia, 2019).

However, none of these instruments target women, and their design fits poorly with the constraints women face. Cost reimbursement and credit subsidies assume documented land use or ownership and the cash to pay expenses up front; leasing assumes a credit record that informal workers without registered assets cannot show. Where land is registered to a male household head, as privatization usually left it, a woman may be unable to apply in her own name even when she does most of the work on the land (FAO, 2017).

Data on agricultural lending or subsidy uptake broken down by sex is not publicly available, so the size of any gender gap in access cannot be measured directly. However, the eligibility rules give good reason to expect one, and the missing data are part of the problem.

More generally, there is no recent comprehensive research on Armenia’s agricultural sector, and its gender dimensions in particular. This gap is striking given the sector’s importance to employment, rural livelihoods and food security, and the large number of women involved in agricultural work.

Evidence from Women Who Farm

Because official sex-disaggregated data on agricultural support is lacking, this section turns to evidence from women farmers themselves. It examines three questions: what prevents their land from being fully cultivated, what support

they report needing, and whether their current crop choices limit their earnings. We draw on a survey of women with access to land, conducted in 2024–2025 by R-Insights LLC for UNDP Armenia's Platform #5 program, which is funded by the Austrian Development Agency (UNDP Armenia, 2025). Telephone interviews (CATI) were held with 201 women in Lori (70), Tavush (79), and Vayots Dzor (52). The survey asked about land-use competitive advantages, skills and capacities, support needs, and household characteristics. Questions on why land goes uncultivated were only asked to 65 respondents whose land was not cultivated or not fully cultivated.

This evidence has certain limits. The survey covers women only, so it cannot show whether the constraints it documents differ by gender, or whether land farmed by women is cultivated less often than land farmed by men. The survey includes only women who hold land ownership rights, whether as sole owners, co-owners, or both, and includes respondents from only three provinces.

Women are engaged across the entire cultivation cycle

Women report near-universal engagement in every phase of land cultivation, from 91% in the preparatory phase, such as acquiring seeds, to 97% after the harvest, in storage, sales and marketing (Table 1). The image of the woman as a marginal "helper" in family farming is not supported by the data: women are full participants, including in its commercial side. The policy question, then, is not how to bring women into agriculture, but what prevents them from getting more economic value from the land and effort they already invest.

Table 1. Women's engagement in different phases of land cultivation

Phase of land cultivation	Engaged
Pre-cultivation phase (e.g., acquisition of seeds and inputs)	91%
Cultivation works proper	95%
Post-cultivation phase (harvest storage, sale, and marketing)	97%

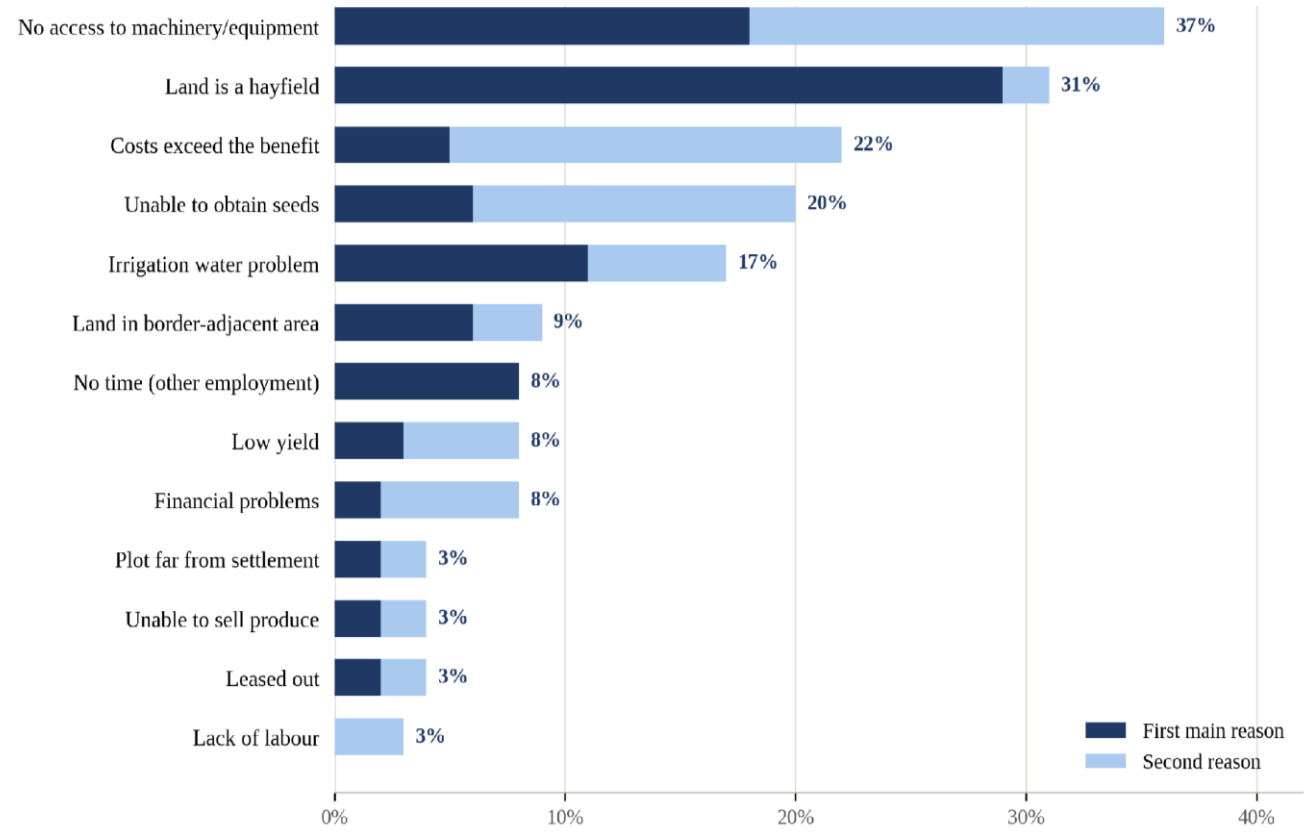
Source: UNDP Armenia (2025). CATI survey, N=201. Question QA6. Translated from Armenian by the authors.

The productivity challenge: what keeps land from full use

Among women whose land is not cultivated or is only partially cultivated, the main reason is limited access to agricultural machinery (37%). Others say they use the land as a hayfield (31%), that cultivation costs outweigh the benefits (22%), that they cannot obtain seeds (20%), or that irrigation water is a problem (17%) (Figure 1). Notably, 9% point to the land's location near the border, a security constraint specific to Armenia. Apart from hayfield use, nearly all of these causes can be addressed by policy: access to machinery, input supply, irrigation, and the economics of farming.

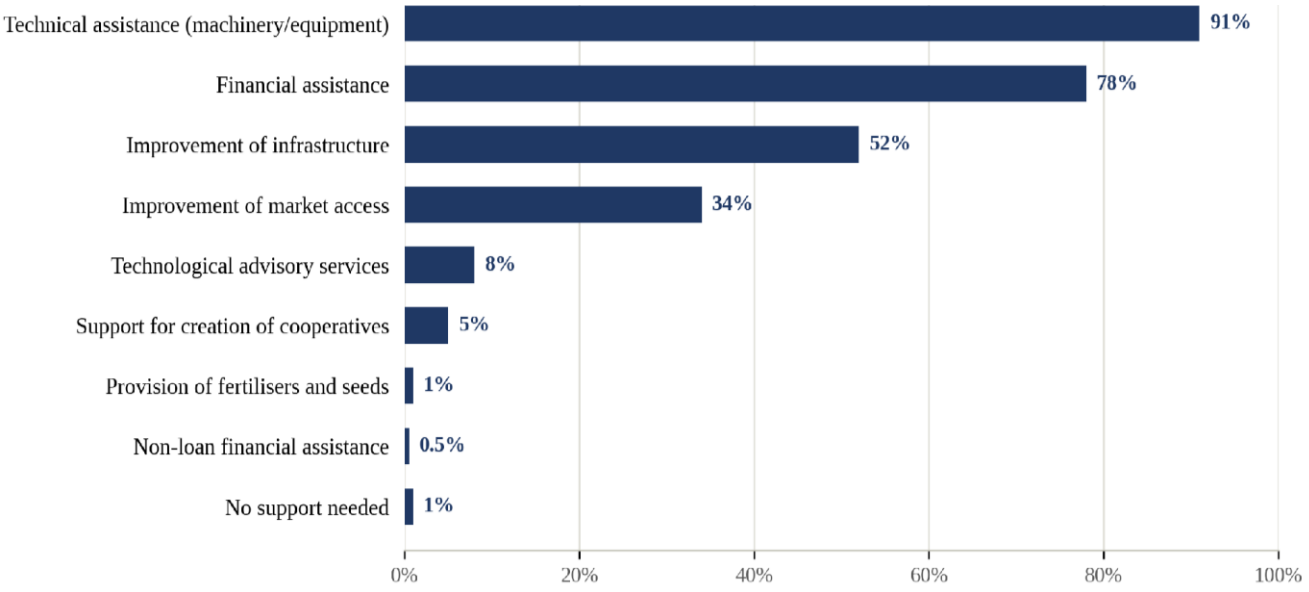
Women's stated needs closely match these constraints. Asked what support would improve their agricultural activity, 91% named technical assistance (machinery and equipment), 78% financial assistance, 52% infrastructure improvement, and 34% improved market access (Figure 2). Only 1% said they needed no support. In short, the main barrier is not willingness to farm but access to the resources needed to farm efficiently.

Figure 1. Reasons for not cultivating land, or not cultivating it fully



Source: UNDP Armenia (2025). CATI survey, subsample N=65. Up to two responses per respondent; totals exceed 100%. End labels show the survey's combined (first + second reason) figures; components may differ by 1 p.p. due to rounding.

Figure 2. Areas of support needed to improve agricultural activity



Source: UNDP Armenia (2025). CATI survey, N=201. Respondents named up to three priorities; totals exceed 100%. Translated from Armenian by the authors.

The value challenge: earning more from the same land

The production profile of surveyed women points to a second challenge. The crops women most often grow on their largest plots are wheat (36%), potato (30%), cucumber (25%), beans (24%), grapes (18%), and persimmon (17%) (UNDP Armenia, 2025). Wheat and potatoes earn little per hectare.

According to the estimates by Gevorg Papoyan, the Minister of Economy, a hectare of irrigated wheat yields about 400,000 AMD worth of grain at a cost of about 420,000 AMD, and the government promotes intensive horticulture as the more profitable path (panorama.am, 2024). Helping women farm more efficiently is therefore only part of the task. The other part is supporting a gradual shift toward higher-value production, through better information on profitable crops, improved varieties, irrigation, modern production methods, storage and processing, and links to markets.

This also shows why the 2025 crop support program needs a gender lens. Because many of these women grow wheat and beans, they fall squarely within its target group. Yet women who farm land registered to a husband or his family may be unable to claim the subsidy, so the women the program should reach may be the very ones its rules exclude. And while the subsidy serves food security, on its own it keeps farmers growing crops that earn little; women also need a way into the programs that support higher-value production.

Concluding Remarks and Recommendations

Armenia's agricultural strategy promises inclusive, gender-equal growth, and its gender strategy promises women's economic advancement. The evidence assembled here shows that rural women are already doing the work across every phase of cultivation, while the state's growing agricultural support budget flows through instruments that cannot see them. Adapting existing programs to the constraints women report, and helping women earn more from the land they already farm, would advance gender equality and address one of Armenian agriculture's central inefficiencies: the underuse of nearly half its arable land.

Our recommendations fall into two groups: raise productivity on the land women already farm and help women earn more from their land. Most recommendations are addressed to the Ministry of Economy and its implementing agencies; those on extension, cooperatives and the gender strategy also concern the Ministry of Labor and Social Affairs and development partners.

First, open a dedicated route to machinery for women farmers. The machinery leasing subsidy could accept applicants without land collateral and support community machinery pools and service cooperatives that women can use. Uptake should be tracked by sex; if a gap is confirmed, reserved quotas or preferential terms would be justified. The economic case for equal access to inputs is among the most robust findings in development economics: Udry (1996) showed that reallocating productive inputs from men's to women's plots within the same household would raise output by about 6%. Theis et al. (2018) show that small-scale technologies raise women's productivity only when programs address who controls the technology, not merely whether it is available.

Second, design financial instruments that do not depend on collateral, such as credit guarantees,

blends of grants and loans, and group lending for women producers. Fletschner (2009) shows that women's credit constraints are distinct from men's and shaped by household dynamics rather than farm fundamentals, which means that gender-neutral credit products tend to miss women. Randomized evaluations of expanded microcredit access across six countries find consistent, if modest, increases in business activity and investment (Banerjee et al., 2015), while Ashraf et al. (2010) show that a savings product designed around women's constraints increased their say in household decisions.

Third, invest in irrigation and rural infrastructure where women report these constraints, and include communities near the border in support that reduces risk. Irrigation problems are among the main reasons women leave land uncultivated (17%), and over half of respondents ask for better infrastructure (52%). Such investment should also be open to women who farm without formal title. Access to irrigation raised household consumption, asset accumulation, and informal insurance in Mali (Dillon, 2011).

Fourth, to help women earn more from their land, bring farm advice to women through women extension agents and digital tools. This means recruiting and training women as advisers in public extension services and building modules for women farmers into digital programs such as FAO's Digital Villages Initiative in Lori and Tavush, backed by digital literacy training. In a randomized experiment in Mozambique, adding trained women to extension networks reduced the gender bias in the spread of sustainable land management techniques and even led male extension workers to reach more women (Kondylis et al., 2016). BenYishay et al. (2020) find that women are as effective as men at passing on agricultural technologies but are perceived as less capable, so the binding constraint is institutional support, not ability. Digital tools can also lower the cost of delivering such advice considerably (Aker, 2011).

Finally, help women move toward higher-value crops and stronger markets. Support for producer groups, aggregation, shared storage and processing, and links to buyers would help women sell more and keep more of the value, building on initiatives such as UNDP's Platform #5. Simpler application rules, outreach through women's groups and technical help in the first seasons would make the state program for intensive orchards and higher-value crops easier for women to use. Membership in banana producer cooperatives in Kenya raised household income substantially (Fischer and Qaim, 2012).

Acknowledgments: The authors thank Zhanna Harutyunyan, Gender Equality Portfolio Manager at UNDP Armenia, for inspiring this research and providing access to UNDP Armenia data on women in the agricultural sector.

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Anahit Khekoyan

Yerevan State University and
American University of Armenia (AUA)
anahit_khekoyan25@alumni.aua.am

Anahit Khekoyan is a PhD candidate at the Faculty of Economics and Management at Yerevan State University and a Research Assistant at the American University of Armenia, where she earned both her Master of Science in Management and Analytics (MSMA) and Bachelor of Arts in Business (BAB) degrees. Her research interests include digitalization, gender economics, poverty, and inclusive economic development.

Knar Khachatryan

American University of Armenia (AUA)
kkhachatryan@aua.am
https://www.researchgate.net/profile/Knar-Khachatryan

Knar Khachatryan is a Professor at the College of Business and Economics and the Academic Director of Sponsored Programs & Technology Transfer at American University of Armenia. She is an associate researcher at the Centre for European Research in Microfinance (CERMi), Belgium.

Dr. Khachatryan's scholarly activities are anchored in financial inclusion, gender, and conflict economics. She has publications in peer-reviewed journals such as Business Horizons, Applied Economics, International Migration, Journal of Behavioral and Experimental Finance, Review of Development Economics, Eastern European Economics, Strategic Change, and others.

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She holds a PhD in Management from SKEMA Business School and a double degree of French Doctorate from University of Cote d'Azur (former University of Nice Sophia-Antipolis), France.