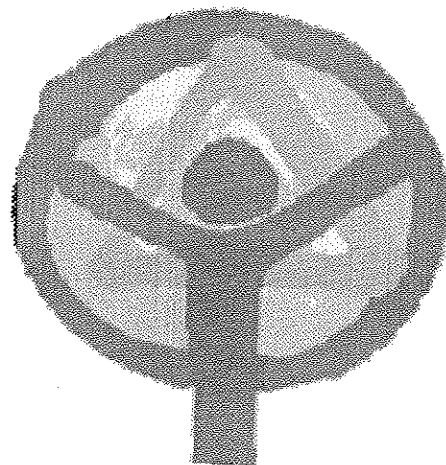


Follow up to Global UN Conferences in Armenia



**Second UN Conference on Human
Settlement, Istanbul, 1996**



**- UN Coordinator System
Yerevan, December 1999**



Follow up to Global UN Conferences
The Second UN Conference on Human Settlements, Istanbul, 1996

CONTENTS

I.	SECOND UN CONFERENCE ON HUMAN SETTLEMENTS, ISTANBUL, 1996	Briefing Summary	2
II	BACKGROUND INFORMATION		3
A.	Participation of the Armenian Delegation in the Habitat Conference		3
B.	National Report on Armenia Presented at the Habitat Conference		3
III	CURRENT SITUATION AS OF JANUARY 1, 1999		4
A.	Habitat Conference Follow Up Activities in Armenia, Development of National Mechanisms		5
3.1	Government Advisory Commission		5
3.2	National Concept Document		5
B.	Brief Overview of the Human Settlement – related Situation		5
IV.	SUMMARY OF SELECTED HABITAT FOLLOW-UP BY NATIONAL PRIORITIES, TARGETS AND STRATEGIES		8
A.	Conference's Goals and Principles		8
B.	Local NGO Participation in Habitat-related Activities		33
C.	International Cooperation in Habitat-related Activities		36
	REFERENCES		51

1. SECOND UN CONFERENCE ON HUMAN SETTLEMENT, ISTANBUL, 1996; BRIEFING SUMMARY

The conference, which focused on Human Settlements-brought together the issues dealt with at earlier conferences as they relate to the escalating urbanization of today's world. The Conference produced a plan of action-the Habitat Agenda- that provides an effective tool for creating sustainable human settlements for the 21st century with regard to the environment, human rights, social development, women and population in the specific context of urbanization. The Habitat Agenda contains a statement of goals and principles, a set of commitments to be undertaken by governments and final strategies for implementing the global plan of action.

Habitat II agreements - Istanbul Declaration on Human Settlements, whereby the governments agreed to address:

Unsustainable consumption and production patterns, especially in industrialized countries; Unsustainable population changes; Homelessness; Unemployment; Lack of basic infrastructure and services; Growing insecurity and violence; Increased vulnerability to disasters.

Goals and principles include:

- Poverty eradication in the context of sustainable development;
- The need to strengthen the family as the basic unit of society;
- Citizens' rights and responsibilities;
- Partnerships among all countries and among all sectors within countries
- Solidarity with disadvantage and vulnerable groups;
- Increased financial resources;
- Health care-including reproductive health care and services to improve the quality of life.

The six commitments cover:

- Adequate shelter for all
- Sustainable human settlements
- Participation and gender equality
- Financing human settlements
- International cooperation
- Assessing progress.

The strategies for implementing the plan of action elaborate on:

- Action to be taken to achieve adequate shelter for all and sustainable human settlements development in urbanized world;
- Ways to promote efficient land markets and sustainable land use;
- Ways to mobilize financing and facilitating access to land and security of tenure;
- Actions that government can take to integrate shelter policies with macroeconomic, social and environmental policies;
- Actions to improve shelter delivery system.

The present Report aims at summarizing the major steps taken by the country at the government and NGO level as follow up to Habitat Agenda, the Istanbul Declaration, as well as describing the state of affairs in the respective fields.

2. BACKGROUND INFORMATION

A. Participation of the Armenian Delegation in the Conference: The Armenian delegation headed by H.E. Hrant Bagratian, RA Prime Minister at that time was a quite representative one, comprising members of the Government, Municipal authorities, etc. The composition of the delegation was as follows;

Name	Organization/Institution/Agency	Position
Hrant Bagratian	Armenian Government	Prime Minister
Phelix Pirumian	Ministry of Urban Development	Minister
Vahram Avanesian	Ministry of Economy	Minister
Ashot Mirzoyan	Yerevan City Hall	Mayor
Vladimir Movsisian	Gegharkunik Marz	Governor
Vardan Oskanian	Ministry of Foreign Affairs	Deputy Minister
Ashot Kocharian	Ministry of Foreign Affairs	Head of Department
Ruben Yegorian	Ministry of Urban Development	Head of Department
Gurgen Mushegian	Institute of Urbanization	Chief Architect

In line with the instructions of the General Assembly resolution 47/180, December of 1992, all member countries of the Habitat Summit were advised to prepare National Reports. To this end, the former Soviet Union (FSU) countries had a preliminary meeting in Moscow, Russia. Taking into consideration the habitat and housing specifics common to FSU countries, it was decided to work out a common Report-format, as well as define the list of indicators, which would also show the standard of living apart from purely urbanization indicators. A coordinating commission was created by the Decision #274 of the Government of Armenia, issued in May 1996, responsible for the preparation of the Armenian National Report for Habitat, comprising high ranking officials, representatives of state management bodies, the heads of regional management bodies, etc. The Report prepared jointly by the RA Ministry of Urban Development and RA Ministry of Economy, adhered to the format and the list of indicators proposed by the preliminary meeting held in Moscow.

B. National Report on Armenia Presented at the Habitat Conference: The Report "NATIONAL REPORT on SUSTAINABLE DEVELOPMENT of HUMAN SETTLEMENTS and HOUSING POLICY and the Report on INDICATORS, prepared by a working group, presented the overall political and socioeconomic situation in the country, general information on Armenia's administrative composition, the ratio of urban and rural population, Habitat-related problems and perspectives. The Report reflected on the devastating consequences of the 1988 earthquake that had significantly distorted the housing fund of the Republic. It also touched upon the urbanization processes, the availability of land, soil, water resources, the problems with the energy blockade, the existing communication system, and the preservation of environment, national historical and cultural values. The Report outlined the main goals for the coming 20 years as well as the agenda for 21st century in housing policy urban development in Armenia [8].

As a follow up, a decision was made to update the HABITAT indicators on an annual basis. The update of indicators has been carried out by the RA Ministry of Urban Development for already two years. For 1999, a program for the sustainable development of human settlement was prepared to secure harmonious

development (which came to substitute the indicators' update for 1999). The Program for the Sustainable Development of Human Settlements in Armenia is based on the main documents of the UN Global Conferences and the CIS inter-governmental Council of Cooperation of Construction Activities. Its cornerstone is development in adherence to the needs of the present generation without endangering the capabilities and opportunities of future generations, implying equality among the priorities of economic, social and environmental development and implementation, and the regions and districts of the country, regardless of the level of their development and size. Issues enumerated in the Program are the encouragement of a democratic and optimal management system in line with the needs of the community; the improvement of the ecological situation in the country, support to social cohesion and security; promotion of market reforms in housing construction and the urban sector; development of the land property and provision of right to land property; long-term prognoses and master plans of the sustainable development of human settlements [30].

Armenia is actively participating in the regional follow-up carried out through the CIS Inter-governmental Council of Cooperation in Construction Activities and Urban Development, and the Charter of Urbanization.

3. CURRENT SITUATION AS OF JANUARY 1, 1999

A. Habitat Follow-up Activities in Armenia, Development of National Policies

3.1. Government Advisory Commission (GAC) was created on October 21, 1996 based on the GoA Decree #274, May 1996 "On the Composition of the Coordinating Commission of the Development of Armenia's Sustainable Settlements and Housing Policy" and was restructured based on GoA Decree #11, January 12, 1999, which made certain amendments in the above-mentioned decree and defined the normative composition of the Commission as follows;

Prime Minister of the Republic of Armenia (chairman)

Minister Coordinating the Activities of Industrial Infrastructures (deputy chairman)

Minister of Territorial Administration and Operative Issues

Minister of Economic and Structural Reforms

Minister of Urban Development

Minister of Environmental Protection

Minister of Statistics, State Register and Analysis

Minister of Agriculture

Mayor of City Yerevan

President of the National Academy of Sciences

Head of Department of Economic Infrastructures of the Government (commission's responsible secretary)

Chief Architect of city Yerevan

Head of Architectural Department of RA Ministry of Urban Development.

The mandate and the main goals of the GAC were the development of a multi-sectoral human settlement concept paper and elaboration of a Plan of Action. It was envisioned that in due course the GAC would participate in the discussion of a large number of Habitat-related issues. Though established in 1996, the GAC has not started its regular work yet and is planning to meet in the nearest future for the discussion of the "**The Outline of the Master Scheme for the Settlement of Territories in the Republic of Armenia**" prepared with a viable participation of the GAC working group. The delay in the activities of the

GAC can be also ascribed to a frequent change of the government officials comprising the GAC. The Outline of the Master Scheme is seen as a principally new type of perspective approach. Such a document has been elaborated in Armenia for the first time after Independence while the factors influencing the settlement, the criteria of evaluation and the methodology of elaboration have undergone substantial changes. The main objective of the Outline of the Master Scheme is a search for conditions and prerequisites for urban development contributing to the promotion of new socioeconomic relations, the creation of adequate conditions for life, work and leisure of the people regardless of the category and the location of the settlement, preservation of ecology and establishment of conducive atmosphere and reinforcement of national security. It is based on the concept of security of human settlements involving the complex of inter-state, branch, regional, public and private interests. The Outline of the Master Scheme is targeted at improving the framework of settlement, through a gradual balancing of settlement processes; improvement and development of urban and rural settlements taking into consideration the economic development and growth of the population; rational use of territorial and natural resources; optimal distribution of industrial, civil, recreational construction agricultural production, transportation infrastructure on the RA territory; elimination of ecological hazards and establishment of environmental balance [29].

3.2 National Concept Document

The Armenian government has not yet elaborated a national concept document, however, "The Outline of the Master Scheme for the Settlement of Territories in the Republic of Armenia" is viewed as a basis for the national concept document and the plan of action on human settlements, since it incorporates the urban, economic and social issues of human settlement.

B. Brief overview of the Situation

The specifics of the RA territory (29,743 km²; out of which cultivated - 5,570 km²; forests and woodland amount to 3,341 km²) is defined by hard natural and climatic conditions, constrained territories for urban development, limited soil and natural resources. About 40% of land is inappropriate for human residence; 90% of the territory is 1000m above the sea level, 50,2% is 1000-2000m above the sea level; 70% of the territory has a slope of 5-30%. Armenia had the poorest land among the USSR countries (about 37% of the RA territory cannot be used for agricultural purposes). The majority of territories appropriate for human residence have been extensively mastered both for urban development and economy [8].

The extensive nature of economy over the Soviet period had preconditioned the unequal regional development and strong disparities between regions. The population is mainly concentrated in the arable lands of the Ararat Valley (60% of the population and 65% of country's potential is concentrated on 20% of RA territory), making up the Yerevan amalgamation, where resides 33% of the entire and around 50% of urban population (as of January 1, 1999, according to official data, the RA population was 3,798,239, the population of Yerevan - 1, 248,700). Average density of the population is 127 man/km², in intensively settled territories it is 400-500 man/km², and 22-28 man/km² in underdeveloped settlements.

The new system of territorial administration put into effect after Independence, divided the country into 10 Marzes, and Yerevan, the capital of RA (which was also granted the Marz status and divided into block community (taghayin hamainkner)). The RA Constitution (Chapter 7 and relevant articles) spells out the governance system, according to which Marzes shall include urban and rural communities, while communities will have local self-governance. To manage the property of the community and to solve problems of local significance, local self-governing bodies will be elected for a period of three years: a Council of Elders, composed of 5 to 15 members and a community administrator: a City or Village Mayor. Marzes shall be governed by the state Government [12].

The temporary network of human settlements includes 48 cities and 935 villages. The average density of settlements is 34 settlements on 1000 km² (50-80 settlements in the Ararat valley and 24-40 in mountainous regions). The biggest cities are Yerevan, Gyumri and Vanadzor. The amount of free land for construction is about zero within the borders of big cities.

According to the Ministry of Statistics, State Register and Analysis (MS) the overall housing fund of RA as of Jan. 1, 1999, constitutes 61411.900 sq. m., out of which, 57.7% in urban and 42.3% in rural areas. In 1990, 47% of the overall housing fund was state, public and apartment cooperatives, while 52.3% was the private property of the citizens. By the end of the housing privatization process, as of March 1, 1999 around 10% of apartments are yet non-privatized. The highest percentage of private housing is in Yerevan (28.4% as percent to the total). The average number of household members is estimated at 4.02. In 1998, the average surface per person was 16.1 sq. m. as compared to 1990, this indicator has increased by 2.1 sq. m. [1]. Though not high, the apartment fee is not comparable with the family income, therefore, certain strata have not paid it for a long time.

In 1998, 1256 families received apartments, 53575 families are in queue for housing, 0.6% of the overall housing fund was defined as damaged [1]. It is also estimated that about 70,000 households reside in temporary dwellings (domiks), mainly located in the earthquake zone.

Communal services and accommodations of the housing fund are evaluated as very high (mainly supplied with water, central heating, electricity, gas and hot water) since their existence and not the real provision of services are taken into consideration.

In 1991, Armenia was the first FSU country to privatize land in a short period of time. The opportunities provided by land privatization were underutilized due to the delay in the privatization of food processing enterprises and the slow formation of service infrastructures. Today the private sector owns 64.7% of all the cultivated land, 64.2% of all plantations, 60% of all meadows and uncultivated lands. 98.9% of all cattle. Though land ownership has improved the living conditions of a significant portion of the rural population, it does not in itself preclude from poverty. Some households find their land more of a liability than an asset and some of them later return the land and deny tax liabilities, on the grounds that the levied taxes exceed the revenue coming from land. A part of village population of borderline and remote settlements (especially married young people) has no apartments and cannot build any. The existing housing is in a very bad condition. Social or cultural buildings are not frequent and do not operate. Many of the remote or borderline villages are inhabited only by the elderly. The remarkable part of the population in the remote regions is deprived of many elements of vital provision. There is no sufficient supply of drinking and irrigation water in many villages [8].

The condition of roads and communications has significantly deteriorated; limited financial resources are insufficient to maintain the existing communications and infrastructure. Commute transportation among different regions of the Republic, which had drastically declined due to transitional difficulties has resumed its work however, still very limited. After a sharp decline, the share of the construction sector in GDP has gradually increased (1990- 17.6%; 1991- 11.2%, 1992-5.7%, 1993-3.9%, 1997-8.1%, 1998-8.5 %, the calculation in current prices¹), mainly due to private construction.

The existing problems regarding the provision of housing are numerous. Among the most significant ones are the devastating earthquake of 1988, which destroyed around 30% the Republic's housing, the severe economic decline following the Independence, the conflict over Nagorno-Karabagh; the energy and transportation blockade imposed on Armenia by Azerbaijan and Turkey. Among other factors contributing to the complicated housing provision should be mentioned;

- outdated Housing Code (active from 1984)
- deepened social inequality due to land and house privatization

¹ Armenian Economic Trends, 1998, Yerevan

- overwhelming dependence of citizens on the State in housing provision
- insolvency of the population
- high level of moral and physical amortization of buildings

The future development of harmonious urbanization in Armenia is complicated by the asymmetric distribution of the population, substantial differences in the economic potential among the central and borderline regions, the earthquake zone, refugees, the stabilization of city's functional infrastructures (environmental protection, architectural equipment, water and energy system, heating systems). Possible ways of overcoming the situation are currently seen in the creation and development of the real estate market, land market, the development of sustainable human settlements with the consideration of social, economic and environmental factors.

The reconstruction of the earthquake zone is seen as a priority for the country and the Priority Project Reconstruction on the Earthquake Zone is aimed at eliminating the perception of the "Disaster Zone". Borderline and high mountainous regions have their specific problems and the Government is seeking approaches to cover these needs.

As for the further enhancement of housing (apartment provision), the main solution is seen in a prudent and effective use of the existing housing fund, the creation of condominiums, the use of lending, leasing, mortgage and other mechanisms while new construction at the current stage is seen only as a supplementary measure.

IV. SUMMARY OF SELECTED HABITAT FOLLOW-UP IN ARMENIA BY NATIONAL PRIORITIES, TARGETS AND STRATEGIES

A. CONFERENCE'S GOALS AND PRINCIPLES

AREAS OF CONCERN	NATIONAL PRIORITIES	NATIONAL STRATEGIES	UPDATE ON CURRENT STATUS AND LEGISLATION
<p>Unsustainable population changes</p> <p><i>Demographic trends</i></p> <p><i>Refugees</i></p>	<p>Provision of housing</p> <p>Full integration of refugees through naturalization.</p>	<p>Assist refugees with shelter</p> <p>Conduct media campaign, seminars and workshops for raising public awareness on the rights of refugees on citizenship and to break the psychological barriers related to naturalization among refugees.</p>	<p>As of Jan 1. 1999, the population of Armenia is 3798239 persons (the actual population is less, due to unregistered migration). The annual growth is 0.2%. Life expectancy as of Jan. 1.1999 is 74.7; (78 women; 71 men) as compared to 73.4 in 1997. Experts are concerned that the gender ratio and the age balance are substantially disturbed, ascribing it both to migration and reduction in the increase in natural growth of the population. The ratio of men has decreased from 48.6% in 1988 to 48.5% in 1998 (expert estimation - 44.6%). The percent of children and persons over 60 has risen tangibly from a factor of 0.692 in 1988 to 0.873 in 1998 [18]. In 1998, in comparison with 1997 the increase in the natural growth of the population reduced by 21.4% and by 32.4% as compared to 1996, ascribed mainly to low birth rate [1]. In 1998, infant mortality was 14.7 (13 for girls; 16 for boys).</p> <p>Refugees</p> <p>As of 01.01. 1998, more than 310,000 refugees, basically all of ethnic Armenian origin, were registered in Armenia. Some 64,000 of them (mainly able bodied men) have temporarily left Armenia for other countries, mainly Russia due to the difficult socioeconomic situation in Armenia. The majority (80%) of refugees from Azerbaijan is of urban background. An estimated 70% of refugees was settled in rural areas and had to face the challenge and difficulty of changing the mode of life. Those who reside in towns and cities are accommodated in various kinds of structures, sheds, containers, former public service buildings, hotels, hostels and apartments. Currently, 33,000 refugees are accommodated in 215 temporary shelters and 362 containers all over Armenia, out of which 9,000 are in Yerevan and 24,000 in the regions. It is estimated that out of 33,000 refugees who live in temporary dwellings, some 13,000 refugees live in hazardous building. According to the Ministry of Social Security (MSS), there are some 14,000-refugee families who need continued assistance. Also, asylum-seekers from non-CIS countries have been arriving in RA in small numbers.</p>

AREAS OF CONCERN	NATIONAL PRIORITIES	NATIONAL STRATEGIES	UPDATE ON CURRENT STATUS AND LEGISLATION
<p><i>Refugees</i> (Continued)</p>		<p>Support refugees who are actively seeking and those who have acquired citizenship status.</p> <p>Mobilize community participation in all aspects of the housing provision to promote "ownership" and long-term sustainability.</p>	<p>The assistance program of the Government of Armenia (GoA) and UNHCR has been supporting the mostly needy refugees with funds and technical input for providing shelter. Since 1993 with UNHCR funds, some 2600 cottages and apartments have been built to accommodate 10,000 refugees. In addition, hundreds of housing and buildings were repaired to improve their living conditions (basic repairs of construction, water, electricity, sewage, etc.)</p> <p>LEGAL FRAMEWORK</p> <p>Armenia ratified the UN Convention of June 28, 1957 and Protocol of 1967 on the Status of Refugees; the Convention on the Reduction of Statelessness and the Convention relating to the status of stateless Persons.</p> <p>Citizenship Law was issued in 1995, however the implementation of a facilitated acquisition for refugees was carried out starting 1998. So far, around 12,000 refugees have acquired citizenship. The still existing fear of losing perceived benefits as well as the current difficult socioeconomic situation in Armenia still is of concern among refugees. A draft of a law was worked out, whereby legal and socioeconomic guarantees are envisioned for refugees (fleeing Azerbaijan in the period of 1988-1992) who have acquired Armenian citizenship. Restricted resources hamper the realization of the state policy on the provision of housing to refugees. The Refugee Law, adopted in 1999, regulates the procedures for asylum seekers and refugees.</p>

AREAS OF CONCERN	NATIONAL PRIORITIES	NATIONAL STRATEGIES	UPDATE ON CURRENT STATUS AND LEGISLATION
<i>Migration</i>	<p>Development of a state migration policy.</p> <p>Revision of old legislation and creation of a new one.</p>	<p>Capacity building in migration management.</p> <p>Creation of implementation mechanisms for the legislation.</p> <p>Creation of a comprehensive Migration information system.</p> <p>Institutional capacity The newly established Department of Migration and Refugees (GoA #244 Decision, April 1999), is expected to have a more effective policy in the regulation of labor migration.</p>	<p>Since 1980, net migration was observed in Armenia. In 1989-1991 there was a net inflow (due to the refugee influx because to the Nagorno-Karabagh conflict). During the years of 1992-1997 according to expert evaluations, migration ranged around 500,000-800,000 persons, which significantly exceed the official figures. Difficult socioeconomic conditions have made people leave for other countries (mainly Russia) in search of work. Since 1995, there has been a decline in emigration, although the trend of net migration continues. Migrants of working age predominate, the elderly constituting a small number among them. Men overweight women among migrants. From 1992-1996, 85% of migrants left for the CIS countries, 15% for non-CIS countries, (9% for the US, 3% - Germany, 1% for Israel) [22]. In the 1997 balance of payments, private transfers (from the Diaspora and from recent migrants) amounted to 67 mln. USD (experts contend that the figure is much bigger, amounting to 200-250mln) [18].</p> <p>Internally displaced persons (IDP): the state has officially identified three groups -i) in result of military activities on the border-line areas (72,000); ii) ecological migrants (including those who had to leave their permanent residence due to 1988 earthquake); iii) economic migrants (in search of job - to and from urban and rural areas) [20]. The state pursues differentiated policy in regard to IDPs in its housing state policy.</p> <p>LEGAL FRAMEWORK</p> <p>There is no Migration Law to regulate the movement and protection of migrant workers. The International Organization of Migration (IOM) initiated five working groups in cooperation with government entities, which have prepared a draft Law on Overseas Employment; a package of documents aimed at regulating recruitment activities (licensing order); requirements for interstate and interagency agreements; a model employer-employee contract form; market analysis; labor migration policy; key functions of a state Labor Migration entity; suggestions on Armenia's joining the 1990 International Convention on the Protection of the Rights of all Migrants and Members of their Families, etc. In the sphere of Migration Information Systems (MIS), the working group worked out a concept paper on developing of MIS,</p>

AREAS OF CONCERN	NATIONAL PRIORITIES	NATIONAL STRATEGIES	UPDATE ON CURRENT STATES AND LEGISLATION
			<p>departure/arrival forms, border management process in RA, conceptual approaches to the implementation program of the border management process in RA, etc.</p> <p>In regard to IDPs, in 1998 the GoA approved a special program on the "Social Economic Development of Borderline Regions" (GoA Decision #307 on borderline, high elevation regions).</p>
Homelessness	<p>Provision with shelter of the most needy</p> <p>Provision with apartments and housing of the needy in the earthquake zone</p>	<p>Creation of means and mechanisms for varying the ways of providing the homeless with shelter</p> <p>Strengthening of social integration</p> <p>Creation of new criteria for registration, adequate to new market demands and realities.</p>	<p>As of Jan. 1, 1998, 145 apartment houses in Yerevan and 289 apartment houses in the earthquake zone are registered as having 3rd degree of damage; 1203 families reside in houses (excluding the earthquake zone) of the 4th degree of damage, subject to demolition. According to preliminary data, 250 families were left homeless in the borderline regions due to shelling. 283 families are deprived of housing space because the land spot were taken for the state or community needs. The number of those who are registered with social services (deprived of any kind of shelter) in Yerevan is close to 100. The persons living in hostels, containers or other temporary dwelling can be regarded as homeless too. Among those living in hostels non-poor are 30% (with 8.62 sq. m. per person), those poor - 32.5% (6.91 sq. m.) and very poor 37.5% (5.28 sq. m.) in urban areas and respectively 53.8% (17.85 sq. m.), 15.4% (7.73 sq. m.) and 30.8% (11.55 sq. m.) in rural areas. Among those living in wagons or containers non-poor are considered 49.2% (11.03 sq. m.) poor are 33.8% (9.4 sq. m.) and very poor are 16.9% (7.64 sq. m.) in urban areas and respectively 50.6% (8.78 sq. m.); 29.9% (6.64 sq. m.) and 19.5% (6.37 sq. m.) in rural areas. Among those living in any other temporary dwelling in urban areas 45.9% (9.43 sq. m.) is non poor, 27.0% (7.13 sq. m.) is poor and 27.0% (5.33 sq. m.) is very poor; respectively 58.8% (10.41 sq. m.); 19.6% (10.52 sq. m.) and 21.6% (6.71 sq. m.) in rural areas. [2]</p> <p>The phenomenon of homeless and vagrant, begging people is new for Armenia. The number of registered vagrant and begging children in RA is 139; out of which 69 are in Yerevan; 7 in Gyumri and 11 in Vanadzor. 325 children are working or living in the street (as of 01.01.1997). Relevant organizations identify psychological (loss of social ties, isolation, poor family</p>

AREAS OF CONCERN	NATIONAL PRIORITIES	NATIONAL STRATEGIES	UPDATE ON CURRENT STATUS AND LEGISLATION
			<p>traditions,) and economic (poverty, low living standards, low income) factors contributing to this process.</p> <p>LEGAL FRAMEWORK Housing Code, 1984; RA Constitution Article 31; Civil Code, 1998 chapters 4, 7; GoA Resolution #701 on the Priority Project Reconstruction on Earthquake Zone, 1998. In 1997 the Government launched an inter-sectoral project initiated by five Ministries, aimed at providing complex rehabilitation of vagrant and begging children. A program has been developed (submitted to GoA in 1998) on creating social centers for the homeless on 30-50 places.</p>
<p>Unemployment</p> <p><i>Officially registered unemployment is of stagnated and nature; it is mainly cyclical and structural</i></p>	Increase in employment	<p>Implementation of institutional reforms, improvement of the legal framework, principles of social partnership and bilateral agreements on labor migration.</p> <p>A shift from passive to active employment policy through; -retraining of the unemployed -stimulation mechanisms for enterprises employing the disabled</p> <p>-Allocation of small grants to the unemployed for starting their business. Promotion of employment by state is carried out through State Employment Services at the Ministry of Social Security.</p>	<p>The officially registered unemployment is rather high (1997-10.8%; 1998-9.3%; 1999 Jan.-October - 11.8%) in Armenia. An increase in 1999 can be also ascribed to the introduction of the Family Allowance System (unemployment adds up to vulnerability scores). However, these figures do not reflect the real situation - according to the Labor Force Survey (MS, 1996) it amounts to 26-32%[19]. In 1998, unemployment concentration was in urban areas (94.4% -mainly due to the fact that those unemployed rural residents who own land cannot be considered as unemployed), with the highest rates in Yerevan – 26.8%; Gyumri – 20%. Among the unemployed women constitute 69.5% [1], which has a decreasing tendency (64.8% as of October 1999). [19]. The labor supply has drastically increased starting the end of 1998 (149,000) and until October 1999 has reached 189,000 persons. The number of the registered unemployed amounts to 171,200. Experts consider that 75% of the actually employed are underemployed. The number of those on forced administrative leave is about 80,000 (as of March 1999 by 9000 reporting enterprises).</p> <p>The “State Employment Services” (SES) established in 1992, is in charge of assisting the unemployed in job-seeking. Since the beginning of 1998, only 5379 persons (out of 149,000) got jobs through the SES. The reason for the low efficiency of assistance in job-hunting could also be ascribed to the fact that in December of 1998 the proportion of demand and supply was one to 189 [1]. Vocational training proceeds very slowly. The scope of re –training</p>

AREAS OF CONCERN	NATIONAL PRIORITIES	NATIONAL STRATEGIES	UPDATE ON CURRENT STATES AND LEGISLATION
<p>Unemployment <i>Continued</i></p> <p><i>Officially registered unemployment is of stagnated nature; it is mainly cyclical and structural</i></p>			<p>is very small (only 111 persons in 1997 and the number of those re-trained is predetermined by the demand from employers). The state created 35 jobs in 1998. Small grants are envisioned for the unemployed to start their business (from the State Pension and Employment Fund). The number of those who received unemployment benefits in October of 1999 was 25% - 42,700 (20,600 in December of 1998) persons and the average benefit was 2500 AMD (equivalent to around 5 USD) [1]. The employer-employee relations are regulated by the Soviet Labor Code, which is obsolete for resolving the currently existing labor disputes. The situation is further aggravated by the inaction of trade unions. The Confederation of Trade Unions involves 26 branches and formally comprises 941 649 members, about 65% of which are officially employed. The ratio of expenditures on labor market programs (as % of GDP in 1998) was 0.079%.</p> <p>LEGAL FRAMEWORK</p> <p>The RA Law on Employment of the Population adopted in December 1992 and the new RA Law on Employment - in December 1996. The latter regulates the legal, economic and organizational provisions of employment (however, the law needs certain improvement in regard to contracts). The Labor Code, adopted in 1976, fails to regulate present relations. There are no state mechanisms for the regulation of labor agreements and supervision of labor relations. The Civil Code adopted in May 1998, defines the legal status of those involved in civil interactions, the basis and the implementation procedure of rights to private, real estate, intellectual property; regulates contractual and other responsibilities. It also has certain provisions related to the family, labor, human rights relations.</p>
<p>Lack of basic infrastructure and services</p>	<p>Maintain and enhance the narrowing access to basic services and infrastructure.</p>	<p>Adjust service facilities to society's current needs and demands.</p> <p>Make service systems self-sustainable.</p>	<p>According to official statistics, the housing fund is highly equipped with communal facilities (central heating, hot water, gas, etc) since their presence and not the actual rendering of services is taken into account e.g. 96.4% of households have access to water; 93.4% to sewerage; 100% to electricity; 82% to telephone; 98% to potable water [9].</p> <p>According to the preliminary results of the survey of 3600 households,</p>

AREAS OF CONCERN	NATIONAL PRIORITIES	NATIONAL STRATEGIES	UPDATE ON CURRENT STATUS AND LEGISLATION
			<p>sponsored by WB and carried out by MS in 1998-1999, access to drinking water is 86%; provision with sanitation and hygiene facilities is 67%; the water tap is in the house of the majority of households that have centralized water (78.6%). One hour of water supply have 8.7%; 3-4 hours 21.7%, while 48.2% have six and more hours of water supply. At the same time, 0.3% of houses included in the centralized water supply system do not receive water at all. The water fee is 420 AMD per capita per month, since there are no water gauges installed (the process is underway); irrigation water fee is 3.80AMD per m³ (even in this case, it is difficult to collect the irrigation fee). As of January 1, 1999, the population is given electricity 24-hours a day (resumed since 1996). However, due to the insolvency of the population, many are deprived of electricity (one k/watt is 25 AMD). Since October 1999, special gauges have been introduced with peak off-tariffs. Only 114 streets (970 in 1989) are lit in Yerevan. Electricity consumption per capita is 1631 kwatt/hours (1593 in 1997). Armenia was largely gasified (85%) however, due to the energy blockade, gas supply was almost fully stopped. It has been restarted, however, in very limited volumes. Sanitation conditions of refuse pipes in residential houses are deplorable. In Yerevan, refuse collection tariffs vary from 80-200 AMD per person per month.</p> <p>Main telephone lines (per 1000 persons) were 1.30 in 1998 (1.28 in 1997); the number of main telephones as of October 1, 1998 is 563413 units, out of which 88.1% is installed in apartments. From January-September of 1999, the number of telephone subscribers has reduced by 2.7%, due to high telephone tariffs and the insolvency of the population [1; 3]. The number of post offices (per 1000 persons) was 2.4 in 1998 (2.2 in 1997) [19]. There are 900 post offices in RA (86 in Yerevan), 14 render express mail services, money order transactions are carried out with 22 countries.</p> <p>Intercity transportation (30% private and 70% state owned public limited companies) is mainly via buses and minibuses. Daily, 1000-1500 passengers are transported from/into regions. Urban transportation has improved since August 1, 1998. Daily 700-800 thousand people use transportation services (the fare is equivalent to 10 cents) in Yerevan [23].</p>

AREAS OF CONCERN	NATIONAL PRIORITIES	NATIONAL STRATEGIES	UPDATE ON CURRENT STATUS AND LEGISLATION
Increased vulnerability to disasters	<p>Creation of a comprehensive and effective system preventing dependency on disasters.</p> <p>Reinforcement of the existing constructions</p> <p>Awareness campaign for the public at large.</p>	<p>Implementation of measures for the prevention of natural disasters, danger risk and risk factor reduction.</p> <p>Establishment of an insurance system and its operability.</p> <p>In the elimination of disaster consequences, the state support must be implemented in a lump sum allowance for those having victims and handicapped members as well as damaged housing (it is suggested that the rehabilitation of the private property is carried out at the expense of owners).</p> <p>The works on the prevention of disaster, further development and other possible dangerous phenomena must be planned for and implemented under the sponsorship of the State by respective state management organs.</p>	<p>Armenia is located in a disaster prone zone, in which most of the existing types of disasters are potentially present. The major recent disaster in Armenia was the earthquake of 1988, which involved around 40% of RA territory, killed over 25,000 people and left almost 500,000 homeless and destroyed 25% of country's industrial potential.</p> <p>According to a survey, conducted by the Center of National Survey for Seismic Protection, the breakdown of the damage caused to Armenia by different types of hazards during 1988-1998 is as follows; earthquakes - 94%; mudslides - 3.15%; transport accidents - 1.5% landslides and rock falls - 1.2%; floods - 0.15%.</p> <p>The body responsible for the coordination in the disaster management is the Emergency Management Administration (EMA), established in 1991 at the Government of Armenia.</p> <p>LEGAL FRAMEWORK</p> <p>GoA Decision 726, November 1998 on "Policy Concept on State Intervention in case of Natural Disasters" to combat natural and man-made disasters, which are divided into four categories at the republican, marz, community and individual levels. Works related to natural disasters are classified as prevention, risk reduction and permanent implementation of planned actions.</p> <p>GoA Resolution #429, June 10, 1999 on approving the complex program on reducing the seismic risk in the RA territory, since Armenia is almost entirely in the seismic zone, the earthquake force is around M=7.1; the average depth is 10 km.; the recurrence of earthquakes with M=5.5 force is about 30-40 years.</p> <p>GoA Resolution #392, June 7, 1999 on approving the complex program on reducing the seismic risk in the city of Yerevan. The location defined by the Resolution and the approved complex program is ascribed to the extremely high concentration of population; lower seismic resistance of buildings than required, the existence of dangerous productions in the proximity; low level of public awareness and disaster preparedness among the authorities, the higher management and the population.</p>

AREAS OF CONCERN	NATIONAL PRIORITIES	NATIONAL STRATEGIES	UPDATE ON CURRENT STATUS AND LEGISLATION
			In both Resolutions, activities are designed in three directions i) prognosis of the seismic risk; ii) evaluation of the seismic risk, iii) reduction of the seismic risk.
Poverty Eradication in the context of sustainable development	<p>To prevent the emergence of structural poverty.</p> <p>To reduce extreme poverty.</p> <p>To develop a national anti-poverty concept and plan of action.</p> <p>To secure more targeted pro-poor social assistance</p>	<p>Implementation of a complex of activities allowing the state to concentrate its resources and through targeted distribution to have a substantial impact on poverty alleviation.</p> <p>Basic assistance tailored to the needs of the most vulnerable groups and individuals who have no other source of support also will be given priority.</p> <p>Introduction and further improvement of the Family Allowance System for poverty alleviation.</p>	<p>Poverty in Armenia is considered to be of transitional nature, however, the trends of structural poverty are emerging. The poor in Armenia constitute 54.7% of the population (unable to secure subsistence level), out of which 27.7% is very poor (below the food poverty line, i.e. unable to secure minimal nutrition), among them 8-9% are extremely poor, those whose expenditures on food constitute 40% of the median of average food expenditures. The above figures are based on the physical survival calculated in regard to 2100 kcal per day. (In case of 2412 kcal per day, as is recommended by the RA Ministry of Health, poor families will amount to 84%(41% of extremely poor and 43% of poor families [19]). The severity of poverty is 11%, the depth is 21%, both indicators show that the majority of the poor are far below the poverty line[2]. By geographical distribution, incidence of poverty varies substantially among Marzes - from 38.1% in the Armavir Marz to 63.1% in the Shirak Marz. Very poor seem to be most concentrated in the borderline regions (27.8% of urban and 30.5% rural); high altitude regions (26.8% of rural); the earthquake zone (33.6% of urban and 25.3% of rural). The very poor are households with eight or more members (40.2%); four and more adults with children (31.7%); three adults with one or more children (27.4%); elderly couples without children (24.5%), etc. Higher education in most cases contributes to getting out of poverty pockets. The very poor constitute the highest number among the unemployed (36.1%). Extreme poverty is slightly skewed towards women (27.1% is men and 28.2% women)[2]. The sex distribution among the poor as of 1996 is 53% -women and 47% -men [13]. Enhancement of employment, access to basic social services, the improvement of the social safety net, etc. are considered indispensable prerequisites for poverty eradication. The state activities in this regard are yet evaluated as of not sufficiently effective and efficient.</p>

AREAS OF CONCERN	NATIONAL PRIORITIES	NATIONAL STRATEGIES	UPDATE ON CURRENT STATUS AND LEGISLATION
			<p>LEGAL FRAMEWORK</p> <p>RA Constitution, 1995; The Civil Code, 1998; State Program on the Family Allowance System; Program for Social Security and Insurance for 1999-2001. Draft Law on State Allowances; Program for Social Security and Protection for 1999-2001(budget allocations through the State Pension and Employment Fund and the Family Allowance Fund). There is no officially adopted poverty line or a minimum consumption basket (MCB). There is no state anti-poverty strategy, however the Family Allowance System is expected to be a tool for poverty mitigation.</p>
<p>The need to strengthen the family as the basic unit of society</p>	<p>Development of policies and laws that support family and its stability.</p> <p>Assistance to single-parent families as one of the most vulnerable groups.</p> <p>Socioeconomic support to the family as part of social and economic development policies.</p>	<p>Elaboration of a "Family Concept" which would spell out the policy on family development, family classification, ways of assistance, rights and responsibilities</p> <p>Preservation and enhancement of family values.</p>	<p>The number of marriages in 1997 was 3.3 (per 1000 persons), 1998 - 3,0; the number of divorces in 1997 was 0.6 (per 1000 persons); and 0.4 in 1998. In 1998, in comparison with 1997 the natural growth reduced by 21.4% and by 32.4% as compared to 1996, ascribed to low birth rate [1]. At present, the average ratio of children as of 100 fertile women (15-49 of age) is 130, while the required number to secure reproduction of the population is the average of 250 children. [3]. According to expert evaluations, the deterioration of family structure can be seen in the decline in the birthrate, the curtailing number of marriage rates, decreased stability and solidarity in families, and a threefold increase in the ratio of single-parent families [18]. In 1998, in the composition of households married couple with children constituted 38%; married couple without children - 8%; two and more couples with or without children-16%; mothers with children - 8%; fathers with children-3%; married couple with or without children with one of the parents - 12% [13]. In 1998, as compared to 1997, the incomes of the population exceeded by 17,3%, while the expenditures exceeded by 15.6%. Out of overall expenditures the population spent 88.3% on the purchase of goods and services, 3% on mandatory dues, savings and securities made up 1.0% [1]. As of Jan. 1 1999, 230, 000 families (out of overall 850,000 according to the official data and around 700,000 by energy subscribers) are included in the Family Allowance System. The ratio of food expenditures in the MCB -minimum consumption basket (around 66USD) is 47%; The average per capita incomes amount to</p>

AREAS OF CONCERN	NATIONAL PRIORITIES	NATIONAL STRATEGIES	UPDATE ON CURRENT STATUS AND LEGISLATION
			<p>55% of MCB, average salary amounts to about half the minimum rates of salaries and pensions make up 8-11% [19].</p> <p>LEGAL FRAMEWORK</p> <p>RA Constitution Article 32 - "The family is the natural and fundamental cell of society". Family, motherhood and childhood are placed under the care and protection of society and the state. There is no formulated document of the state policy on family development, its formation and composition. The new Code on Marriage and Family is being elaborated. According to the currently active Code on Marriage and Family, adopted in 1969, only the state is entitled to regulate the marital and family relations in the country.</p> <p>The Family Allowance System was introduced in Armenia starting Jan 1. 1999 and came to replace all the previous forms of social assistance, allocated through the vulnerability category classification of the population. The average family allowance is 6000-7000 AMD.</p>
Citizens' rights and responsibilities	<p>Enhancement of civil rights on housing.</p> <p>Adoption of new principles in the field of apartment policy, defining the frame of obligations and responsibilities of the state and citizens,</p>	<p>Establishment of institutional, legal and financial bases, insurance and taxing field aimed at creating a balanced and conducive atmosphere for the state and non-state, private public and other organizations, and groups (individuals).</p> <p>The State, apart from volunteer (towards refugees, lonely pensioners, disabled, families of killed fighters, etc) and mandatory interventions (roads, objects of security or vital</p>	<p>In 1998, in comparison to 1997, the overall housing fund increased by 1752.700 sq. m. (2.9%), out of which 149800 sq. m. (8.5%) through new construction (the rest through corrections and clarifications). Each household has an average of 52.2 sq. m. of housing, and each member - 12.1 sq. m. In 1998, the 71,000 sq. m. of housing was inhabited, out of which 39.4% is due to new construction, and 60.6% - through free apartments. 283 families are deprived of housing space because the land spot were taken for the state or community needs. In 1998, 1256 families received apartments; 53575 families are in queue for housing (97.5% in urban and 2.5% in rural areas). From these families 4.3% live in hostels, 4.4% in semi-destroyed and damaged housing, and 41.2% in domiks. As of Jan 1. 1999, 0.6% of the overall housing fund was defined as damaged housing, where 20947 persons live [3]. The current housing policy is built on an assumption that the right to housing does not imply guaranteed housing provision. As a rule, citizens should themselves take care of finding adequate housing for themselves and their families, taking into consideration their abilities, preferences and desires. The fact that no complications have emerged yet in housing</p>

AREAS OF CONCERN	NATIONAL PRIORITIES	NATIONAL STRATEGIES	UPDATE ON CURRENT STATUS AND LEGISLATION
	taking into account all peculiarities (human and financial factors, taxes, etc).	importance, etc.) and state responsibilities, can also be the guarantor of the citizen and his/her property and creator of conducive opportunities for the maintenance or purchase of housing.	distribution, regulated by the outdated Housing Code, can be explained that it is done in a very restricted manner and to specific selected groups of beneficiaries. LEGAL FRAMEWORK The RA Constitution stipulates the rights of RA citizens, e.g. Article 31 reads "Every citizen is entitled to an adequate standard of living, to adequate housing for himself or members of his family as well as to the improvement of living conditions. The state shall provide the essential means to enable the exercise of these rights"; Article 28 - "Everyone is entitled to private property and inheritance... The owner may be deprived of private property only by a court in cases prescribed by the law". Civil Code, Chapter 7, (1998); Housing Code, 1984; the Law "On Liabilities for the Violations in the Urban Development Sector, 1999 (defines legal basis of liabilities in RA Urban Development sector to protect the interests of citizens, society and the state as well as to secure the implementation of requirements of legislative acts, standards and rules).
Solidarity with the disadvantaged and vulnerable <i>People living in the earthquake zone;</i>	Provision of housing to the most needy Revitalization of the declined economic potential and employment creation Establishment and realization of a comprehensive approach in restoring	Provision of housing in the earthquake zone ² , dealing with the alternatives to new construction (it is to be implemented through a careful balance of three program elements; physical, social and financial planning) Creation of favorable conditions (interest-free long term loans, allocation of free of	The earthquake of 1988, which covered more than 40% of the RA territory (with about 1 mln people) almost entirely destroyed the city of Spitak and the great part of villages in the Spitak region, essentially destroyed Gyumri, (80% of the housing, public and production buildings were ruined or seriously damaged). In general 19 regions and towns suffered from the earthquake. About 70,000 families live in temporary shelters (mainly in the earthquake zone). Problems in the Earthquake zone are numerous, e.g. poverty (63.1%) and unemployment (22.2%) are highest in the Shirak Marz [2; 22]. Through the WB credit, the Earthquake Rehabilitation Zone Project , 2864 housing units were completed, new technologies were established for strengthening the existing structures, the completion of 10 factories was assisted. Municipal services included water piping to the main cities and deprived communities. More than 40 km of water piping was either installed

² Earthquake zone, A New Housing Strategy for the Earthquake Zone – RA, prepared for the Armenian Municipal Development Project, WB, Contract MDP. The Urban Institute, Washington, D.C. in Association with The Center for Policy Analysis at the AUA, and The Institute for Urban Economics, Moscow. March, 1999

AREAS OF CONCERN	NATIONAL PRIORITIES	NATIONAL STRATEGIES	UPDATE ON CURRENT STATUS AND LEGISLATION
<p><i>Border-line and high -elevation regions</i></p>	<p>the communications, physical infrastructures, and preservation of the industrial potential of the regions of high risk.</p>	<p>charge land plots, allocations from the state land reserve fund under the jurisdiction of rural communities, etc).</p> <p>The usage of means and resources for priority development of border-line regions; their empowerment through strengthening the infrastructure, intra-republic and long distance communication</p>	<p>or repaired, assistance was provided in rehabilitating public buildings.</p> <p>Construction in the Earthquake zone from 1989-1998.</p> <p><i>Dwelling-houses</i> – 3399,400 sq. m; In 1998 - 100,400 sq. m.</p> <p><i>Schools</i> - 105 new secondary schools with 39599 pupil seats were put into operation; 25 secondary schools with 12999 pupil seats were reinforced; 4 wooden secondary schools with 1541 pupil seats were constructed. In 1998, 64 secondary schools were reconstructed.</p> <p><i>Pre-school Institutions</i> – 40 new pre-school institutions with 8089 seats were put into operation; 10 pre-school institutions with 2656 seats were reinforced; 5 were reconstructed.</p> <p><i>Clubs and cultural centers</i> - 2886 clubs and cultural centers were exploited.</p> <p><i>Hospitals</i> - 25 hospitals with 1901 beds and 14 new polyclinics for 3048 visits per shift were put into operation; 4 polyclinics for 900 visits per shift were reinforced; 2 wooden hospitals with 208 beds and 3 wooden polyclinics for 750 visits per shift were constructed. In 1998, 12 hospitals and three polyclinics were reconstructed.</p> <p>In 1998, the reconstruction of the mother canal of the Talin Irrigation System, Talin –Shirak subsidiary canal, Shirak mother canal, Aparan and Mantash reservoirs, irrigation pump of the Karnut and Samaghbyur reservoirs, dikes and towers were completed. Water-line of Ijevan town; irrigation and fresh water pipe-lines correspondingly with 35.2 and 48.7 km lengths were put into operation, including in Aragatsoth, Lori, Tavoush and Shirak Marzes; in Gyumri town 815 linear meters of sewerage were repaired, in Tavush Marz, 75.7 km. of gas supply-lines were repaired.</p> <p>High Elevation and Border Line Regions</p> <p>According to preliminary estimates, 250 families were left homeless due to bombing in borderline regions. The incidence, depth and severity of poverty all over the country varies depending on the altitude of the settlement. The percent of poor in low altitude (under 1300m) areas is 45.7%, while 40.9% of Armenia's rural population resides in this altitude. In medium elevation (1300-1700m) regions poverty incidence is 48.4%. Out of overall rural population, 23.4% live in this altitude. In high elevation (above 1700m)</p>

AREAS OF CONCERN	NATIONAL PRIORITIES	NATIONAL STRATEGIES	UPDATE ON CURRENT STATUS AND LEGISLATION
	Implementation of targeted pro-poor social policies	<p>Geographic targeting to high altitudes, border zone and earthquake zone has been used by the government to target special needs or hardships in these areas.</p> <p>Provision of certain privileges to those who suffered from the illegal activities in the past (repressed and deported)</p> <p>Integration of the disadvantaged through the availability of access and providing equal opportunities</p>	<p>regions, the incidence of poverty is 50.4%. Out of the rural population, 35.7% live in high elevation regions. By geographical distribution, incidence of poverty varies substantially among Marzes from 38.1% in the Armavir Marz to 63.1% in the Shirak Marz. Very poor seem to be most concentrated in the national border areas (27.8% of urban and 30.5% rural), high altitude regions (26.8% of rural) and the earthquake zone (33.6% of urban and 25.3% of rural). Unemployment is also one of the highest in these regions. Internal migration is especially intensive from these areas and very often only the elderly remain in the remote and high elevation villages.</p> <p>LEGAL FRAMEWORK</p> <p>GoA Resolution #701, 1998 Priority Project Reconstruction on Earthquake Zone, which envisions 26841 houses for rehabilitation. The Concept on the Urgent Issues of the Borderline and Mountainous Settlements, 1999; in response to GoA Decision #246 1999, whereby the concept program on resolving the urgent issues of borderline and mountainous regions was endorsed and put into force since 1999 April 21. GoA Decision #756, 1998 On High Elevation Settlements; GoA Decision #307 On Borderline, High Elevation Regions. According to the RA Law on State Border, the territory up to 5 km. from the border into the country is regarded borderline area. There are 200 settlements in this area located in 173 communities. A Commission was set to inspect unused buildings, which after some reconstruction or changes could be used as housing for the most vulnerable layers of population all over the Republic (the information is transferred to Marzes). Certain housing privileges are envisioned for repressed persons by the RA Law on the Repressed Persons, 1994 (whereby long-term loans are allocated to them and the families) and for the member of the families of fallen freedom fighters by the RA law on Servicemen, 1999. The law also envisions privileges and state responsibility for housing provision and/or long-term loans for housing construction.</p> <p>The MSS is currently developing a National Program of the Rehabilitation of the Disabled, to be launched in 1999; Improvement of in-home services for the lonely elderly and the disabled, approved by the Government.</p>

CONFERENCE'S SELECTED COMMITMENTS

COMMITMENTS OF THE CONFERENCE	CURRENT STATUS
<p>ADEQUATE SHELTER FOR ALL</p> <p><i>There is certain contradiction between the law and the normative act of registering the housing fund and the distribution in the earthquake zone. There is an urgent need for the adoption of the conceptual principles in the housing policy.</i></p>	<p>CURRENT DATA</p> <p>Housing Construction In 1998, block of flats with an overall (useful) surface of 301.800 sq. m. were built (118.7% of the previous year). The construction was carried out through the financial contribution of the population - overall surface of housing apartments (useful) - houses 230,200 sq. m.; state budget - 44,500 sq. m. (60. % of the year's order); World Bank credit - 13,900 sq m.; Hayastan All Armenian-Fund - 2,600 sq. m.; UNHCR - 4,400 sq. m.; Russian Federation budget - 4,700 sq. m.; resources of enterprises - 1,500sq.m. The capital construction carried out for 1998 is worth 75667,7 mln. AMD or 117% as compared with the previous year.</p> <p>About 70,000 families live in temporary shelters "domiks" (mostly in the earthquake zone): There are also 85416 summer houses (60232 in the proximity of Yerevan), which are not included in the housing fund, since they are of temporary nature and are not equipped with housing facilities. The living space per household member among the non-poor in the urban areas is 12.67 sq. m. and 20.06 in rural areas. The poor have 10.32 sq. m. in urban and 16.48 sq. m. in rural areas. The very poor have 9.43 sq. m. in urban and 14.69 sq. m in rural areas.</p> <p>LEGAL FRAMEWORK</p> <p>The Housing Code, 1984(already outdated to resolve current housing issues).</p> <p>Law on the Privatization of the state, public and community housing fund in the Republic of Armenia, 1993. The law defines the main principles for the privatization of the state housing fund and the public housing fund and community housing (living apartments and other territory under housing) as well as secure the effective maintenance and use of the housing fund.</p> <p>INCOMPLETE CONSTRUCTION</p> <p>GoA #358 Decision, 1996 on "Privatization of State (public) Residential Houses (apartments) of Incomplete Housing Construction Attached to Citizens" spelling out the privatization procedure of the above-mentioned housing. GoA #110 Resolution, 1997 "Approving the Procedure of Making Stock-taking Inventory with the Management of Apartment-Construction Co-operative Organizations and the Shareholders". GoA Resolution #701, 1998, "Priority Project on Earthquake Reconstruction" envisions 26841 houses for rehabilitation. Law on Urban Development, 1998 (defines the objectives of RA Urban development and regulates relevant relations).</p>
<p>PARTICIPATION AND GENDER EQUALITY</p>	<p>CURRENT DATA</p> <p>Women elected to the Parliament in 1999 constitute 3%(6% in the previous Parliament). The women working in self-governance bodies make up: deputy mayors - 4%; municipality staff- 38%; staff of the community - 38%; mayors of the village - 2%; staff of the village self-governance-33%. There are no women mayors or deputy -mayors of cities. The economic activity of women in urban areas is 55% and 77% in rural areas. Women's wages constitute 48% of men's wages</p>

<p>COMMITMENTS OF THE (P)</p>	<p>CURRENT STATUS</p> <p>...the prevalence of women in spheres with low salaries, mainly education, culture, health).</p> <p>...small and medium enterprises (SME). Expert ... women-led SMEs make up 15% in Yerevan and 2,1% in the regions. Women-led enterprises prevail in trade (15%), service (16.3%), while in production they make up only 6.3%.</p> <p>Women led households (mothers with children) constitute 8% (however it should be noted that their number is proportional to migration), single women younger 60 -2%, single women of 60 and older – 6%[13]. Women are more active in civil society, around 12% of NGOs deal with women's issues.</p> <p>The Government is promoting the participation of women through the organization of seminars, workshops, facilitating the provision of credits to women, securing their participation in the Human Rights Commission and the Commission on Constitutional Amendments attached to the RA President.</p> <p>LEGAL FRAMEWORK</p> <p>RA ratified the UN Convention on the Elimination of all Kinds of Discrimination against Women; Convention on the Nationality of Married Women; Equal Payment to Men and Women for the Similar Work. Fundamental rights and freedoms are safeguarded by RA Constitution (Articles 4, 14-42, 29-34). Certain privileges for women are stipulated by the Electoral Code (adopted in 1999) whereby women should comprise no less than 5% in party lists in proportional system elections; equality of property rights are ensured through the Law on "On Private Property"(1993); On Privatization of Public Property"(1997). The "Law on Provision of State Pensions to RA Citizens (1995) ensures that state pension rights of Armenian women which currently comes to effect from the age of 55 (men –60).</p> <p>The existing Labor Code prohibits any gender discrimination in employment. The planned new Labor Code will establish privileges for women and nursing mothers in accordance with the market economy requirements.</p> <p>Men and women have equal rights when entering into marriage, in the course of marriage and divorce (Marriage and Family Code of RA;) The norms of the Criminal Procedure Code refer equally to men and women.</p> <p>The National Concept Paper and the Plan on the Improvement of Women's Status and their Empowerment in Society for 1998-2000 were adopted in 1998. Among other urgent issues, the Action plan also refers to women's rights, envisions to carry out expert gender review of the RA legislation, increase representation of women in the decision making process; design and implement programs securing women's employment, etc.</p>
<p>SUSTAINABLE HUMAN SETTLEMENTS</p> <p>Prevent the territorial</p>	<p>CURRENT DATA</p> <p>Armenia, during the Soviet era, acquired a large net of infrastructure, which covered the entire territory of the Republic. Due to overall economic decline, serious problems emerged in regard to preserving the access of the population to basic social services, the maintenance of the physical infrastructure, service delivery etc. A number of villages do not have adequately telephonized systems. The cultural and social institutions (clubs, centers of leisure, etc) are not used in their</p>

COMMITMENTS OF THE CONFERENCE	CURRENT STATUS
<p>development of settlements which are surpassing the "percentage of risk"</p> <p>Create new city type settlements with the help of administrative changes [8]</p>	<p>immediate purpose. In the overall 871 rural communities, the population is distributed as follows – small villages up to 500 residents – about 257; with up to 5000 residents - up to 569; with up to 10,000 inhabitants - 29; and one community with population over 10,000. The current policy is to aggregate service provision and centralize it for small settlements. Changes in the main indicators of the Health Sector from 1993 to 1997 show a decrease in the number of hospitals from 182 to 178; of hospital beds (per 1000 people) 8.3/7.0; polyclinics and out-patient clinics 517/ 497; physicians (thousands) 13.8/13.0. occupation of hospital beds 161/141.</p> <p>At present there are total of 1418 schools (38% in urban and 62% in rural areas). Despite the official data on low dropouts, experts contend that only around 60% of the original pool of the first grade students finishes the 10th grade. The dropout rate is higher among boys and is more widespread in rural areas. Officially, repetition rates are very low. In 1997, per student expenditures amounted to 63USD (in 1985 it was 600USD equivalent), renovation expenditures were 2USD per capita. In 1998, the student/teacher ratio was 11:1. The teaching staff, previously highly qualified was forced to find new ways of earning and non-qualified staff is often recruited to refill the gap. This problem is more acute in the rural areas.</p> <p>The Ministry of Urban Development in the implementation of the GoA instructions, prepared the analyses of master plans of 22 cities, out of which only Yerevan, the capital is considered a big city according to international standards. In response, certain sums were allocated from the state budget. All 22 cities have a master plan of 30-40 year –old of cartography and need new information and investigation.</p> <p>Irrigation - The overall irrigation system consisting of 3,369 km. of main and secondary canals, 15,128 km of tertiary canals, 403 large and small pump stations, 1,276 tube-wells and 945 artesian wells, included into 14 main conveyance systems and a collective-drainage network of 1609 km, has considerably deteriorated because of the absence of the appropriate resources and because of the economic crisis and transition period. The Armenian Government in cooperation with the World Bank and International Fund for Agricultural Development is working on rehabilitating the most deteriorated sections of the main and secondary canals of the 8 significant systems, three biggest pump stations, 160 tube-wells and 4 dams. It has succeeded in reducing irrigation losses by 20% and forming Water Users Associations.</p> <p>Energy –the GoA in cooperation with the World Bank, EU TACIS, EBRD, OECF, USAID, Federal Republic of Germany has been implementing a number of projects, e.g. "Power Maintenance Project, Electricity Transmission and Distribution Project, INOGATE; Hrazdan Unit # 5 Thermal Plant Project etc, which allowed to restore a 24-hour provision of electricity to the population, to restore 2 out of 4 units and the Gyumush hydropower plant, improve the availability and efficiency of 600 MW thermal generation capacity; provide safety to the Armenian nuclear station and the energy sector.</p> <p>Transportation - The GoA in cooperation with the World Bank, EU TACIS, EBRD, UNDP has initiated a number of projects, e.g. Highway Project, Assistance to Transport Sector, TRACECA, Zvartnots Air Cargo Terminal Project, Support to Civil Aviation which enabled to reserve the national network of roads, reconstruct about 560 km highways, institutionally</p>

COMMITMENTS OF THE CONFERENCE	CURRENT STATUS
	<p>strengthen The Armenian Road Directorate, improve the Yerevan public transport services, improve airway services, improve the communications with neighboring countries, etc.</p> <p>Projects and activities in the agricultural sector initiated by the GoA, in cooperation with donors and bilateral donors include the Agricultural Cooperative Bank of Armenia (completed and acts independently); EBRD – Agricultural Wholesale Market Project (EBRD) Food System Restructuring Program (UASID); provision of privileged loans for agricultural goods and sales program (USDA, UMCOR, VOCA, OXFAM); Food Security Program for Armenia (Federal Republic of Germany); Agricultural Reform Support Program (World Bank); North-Western Regions Agricultural Development Program (IFAD); etc.</p>
FINANCING HUMAN SETTLEMENTS	<p>CURRENT DATA</p> <p>The budget of communities is comprised of locally levied land tax, property tax (about 95%), of the income tax, state dues, local dues (about 15%) and resources allocated through financial harmonization (subsidies allocated from the state budget to communities). Currently, most of communities (70%) are mainly dependent on the federal state budget and cover only 20-30% of their needs. The community budget is divided to administrative and fund budgets. The administrative part is envisioned for current expenditures, while the fund budget incorporates incomes and expenditures directed to the improvement and development of the community. In the majority of communities (more than 60%) the main bulk of current expenditures (40-50%) goes on the renovation of kindergartens, pre-school institutions, salary payment; the second biggest bulk goes to covering the works on the communal and housing maintenance. About 10-20% is spent on the personnel of local self-governance apparatus.</p> <p>Other financial resources may be exerted through the cooperation with international organizations, further enhancement of the realty market, leasing market and credit market for communities. The program on the allocation of apartments through certificates, which is currently under discussion, will enable the communities to enhance their financial resources. All housing fund is under the jurisdiction of communities.</p> <p>LEGAL FRAMEWORK</p> <p>Law On Local Self-governance, adopted June 1996; Law “On the Territorial-Administrative Division of the Republic of Armenia”; Law “On State Dues”. The Law determines the definition of a state due, its types and size, those paying dues, the conditions for levying the due, returning it, granting privileges, and other relevant issues.</p> <p>Law “On the Budget System of the Republic of Armenia” adopted in 1997, June. The law defines the general principles, defines the state budget and main directions and programs sponsored through the state Budget. It also stipulates the community budgets.</p> <p>Law “On Financial Harmonization” adopted 1998, November. The Law defines the principles of financial harmonization (subsidization), the calculation and clarification procedures for the financial harmonization allocated from the state budget</p>

COMMITMENTS OF THE CONFERENCE	CURRENT STATUS
	<p>to communities. Law "On Local Dues" adopted 1997, December. The Law introduces the definition of the local due, which is levied for the community budget. Law on Property Tax" adopted in 1997, December.</p> <p>The GoA Decision on the creation of a commission to work out the concept of hypothecate crediting of apartments Decision #701. In accordance with the RA Prime Minister's decree, a governmental commission was established, which works on the concept of Hypothecate loans for apartments. In comprises specialists from Russia, Sweden and will complete the work by the end of 1999 to be submitted to GoA. The program envisions credits and loans for housing construction enforced by a collateral (new construction, share, etc) and for the purchase of housing without the allocation of state means but with the state sponsorship [5].</p>
INTERNATIONAL COOPERATION	<p>INTERNATIONAL COOPERATION IN HOUSING CONSTRUCTION [5] (more detailed see point B)</p> <p>Completed Construction (number of apartments)</p> <p>1993</p> <p>1994</p> <p>1995</p> <p>1996</p> <p>1997</p> <p>All Financial Sources (total)</p> <p>5690</p> <p>4000</p> <p>4480</p> <p>2060</p> <p>4120</p> <p>State budget</p> <p>3370</p> <p>1290</p> <p>-</p> <p>-</p> <p>235</p>

COMMITMENTS OF THE CONFERENCE	CURRENT STATUS
	World Bank
	510
	380
	1500
	545
	525
	Pan Armenian Fund
	-
	405
	220
	50
	125
	UNHCR
	-
	-
	360
	-
	310
	Local budget
	-
	680
	50
	-
	-
	Funds of Enterprises
	115
	20

COMMITMENTS OF THE CONFERENCE	CURRENT STATUS
	<p>170 20 25</p> <p>Citizen's means 1700 1230 2175 1450 2905</p>
ASSESSING PROGRESS	<p>The Ministry of Urban Development carries out, in accordance with its thematic programs the following;</p> <p>Annual collection and analyses of urban and housing indicators in RA and the city of Yerevan.</p> <p>A creation of a databank on urbanization and urban development.</p> <p>A new program on the rehabilitation of the earthquake zone.</p> <p>Modernization of the water supply system.</p> <p>Modernization of communication routes and creation of a packet of normative and technical documents.</p> <p>Elaboration of a concept of the housing policy in RA.</p>

STRATEGIES FOR IMPLEMENTING THE PLAN OF ACTION AND ACTIVITIES UNDERTAKEN BY THE GOVERNMENT:

PLANS OF ACTIONS	STRATEGIES/GOALS/ CONCERNS/ RECOMMENDATIONS	GOVERNMENT ACTIVITIES
ACTION TO BE TAKEN TO ACHIEVE ADEQUATE SHELTER FOR ALL AND SUSTAINABLE HUMAN SETTLEMENT DEVELOPMENT IN URBANIZED WORLD	<p>Transition to a private market for the exploitation and distribution of the existing housing, establishment of a insurance system</p> <p>CONCERNS - lack of funding in the state budget for 1999 allocations for the Urban Development of Yerevan. Urgent reconstruction is an imperative for the reconstruction of old and damaged buildings especially in Kond and Achapniak districts</p> <p>Insufficient knowledge of economic and juridical items, the absence of financial support (loans, credits) mechanisms.</p>	<p>According to the RA Ministry of Justice, in 1998, 13825 apartments and houses were sold out of which 64.4% in Yerevan. The sale of housing has reduced by 5.3%; the sale of private residences increased by 9.4%. The market price of apartments and houses is at least twice higher than the registered price. [1].</p> <p>Apartment issues programmed by the state are reflected in the Plan of Economic Development of the country. They are considered of priority in the state territorial detailed plans/documents of urbanization and the Outline of the Master Scheme for the Settlement of Territorial in the Republic of Armenia. In regard to unfinished residential housing, the RA has instituted approaches concerning buildings and apartments constructed on governmental and co-operative funds. By the GoA Resolution #358, 1996, on "Privatization of State (public) Residential Houses (apartments) of Unfinished Housing Attached to the Citizens" established the privatization procedure of those state (public) residential apartments and houses with few apartments (1-4 rooms) of unfinished construction. According to the Resolution, local and state regional organs should allocate separate or incomplete construction buildings attached to citizens to their future owners (having the citizens' agreement) with a right for free compensation, provided that during five years the construction will be completed.</p> <p>GoA Resolution # 110, 1997, on "Approving the Procedure of Making Stock-taking Inventory with the Management of Apartment-construction Co-operative Organizations and the Shareholders" (as an addition to GoA Resolution #199, March 24, 1998) established basic statements of stock-taking inventory implementation with apartment-construction co-operative management and shareholders.</p> <p>The 1996-1997 Program of the Privatization of RA Public Enterprises and Unfinished Construction Sites, 1996; Law on Joint Ownership, April, 1996 (it defines the regulations on establishment, activity and liquidation of joint ownership in multi-apartment buildings as well as regulates the issues of joint ownership, use and management of common property).</p> <p>The Law On Condominiums, 1996. The Law defines the principles of the establishment, operation, liquidation of condominiums in multi-apartments buildings, and regulates the ownership use and maintenance of common property [5].</p>

PLANS OF ACTIONS	STRATEGIES/GOALS/ CONCERNS/ RECOMMENDATIONS	GOVERNMENT ACTIVITIES
WAYS TO PROMOTE EFFICIENT LAND MARKETS AND SUSTAINABLE LAND	<p>Transition to land allocations – for the housing system, which will secure available housing via the private fund.</p> <p>CONCERN - There is no efficient legislation yet to regulate urban land, which would give a possibility of choice to citizens in apartment acquisition.</p>	<p>Land privatization in 1991 was the first step toward market relations in RA. As per the enacted RA Land Code, more than 550,000 citizens became owners of land-parcels granted to them. Due to land privatization almost 350,000 farmers emerged. Among non-poor urban residents, 16.4%, and 90.1% of rural residents have parcels; among the poor – 11.4% of the urban residents and 82.7% of rural residents possess land; among the very poor 7.4% of urban and 65.8% of rural residents have land [3]. Today the private sector owns 64.7% of all the cultivated land, 64.2% of all plantations, 60% of all meadows and uncultivated lands and 98.9% of all cattle. Though land ownership has improved the living conditions of a significant portion of the rural population, it does not in itself preclude from poverty. Some households find their land more of a liability than an asset and some of them later return the land and deny tax liabilities, on the grounds that the levied taxes exceed the revenue coming from land.</p> <p>The development of the real property market is hampered by the lack of legislative regulations concerning to series of issues, the different legal regimes of lands, buildings, constructions and uses, the incompleteness of the land mortgage's institute, the law qualification of realtors and absence of confidence upon them, the lack of the market appraisers, the semi-full definition of easements, the absence of availability and authenticity of the information concerning to the real property. With the formation of multi-property institution, the necessity derived for the State recognition and guarantee of the title, and because in the former USSR there was no Cadastral System, its foundation became an urgent task. The State Cadastral System was founded in Armenia in accordance with the GoA Resolution 234, June 1997.</p> <p>The work of the System (with its local offices) is aimed at providing the inventory and mapping of the real property; the State title registration of the real property; the appraisal of the real property; certification of realtors, surveyors and market – appraisers; the formation and management of data bank on real property.</p> <p>Series of principles form the basis of the Cadastral System, such as: i) With the taxation purposes, the financial and legal Cadastres had been unified, which provided the opportunity of evaluation of the real property including the registration; ii) The institution of private surveyors had been founded and after certification, they were involved onto the Cadastral mapping works; iii) The Law envisioned that the RA itself bears responsibility for the validity of the rendered information concerning the real property; iv) The implementation of title registration had originated in a decentralized way – through the local offices; v) The land and constructions had</p>

PLANS OF ACTIONS	STRATEGIES/GOALS/ CONCERNS/ RECOMMENDATIONS	GOVERNMENT ACTIVITIES
<p>WAYS TO PROMOTE EFFICIENT LAND MARKETS AND SUSTAINABLE LAND</p> <p><i>Continued</i></p>		<p>been really unified under the concept of real property, i.e. the idea of consolidation of the land and the constructions erected on this land had been specified; vi) Both the title and use rights on real property are registered by the same authority. With the first State Title Registration procedures put in effect since 1998, it is anticipated that in the result of cadastral mapping activities all over Armenia, each property unit will be connected to the unified coordinate system and the National Geodetic Network, for the examination of rights and restrictions (including easements). Particularly, in 2000 it is anticipated to issue 700 thousand title certificates. The automatic cadastre should be introduced in the system, which will provide the continuity, publicity and availability of the information on real property. The database should include as well every property unit and rights and restrictions upon this property, physical data, location, the cost, boundaries and other significant data for the market participants.</p> <p>LEGAL FRAMEWORK</p> <p>Civil Code, 1998; RA "Law on the Registration of Rights on Property" 1999. Land Code, 1991. Meanwhile, the adoption of other laws, regulations as well as amendments is of great importance too such as Land Code; Law on Property Tax; Law on Land Tax; Law on Appraisers of Real Property; Law on Realtors' activities.</p> <p>It is also necessary to clarify the land, urban development, housing legislation and other legislative documents streamlining the legal-procedures concerning real property.</p> <p>The formation of the Legal framework will grant the opportunity to solve such problems like:</p> <ul style="list-style-type: none"> - The order of the land use, development of the civil-construction activities, the alienation, acquisition, derivation, termination, transfer of the property rights on the land; -The recognition of the rights on real property and guaranteeing the registered rights; -The creation of the guarantee for the mortgage and hypothec of real property; -The order of alienation of State and Community lands; -The provision of the real property data on the publicity, availability, objectiveness and continuity. <p>After the new Land Code is adopted, it would be necessary to develop some over 25 laws and more than 70 Governmental resolutions and regulations, which will allow the formation of the legal framework concerning this field.</p>

PLANS OF ACTIONS	STRATEGIES/GOALS/ CONCERNS/ RECOMMENDATIONS	GOVERNMENT ACTIVITIES
WAYS TO MOBILIZE FINANCING AND FACILITATING ACCESS TO LAND AND SECURITY OF TENURE	<p>CONCERNS- the problems related to the privatization of land of urban settlements or use regulations remain unclear, especially in respect to problems with privatized enterprises, housing, commercial lands and land pieces having other significance [5].</p> <p>Creation of a financing system for funding housing insurance and infrastructures, which through business would be able to involve private savings in the crediting of the construction and long-term tenure of apartments [6].</p>	<p>The housing type as of January 1, 1997.</p> <p>Republic Urban Yerevan</p> <p>Residential buildings 382,764 132,558 51,227</p> <p>Multi-apartment buildings 23,366 14,142 5,661</p> <p>Condominiums (blocks) 2,601 1,987</p> <p>Private houses 359,398 123,416 45,556</p> <p>Apartments 393,071 374,060</p>

PLANS OF ACTIONS	STRATEGIES/GOALS/ CONCERNS/ RECOMMENDATIONS	GOVERNMENT ACTIVITIES
		<p>211,368</p> <p>Apartments, as parts of condominiums 118,573</p> <p>98,066</p> <p>Total amount of dwelling units 752,469 497,476 256,924</p> <p>Privatized dwellings 630,834 394,852 210,600</p> <p>Cooperative dwellings 121,635 102,624 46,324</p> <p>In November of 1998 a law was adopted on state property in the administrative territories of village communities, and the irretrievable allotment order of reserve fund has been established by the GoA. They determine that the lands of reserve fund are reserved for the residents and juridical persons of the Republic of Armenia: a) for agricultural activity; b) as dacha. The sale of reserve fund lands is implemented through auction procedure: lands of reserve fund are given free to: a) residents of borderline areas, high mountainous and abandoned village</p>

PLANS OF ACTIONS	STRATEGIES/GOALS/ CONCERNS/ RECOMMENDATIONS	GOVERNMENT ACTIVITIES
		settlements who did not benefit from the land privatization before; b) RA residents who express the wish to have permanent residence in the mentioned settlements; c) persons displaced by a decision of the Armenian Government; d) members of families of fallen or disabled freedom fighters settled in village communities who did not benefit from land privatization before.[6]
ACTIONS THAT GOVERNMENT CAN TAKE TO INTEGRATE SHELTER POLICIES WITH MACRO-ECONOMIC, SOCIAL AND ENVIRONMENTAL POLICIES	<p>Consolidation of macroeconomic stabilization and economic growth</p> <p>The provision of more favorable environmental conditions, the accomplishment of a united strict state policy on moderate and limited urbanization, delimitation of tourism, development of recreational, nature and cultural regional systems.</p> <p>State urban development documents of territorial development via master plans</p> <p>Implementation of non-traditional sources of energy</p> <p>Increase in the share of the capital assets and investment</p>	<p>The Government's economic program for 1999-2001 is aimed at consolidating macroeconomic stabilization with an annual GDP growth of 7%, inflation rates 7.5% by the end of 2001. The fiscal deficit is targeted to decline to under 5% of GDP in 2001 from a rate of about 6% in 1998 [22].</p> <p>The commitments of the state, through the state budget of 1999 is the construction of the Davitashen bridge in Yerevan, construction of selected objects of spring water supply, and the renovation of the sewage system; housing construction for vulnerable groups and reconstruction of apartments; state support to individual housing construction. Demolition of damaged housing in certain Marzes.</p> <p>In social policy, the state will continue supporting vulnerable families through the Family Allowance System and the Program of Social Protection and Insurance. For 1999-2000, the draft of the environmental program prioritizes problems associated with the impact of the environment on the health of the people as well as legal bases and state structures, consequences of air pollution, consequences of waste allocation and earth pollution for health, consequences of the pollution of water and food, consequences of the noise impact, dangers associated with the external security, which are taken into consideration in master plans and the design of sustainable human settlements. [28]. In 1998, the Ministry of Health in cooperation with WHO developed a National Environmental Health Action Plan (NEHAP) with a set of recommendations.</p> <p>In the search for new approaches in solving the problems of apartment provision the emphasis is put on the cooperative, collective, and individual construction, which has to be reflected in the planning of master plans, without which any construction activity is prohibited.</p> <p>Resettlement of damaged buildings (state property) is funded from state budget; resettlement from damaged building (community property) must be funded from the community budget and state budget if needed, extra grants or lump sum allowance or privileged credits). State support must be implemented in a lump sum allowance for homeless families and for those having</p>

PLANS OF ACTIONS	STRATEGIES/GOALS/ CONCERNS/ RECOMMENDATIONS	GOVERNMENT ACTIVITIES
		victims and handicapped members as well as damaged houses; a contribution through privileged credits for the disaster victims to build new houses.
<p>ACTIONS TO IMPROVE SHELTER DELIVERY SYSTEM</p> <p><i>Preservation of the Existing Housing Fund</i></p> <p><i>New methods and means for apartment provision</i></p>	<p>CONCERNS-housing lists and procedures of putting people on list for apartment and the distribution of apartments;</p> <p>-clarification of the state responsibilities towards the legal, criteria and timetable issues;</p> <p>-need for one normative act regulating the maintenance, exploitation and service of the housing fund, with respective amendments;</p> <p>Actions to be taken-</p> <p>-to keep differentiated privileges toward certain groups of vulnerable people;</p> <p>-to establish new and effective principles for the further use of incomplete construction to create conducive atmosphere for the development of a realty market and the insurance system;</p> <p>- to set principles for the rehabilitation of the housing fund; promotion of the housing construction business [6].</p>	<p>The actions of the Government in improving the delivery of shelter involves;</p> <p>Apartment provision to indigent registered citizens is also suggested through subsidization by the GoA of existing apartments purchased in the market by issuing special purchase licenses for apartments, confirming the right of the recipient of license with respect to financial resources, in the housing market for a purchase of a finished apartment.</p> <p>Market of unfinished apartments: According to the 1995 data, there are 4565 unfinished houses in Armenia, out of which 4002 are in the earthquake zone, including 2514 houses in the rural areas, which could be used in housing provision (GoA Decision #358, 1996). At present only in Yerevan city, contracts of sale on the average of 9-10 thousand transactions are registered annually; there are 8-9 offers of supply for one apartment purchase demand.</p> <p>Non-payable subsidies: Shelter delivery system can be improved by providing non-repayable subsidies at the expense of the State Budget by involving the possible future long-term bank credits for a part of the apartment's price -- not-payable by means of subsidy, which is more transparent, and easily controlled, is 15-1.7 times cheaper on average for the budget than new construction and opens up opportunities for choice. It will also stimulate new financial resources investment for the part of donors in the process of the earthquake zone reconstruction. The above-mentioned program is prepared to be presented to GoA for discussion.</p> <p>Mortgage lending - by the Decision of RA Prime Minister, a governmental council board was established, which works over the program's regulations processing. The program stipulates apartment construction supplied with credits (new construction, shared one and so on) and without state resources investment for the purchase of an apartment but under the state patronage.</p> <p>State credits for the implementation of dwelling construction for the population of the disaster zone suffered from the earthquake (GoA Resolution #331, 1997, endorsing the procedure of giving credit for the population of the disaster zone suffered in the result of earthquake) [5].</p> <p>Hypothecate loans are suggested to be used for the regulation of apartment problems resulting from man-made disasters, in borderline regions, apartment provision for vulnerable groups, refugees, etc [5].</p> <p>Enhancement and development of condominiums.</p>

PLANS OF ACTIONS	STRATEGIES/GOALS/ CONCERNS/ RECOMMENDATIONS	GOVERNMENT ACTIVITIES
		<p>Privatization and adjustment of apartment service provision agencies.</p> <p>The LEGAL FRAMEWORK for the mentioned spheres is evaluated as follows: laws are rather accurate (Law on Collateral); need further elaboration (Law on Condominiums); need to be adapted to the existing legislation (Civil Code); declare general principles and need to be further detailed (Law on Urban Development); to develop legislation (Lease Law); make different laws congruent [6].</p>

B. (HUMAN SETTLEMENT: CONSTRUCTION AND REPAIR) – FROM THE NGOS REGISTERED WITH THE NGO CENTER [27]

The NGO and CSO involvement of the habitat-related activities are mainly on the micro level; a large number of NGOs that work on rehabilitation and community development programs, whereas the policymaking and concept development is perceived as government's prerogative. However, there are a number of organizations, which deal with human settlements, and their activity can be directly or indirectly regarded as involvement in the Habitat conference. Among them are - The Union of Communities, The Union of Cities, the Union of Architects, etc. The Ministry of Urban Development is mainly cooperating with the Union of Consortiums; Union of Architects; Association of Constructors; the Non-Governmental Scientific and Research Committee. The cooperation with mass media is evaluated as satisfactory – the issues are covered on a regular basis as problems of importance, however, they are rarely regarded as a follow-up activity.

Non Governmental Organizations	Activities
Future Generation Raphael Vartanian (Chairman)	Sanitation, roof repairs and bacteriological tests in kindergartens
Land and Culture Benevolent NGO Gevork Yaghjian (Chairman)	Construction of an irrigation system on St. Thade Monastery grounds in Northern Aderbadagan Region in Iran · Repair and reconstruction work on the ancient monasteries of St. Thade and St. Stephan in Northern Aderbadagan Region in Iran · Dismantling, relocation and reassembly of the flood-endangered Chapel of Dzor-Dzor in Northern Aderbadagan Region in Iran · Renovation of traditional Armenian stone houses in Kaladuran of Kessab Region in Syria · Establishing an infirmary and providing health care to remote Armenian villages in Kessab Region in Syria · Laying the foundation for a new kindergarten in the quake-torn village of Gogaran in Armenia · Rebuilding deserted villages for Armenian refugees from Azerbaijan · Archaeological excavations at the Fortress of Ambert.
SHEN Union/Haik Minasian	· Building 7 houses in a village Spitakashen, Kharabagh, to provide several homeless families from Gumri with shelter, food, clothes and seeds. · Build houses for homeless families in Khndzoresk-2 and Khoznavar of Goris Region, Nrmadzor of Meghri Region, Spitakashen of Hadroust region in Kharabakh · Establishing a medical center in Khndzoresk village
Young Men's Christian Association of Armenia YMCA/Ashot Kocharian (Chairman)	Community development project · Agricultural development project · Social development project Income generation project · Housing project "Shelter" for 400 refugees · Refugee rehabilitation program (ongoing project including humanitarian assistance,

Non Governmental Organizations	Activities
	social services, community economic development) <ul style="list-style-type: none"> • Child care center in Vanadzor • Kerosene distribution (monitoring) • Network for experience and training for democracy, funded by TACIS • "Next" project
(Adventist Development and Relief Agency) David Dunn (Country Director),	<ul style="list-style-type: none"> • Increase output of agricultural production by providing water irrigation and drinking water • Prepare schools for winter, provide schoolchildren with textbooks and other supplies • Built a clinic in Yerevan and 9 satellite clinics in the regions (1990) • Soup kitchen, providing daily meals for elderly pensioners 5 days a week (1994) • Food Security Greenhouse Project (1997)
Armenian Refugee Association "Ahazang Grisha Oganezov (Chairman)	<ul style="list-style-type: none"> • Conduct research of documents pertaining to the massacres in Kirovabad and outlying regions • Erect a cross stone in Tsitsernakabert in honor of martyred Armenians • Created a cellophane producing sister enterprise in Vartenis to provide refugees with work places • Created a carpet weaving unit in Kutakan (former Gyunashli) Village of Vartenis Region sponsored by the UN to provide refugees with work places • Hired an Armenian language teacher who taught Armenian to refugees three times per week • Have a legal aid bureau providing free service to refugees
Armenian Relief Cross Karineh Hovhannisian (President)	<ul style="list-style-type: none"> • Weatherization Project 1 (1994-1995) • Weatherization Project 2 (1996) • Knitting Project for Refugee Women • HEB (High Energy Biscuits) Distribution Project • Vanadzor Parks Cleanup and Replanting • Project on orphans
"Hope-Work" Benevolent Organization	<ul style="list-style-type: none"> • Provided assistance to refugees and earthquake victims • Knitted winter clothes for Artsakh soldiers • Carpet-weaving classes for members of the organization • Exhibition devoted to the 50th anniversary of the United Nations • Exhibitions at Republic's Sports and Culture Palace and House of Culture of the Interior Ministry • Several exhibitions at AUA on different occasions • Provided assistance to the staff of the Merghelian Institute in cooperation with World Vision

Non Governmental Organizations	Activities
Armenian Charity Union "Fund for Refugees"	<ul style="list-style-type: none"> · Publish a newsletter for refugees called "The House of Fathers" · Organize sports and culture outlets for refugees · Youth organization - camp for 200 refugee children · Assist refugees to adjust to Armenia
Zartong-89" Silva Vartanian (Chairman)	<ul style="list-style-type: none"> · Paid for private classes of 28 orphans applying to institutes of higher education (1994) · Organized a summer camp for 197 orphans and children from socially vulnerable families for the period of 67 days (1995) · Created a databank on needy orphans and otherwise vulnerable children (1989-1990) · Carried out needs assessment in the Taush and Karmir regions (1995) · Our Hearts and Souls for You, Children - a proposal on a summer camp for orphans and otherwise vulnerable children (submitted to UNICEF) · Tree-planting project in Vanadzor · Seeking funding to pay for private classes of orphans applying for admission to higher education institutions
Association "For Sustainable Human Development" Karine Danielian (Chairperson)	Promote the concept of sustainable development through mass media and organization of the First Republican Conference on Sustainable Development
KHACHTARAK Compatriot Benevolent Union/Derenik Kamalian	<ul style="list-style-type: none"> · Pump station design for Khachtarak village · Rural socio-economic development project design · Financial assistance to the most vulnerable layers of Khachtarak village · Organized self-defense of the Ijevan border area during the Karabakh movement · Patriotism promotion · Safety of the Motherland · Creation of self-defensive groups · Financial and technical support to them · Raise the awareness of the population on the situation in border areas of RoA
Armenian Spitak and American Thousand Oaks Sister Cities Cooperation Hamlet Sardarian (Chairman)	<ul style="list-style-type: none"> · Regular financial and moral support to orphans living in Spitak · Organized free of charge English lessons for orphans · Helped raise funds for a shoe factory located in Spitak · Paid education fees for two students of State Conservatory · Constructed two 5-storeyed buildings in Spitak jointly with Thousand Oaks · Organize a center for American culture in Spitak

C. International Cooperation in Habitat-related Activities (Excerpts from Development Cooperation Report [26])

SECTOR: ECONOMIC MANAGEMENT

PROJECT IDENTIFICATION		PROJECT DESCRIPTION		PROJECT IDENTIFICATION		PROJECT DESCRIPTION	
SUBSECTOR: MACRO-ECONOMIC POLICY AND PLANNING							
ARM/ECO/0001	93-98	UNDP	646	44	FTC/GRANT	10	Provide national and international constancy for institutional and capacity building in the areas of private sector development, foreign investment promotion, aid co-ordination, urban rehabilitation and energy.
Umbrella Project for Advisory Services in Support of Economic and Social reforms (ARM/93/001)		NET/GNL	12	0	FTC/GRANT		(Government of the Republic of Armenia)
(—)		USA/USG	16	0	FTC/GRANT		
(—)		UNHCR	10	0	FTC/GRANT		
(—)		OSCE	2	0	FTC/GRANT		
(—)		(MFE)					
ARM/ECO/0005	96-99	IDA	60,000	0	PBB/LOAN	-	Support the Armenian Government's reform programme to stabilise the economy and create conditions for resumed growth and improvement of living standards; support the Armenian Government's programme to consolidate macroeconomic stability and lay foundations for sustained private sector led growth.
Structural Adjustment Credit (28240-AM-PE-42793)		NET/GNL	2,976	0	FTC/GRANT		(Government of the Republic of Armenia)
(AM002301)		IDA	3,800	1,400	PBB/LOAN		
(28250-AM-PE-44387)		IDA	5,000	1,190	PBB/LOAN		
(29810-AM-PE-51026)		NET/GNL	3,099	0	FTC/GRANT		
(AM001602)		IDA	65,000	14,730	PBB/LOAN		
		(MFE)					
ARM/ECO/0006	97-02	IDA	16,750	3,600	IPT/LOAN	-	Strengthen private enterprises and banks through providing funds for investment, establishing export and joint venture links with overseas enterprises, assisting the improvement of management, and strengthening banking services and capital market institutions.
Enterprise Development Project (N0060-AM-PE-8279)		JPN/JG	725	0	FTC/GRANT		(Ministry of Finance and Economy)
(—)		UKM/GOV/UK	3,737	0	FTC/GRANT		
(274-540-005)		(MFE)					
ARM/ECO/0011	96-99	IMF	182,250	51,302	PBB/LOAN	3	Support macroeconomic stabilisation and structural reforms.
Enhanced Structural Adjustment Facility (—)		(CBA)					(Central Bank of Armenia)
ARM/ECO/0031	98-99	UNDP	20	10	FTC/GRANT	-	Assist the Government of Armenia to implement socio-economic strategy "From stabilisation towards economic growth".
Implementation of Socio-Economic Strategy (ARM/98/012)		(IESA)					(Office of Prime Minister)

DCR PROJECT NUMBER (PROJECT TITLE)	DURATION	COUNTRY/ORGANISATION	TOTAL COMMITMENT	DISBURSEMENTS IN US\$	TYPE/TERMS	NB. OF EAP	PROJECT OBJECTIVES (BENEFICIARY INSTITUTION)
Armenian Contribution to the Black Sea Bank (—)		(GF)	2,700				Bank. (Ministry of Finance)
ARM/ADM/0036 Modernisation of the State for Good Governance (ARM/97/005)	97-99	UNDP (GA)	160	101	FTC/GRANT	-	Support to the modernisation of the State and consolidation of Good Governance. Preliminary assistance. (Presidency of the Republic)
ARM/ADM/0058 Promotion of Municipal Development (—)	96-99	GFR/GOV/FRG (GTZ)	1,336	424	FTC/GRANT	-	Advising selected municipalities. (—)

SECTOR: DEVELOPMENT ADMINISTRATION

SUBSECTOR: PUBLIC ADMINISTRATION AND PLANNING

ARM/ADM/0061 Municipal Development Project (30950-AM-PE-35807)	98-99	IDA (MTA)	30,000	1,940	FTC/LOAN	-	Make emergency short term improvements in the water supply system, improve the efficiency, management, operation, and delivery of water and wastewater service, lay the groundwork for the sustainable involvement of the private sector in the overall management of these services in Armenia. (—)
ARM/ADM/0060 Promotion of Armenian Small and Medium-sized Undertakings (95.4805.5)	98-99	GFR/GOV/FRG (GTZ)	1,131	57	ITC/GRANT	-	Start up dialogue to define priorities for SME policy. Strengthening bilateral economic co-operation. (—)
ARM/ADM/0064 Small Grants Projects (274-599-002) (274-599-003)	96-98	UKM/GOV/UK UKM/GOV/UK (—)	94 79	13 36	FTC/GRANT FTC/GRANT	-	Community scheme to enable the British Embassy to provide gifts with a clear development or welfare value (—)
ARM/ADM/0049 Pilot Census and Support to the National Census 1999 (ARM/98/001) (ARM/97/002) (ARM/97/P02)	97-99	UNDP UNDP UNFPA (UNECE)	140 61 200	140 0 163	FTC/GRANT FTC/GRANT FTC/GRANT	-	Create the required human, logistical and institutional basis at central level for the implementation of the Population and Housing Census. (Ministry of Statistics, State Registry and Analysis)

UN PROJECT NUMBER	DURATION	COUNTRY DONOR	TOTAL COMMITMENT	DISBURSEMENTS BY 1994	TYPE/TERMS	NO. OF EXP.	PROJECT OBJECTIVES (BRIEF DESCRIPTION)
Country Study on Climate Change (ARM/95/G31)		(WFP)					Assist Armenia in responding to the UN Framework on Climate Change (UNFCCC) and help to respond to the objectives of the Convention on a continuous basis. (Ministry of Environment Protection)
ARM/NAT/0013 Improving National Infrastructure for Radiation Protection (ARM/9/004) (—)	95-98	IAEA USA/USG (IAEA)	278 150	21 0	FTC/GRANT FTC/GRANT	-	Assist in improving the national infrastructure for protection against ionising radiation, and develop the legal, structural and technical basis for radiation safety practices. (Ministry of Energy)
SUBSECTOR: ENVIRONMENTAL PRESERVATION AND REHABILITATION							
ARM/NAT/0018 Common Environmental Policies (—)	97-99	EU (CEC)	342	167	FTC/GRANT	-	Assist to the development of a National Environmental Plan of Action. (Taxis) (Ministry of Environmental Protection)
ARM/NAT/0020 Grant for the National Environmental Action Plan (—)	96-98	IDA (MEP)	200	0	FTC/GRANT	-	Assist Armenia in developing its institutional capacity to establish an appropriate regulatory framework and to manage environmental issues in the country. (—)
ARM/NAT/0021 National Biodiversity Strategy (ARM/97/631)	97-98	GEF (MEP)	175	105	FTC/GRANT	-	Promote the conservation of the major ecosystems and their biological diversity and devise action plans to sustain utilise this diversity to improve people's livelihoods. (—)
ARM/HUM0054 Support to Education Reforms (ARM/97/003)	97-98	UNDP (MES)	451	54	FTC/GRANT	-	Support the Government of Armenia in the preparation of educational reforms and their implementation to achieve efficient use of public resources while improving quality of service delivery and protecting access to education for the poor. (Ministry of Education and Science)

DCR PROJECT NUMBER	DURATION	FINANCIAL PROVIDER	TOTAL	DISBURSEMENTS YTD	NO. OF EXP.	PROJECT OBJECTIVES (BENEFICIARY INSTITUTION)
Renovation of Schools in the City of Spitak (—)		(SCF(USA))				#7 in the City of Spitak. (—)
ARM/HUM/0060 Reconstruction of village school Gym (—)	97-98	USA/USG (SCF(USA))	25	23	ERA/GRANT	Reconstruction of Bardablur village school Gym in the Province of Lori. (—)
ARM/HUM/0069 General Income for Rural Schools (ARM/98/008)	98-98	UNDP (MES)	25	20	FTC/GRANT	Production of ecologically clean agricultural products. (Ministry of Education and Science)
ARM/HUM/0087 Schools in Earthquake Zone (—)	97-98	HAAF (HAAF)	422	420	FTC/GRANT	School construction in Earthquake zone. (—)
ARM/HUM/0094 Schools Renovation in Gyumri (—)	96-99	AGBU (AGBU)	306	140	FTC/GRANT	(—)
ARM/HUM/0095 Heating of Yerevan Schools (—)	97-98	AGBU (AGBU)	250	125	FTC/GRANT	Providing heating to Yerevan schools. (—)
ARM/HUM/0015 Establishment of Personnel Training System for Metsamor Nuclear Power Plant (ARM/4/002)	97-99	IAEA (IAEA)	302	108	FTC/GRANT	Improve the operational safety and reliability of Metsamor NPP by upgrading the training programme of operational and maintenance staff. (Metsamor Nuclear Power Plant)
ARM/HUM/0076 Training of Bank Staff Dealing with SME Credit Line (—)	98-99	GFR/GOV/FRG (KFW)	1,244	565	FTC/GRANT	(—)
ARM/HUM/0081 Building Plan (—)	94-98	FRA/GOV/FR (—)	41	26	FTC/GRANT	Training of Armenian architects. (Yerevan Institute of Architecture and Construction)

DCR PROJECT NUMBER	DURATION	COUNTRY DONOR	TOTAL	DISBURSEMENTS BY YEAR	NO. OF EAP	PROJECT OBJECTIVES (BRIEFLY DESCRIBE)
--------------------	----------	---------------	-------	-----------------------	------------	---------------------------------------

SECTOR: AGRICULTURE, FORESTRY AND FISHERIES

SUBSECTOR: SECTOR POLICY AND PLANNING						
ARM/AGR/0029 Regional Agricultural Reform Project (—)	96-98	EU (CEC)	1,169	130	FTC/GRANT	2 Assistance to restructure State Company "Armgrain." (Takis) (State Company "Armgrain")
ARM/AGR/0035 Agricultural Reform Support Project (30350-AM-PE-35806)	98-02	IDA (MA)	14,500	1,250	FTC/LOAN	- Increase agricultural productivity by supporting the development of private sector farming and agroprocessing, and by strengthening agricultural institutions and services. (Ministry of Agriculture)
ARM/AGR/0048 Greenhouse Growing Improvement Armenia (PSO98/AM/1/2)	98-99	NET/GNL (AVH)	1,001	0	FTC/GRANT	- Assist Armenian horticultural sector in improving its production methods and increasing the profits of individual farmers. Deliver goods and technical assistance in modern cultivation methods. Provide training in the demonstration greenhouse, as well as education material on greenhouse cultivation. (—)
SUBSECTOR: SUPPORT SERVICES						
ARM/AGR/0022 Integrated Nutrition Security Programme (PN 96.3869.3)	95-98	GFR/GOV/GFR (GTZ)	9,990	2,092	FTC/GRANT	3 Enable the population of Southern Armenia to improve their food situation through self-aid. (Ministry of Social Welfare)
ARM/AGR/0026 North-West Agricultural Services Project (—)	96-98	EBRD (MA)	1,553	0	FTC/GRANT	- Project management unit financing for the establishment of a modern wholesale market facility in Yerevan with six related farmers' collection and assembly markets in rural areas. (Government of the Republic of Armenia)
ARM/AGR/0032 Agricultural Co-operative Development Proposal (ACDA) (—)	97-98	USA/USG (SCF(USA))	1,456	389	FTC/GRANT	- Increase the income of 800 rural households in a wheat producing region of Armenia, and create financially and legally sustainable co-operative structured to respond to the needs of 300 members. (—)
ARM/AGR/0043 Forest Resources Assessment (256/98)	98-99	SWE/SIDCA (SIDCA)	239	137	ERA/GRANT	3 1.Planning and undertaking of forest resources assessment (—)

DCR PROJECT NUMBER	DURATION	COUNTRY/DOCTOR	TOTAL	DISBURSEMENTS (\$/M)	FINANCING	NO. OF EAP	PROJECT OBJECTIVES (REGIONS AND DISTRIBUTION)
--------------------	----------	----------------	-------	----------------------	-----------	------------	--

SECTOR: AGRICULTURE AND DEVELOPMENT

SUBSECTOR: INTEGRATED RURAL DEVELOPMENT

ARM/ARE/0006 Emergency Programme to Improve the Living Condition in Rural Communities (95.4802.5)	95-98	GFR/GOV/FRG (GTZ)	2,094	226	FTC/GRANT	-	Improve living conditions in 12 selected rural communities in the surroundings of Yerevan; support rural population in the fields of agriculture, medical care, establishment of agricultural self-organisations through the Armenian Farmers' Association. (Ministry of Agriculture)
--	-------	----------------------	-------	-----	-----------	---	--

SUBSECTOR: VILLAGE AND COMMUNITY DEVELOPMENT

ARM/ARE/0008 Integrated Support to Sustainable Human Development (ARM/97/001) (ARM/97/001) (ARM/98/007) (ARM/98/007)	97-00	UNDP UNDP UNDP UNDP (GA)	414 22 693 1,831	30 0 384 514	FTC/GRANT ITC/GRANT ITC/GRANT ITC/GRANT	-	Strengthening of governance, training and advocacy, income job generation, rehabilitation of social infrastructures, environmental rehabilitation, social rehabilitation, disaster preparedness, enhancement of information and communication capacities of communities. (—)
--	-------	--------------------------------------	---------------------------	-----------------------	--	---	---

SECTOR: INDUSTRY

ARM/IND/0002 Micro and Small Enterprise Development and Private Sector Promotion (ARM/96/008)	96-99	UNDP (DDSMS)	18	72	FTC/GRANT	1	Preparation of a comprehensive report analysing the private sector. (Ministry of Finance and Economy)
ARM/IND/0019 Sissian Business Centre Small Enterprise Pilot Credit Program (—)	97-98	USA/USG (SCF(USA))	36	12	ITC/GRANT	-	Provide business training and combination of grants and loans up to \$1000 to 20 viable businesses. (—)
ARM/IND/0007 Armenian Business Support Centre (—)	96-98	EU (CEC)	948	112	FTC/GRANT	-	Assistance to small and medium enterprises in Armenia. (Takis) (Armenian Business Support Centre)