I. Introduction and Context

Country Context

Armenia experienced remarkable growth in the 2000s which was followed by a severe downturn during the global financial crisis. Real growth averaged 12 percent per year during 2000–2008 and was driven primarily by foreign exchange inflows, mostly in the form of remittances. These inflows boosted domestic investment, primarily in the mining and construction sectors. Growth in per capita incomes (from US$620 to US$3,700) and job creation over the observed period together with improved social safety nets contributed to a significant decline in poverty. Although social policies contributed to lowering poverty during the 2000s, the main channel was the improvements in both labor (wages) and non-labor (remittances) income. The poverty rate decreased from over 50 percent of the population in 1999 to about 28 percent in 2008.

Armenia has been a consistent reformer and its achievements have translated into improved living conditions, but only in the period before the global financial crisis. Armenia made notable progress
toward the Millennium Development Goals between 2000 and 2008. The poverty incidence increased during the financial crisis - to 36 percent in 2010 (vs. 28 percent in 2008) - and moderated at 35 percent in 2011. The share of the very poor in 2011 amounted to 20 percent, compared to 12.6 percent recorded in 2008. Poverty also became deeper and more severe, with a poverty gap of 8.1 percent in 2010 (vs. 5.1 percent in 2008) and poverty severity of 2.5 percent (vs. 1.4 percent in 2008). Inequality, measured by the Gini coefficient, increased on the basis of both consumption (from 0.24 to 0.26) and income aggregates (from 0.34 to 0.36). In addition, labor force participation decreased and unemployment rates increased to almost 20 percent following the crisis. Improvements in living conditions and the country’s overall recovery have been slow in the post-2008 period. Armenia's overreliance on commodities and remittances, excessive growth in construction and other non-tradables, and structural bottlenecks in the economy contributed to this slow recovery.

The global financial crisis reversed some of the achievements and revealed existing vulnerabilities of the country’s economy. Armenia experienced a sharp contraction of the output in 2009. To counter the effects of the crisis, the government focused mainly on increased spending on infrastructure, social protection, and emergency financing for enterprises. The government’s crisis response policies substantially expanded the fiscal deficit from 0.4 percent of GDP in 2008 to 7.6 percent of GDP in 2009. As a result, in just 2 years, the public-debt-to-GDP ratio more than tripled and peaked at about 42 percent in 2011 (up from 13.6 percent at end-2008). While the fiscal expansion helped protect the poor and maintain jobs, the pace of recovery was slow with only 2.1 percent growth in 2010, but picking up to 4.6 percent in 2011 and 6.2 percent in 2012. To restore a sustainable fiscal path, the Government has embarked on a significant consolidation of its fiscal accounts, which helped reduce the overall fiscal deficit to 1.5 percent of GDP in 2012.

**Sectoral and Institutional Context**

Armenia’s social protection system consists of both contributory and non-contributory programs (Table 1 attached in portal). The main contributory program is the pensions program. It covers the greatest number of beneficiaries and absorbs the most significant share of expenditures (4 percent of GDP). The Family Benefit Program (FBP) is the second largest social protection program and the most important social assistance (means-means tested) program targeting the poor population. The ILCS (Integrated Living Conditions Survey) data suggest that these two programs play a significant role in mitigating poverty and inequalities. The simulated impact of the two programs, covering the post crisis period, suggests that poverty would have been much higher in the absence of these programs. Without both pensions and FBP, the poverty incidence would have been 43 percent, as opposed to the actual 27.6 percent in 2008. In 2010, poverty would have grown from the actual 35.8 percent to approximately 54.2 percent.

Overall and compared with other countries in the ECA (Europe and Central Asia) region, Armenia spends a relatively low share of its GDP on social protection (less than 6 percent in 2012). Like many countries in the region, Armenia reacted to the global financial crisis with an increase in social protection spending, but the main drivers of spending growth were social insurance and to a lesser extent social assistance. The expenditures increase in social insurance was caused by a real increase in benefit levels and, to a lesser extent, in coverage. Disability pensions steadily increased both in coverage and spending since 2007, while old age pensions spending hiked in 2009 despite fewer beneficiaries. Increased spending on labor market programs was also launched as a stabilizer against unemployment in the crisis but it was actually the unemployment benefit program that drove labor market spending. The budget for active labor market policies (ALMPs) has been declining
since 2006 driven by a shrinking envelope for wage subsidies and public works. In 2012, Armenia spent only 0.08 percent of GDP on active labor market programs, which is significantly lower than the ECA average of 0.5 percent.

The FBP is Armenia’s flagship social assistance program and it constitutes a meager 0.8 percent of GDP. Interestingly, in the post crisis period the number of families in the FBP beneficiaries has declined from 121,000 (yearly average) in 2008 to 86,000 in 2011. It, however, reversed to around 100,000 in 2013. According to survey data the program reaches around 12 percent of the population and is well targeted - 76 percent of its resources goes to the poor. The coverage of the program is rather low since only one quarter of the poor receives the transfer. In order to improve efficiency, the government has instituted measures to detect errors and fraud by aligning the FBP database with a number of other relevant public databases. While this has increased the accuracy of targeting the program to the poor, it has also resulted in many errors of exclusion and a sharp decline in the number of families who receive the family benefit.

There is no overarching social protection or social welfare strategy in Armenia but various sector strategies and national programs do exist. They cover areas such as labor market and employment, pensions, social assistance, family and child protection, and disability. Moreover, overall social protection of the population is set as one of the priorities in the Armenian Development Strategy 2025 (ADS) that was approved in 2013.

The government renewed its focus on the FBP prompted by the financial crisis and rising poverty which further intensified social vulnerability. Poor and vulnerable households continue to rely heavily on public transfers, which in the case of pensions or FBP account for 60 percent of the income of the extreme poor. The FBP is more cost-effective than any other social protection program. For instance, FBP costs 1.14 drams to reduce the poverty gap by 1 dram (ILCS). However, in order to increase efficiency and effectiveness of the program, continued efforts are needed to improve the benefit formula, increase the coverage, and strengthen the management and monitoring of the FBP. Moreover, given the rise in poverty levels since 2008, the government needs to ensure sufficient resources for the possible expansion in the FBP coverage and support of beneficiaries’ integration in the labor market.

Low-productivity and unemployment remain the two main labor market issues in Armenia. Nearly 40 percent of workers are employed in low-productivity agricultural activities. Many jobs do not pay enough to lift people out of poverty. In addition, the slow pace of job creation has been unable to absorb increases in the labor force. The results were a significant reduction in labor market participation rates, two-digit unemployment rates, and large emigration rates. The national unemployment rate has remained stubbornly high between 2009 and 2012 (17.4 percent in 2012). Regional disparities deepened as most investments and employment creation focused in Yerevan, leaving behind other marzes.

The majority of the unemployed are new labor market entrants, or persons without previous work experience, mostly youth. Young women (15-34) are most affected by unemployment; Generally, women more often involve in part time jobs. New labor market entrants represent over one-half of the unemployed, while job losers are only slightly more than one-quarter, the rest are people who voluntarily quit their jobs. Hence, the key to reducing unemployment in Armenia is facilitating labor market entry, particularly by easing the school-to-work transition. Sustained reduction of poverty can be ensured by providing productive jobs. Therefore, Armenia needs to support the creation of new, productive jobs in the economy’s modern sectors to encourage active participation in labor
market and search for self-reliant, income-generating opportunities. It is also important to ensure that workers have skills needed in the newly created modern jobs. These goals are in line with the national Employment Strategy for 2013-2018.

The public pension system is undergoing major reform and institutional rationalization, but significant challenges remain with regard to the implementation of new laws. Starting from 2014, the Armenian pension system - mandatory, defined benefit pay-as-you-go (PAYGO) system, financed by payroll contribution – will be transforming into a multi-pillar pension system with mandatory fully funded individual account-based pension pillar, which will be added to the current pay-as-you-go pillar. The pension reform was enacted in 2010 through a set of laws focusing on state pensions (pay-as-you-go pillar), fully funded pensions (commonly called second pillar), unified income taxes, personified record-keeping, and investment funds. Further support would be needed for the development of the funded pension infrastructure, including by-laws and regulations, funded pensions supervision, development of capital markets, attracting reputable asset managers, and disclosure. The government is also aiming to strengthen analytical capacity for assessments of various policy options with a view of improving fiscal sustainability while, at the same time, implementing the already approved pension reform. The pension area requiring specific support is the design of risk-based fraud and error supervision functions.

With the 2010 pension reform, the State Social Security Service (SSSS) transformed from an independent PAYG (pay-as-you-go) pension agency with its own contribution collection, individual record-keeping, and pension payment capacity to a department of the Ministry of Labor and Social Issues (MLSI). It remained responsible for PAYG pension payment, qualitative supervision of the insured individuals' status, and servicing the insured individuals. With social insurance contributions amalgamated into the personal income tax, revenue collection transferred to the State Revenue Committee, and personified monthly tax report introduced and administered by the State Revenue Committee, the SSSS will, in future, redirect capacity to strengthening its core business processes and clients relations.

Finally, with introduction of an integrated social services delivery model involving pensions, social assistance, employment and disability certification, Armenia has made substantial changes into how the social protection system functions. In 2012, the government approved the Decree on the Approval of the Operational-Structural Model of Comprehensive System of Integrated Social Service Provision. The Decree sets out a clear concept of the model of integrated social service provision and an outline of the implementation plan, with a clear division on the piloting and rollout phases. The government has chosen a model of functional integration of four existing agencies (responsible for pensions, social assistance, employment and disability certification) that will be placed under one roof in 56 locations across the country. The model includes the introduction of joint reception area and case management procedures. The piloting of integrated service delivery within the integrated social service delivery centers has first been initiated in four sites (Masis, Ararat, Vedi in Ararat marz, and Avan community in Yerevan), financed under the Social Protection Administration Project, and implemented by the MLSI. Subsequently, 15 other sites were added and became operational. The management information system within these centers is currently undergoing adjustments in order to establish linkages to 18 internal (MLSI) and external databases and this work is to be completed by September 2013. The pilot activities under integrated social protection service delivery are planned to be completed and evaluated by November 2013. Following a thorough evaluation of the piloted integrated social service provision, the government
will refine the model and enable its country-wide roll-out covering 37 remaining Integrated Social Protection Centers (ISPCs).

**Relationship to CAS**

The overarching objectives outlined in the Armenia Development Strategy 2025 (ADS) are creating jobs, enhancing human capital, improving social protection, and modernizing the public administration and governance. The Armenia’s Country Partnership Strategy (CPS) is designed to selectively support the ADS’s first phase articulated in the Medium Term Expenditures Framework covering 2014-16. The proposed project is consistent with the objectives of the ADS and draft CPS for FY14-17 and focuses primarily on the integrated social protection service reform while also supporting the government’s pension, employment and social assistance reform agenda.

The CPS focuses on the near-term needs of sharing prosperity and reducing poverty through accelerated economic growth and job creation. The CPS sets out how the World Bank Group will support Armenia in its ambitious development strategy to transform into a middle-income country. Within the second CPS cluster - Improving efficiency and equity in social services - the CPS supports selected elements of the government’s programs aimed at increasing efficiency and equity in the areas of health, education, social protection, and disaster risk mitigation. The proposed project would specifically address the following outcome: Improved coverage and targeting of the FBP and efficiency of social services delivery. Improved coverage and targeting will be addressed by this project’s monitoring and evaluation component and SILK ROAD TA (see below). The project will strengthen analytical capacity of the MLSI to improve the social assistance (FBP) benefit formula and administration of the program with an aim of increasing the coverage of the poor.

The project will also support the government’s efforts to provide integrated delivery of social services through one-stop-shops, including public employment, pension and social assistance. The proposed operation is aimed at streamlining social welfare provision, increasing more equitable coverage, and using resources more efficiently to address the needs of poor and vulnerable families. Possible reduction in the Integrated Social Protection Center’s (ISPC) administrative (processing) and private (application) costs to the beneficiary would also help improve efficiency of public administration and service delivery. The latter is one of the outcomes identified under the third CPS cluster (Improving Governance and Anti-corruption Measures in Public Services). The integrated social protection service delivery centers (ISPCs) would also promote employment intermediation and employer-employee match-making, thereby increasing labor market efficiency and promoting job opportunities for poor and vulnerable beneficiaries of various social assistance programs. Together with new active labor market policies will be developed to ease beneficiaries’ integration in the labor market and increase their social inclusion.

**II. Proposed Development Objective(s)**

**Proposed Development Objective(s) (From PCN)**

The proposed Project Development Objectives (PDOs) are to (i) improve efficiency of social protection service delivery for social protection beneficiaries and (ii) strengthen analytical and monitoring and evaluation functions of the agencies delivering social protection benefits and services.

**Key Results (From PCN)**

The Key Results are the following:

Reduced time between submitting applications to ISPCs and benefit receipt.
Reduced client participation costs regarding benefits and services delivered by ISPCs.

Increased client satisfaction with benefits and services received through ISPCs.

Monitoring and evaluation capacity increased as evidenced by production and publication of monthly monitoring reports that cover basic data on beneficiaries (caseloads, key demographics, sex-disaggregated data etc.)

III. Preliminary Description

Concept Description

The proposed project will take further the achievements from the Social Protection Administration Project (SPAP). The previous project developed the model of integrated delivery of pensions, social assistance, employment and disability certification through functional integration within the ISPCs. It is currently implemented on the pilot basis in 19 ISPCs that have been established, equipped and trained under the project. The proposed project would support the roll-out of the integrated social protection delivery country-wide involving additional 37 ISPCs.

The work under the new project would be closely coordinated with the World Bank’s Social Inclusion and Labor Knowledge for Reforms, Operations and Advancing Dialogue (SILK ROAD) Technical Assistance project, particularly with regard to the possible FBP reform options and ongoing in-depth gender and work study for Armenia.

The FBP has a good targeting accuracy but, as already noted, its coverage of the poor is low and has gone down in recent years (along with the total number of beneficiaries). Extending the program’s coverage while maintaining its targeting efficiency is one of the targets of the planned Armenia Development Policy Operation (P143040) – during the DPO project design phase it was expected that the number of FBP recipient households will reach 104,000 in May 2015 and this target has already been met. Additional focus would be on provision of active support and beneficiaries’ integration in the labor market.

The World Bank is also working with the Government of Armenia on strengthening the livelihood of the poor and vulnerable population of Armenia, supported by the Japan Social Development Fund ($2.7 million). The project is in an early implementation stage and has the objective of piloting self-reliant livelihoods and generation of employment opportunities combined with the provision of vital services to 4,000 persons with disabilities and other extremely poor people. Specifically, the project finances: i) vocational training and self-employment, ii) community-based social and health care services, and iii) access to information and advocacy education. The implementing agency of the project is the local non-governmental organization Mission Armenia. As such, the JSDF grant focuses on helping the “hard to reach” beneficiaries who are sometimes overlooked by mainstream labor market programs.

Other key partners involved in different components of the social protection reform carried out under the MLSI are UNICEF and USAID. UNICEF supports the development of case management within the piloted integrated social service centers and related performance monitoring indicators and procedures. A close collaboration between UNICEF and World Bank was established in the previous SPAP project. USAID is providing comprehensive support to the state social security service development. Overall coordination among different donors and stakeholders is carried out
by the MLSI in order to prevent possible overlaps across different reform areas.

The proposed project is organized around five components, which relate to the following two major dimensions: rolling out of integrated social services delivery model including public employment, pension, and social assistance benefit and service provision (Component I) and strengthening the capacity of institutions for reforms in the areas of labor market, pensions, and social assistance (Components II-V). Some of the proposed interventions are a continuation of activities undertaken in the previous Social Protection Administration Project (SPAP, P087620 and Additional Financing) and are presented as such in the project description.

The proposed project would comprise five components as follows:
Component I: Rolling-Out of Integrated Social Protection Service Delivery (US$16.6 million, of which World Bank credit US$13.9 million). This component would support rolling-out of integrated social protection service delivery that was initiated and piloted under the SPAP project. The proposed types of activities are the following:

i) Civil works, IT equipment, furniture, and other goods for 37 ISPCs (Integrated Social Protection Centers). During the implementation of the SPAP, the government has designed and piloted a model of functional integration of four existing agencies responsible for pensions, social assistance, employment, and disability certification. 19 ISPCs have been established under the first project (SPAP). The proposed project would finance the design/supervision, refurbishments, and equipment for the remaining 37 ISPCs nationwide. This may also involve investments in the electricity, water and sewage systems, as well as strengthening the buildings against seismic shocks and carrying out adjustments to improve the physical access for the disabled people.

ii) Strengthening of the ISPCs management information systems. The proposed project would support the implementation of the new management information system across all ISPCs, further software development, and IT support. The new modules will enable interface with various MLSI and external databases. This is of particular importance in the process of determining/verification of benefit eligibility. Additionally, some parts of the existing management information system need to be refined to reflect the changes in regulations governing the work of reception staff and case managers of the ISPCs. Finally, the software will be enabled to collect sex-disaggregated data along with other data needed for monitoring and analytical purposes.

iii) Drafting of legislation for the implementation of the adopted model of integrated social protection service delivery. This subcomponent would finance consultant services in support of continuous adjustments of the existing social protection legislation, including drafting of new laws and by-laws. The project will ensure that the new social protection legislation is gender equal or gender neutral.

iv) Training for ISPC staff. The activity would include development of training materials and manuals, practical training for MLSI/ISPCs staff in integrated social protection service delivery, as well as follow up support to the local staff through mentoring and on-the-job training.

v) Public outreach. This activity consists of both design and implementation of public awareness campaigns, including the printed materials.

The proposed project would build on the lessons learned from the ISPCs piloted under the SPAP. It would draw from the ISPC pilot project evaluation undertaken by the MLSI and UNICEF and from
the SPAP Implementation Completion Report (see preliminary findings from the report in Annex 3 of this document). Both documents are due this fall.

Component II: Supporting the Implementation of the New Employment Strategy by the Government (US$2.5 million, of which World Bank credit US$2.1 million). The activities would cover four specific areas:

i) Building nationwide career orientation services by supporting the introduction of an information system (IT software and hardware, and consultants services) for methodical assistance and software to test professional orientation. These services would be targeted to beneficiaries of all ages with an aim of reducing the mismatch between disciplines chosen by students or lifelong learning chosen by adults and labor demand. The activities would also include online consultancy and distance-training programs, development of short films about professions, as well as public awareness campaigns.

ii) Strengthening SESA’s capacity by supporting training activities, investing in IT infrastructure (incl. upgrading the GORTS management information system), furniture and other goods, and refurbishing its central office building. At the decentralized level, SESA’s services will be progressively integrated into the ISPC. Although this will in principle help stretch the service’s capacity, detailed responsibilities still need to be worked out.

iii) Supporting the design and implementation of a pilot project involving one or more active labor market policies (ALMPs). The MLSI has developed a preliminary list of possible ALMPs which include: employment of women with small children through child care activities; development of business incubators for returning migrants; employment program targeting young people without education; lump-sum compensation to employer for job placement of those who are hard-to-employ; support to small businesses in order to foster self-employment; and, support to farmers through temporary employment. Although this will in principle help stretch the service’s capacity, detailed responsibilities still need to be worked out.

iv) Supporting impact evaluation of new employment programs. This subcomponent would finance consultant services. The Government’s Employment Strategy as well as the new Employment Law emphasizes the need to monitor and rigorously evaluate any new program. The prospective ALMP pilot would be apt for a rigorous impact evaluation. This could be done in a cost-effective manner, combining the inscription of beneficiaries for the pilot with an application form that serves as baseline survey. A transparent awareness campaign would inform applicants that places in the pilot are not guaranteed. A randomly selected number of applicants would then participate in the pilot while the non-participants would serve as control group. The entire pool of applicants would be surveyed again about a year after the intervention has taken place.

Component III: Modernization of the Pension System (US$0.9 million, of which World Bank credit US$0.7 million). The pension component of SPAP II would support the State Social Security
Service (SSSS) in improving its core business processes. SSSS would focus on strengthening its technical capacity through completing its electronic document management system, intranet and internet services, building analytical, forecasting, and statistics capacity supporting the MLSI policymaking activities, introduction of the risk-based-supervision of insured individuals' statuses (i.e. disability), and providing information to the insured individuals on covered service periods on a 24/7 basis. Along with supporting development of these business processes, SPAP II would help SSSS strengthen its technical capacity (IT hardware equipment) and train staff to engage in the revised business processes. Specific project activities would include the following:

i) Designing SSSS's analytical capacity and risk-based fraud and error supervision functions. These business processes would be established as new modules of the SSSS's integrated business software (developed under SPAP), as basis for new business functions in the SSSS. The objective of this activity is to design the model for the development of these functions, including methodology, contents of the additional software modules, organizational framework for the fraud and error system, data interfaces for the analytical functions, and other system design issues.

ii) Upgrading electronic pension information system by establishing interfaces with other social and other databases (citizens registry, family benefits, child allowance, etc.) in order to improve the process of pension benefit determination and payment, and provide timely information on pension benefits paid to other systems.

iii) Investment in IT equipment aims to improve the efficiency of SSSS by replacing around 25 percent of personal computers of SSSS staff, mainly in the field offices.

iv) Training of SSSS staff in various pension reform issues.

The evaluation of integrated social services pilots may result in augmenting the SSSS functions within the social protection system. The list of SSSS's activities to be supported under the proposed project might be upgraded accordingly.

Component IV: Strengthening MLSI Analytical Capacity and Monitoring and Evaluation Systems (US$1.3 million, of which World Bank credit US$1.1 million). Activities under this component are aimed at strengthening the capacity of the monitoring and evaluation unit within the MLSI and developing an integrated system of monitoring and evaluation of social protection benefits and services (in total 84 different programs). This would enable the MLSI to streamline the indicators and methodology for monitoring the implementation of its policies on the ground (both in general and gender-mindful manner), analyze possible reform options and their impacts, adjust policy solutions, and eventually increase efficiency of the system of social protection. Part of the activities would be focused on case management, continuous training and supervision of case managers in ISPCs. Research activities on poverty and different forms of monetary and non-monetary deprivations, for different vulnerable groups including youth and women, would also be financed under this component. The proposed component would additionally cover the cost of IT equipment, software development, and training of the MLSI's monitoring and evaluation specialists.

Component V: Project Management (US$1.9 million, of which World Bank credit US$1.3 million). This component would finance the standard operation of the Project Coordination Unit (PCU) at MLSI for the duration of the project, trainings, and incremental operating costs. The PCU is in
charge of technical aspects of the project and ensures overall monitoring and supervision of project activities. The cost of project management would also partially cover the Foreign Financial Project Management Centre (FFPMC) staff time, for those who will perform fiduciary activities for the SPAP II project, as well as maintenance costs.

IV. Safeguard Policies that might apply

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V. Financing (in USD Million)

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Total                                            25.50

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