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# THE PROBLEMS OF CENTRALIZATION OF POPULATION MONETARY INCOME AND POVERTY IN ARMENIA

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**Abstract**

The relations of distribution and redistribution of monetary income of the population have a direct impact on the socio-economic development rates. The coefficient of income concentration (Gini index) characterizes the proportions of income distribution between different groups of the population (decile, quintile and others). According to which there should be a certain principle of division between them, however, it should be at the basis of social justice, as shown by the sociological surveys conducted in Armenia and Artsakh,

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justice is mentioned in the first place among other value systems in the perceptions of the population, which is evidenced by the many values of the Armenian society and the place of that category in the strata and its importance in raising the standard of living of the population. In order to ensure high economic growth and to ensure social solidarity and cooperation within the society, it is especially important to reduce poverty and to identify the existing problems in this regard.

***Keywords:*** Incomes of the population, coefficient of concentration of incomes (Gini index), inequality of income distribution, average class.

### Introduction

When discussing the distribution and redistribution of monetary incomes of the population, it is necessary to pay more attention to the incomes of the poor and middle classes, as they make up the majority of the population in any society. This circumstance conditions both the majority of the provision of economic growth, as well as the provision of social solidarity within the society and, therefore, the foundations of a stable society. Especially in most developing countries, as well as in Armenia, poverty is not only a social but also a serious socio-political problem, the overcoming of which is a serious guarantee for the progress of any state. Therefore, the identification of the problems of poverty and the implementation of effective policies in that area and the formation of the middle class will ensure the upward development of the society.

In addition, how does it explain the different trends in inequality developments in advanced economies, with a particular focus on the poor and the middle class. Although most of the existing studies emphasize the Gini index of developed countries and the factors of income growth of the rich, it has become more relevant to study the issues of income formation and distribution of the population of developing countries, as well as their level of concentration.

### Conflict Setting

The purpose of the research is to study the problems of concentration of monetary income of the population, to identify the causes of poverty in Armenia and to propose priority measures to reduce them. In order to achieve the set goal, the features of the policy implemented in the distribution and redistribution of the monetary income of the population, the tools used, and recommendations were developed in order to solve these problems.

### Research methodology

In the study, the approaches and principles of scientific abstraction, statistical groupings, statistical analyzes according to individual countries, international comparisons, as well as combinations of individual groups of countries and indices and their rating were applied.

### Research Results

Distribution of monetary income of the population is also an important factor for economic growth. Thus, if the income share of the richest 20 percent (quintile) of the

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population's monetary income distribution increases, GDP growth actually decreases in the medium term. Across the income distribution scale, an increase in the income share of the bottom 20 percent (the poor) is associated with higher rates of economic growth. The poor and the middle class are critical to economic growth through a series of interrelated economic, social and political instruments.

Economic policies that focus on the poor and the middle class can alleviate inequality. Regardless of the level of economic development, better access to education and health care and well-designed social policies can simultaneously ensure that labor market institutions do not overtax the poor, thereby increasing the income share of the poor and the middle class.

As the study of international experience shows, there is no unified policy in the distribution of incomes of the population and especially in reducing inequality. Appropriate socio-economic policies must be based on specific and clear policies and institutional arrangements of the country. In both developed and developing countries, the policy of distribution of monetary income of the population should be aimed at reforms aimed at increasing human capital and its skills, which should be ensured primarily by making tax systems more advanced. Overall, the complementarities between the goals of economic growth and income equality suggest that policies aimed at raising average living standards can also affect income distribution and provide more inclusive well-being [1].

The perception and understanding of justice within any society is primarily related to the proportions of income distribution between individual groups of the population. If these incomes are unevenly distributed, then a feeling of injustice arises between individual groups of society, which can have very negative socio-economic consequences. Sociological surveys among the population and the analysis of their results are an important tool in determining the opinion and attitude of individual groups of society regarding the distribution of incomes of the population, which should be the basis for the adjustment and implementation of social policy.

The fact that there has been a lack of justice in our society for years is substantiated in 2019. according to the results of a sociological survey. The survey was conducted among students and professors of universities of Armenia and Azerbaijan.

The respondents were specifically asked the following question: which of the mentioned values do you consider the most important?

*1. justice*
*2. freedom*
*3. solidarity*
*4. cohesion*
*5. self-restraint and sacrifice*
*6. patriotism*
*7. goodness to people*
*8. family traditions*

Options were ranked by respondents in order of importance. The options of the question were ranked in the first important position in the following proportion. (Fig. 1).

According to the results of the survey, 36% considered justice first, and for 75% the option of justice was in the 1-3 most important places.

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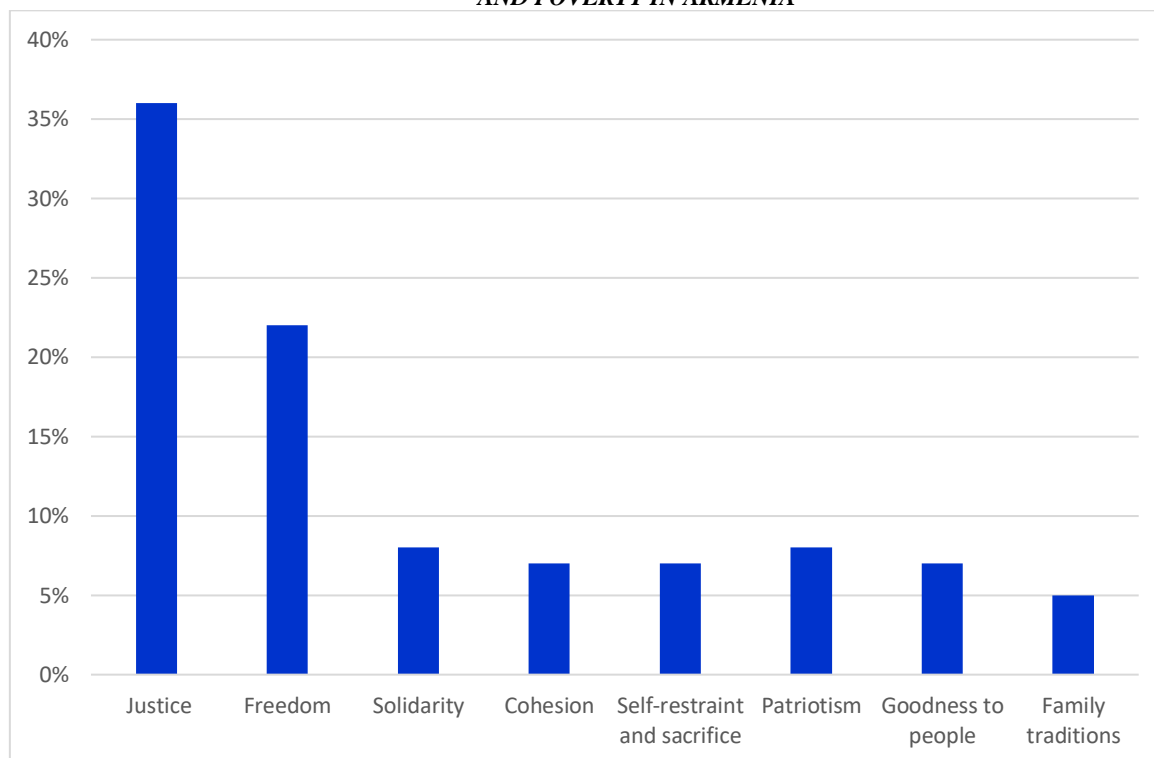***AND POVERTY IN ARMENIA***



**Fig. 1 The specific weights of the options given primary importance to the question "Which of the mentioned values do you consider the most important?"**

It is noteworthy that the percentage of those who consider justice a priority was the highest by all criteria. Among respondents in Armenia, the share of the "justice" option was 39%, in the USA - 45%, 36% of male and 43% of female representatives considered justice first. Among undergraduate students, the share of those who consider justice a primary value was 43%, among master's students - 31%, and among professors - 52%, 44% of students majoring in economics considered justice, history - 48%, international economic relations - 37%.

According to the results of the survey, the researchers who conducted it conclude that in the past period of the Third Republic of Armenia, and especially in 1998-2018, during this period, the society had a big "deficit" of freedom and justice, which is why justice and freedom, one of the main components of the society's value system, had the status of the highest public values. Perhaps this was one of the main reasons for "activating" the society and the revolution of 2018.

The created situation demands that the values of both freedom and justice in the society be protected and ensured by the state's active and especially macroeconomic state policy [2].

The level of well-being of different population groups can be judged based on their consumer budget. Usually, the concept of a reasonable budget is used, which is considered sufficient for the normal functioning of the family. Another concept used is the average consumer budget, which is slightly larger than half of the rational budget. The pensioners' budget is smaller than that. The smallest budget is the budget that supports the physical existence of a person.

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According to Academician Abel Aghanbekyan, the enormous inequality between the rich and the poor is the main drawback of the Russian socio-economic system. In Russia, the ratio of those with low and high monetary incomes is officially equal to 13 (although it is difficult to agree with such a fact, because such calculations do not take into account the existence of the "shadow" economy and its influence in the process of uneven distribution of monetary incomes).

In Germany, that indicator is 6.9, in Scandinavian countries - 6, in Japan - 4.5. In the USSR in 1980 that indicator was 3, and in 1990 it was 4. Russia has set a problem until 2026. to increase that figure to 10, and to 6 in the early 2030s (this indicator is considered normal if it is in the range of 5-6). In order to reach that indicator, according to many experts, in the near future it is necessary to establish a minimum income that is not subject to income taxation. And in case of monthly salary of more than 100 thousand rubles, apply a smooth progressive tax [3].

In international combinations, inequality is assessed and measured by the inequality coefficient, the Gini index and the Gini year (by individual years).

The coefficient of income concentration (Gini index) is the deviation of the actual volume of income distribution of the population from the line of equal distribution. In the case of equal distribution, it is equal to zero, in conditions of absolute inequality, it is equal to one [4].

The global Gini index was 0.60 in 1820, 0.72 in 1910, and 0.67 in 2020 (Fig. 5). There has been a large decline in global inequality since the 2008 financial crisis [5].

Fig. 5 shows Global Income Inequality (Gini Index) for 1820-2020. Tab. 1 shows the Gini index in 41 European countries (arranged in ascending order of this coefficient) as of March 28, 2023.
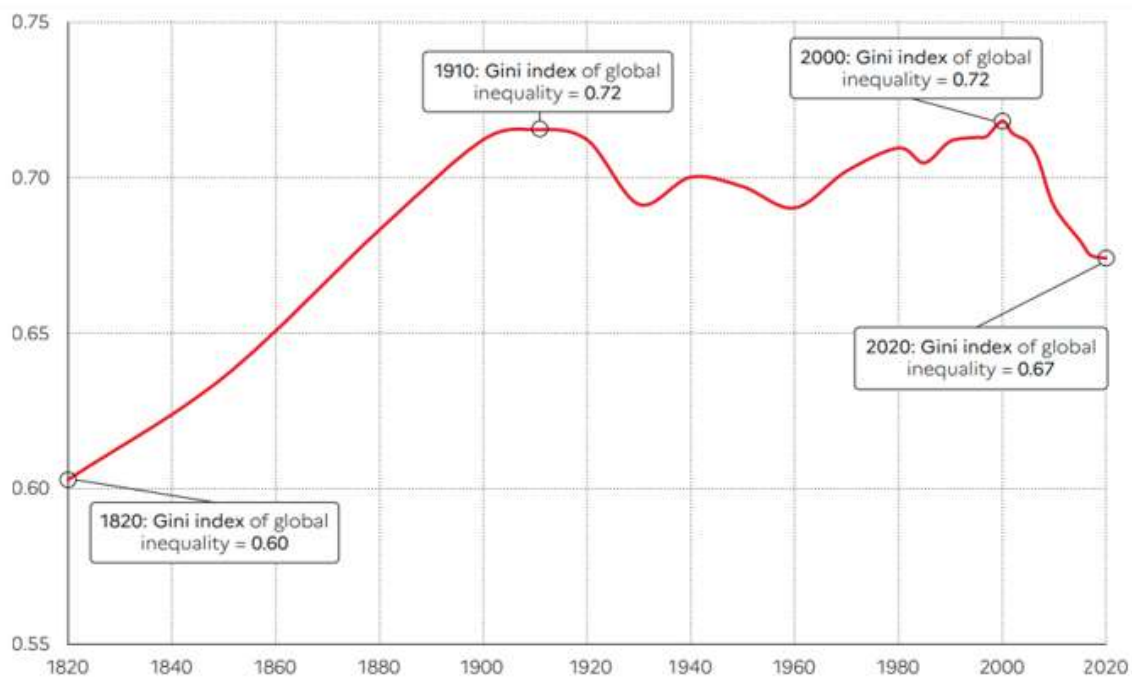


**Fig. 2 Global income inequality (Gini index) 1820-2020 [6]**

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**Table 1**

**Gini index in 41 European countries**
**(arranged in ascending order of that index), as of March 28, 2023 [7]**

| No. | Country | Gini index |
|-----|---------|------------|
| 1. | Republic of Slovakia | 23.2 |
| 2. | Czech Republic | 25.5 |
| 3. | Denmark | 26.5 |
| 4. | Hungary | 26.8 |
| 5. | Belgium | 27.2 |
| 6. | Norway | 27.6 |
| 7. | Finland | 27.8 |
| 8. | Serbia | 28.1 |
| 9. | Croatia | 28.9 |
| 10. | Belarus | 29.0 |
| 11. | Iceland | 29.2 |
| 12. | Sweden | 29.3 |
| 13. | Netherlands | 29.5 |
| 14. | Ukraine | 29.8 |
| 15. | Armenia | 29.9 |
| 16. | Slovenia | 29.9 |
| 17. | Austria | 30.4 |
| 18. | Estonia | 30.8 |
| 19. | Ireland | 30.9 |
| 20. | Malta | 31.1 |
| 21. | Cyprus | 31.2 |
| 22. | North Macedonia | 31.8 |
| 23. | Poland | 31.8 |
| 24. | Switzerland | 31.9 |
| 25. | Greece | 32.6 |
| 26. | Portugal | 32.8 |
| 27. | France | 33.2 |
| 28. | Bosnia and Herzegovina | 34.3 |
| 29. | Spain | 34.4 |
| 30. | Latvia | 34.7 |
| 31. | The United Kingdom | 34.8 |
| 32. | Germany | 34.8 |
| 33. | Luxembourg | 34.8 |
| 34. | Albania | 34.9 |
| 35. | Romania | 35.0 |
| 36. | Russia | 35.0 |
| 37. | Moldova | 35.1 |
| 38. | Italy | 36.5 |

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| No. | Country | Gini index |
|---|---|---|
| 39. | Lithuania | 39.2 |
| 40. | Bulgaria | 40.3 |
| 41. | Georgia | 44.6 |
| *Average on the continent* | | *31.83* |

Table 2 shows the Gini index of 31 countries of the Asia and Pacific basin (arranged in order of increasing this coefficient), as of March 28, 2023.

**Table 2**

**Gini index in 32 countries of the Asia and Pacific basin**
**(arranged in ascending order of that index), 28.03.2023. [7]**

| No. | Country | Gini index |
|---|---|---|
| 1. | Kyrgyzstan | 29.7 |
| 2. | Australia | 32.6 |
| 3. | Singapore | 33.7 |
| 4. | Taiwan | 34.0 |
| 5. | Korea, Rep. | 34.4 |
| 6. | New Zealand | 34.6 |
| 7. | Brunei | 36.6 |
| 8. | Pakistan | 37.2 |
| 9. | Indonesia | 37.3 |
| 10. | Azerbaijan | 38.2 |
| 11. | Malaysia | 40.3 |
| 12. | Afghanistan | 41.0 |
| 13. | Kazakhstan | 41.2 |
| 14. | Nepal | 41.5 |
| 15. | Thailand | 41.8 |
| 16. | Bhutan | 42.1 |
| 17. | Tajikistan | 42.2 |
| 18. | Bangladesh | 42.4 |
| 19. | Mongolia | 42.9 |
| 20. | Myanmar | 42.9 |
| 21. | China | 42.9 |
| 22. | Laos | 43.3 |
| 23. | Vietnam | 43.8 |
| 24. | Japan | 44.2 |
| 25. | Cambodia | 45.4 |
| 26. | Philippines | 45.4 |
| 27. | Uzbekistan | 45.5 |
| 28. | Papua New Guinea | 46.3 |
| 29. | Hong Kong | 48.2 |

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| No. | Country | Gini index |
|---|---|---|
| 30. | Turkmenistan | 48.9 |
| 31. | Sri Lanka | 49.0 |
| 32. | India | 57.1 |
| *Average on the continent* | | *41.46* |

**Table 3**

**Average Gini index of the world, continents and the Middle**
**and Near East region, as of 28.03.2023 [7]**

| No. | Continents and region | Gini index |
|---|---|---|
| 1 | Europe | 31.83 |
| 2 | Asia and the Pacific | 41.46 |
| 3 | North and South America | 50.07 |
| 4 | Middle and Near East | 50.12 |
| 5 | Africa | 50.13 |
| *World average (among 156 countries in the world)* | | *38.35* |

It can be seen from Table 3 that the indicator of distribution of monetary income of the population between high and low income groups is the lowest in the European continent, and the highest in Africa.

Fig. 3 shows the Gini income inequality indicators in Transcaucasian republics.
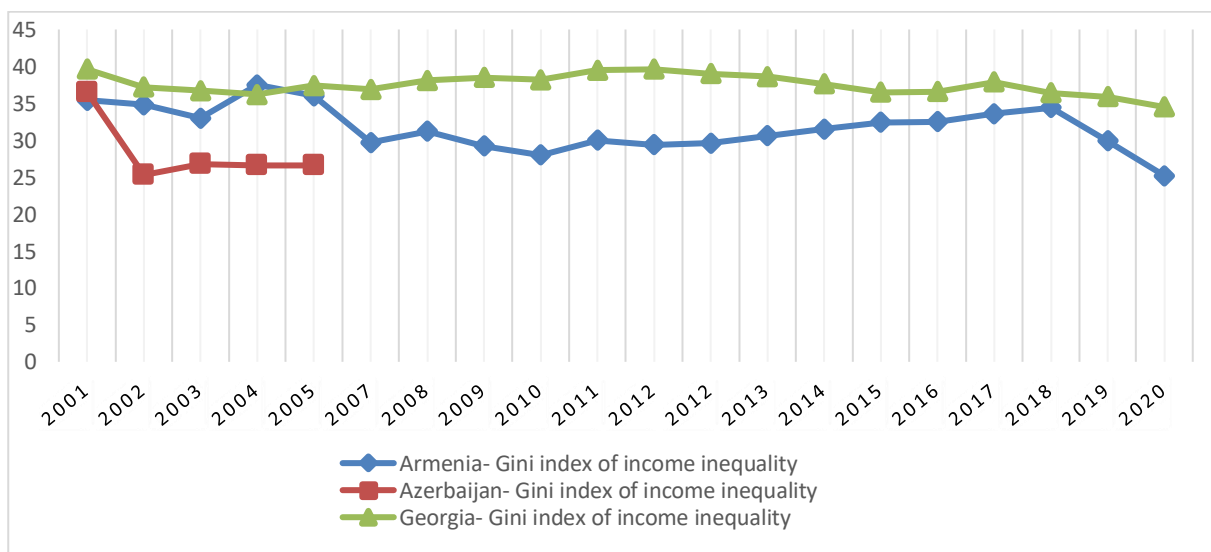


**Fig. 3 Gini index values of Armenia, Azerbaijan and Georgia in 2001-2020. [8]**

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2001-2020 The Gini index was the highest in Georgia. Starting from 2018, both Georgia and Armenia have seen a decrease in the magnitude of the Gini index.
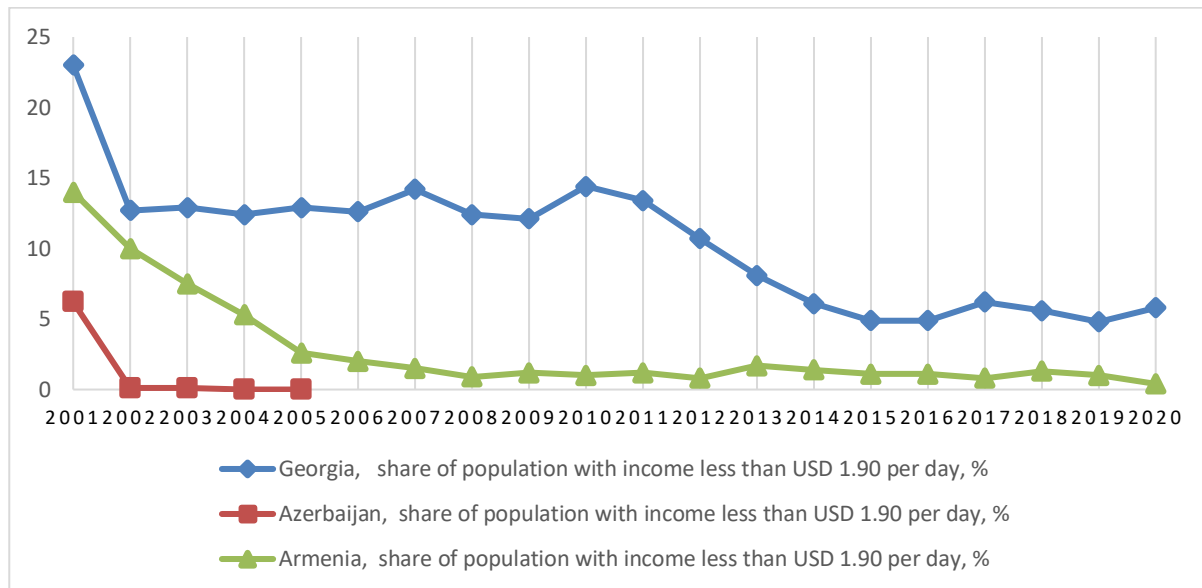


**Fig. 4 The share of the population with an income of less than 1.90 USD per day
in the republics of the South Caucasus, 2001-2020 (%) [9]**

Fig. 4 shows the share of the population with an income of less than 1.90 USD per day in the republics of the South Caucasus, from 2001 to 2020 in %. The share of the population with the lowest income in 2001 was in Georgia (23%), followed by Armenia (14%) and Azerbaijan (6.2%).

**Table 4**

**The main indicators of inequality and poverty of the population of Armenia in 2001-2020. [10]**
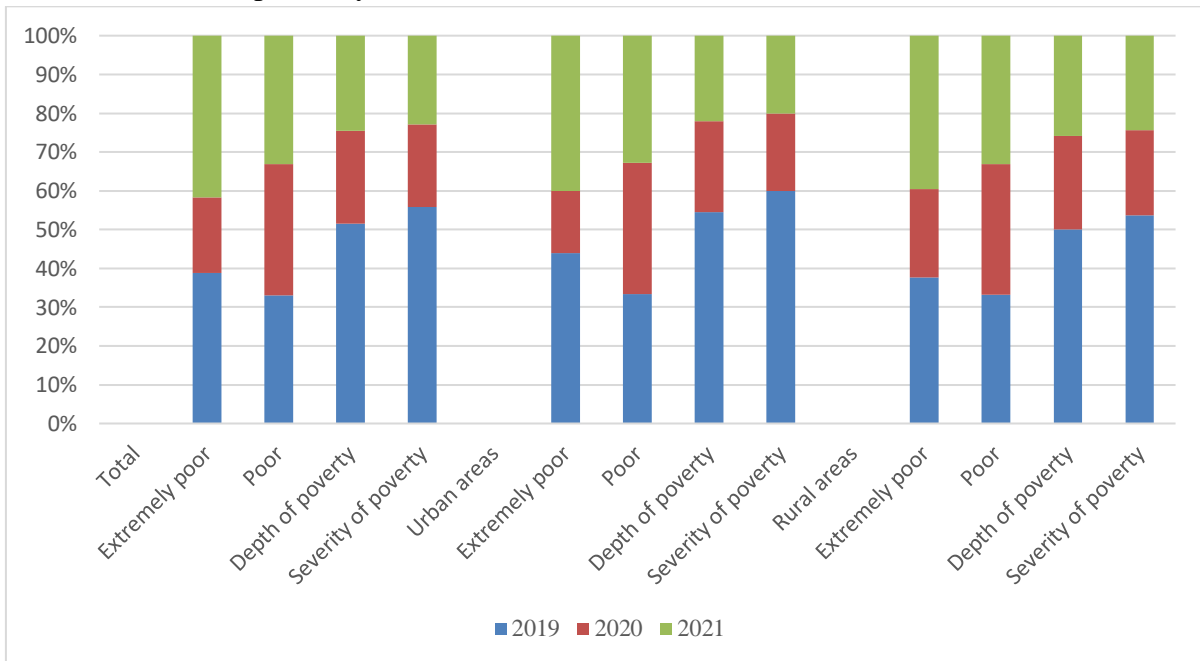
| Year | Gini index | Poverty, percentage of population | Proportion of population earning less than US$ 1.90 per day | Proportion of population earning less than US$ 5.50 per day | Percentage income earned by the top 10 percent of earners |
|---|---|---|---|---|---|
| 2001 | 35.4 | | 14 | 83.8 | 29.1 |
| 2002 | 34.8 | | 10 | 82.9 | 29 |
| 2003 | 33 | | 7.5 | 82.6 | 28.2 |
| 2004 | 37.5 | | 5.3 | 73.5 | 31.7 |
| 2005 | 36 | | 2.6 | 67.5 | 30.8 |
| 2006 | 29.7 | | 2 | 62.8 | 24.5 |
| 2007 | 31.2 | | 1.5 | 56 | 25.1 |
| 2008 | 29.2 | | 0.9 | 52.1 | 23.7 |
| 2009 | 28 | | 1.2 | 60.7 | 22.9 |
| 2010 | 30 | | 1 | 62.1 | 25 |
| 2011 | 29.4 | | 1.2 | 59.3 | 24 |
| 2012 | 29.6 | | 0.8 | 55.2 | 24.5 |
| 2013 | 30.6 | | 1.7 | 53.1 | 24.7 |

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| 2014 | 31.5 | | 1.4 | 51.1 | 25.7 |
|---|---|---|---|---|---|
| 2015 | 32.4 | | 1.1 | 46.7 | 26.7 |
| 2016 | 32.5 | | 1.1 | 42.4 | 25.3 |
| 2017 | 33.6 | | 0.8 | 48.7 | 28.4 |
| 2018 | 34.4 | | 1.3 | 48.9 | 29.2 |
| 2019 | 29.9 | 26.4 | 1 | 52.3 | 25.1 |
| 2020 | 25.2 | 27 | 0.4 | 53.5 | 21.5 |

Table 4 shows the main indicators of inequality and poverty of the population of Armenia in 2001-2020. In 2001, the Gini index was 35.4, in 2010 it was 30, and in 2020 it was 25.2. The share of the population with an income of less than 5.50 US $ per day in those years was 83.8%, 62.1%, 53.5%, respectively, and the percentage of income earned by the 10 percent of the highest earners was respectively: 29.1%, 25% and 21.5%.

The reduction of some values from the indicators of 2020 in Armenia is caused by 2 force majeure reasons: Covid-19 and the 44-day war. However, poverty in Armenia remains at a high level (table 5). The indicator of the extremely poor is particularly disturbing, which increased by 0.1% in 2021 compared to 2019. The same was observed in terms of the index of the poor population, it increased from 26.4% in 2019 to 26.5% in 2021. At the same time, the depth of poverty decreased significantly in 2019 from 10.1% to 4.8%. The same applies to the severity of poverty in 2019 from 3.4% to 1.4% in 2021. It is noteworthy that the proportion of extremely poor people in urban areas in 2019 was 1.1%, in rural areas - 2.0%, and in 2021 - 1.0% and 2.1%, respectively.



*Note: The poverty indicators are not comparable with the data of previous years,*
*because they are calculated according to the average poverty line.*
**Fig. 5 Armenia's poverty indicators in 2019-2021, (%) [11]**

Fig. 5 shows the magnitudes of poverty lines in Armenia in 2019-2021. The given comparison testifies to the positive trends in the fight against poverty and its effectiveness.

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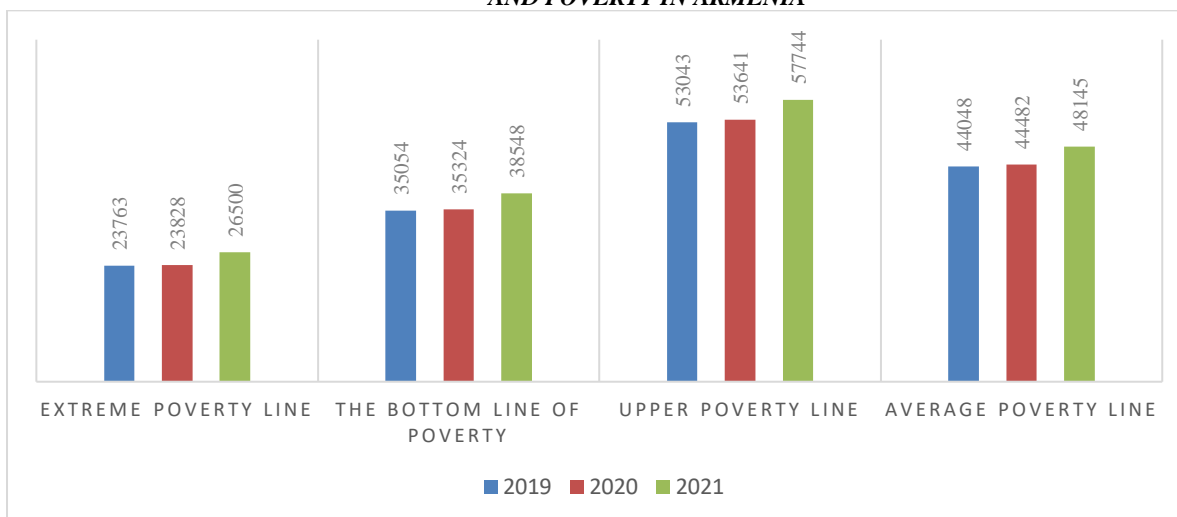***AND POVERTY IN ARMENIA***



**Fig. 6 The poverty line in Armenia in 2019-2021, AMD [12]**

The analysis of Armenia's poverty level by household size in 2019-2021, in percentages, is also of some interest. Households and the characteristics of their condition are the elements that form the basis of the economy, and provide an opportunity to make a "diagnosis" of the state of the economy. The analysis shows that as the number of household members increases, the poverty level of the household increases. The analysis shows that in order to reduce poverty, especially in households with members of a large family, it is necessary to use a radically different set of tools.

**Table 5**

**Armenia's poverty level by household size in 2019-2021 (%) [13]**

| Number of household members | Extremely poor | | Poor | | Proportion of the poor population | | Proportion in total population | |
|---|---|---|---|---|---|---|---|---|
| | 2019-2021 | | 2019-2021 | | 2019-2021 | | 2019-2021 | |
| 1 | 0.2 | 0.0 | 7.3 | 6.3 | 1.3 | 1.4 | 5 | 5.7 |
| 2 | 0.1 | 0.1 | 13.6 | 13.5 | 6.5 | 8.4 | 12.6 | 16.4 |
| 3 | 1.2 | 0.4 | 20.6 | 17.4 | 12 | 11.1 | 15 | 16.9 |
| 4 | 0.8 | 0.7 | 21.2 | 21.6 | 17.9 | 17.5 | 20.4 | 21.4 |
| 5 | 1 | 2.1 | 28.6 | 35.7 | 21.1 | 22.7 | 19.2 | 16.9 |
| 6 | 0.8 | 2.4 | 35.5 | 42.4 | 20.8 | 20.7 | 14.9 | 12.9 |
| 7 or more | 5.1 | 5.9 | 41.1 | 49.1 | 20.3 | 18.2 | 12.9 | 9.8 |
| Total | 1.4 | 1.5 | 26.4 | 26.5 | 100 | 100 | 100 | 100 |

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**Conclusion**

The results of the study prove that the implemented anti-poverty programs have given their results, reducing the share of the extremely poor and poor population in the total population in the republic. The increase in the effectiveness of social policy is noticeable, especially in households with members of large families, which should become the core of social programs for the improvement of that segment of the population. The problem of increasing the effectiveness of social policy is especially acute for countries located in regions with the possibility of risks of military operations. In the current conditions, among the measures to ensure and improve the internal and external security of the country, it becomes important to ensure social solidarity and stability, which is based on the fair distribution and redistribution of income.

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# ԲՆԱԿՉՈՒԹՅԱՆ ԴՐԱՄԱԿԱՆ ԵԿԱՄՈՒՏՆԵՐԻ ԿԵՆՏՐՈՆԱՑՄԱՆ ԵՎ ԱՂՔԱՏՈՒԹՅԱՆ ՀԻՄՆԱԽՆԴԻՐՆԵՐԸ ՀԱՅԱՍՏԱՆՈՒՄ

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[3]*Ակադեմիկոս Ի.Վ. Եղիազարովի անվան ջրային հիմնարարցերի և հիդրոտեխնիկայի ինստիտուր*

Բնակչության դրամական եկամուտների բաշխման և վերաբաշխման հարաբերությունները անմիջական ազդեցություն են թողնում զարգացման սոցիալ-տնտեսական տեմպերի միջն: Եկամուտների կենտրոնացման գործակիցը (Ջինիի ինդեքսը) բնութագրում է բնակչության տարբեր խմբերի միջն (դեցիլային, քվինտիլյային և այլ) եկամուտների բաշխման համամասնությունները: Ըստ որում դրանց միջն պետք է լինի

***M.A.Markosyan, S.H.Tokmajyan, Zh.M.Mirzoyan, G.A.Ivanyan***
***THE PROBLEMS OF CENTRALIZATION OF POPULATION MONETARY INCOME***
***AND POVERTY IN ARMENIA***

բաժանման որոշակի սկզբունք, ինչն է պետք է ընկած լինի սոցիալական արդարության հիմքում, ինչպես ցույց են տալիս Հայաստանում և Արցախում իրականացրած սոցիոլոգիական հարցումները բնակչության պատկերացումների մեջ այլ արժեքային համակարգերի շարքում առաջին տեղում նշվում է արդարությունը, ինչը վկայում է հայ հասարակության բազմաթիվ շերտերում այդ կատեգորիայի տեղը և կարևորությունը բնակչության կենսամակարդակի բարձրացման գործում: Տնտեսական բարձր աճի ապահովման գործում և հասարակության ներսում սոցիալական համերաշխության և համագործակցության ապահովման համար հատկապես կարևոր է աղքատության նվազեցումը և այդ գործում գոյություն ունեցող հիմնախնդիրների բացահայտումը:

***Բանալի բառեր.*** բնակչության եկամուտներ, եկամուտների համակենտրոնացման գործակից (Ջինիի ինդեքս), եկամուտների բաշխման անհավասարություն, միջին խավ

# ПРОБЛЕМЫ ЦЕНТРАЛИЗАЦИИ ДЕНЕЖНЫХ ДОХОДОВ НАСЕЛЕНИЯ И БЕДНОСТИ В АРМЕНИИ

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Отношения распределения и перераспределения денежных доходов населения оказывают непосредственное влияние на темпы социально-экономического развития. Коэффициент концентрации доходов (индекс Джини) характеризует пропорции распределения доходов между различными группами населения (дециль, квинтиль и другие). Согласно которому между ними должен существовать определенный принцип разделения, однако он должен лежать в основе социальной справедливости, как показали социологические опросы, проведенные в Армении и Арцахе, справедливость упоминается на первом месте среди других систем ценностей в представления населения, о чем свидетельствуют многие ценности армянского общества, место этой категории в слоях и ее значение в повышении уровня жизни населения. Для обеспечения высоких темпов экономического роста и обеспечения социальной солидарности и сотрудничества внутри общества особенно важно сократить бедность и выявить существующие проблемы в этом отношении.

***Ключевые слова.*** доходы населения, коэффициент концентрации доходов (индекс Джини), неравенство распределения доходов, средний класс.