

## ► PREGNANCY AND CHILDBIRTH

Childbirth in Armenia is free. However, there are certain payments to be made before that last stage. Cesarean section is also free if required by your supervising doctor. If it is a planned c-section, you will have to pay. Normally, a 50,000–150,000 AMD payment at the start of your pregnancy at a given institution will cover all the basic needs, from blood tests to regular ultrasounds. This will be covered in full if you opt in to our medical insurance before pregnancy.

**NOTE:** Not all banks work with the MoLSA. A list of banks that do, include:

- ACBA Bank (Child care benefit, maternity allowance)
- Araratbank (Child care benefit)

The government provides a one-time amount of 172,500 AMD as of 2024 to all [non-working pregnant women from the 210th day](#). This helps get ready for the birth of the child and replaces the maternity leave working mothers would receive (which is much higher).

**NOTE:** Those eligible for motherhood benefits from the government include: citizens, dual citizens, and refugees with registration of residency. Non-citizens who have worked a minimum of one year in a given institution and who have had at least three years of grandzoum are also eligible.

Maternity leave in Armenia is split into two parts: days before your due date and days after. This is to ensure you are covered should you have a preterm baby. As such, you are entitled to a minimum of half and up to full pay maternity leave, provided by your employer, for:

- 140 days (70 days before and 70 days after your due date)
- 155 days (70 days before and 85 days after your due date) in case you have a hard delivery, as documented by your doctor
- 180 days (70 days before and 110 days after your due date) in case of multiple births

The hospital will provide you with a single page document for the regular births, and add secondary documents for the second and third cases, adding the additional 15 and 40 days to your maternity leave benefits. During your maternity leave, an employer cannot fire you or change your work contract. If you are a sole entrepreneur, you will have to check with the Ministry of Labour and Social Affair about what you are entitled to receive.

**NOTE:** You can calculate the amount you will receive [here](#).

**NOTE:** Non-working mothers in the villages are entitled to a maternity leave stipend 31,600 AMD monthly from the government if they present the necessary paperwork within the 140 days. Check with the Ministry for details.

Government benefits for each child:

- First child: 300,000 AMD
- Second child: 300,000 AMD
- Third child: 1,000,000 AMD
- Fourth child: 1,500,000 AMD
- Fifth child and more: 1,500,000 AMD

**NOTE:** For every third and further child, the Government will pay 50,000 AMD monthly benefit until the child is 6 years old.

In case of multiple births, you will receive the higher amount indicated. If your second pregnancy results in twins, you will thus have a third child, meaning you will be paid 1,000,000 AMD for each, instead of the 300,000 AMD assigned to the second child.

Parents or those with power of attorney can apply for the benefits upon the birth of the child. It may be done at any of the offices or online. The only exceptions are: Parents are not citizens, the child has a birth certificate from abroad/sibling(s) have birth certificates from elsewhere, or if the child has passed away prenatally. If the parents are foreign citizens or the child is born outside Armenia, a document is necessary proving the child has NOT received benefits from elsewhere.

**NOTE:** A child born to parents with Armenian citizenship will automatically be considered a citizen. However, if one parent does not hold citizenship, you can opt not to give it to the child.

**NOTE:** Maternity and childbirth allowances are provided to all foreign citizens who are RA residents. (Have been registered in Armenia no less than 3 years when applying for the benefits) The amount ranges based on the number of children you have borne.

After January 1, 2023, an allowance of **31,600 AMD per month** is provided to city-dwelling non-working mothers on maternity leave, as well as non-working mothers in rural regions, for up to two years or until they start working. For working mothers in rural regions, the amount is doubled to **69,100 AMD per month**, half for their working status and half for living outside the capital, especially. City dwelling working mothers will receive **37,500 AMD**

Should there be two children under the age of two, both will receive monthly stipends. Those eligible to receive this amount are both natural or adoptive parents, as well as legal caretakers of the children when no parent is available. The family receives it if both parent and child are registered as living in Armenia as of their application date. To receive the additional amount for village-dwelling mothers, both mother and child must have registered residence for a minimum of one year.

Overall, a city-dwelling working mother on **maternity leave** will receive *300,000 AMD + 900,000 AMD* if she decides to remain on maternity leave until the child's 2nd birthday. This is on top of the amount paid by your workplace and subsidized by the government.