

WOMEN'S ROOMS ACCESS TO FINANCE MINI-SURVEY

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ქალების ოთახების კავშირდება
WOMEN'S ROOMS UNION

INTRODUCTION

The Alliances Caucasus Programme (ALCP) has been facilitating Women's Rooms since 2012. It began by piloting rooms in three municipalities to provide access to information, training and resources that were publicly available. Since then the network has expanded year by year, reaching thirty-three municipalities in 2025 with twenty eight of those fully operational.

In the current programme since 2022, the ALCP2 (2022-2027) has facilitated the support of Women's Rooms through the Women's Rooms Union, formalized by Women's Rooms Managers in October 2021, to leverage collective efforts for greater impact. The programme has provided funding, technical assistance and strategic guidance to enhance its operations and expand its reach. Consequently, the union supports the network of Women's Rooms by organizing capacity-building activities, advocating for their interests, organizing events and facilitating access to funding, thereby strengthening the organizational capacity and outreach of Women's Rooms throughout Georgia. Under the ALCP2 the programme has continued to facilitate and track through the WRU, the access to financing component, for micro and small rural entrepreneurs, whose enterprises are nearly all natural resource based or linked to rural tourism markets. The financing component itself is based on the rationale of WR's of helping people link up to and access publicly existing grants or forms of financing be they governmental, civil or private.

In 2024 the ALCP2 conducted an impact assessment for the [*Women's Rooms Access to Finance*](#) component: it showed that the Women's Rooms had a significantly positive impact on rural inhabitants' access to funds and also confirmed that the Women's Rooms empowered and enabled their beneficiaries to apply for grants. Between 2022 and 2024, 109¹ small-scale rural entrepreneurs accessed funding through the Women's Rooms network, creating eighty-five new jobs, of which fifty-five were filled by women and four by ethnic minorities (two Armenians and two Azerbaijanis). The total funds received amounted to 947,697 GEL / 350,999 USD in total and on average, 8,700 GEL / 3,200 USD per beneficiary. This indicates that the data provided by the Women's Rooms Union was highly accurate.

In June 2025, the ALCP2 conducted an update for 2025 with an additional eleven interviews to further update programme knowledge on the development of the access to finance components, check the accuracy of monthly data and capture qualitative insights into how access to finance through Women's Rooms has affected beneficiaries' livelihoods.

The main finding is that in 2025, thirty three new grant applications were financed (twenty seven women and six men), which means that in total, from 2022 to June 2025, **142 small-scale rural entrepreneurs** accessed funding through the Women's Rooms network. Unlike previous years, these recent enterprises did not create new jobs, so the total employment figure remains unchanged at **eighty five jobs** (see explanation on page 5). The total funds received during this period amounted to **1,351,067 GEL (491,297 USD), averaging 9,500 GEL (3,450 USD) per beneficiary.**

¹ 16 in 2022-23 and 93 in 2023-24.

METHODOLOGY

The programme employed a mixed-method approach, utilizing both quantitative and qualitative questions to assess the impact of the Women’s Rooms’ access to finance components (See the full questionnaire in Annex 1). The survey aimed to verify the impact reported by the Women’s Rooms Union through the ALCP2’s Monthly Data Sheets.



Figure 1: Survey respondents per regions

In this reporting period, the Women’s Rooms Union reported thirty nine applications , out of which thirty three were successful. The ALCP2 conducted eleven semi-structured interviews (eight with female and three with male beneficiaries), of which eight participants received funding (one man, seven women), while three submitted applications (two men, one woman) that were not accepted. Two respondents were ethnic minorities. The age of the respondents ranged from twenty nine to seventy one years of age. Beneficiaries were located across six municipalities of four regions of Georgia.

KEY FINDINGS

During the last twelve months, the number of grant applicants assisted by the Women’s Rooms decreased by approximately 68%. This decline is directly attributed to the unavailability in 2025of the key Enterprise Georgia² grant programme relevant to micro entrepreneurs and others from various INGOs. It has been replaced by Enterprise Georgia’s *Micro Enterprise Support Programme* which offers zero interest financing. Nevertheless, the quality of service provided by the Women’s Rooms remains high, and the service continues to be essential for improving rural inhabitants’ access to finance. All respondents confirmed that the Women’s Rooms supported them in applying for grants; one individual applied for more than two grants and received one.

In 2024-2025 Enterprise Georgia’s *Micro Enterprise Support Programme* was the most popular source of funding for the Women’s Rooms beneficiary businesses. Ten out of eleven interviewees applied for Enterprise Georgia’s zero-interest rate bank loans, and half of them were accepted. Seven respondents applied for municipal and regional state grants e.g., Rural Development Agency (RDA), Georgia’s Innovation & technology Agency (GITA) and municipal small grant programmes in Ajara, and three of them were funded; six businesses applied for NGO grants and three of them successfully received funding. Other types of applications were also submitted through the Women’s Rooms, loan applications, requests for tax exemptions, and other social or health-related government benefits. In total, eleven beneficiaries submitted thirty-one applications, of which 42% (grant and loan) were successful, while 25% covered other types such as tax exemptions and social benefits. Please see *Figure 2 Sources of Funding for the WR business Beneficiaries*.

² Prior to 2024, Enterprise Georgia operated the *Micro and Small Business Support Programme*, which offered fully funded grants to rural entrepreneurs. Since September 2024, this programme has been replaced by the *Micro Enterprise Support Programme*, which no longer provides full grants. Instead, it subsidizes loan interest rates, enabling entrepreneurs to lower financing costs.

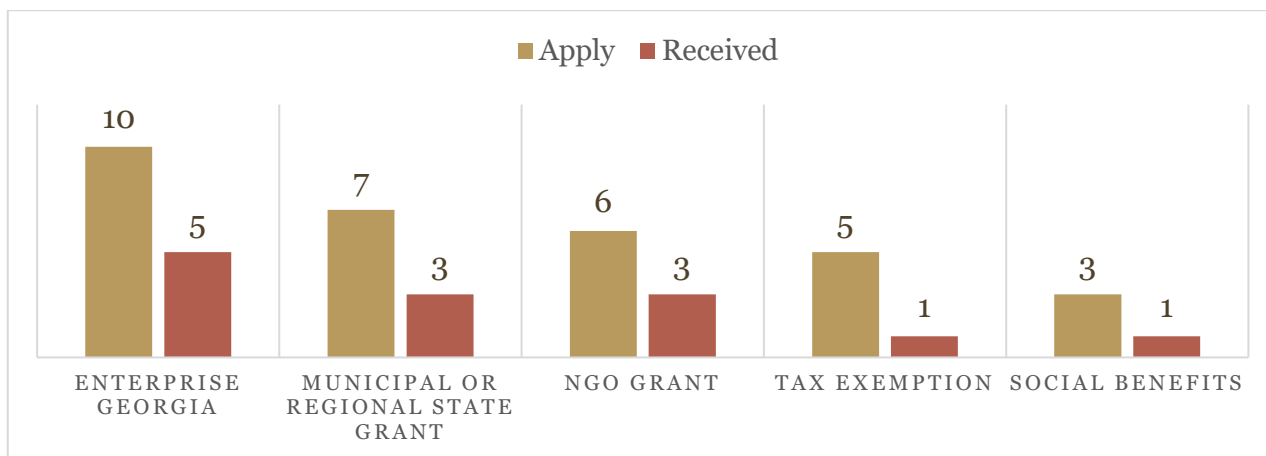


Figure 2: Sources of Funding for the WR Beneficiaries

Overall, respondents reported using Women's Rooms services at least once every two months, indicating they are regular visitors. During the grant application process, they tend to visit Women's Rooms even more frequently.

The Women's Rooms mostly assisted applicants by providing information and consultations (11 responses), followed by help with filling out applications (7), encouragement to apply (5), and training (4). Crucially, beneficiaries consistently highlighted that this support was an essential prerequisite for their ability to apply for grants, indicating they would not have been able to do so without the service. Please see *Figure 3 WR Services for Local Entrepreneurs*. Moreover, most stated that they would not have thought of applying or known about these opportunities were it not for the WR's personnel.

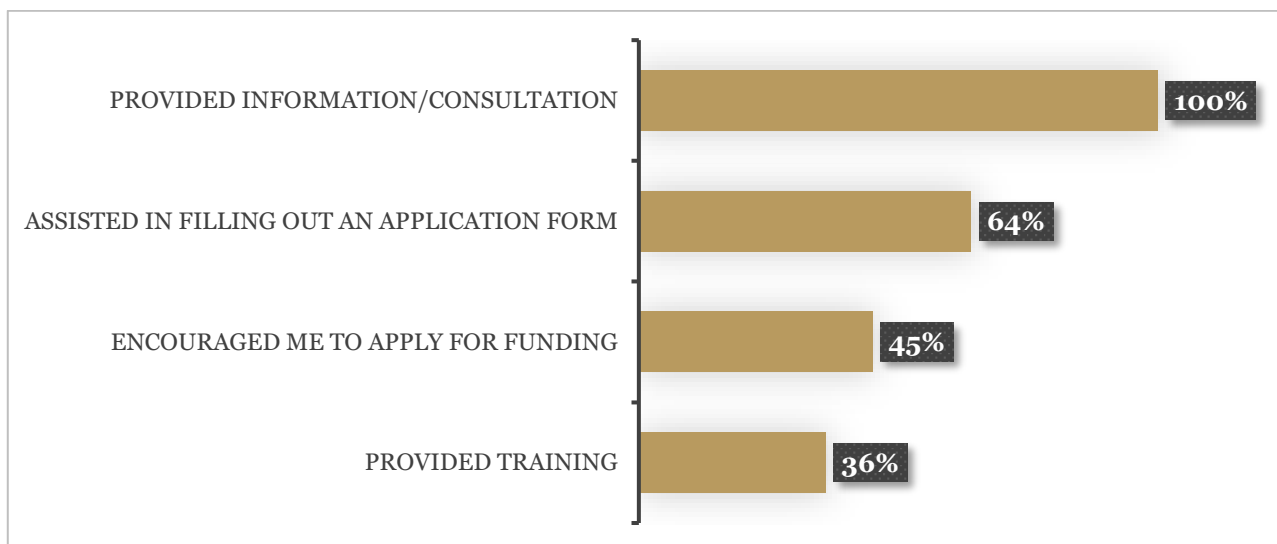


Figure 3: WRs Services for Local Entrepreneurs

Grants related to agriculture, natural resources and rural tourism were the most common, while a few invested in beauty salons or businesses. The beneficiaries mostly took grants to invest in HoReCa, opening guest houses, handicraft cafés, or small bakeries.

CHANGES AFTER ACCESSING FUNDS

Of the eleven businesses, four (36%) were start-ups, while the remaining seven (64%) were existing businesses. The start-ups were primarily micro-businesses, with an average financing of around 6,000 GEL / 2,180 USD. The applicants are self-employed and at this stage they have not added any new employees. Compared to the previous year, job creation has not been observed in the eight existing businesses. Although the beneficiaries reported improved sustainability and higher profitability, this has not translated into job creation. In some existing businesses, the number of employees was reduced as a cost-optimization measure.

The lower job creation in 2025 can be explained by the nature of the current funding opportunities. Previously, rural enterprises received full grants that prioritized job creation as a key selection criterion. Currently, entrepreneurs are supported through zero-interest loans, and job creation is no longer a primary criteria for receiving funding. Additionally, rural tourism enterprises reported cancellations of bookings, which further affected employment, likely due to changes in the political environment and negative international reporting and information. On the business side after receiving grants, beneficiaries gained confidence and motivation, which translated into more ambitious business goals and it also empowered them personally. Please see *Figure 4* below.

Business changes	Personal Empowerment & Change
Business became more profitable	Positive changes in their lives
Improved sustainability/stability	Improved self-esteem and motivation
Adding new products/services	Feeling more secure and confident in their future as entrepreneurs.

Figure 4 Perceived changes in existing business following financing

SATISFACTION WITH THE SERVICE

The relationship with the Women's Room and its manager played a key role in strengthening their sense of agency, reinforcing the idea that starting or expanding a business in rural areas is achievable with the right support. All respondents who answered were very satisfied with the Women's Rooms' support services.

- ✓ Respondents repeatedly praised the dedication of Women's Rooms staff, often by name.
- ✓ Many used emotional language such as "very warm environment", "treated my case as her own", or "100 out of 100 score".
- ✓ Some emphasized that without the WRs, they would not have applied for funding or received help at all.

QUOTES FROM THE INTERVIEWEES

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“One day, the local Women’s Room manager told me about a grant opportunity. I wasn’t sure I could do it, but she believed in me. She encouraged me, supported me through the consultation, and invited me to a training. With her help, I applied for the grant. That moment changed everything. It wasn’t just about the money—it was about the self-esteem and motivation I gained. I began to dream again, bigger than ever. Now I plan to expand our guesthouse, create immersive agro tours, and share our culture with the world. The support from the Women’s Room increased my self-esteem and motivation. Now I have more ambitious goals and plans for my business, and Agrotourism is no longer just a dream for me, it’s a goal within reach.”

A Woman Entrepreneur from Akhmeta

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“The Women’s Room gave me the strength to turn my pain into purpose. I’ll never forget that moment—my first real income, born from my art, supported by women who cared. Without the Women’s Room manager, I wouldn’t dare think about selling my paintings.”

A Woman Entrepreneur from Borjomi

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“I didn’t know about the grant before the Women’s Room manager reached out. She helped me fill out the forms, draft a business plan, and she stood by my side throughout. I’m deeply grateful for her support. Sometimes such little money can make a difference, as it was in our case.”

A Woman Entrepreneur from Keda

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CONCLUSION

From the programme perspective, the survey validated the data provided in the monthly datasheets by the WRU, the number of applications and the amount of funding received through the access to finance component aligned with existing records from the Women’s Rooms Union and strongly support the claim that:

- ✓ Women's Rooms are delivering highly valued support to rural entrepreneurs.
- ✓ The support has translated into real economic impact (access to grants, improved businesses).
- ✓ There are strong signs of personal empowerment, especially among women, contributing to greater participation, confidence, and motivation.

ANNEX 1

WOMEN'S ROOMS ACCESS TO FINANCE QUESTIONNAIRE

Region, Municipality:	
Name, Surname, and Age of Manager(s):	
Ethnicity:	
Gender:	

1. HOW OFTEN HAVE YOU USED WOMEN'S ROOMS SERVICES IN 2023?

1. Weekly
2. Monthly
3. At least once in two months
4. Less often
5. Never
99. Don't know/refuse to answer

2. Did Women's Rooms help in any of the following services in the last two years (2022 & 2023)?

3. If, yes, after applying, have you received or did not receive the grant/loan/exemption?

INDICATORS	APPLY		RECEIVED		
	YES	NO	YES	NO	NO RESPONSE YET
1. Apply for Enterprise Georgia					
2. Apply for municipal or regional state grant (state programme apart from Enterprise Georgia)					
3. Prepare an application and apply for an NGO grant					
4. Apply for bank loan					
5. Apply for tax exemption					
6. Apply for other social benefits (e.g. Social or Health-related governmental programmes)					

4. How did Women's Rooms assist you in accessing funding? (Accept all answers)

- Provided information/consultation.
Provided training /
Assisted in filling out an application form.
Encouraged me to apply for funding.
Participation in festivals & fairs
Other _____
99. Don't know/refuse to answer

5. Overall, what was the total funding you received through Women's Rooms in 2024 and 2025?

6.1 INDICATE RESPONDENT'S RESPONSE	6.2. INDICATE FROM THE MONTHLY DATA SHEET (INTERVIEWER)
_____	_____
(GEL)	(GEL)
Don't know/refuse to answer	

6. What type of business have you invested in?

1. Agriculture/Natural Resources (Cultivating, harvesting, processing in livestock, honey, plant material, etc.)
2. Hotel & Guest House
3. HoReCa (Cafes, Bars, Bakeries, etc.)
4. Beauty Therapy & Recreation (Salons, Massage Spas)
5. Shops & Markets
6. Tourism Services
7. Handicraft
8. Sewing Service
9. Production of Cosmetics
10. Hospitals & Dental Clinics & Psychological service
11. Other: _____

7. Was it a start-up or an existing business?

Start-up
Existing business

8. What has changed in your business after receiving the funding? (Accept all answers)

1. My business became more profitable
2. My business became more sustainable/stable
3. My business is more diversified (added new products/services)
4. I hired more employees
5. I increased salaries for employees
6. Other _____
7. I just started the business / It was a start-up fund
8. Nothing has been changed
99. Don't know/refuse to answer

9. How many employees did you have before accessing the funding? Indicate number _____

10. How many employees do you have now? Indicate number _____

Why have you increased/decreased/not changed the number of employees?

11. Could you tell us, approximately what is the average monthly net salary for the new employees? *[if respondents mentioned that they have new employees]* _____ (Gel)

12. What has changed in your life after receiving the funding? [In-Depth Qualitative]

- Ask about her/his feelings/wellbeing
- Ask about public participation/self-esteem/motivation
- Perception about future business development

13. Overall, how satisfied are you with the women's rooms funds related services?

1. Very satisfied
2. Somewhat satisfied
3. Somewhat not satisfied
4. Very dissatisfied

Why? [In-Depth Qualitative]
