

A photograph of two women sitting at a desk in a library or study area. They are looking at a laptop. The woman on the left is pointing at the screen. The woman on the right is holding a pen over some papers. In the background, there are bookshelves filled with books. The image has a warm, sepia-toned overlay.

ACCESS TO FINANCE THROUGH THE WOMEN'S ROOMS NETWORK

**ALCP2 IMPACT ASSESSMENT
MARCH 2024**

INTRODUCTION

The Alliances Caucasus Programme (ALCP) has been facilitating Women's Rooms since 2012. Initially, it began as grassroots centers piloting in three municipalities to provide access to information, training, and resources that were publicly available. After the piloting of the first three municipal Women's Rooms, year by year, the network was expanded and in 2022 reached thirty-two municipalities.

In the current programme since 2022, the ALCP2 has supported the consolidation of Women's Rooms under the Women's Rooms Union, formalized 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, this union supports the network of Women's Rooms by organizing capacity-building activities, advocating for their interests, and facilitating access to funding, thereby strengthening the organizational capacity and outreach of Women's Rooms throughout Georgia.

This impact assessment was particularly focused on evaluating the ongoing activities of the Women's Rooms Union to improve women's access to publicly available finance. The Women's Rooms Union utilized the Women's Rooms Network to help local rural inhabitants leverage government grants. They provided beneficiaries with information, consultation, and training, encouraged them to apply, and assisted with filling out application forms when necessary. The impact of these activities was estimated through regular monitoring based on the Union's bi-monthly data sheets. However, this impact assessment aimed to double-check and substantiate the estimated impact at the beneficiary level.

The exact methodology and key findings of the study will be discussed in the following sections.

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 Monthly Collected Data Sheets.

Beneficiaries were located across 16 municipalities in Georgia. Consequently, the programme opted to conduct telephone interviews, as this was deemed the most feasible and efficient approach to fieldwork. Overall, the Women's Rooms reported 87¹ cases in the access to finance component. The programme had contact information for 56 of these beneficiaries. Interviewers attempted to contact all 56 individuals, and 40 were reached and participated in the survey.

The age of the respondents ranged from 20 to 66 years. Among them, 5% were ethnic Armenians and 95% were ethnic Georgians. Additionally, as the vast majority of Women's Rooms beneficiaries were women, the sample included only 5% men.

The qualitative data were analyzed in SPSS and qualitative data in Excel.

¹ Originally, 118 cases were aggregated from the Women's Rooms Union's monthly collected data. However, after carefully reviewing the data—filtering, cleaning, and removing duplications—87 unique cases were identified. Hence, the final list includes only these 87 beneficiaries, and the survey results are extrapolated accordingly.

KEY FINDINGS

The key findings of the impact assessment showed that the Women's Rooms had a significant positive impact on rural inhabitants' access to funds. It confirmed that the Women's Rooms empowered and enabled their beneficiaries to apply for grants.

In total, 87 rural inhabitants applied for grants, resulting in 104 grant applications, out of which 93 were successful. The funds received amounted to 947,697 GEL / 350,999 USD. It means that the data provided by the Women's Rooms Union was very accurate, but in some cases, one beneficiary received more than one grant, and only one was reported in the monthly data sheets. That is why the sum of the grants received per beneficiary (10,893 GEL / 4,034 USD) is 15% higher in impact assessment than it was in the monthly data sheets.

A majority (53%) of beneficiaries were regular users of the services, visiting the Women's Rooms at least monthly. The Women's Rooms provided information and consultation to 93% of respondents, encouraged and motivated 55% to apply for funding, and helped 53% fill out the application forms (See, Figure 1). In qualitative narratives, respondents explained that without the support of the Women's Rooms, they would not have been able to obtain grants due to a lack of information, knowledge, and skills necessary for the application process. Additionally, in these municipalities, there are no other entities that offer such support for free.

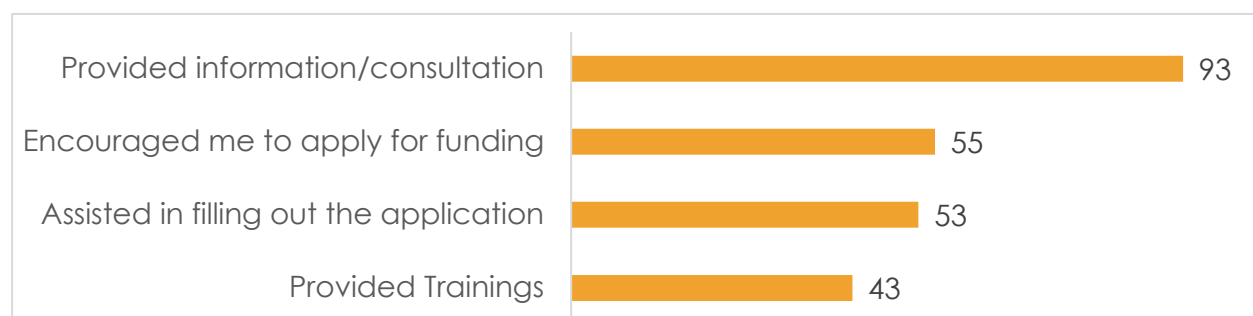


Figure 1: How did Women's Rooms assist you in accessing funding? (%)

Regarding the type of businesses funded, 30% of them were start-ups and 70% - existing businesses. Most of the investments were in hotels and guest Houses (25%), cafes and restaurants (20%), and 20% were in agriculture (See, Figure 2).

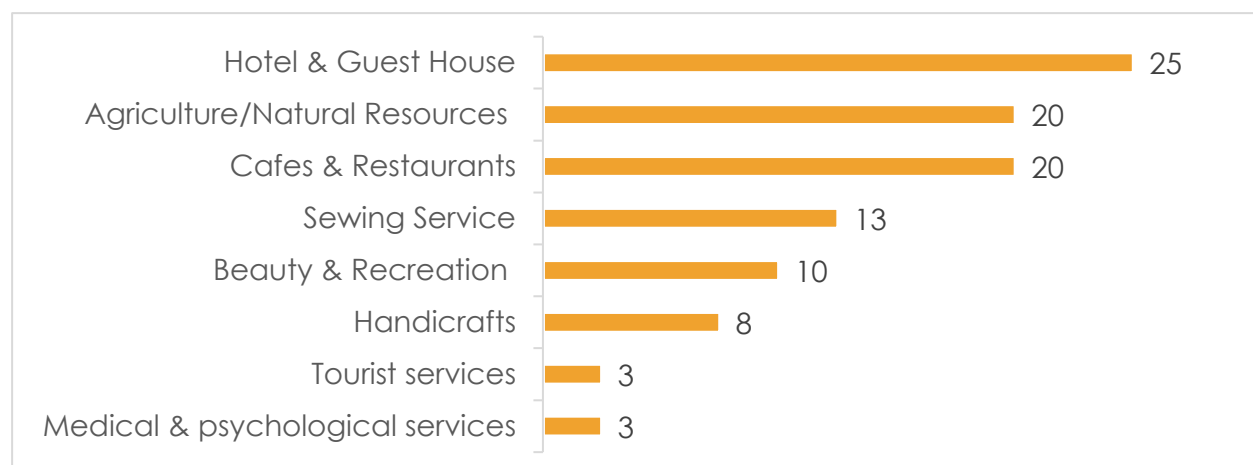


Figure 2: What type of business have you invested in? (%)

The beneficiaries reported that after receiving grants, their businesses diversified (35%), became more profitable (33%), and hired new employees (28%) (see Figure 3). As a result of the investments, 85 new jobs have been created with an average net monthly salary of 650 GEL (240 USD).



Figure 3: What has changed in your business after receiving the funding? (%)

Overall, 95% of the beneficiaries expressed satisfaction with the services and stated they would recommend the Women's Rooms to others. The successful experience of accessing funds motivated them to apply for future opportunities as well. When asked about changes in their lives after receiving funding, respondents highlighted increased self-confidence and self-efficacy. They reported feeling more empowered and capable of running their businesses, indicating that the Women's Rooms' access to finance component is effectively fulfilling its purpose.

ANNEX 1: WOMEN'S ROOMS IMPACT ASSESSMENT QUESTIONNAIRE

1.1. Municipality	
1.2. Respondent's age	
1.3. Respondent's Ethnicity	1. Georgian 2. Armenian 3. Azerbaijanis 99. Other
1.4. Respondent's sex	1. Female 2. male

2. How often have you used Women's Rooms Services in 2023?

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

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

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

Indicators	3. Apply	4. Received
1. Apply for Enterprise Georgia	1. Yes 2. No	1. Yes 2. No 3. Still waiting for the response
2. Prepare an application and apply for an NGO grant	1. Yes 2. No	1. Yes 2. No 3. Still waiting for the response
3. Apply for bank loan	1. Yes 2. No	1. Yes 2. No 3. Still waiting for the response
4. Apply for tax exemption	1. Yes 2. No	1. Yes 2. No 3. Still waiting for the response
5. Apply for other social benefits (e.g. Social or Health-related governmental programmemes)	1. Yes 2. No	1. Yes 2. No 3. Still waiting for the response

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

1. Provided information/consultation.
2. Provided training /
3. Assisted in filling out an application form.
4. Encouraged me to apply for funding.
- Other _____
99. Don't know/refuse to answer

6. Overall, what was the total funding you received through Women's Rooms in 2022 and 2023?

<i>6.1 Indicate Respondent's Response</i>	<i>6.2. Indicate From the Monthly data sheet (interviewer)</i>
_____ (GEL)	_____ (GEL)

99. Don't know/refuse to answer

5. What type of business have you invested in?

1. Agriculture/Natural Resources (Cultivating, Harvesting, Processing, 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
11. Other: _____ "

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

1. Start-up
2. Existing business

7. 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

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

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

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

9.1 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 family relationships
- Ask about public participation/self-esteem/motivation

13. Would you recommend others use Women's Rooms services?

1. Yes
2. No

Why? [In-Depth Qualitative]
