

Capacity Needs Assessment

Key findings & comparative analysis

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The study, *Assessing Capacity Needs of Farmers and Agribusiness Enterprises*, was conducted within the framework of the project “*Promoting Green Deal Readiness in Eastern Partnership Countries*” (PROGRESS).

The goal of the capacity needs assessment is to examine the challenges and opportunities that farmers and agribusiness owners face in Armenia, Azerbaijan, Georgia, and Ukraine in accessing finance for sustainable agricultural development, with a particular focus on climate-resilient investments.

PROGRESS is a regional initiative covering the five EU Eastern Partnership (EaP) countries - Armenia, Azerbaijan, Georgia, Moldova, and Ukraine. The project supports these countries in achieving long-term mitigation, adaptation, and sustainable development consistent with the EU Green Deal objectives and the 1.5°C pathways of the Paris Agreement. A particular emphasis is placed on horticulture, alongside efforts to enhance the competitiveness and trade opportunities of the fruits, berries and nuts sectors from the EaP region in EU markets.

Introduction

The objectives of the study

The main goal of the research was to assess the capacity needs of farmers and agribusiness owners in Armenia, Azerbaijan, Georgia, and Ukraine in terms of access to finances for sustainable agricultural development.

The objectives of the study were to:



- ✓ Assess the financial knowledge and literacy levels of small farmers and agribusinesses.
- ✓ Identify gaps preventing them from accessing finance for climate-resilient investments.
- ✓ Provide a basis for developing targeted capacity building for these target groups

Research design and methodology

The study employed qualitative research methods: Focus Group Discussions (**FGDs**) and Key Informant Interviews (**KIIs**).

➤ **FGDs** were conducted via **online platforms** for ensuring participation of the respondents from diverse geographical backgrounds; the group size did not exceed eight participants. The FDG guidelines **covered topics** regarding the needs of gaps in sustainable agricultural development and explore participants' openness to potential interventions addressing the status quo in each country.

- Target group of FGDs were:
 - I. **Farmers** (including small and medium-sized farms, farmer associations, cooperatives) and
 - II. **Agrobusiness enterprises** (firm managers, agrobusiness associations).

At least 35% of women, as well as farmers and agribusiness owners of different sizes and age groups had to be represented in the assessment process.

➤ **KIIs** were conducted in all 4 countries, with the financial sector representatives, particularly active in lending to the agricultural sector for a better understanding of the challenges that financial institutions see while working with farmers/agrobusinesses. Interview guidelines covered challenges in lending, clients' financial literacy, and awareness of climate-related topics.

Distribution of the respondents across the countries

Across 4 countries the study involved **17 focus group discussions** with **104 farmers and agribusiness owners**, of whom **50 (48.1%)** were women.

The FGDs were conducted online and included participants from more than 30 regions, ensuring a geographically diverse sample.

- **Armenia** contributed 4 FGDs with **27 participants**;
- **Azerbaijan** - 4 with **30 participants**;
- **Georgia** - 5 with **26 participants**;
- **Ukraine** - 4 with **21 participants**.

10 key informant interviews (KIIs) were carried out with financial institutions, which included major banks, microfinance institutions, and agricultural credit unions actively engaged in agricultural finance; in particular:

- **2 KIIs in Armenia** with Farm Credit Armenia UCO (Universal Credit Organization) and ACBA Bank OJSC;
- **2 in Azerbaijan** with Micro-Finance Association (AMFA) and Unibank;
- **2 in Georgia** with JSC TBC Bank and JSC Microbank Crystal;
- **4 in Ukraine** with JSC Creditwest Bank Ukraine, JSC Oschadbank, the Business Development Fund (BDF), and The Partial Credit Guarantee Fund in Agriculture (PCGF).

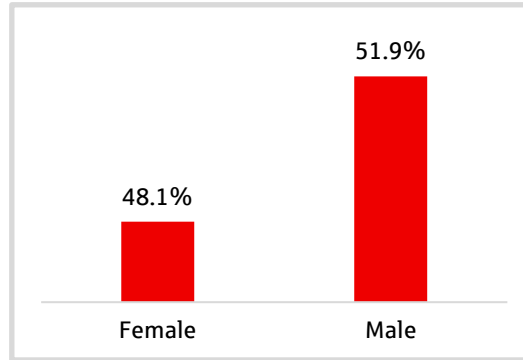
Country	FGDs	participants	women	% of women	KIIs
Armenia	4	27	13	48.1%	2
Azerbaijan	4	30	16	54%	2
Georgia	5	26	14	54%	2
Ukraine	4	21	7	33.3%	4
Total	17	104	50	48.1%	10

CNA Report Armenia

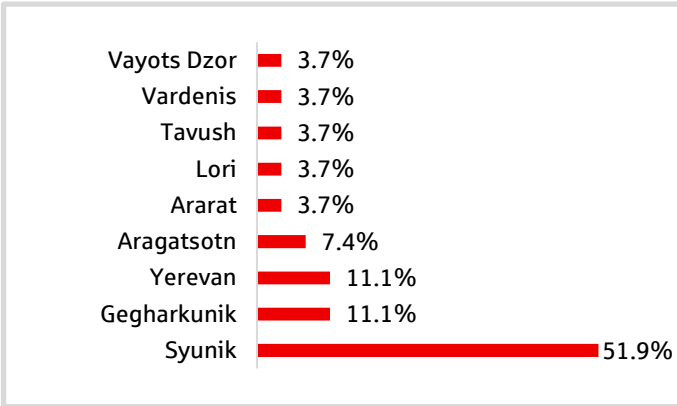
Armenia

Distribution of the participants 1

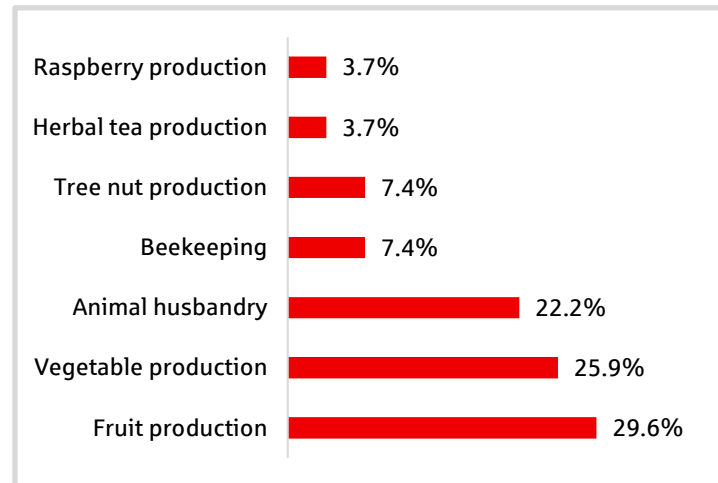
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Region:



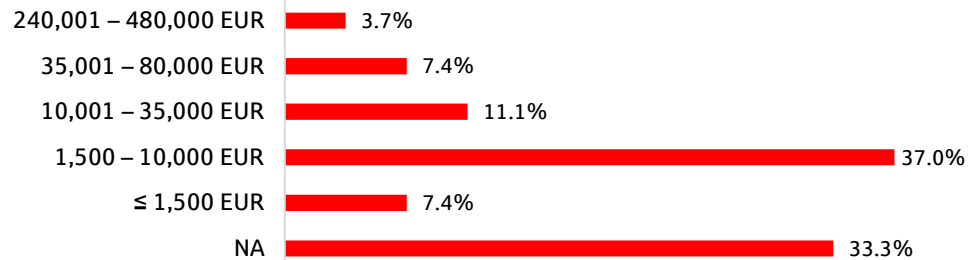
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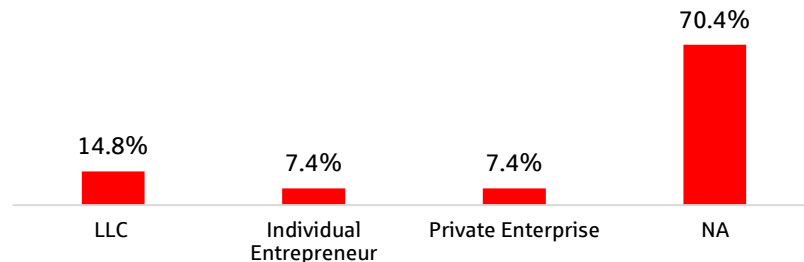
Armenia

Distribution of the participants 2

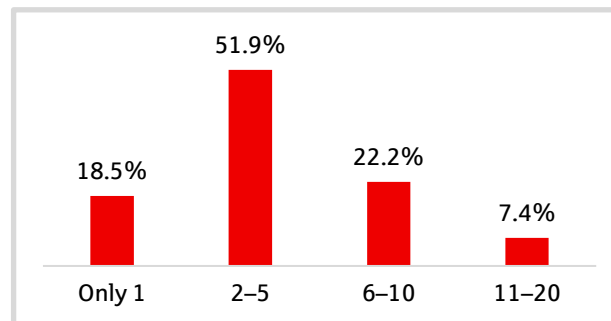
Turnover:



Legal status:



Employees:



Armenia

Main findings 1



- **Financial management**
Record-keeping is generally weak: smallholders rely on informal practices, while medium farms use structured accounting.
- **Grants and information access**
Awareness and participation in grant programs are low, partly due to limited information and perceptions of closed networks.
- **Gender and finance**
Grant access feels mostly equal, with advantages only in women-targeted schemes; men are seen as having better chances with bank loans due to stereotypes.
- **Views on gender-targeted programs**
Opinions are mixed—some support women-specific funds, while others prefer equal access for all.
- **Loan procedures and borrowing culture**
Loan processes are clear and accessible, but smallholders avoid debt culturally; registered enterprises use loans strategically for growth.

Armenia

Main findings 2



- **Climate change impacts**
Farmers report worsening drought, irregular rainfall, frost, heat, and water shortages, causing yield and income losses.
- **Awareness of adaptation programs**
Knowledge of climate adaptation support is low, but interest in participating in training is high.
- **Climate efforts by financial institutions**
Institutions integrate climate risks differently but are ready to expand green financing (e.g., solar, drip irrigation, protective systems).
- **Training preferences**
Farmers prefer practical, on-farm, in-person trainings during off-season, tailored to regions and sectors.
- **Additional needs**
More support is needed for displaced farmers, marketing, and adoption of new technologies.

Armenia

Quotes

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“We manage and write down what we spend and what income we get. I do it all on my own. If it's a small farm, there's no issue. The problem comes when the business grows - then I would need an accountant. But for us, counting the income and expenses is not difficult at all.” (Fruit production, Male)

““

“I have never received any support, but I really want to participate in grant programs and attend such seminars. Probably I just wasn't informed enough to take part before.” (Vegetable Production, Female)

““

“Community centers most often don't inform every villager about these opportunities. Usually, they have their 'favorites' who they call in such cases, and that's a very bad habit of our Armenians. These few people get the finances, and the rest of the villagers find out too late. I'm sure that if the real hard workers were better informed, they would do a much greater job.” (Walnut production, Female)

““

“We don't have a specific product or special approach just for women - we treat everyone equally. But some funds make financing easier for women, and we're always happy to support such projects. We've taken part in funds that specifically financed women, and even now, if there's money left in a fund, we try to use it to support women farmers. But this isn't a separate or specialized product - it's simply available in the form of a fund. (ACBA Bank)

Armenia

Recommendations 1

Recommendations for supporting farmers

- Improve outreach and transparency of grants so information reaches all farmers, including informal ones.
- Reduce delays and bureaucracy in state-funded programs to boost participation.
- Create recovery programs for displaced farmers.
- Expand community-level financial literacy and basic bookkeeping; offer advanced modules for registered enterprises.
- Introduce new climate and agricultural support programs to replace closed USAID initiatives.
- Deliver practical, regional trainings on climate adaptation and sustainable farming, tailored to farm type.
- Provide trainings to address misconceptions about borrowing and build trust in using credit.
- Support farmers with proposal-writing and project management skills.
- Offer advanced climate-adaptation training for agronomists and field experts.
- Provide targeted grants and empowerment programs for women farmers.



Armenia

Recommendations 2



Recommendations for financial institutions

- Co-finance climate-smart investments with banks and expand access to insurance for new technologies.
- Increase women's access to finance through women-specific funds and loan schemes.
- Integrate climate adaptation into financial portfolios and create products that support climate-smart agriculture.

Armenia

Comparative analysis between 2022 and 2025 studies

Trend Development Across Studies

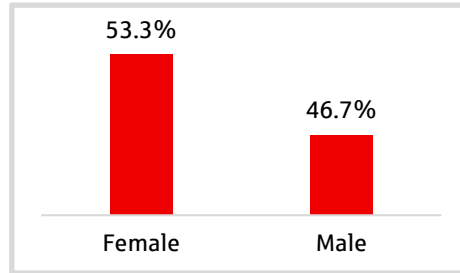
Dimension	2022	2025	Change
Financial Literacy	Overestimated skills; limited record-keeping; weak business planning	Greater awareness; demand for practical bookkeeping and financial management training	Progress in awareness, limited improvement in practice
Access to Finance	Structural barriers (collateral, trust, restrictive criteria); low awareness of products	Improved financial products; behavioral barriers (debt aversion, low information access, digital gaps)	Constraint shifted from system-level to farmer-level
Entrepreneurial Skills	Low prioritization; gaps in marketing, planning, branding	Recognized importance; need for proposal writing and project management capacity	Shift toward valuing business skills
Climate Awareness & Action	Low awareness; minimal insurance use; adaptation not prioritized	High awareness; impacts recognized; interest in practical adaptation	Notable rise in awareness, weak linkage to solutions
Gender Dynamics	Male-dominated sample; limited analysis	More balanced sample; informal biases persist; higher women's engagement	From invisible to visible, but structural gaps remain
Training Motivation & Preferences	Short, practical agronomy-focused sessions	High demand; climate, finance, and digital skills prioritized; hands-on coaching preferred	Stronger motivation and more complex training needs
Institutional Support & Ecosystem	Weak extension; limited outreach; need for investment	More green finance; donor support;	Supply-side improvements, demand-side weakening
Risk Preparedness	Minimal preparedness; reactive mindset	Improved awareness but limited action; lack of tools	Awareness up, readiness still low

CNA Report Azerbaijan

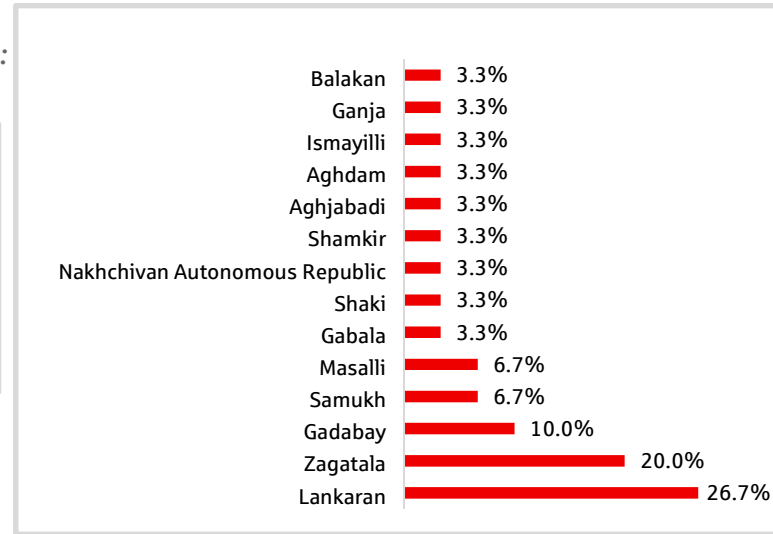
Azerbaijan

Distribution of the participants 1

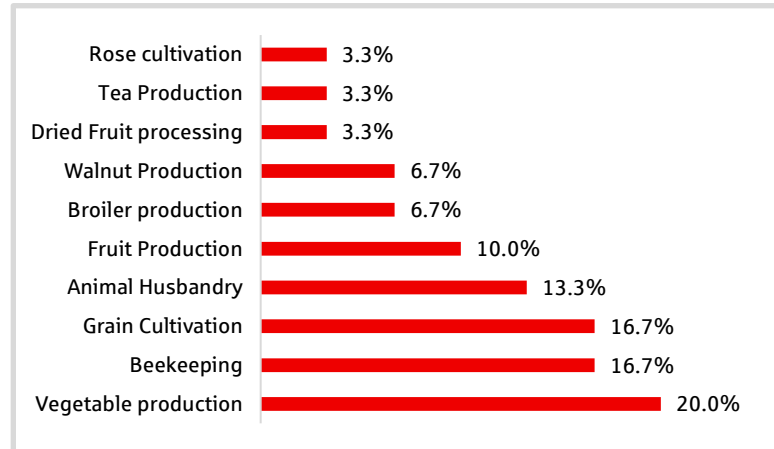
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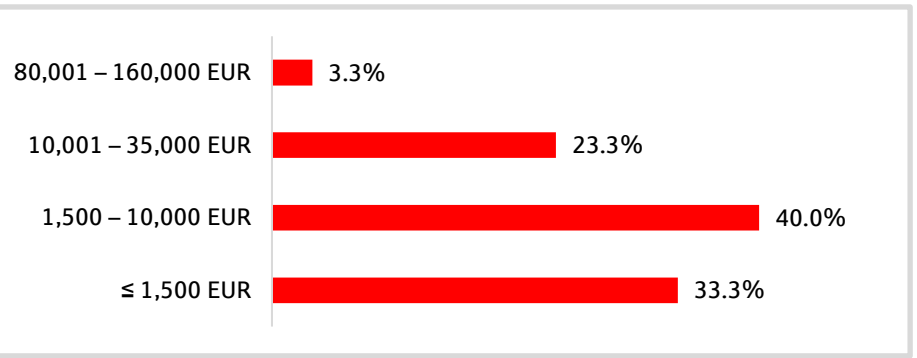
Sector:



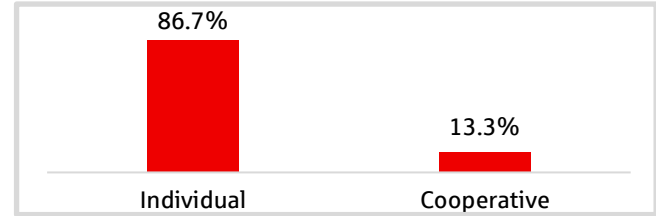
Azerbaijan

Distribution of the participants 2

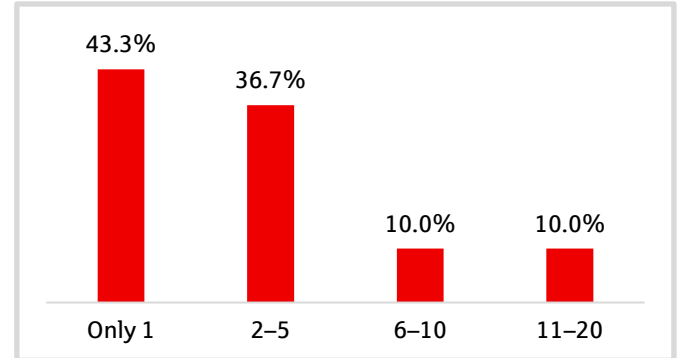
Turnover:



Legal status:



Employees:



Azerbaijan

Main findings 1



- **Financial record-keeping**
Most farmers track income/expenses, but smallholders do it informally; only medium-sized farms use formal tools like Excel or accountants.
- **Financial planning capacity**
Medium-sized farmers use records for strategic decisions, while smallholders focus on daily transactions with limited long-term planning.
- **Limited use of loans**
Bank loan uptake is low due to high interest rates, collateral requirements, and fear of debt; smallholders rely more on grants and personal savings.
- **Religious constraints**
A small number avoid loans for religious reasons, though this is not a common trend.
- **Uneven grant awareness**
Some farmers actively apply for grants, while others remain unaware or lack proposal-writing skills.
- **Gender and finance perceptions**
Men and women are viewed as having equal financial access, but participants still see value in additional support for women farmers.



Azerbaijan

Main findings 2

- **Climate preparedness gap**
Farmers feel climate impacts strongly, yet few have the knowledge or tools to manage climate risks.
- **Low awareness of climate finance**
Financial institutions offer subsidized climate-resilient financing, but most farmers are unaware of these opportunities.
- **Training preferences**
Farmers prefer in-person, hands-on training, especially field demonstrations and study visits.
- **Licensing barriers**
Many agri-entrepreneurs struggle to obtain product-selling licenses, limiting market access and business growth.
- **Marketing and digital skills**
Marketing, branding, and digital promotion remain high-priority training needs across farmers and agri-entrepreneurs.

Azerbaijan

Quotes

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“I’ve reached out to the bank several times and haven’t had any problems. [...] The interest rates weren’t an issue for me, but once, the bank asked for collateral worth 200,000 AZN - I think that’s an unreasonably high amount.” (Fruit Production, Male)

“

“I think the problem often lies in women’s lack of experience and their fear of taking risks. Many women are afraid of failure, but I believe this fear is unfounded - we have every opportunity to be successful in agriculture.” (Beekeeping, Female)

“

“They find it really hard to adapt to modern technologies and use digital systems. Things like receiving payments to their accounts or understanding SMS notifications are confusing for them. The only exceptions are larger producers and business owners - they tend to be more educated and tech-savvy.” (Unibank)

“

“I disinfect often, but there’s no real effect - I just don’t know what else to do anymore.” (Grain Cultivation, Female)

Azerbaijan

Recommendations 1



Recommendations for supporting farmers' needs

- Expand targeted grants and empowerment programs for women farmers to address hidden barriers in access to finance and entrepreneurship.
- Develop dedicated financial products, loan schemes, and grants to improve women's access to capital.
- Strengthen communication on climate-resilient financing and subsidies through national/local media and digital platforms, ensuring outreach to smallholders.
- Promote peer learning and support cooperatives in sharing information on financing, climate-resilient practices, and success stories.
- Provide practical training on climate adaptation, sustainable farming, marketing, branding, and digital promotion across regions.
- Offer technical assistance to help agri-entrepreneurs obtain licenses and meet regulatory requirements.

Azerbaijan

Recommendations 2



Recommendations to strengthen capacity of financial institutions

- Partner with banks and MFIs to expand gender-sensitive financial programs for women.
- Train bank staff on gender dynamics and barriers affecting women's access to finance.
- Improve public outreach so financial products reach underserved farming communities.
- Introduce alternative financing options, including Islamic-compliant loan products for farmers avoiding interest-based lending.

Azerbaijan

Comparative analysis between 2022 and 2025 studies

Trend Development Across Studies

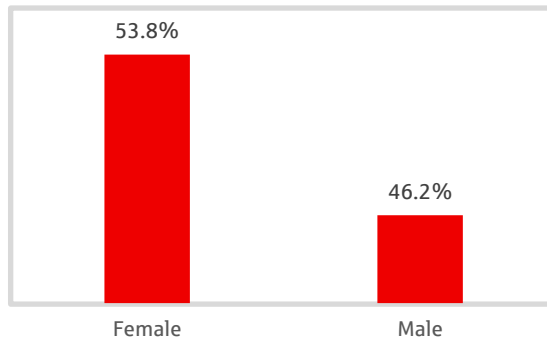
Dimension	2022	2025	Change
Financial Literacy	Informal, minimal bookkeeping; weak planning;	Slight improvement with more Excel use among medium farmers; smallholders still mostly informal	Slight progress
Access to Finance	Low loan uptake; information gaps; dependence on grants; collateral constraints	High interest rates, collateral burdens, delays; climate finance poorly understood; some religious constraints	Barriers persist but broaden in type
Business and Entrepreneurial Knowledge	Weak marketing, branding, and value-added skills; limited strategic planning	Continued gaps plus new issues: licensing struggles, digital marketing needs	Gaps persist
Climate Awareness	Limited climate awareness; reactive responses; minimal insurance use	High awareness of climate impacts; low preparedness; high perceived vulnerability	Considerable increase in awareness, but limited action
Gender Sensitivity	Gender barriers recognized superficially; limited analysis	Gender-responsive loans exist; women's cooperatives rising; nuanced informal barriers identified	Moderate progress
Training Motivation	Low motivation; limited exposure to structured training	High demand for practical, hands-on training, especially on climate adaptation, marketing, and licensing	Positive change
Risk Preparedness	Very weak	Improved awareness, low action	Moderate progress
Institutional Support	Weak institutional coordination; low cooperative engagement	More grant programs and donor-bank initiatives; women's cooperatives emerging; climate finance messaging still weak	Incremental growth

CNA Report Georgia

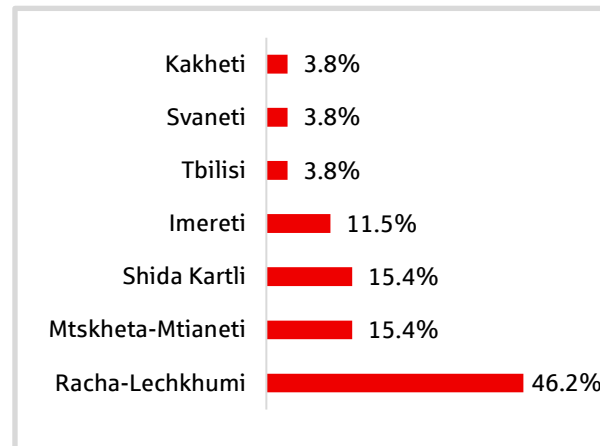
Georgia

Distribution of the participants 1

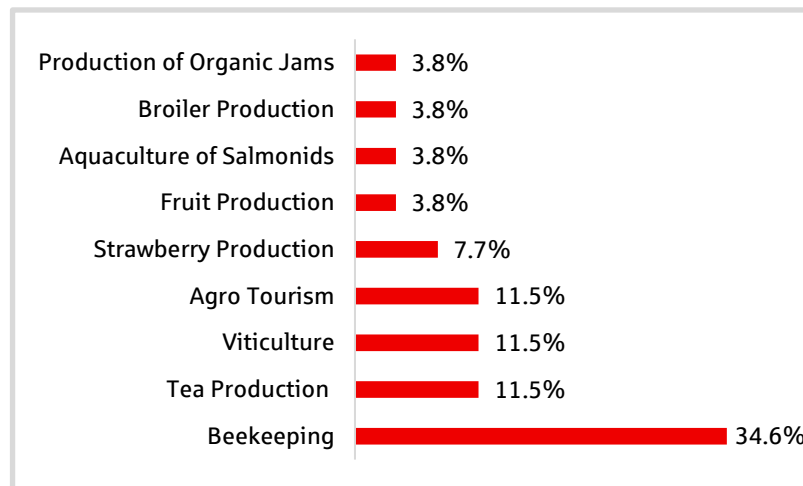
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Region:



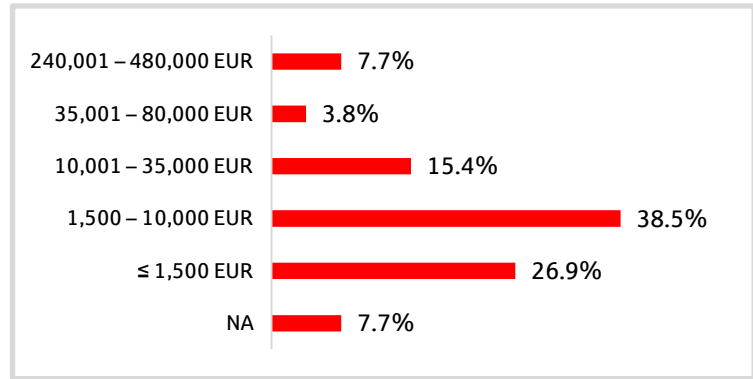
Sector:



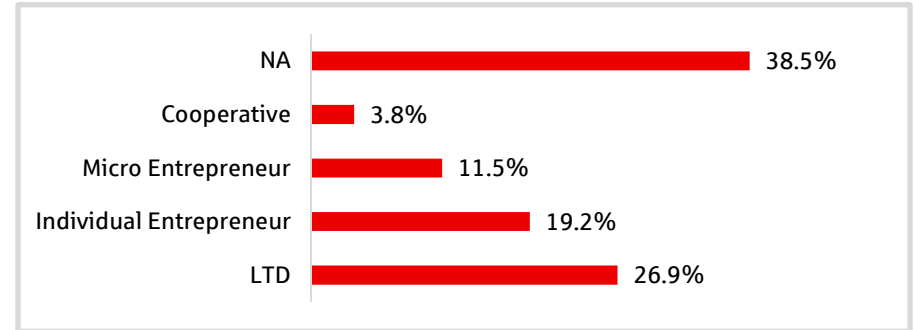
Georgia

Distribution of the participants 2

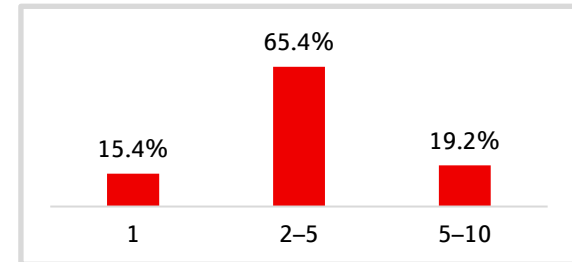
Turnover:



Legal status:



Employees:



Georgia

Main findings 1

- **Financial management practices**
Smallholders manage finances informally; registered farmers show stronger discipline and better access to formal finance.
- **Compliance over business growth**
Financial management focuses on tax/loan requirements rather than profitability or long-term planning.
- **Limited grant management skills**
Awareness of programs is high, but many rely on informal help and lack skills in proposal writing and grant management.
- **Gender dynamics in finance**
Men sometimes apply under women's names for grants; women gain little unless programs target them and face more obstacles in bank loans due to collateral and income constraints.
- **Risk-averse lending**
Banks/MFIs avoid lending to small or early-stage farmers, with collateral rules that especially disadvantage women.
- **Borrowing constraints**
High interest rates and low margins deter smallholders; those using subsidized loans report positive results.
- **Sector-specific barriers**
Beekeepers struggle to access credit because beehives are not accepted as collateral.



Georgia

Main findings 2



- **Climate vulnerability**
Climate change is worsening yields and costs, while farmers feel unprepared due to lack of knowledge, funds, and expert support.
- **Adoption of green practices**
Medium-sized farms adopt environmental innovations more readily; smallholders prioritize short-term economic needs.
- **Insurance gaps**
Agricultural insurance is poorly tailored, with low uptake and limited coverage across regions and sectors.
- **Limited green finance products**
Banks do not offer dedicated climate or green investment loans, citing low demand.
- **Training needs**
Farmers strongly prefer practical training on financial literacy, climate adaptation, and sustainable farming.
- **Shortage of agronomists**
A lack of affordable and qualified agronomists is limiting productivity and resilience.
- **Women's additional barriers**
Women farmers still face extra challenges due to limited access to resources, skills, and networks.

Georgia

Quotes

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“All the grant applications I've filled out are in my wife's name, and all the projects we've won are also in her name. Of course, women have advantages in every project. In the eligibility criteria, it always shows up -just like being from a high mountain area or living along the Administrative Border Line, being a woman is also listed.” (Fruit production, Male)

“

“I've never had [agricultural] insurance and probably never will, because vineyard insurance only covers hail. But hail is a problem in Kakheti, while here in Racha what really affects us is the late frost. Whenever insurance agents call me, I always tell them to include frost, but they say it's not up to them and that they'll pass it on to the manager. And then the next year it's the same offer again -they never take it into account, and it just keeps going like that.” (Viticulture, Female)

“

“I've gone through many trainings and along the way I also studied viticulture, but the main problem is the lack of agronomists. These small meetings don't produce agronomists, and if someone funds the proper training of such specialists, that will really bring results.” (Viticulture, Female)

“

“I talked to experts at Elkana2 and they advised me to set up an irrigation system, to build a big tank of 50–100 tons to collect water and then use it in the summer. But at this stage, it's very expensive for me. The terrain is also difficult, and that makes it costly. (Fruit Production, Male)

Georgia

Recommendations 1

Recommendations for supporting farmers' needs

- Invest in lifelong learning and retraining programs for agronomists, especially on climate adaptation.
- Tailor and expand agricultural insurance schemes to fit regional and sector-specific needs, including beekeeping.
- Develop and distribute clear, sector-specific guidelines on managing plant diseases and pests.
- Work with state ministries to establish and enforce pesticide quality control standards.
- Introduce additional support programs for farmers and agri-entrepreneurs, especially women, to compensate for reduced donor funding.
- Strengthen financial literacy for smallholders and unregistered entrepreneurs, focusing on bookkeeping and budgeting.
- Provide incentives, such as subsidies or tax benefits for adopting sustainable and climate smart technologies.
- Deliver capacity-building through practical formats like one-on-one coaching or demonstration/model gardens.
- Tailor capacity-building programs to regional and sector needs and schedule them on weekends or outside peak harvest seasons.



Georgia

Recommendations 2



Recommendations to strengthen capacity of financial institutions

- Collaborate with banks and MFIs to expand gender-sensitive financial programs for women.
- Revise collateral requirements to reflect agricultural realities, including recognizing beehives, equipment, and production contracts.
- Encourage banks and MFIs to use case-by-case risk assessments for agricultural enterprises rather than rigid lending rules.

Georgia

Comparative analysis
between 2021-2022 and
2025 studies

Trend Development Across Studies

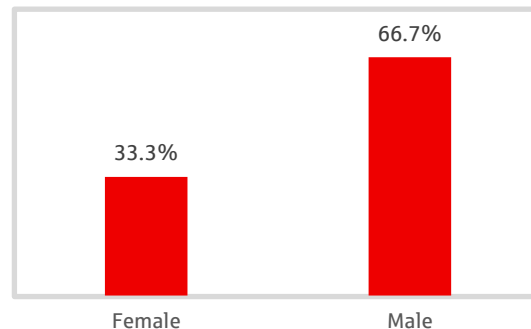
Dimension	2021-2022	2025	Change
Financial Literacy	Basic, minimal bookkeeping	Compliance-focused, modest improvement	Slight progress
Access to Finance	Awareness gap	Structural and collateral barriers	Shift in constraint type
Climate Awareness	Low, reactive	High, recognizing impact	Considerable progress
Gender Sensitivity	Absent	Integrated	Moderate progress
Training Motivation	Low	High, practical	Positive change
Risk Preparedness	Very weak	Improved awareness, low action	Moderate progress
Institutional Support	Weak ecosystem	Emerging green finance	Incremental growth

CNA Report Ukraine

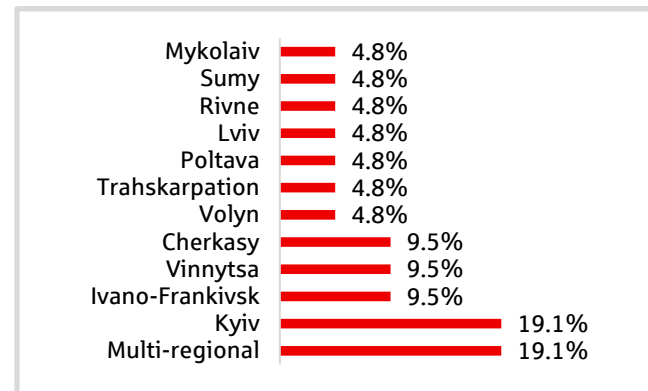
Ukraine

Distribution of the participants 1

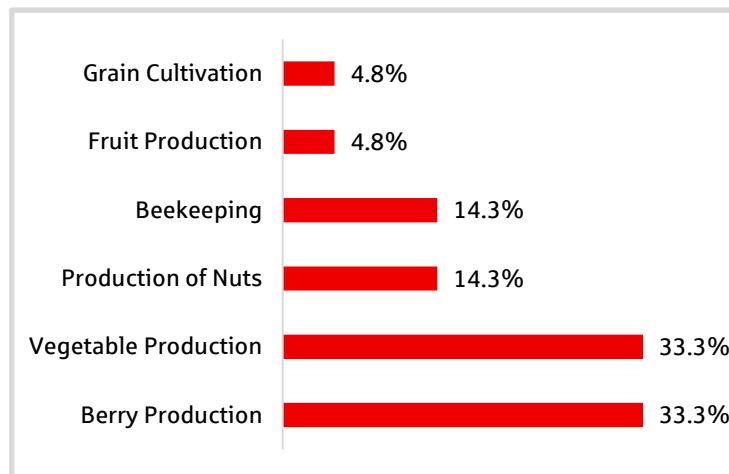
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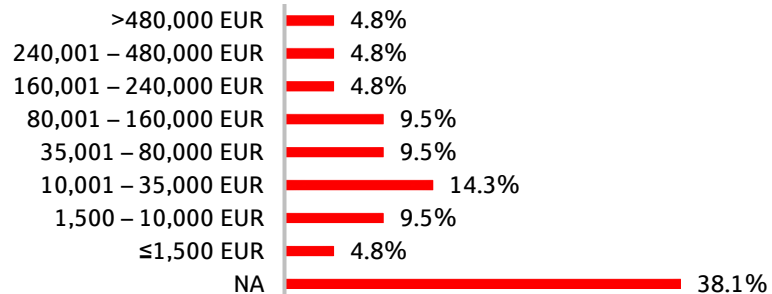
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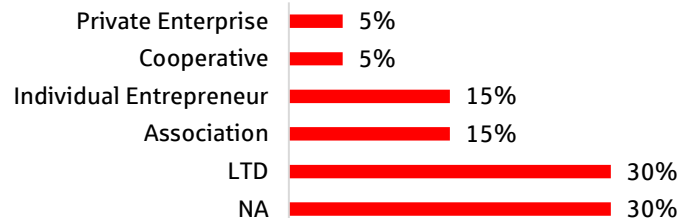
Ukraine

Distribution of the participants 2

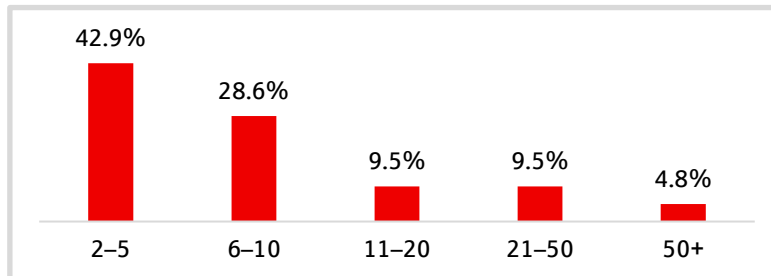
Turnover:



Legal status:



Employees:



Ukraine

Main findings 1



- **Training preferences**
Farmers prefer practical, hands-on climate adaptation training with innovative tools and peer-to-peer learning.
- **Financial management**
Smallholders use informal records; larger farms maintain structured accounting with professional support.
- **Credit access**
Weak financial reporting limits loans for small producers; larger farms have easier access.
- **Grant awareness**
Farmers know about grants but struggle with complex applications and documentation.
- **Bank loan access**
Larger and registered farms obtain loans more easily; smallholders face collateral, interest, and product barriers.
- **Gender and finance**
Women benefit from grants but rarely from bank products, which remain mostly gender-neutral.
- **Women's role in agriculture**
Women's participation has grown due to men's mobilization and absence from farming.



Ukraine

Main findings 2

- **Climate threat**
Farmers report severe losses and uncertainty from climate change impacts.
- **War and unsustainable practices**
Conflict and poor farming practices worsen drought, soil salinization, and water scarcity.
- **Adaptation capacity**
Larger farms adopt technology and irrigation; smallholders rely on basic measures and need more state support.
- **Government support**
Farmers call for better coordination on irrigation and climate adaptation financing.
- **Awareness of programs**
Despite existing subsidies, farmers have low awareness and understanding of climate adaptation support.

Ukraine

Quotes

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“They [5-7-9% programs representatives] have stated many times throughout the program's duration that the limits need to be expanded, with a slightly broader accessibility, specifically for micro-businesses, especially those that have not yet established a credit history. Everyone will have to start somewhere, and the state also needs to think about how to involve micro- and small businesses. This will be especially relevant in the post-war period.” (Vegetable Production, Male)

“

“Banks often act as “information collectors” rather than institutions that actually provide services. They demand proof of profitability even during wartime, ignoring that horticulture is a long-term business where income appears only after several years. Therefore, most such applications end in rejection”. (Vegetable Production, Male)

“

“The problems are caused not only by global but also by local factors - irrigation, water quality, and accessibility. The state has not controlled these processes for a long time. Due to improper agricultural practices, the soil becomes saline. Farmers are supposed to return the land in the same condition, but this is not monitored. The war has also changed the structure of water resources, and after the destruction of Kakhovka, large-scale geological exploration is needed to understand where water is available and of what quality. This requires assistance from Western donors.” (Fruit Production, Male)

“

“Banks are becoming increasingly interested in financing alternative energy sources for agricultural enterprises. Not because banks find it interesting, but because they are receiving more requests. Why are they receiving more requests from farmers? Because the problems with energy are clear. Farmers have realized that they will be cut off from energy, from power sources, and they are starting to worry about how to conduct their activities in such conditions. Therefore, the demand for photovoltaics and other sources is growing. Consequently, the demand for applications asking “can the bank finance this?” It is also growing. That's why banks are starting to take an interest in this.” (PCGF)

Ukraine

Recommendations 1



Recommendations for supporting farmers' needs

- Support new entrants to agriculture, especially women and youth, to rebuild the sector and replace mobilized workforce.
- Issue national guidelines and specialized advice to promote climate-smart practices and long-term resilience.
- Provide hands-on training in budgeting, record-keeping, and subsidized remote accounting services for smallholders.
- Strengthen government coordination on irrigation and provide accessible financial mechanisms for climate adaptation.
- Disseminate climate adaptation strategies and innovative technologies, customized for smallholders and medium-sized farmers.

Ukraine

Recommendations 2



Recommendations to strengthen capacity of financial institutions

- Partner with banks to simplify procedures, reduce collateral requirements, and promote risk-sharing for smallholders.
- Develop financial products suited to long investment cycles in horticulture, beekeeping, and other delayed-return sectors.
- Expand women-specific funds and loan programs to increase women farmers' financial access.
- Work with banks to raise awareness and provide information on climate adaptation and green financing opportunities.

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Comparative analysis between 2020 and 2025 studies

Trend Development Across Studies

Dimension	2020	2025	Change
Financial Literacy	Informal bookkeeping; low financial literacy; minimal planning; limited use of digital tools	Slight improvement among medium farms using structured systems; smallholders still rely on basic, informal methods	Small, gradual progress
Access to Finance	Banks reluctant to lend to smallholders; strict collateral requirements; few tailored loan products	Structural barriers remain; war and climate risks add new obstacles; strong reliance on grants; limited awareness of green/climate finance	Barriers persist and expand
Business and Entrepreneurial Knowledge	Limited business planning, weak marketing, and low value-added activities	Similar gaps continue; new challenges include complex grant paperwork and greater need for digital marketing and investment planning	Gaps remain with new pressures
Climate Awareness	Low climate awareness; climate seen as a future issue; very low insurance use	High awareness due to extreme weather and war-related disruptions; limited adaptation due to high costs and poor water access	Awareness increases notably; action remains limited
Gender Sensitivity	Gender considerations minimal; no targeted financial products	Women more active in agriculture due to mobilization; better grant access; few gender-sensitive loan products	Moderate improvement
Training Motivation	Weak coordination among institutions; limited rural financial infrastructure; early-stage reforms	Institutional gaps deepened by war; fragile support systems; information on climate finance unclear; some donor-bank programs emerging	Incremental growth but still weak
Risk Preparedness	Very limited awareness and planning	Greater recognition of risks (climate, energy, war), but adaptation and insurance use remain low	Some progress in awareness, low in action
Institutional Support	Low motivation for training; limited exposure to structured programs	Strong demand for practical, hands-on, and climate-focused training; preference for peer-to-peer learning	Positive shift

Thank you!



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