

FINANCING OF ADULT LEARNING AND EDUCATION IN THE REPUBLIC OF ARMENIA

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INTRODUCTION

In the conditions of modern economic and social development, education is gradually ceasing to be perceived as a process that ends at a certain stage of a person's life and is turning into a continuous mechanism for maintaining, renewing and developing human capabilities throughout life. Rapid technological change, structural transformations of the labour market, digitalisation, the spread of artificial intelligence, demographic changes and the growing demand for new professional skills make adult learning and education (hereinafter: ALE) a key component not only of education policy but also of economic, social and development policy. In these circumstances, maintaining employability, professional reskilling, expanding employment, promoting social inclusion and ensuring the economic resilience of individuals depend largely on how accessible and financially affordable adult learning opportunities are.

At the international level, ALE is regarded as a fundamental component of the lifelong learning system and as an important condition for the continuous realisation of the right to education. The UNESCO “Recommendation on Adult Learning and Education” (2015) defines adult learning as the totality of formal, non-formal and informal learning processes and underlines its importance for developing individual capabilities, adapting to changes in the world of work, social participation, poverty reduction and the formation of sustainable societies. The document singles out the financing of ALE as a separate area of action and stresses that its effective development requires the mobilisation of sufficient financial resources, based on the principles of sharing responsibility among public bodies, the private sector and individuals and of co-financing costs¹. This approach was subsequently reinforced by the Marrakech Framework for Action (2022), adopted within the Seventh International Conference on Adult Education (CONFINTEA VII) of UNESCO, through which more than 140 countries reaffirmed the right to lifelong learning and the need to expand participation in adult learning, while emphasising the importance of increased financial investment. The Marrakech Framework considers the financing of ALE not only as an expenditure component of the education system but as a necessary condition for the practical realisation of the right to lifelong learning².

International experience in financing ALE shows that its financial base is usually not formed solely from funds allocated from the state budget. In the OECD's approach, it is appropriate to consider the financing of adult learning in the context of the contributions of at least three main actors: the state, employers and individuals.

Within this framework, the role of the state includes both direct financing within education and employment policy and the subsidies, tax incentives and other financial instruments provided to individuals and organisations. Employers' contributions are mainly linked to the professional

¹ UNESCO, Recommendation on Adult Learning and Education, Paris, 2015, available at: <https://www.unesco.org/en/legal-affairs/recommendation-adult-learning-and-education>

² UNESCO Institute for Lifelong Learning (UIL), CONFINTEA VII Marrakech Framework for Action: Harnessing the Transformational Power of Adult Learning and Education, Hamburg, 2022, available at: <https://www.uil.unesco.org/en/marrakech-framework-action>

development of employees and workplace learning, while individuals' participation is linked to direct payments for educational services and to investment in their own human capital³.

International experience also shows that the structure of financing is directly linked to the level of participation in ALE and to the social accessibility of learning opportunities.

According to a recent study by the Organization for Economic Co-operation and Development (OECD), financial support from employers is one of the strongest predictors of participation in adult learning. According to the 2023 Survey of Adult Skills, on average across participating OECD countries and economies, about 65% of participants in non-formal job-related learning reported that at least part of the cost of learning was financed by their employer. At the same time, the cost of education remains one of the important barriers to participation⁴.

Consequently, a study of ALE financing cannot be limited to a simple calculation of expenditure on education in the state budget. International approaches to financing also include the financing of employee training by employers, individual education expenditure, state subsidies and tax incentives, training vouchers, individual learning accounts, financial mechanisms for training leave, as well as the contributions of social partners and donor organisations. OECD studies show that different countries apply different combinations of these instruments, including individual learning accounts, education vouchers, grants, tax incentives and training funds established by employers⁵.

In this context, the issue of the visibility and traceability of financing is also of particular importance. The UNESCO Fifth Global Report on Adult Learning and Education (GRALE 5) shows that mechanisms for accounting for ALE financing and for earmarking it in the budget differ significantly across countries. According to the report, about three quarters of reporting countries indicated that they have a separate budget line for ALE expenditure, which is regarded as an important condition for improving planning, transparency and accountability⁶. At the same time, the report notes that participation in ALE remains unequal and that the most vulnerable groups often have more limited access to learning opportunities⁷.

For the Republic of Armenia, this issue acquires particular relevance in a context where the state program for the development of education until 2030 considers the accessibility and quality of

³ OECD, Getting Skills Right: Future-Ready Adult Learning Systems, OECD Publishing, Paris, 2019, available at: https://www.oecd.org/en/publications/getting-skills-right-future-ready-adult-learning-systems_9789264311756-en.html

⁴ OECD, Trends in Adult Learning: OECD Skills Outlook 2025, OECD Publishing, Paris, 2025, available at: https://www.oecd.org/en/publications/trends-in-adult-learning_ec0624a6-en.html

⁵ European Commission, Directorate-General for Employment, Social Affairs and Inclusion, Working Group on Adult Learning: Findings Report – Peer Learning Activity on Financing of Adult Learning, Brussels, 2024, available at: https://employment-social-affairs.ec.europa.eu/working-group-adult-learning-findings-report-pla-financing-adult-learning-12-13-may-2022-online_en

⁶ UNESCO Institute for Lifelong Learning (UIL), 5th Global Report on Adult Learning and Education: Citizenship Education – Empowering Adults for Social Change, Hamburg, 2022, available at: <https://www.uil.unesco.org/en/grale5>

⁷ UNESCO Institute for Lifelong Learning (UIL), 5th Global Report on Adult Learning and Education, Hamburg, 2022, pp. 73–74, available at: https://www.uil.unesco.org/sites/default/files/medias/fichiers/2022/06/GRALE5_EN_FullReport15June2022.pdf

education at all stages of human life, stressing the need to create a lifelong learning environment. Within the program, the recognition of non-formal education outcomes and ensuring the conditions for continuous learning of adults and young people and for the continuous development of human capital are included among the strategic directions of education policy⁸.

At the same time, in the Armenian context, building a complete picture of ALE financing faces a serious methodological problem: in the systems of state, community and private financing, ALE is, as a rule, not presented as a single, separate financial category. Its components are distributed across various sectoral programs, budget measures, training and professional development programs, employment policy measures, social support mechanisms and the market for educational services. Consequently, searching for financial data solely under the name “ALE” or “adult education” does not provide a complete assessment of the real volume of financing in the field. In this study, this problem is treated as a problem of the *systemic measurability and visibility* of ALE financing. Consequently, the problem of ALE financing in Armenia should be considered not only in terms of insufficient financing but also in terms of its multiple centres, fragmentation, incomplete accounting and the distribution of responsibility among different financing actors.

In these circumstances, a complete assessment of ALE financing requires a multi-faceted study of financing sources, combining the contributions made by the state, local self-government bodies (LSGBs), employers and private organisations, higher education institutions (HEIs), donor and international organisations, non-governmental organisations (NGOs), as well as individuals and households. Such an approach makes it possible to consider ALE not as a single narrow subcategory of education expenditure but as a multi-source financing system in which different actors bear financial responsibility of different scale and nature.

The aim of this study is to assess the established system of financing of adult learning and education in the Republic of Armenia, to identify its main financing sources, their structure, volumes and characteristics, and to assess the opportunities and limitations of the system in terms of visibility, accessibility and multi-vector financing.

To achieve this aim, the following tasks were set within the research:

1. to study and systematise the main sources of ALE financing in Armenia
2. to assess the volume, dynamics and structure of state financing of ALE on the basis of the relevant state budget programs, measures and expenditure classifications,
3. to identify the existing forms of ALE financing by local self-government bodies and to assess their visibility and potential,
4. to study the available data on the financing by private organisations of employee learning, training and professional development,

⁸ National Assembly of the RA, Law of the Republic of Armenia “On Approving the State Program for the Development of Education of the Republic of Armenia until 2030”, as currently amended, available at: <https://www.arlis.am/hy/acts/171800>

5. to assess the volumes and mechanisms of financing of adult learning and education by higher education institutions,
6. to study the contribution of international and local donor organisations and non-governmental organisations to the development and financing of ALE,
7. to assess the opportunities for self-financing of ALE by citizens and households and the limitations of their financial accessibility,
8. to identify the main methodological problems of accounting for ALE financing and of data accessibility,
9. to compare the different sources of financing and assess the main structural features of the ALE financing system in Armenia,
10. To propose possible ways of resolving the identified problems.

The object of the research is the system of financing of adult learning and education in the Republic of Armenia, and the subject: the financial mechanisms of its formation, distribution and implementation, the structure of financing sources and their interrelationships.

The scientific and practical significance of the research stems from the fact that the available information on ALE financing in Armenia has so far been presented mainly by individual programs, organisations or financing sources and does not form a unified financial picture. This study aims to bring this fragmented information together within a single analytical framework, making it possible to assess not only who finances ALE, but also through what mechanisms, for what purposes, to what extent, and how visible and accessible this financing is to different groups of the population. From this perspective, the findings of the research can serve as a basis for policy development aimed at more systematic accounting of ALE financing, diversification of financing sources, expansion of public-private co-financing mechanisms and improvement of the financial accessibility of education.

METHODOLOGY

Assessing the financing of adult learning and education (ALE) in Armenia is a methodologically complex task, owing primarily to the multi-source and multi-level nature of ALE financing, as well as to the institutional and statistical fragmentation of financial data.

ALE financing is formed through state, local self-government, private, individual and international sources, and not all of these are identified as a separate ALE category in state statistics or in the financial accounting systems of organisations. In particular, the absence in the expenditure classification of the state budget of a single budget category directly equivalent to ALE limits the possibility of directly calculating the total volume of financing.

Consequently, an approach combining multi-source data triangulation and mixed methods was applied to assess ALE financing, which makes it possible to study both the direct volumes of financing and the mechanisms of its formation, its sources and the range of beneficiaries.

The methodological framework of the research is built around the main actors in ALE financing and the levels of financing. The following were studied: (1) state financing (direct and indirect), (2) financing by local self-government bodies, (3) financing of ALE by higher education institutions, (4) financing by the private sector, (5) support from international and donor organisations, and (6) self-financing by individuals of education and training expenditure and its potential. Such a structure makes it possible to consider ALE financing not only as a budget expenditure but also as a system of financial responsibility and incentives distributed among different actors.

Data sources. The research used a combination of secondary and primary data sources.

The secondary data included official data on the RA state budget and its execution, publications of the RA Ministry of Finance, data of the RA Statistical Committee, official documents of the relevant state bodies, legal acts, state programs, publications of international organisations and donors, as well as previous studies on ALE and lifelong learning. In assessing the dynamics of state financing, the period 2017–2023 was chosen as the main comparable period, since comparable data on actual state expenditures by functional classification are available for that period. After 2023, given the limited availability of complete and comparable data on state budget execution under the same classification, additional analytical sources and methods were applied in order to present a more up-to-date picture. In analysing state financing, not only data on the “supplementary education” expenditure category were singled out, but also programs and measures that are related to ALE in substance and under which training, instruction, professional capacity development, reskilling and other continuing education activities are carried out. This approach makes it possible to reduce the risk of underestimating ALE financing that may arise when only a single budget classification is used.

Available international and national data were used to assess private-sector financing. In particular, World Bank Enterprise Surveys data were used for employer-financed employee training; these data make it possible to assess how widespread training programs are in enterprises. At the same time, the limitations of the data were taken into account, since employers’ expenditures on employee learning and training are usually not recorded as a separate financial category of ALE and may be included in general corporate or human resource development costs.

In studying international and donor financing, a documentary and content analysis was carried out, based on donor organizations’ publicly available program documents, annual reports, program descriptions and accessible financing data. In the course of the analysis, programs directly or substantively related to ALE were identified, by financing direction, nature and target groups. For this reason, the entire budget of donor programs was not automatically treated as ALE financing where ALE is presented in a given program only as a component of a broader socio-economic or development program.

To fill gaps in primary data on individual ALE financing actors, official information requests and structured surveys were conducted. At the level of local self-government bodies, data collected within earlier research were used, in particular the information on learning and educational opportunities in different communities of Armenia, as well as on community financing, gathered during the comparative study of “Learning Cities”. The data were used not only to describe community

expenditures but also to identify the institutional mechanisms of ALE financing at the local level. At the level of higher education institutions, a structured questionnaire was developed and sent to state HEIs (see Annex 1), the aim of which was to identify, for 2023–2025, the scale of non-formal educational activities carried out by HEIs and the mechanisms for financing them. The questionnaire made it possible to assess ALE financing not only in monetary terms but also in terms of its scale, target groups, financing sources, thematic focus and degree of institutionalization. The HEI sample covered almost the entire population of RA state HEIs: the survey was sent to 13 of the 14 state HEIs. In the case of one HEI, the survey could not be sent because of a technical problem in the document circulation system.

The research employed methods of statistical analysis, comparative analysis, time series analysis, content analysis and comparative case study. In analysing state financing, the absolute volumes of ALE-related expenditures, the dynamics of their change, their share in total state expenditure on education and their relative significance in relation to total state budget expenditure were calculated and compared. For example, over 2017–2023 the share of actual financing of supplementary education in total actual expenditure on education fell from 0.9% to 0.66%, which was used to assess the relative position of state financing of ALE.

Where possible, annual rates of change, shares and relative indicators were also calculated. Financial indicators were interpreted both in current prices and, where necessary, in the context of total state and education expenditure, making it possible to distinguish nominal growth from a change in the real priority given to financing.

At the HEI level, a comparative analysis was applied. HEIs were compared on a number of key criteria: the existence of ALE programs, the number of programs, the number of participants, the ratio of internal to external beneficiaries, the main financing sources, the diversification of financing sources, the thematic focus of programs for external audiences, and so on.

A purely quantitative assessment of ALE financing is not sufficient to understand the structure and mechanisms of the financing system. Therefore, a qualitative documentary and content analysis was also applied.

In studying data from HEIs, state bodies, communities and donor organizations, the forms of financing, beneficiaries, objectives, management mechanisms and the distribution of institutional responsibility were identified. Particular attention was paid to whether ALE functions in a given entity as an independent line of activity or is included in broader programs on professional development, employment, education, social protection or development.

This approach is especially important where the financing source cannot be attributed entirely to ALE. For example, in the case of international programs, the budget of the entire program was not included in ALE financing if the program simultaneously includes other components: housing, social, psychosocial or livelihood support. In such cases ALE was treated as a separate component of the program, rather than the entire financing being attributed to ALE. The same principle was applied in assessing state financing: programs whose overall objectives are broader than ALE were not treated

entirely as ALE financing; instead, the presence within them of a continuing education and adult learning component was examined.

Data validation and limitations. To increase the reliability of the data, a source triangulation approach was applied. Where possible, information on the same phenomenon was cross-checked among state statistics, budget documents, organizations' official responses, annual reports, program documents and international sources. At the same time, the research results are interpreted with regard to a number of limitations in the statistical recording of ALE financing. First, the absence of a unified financial category of ALE in the state budget does not allow all financial flows to be identified through a single indicator. Second, financing of ALE by employers and private organizations is often included in training, human resource development or other corporate expenditures and is not recorded separately. Third, in the case of HEIs, financial accounting does not always allow total ALE expenditures to be separated from the HEI's overall budget; in some survey responses HEIs indicated the financing sources of programs but were unable to provide the total amount of financing for 2023–2025.

Accordingly, the aim of the research is not an artificial reconstruction of the full financial volume, but the most complete possible description and analysis, on the basis of available data, of the structure of the ALE financing system, the main financing actors, the mechanisms applied, the relative significance of financing and the existing gaps.

STATE FINANCING OF ALE

Assessing state financing of adult learning and education (ALE) in Armenia presents a certain methodological difficulty, since in the state budgeting system ALE is not identified as a unified, separate financing direction, and its components are distributed across various sectoral programs and measures. In the documents regulating and reflecting the RA budgeting process, including the RA laws on the state budget and their respective annexes, no separate budget classification of ALE is provided. In substantive terms, the expenditure item closest to ALE in the functional classification of budget expenditures is “supplementary education” (Division 09, Group 05, Class 02), which, together with extracurricular education (Division 09, Group 05, Class 01), is included in “Education not definable by level” (Division 09, Group 05). Within supplementary education, state expenditures are, as a rule, recorded that relate to the organization and delivery of training and other educational measures aimed at developing the professional capacities of employees of various departments of the public sector.

Among the annual budget execution reports published on the official website of the RA Ministry of Finance, the most recent complete data set is available for 2023. Therefore, in order to assess the dynamics and structural changes in state financing of education, including supplementary education, the time span of 2017–2023 is adopted as the period of analysis. This period makes it possible, on the one hand, to maintain data comparability with the existing study⁹ on state financing of ALE and, on

⁹ In 2023, a joint study by a lecturer and students on “Problems of State Financing of Adult Learning and Education in the RA” was carried out commissioned by the Institute for International Cooperation of the German Adult Education Association (DVV International) (team leader: Assoc. Prof. Vardush Gyozyan; student team members: Alber Makaryan and Hasmik Noravyan).

the other, to bring the analysis up to the most recent annual actual execution data available in official sources.

Table 1.

Planned, adjusted and actual indicators of state expenditure on supplementary education (thousand AMD)¹⁰ 2017–2023

	Planned	Adjusted	Actual	% of implementation of adjusted plan
	Պլան	Ճշտված պլան	Փաստացի	Կատարման %-ը Ճշտված պլանի
2017	1,397,515.2	1,207,463.9	1,171,905.5	97.1%
2018	1,264,555.0	1,161,953.0	1,041,022.1	89.6%
2019	1,248,019.9	1,190,511.9	1,074,171.7	90.2%
2020	1,308,735.6	952,849.6	918,855.9	96.4%
2021	1,248,507.8	1,129,220.4	1,107,235.0	98.1%
2022	1,224,115.0	1,242,471.2	1,136,042.6	91.4%
2023	1,324,190.7	1,291,360.6	1,221,678.6	94.6%

Source: Ministry of Finance statements on the execution of annual expenditures (by functional classification) of the state budgets of the respective years

https://minfin.am/hy/page/petakan_byujei_hashvetvutyun/

The study of the data in Table 1 shows that the dynamics of the absolute volumes of state financing of supplementary education in 2017–2023 were characterized by fluctuation and did not exhibit a trend of steady growth. The absolute volumes of state financing of supplementary education did not record any significant expansion over the period under review, and the execution of budget plans, although generally high, showed some fluctuations. However, examining only the absolute volumes of financing and their execution is not yet sufficient to assess the real significance of supplementary education in the state financing system for education. In particular, even when actual financing of a given direction grows, this does not in itself mean that its relative weight in total state expenditure on education increases. Therefore, it is necessary to examine the share of actual financing of supplementary education in the overall expenditure structure of the education sector.

The analysis of the structure of state financing of education presented in Figure 1 shows that the share of supplementary education, as the relevant budget line for state financing of ALE, was limited over the period under review and generally showed a downward trend. Whereas in 2017 supplementary education accounted for about 0.9% of total actual expenditure on education, in 2018 and 2019 this

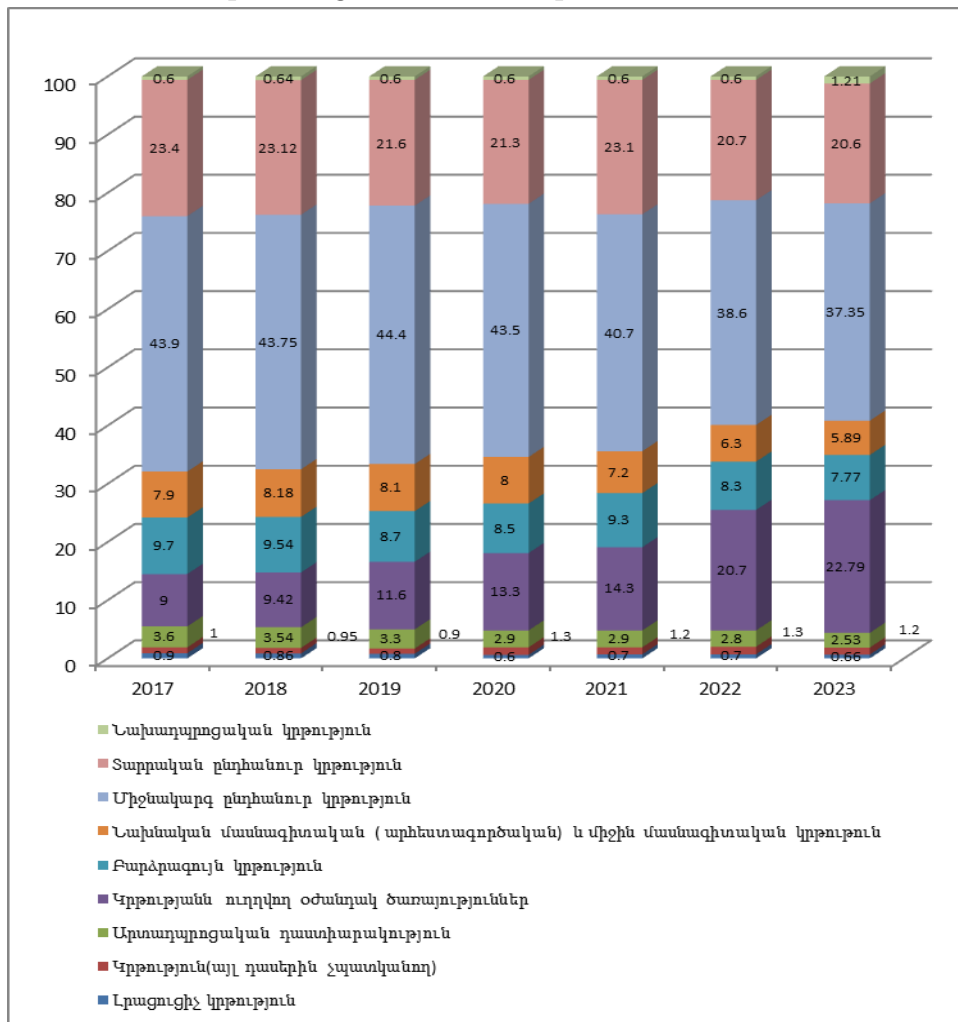
¹⁰ The planned budget indicator is the planned volume of expenditures approved for the given budget year by the Law of the RA on the State Budget. The adjusted indicator is the volume of expenditures revised during the budget year as a result of changes made in accordance with the procedure established by legislation, the adjustment being carried out by relevant decisions of the Government of the Republic of Armenia within the powers established by law. The actual indicator is the volume of expenditures actually incurred during the reporting year and reflected in the annual report on the execution of the state budget. The relevant powers over the organisation, coordination and execution of the budget process are exercised by the National Assembly of the RA, the Government of the RA and the Ministry of Finance of the RA, within their respective competences.

indicator fell to 0.85% and 0.8% respectively, and in 2020 reached the lowest level of the period under review, 0.6%. In subsequent years some recovery was recorded, up to 0.7%, but in 2023 the indicator stood at 0.66%, remaining below the 2017 level.

Thus, in 2017–2023 the share of actual financing of supplementary education in total actual expenditure on education fell by 0.24 percentage points, from 0.9% to 0.66%.

Figure 1.

Dynamics of actual state financing of individual areas of the education sector in 2017–2023, as a percentage of total state expenditure on education



1. Preschool education
2. General elementary education
3. General secondary education
4. Preliminary vocational (craft) and secondary vocational education
5. Higher education
6. Education-related support services
7. Extracurricular education
8. Education (not elsewhere classified)
9. Supplementary education

The figure was prepared on the basis of the author's calculations, according to Ministry of Finance statements on the execution of annual expenditures (by functional classification) of the state budgets of the respective years

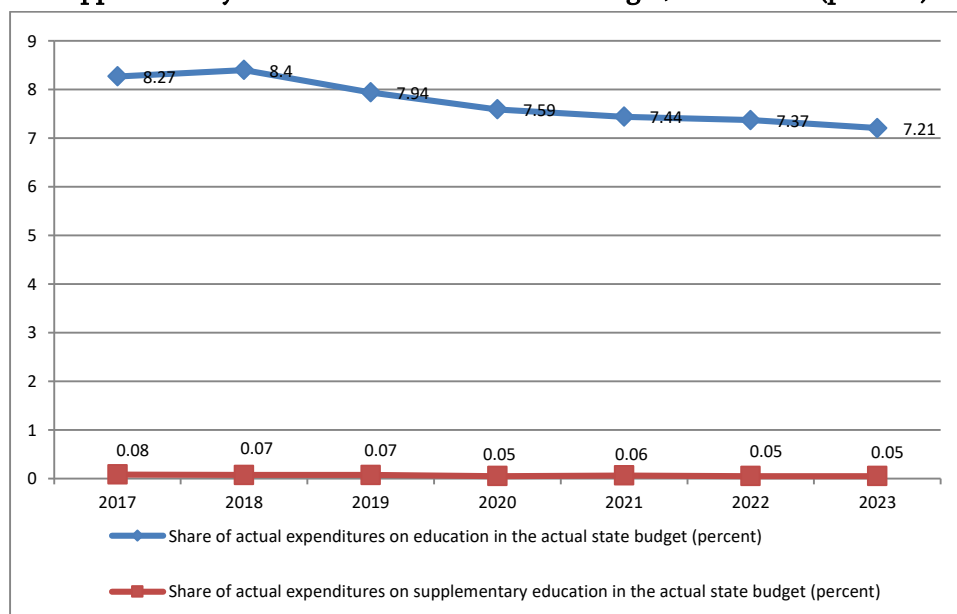
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It is noteworthy that this decline occurred while the absolute volume of actual financing of supplementary education was not substantially reduced over the same period. Therefore, the change testifies not so much to a sharp fall in the absolute volume of financing of supplementary education as to ***a weakening of its relative significance in the overall structure of state financing of education.***

At the same time, the data in the figure show that the share of supplementary education in the structure of state financing of education remained below 1% throughout the period under review. This means that, on average, less than 1 dram of every 100 drams of state educational expenditure was directed to supplementary education. Consequently, state financing of ALE, at least within this budget classification, continues to occupy a relatively small segment of state financing of education.

Figure 2.

Share of total actual budget expenditure on the education sector and of budget expenditure on supplementary education in the actual RA budget, 2017–2022 (percent)



The figure was prepared on the basis of the author's calculations, according to Ministry of Finance statements on the execution of annual expenditures (by functional classification) of the state budgets of the respective years

https://minfin.am/hy/page/petakan_byujei_hashvetvutyun/

The data presented in Figure 2 make it possible to assess the financial significance of supplementary education, as the relevant budget line for state financing of ALE, in the context of total actual expenditure of the RA state budget. The data show that in 2017–2023 the share of total actual expenditure on the education sector in total actual state budget expenditure fell from 8.27% to 7.21%, that is, by 1.06 percentage points. At the same time, the share of actual expenditure on supplementary education in total actual state budget expenditure fell from 0.08% to 0.05%, by 0.03 percentage points, but in relative terms the decline in the share of supplementary education is considerably larger: 37.5%

($0.03/0.08 \times 100 = 37.5\%$), against 12.8% ($1.06/8.27 \times 100 \approx 12.8\%$) for the education indicator as a whole. Thus, the relative significance of state financing of ALE reflected through supplementary education has not only remained at a low level but has also declined at a faster rate than the share of total financing of the education sector, testifying to a weakening of the relative position of ALE among state budget priorities.

In 2023, of every 100 drams of actual state budget expenditure, about 7.21 drams were directed to the education sector, whereas supplementary education accounted for only about 0.05 drams. That is, the financial weight of ALE, as identified under the given budget classification, relative to total state budget expenditure is extremely small. This allows the conclusion that supplementary education not only occupies a limited place in the structure of state budget financing, but that this place also narrowed in relative terms over 2017–2023.

In the absence of complete data comparable under the functional classification on the execution of the state budget after 2023,¹¹ an additional analytical approach was applied in order to obtain a more up-to-date picture of the state financing of ALE. Specifically, for 2026, the programs and measures provided for by the Law of the Republic of Armenia on the State Budget were examined, under which financing is envisaged for training, instruction, development of professional capacities, reskilling and other similar educational activities. This approach makes it possible to identify a broader range of financial areas in the state budget that are substantively related to ALE, without being limited to the “Supplementary education” budget class alone. At the same time, the 2026 data are treated as planned rather than actually implemented financing, and therefore they are not directly comparable with the actual expenditures of 2017–2023 and are presented in a separate analytical cross-section.

It should also be emphasised that the identification of ALE-related expenditures at the level of individual programs and measures in the state budget laws does not fully coincide with the functional classification applied in the annual reports on the execution of the state budget. In particular, training, vocational instruction, upskilling and other educational measures corresponding to the content of ALE may be reflected in the budget laws under various programs and sectors, whereas not all of them are included under the “Supplementary education” heading in the summary reports prepared under the functional classification. This circumstance further limits the possibility of assessing the volume of state financing of ALE solely on the basis of the “Supplementary education” budget class and substantiates the need for additional analysis at the level of programs and measures for 2026.

Table 2.

State budget measures related to adult learning and education and their financing, 2026

Name of program / measure	Amount (AMD thousand)
Training of civil servants of the Staff of the National Assembly of the Republic of Armenia	1,309.20

¹¹ Since 2024, the budget execution reports under the functional classification have not yet been published by the Ministry of Finance, while the supplementary education class is visible in the reports presented under the functional classification.

AI-assisted translation

Continuous professional training of public finance specialists and capacity-development courses for financial and program officers responsible for state programs	10,960.00
Competency development and leadership skills training for the senior staff of the Ministry of Finance of the Republic of Armenia	25,523.70
Training of staff of territorial administration bodies and LSGBs and of community servants	14,594.20
Education and training of specialists in the field of foreign relations and diplomacy	301,467.60
Special preparatory and training courses for the development of professional capacities of judges, court bailiffs and civil servants of the judicial system	5,910.00
Professional courses for members of electoral commissions and candidates for membership	58,851.30
Training of senior personnel and specialists of state and local self-government bodies and instruction of the population	121,024.70
Instruction and training of servicemen and military specialists at military educational institutions and in courses	387,341.10
Continuous training and instruction in professional knowledge and work skills of civil servants of the Republic of Armenia	12,152.00
Professional training and upskilling courses for employees authorised to commission expert examinations and to obtain baseline data	5,880.00
Training and special instruction of special service personnel	187,752.00
Training and special instruction of judges, prosecutors, candidates for judges and prosecutors, judicial servants, servants of the staff of the Prosecutor's Office and court bailiffs	239,475.60
Training of personnel in the social protection sector	149,701.70
Training of young leaders of the Diaspora	26,603.10
Partial reimbursement of the costs of qualification or training of employees in the manufacturing industry	150,000.00
Professional training and upskilling of aviation sector personnel	78,766.50
Training and professional preparation of servants of the Investigative Committee of the Republic of Armenia	22,436.40
Continuous professional development of healthcare workers	91,164.30
Improving the quality of secondary vocational education through the training of lecturers in the field of vocational education and training	206,676.60
Training of teachers and educators of general education institutions subject to attestation	144,515.30
Training of teachers of STEM subjects in state schools of the Republic of Armenia	294,510.00
Training in Armenia of teachers of Diaspora educational centres	33,000.00
Instruction and training of professional personnel in the defence industry for the purpose of upskilling	25,000.00
Training and special instruction of servants of the Anti-Corruption Committee of the Republic of Armenia	8,279.20
Training of tax and customs servants	175,470.50
Professional instruction and training of customs servants of the State Revenue Committee of the Republic of Armenia at educational institutions abroad	6,000.00
Professional instruction of unemployed persons who participated in military operations and have been demobilised	370,625.00
Short-term training and support for gaining work experience for persons forcibly displaced from Karabakh in 2023	873,150.00
Short-term training, gaining of work experience and employment support for able-bodied persons from disadvantaged families	411,695.00

Total	4,439,835.00
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Source: Law of the Republic of Armenia on the 2026 State Budget, <https://www.gov.am/files/docs/6151.pdf>

The data in Table 2 show that in the 2026 state budget ALE appears not as an independent and unified policy and financing area, but as an instrument supporting the implementation of various sectoral policies.

A significant part of the ALE-related measures is directed at maintaining and developing the professional capacities of persons who are already employed, in public administration, justice, defence, tax and customs administration, social protection, healthcare and other sectors. This structure indicates that state financing priority is given largely to the development of sectoral professional capacities, where learning is viewed as a means of ensuring the effectiveness and human resource management of the given sector, rather than as an independent policy area for guaranteeing citizens' right and opportunity to learn throughout their lives.

At the same time, the financing structure also features measures directly linked to the labour market: short-term and vocational training of the unemployed, forcibly displaced persons and able-bodied members of socially disadvantaged families.

One of the measures with the largest financing, support for short-term training and gaining work experience for persons forcibly displaced from Karabakh in 2023 (AMD 873.15 million), shows ***that ALE financing is in some cases used to address not only educational but also social and employment policy problems.***

The measures for vocational training of the unemployed (AMD 370.625 million) and short-term training of able-bodied persons from disadvantaged families (AMD 411.695 million) follow the same logic. That is, the social significance of ALE in the state budget is expressed most clearly where learning is linked to *expanding the opportunity to enter the labour market, reintegrate or earn income.*

On the other hand, comparing the vocational training measures with the highest financing and those with the lowest financing also makes it possible to see the sectoral nature of state priorities. The areas that receive high financing are, in particular, those connected with public administration and security, foreign relations, justice, employment and social policy. The areas that receive high financing are, in particular, those connected with public administration and security, foreign relations, justice, employment and social policy. For example, the AMD 301.468 million envisaged for the education and training of specialists in foreign relations and diplomacy, the AMD 387.341 million envisaged for the instruction and training of military specialists, as well as the training measures for various groups in the justice system show that ***a significant part of the ALE financed by the state is institutional and service-oriented in nature.***

At the same time, the relatively small financing of certain areas, for example in the case of the training of servants of the Anti-Corruption Committee, the upskilling of specialists in the field of expert examinations, or the instruction of professional personnel in the military industry, does not in itself mean a low importance of those areas. Rather, it may reflect the limited number of beneficiaries, the differing organisational costliness of training, or the narrowly specialised nature of the given measure.

Overall, Table 2 allows the conclusion that the predominant logic of ALE financing in the 2026 state budget is not the financing of a universal policy of “lifelong learning”, but the organisation of targeted instruction and training aimed at solving specific state, social and labour-market problems. Thus, *in the state financing system ALE mainly appears as an instrument for developing human capital and sectoral capacities, promoting employment and fostering social integration, whereas its component as the financing of an independent, universal and continuous education system remains weakly institutionalised and fragmented in budgetary terms.*

The examination of ALE through the expenditure priorities of the state budget also shows that the state financing of ALE is largely “hidden” within various sectoral programs and fragmented across numerous measures, which limits its overall visibility and the possibility of assessing the financial volume of ALE as a unified policy.

State mechanisms of indirect financing of ALE

The social expenditure reimbursement system as a mechanism of indirect financing of ALE (Social credit)

In recent years in Armenia, regulations aimed at the development of ALE, in particular non-formal education, and at promoting citizens’ involvement in it have gradually expanded. Important manifestations of state policy in this area include the establishment of mechanisms for state recognition of the outcomes of non-formal and informal learning, as well as the introduction of the possibility of partial reimbursement of the costs citizens incur in acquiring educational services. The Law of the Republic of Armenia on Education establishes at the state level the need for the proportionate operation of formal, non-formal and informal education systems and for the recognition of learning outcomes, while the current legal regulations define supplementary education as non-formal learning carried out through a supplementary educational program.

An important step towards the institutionalisation of non-formal education was RA Government Decision No. 1062-N of 10 September 2015,¹² which established the procedures for organising and implementing supplementary educational programs, as well as for assessing and recognising the outcomes of non-formal and informal learning. One of the objectives of the regulation set by the Decision was to ensure state guarantees for the operation of the non-formal and informal education system in a manner proportionate to the needs of individuals and the labour market, and for the recognition of its outcomes. One of the most up-to-date instruments of financial incentive for this policy is the so-called “social credit” mechanism, which in practice represents the possibility of reimbursement (return) of an amount from income tax in return for certain social expenditures incurred by a natural person. According to Article 147.1 of the Tax Code of the Republic of Armenia, social expenditures are expenditures on healthcare, education and housing incurred for a natural person

¹² RA Government Decision No. 1062-N of 10 September 2015, “On Establishing the Procedure for the Organization and Implementation of Supplementary Education Programs, as well as the Procedure for the Assessment and Recognition of the Results of Non-Formal and Informal Learning”, Official Bulletin of the Republic of Armenia (HHPT) 2015.09.30/64(1153), Art. 867, available at: <https://www.arlis.am/hy/acts/100589>

and his or her family members and substantiated by the relevant accounting documents.¹³ The same article provides that the individual categories of social expenditure, the range of family members and the maximum reimbursement amounts are established by the Government of the Republic of Armenia. In the field of education, the significance of this mechanism has expanded in particular since 2025, when, within the scope of social expenditures established by RA Government Decision No. 1067-N of 29 June 2023, tuition fees paid for educational services provided not only through formal educational programs but also through non-formal educational programs endorsed by the authorised state education governance body (MESCS) were explicitly included.¹⁴ Thus, private expenditure on non-formal education may also serve as a basis for receiving an income tax reimbursement, provided that the given educational program is endorsed by the relevant authorised state body.

The logic of the mechanism is as follows: the citizen pays for the relevant educational service for themselves or family members, this is substantiated by an accounting document meeting the established requirements, and the right to reimbursement of the social expenditure is exercised through the submission of the annual income tax return (declaration). The right to reimbursement of social expenditure is, as a rule, also tied to the expenditure being made by non-cash means. Information on the providers of non-formal educational programs endorsed by the authorised state education governance body is transmitted to the tax authority, and on the basis of this information the relevant expenditure is entered into the tax authority's information system. The maximum amount of reimbursement of social expenditure for education is currently set at AMD 100 thousand per year, and this ceiling applies to social expenditure in the field of education. Under the Government's regulation, the education-related social expenditures include fees for preschool, general, primary and secondary vocational, higher and postgraduate professional education, as well as fees for endorsed extracurricular and non-formal educational programs. From the perspective of ALE, the particular significance of the social credit mechanism is that state financial support is provided not directly to the organisation delivering the educational service, but to *the citizen as the purchaser of the educational service*. Thus, a distinctive, demand-driven mechanism of ALE financing is formed, through which the state partially reduces the financial burden of citizens' private expenditure on non-formal education and at the same time creates an additional economic incentive for participation. Moreover, the mechanism may also contribute to the regulation and quality assurance of the non-formal education market, since the possibility of income tax reimbursement is linked to the endorsement of the given educational program by a state body. At the same time, social credit should not be interpreted as equivalent to direct state budget financing of ALE. Rather, it is *an indirect, demand-driven form of state financial intervention*, whose financial effect is expressed through the return of part of the income tax paid by citizens. Consequently, when assessing the overall picture of ALE financing, it is appropriate to consider social

¹³ Tax Code of the RA, HO-165-N, Article 147.1: "Social Expenses" (added by Law HO-593-N of 23.12.2022).

¹⁴ RA Government Decision No. 1067-N of 29 June 2023, "On Establishing the Specific Types of Social Expenses, the Range of Family Members and the Maximum Amounts of Reimbursement of Social Expenses", Annex, point 7, subpoint 2, as amended by Decision No. 510-N of 30.04.2025. Available at: <https://www.arlis.am/hy/acts/203156>

credit alongside direct allocations from the state budget, as a mechanism of state co-financing of citizens' educational expenditure.

The mechanism for reimbursing social expenses has only recently been introduced and is at the initial stage of implementation. Consequently, summary statistical data on the number of citizens who have actually used the social credit, the volume of reimbursed social expenses and, in particular, the income tax refunded for non-formal education are not currently published separately in official sources.

The performance-based incentive system as a mechanism for indirect financing of ALE

Among the indirect mechanisms of state financing of ALE, the pilot system of performance assessment of individual bodies of the public administration system and performance-based incentives merits particular attention. Under the regulations established by RA Government Decision No. 1712-L of 27 November 2025¹⁵ and supplemented in 2026¹⁶, 10 percent of the post-tax bonus paid to persons rewarded for high performance results, and, where the bonus exceeds AMD 250 thousand, a maximum of AMD 250 thousand, is earmarked for the following half-year for expenses of that person related to education, including distance education, training and/or professional upskilling, as well as scientific activity. Moreover, up to AMD 20 thousand of the amount earmarked for educational purposes may be directed to the purchase of books and scientific and educational materials. At the same time, the mechanism provides for a requirement of targeted use of, and accountability for, the funds allocated for educational purposes. Ten percent of the bonus, and, for a bonus exceeding AMD 250 thousand, a maximum of AMD 250 thousand, is earmarked for the following half-year for expenses related to education, including distance education, training, professional upskilling, and scientific activity, including publications in internationally reputable scientific journals. The use of these funds must be substantiated by relevant documents, while any unused or undocumented amount is deducted from the incentive fund of the subsequent period. At the same time, if expenses incurred for educational purposes exceed the established limit, the excess portion is likewise deducted from the expenses earmarked for education for the subsequent half-year.

Thus, from the perspective of ALE, the mechanism can be characterised as ***targeted, conditional and accountability-based indirect state financing***, through which performance incentives are combined with the promotion of employees' continuous education and professional development. It should be stressed that, within this mechanism, the funds earmarked for education, training and professional upskilling are not reflected in the state budget as separate education or training expenditures. They are included in the incentive and bonus funds of the employees of the relevant state bodies, since the funds used for educational purposes are not allocated in advance as direct financing of ALE, but are formed within the bonus framework conditioned by performance results and can be directed only subsequently

¹⁵ RA Government Decision No. 1712-L of 27 November 2025, "On Approving the Pilot Procedure for Performance Evaluation of Individual Bodies of the Public Administration System and Incentivisation on That Basis, and the List of Individual Bodies of the Public Administration System", available at: <https://www.arlis.am/hy/acts/217353>

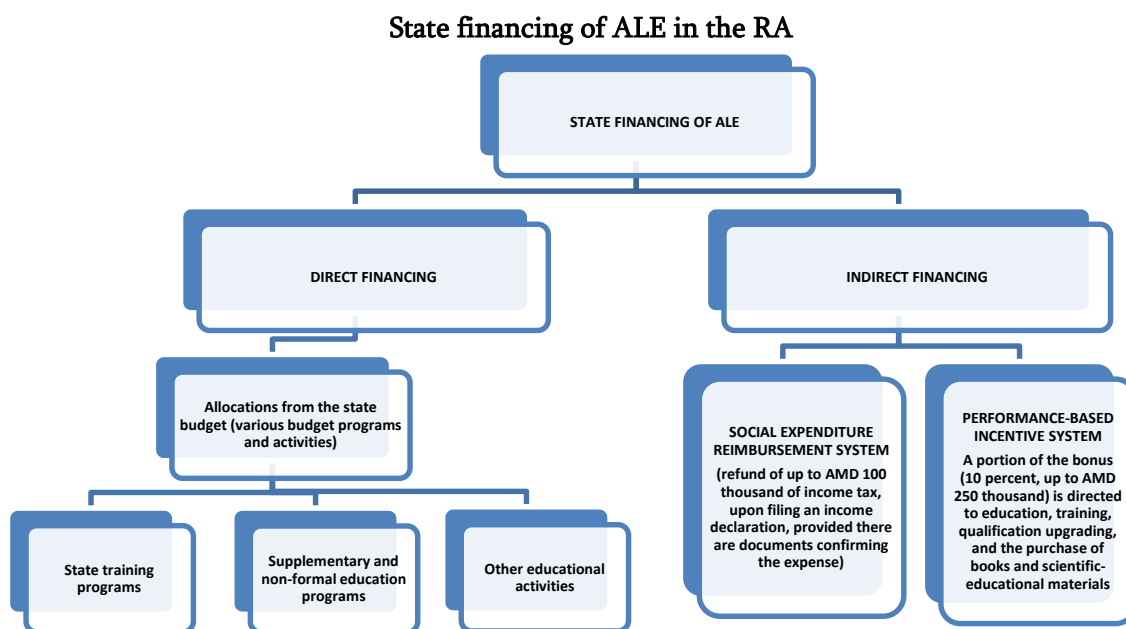
¹⁶ RA Government Decision No. 446-L of 2 April 2026, "On Making Additions and Amendments to RA Government Decision No. 1712-L of 27 November 2025", available at: <https://www.arlis.am/hy/acts/223544>

to the expenses of an employee's education, training, professional upskilling, and the purchase of books and scientific and educational materials. Consequently, on the basis of the public classification of the state budget, it is not possible to isolate the amount actually earmarked or spent for ALE within this mechanism.

This circumstance once again shows that indirect state financing of ALE often remains invisible in the budget system and is not reflected as a separate financial flow directed to education. Whereas in the case of direct financing, the funds allocated for ALE can be identified through the relevant budget program or measure, in the case of this mechanism the original purpose of the financial flow is the incentivisation of the employee's performance, while the financing of educational expenses is its secondary, conditional and individualised outcome.

In summary, the system of state financing of ALE can be presented through Figure 3.

Figure 3.



Thus, state financing of ALE in Armenia is characterised not by a unified and clearly delineated financing system, but by a multi-component and fragmented structure, in which ALE-related expenditures are included in various sectoral programs and measures. At the same time, the state finances ALE not only directly, within state programs, but also indirectly, through the reimbursement of citizens' educational expenses and the provision of funds for educational purposes based on employees' performance.

Emerging/planned mechanisms of indirect state support for ALE

In terms of the prospects for expanding the toolkit of indirect state support for ALE, it is important to note the draft Government of the Republic of Armenia decision submitted for public discussion in August 2026, which provides for establishing the procedure for implementing those non-formal education programs within which *the training services provided are exempt from value added tax*. The draft was developed

to ensure the application of the amendments made to the RA Tax Code by Law No. HO-234-N adopted on 6 May 2026¹⁷.

The planned mechanism is likewise regarded as an *indirect state financing or tax support instrument* for ALE, since the state makes no direct financial transfer to the provider of the educational service, but waives the collection of VAT on that service, thereby reducing its tax burden. According to the draft, the exemption is envisaged for training services provided within non-formal education programs, on condition that they are delivered by an organisation or individual entrepreneur registered in the national training register, are delivered within an educational modular program endorsed by the authorised state body and published in the national register, and meet the requirements for contractual formalisation with the learner.

This regulation may have a dual impact on the ALE financing system. On the one hand, the tax exemption may reduce the tax component of training services and, depending on the provider's pricing policy, create an opportunity to lower the prices of educational services or to increase their accessibility. On the other hand, the requirements of registration in the national register and of applying endorsed educational modular programs may contribute to the formalisation, quality control and greater transparency of the non-formal education sector. At the same time, since, as of August 2026, this regulation is still a draft and is at the public discussion stage, its impact on the volume of ALE financing or participation cannot be assessed within this study as an actual result. It should be regarded as a newly emerging state policy instrument and a future indirect financing mechanism.

In the context of the development of the ALE financing system in the RA, the envisaged introduction of *learner-oriented voucher financing mechanisms* is also of interest.

The first of these is envisaged by the draft “Program for the Development of Digital Literacy of Unemployed Persons”. According to the draft, unemployed persons are to participate in a digital literacy course of 24 academic hours and, on achieving a result of at least 80% in the final test, receive a certificate and an electronic voucher worth AMD 50,000. The latter is intended to be used in courses of organisations implementing the “Endorsed Non-formal Education Modular Programs” published by the MESCS. In the first phase, up to 10,000 unemployed persons are to be involved, and in subsequent phases up to 30,000 beneficiaries¹⁸.

The second, broader approach is envisaged by the draft “Employment Promotion Program”. It proposes to provide an educational electronic voucher worth up to AMD 250,000 to unemployed persons discharged from compulsory fixed-term military service, persons displaced from Karabakh, and able-bodied members of families recognised as vulnerable under the vulnerability assessment system. The voucher is to be used once, within six months of issuance, and can be redeemed at organisations

¹⁷ Draft RA Government Decision, “On Establishing the Procedure for Implementing Non-Formal Education Programs within the Framework of Which the Provision of Training Services Is Exempt from Value Added Tax”, e-draft.am, 2026, draft for public discussion, available at: <https://www.e-draft.am/ru/projects/10556>

¹⁸ Government of the Republic of Armenia, Draft RA Government Decision “On Approving the Digital Literacy Development Program for Unemployed Persons”, 2026, available at: <https://www.e-draft.am/projects/10069/about>

implementing endorsed non-formal education modular programs published by the MESCS. The draft also provides that, where a person who has completed training with a voucher and received the relevant certificate is hired, additional support may be provided to certain employers. For 2027, the draft envisages 1,422 beneficiaries, and the estimated maximum cost per program beneficiary is AMD 775,000, including the voucher and other employment-related components¹⁹.

The distinctive feature and importance of the voucher financing drafts is that state support is directed immediately to the learner, enabling them to choose an endorsed educational service, whereas in other indirect support mechanisms the financial resource is mainly provided to organisations delivering education or to intermediary structures.

At the same time, these mechanisms, too, cannot yet be regarded as an operating and established voucher financing system in the RA, since, as of September 2026, the relevant documents are drafts.

FINANCING OF ALE BY LSGBs

The possibilities of financing adult learning and education (ALE) by local self-government bodies were examined within the study “The Potential of Lifelong Education in Armenia. Comparative Analysis of “Learning Cities”: the Cases of Gyumri, Sevan, Sisian, Dilijan, Abovyan and Vagharshapat²⁰”. The results of the study showed that, in the communities examined, LSGBs support educational and non-formal learning initiatives in various ways. Responses to the official inquiry addressed to community administrations confirm that in most communities LSGBs play a certain role in supporting educational and non-formal learning initiatives. This support, however, mainly takes the form of organising educational events, providing community premises, organisational support and other forms, rather than direct financing. At the same time, the examination of community budgets showed that ALE is in practice not visible as a separate area in community budgets. In most of the communities examined, expenditures directed to educational and non-formal learning initiatives, or related to their co-financing, are not reflected under the relevant budget line “Supplementary education”. The examination showed that most of the expenditure lines relating to the education sector in community budgets are either zero or have limited financing. In practice, pre-school education is financed most consistently from community budgets, a substantial part of whose financing is assigned to communities, and, to some extent, so is out-of-school education. As a rule, no separate and systematic community financing is provided for other educational areas, including expenditures related to ALE.

¹⁹ Government of the Republic of Armenia, Draft RA Government Decision “On Approving the Employment Assurance Program and Repealing a Number of Decisions of the Government of the Republic of Armenia”, 2026, available at: <https://www.e-draft.am/ru/projects/10599/justification>

²⁰ The study was carried out in 2025 commissioned by DVV International within a grant program, with the joint participation of a lecturer and students from various faculties of Yerevan State University. Research team leader: Vardush Gyozyan; student researchers: Sirusho Davtyan, Artyom Mkrtyan, Zaruhi Karapetyan, Mona Sukiasyan, Anush Aramyan, Anahit Gasparyan.

In this respect Sisian community is an exception: the financing it provides every year to the Adult Education Centre operating in the town (part of the network of Adult Education Centres of DVV International) was recorded in the study as direct financial support from the community budget to ALE, amounting to about AMD 3 million per year over the last three years. However, here too there is a problem related to budget classification and visibility: the relevant expenditure was not entered in the budget under the “Supplementary education” line, but was recorded as expenditure on secondary vocational education, as a result of which this financing of ALE could be identified only through an expert interview conducted (with Karen Hovhannisyan, head of the Sisian Adult Education Centre).

This issue was discussed during the public discussion of the study organised by DVV International in Sisian, which was also attended by LSGB representatives involved in the community's budgeting process. As a result of the discussion, it was proposed that community expenditures relating to adult learning and education be reflected in the budget in future under the “Supplementary education” expenditure item. This change could substantially increase the visibility of ALE financing at the community level and the possibility of its subsequent measurement.

This picture shows that there is untapped potential for expanding ALE financing at the community level. If ALE is clearly separated and accounted for as “Supplementary education” in community budgets, it will be possible not only to make already incurred expenditures visible, but also to build a basis for targeted financing of ALE by communities. This is especially important in the regions (marzes), where the community can become a link between the population's learning needs and educational services, directing limited community resources in line with the priorities of the local labour market, social inclusion and reskilling of the population.

FINANCING OF ALE BY PRIVATE ORGANISATIONS

The private sector, in particular the financing by employers of employee training, professional development and other forms of learning, is an important but statistically harder to measure source of financing of adult learning and education. Unlike the state budget, where a certain part of state expenditures made for educational purposes can be identified through individual programs and measures, in the private sector the financing of ALE is usually included within labour, human resource development, training or other corporate costs and is not presented as a separate financial category of ALE. Consequently, assessing the volume of ALE financing by employers in Armenia requires combining data from different sources. One of the most important international sources for the private sector in this respect is the World Bank Enterprise Surveys system²¹. The database of the 2024–2025 Enterprise Surveys for Armenia covers 375 enterprises and contains specific indicators on employee training. In particular, of the 375 enterprises surveyed, 53 (14.1%) reported that in the last fiscal year they had training programs for permanent full-time employees, whereas 321 (85.6%) reported that they had no such programs²². It is important to stress, however, that this 14.1% is a descriptive indicator

²¹ World Bank Group, “Enterprise Surveys” (World Bank Enterprise Surveys), Armenia, 2024, available at: <https://www.enterprisesurveys.org/en/data/exploreeconomies/2024/armenia>

²² Ibid., Indicator: Formal training programs for permanent, full-time workers (L.10).

of the unweighted sample of the database and should not be interpreted as a national indicator for all private enterprises in Armenia. A more detailed picture of employee training by employers is given by the World Bank's 2013 STEP employer survey (Armenia STEP Employer Survey), which was conducted on a sample of 354 companies stratified by activity and organisation size, and the results were weighted to make the size structure of companies representative. According to the survey, only about one quarter of Armenian companies organised in-house training both for employees in jobs requiring high skills (Type A) and for those in jobs requiring lower skills (Type B). At the same time, company size made a substantial difference: about 35% of large companies with more than 50 employees provided in-house training, whereas for micro-enterprises with up to 10 employees the figure was only 15–20%. Moreover, financing of external training was considerably more widespread among employees with a high level of education: about 30% of companies financed external training for managers and specialists, whereas for employees with low skills the figure was only 7%²³.

These data are particularly important for understanding the structure of ALE financing, as they show a tendency toward an unequal distribution of learning financing in the private sector by organisation size and by employees' level of qualification. On the one hand, large organisations have greater financial and organisational capacity for the continuous development of their employees; on the other hand, training opportunities are more often available to highly qualified employees. The World Bank's further analysis of the Armenian labour market also confirms this pattern, noting that in-house employee training was more widespread in large companies, at 35%, than in microenterprises, at 18%. The World Bank links this to the relatively weak focus of small enterprises on employees' long-term income and skills development²⁴. The structure of the private sector also creates an important limitation for assessing the volume of ALE financing. According to the 2023 study of lifelong learning policies in Armenia by the European Training Foundation, more than 94% of the private sector in Armenia consists of microenterprises with up to 10 employees²⁵.

This structure is particularly important from the standpoint of ALE financing, because, according to STEP data, microenterprises are among the groups with the lowest prevalence of in-house employee training. Thus, the predominant structure of the private sector may limit access to employer-financed continuing education, especially for employees of small and micro enterprises.

At the same time, the available data indicate that the financing of ALE in large and highly productive private organisations may be considerably more systematic.

²³ Rutkowski, Jan J., Skills Employers Seek: Results of the Armenia STEP Employer Skills Survey, World Bank, Washington, DC, 19 December 2013, pp. 17–18, available at: <https://openknowledge.worldbank.org/entities/publication/6d784633-6d87-5113-b113-f5cf0ecf65d1>

²⁴ Honorati, Maddalena, Sara Johansson de Silva, Natalia Millan, and Florentin Kerschbaumer, Work for a Better Future in Armenia: An Analysis of Jobs Dynamics, World Bank, Washington, DC, 2019, p. 85. Available at: <https://documents1.worldbank.org/curated/en/387401564380250230/pdf/Work-for-a-Better-Future-in-Armenia-An-Analysis-of-Jobs-Dynamics.pdf>

²⁵ European Training Foundation (ETF), Review of Policies for Lifelong Learning in Armenia, Torino Process 2023, 2023, p. 3. Available at: https://www.etf.europa.eu/sites/default/files/2023-11/TRP%20L2%20Review%20of%20policies%20-%20Armenia%202023_Executive%20Summary_EN.pdf

An important source of information on the financing of ALE by the private sector is the DVV International study on adult education in Armenia, which, in particular, uses data from the 2020 publication of the Statistical Committee of the RA, “Labour Market in the Republic of Armenia 2018–2019. Vocational Training”. The latter is based on reports submitted to the Statistical Committee by medium-sized and large organisations and reflects exclusively vocational training financed by employers. According to these data, in 2019, 28 902 employees received vocational training, equal to 8.5% of the total number of employees, compared with 21 559 employees, or 6.5%, in 2018. Of those trained in 2019, 15952 (55.2%) were men and 12 950 (44.8%) were women, while 8647 (29.9%) were young people under 30. The largest share of those who received vocational training, 11 038 people or about 47%, was in financial, real estate, professional, scientific, technical, administrative and support activities, and 60% of those trained in this sector were women. At the same time, the average monthly expenditure by employers on training per employee in 2019 was about 6315 drams, with the highest figure, 7935 drams, recorded in public administration, education, health care and social work, and the lowest, 3518 drams, in industry. Data on the place of training also show that in 2019, 67% of trained employees received training in the workplace, 29% in educational institutions, and 3% abroad²⁶.

At the same time, an important limitation in interpreting the data in this source is that they include data submitted not only by private but also by public-sector medium-sized and large organisations, and therefore these indicators cannot be presented directly as measures of ALE financing and participation exclusively in the private sector.

Given the limited availability of public data on ALE financing in the private sector in recent years, a review of the annual and financial reports of individual large organisations makes it possible to identify certain quantitative indicators on financial expenditures directed to ALE, as well as on the number of employees and the intensity of training, which are summarised in Table 3.

Table 3.

Public quantitative data on employee training in large private organisations, 2023–2024

Organization	ALE related expenditure, 2023, mln AMD	ALE related expenditure, 2024, mln AMD	Increase / decrease	Number of employees	Expenditure /employee, thousand AMD	ALE expenditure / employee-related gross expenditures	Presentation of data
Evocabank	75.753	95.101	25.60 %	-	-	1.26 %	Separate: “Staff training expenses”
Coca-Cola HBC Armenia	17.615	24.638	39.90 %	344	71.6	3.52 %	Separate: “Training costs”
FINCA credit organization	3.212	7.231	125.10 %	-	-	-	Separate: “Training costs”

²⁶ DVV International, Study on Adult Education in Armenia, 2021, pp. 50–53, available at: https://www.dvv-international.ge/fileadmin/files/caucasus-turkey/Armenia/Other/Study_ENG_FINAL.pdf

Aregak credit organization	2.419	4.671	93.10 %	-	-	-	Separate: “Staff training expenses”
Global Credit credit organization	2.201	2.707	23.00 %	-	-	0.38 %	Separate: “Staff training costs”
Farm credit Armenia	2.745	3.079	12.20 %	-	-	0.50 %	Separate: “Personnel training costs”
Central Depository of Armenia	-	4.632	-	-	-	-	Separate: “Training expenses”
Viva Armenia	153.262*	221.231*	44.30 %	1166	189.7*	-	Combined: “Travel and training costs”
Team Telecom Armenia	67.051*	65.034*	- 3.0 %	-	-	2.98 %	Combined: “Business trip and training costs”
America Bank	1.070.497*	800.359*	- 25.2 %	2036	393.1*	-	Combined: “Staff training and other expenses”
Zangezur Copper Molybdenum Combine	-	-	-	7554	-	-	The financial amount is not disclosed. Quantitative data on training sessions are presented: 541 trainings, 1.656 hours, 3.491 participants

*Data marked with an asterisk do not represent net ALE expenditure, since in the relevant reports training expenditure is combined with other expenditures.

Source: The table was compiled by the author on the basis of data from the organisations' public annual summary reports

The data in the table indicate that the financing of ALE in the private sector is formed not through a uniform or systemic approach, but with varying intensity depending on the sectoral specifics of organisations and their demand for human capital. The substantial growth of training expenditure in a number of organisations, including more than a doubling at FINCA and “Aregak”, points to growing demand for the continuous development of employees, while the decrease of expenditure in some large organisations, or its combination with other items, points to different approaches to financing priorities and accountability. At the same time, the limited comparability of the data, caused by the non-uniform classification of ALE expenditure and, in some cases, its combination with other expenditure, does not allow the full volume of ALE financing to be assessed for the private sector, but confirms that for large

organisations ALE is already *viewed as a tool for developing human capital and maintaining the organisation's competitiveness*.

Thus, a comparison of the available sources makes it possible to tentatively distinguish two different levels of ALE financing in the private sector: the first is workplace learning carried out by a large number of micro and small enterprises, often non-formal and statistically invisible, while the second is training and development expenditure in large organisations that is more institutionalised, planned and sometimes separately identifiable in financial reports.

FINANCING OF ALE BY HEIs

Within the study of ALE financing in Armenia, the analysis of the financing of non-formal education delivered by higher education institutions is of particular importance. Besides their main function of providing formal higher education, HEIs also act as providers of vocational training, continuing education, reskilling, professional development and other short-term educational services. Consequently, their activities make it possible to assess the part of ALE financing that is formed through a combination of educational institutions' own resources, state financing, participants' fees, and funds from employers and international organisations. As part of the research, an official request (for the survey questionnaire, see Annex 1.) was submitted through the e-request platform to the state HEIs of the Republic of Armenia in order to obtain information on non-formal education programs implemented in 2023–2025 and their financing. Overall, in the process of obtaining information from 14 state HEIs, data on implemented non-formal education programs were received from nine HEIs, while two HEIs, the Yerevan State Medical University of Armenia and the Armenian State Academy of Fine Arts, officially reported that they had not implemented continuing/non-formal education programs during the period under study. The request could not be sent to the Armenian National Agrarian University owing to a technical problem in the electronic document management system. No responses were received from Yerevan State University and Goris State University.

The data of the HEIs that responded to the survey show that non-formal education has a fairly varied scope and organisational forms in the activities of state HEIs.

In particular, in 2023–2025 Vanadzor State University implemented 10 programs for the university's staff, with 374 participants, and 16 programs for external participants, with 1688 participants. Among the financing sources of the internal programs, the university's own funds and international/donor organisations were listed, while for programs for the external audience they were the state budget, participation fees and employers. The unit coordinating the organisation of non-formal education at the university was initially the Centre for Educational Reforms and Training, which was reorganised in February 2026 as the Centre for Educational Reforms, Continuing Education and Career.

The data submitted by Brusov State University likewise point to the multi-source nature of financing. In 2023–2025 the university implemented seven non-formal education programs for external participants. In the financing structure, about 60 percent was reported as state financing, 20 percent as international/donor organisations, and 20 percent as other sources. At the same time, the university

did not provide the absolute total of financing for non-formal education, stating that it was not possible to provide it. At the university, the function of coordinating programs is performed by the university continuing education and career centres.

The example of Gavar State University presents an essentially different model, based on the university's own funds. In 2023–2025 the university implemented eight programs for its own staff, with a total of 194 participants, and eight programs for external participants, with 17 participants. In the financing structure reported by the university, 100 percent of non-formal education was attributed to the university's own funds. At the same time, the university was unable to provide the absolute volume of financing. The content of the programs was fairly diverse, including artificial intelligence and digital literacy, pedagogical innovations, assessment of the quality of education, modern methods of teaching foreign languages, as well as legal and civil protection issues.

The data of the Armenian State University of Economics (ASUE) stand out both for the volume of programs and for the more complete presentation of the financing structure. In 2023–2025 the university implemented 120 non-formal education programs, in which a total of 4413 people participated. Of the programs, 62 were training courses, with 1066 participants, 24 were courses, with 1238 participants, and 34 were master classes, with 2109 participants. Within the university staff training alone, 1066 staff members participated.

According to the university's estimate, in the financing structure the share of the university's own funds was 80 percent, donor funds 15 percent, employer financing 3 percent, and participation fees 2 percent. No separate share of state financing was reported. Thus, in the case of ASUE, the predominant source of financing of non-formal education is the university's internal financial resources, while external financing sources play a supplementary but not insignificant role.

The data submitted by Shirak State University show a more pronounced role of state financing. In 2023–2025 the university implemented two programs for the university's staff, with 150 participants, and two programs for external participants, with 284 participants. The main programs for the external audience were related to preparation for the mandatory and voluntary attestation of teachers in general education. The university estimated the total financing of non-formal education programs for 2023–2025 at 7,867,000 drams.

The data of the Armenian State Pedagogical University after Kh. Abovyan are particularly important from the standpoint of the role of international and donor financing. In 2023–2025 the university implemented one program for the university's staff, with 10 participants, and one program for external participants, with 15 participants. The main source of financing of both programs was reported as financing from international/donor organisations. The topics of the programs implemented for the external audience concern overcoming resistance, communication and group dynamics in the adult education process.

The Yerevan State Institute of Theatre and Cinema also reported implementing non-formal education programs. In 2023–2025, six programs were implemented for the university's staff, with 50 participants, and three programs for external participants, with 25 participants. The university reported its own funds as the main source of financing, and estimated the share of its own funds in the financing

structure at 100 percent. The thematic areas of the programs included stage make-up, stage costume design and prop making.

The response of the Komitas State Conservatory is more limited in quantitative terms, but is also valuable from the standpoint of the financing source. The university reported non-formal education activity for external participants, with 25 participants, among whose financing sources the participation fee was singled out. This example shows that the financing of ALE at HEIs also includes a model of directly fee-paying educational services.

The National Polytechnic University of Armenia (NPUA) reported a comparatively wide range of non-formal education activities implemented in 2023–2025. During this period, the university implemented 27 non-formal education programs, with a total of 723 external participants. The programs were mainly aimed at developing modern technological and professional skills, including programming, machine learning, cloud technologies and DevOps, artificial intelligence (in particular, LLM programming), as well as the training of specialists in the electric power and communications sectors.

According to data submitted by the National Polytechnic University of Armenia, the main sources of financing for non-formal education are participant fees (70%), employers' funds (20%) and financing from donor organizations (10%). At the same time, the university noted that it is not possible to provide the total volume of financing of non-formal education programs for 2023–2025. Non-formal education programs are coordinated by the Continuing Education and Faculty Training Centre.

By combining the data provided by the higher education institutions, they can be presented in a summary table.

Table 4.

Summary data on ALE financing by state higher education institutions of the RA, 2023–2025.

HEI	Number of programs	Number of participants	Internal participants	External participants	Share of external participants (%)	Main source of financing	Financing structure
Vanadzor State University	26	2 062	374	1688	81.9	Own funds, donors, state budget, fees, employers	Not provided
V. Brusov State University	7	Not provided	Not provided	Not provided	—	State budget, donors, other	60% / 20% / 20%
Gavar State University	16	211	194	17	81.0	The HEI's own funds	100% own funds
Armenian State University of Economics	120	4413	1066	3347	75.8	The HEI's own funds, participation fees, donors, employers	80% / 2% / 15% / 3%
Shirak State University	4	434	150	284	65.4	State budget, participation fees	Not provided
Armenian State Pedagogical University	2	25	10	15	60.0	International/donor organizations, other	Not provided

Yerevan State Institute of Theatre and Cinema	9	75	50	25	33.3	The HEI's own funds	100% own funds
Komitas State Conservatory	—	25	—	25	100.0	Participation fees	100% participation fees
National Polytechnic University of Armenia (NPUA)	27	723	—	723	100.0	Participation fees/ employers/ donor organizations	70% / 20% / 10%

Thus, a comparison of the data from the HEIs that responded to the survey makes it possible to identify four main features of ALE financing:

1. in most HEIs, the main source of financing for non-formal education is the HEI's own funds.
2. state financing is present in the financing of ALE, but its role differs substantially across HEIs.
3. financing from international and donor organizations, although not the predominant source in most HEIs, is of significant importance in some cases.
4. Participation fees and employer financing also play an important role in the financing of ALE, though their significance differs substantially between HEIs. In some HEIs they are of limited or supplementary importance, whereas in individual cases, such as the National Polytechnic University of Armenia, participation fees and employers' funds form the main part of financing.

ALE FINANCING BY DONOR ORGANIZATIONS

In the system of ALE financing, the support of international and local donor organizations is of particular importance; unlike state and individual financing, it is mainly provided within the framework of targeted programs and initiatives. In Armenia, donor financing mainly does not finance ALE as an independent and separate education expenditure category. It is most often directed towards specific development goals, such as employment and income growth, professional training, digital and green skills, entrepreneurship, women's economic empowerment, reduction of regional inequalities and the socio-economic integration of vulnerable groups. Consequently, donor financing in the ALE system is mainly *targeted, program-based and often of the nature of providing free services*, and in some cases of the nature of institutional development of educational infrastructure or of organizations providing ALE services. Therefore, studying ALE financing by donors makes it possible to identify the additional financial and institutional resources through which opportunities for adult learning are being created and expanded in Armenia.

The table below summarizes the main international and local donor organizations related to ALE financing, the main areas they finance, the nature of the financing and the target beneficiaries.

Table 5.

Financing areas and nature of financing of the main donor organizations participating in ALE financing in Armenia

Donor	ALE-related main direction	Nature of financing	Beneficiaries
COAF – Children of Armenia Fund	Adult education, English, vocational and digital skills, parenting	Program / grant-related, free for beneficiaries	Adults in rural communities, women, parents, community workers
European Union	Development of digital and vocational skills	Program financing, infrastructure investment, co-financing	Youth, regional population, educational institutions
GIZ & BMZ	Vocational education and learning, continuing professional education, green and digital skills	International development program, state and private co-financing	Employees, beneficiaries of vocational education, business, women
SDC – Switzerland development and cooperation agency	Vocational education, labor market skills	Co-financing / support to development	Workforce, youth, business
UNDP	Training, IT, career orientation, reskilling and upskilling	Program financing, co-financing	Youth, regional population, vulnerable groups
US embassy / USA	English, development of vocational skills	Program / grant-related	Youth, teachers, communities
British Council / UK	English, continuous professional development for teachers, creative entrepreneurship	Program / grant-related	Youth, teachers, specialists
AGBU – Armenian General Benevolent Union	Adult education, entrepreneurship, programming, development of vocational skills	Charitable / Grant-related, free programs	Adults, women, youth, entrepreneurs
IDeA Foundation	Lifelong learning, development of educational infrastructure	Charitable and infrastructure investment	Specialists, communities, educational organisations

Source. Compiled by the author on the basis of information presented on the official websites of donor organizations and in their published program and annual reports.

The study of donor financing shows that in the development of ALE in Armenia, international and local donors complement those segments of state and private financing that are most closely linked to specific issues of the labour market, human capital and social inclusion. At the same time, the table shows that ALE financed by donors is mainly available to beneficiaries free of charge or in a partially subsidized form, as a result of which donor funds not only increase the supply of educational services but also reduce barriers to their financial accessibility.

The ALE-related activities of the Children of Armenia Fund (COAF) are mainly carried out through expanding educational opportunities and developing human capital in rural communities. COAF's key platform is the SMART Centers, which operate as non-formal education centres and offer project-based

learning, development of digital and other 21st-century skills, language learning, and leadership and career development opportunities. In the area of adult education, COAF has also implemented English-language and computer literacy programs at the SMART Centers, as well as seminars and trainings for parents, some of which were co-financed by DVV International²⁷. At the same time, COAF's educational activities include professional development, mentoring and training for teachers; for example, a 150-hour CTEFL certification program for English teachers is implemented in cooperation with AUA²⁸. In terms of financing volumes, COAF's public reports usually do not single out expenditure on ALE or adult education as a separate line; instead, aggregated financial indicators for education, community development, health care, social and other program areas are presented²⁹.

EU financing in Armenia relates to ALE mainly through programs for education, vocational education and training, and the development of skills and employability. The total budget of the program "EU Support to Education in Armenia" is EUR 32 million, of which EUR 2.7 million is earmarked for technical assistance. Within the program, around 9,000 teachers have received training, and 231 schools have been equipped with STEM laboratories. In the field of vocational education, financing of the EU's previous support program amounted to EUR 15.2 million³⁰. At the same time, these funds cannot be considered entirely as ALE financing, since they also cover areas of formal education and the development of educational infrastructure.

Financing related to ALE in Armenia by the German Agency for International Cooperation (GIZ) and the German Federal Ministry for Economic Cooperation and Development (BMZ) is mainly focused on vocational education and training, continuing professional development, and the formation of green and digital skills. The financial commitment of the ongoing program "Private Sector Development and Vocational Education and Training in Armenia" (2024–2028) is EUR 10.86 million, of which EUR 4.77 million is co-financed by the Swiss Agency for Development and Cooperation (SDC). The program envisages expanding opportunities for future-oriented vocational training and continuing professional development, developing green and digital skills and aligning them with labour market requirements³¹. A distinctive component of German support in the field of ALE is also the activity of DVV International, which specializes in the development of adult education. In Armenia, DVV International has implemented both adult education programs and studies in the field, including serving as the

²⁷ Children of Armenia Fund (COAF), "Education Programs," available at: <https://www.coaf.org/programs/education>, Children of Armenia Fund (COAF), "Adult Education," available at: <https://www.coaf.org/blog/adulteducation>

²⁸ Children of Armenia Fund (COAF), "English Programs," available at: <https://www.coaf.org/programs/education/english-programs>

²⁹ Children of Armenia Fund (COAF), 2024 Annual Impact Report; Financial Statements, 2024; COAF, Education Programs, available at: <https://www.coaf.org/annual-reports>

³⁰ Delegation of the European Union to Armenia, "The European Union and Armenia", available at: https://www.eeas.europa.eu/armenia/european-union-and-armenia_en?s=216

³¹ Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH, "Private sector development and Vocational Educational Training in Armenia", available at: <https://www.giz.de/en/projects/private-sector-development-and-vocational-educational-training-armenia>, https://www.giz.de/projektdaten/projects.action?pn=202321321&request_locale=en_GB

commissioner of this research. At the same time, DVV International should be distinguished from a donor: it mainly acts as a specialized international organization and program implementing partner, while the BMZ is one of the important sources of financing of its activities.

One of the important areas of DVV International's activities is the establishment and development of adult learning and education (ALE) centres in Armenia. The total volume of investments made by the organization exceeds EUR 1 million, and the system formed with its support includes six ALE centres, in Gyumri, Sisian, Dilijan, Martuni, Aparan and Stepanavan. The support includes not only the provision of financial resources but also improvement of infrastructure, development of the institutional capacities of organizations, course development, training of course instructors, provision of necessary resources and tools, organization of study visits and exchange of experience, as well as development of network cooperation. As a result of this support, more than 680 courses have been conducted in the six centres, involving more than 11,000 participants, including participants in courses and community events³². The centres' programs are mainly aimed at developing professional and employment-relevant skills, digital, financial and media literacy, foreign languages, entrepreneurship, as well as community and social skills.

DVV International's activities are therefore not limited to financing individual educational programs but include building the local infrastructure and institutional environment of ALE. An important component of this is also the non-formal ALE network, which includes the six ALE centres and 15 other organizations. The aim of the network is to contribute to establishing legislative foundations for non-formal adult learning, raising awareness about ALE and ensuring the quality of education, thereby promoting adult participation in learning. Thus, the experience of DVV International in Armenia shows that international support can be directed not only at direct financing of ALE services but also at developing the organizational capacities, infrastructure, human resources and cooperation networks of the sector, which is a broader approach to ensuring the long-term sustainability of ALE.

The support of the United Nations Development Program (UNDP) in Armenia relating to ALE is mainly directed at developing digital and professional skills, competitive capacities, career guidance and reskilling. The total financing of the "Youth Employment" program amounted to USD 2.635 million, and within the 2022–2026 program UNDP supported IT training of regional young people: by 2026, 204 young people had completed such courses. In 2026, a further 70 young people were enrolled in four-month Node.js and React.js courses under the next program. Within the program, the 10th IT laboratory of the regional colleges of Armenia was also established, which is also intended for short-term IT courses for adults³³.

³² DVV International, Adult Learning and Education in Armenia: Centers and Network, DVV International Armenia, available at: https://www.dvv-international.ge/fileadmin/files/caucasus-turkey/Armenia/Resources/ARM.DVV_Armenia_A5.pdf

³³ United Nations Development Program (UNDP), "Unleashing Employment and Income Generating Opportunities for Youth in the Regions of Armenia", available at: <https://www.undp.org/armenia/projects/unleashing-employment-and-income-generating-opportunities-youth-regions-armenia>

The support of the USA, in particular of the US Embassy in Armenia, relates to ALE mainly through programs for English-language learning, development of professional and digital skills, youth employability and strengthening of community capacities. An example of ALE-related support by the US Embassy is the Alumni Engagement Innovation Fund (AEIF) 2024 grant program, under which a total of USD 70,000 was earmarked for Armenia, to finance up to two projects, with the size of each grant being USD 5,000–35,000³⁴. The program also included entrepreneurship, economic growth and STEM development areas; therefore, the entire amount cannot be attributed exclusively to ALE.

At the same time, the programs of the US Embassy supporting the American Spaces network include English-language learning, STEM education and skills development, but the separate volume of financing allocated to Armenia for these areas has not been identified in public sources.

The activities of the British Council in Armenia relate to ALE mainly through English-language learning, continuing professional development of teachers, and the development of competitive capacities and entrepreneurial skills. Together with the RA Ministry of Education, Science, Culture and Sport, the organization has developed and introduced a continuing professional development (CPD) framework for teachers, intended for the professional development of more than 35,000 teachers. In addition, under the “Creative Spark” program, in 2018 six partnerships in Armenia **were** financed, involving seven universities and educational/creative organizations, and the maximum grant provided for each new partnership was GBP 40,000³⁵.

The ALE-related activities of the AGBU in Armenia are mainly aimed at continuing education for adults and the development of entrepreneurial, programming and other professional skills. In particular, the AGBU continuing education program (AGBU LEAP — Learning and Education Access Program) provides continuing education programs, while the “Women Entrepreneurs” and “Women Programs” initiatives include, respectively, free courses in business management and programming, English-language learning, mentoring and, in some cases, small grants³⁶.

The ALE-related activities of the IDeA Foundation are mainly focused on lifelong learning and the development of professional skills. The Foundation supported the establishment of MATENA, an organization providing non-formal education services (see also the section on Self-financing), and through the FAST educational programs more than 1,000 people received advanced courses and a further 1,600 participants received knowledge-exchange opportunities, in the areas of data science, artificial intelligence, corporate innovation and entrepreneurship³⁷.

Thus, it can be said that donor-financed programs are for the most part free of charge or partially subsidised for beneficiaries, thereby not only expanding the ALE supply but also reducing the financial

³⁴ U.S. Embassy in Armenia, “Alumni Engagement Innovation Fund (AEIF) 2024”, 2023, available at: <https://am.usembassy.gov/category/events/page/2/>

³⁵ British Council Armenia, “Future English Program” and “Creative Spark”, available at: <https://www.britishcouncil.am/en/programmes/education>

³⁶ Armenian General Benevolent Union (AGBU), “Armenia Programs”, available at: <https://agbu.am/armenia-programs>

³⁷ IDeA Foundation, Annual Report 2021, available at: https://www.idea.am/wp-content/uploads/2023/12/IDeA-annual-Report-2021_ENG_05.12.pdf

barriers to access to education. At the same time, as the study shows, donor financing is usually not singled out as a separate financial stream of ALE, and a direct comparison of the volumes of programs of different organisations is limited owing to the limitations and differences in their objectives, coverage and publicly available financial indicators.

FINANCING OF ALE BY NON-GOVERNMENTAL ORGANISATIONS (NGOs)

The role of NGOs in financing ALE is manifested mainly through the implementation of targeted educational and development programs, particularly in the areas of developing professional and digital skills, building competitive capacities, entrepreneurship, social inclusion and community development. Regional and community organisations are also of particular importance in this field, as they often direct educational opportunities towards the local population, socially vulnerable groups and persons who need reskilling or the acquisition of new skills in the labour market.

It should be noted that, when assessing the financing of ALE by NGOs, the specificities of the field must be taken into account, *without equating the financing by NGOs with the programs actually implemented by them.*

For example, an NGO may:

1. finance educational activities **from its own funds**,
2. receive a donor grant and **implement the program itself**,
3. act as **a local implementing partner for donor funds**,
4. provide education **free of charge** without disclosing its financial source,
5. or offer **paid** educational services.

The NGO sector in Armenia is quite broad and diverse; therefore, for further analysis, examples have been selected of NGOs whose activities relate directly or substantially to ALE and for which publicly available financial or program data exist. The selected organisations represent different areas: professional and continuing training, development of agricultural and community skills, promotion of employment and entrepreneurship, social inclusion and other fields. Among them, in particular, one can single out the Green Lane agricultural support NGO, which provides continuing education for farmers, agricultural specialists and students, as well as Caritas Armenia and People in Need, in whose programs vocational training and skills development are applied as a tool for employment and socio-economic integration.

1. **Green Lane:** The Green Training Centre, founded in 2015 jointly with Green Life LLC, is intended for the theoretical and practical training of farmers, agricultural specialists, students and other persons interested in agriculture. The NGO also provides its members with educational and advisory support and offers the opportunity to participate in trainings, seminars and exchange-of-experience programs held in Armenia and abroad. At the same time, the organisation has a membership fee system, in which the annual fee is AMD 3,000 for farmers, students and some other groups, AMD 12,000 for several other groups of RA citizens, while the sponsors'

membership fee starts from AMD 400,000³⁸. Thus, the Green Lane NGO can be regarded as an example of combining own revenues with educational activity, which generates part of its own revenues through membership fees and at the same time implements continuing education programs for farmers, specialists and students. However, the organisation's publicly available data do not make it possible to identify how much of the membership fees or other own funds was specifically directed to ALE.

2. **People in Need (PIN).** One of the important areas of PIN's activity is vocational education and reskilling, particularly for vulnerable and displaced persons. For example, within the economic integration programs for displaced persons, courses were delivered in agriculture, cooking, confectionery, tailoring, accounting and web programming. Within the program, more than 700 people completed the vocational courses, about 500 received vocational toolkits, and about 60% of the graduates subsequently generated income through employment or self-employment³⁹.

According to the available financing data on another PIN vocational education program, the total budget amounted to EUR 250,000, of which about EUR 40,000 was directed to the procurement of equipment for the beneficiary vocational education institutions⁴⁰. The aim of the program was to develop the capacities of vocational education and to align training with labour market requirements. The program was financed by the European Union, which, as the main donor financing the field, has already been considered in the section on the financing of ALE by donor organisations of this study. This example is also important from a methodological perspective, since it shows the need to separate the financing of NGOs from that of donors. A significant part of the ALE programs implemented by NGOs is financed with the funds of external donors, while the NGO acts as the implementing or intermediary organisation of the program. Consequently, accounting for the same financial resource simultaneously as donor financing and as financing of ALE implemented by NGOs would lead to double counting.

In the example cited, the EUR 250,000 should be regarded as the budget of the entire program rather than as net financing of ALE, since it also included institutional capacity development and equipment. Thus, PIN can be presented as an NGO through which the financing of ALE is mainly carried out within targeted donor programs.

3. **Caritas Armenia charitable NGO.** Within the "Building Bridges" program, vocational training is included as a tool for the socio-economic integration of displaced persons and the local population. The program includes career guidance, training in professional and soft skills, professional counselling, coaching and mentoring, as well as the development of entrepreneurial

³⁸ Green Lane NGO, "Membership Requirements", available at: <https://greenlane.am/en/membership-requirements>

³⁹ People in Need, "Helping displaced Armenians through long-term economic solutions", available at: <https://armenia.peopleinneed.net/en/helping-displaced-armenians-through-long-term-economic-solutions-10288gp>

⁴⁰ People in Need, "Encouraging vocational education in the Shirak region of Armenia", available at: <https://armenia.peopleinneed.net/en/encouraging-vocational-education-in-the-shirak-region-of-armenia-8641gp>

skills. The program was implemented in the Shirak, Lori and Syunik regions and in Yerevan and covered 9,100 individuals (1,820 households)⁴¹. The total budget of the program amounted to EUR 1,032,210. The financing was provided by the member organisations of the Caritas Confederation and by Christian Solidarity International⁴². Here too, the EUR 1.032 million is not entirely financing of ALE, since the program also includes housing support, psychosocial support, livelihood assistance and other components. Therefore, it is correct to present it as the total budget of a socio-economic integration program containing an ALE component, rather than as the volume of ALE financing.

4. **Armenian Progressive Youth (APY) NGO.** In the case of APY, the link with ALE is formed mainly through programs for non-formal education, employability, entrepreneurship and the development of professional skills. The organisation's strategic objectives envisage the involvement of 1,500 young people annually in training, reskilling or vocational training programs, as well as the development of employability skills for 1,500 young people and the improvement of entrepreneurial capacities of 500 young people⁴³. As regards financing, however, the annual budget of this specific ALE area is not presented separately in publicly available sources.

On the basis of the review of the selected examples, it can be said that the study of the activities of NGOs, as well as foundations and other non-state organisations, shows that this segment of ALE financing in Armenia is characterised by diversity but not by a unified financing model. NGOs may act as organisations financing educational activities from their own funds, as direct beneficiaries of donor grants and implementers of programs, and as organisations mediating between the external financier and the final beneficiary. The most widespread is precisely the implementation of educational and skills development programs through targeted donor funds, whereas the size of the direct financing of ALE from NGOs' own funds is difficult to identify from publicly available data. At the same time, the activities of NGOs have a significant complementary role in the ALE financing system: they extend the boundaries of the state and market educational supply by bringing educational opportunities to the regional population, vulnerable groups, the unemployed, displaced persons, women and persons who need new skills in the labour market. A significant part of these programs is free of charge or partially subsidised for beneficiaries, owing to which the activities of NGOs not only increase the ALE supply but also reduce the financial barriers to access to it.

Thus, the study of the chain of ALE financing by donor organisations and NGOs shows that the financing process in the field is often not carried out directly by a single actor. Several different entities may be involved in the same financing scheme, each of which performs a separate function: financing, transfer of funds, delegation of the program, organisation or direct implementation. That

⁴¹ Armenian Caritas, "Building Bridges", available at: <https://caritas.am/building-bridges/>

⁴² **Armenian Caritas, "In the Framework of Building Bridges",** available at: <https://caritas.am/in-the-framework-of-building-bridges>

⁴³ Armenian Progressive Youth (APY), official website, available at: <https://apy.am/hy>

is, it is necessary to distinguish between the source of financing and the function of the organisation involved in the financing chain. For example, financial resources provided by a donor organisation may be transferred to a local self-government body (LSGB) for the implementation of a particular ALE program, the LSGB may delegate the implementation of the program to an NGO, and the NGO may act as the direct implementer of the program, engaging trainers and organising the educational process. In this case, the source of financing is the donor organisation, the LSGB acts as the recipient of funds and the commissioner of the program, and the NGO as the implementer of the program. Consequently, the participation of an NGO in a given financing scheme does not in itself mean that the program was financed from the NGO's own funds. This structure is especially important from the standpoint of assessing the volumes of ALE financing, since classifying financing sources solely on the basis of the organisation implementing the program may lead to the misattribution of financial resources or to double counting. Consequently, when presenting a complete picture of ALE financing, it is advisable to consider not only the organisation through which the program was implemented but also the original source of the financial resource and the functions of the actors involved in the financing chain.

Figure 4

Example of a financing chain for ALE programs

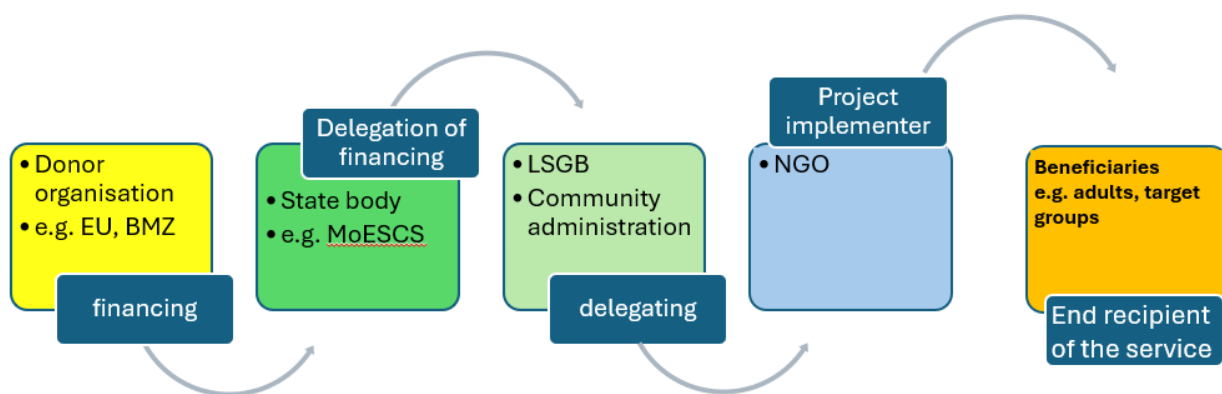


Figure 4 shows that various actors may be simultaneously involved in the ALE financing chain, forming a multilateral system of financing distribution. In this structure, financial resources may be generated and transferred from different sources and in different directions, which determines the diversity of ALE financing mechanisms.

SELF-FINANCING

Among the sources of ALE financing, it is also necessary to address a key individual source of financing: educational investments made by citizens and households from their own funds.

Self-financing is an important component of the ALE financing system, since it is directly linked to an individual's ability and willingness to invest in the development of their own human capital, as well as to the financial affordability of educational services. At the same time, in Armenia a unified and regularly published statistical system on this financing source has not yet been established; therefore, to assess it, it is necessary to combine the available statistical data of the Statistical Committee, studies on households' educational expenditures, and publicly available information on the market of educational services.

The most relevant sources of official statistics on individual self-financing of ALE are the Labour Force and Household Living Conditions Surveys (LFHLCS) of the Statistical Committee. The questionnaires of the Statistical Committee's microdata for previous years separately examined participation in non-formal learning and courses, their purpose and field, as well as the source of financing of the course and the expenditures incurred. In particular, the relevant LFHLCS questionnaires contain questions on participation in a course, the paying party and the expenditures incurred for the course, which methodologically makes it possible to single out educational expenditures financed by an individual or a household. However, the more detailed microdata of these data are available in the public database only for earlier years (the latest being 2015), while for recent years no periodic official series on ALE self-financing with the same coverage and level of detail is published.

An extended picture of educational expenditures is provided by the UNICEF study "Assessment of Household Education Expenditures (2018–2021)". According to the main calculation of the study, the total expenditures made by households on education in 2021 were estimated at AMD 95.8 billion. Of these expenditures, 47% accounted for higher education, 35.7% for general education, 7.8% for pre-school education, 7.4% for secondary vocational education, and only 2.1% for supplementary classes. The expenditure on "supplementary classes" singled out in the study amounted to AMD 2.536 billion in 2021; however, this category too does not fully coincide with ALE, since it may also include extracurricular classes supplementing formal education.

More than half of households' educational expenditures fall to the fifth quintile of the population, with the highest incomes, while the fourth and fifth quintiles together account for about 80%. In 2021, the richest quintile accounted for 54.8% of households' educational expenditures, whereas the poorest quintile accounted for only 1.58%. In the same year, the share of education expenditures in households' total consumption expenditures was 4.58% for the richest quintile and only 0.83%, for the poorest quintile. These differences indicate that the self-financing of educational services is significantly determined by the household's economic capacity: better-off groups not only make larger absolute expenditures on education but also allocate a comparatively larger share of their consumer budget to education. Consequently, from the standpoint of ALE self-financing as well, income inequality may be regarded as an important factor limiting the financial accessibility of educational services.

Thus, the available statistics make it possible to assess the overall importance of household financing of education and its socio-economic differentiation, but they do not provide a complete and separate quantitative estimate of the self-financing of ALE. Under this limitation, in order to obtain a fuller picture of the specific features of ALE self-financing, it is advisable to supplement the statistical data with a study of the supply side of the market, by examining the offers of the leading organizations providing educational services in the field, the cost of their services and their payment terms. Such an approach makes it possible to assess which educational services are available to individuals and on what financial terms they can obtain them.

Table 6.

Offers and payment terms of the leading organizations providing educational services in Armenia's ALE market

Organisation	Main direction	Selected / exemplary program	Duration	Published price	Payment Options
Matena	Management, business, leadership	Strategic planning and business development	40 hours	1.050.000 amd	30% prepayment + phased payment of the rest. Possibilities of scholarships & price reduction
Omni Skills	Human resource management, marketing, branding, project management	Professional development programs	Depending on the program	Depending on the program	payment in installments for some programs, discounts
EduX Learning academy	Accounting, finance, taxes, human resource management, project management, foreign languages, AI, soft skills	Accounting for beginners, HR, banking, etc.	From 1 day to several months	15.000 – 200.000 amd, depending on the program	Specific payment mechanisms are not fully disclosed in public sources.
Umba training	IT, QA, UX/UI, graphic design, SMM, HR, foreign languages	SMM / Graphic design / Manual QA	1.5 – 3 months	59.000 amd for several programs	Specific payment mechanisms are not fully disclosed in public sources.
AUA Extension / Open education	Foreign languages, business, IT	Open education trainings	Depending on the program	20.000 – 125.000 amd	via online card payment or bank transfer; discounts are available for certain programs

AI-assisted translation

Slice Academy	Business, marketing, sales, strategy	Weekend School of Business	Depending on the program	499.000 amd	payment in installments
IATC	Accounting, audit, taxes, finance	Accounting programs	Depending on the program	Depending on the program	semi-annual payment, payment in installments
Berlitz Armenia	Foreing languages	English, other languages	Depending on the program	Depending on the program	Specific payment mechanisms are not fully disclosed in public sources.
BSCOSMO Academy	Entrepreneurship & business	Business idea, sales, market analysis, MVP, marketing, finance	Depending on the program	Depending on the program	Specific payment mechanisms are not fully disclosed in public sources.
Armenian Code Academy	Programming, Data, DevOps, Cybersecurity	Python Profession / C# / JavaScript	Aprox. 6 months	75.000 amd/month	payment in installments within 24 months
Picsart Academy	IT, AI, marketing, design, sales	Marketing	7-8 months	79.000 amd/month	Monthly payment, Option to make a down payment for the full amount
BSMI	Digital marketing, business, marketing	Digital marketing Pro	3 months	390.000 amd or 130.000 amd / month	Rocket Line, InecoPay, Evocabank, It is also possible to have a direct agreement with BSMI and a payment term of up to 12 months, without bank intermediation.

Source: The table was compiled by the author on the basis of data published on the official websites or social media platforms of the organizations

A study of the market for the services of organizations providing non-formal ALE services shows that the opportunities for individuals to self-finance education are considerably differentiated, depending both on the type and cost of the educational service and on a person's income. In 2025, the average monthly nominal wage in the RA was AMD 303,140, while the statutory minimum monthly wage was AMD 75,000⁴⁴. The cost of the offers examined ranges from about AMD 15 thousand to AMD 1.05

⁴⁴ Statistical Committee of the RA, "Sustainable Development Goals Indicators", indicator 8.5.1.a, available at: <https://sdg.armstat.am/am/8-5-1-a>

National Assembly of the RA, Law of the Republic of Armenia "On the Minimum Monthly Wage", HO-66-N, Article 1, as currently amended: minimum monthly wage of AMD 75,000, available at: <https://www.arlis.am/hy/acts/172160/latest>.

million, whereby some of the short-term courses may amount to 5–20% of the average monthly wage, while the cost of longer and professional programs may significantly exceed the average monthly nominal wage. For example, a program costing AMD 390 thousand is equivalent to about 129% of the average monthly nominal wage and 5.2 times the minimum wage, AMD 499 thousand to 165% and 6.7 times respectively, and a program costing AMD 1.05 million to 346% and 14 months of the minimum wage. Consequently, although the ALE market includes relatively affordable short-term offers, more in-depth and high-cost professional education may create a substantial financial barrier for people with low and middle incomes. At the same time, the prevalence of monthly, staged and instalment payment mechanisms somewhat reduces the liquidity burden of a lump-sum payment, but does not reduce the full cost of education. Thus, the ALE self-financing market in Armenia is established and diverse, but its financial accessibility is markedly unequal, and flexible payment mechanisms, scholarships and discounts can be regarded as market instruments that mitigate this inequality.

CONCLUSIONS

The study shows that the ALE financing system in Armenia is best characterized as a multi-source and multi-level financing system, whose individual components, however, are still not sufficiently interconnected or institutionalized.

1. The main feature of ALE financing is its fragmentation. The research shows that ALE in Armenia is financed through various state programs, the own funds of higher education institutions, separate initiatives of LSGBs, employers' training expenditures, donor programs and educational expenditures incurred by individuals. As a rule, these financial flows are not recorded in a single unified system and are not presented as a separate financial category of ALE. As a result, it is currently impossible to state in a single indicator the total amount of ALE financing in Armenia and the share provided by each actor. Consequently, the main problem of the system is not only the limited financial resources, but also the low level of visibility and accounting of financing.
2. The current logic of state financing is mainly targeted rather than universal. The study of the 2026 state budget shows that public funds are mainly directed at solving specific social, labour-market, professional or managerial problems through targeted training and retraining programs. That is, the predominant logic of state financing is still not the financing of a comprehensive "lifelong learning" policy, but the servicing of its individual objectives. The state in practice finances a number of ALE components, but ALE does not yet act as a self-standing and comprehensive direction of state financial policy.
3. The scope of state support is gradually expanding from direct financing towards demand-oriented, indirect financing mechanisms. The research shows that mechanisms for reimbursing citizens' educational expenses and for providing funds for educational purposes on the basis of performance are forming a new direction of ALE financing. A significant advantage of this approach is that state support is linked not only to the organization providing education, but

also to the choice of the citizen, the end consumer of the educational service. At the same time, a study of the existing system of reimbursement of social expenses and the possibilities for its expansion shows that such instruments can improve the financial accessibility of ALE, but their impact depends on the amount of reimbursement, the awareness of beneficiaries, the availability of educational services, and the ability of the relevant programs to meet the established requirements.

4. The expansion of indirect state financing should be regarded not as a replacement for direct financing but as a complement to it. The nature of ALE implies that some of its areas have a pronounced public significance: adaptability to labour-market transformations, reduction of unemployment, social inclusion, development of digital and professional skills, and reskilling of the population. Consequently, a mechanism that transfers financial responsibility to the individual alone cannot ensure universal access. The research data show that the market for individual self-financing in Armenia is established, but its financial accessibility is unequal. Therefore, the task of public policy should be to balance the financial responsibility of the individual, the employer and the state, rather than to shift the entire burden onto any one of them.
5. At the level of LSGBs, ALE financing has not yet acquired a systemic character. The study at the local level shows that communities may have considerable potential to support ALE and to link it with community development policy, but the existing initiatives are largely conditioned by community priorities, available capacities and the engagement of external programs. Consequently, the participation of LSGBs should currently be characterized above all as an opportunity and a potential direction, rather than as a self-standing level of sustainable ALE financing.
6. Higher education institutions are important, but not uniform, actors in ALE financing and delivery. The data of the state HEIs that responded to the survey show significant differences both in the volumes of programs and participants and in the structure of financing. In some HEIs own funds predominate, in others state financing, and in individual cases donor funds or participation fees play a substantial role. At the same time, the majority of HEIs were unable to provide the absolute volumes of ALE financing. This circumstance shows that, at the HEI level, the accounting of ALE financing is still not sufficiently separated or standardized.
7. The private sector is one of the real, yet statistically least visible, components of ALE financing. Employers' expenditures on training their employees are usually included within human resource development, training or other corporate expenditures and are not presented as a separate financial category of ALE.
8. Donor financing in Armenia performs not only a financial but also a systemic development function. Donor support is mainly directed at the development of professional skills, alignment with labour-market requirements, social inclusion, capacity development of vulnerable groups, digitalization and strengthening of institutional capacities. Consequently, donor financing is important not only as an additional monetary source, but also as an instrument for introducing

new educational models, methodologies and institutional capacities. However, its project-based and temporary nature limits the possibility of considering it as a main source of long-term and predictable financing.

9. Individual self-financing is an already established component of ALE, but it faces the problem of social accessibility. A diverse market of paid educational and training services operates in Armenia, which testifies to the readiness of the population to invest in their own education. However, the price of education and family income do not create the same constraint for different groups. Consequently, an expansion of ALE based on self-financing, without targeted support mechanisms, may deepen inequality of participation.
10. The main systemic gap in ALE financing is not the absence of funding sources, but the lack of coordination among them. As a result of the research, separate components of state, community, HEI, private, donor and individual financing were identified, but there is no unified coordinating logic among them that would define the responsibilities of the actors, priorities, co-financing opportunities and criteria for evaluating financing outcomes. In this sense, Armenia's problem can be characterized not as "an absence of sources financing ALE", but as the existence of numerous but weakly integrated financing sources.
11. The research also reveals a serious statistical and methodological gap in ALE financing. Expenditures related to ALE are recorded in different sources under different classifications, and for a number of actors the full volume of financing cannot be separated from general education, workforce development or social expenditures. Consequently, for making policy decisions on ALE financing, what is needed is not only additional financing but, above all, a unified data system and accounting methodology. The methodological framework of the research itself shows that, on the basis of the available data, it is possible to describe the structure of the system, but not always to reconstruct its full financial volume.
12. Overall, the ALE financing system in Armenia is at the stage of formation and institutionalization. Instruments of direct and indirect state support, HEI and community initiatives, employer investments, donor programs and a market for individual self-financing are already in place. However, they do not yet form a comprehensive, predictable financing system based on the principles of social justice. Consequently, at the next stage, the key policy task should be to unify the existing financing mechanisms, ensure their complementarity and expand the accessibility of financing, rather than merely adding individual new programs.

RECOMMENDATIONS

On the basis of the research results, it is proposed to:

1. Develop a national unified policy framework for ALE financing. It is necessary to treat ALE financing as a separate policy direction, clearly defining the roles and areas of responsibility of the state, LSGBs, employers, educational organizations, individuals and donors. This framework should include both direct and indirect financing instruments and ensure their complementarity.

2. Introduce a unified accounting and statistical system for ALE financing. In the RA statistical system, it is necessary to separate out the financial flows related to ALE, regardless of their source. At a minimum, the following should be subject to separate accounting: state financing, LSGB funds, employers' investments, the own funds of educational organizations, participation fees, donor financing and individuals' educational expenditures. This will make it possible, for the first time, to assess the total national financial volume of ALE and its structure.
3. Create a national "financial map" of ALE financing. On the basis of the unified data system, it is advisable to compile an annual ALE financing map by funder, program, beneficiary, type of education, region and financing instrument. Such a map will make it possible to see not only "how much" is financed, but also where, for whom and for what purpose the funds are directed.
4. Expand mechanisms of indirect state financing through the citizen. The existing mechanism for reimbursing social expenses can be developed by linking it more clearly with ALE, and in particular with non-formal education. To this end, it is necessary to expand the range of guaranteed non-formal education programs and to ensure their simple and accessible inclusion in the reimbursement system. Such a mechanism can form demand-oriented financing, under which state support follows the learner rather than only the educational organization.
5. Make indirect financing instruments socially targeted. Instead of uniform reimbursement, it is advisable to consider the possibility of higher support for low-income, unemployed, retraining, disabled and socially vulnerable people and for the groups most affected by structural changes in the labour market. This approach will make it possible to link ALE financing not only with educational goals but also with those of social justice.
6. Create co-financing mechanisms in a state–employer–individual format. It is advisable to distribute responsibility for ALE financing according to the expected outcome of education and its public significance. For programs that simultaneously raise employee productivity and have public economic significance, a co-financing principle may be applied, with the participation of the state, the employer and the individual. This approach will reduce the financial burden on both the state budget and the individual.
7. Promote employer financing of employee education and training. Since employers' actual investments are currently not fully visible, more effective mechanisms for incentivising and recording them need to be established. These may include tax incentives for training expenditures, co-financing programs, sectoral training funds and targeted support mechanisms for small and medium-sized enterprises. At the same time, it is necessary to ensure that such benefits are tied to genuine educational outcomes and to the development of employees' skills.

- 8.** Establish a clearer institutional mechanism for the development and financing of ALE in higher education institutions.
In public higher education institutions, ALE should be regarded not merely as the delivery of separate training courses but as a sustainable area of the institution's activity. To this end, it is advisable to earmark ALE financing within HEI development programs and annual budget processes, to establish unified approaches to its accounting, and to encourage HEIs to use their own, state, donor and employer funds in combination.
- 9.** Involve LSGBs in the ALE co-financing system.
Communities can be given the opportunity to implement small-scale, competitive or co-financed ALE programs in line with the priorities of the community's socio-economic development. It is particularly important to support, in the regions, programs aimed at the demands of the local labour market, digital and entrepreneurial skills, reskilling and social inclusion.
- 10.** Gradually align donor financing with national priorities.
The engagement of donor funds should not only fill existing financing gaps but also contribute to systemic change. To this end, it is advisable to develop a framework of national ALE priorities with which donor-financed programs would be aligned. At the same time, it is necessary to ensure the institutionalisation of the results of successful programs and their continuity through state/private financing, so that they are not discontinued once grant financing ends.
- 11.** Create a national ALE information platform.
The platform could consolidate information on guaranteed and recognised educational programs, financing opportunities, scholarships, reimbursements, training programs and educational organisations. This is particularly important for the effectiveness of indirect financing, since a financial instrument is effective only when citizens know of its existence and the conditions for its use.
- 12.** Link financing policy not only to participation but also to results.
When evaluating state and co-financed ALE programs, it is necessary to move gradually from “the number of programs and participants” towards outcome indicators: job placement, income growth, professional advancement, acquisition of new skills, reskilling, job retention and social inclusion. This approach will make it possible to assess not only how much has been spent, but also what socio-economic result has been generated through that financing.

In conclusion, given the current picture of ALE financing in the RA, the principle of shared responsibility should be placed at the core of the system: the state being responsible for financing publicly and socially significant skills and ensuring financial accessibility; employers for the continuous development of the workforce; educational organisations for delivering high-quality, demand-responsive services; individuals for their own educational investments; and donors and communities for complementing the system and piloting innovative solutions. Only under such distributed yet

coordinated responsibility can ALE be transformed from a collection of separate training courses and programs into a system of long-term investment in Armenia's human capital, employment, social inclusion and economic competitiveness.

ANNEX 1.**Questionnaire on ALE in the RA sent to RA public higher education institutions by official request**

Please provide, by completing the questionnaire, information on the non-formal education programs implemented by your higher education institution in 2023–2025 (in summary form, where possible).

1. Have any non-formal education programs (training, professional development, short-term courses, reskilling, etc.) been implemented?
☐ Yes

☐ No
2. Please complete the following table:

Target group of the programs	Number of programs	Total number of participants	Main source(s) of financing
HEI staff			
External participants			

Examples of financing sources:

- state budget,
- the HEI's own funds,
- participation fees,
- international/donor organisations,
- employers,
- other (specify).

3. If programs were implemented for an external audience, indicate the main thematic areas (up to 5 may be listed):**4. Please indicate the approximate structure of financing (if possible):**

Source	Approximate share (%)
State financing	
The HEI's own funds	
Participation fees	
Donors	
Employers	
Other	

5. If possible, indicate the total volume of financing of non-formal education programs in 2023–2025:

_____ AMD

Or

☐ Cannot be provided.

6. Is there a unit in your higher education institution that coordinates non-formal education programs?

☐ Yes (specify the name) _____

☐ No

7. If public reports, lists of programs or other materials exist, please attach them or provide the relevant links.