ISWG
Inclusion & Solutions Working Group Moldova

Regional Refugee Response for the Ukraine Situation

Inclusion & Solutions

Working Group Moldova
8th meeting

May 6, 2026
Chisinau
mdachiswg@unhcr.org

MINISTERUL MUNCII ȘI PROTECȚIEI SOCIALE

UNHCR The UN Refugee Agency

unicef

UNDP

Agenda

ISWG Inclusion & Solutions Working Group Moldova | Regional Refugee Response for the Ukraine Situation

- 14:00-14:15 Welcome
- 14:15-14:45 Presentation by NRC of the **results of the medium- to long-term outcome monitoring of selected businesses supported** between 2023 and 2024
- 14:45-15:00 Presentation of the **impact assessment on the reduction of MPCA**
- 15:00-15:15 Update on **RAC consolidation**
- 15:15-15:30 **Roundtable discussion on ongoing activities** and current initiatives
- AOB

NRC Presentation

"The support gave me confidence that someone was there for me, someone who would advise and support me with this business. We started and we're not stopping here."- Anna, a displaced mother of two from Ukraine

Inclusive Livelihoods as a Durable Solution

Evidence from Small Businesses Supporting Integration and Jobs in Moldova

NRC Moldova

Norway

german humanitarian assistance
DEUTSCHE HUMANITÄRE HILFE

Switzerland.

Key Takeaways

- What the evidence shows about self-reliance, integration, jobs and resilience
- What it implies across humanitarian–development mandates
- What requires collective solutions

Why inclusive entrepreneurship matters now?

- Moldova hosts displaced populations alongside economically vulnerable host communities
- Employment access remains constrained by administrative, market, and skills barriers
- Small businesses are a primary entry point for:
  - Self-reliance
  - Local economic recovery
  - Integration & social cohesion
- Evidence is needed to guide scaling, policy, and financing choices

What evidence is this based on?

- 97 businesses supported (2023–2024)
- 71 Right Bank (AFAM), 26 Left Bank (AID)
- start-up grant (Up to 100,000 MDL) and expansion grants (up to 50, 000 MDL)
- Retail, Beauty, Food, Education, Design/Fashion, Agriculture, IT, services and transport
- 82 businesses assessed (85% follow-up rate)
- Centre, North, UTA Gagauzia, Left Bank
- Methods: documentation review, surveys, observations, KoBo ToolBox

Who accessed business support, and why inclusion matters?

- 64% displaced Ukrainians; 33% vulnerable Moldovans (hosts), 1% Other
- 74% women-led enterprises
- Majority urban, but still mixed territorial reach
- Youth and older adults both represented

Inclusive design avoids parallel economies

Businesses survive, grow, and reinvest

- 90% Operational
- 81% Profitable
- 89% Reinvested
- 95% Own funds

Key contributors to survival and growth

- High ownership and reinvestment of funds
- Legal support
- Mentoring
- Strong local market integration (customers & suppliers)

Local jobs created, for hosts and displaced people

- 129 jobs created
- 75% expanded staff
- Full-time & part-time
- Hosts & displaced employed

Resilience improved, but not yet stable for all

- Income up (77%)
- Basic needs met (83%)
- Savings possible (49%)
- Some volatility (Income stability is not uniform across all households)

Entrepreneurship as a practical integration mechanism

- **91%** feel accepted by host community
- **85%** have regular Moldovan customers
- **77%** partner with local suppliers
- **89%** say business support improved integration
- All the displaced people running the businesses are TP holders
- All the businesses were legally registered in Moldova

Failures and Learning

Business closures (10%)

- Most closures occurred early (first 6 months)

Main drivers:

- Financial stress (67%)
- Health/family shocks
- Market demand

- Early months are the most fragile period for new businesses.
- Business failure is rarely about motivation, it is about timing, shocks, and system gaps

What the evidence tells us

- Inclusive business support contributes to self-reliance and local economies
- It strengthens social cohesion, not competition
- Entrepreneurship is not driven by grants alone, but by systems that support entrepreneurs at every stage

What this Working Group can act on together

No single actor can deliver these outcomes alone.

Programme & implementers

- Post-project mentorship and early-warning follow-up
- Advanced skills: digital marketing, scaling, investment readiness

Government & institutions

- Simplify business registration and labour access
- Inclusive finance and recognition of displaced entrepreneurs

Donors & partners

- Longer support horizons
- Blended funding for early stabilisation and growth
- Support feedback mechanisms (CFM)

THEIR STORIES - FROM JOB SEEKERS TO JOB GIVERS

NRC
NORWEGIAN REFUGEE COUNCIL

"This grant became an opportunity, a ticket to the future and to independence for me and my family."

Violetta, displaced from Odessa, joined NRC's partner business school in Transnistria region. With donor support, she opened a shawarma kiosk and is now expanding into a lavash bakery.

"I would have never dared to think I would do what I do now. This start up gave me the opportunity to have that financial security all of us need as we left everything behind"

Galina came from Ukraine in 2022 with her little daughter and no plan to stay. Starting a private daycare in 2023 with the help of NRC's partner AFAM gave her the sense of purpose and income. Two of her employees are also Ukrainians.

"When leaving Ukraine with 3 children 3 years ago I was scared, full of uncertainty and never imagined I would continue doing what I love and specialised in AND hire staff. I owe you so much."

Elena, a professional beautician from Kyiv, never imagined starting over in Moldova with almost no savings. Thanks to step-by-step guidance from AFAM, she now runs one of the most popular salons in Anenii Noi with 3 more staff hired locally.

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Impact assessment on the reduction of MPCA

Impact Analysis of Multi-Purpose Cash Assistance

Post-Exclusion Outcomes for Ukrainian Refugee Households

Inclusion and Solutions Working Group | 6 May 2026

Background & Demographic Profile of Excluded Households

BACKGROUND & CONTEXT

- UNHCR provides monthly cash assistance to Ukrainian refugees in Moldova identified as highly vulnerable through a scorecard-based methodology
- Following a strategic approach and funding availability, the number of beneficiaries in the multipurpose cash assistance (MPCA) programme has been gradually reduced
- Nov 2025 reprioritization reduced MPCA caseload from ~16,000 to ~10,000 individuals
- Excluded households from MPCA following the Household Vulnerability Assessment (HVA), included refugee households assessed as comparatively less vulnerable and dual-national households excluded automatically, given their access to government support programmes.

DEMOGRAPHIC PROFILE

64%
Women in excluded caseload

37%
Children in excluded caseload

53%
HHs with at least one child <18

20%
HHs with older person unable to self-care

19%
HHs with a person with disability

14%
Single-parent households

⚠ *Exclusion should NOT be interpreted as evidence of self-reliance — these households remained structurally vulnerable at time of reprioritization.*

Methodology

1

Population of Excluded Households

In November 2025, 2,974 households (6,532 individuals) were excluded from MPCA following Household Vulnerability Assessment (HVA) interviews and scorecard-based targeting.

2

Sampling

A statistically representative sample of 90 households was selected from the excluded population using probabilistic random sampling (95% confidence level).

3

Data Collection

Phone-based interviews conducted by UNHCR using internal resources between 26–30 March 2026, using a standardised questionnaire developed by UNHCR Headquarters.

4

Comparative Analysis

Findings compared with (a) November 2025 HVA data for the same households, and (b) Post-Distribution Monitoring (PDM) data from the active MPCA beneficiary caseload across the last three rounds.

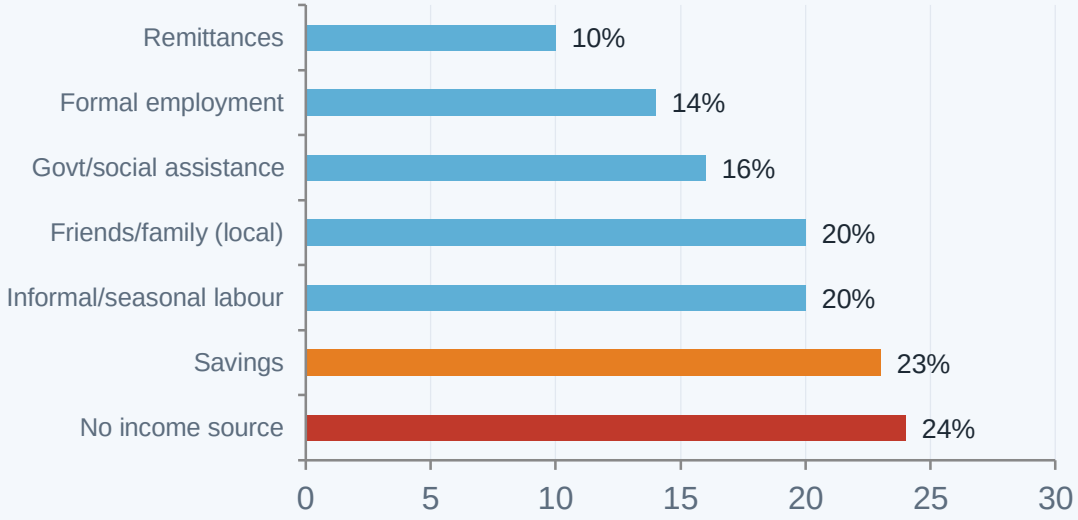
Finding 1: Income Resources After Exclusion

24%
No income source whatsoever

14%
Formal employment (down from 17%)

84%
No govt support (Moldovan or Ukrainian)

23%
Relying on savings (up from 18%)



Change Since Nov 2025 HVA

Indicator	HVA	Now
No income source	7%	▲ 24%
Savings	18%	▲ 23%
Informal/seasonal labour	27%	▼ 20%
Govt/social assistance	23%	▼ 16%
Formal employment	17%	▼ 14%
Remittances & family support	30%	→ 30%

Finding 2: Living Conditions & Psychological Wellbeing

70%

Reported worsened living conditions

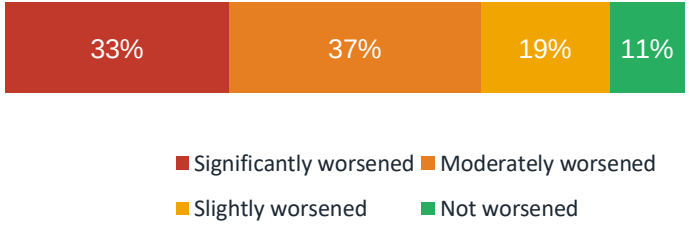
33% significant | 37% moderate

84%

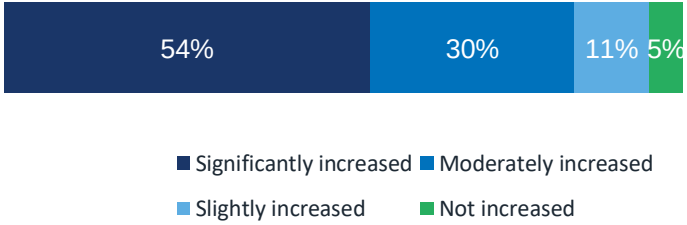
Reported increased stress levels

54% significant | 30% moderate

Living Conditions — Change Since Exclusion (%)



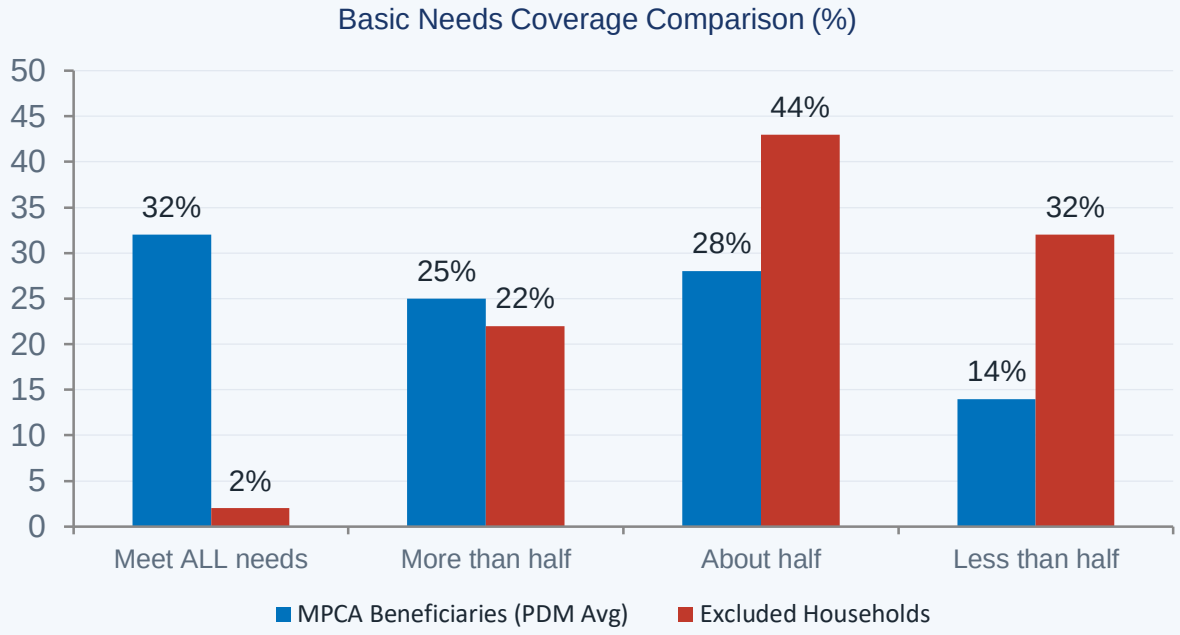
Stress Levels — Change Since Exclusion (%)



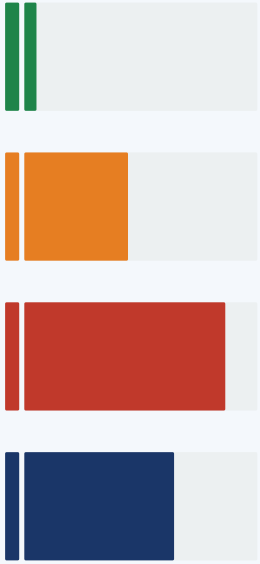
Key Insight: Psychological deterioration (84%) exceeded material deterioration (70%), indicating that loss of assistance creates deep uncertainty and anxiety beyond immediate financial hardship.

Finding 3: Basic Needs Coverage — Excluded vs. MPCA Beneficiaries

Only **2%** of excluded households can meet ALL basic needs — compared to **32%** among MPCA beneficiaries



EXCLUDED HHs — AT A GLANCE



2%
Meet all needs

22%
More than half

43%
About half

32%
Less than half

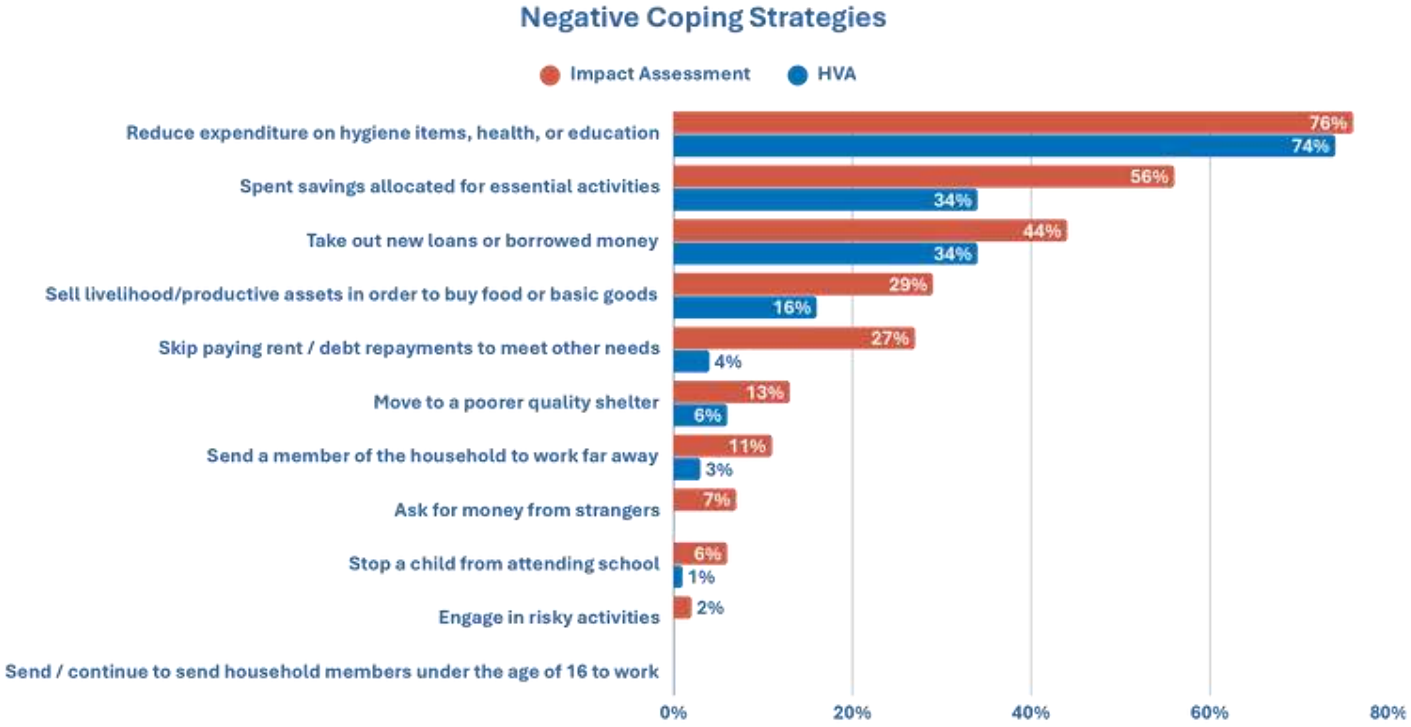
76% meet only half or LESS of basic needs

Finding 4: Negative Coping Strategies

88%
Adopted ≥1 negative coping strategy

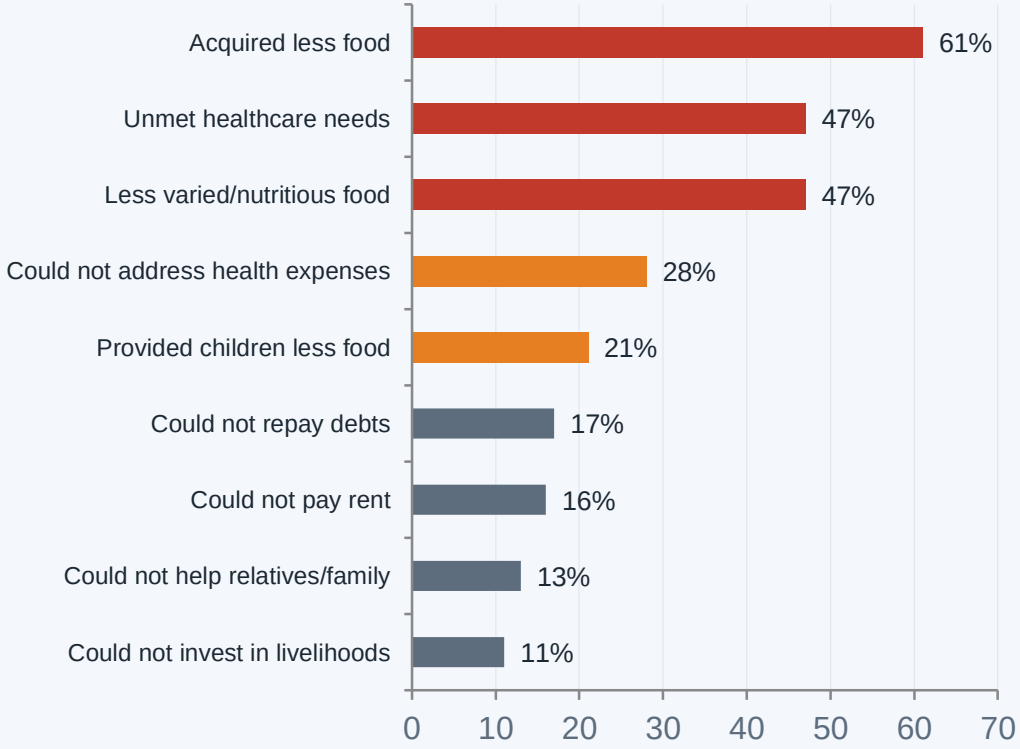
51%
Adopted 3 or more negative strategies

2.7
Average coping strategies per HH



Finding 5: Protection Risks & Unmet Needs

What Households Could NOT Acquire Since Interruption of Assistance



Key Protection Concerns

Housing Insecurity
27% skipping rent / 13% moved to lower-quality shelter → risk of eviction

Food Security
61% acquired less food; 21% providing children less food

Healthcare Access
47% report unmet healthcare needs and reduced health expenditure

Child Safeguarding
6% withdrew child from school; 2% engaged in risky/exploitative activities

Dignity & Social Risks
7% resorted to begging; 11% sent HH member to work far away

Conclusion

01

Insufficient Alternative Support

76% had some income source but generally these were informal, temporary, savings-based or support from family or friends. Only 14% has formal employment. Formal social protection from Ukraine or Moldova reached only 16% of excluded households - not a viable safety net.

02

Marked Deterioration in Wellbeing

70% reported worsened living conditions. 84% reported increased stress. Only 2% could meet all basic needs vs. 32% among active MPCA beneficiaries.

03

Erosion of Coping Capacity

88% adopted at least one negative coping strategy. Savings depletion, debt, asset sales, and missed rent signal growing financial fragility with long-term consequences.

04

Elevated Protection Risks

Emergence of begging, child school withdrawal, risky work arrangements, and housing insecurity indicate acute distress and heightened vulnerability among the most fragile households.

Response Measures & Way Forward

MEASURES ALREADY UNDERTAKEN

✓ Referral arrangements coordinated through Cash Working Group for excluded HHs eligible for seasonal winter cash assistance from partners

✓ Continued advocacy with MLSP on refugee inclusion in national social protection mechanisms and active labour market measures

✓ Labour market demand analysis undertaken for temporary protection holders, linked to Government's increased budget allocation

✓ UNICEF - UNHCR cost-estimation exercise underway on refugee inclusion in the Ajutor Social programme

✓ Protection Working Group informed of findings to strengthen protection follow-up and interventions for high-risk households

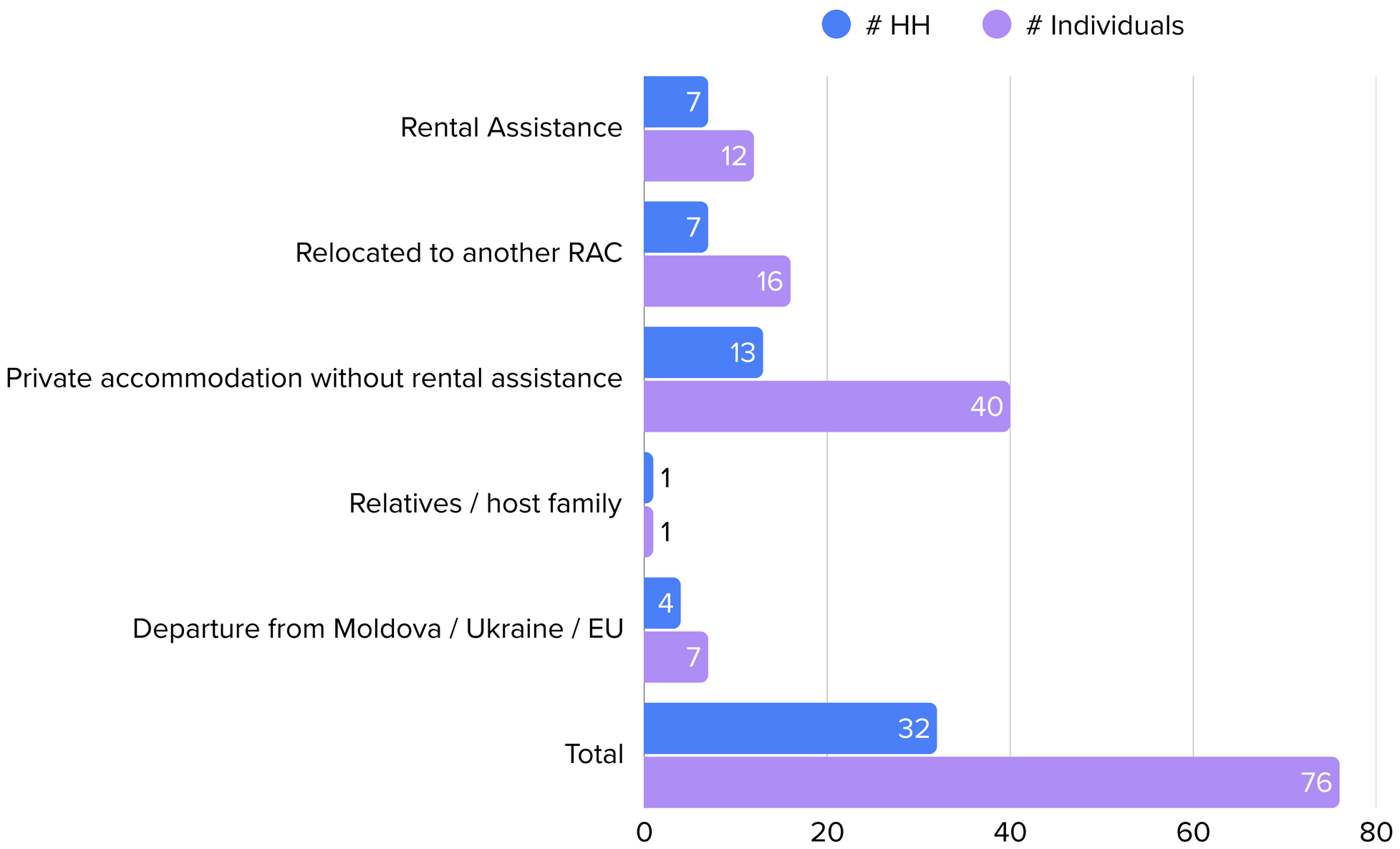
✓ ISWG Roadmap and Action Plan used as reference framework for advocacy and coordination

PRIORITY AREAS FOR PARTNERS

1. Expand referral pathways to partner programmes for HHs with no income or disability members
2. Accelerate Ajutor Social inclusion process - majority of excluded HHs lack any formal safety net
3. Prioritize protection follow-up for HHs engaged in severe coping (begging, school drop-out, risky work)
4. Increase access to active labour market programmes for working-age adults in excluded caseload

Updates on RACs Consolidation

Relocations - Total



Relocations

Relocated to another RAC
7HH, 16 individuals

Rental assistance
7HH, 12 individuals

Relatives/ host family
1HH, 1 individual

Relocations

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Private accommodation *(no rental assistance)*
13HH, 40 individuals

Small repairs
1HH, 9 individuals

10HH/29 individuals accommodated in the student dormitories in Chisinau, paying an official fee *(most of them are working within the facility)*

1HH/ 3 individuals - grandmother with two grandchildren return to reunate the children with their parents.

Departure from Moldova / Ukraine / EU
4HH, 7 individuals

1HH/1individual returned to her son

1HH/1 individual returned to check her assets (not sure if she is coming back)

Challenges

1. Some beneficiaries **did not apply for rental assistance because they were concerned they would not be able to cover the rent after the six-month assistance period ends.**

2. Some beneficiaries **could not apply because they did not have the financial means to cover the initial down payment or advance rent required by landlords** before receiving the first cash transfer.

3. **Large families faced difficulties finding rental accommodation**, as some landlords were **reluctant to rent to households with many children.**

4. **Roma families faced additional barriers in accessing rental housing**, including reported refusal by landlords linked to ethnicity-based discrimination.

5. Many beneficiaries reported that there are **limited rental options available**, making it very difficult to identify suitable accommodation.

6. Beneficiaries also noted that the **available rental market is limited,** particularly for affordable housing options that meet the needs of larger or vulnerable households.

Roundtable on the ongoing activities

Feedback form

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ISWG Feedback Form

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