

Scoping Study: Barriers to Economic Inclusion faced by Refugees from Ukraine in Romania and the Republic of Moldova

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Ukrainian refugee family, playing games at local community hall in Cahul, Republic of Moldova.

The event was dedicated to locals and displaced people from Ukraine to discuss stress resistance and ways of overcoming crises and integrating into a new environment and communities. It was a social event with the idea of finding balance and understanding different backgrounds through discussing the meanings of friendship and support..



Norwegian Ministry
of Foreign Affairs

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TABLE OF CONTENTS

1 INTRODUCTION AND BACKGROUND	4
1.1 Methodology	5
1.2 Limitations	5
2 FINDINGS	7
2.1 Refugee presence.....	7
2.2 Refugee profile and priority needs.....	7
2.3 Romania	8
2.4 Moldova	8
2.5 Economic inclusion barriers for refugees	10
2.6 Initiatives in place to tackle key barriers to economic inclusion in Moldova	15
2.7 Gaps and Opportunities to support Refugee Economic Inclusion	16
ENDNOTES	19

1 Introduction and background

This report is part of a set of products from a scoping study commissioned by the NRC Moldova & Romania Country Office (CO) entitled *Exploring opportunities for programming for NRC in the sector of Livelihoods and Food Security in the Republic of Moldova and Romania* to help guide its medium to longer term livelihoods programming for the from 2024 onwards.

The purpose of the consultancy was to understand the current level of and challenges around economic inclusion for refugees and vulnerable Moldovans, map the existing activities and actors in the sector, identify gaps, and recommend if/how NRC could add value to longer term livelihoods efforts in Moldova through its Livelihoods & Food Security (LFS) core competency (CC). Since NRC has already raised some funding for short term livelihoods work in Moldova for 2023, an additional use of this information was to inform any needed adjustments to the already-planned activities.

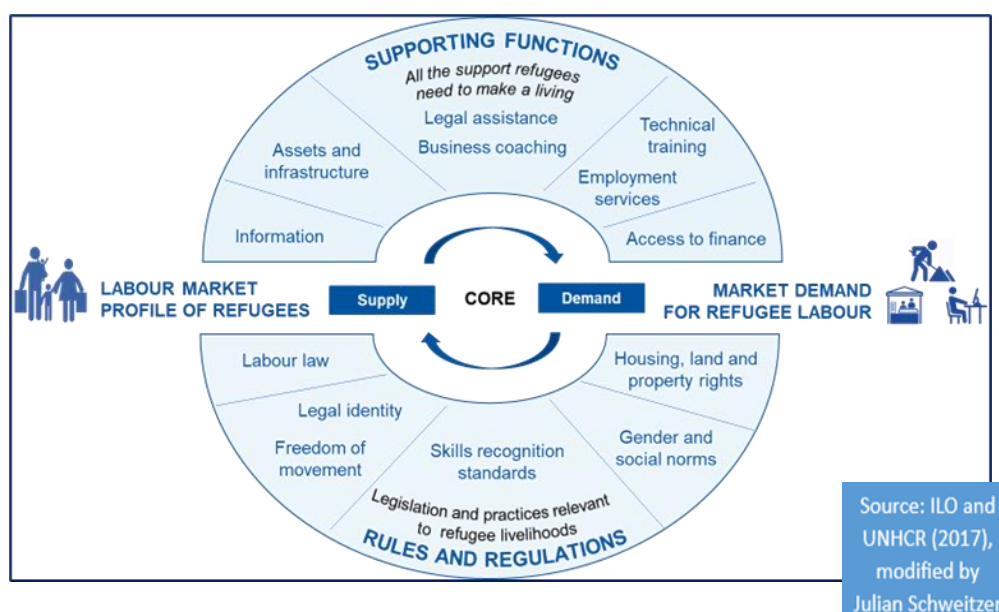
This report summarises information that was taken from a range of secondary data sources (reports, websites, databases) and from additional primary data gathered through key informant interviews and meetings with local stakeholders in April and May 2023. Some of the key informant interviews were done online and some were done in-person in Moldova.

1.1 Methodology

Data was collected between 18th April and 31st May 2023, both remotely and in person during an 18-day visit to Moldova. The methodologies used were:

- Literature review of internal and external documents, reports, websites.
- Key informant interviews with selected NRC staff at country, regional and head offices; other INGOs; UN agencies; other relevant development actors; local organisations; national and local government officials; and private sector companies.
- Regular discussions with the NRC Moldova/Romania programme teams and management.

The economic inclusion barrier analysis was structured around the market systems framework adapted to refugee contexts, shown in Figure 1 below.



1.2 Limitations

- The study was initially planned to take place in early February, but various delays meant that it did not start until April. By this time the Terms of Reference were slightly outdated, as a great deal of assessment data had been collected by others in the intervening months. This required a slight adjustment to the TORs.
- Focus group discussions with target populations (refugees and hosts including minorities) were planned but ultimately were not possible.
- The country mission is – like any start-up – very busy and all staff have many competing demands on their time. It took longer than hoped to get introductions to the external key informants necessary to inform the study and influence the field assessment design.

- During the assessment in the north of Moldova, it proved challenging to meet with refugees. Ultimately, only one refugee (a young man) representing other refugees in Otaci was included in the discussions arranged, and this was part of a meeting with many groups combined, so the time available to hear from him was very limited.

2 Findings

2.1 Refugee presence

Romania: Since 24 February 2022, almost 2.4 million people have entered Romania from Ukraine and almost a million more from Moldova. The total refugee population in the country is currently 94,952¹ while 131,462 have registered under the EU Temporary Protection (TP) Directive². Most refugees who registered for TP did so in Bucharest, followed by Constanta, Muramires, Galati, Suceava and Brasov Counties, with smaller numbers in other locations around the country³.

Moldova: Over 841,000 people – both Ukrainians and third country nationals (TCNs) who were living in Ukraine⁴ - have entered Moldova since the Russian invasion of Ukraine . Currently, 108,889 individuals, representing approximately four per cent of the country's total population of 2.6 million, remain in Moldova⁵ . 46.8% of the refugees are children (under 18 years old), 36.5% are adult women and 16.7% are adult men⁶ . Some reports say that of the adult population, around 20% are “elderly” or “older” (over 60 years of age). Most refugees live in urban areas of Moldova, particularly in/near the capital Chisinau, however some live in more rural areas where they have relatives.

2.2 Refugee profile and priority needs⁷

In both countries, the majority of refugees from Ukraine are women and children, since most men aged 18-60 have not been permitted to leave Ukraine since the war started⁸. In general they are well educated: 97% of refugees on average across both countries have at least a secondary education, and over half have at least one university degree. Over 95% of Ukrainian refugees speak Russian, which is used widely in Moldova but not at all in Romania.

The main means by which refugees share and obtain information in the Ukrainian language in both countries is through social media, particularly Viber and Telegram groups. In addition to the internet, these are also key channels for sharing information about host country services, legal issues, administrative procedures, job opportunities and more.

The displaced are a very mobile population, moving both internally within their host countries, between hosting countries and back and forth to/from Ukraine, to visit relatives, check on property, check the situation and deal with administrative issues.

2.3 Romania

Demographics: Since 24 February 2022, almost 2.4 million people have entered Romania from Ukraine and almost a million more from Moldova. The total refugee population in the country is currently 94,952⁹. 81% of refugees in Romania are women and children, and three quarters of households have children (17% have infants or young children aged 0-4 years while 50% have child(ren) aged 5-17 years). Single adults comprise 13% of the refugee population. The average household size is 2.7.

Areas of origin: 41% of refugees in Romania come from Odeska oblast in Ukraine, with 11% coming from each of Mykolaivska, Kyivska and Zakarpatska oblasts¹⁰.

Education and Employment: 49% of refugees were employed before leaving Ukraine, and 80% had completed higher education or university. In Romania, 35% are currently employed or self-employed including online work, 13% are retired, 24% have care-giver responsibilities, 2% are students, leaving 17% who are unemployed.

Legal status: 95% of refugees have applied for TP or another similar residency scheme in Romania. In fact, the number of refugees with TP (131,462¹¹), is higher than the number of refugees officially reported to be still in the country, which reflects the high mobility of this population¹². Most refugees who registered for TP did so in Bucharest, followed by Constanta, Muramares, Galati, Suceava and Brasov Counties, with smaller numbers in other locations around the country¹³.

Priority needs: UNHCR profile data reports that 86% of refugees in Romania reported having at least one urgent need, the priorities being accommodation, material assistance, food and employment, and 75% of respondents prefer to receive assistance to meet their immediate needs in the form of cash¹⁴. A REACH survey in December 2022 found that 57% of HHs reported not needing to use any of the eleven listed coping strategies in the 30 days prior to data collection, suggesting that, at the time of the interview, most of HHs were not in a critical livelihood situation¹⁵. The need for accommodation has increased since a government programme which provided financial compensation to hosting families ended in March 2023, prompting a wave of refugee evictions.

2.4 Moldova¹⁶

Demographics: 82% of refugees from Ukraine in Moldova are women and children. 13% have an infant or young children aged 0-4 and 38% have child(ren) aged 5-17 years. There is a higher proportion of single adults in Moldova than in Romania, at 18%, while 20% of households consist of one or more older persons without dependents. One fifth of households have at least one member with special needs or a serious medical condition. The average household size is 2.2.

Areas of Origin: Over three quarters of refugees in Moldova come from three Oblasts in Ukraine: Odeska, Mykolaivska and Kyivska¹⁷

Education and Employment: 77% of refugees have completed higher education or university, and 58% were employed before leaving Ukraine. 27% of refugees are currently employed, either in Moldova (15%), remotely (11%) or self-employed (1%). 28% have care-giving responsibilities and 20% are unemployed.

Legal status: As of 22nd May, 5,041 people had pre-registered to obtain TP beneficiary status in Moldova and 2,332 TP identity documents had been issued. 33% of these (780) were for minors.¹⁸ The rate of registration for TP is increasing since the declaration of 10th May cancelling the derogations to regular work permit requirements instigated due to the emergency situation. Uptake of TP in Moldova has been very low, partly due to lack of information about the process and its implications¹⁹, and indecision on the part of Ukrainians about whether they want to stay or not. Since 15th May the numbers have increased, however now there are some additional barriers to the process such as requiring official accommodation rental agreement documentation²⁰ and certificates of good conduct (criminal records), which cost money and require access to either the Ukrainian Embassy in Chisinau. It does seem, however, that this certificate can be accessed easily via the online government system in Ukraine, which generates the certificate in a few days and it can be emailed or collected in person either by the applicant or by a courier who sends it across the border²¹.

Priority needs: 95% of refugees reported having at least one urgent need, the priorities being material or financial assistance, food, healthcare and accommodation,^{22 23} 90% prefer to receive assistance in the form of cash. Only 10% in the UNHCR survey cited employment as an urgent need. IOM surveys with refugees crossing the border (into and out of Moldova) in Ocnita and Stefan Voda reveal the need for food and financial support was mentioned by more people than the need for employment or information about jobs – and mostly by women. Only 12% said they were unemployed and looking for work, while 24% said they were unemployed but not looking for work²⁴.

An Oxfam survey of Roma refugees found that Roma women living in the Refugee Accommodation Centres (RACs) found it stressful not having sufficient refrigerators or space to cook meals, since preparing their specific food for family and children is a very important task culturally for Roma women. The men were most concerned about supporting their families and needed greater access to livelihoods and income generation opportunities²⁵.

2.5 Economic inclusion barriers for refugees

There are many reasons why the level of employment (including both wage and self-employment) is low amongst refugees from Ukraine in both Moldova and Romania. Most of the challenges are common to both contexts, with the major difference being that in Romania, language is a much more important barrier because Ukrainians do not speak Romanian and Romanians do not speak Russian. This makes it particularly challenging for refugees in Romania to find work, enrol in educational classes and generally integrate into society. Some refugees have established small businesses or found work if they speak other languages such as English (for example in humanitarian organisations), however for many it remains difficult. Many have moved back to Ukraine, or on to other countries. Those who remain in Romania are focussing on Romanian language classes, working remotely with their previous jobs, or relying on humanitarian assistance combined with remittances or Romanian state welfare support to make ends meet. Nevertheless, there are refugees who want to find work but find it challenging. In Moldova the issues are more related to the country's general economic situation, and their own uncertainty as to whether they want to stay.

The barriers to economic inclusion uncovered during secondary data review and primary data collection are listed in Table 1 below with a short explanation against each, per country. The findings follow the structure of the market system framework shown in Figure 1 above.

Table 1: Barriers to Economic Inclusion for Refugees in Moldova and Romania

Barrier	Moldova	Romania
Refugee Profile		
Language	<p>Not a major barrier because almost all Ukrainians and most Moldovans speak Russian. However Romanian language is needed for public sector jobs and some Moldovans prefer not to speak Russian.</p> <p>Third country nationals may not speak Russian fluently (not investigated).</p> <p>Roma women in particular but men also, are in general poorly educated and many are illiterate.</p>	<p>This is the most significant barrier to economic and social inclusion for refugees from Ukraine, since Ukrainians do not speak Romanian and Romanians do not speak Russian.</p> <p>Roma women in particular, but men also, are in general poorly educated and many are illiterate.</p>
Skills	<p>Ukrainian refugees are, in general, highly educated, which generates a mismatch between their skills and the largely low-level, unskilled jobs available in the Moldovan labour market.</p> <p>This is not always the case, however: some Ukrainians have found higher level jobs in Moldova and there are vacancies in professions such as teaching,</p>	<p>There are jobs available at all levels, so refugees' skill profile is not as much of a barrier as other issues such as language.</p>

	social work and healthcare which Ukrainians are qualified to fill. The skills match is less of a barrier here than other issues such as the low wages on offer and refugee intentions.	
Intentions	<p>Intention surveys consistently show that around 95% of refugees intend to return to Ukraine as soon as the situation is conducive ²⁶</p> <p>²⁷The very small number who have so far applied for TP is evidence of this.</p> <p>Meantime, those who are not working either have savings, are continuing their former work online, and/or are receiving humanitarian assistance to cover all their essential needs, which is worth almost as much as they could earn in most locally available jobs.</p>	95% of refugees in Romania have applied for TP which could be an indication of desire to remain in the country. However, several thousand of these people are no longer in Romania. A recent (March 2023) change in the law regarding accommodation assistance has resulted in eviction of refugees from hosting families and a lack of clarity around their shelter going forward. This change may prompt some refugees to leave Romania.
Market Demand for Refugee Labour		
Host country unemployment	Unemployment is low, however the inactive population in Moldova is high. Youth NEET is around 30%. There is work available but with such high out-migration, there are too few people to do it.	Unemployment is around 5%, however youth unemployment is much higher at 21%.
Seasonality of employment (eg agricultural work only available in summer)	Much rural work is seasonal, and Ukrainians have always come to Moldova as seasonal workers due to the low labour force in Moldova. The lack of jobs in the winter is a challenge to permanent employment in much of Moldova.	Unexplored but likely to be similar to Moldova in agricultural areas. Romania has less of a gap in terms of its own workforce, however.
Lack of part-time jobs for working parents/care givers	Moldova does not have a strong culture of part time work or job-sharing	Not very common but does exist in some cases.
Low wages	<p>A major problem in Moldova. Wages are much lower than in other countries and in relation to the cost of living, particularly in rural areas. Ukrainians are used to earning higher salaries.</p> <p>The difference between the humanitarian cash assistance being provided and the wages they could earn by working is not great enough to incentivise job-seeking.</p>	In general, salaries in Romania are said to be not particularly low or different from those in Ukraine. However, some youth in NRC's survey said that employers offer refugees less pay than Romanian workers for doing the same job.
Employer capacity	Smaller companies have limited resources to train up new staff, provide equipment and pay them through apprenticeships or probation periods.	Unknown

Employer attitude	Mentioned by young people in NRC's youth survey as a challenge. Employers are reluctant to hire people who they believe will probably leave within a short time, as it takes time and resources to train new staff.	It is mentioned in NRC's youth survey that employers offer refugees lower pay than Romanian workers.
Rules and Regulations		
Labour law		
Requirement to pay refugees higher wages than locals	Under the emergency measures, there was provision for employers not to adhere to minimum wage regulations. However as of 15th May this regulation was scrapped and now refugees must be paid the average national wage of 11,700 MDL per month which is the lowest any foreigner employed in Moldova must be paid – this is significantly higher than many Moldovan wages, particularly in the public sector and in rural areas.	Not applicable.
Legal identity		
Residence and work rights	Refugees from Ukraine require either temporary residence (like any other foreigner) or official Temporary Protection status, or to claim asylum, in order to be able to stay and work legally in Moldova. Those who do not have either asylum status, TP or residency have to obtain it before 15th August 2023 or leave the country.	Refugees from Ukraine require Temporary Protection status in order to stay and work legally in Romania. 95% of refugees already have this.
Stigma especially towards minorities e.g. Roma, LGBTQI	Creates a double barrier for refugees within these categories.	Creates a double barrier for refugees within these categories.
Housing Land and Property rights		
Land ownership	Foreigners, including refugees, cannot own land in Moldova.	Recent changes to the law make purchase of agricultural land much more difficult, with most foreigners not permitted to own agricultural land ²⁸ .
House / apartment rental	Refugees can rent private property, but landlords are often reluctant to provide formal documentation or agreements due to the taxation requirements this would trigger.	The law on refugee facilitation funds changed in March 2023, stopping payments to families for hosting refugees from Ukraine. This has resulted in evictions as Romanian families

		reclaim their houses, many of which are second homes used in summer time.
Supporting Functions		
Information		
Information on job vacancies and skill training opportunities	65% of refugees were unaware of the National Employment Agency services (Helvetas study) which connects hiring employers with job seekers. Verified by the refugee representative met in Otaci. There are several websites that list available vacancies across the country, however some are only in Romanian language.	The language barrier is the major obstacle to knowing where vacancies are in Romania. Job sites are only in Romanian language.
Assets, Infrastructure		
Lack of childcare	A major barrier to economic inclusion because the majority of refugees are single parents (mothers). Childcare provision is generally both scarce and expensive in Moldova, particularly for those aged 0–3 years. Also: there is a need for childcare not only for very young children, but also for school-aged children who are studying online with their Ukrainian schools (aged up to 16). Mothers cannot leave them at home, but they have nowhere else to go to do supervised study.	A major barrier to economic inclusion because most refugees are single parents (mothers), many with young children. The need for older childcare spaces where they can continue online studies under supervised conditions was not investigated in detail but is possibly also a need, as it is in Moldova.
Space for youth to study, apply for jobs, work online.	Young people and students, including school aged children, often follow Ukrainian school online and need space to do this, but have to work at home most of the time. There is a need for youth-friendly spaces (UNICEF has a plan to create these as part of its digital learning spaces project).	Mentioned in the NRC Youth survey ²⁹ as an issue. Young people and students, including school aged children, often follow Ukrainian school online and need space to do this.
Transport to and from workplace, especially in rural areas	Major barrier in rural locations: public transport is almost entirely lacking. There are few refugees living in very rural villages so this may not be as much of an issue for refugees as it is for hosts.	Public transport exists though may not be sufficient. Not many refugees live in rural areas.
Legal assistance		
Unclear procedures for transferring Ukrainian businesses into the country.	The requirements for transferring a business into Moldova are relatively heavy and incur multiple layers of tax and payments (official and unofficial).	Major barrier for businesses due to Romania's membership of the EU and need to comply with EU regulations.

Business coaching		
Access to business support services	National Employment Agency (NEA) staff have limited capacity (numbers, knowledge) to provide this, though it is their remit to do so. The government's Official Development Assistance (ODA) and community-based Savings & Credit Associations generally provide only loans, not other business services.	Services are available but in a language that refugees do not know.
Technical training		
Access to Vocational Skills Training (VST) providers	There is a lack of VST providers in rural areas and smaller towns.	Training centres are available but do not generally provide courses in languages that refugees from Ukraine know.
Market relevance of skills training courses	Employers say that the skills they are looking for are not provided by the courses run through existing VST centres, so they work with them directly to develop relevant curricula.	Unknown.
Employment services		
Employment agency capacity	There are too few staff in many district-level NEA offices to adequately management required (eg, in Ocnita, the ILO reported one staff member for 755 job seekers). The NEA does not have resources – transport, personnel – to do active outreach to the inactive population in suburban and rural areas. The NEA cannot cover the cost of skills training for refugees, only hosts.	Unknown.
Access to finance		
Business loans carry high interest rates and short repayment periods	Major barrier: loan interest is currently between 13 and 23% depending on circumstances,	Details not clear – there may be some restrictions on lending to foreigners but this requires further investigation.
Issues which are NOT barriers to economic inclusion in either country		
Lack of jobs, particularly for skilled / educated refugees	There are many job vacancies in Moldova, and employers of all sizes struggle to find suitably qualified and motivated people, including for higher-level jobs.	Online job sites have many vacancies in Romania at all levels.
Access to the internet	Internet is widely available through mobile data and Moldova has the third cheapest fixed	89% of Romanian households have access to the internet (83% in rural areas, 95% in urban) ³¹

	broadband internet in the world. ³⁰ Coverage rates are lower than other EU countries (76%) but growing.	Romania has the fifth cheapest fixed broadband service globally. ³²
Skills recognition standards	Qualifications are recognised across Ukraine and Moldova	Not known.
Freedom of movement	Refugees can move throughout the country without restriction.	Refugees can move throughout the country without restriction.
Property ownership	Ukrainians can own property in Moldova (but not agricultural land).	Ukrainians can own property in Romania (not agricultural land).

2.6 Initiatives in place to tackle key barriers to economic inclusion in Moldova

Job availability:

GIZ, ILO, UNDP are among the large development actors working with the government to incentivise investors to choose Moldova, create more jobs, support employers to hire new staff and generally improve the economic situation in Moldova. The Free Economic Zones are in place in several locations, and in the pipeline for others, to incentivise companies to set up and hire local people.

Some NGOs are doing this as well on a smaller scale, with refugees as the primary target – for example through employer stipends to help them cover the cost of recruitment, buying new equipment, and training up new staff.

Information on jobs available:

UNHCR, DRC, NCUM and private sector partners established the ROBOTA platform (<https://dilo.md/>) which provides refugee-focussed information about work rights, job vacancies and counselling services, in the Ukrainian language.

Childcare:

The Government of Moldova is in the process of reforming the social protection system and has a new strategy for increasing the quality of and access to childcare (the “RESTART” initiative).

Humanitarian agencies have also taken childcare as a priority issue in support of economic and social inclusion, and many have schemes to provide financial assistance for parents to cover childcare costs so they can find work or attend skills training courses. Learning spaces for older school aged children are also being created (by PIN, UNICEF) to enable Ukrainian students who still follow their original curricula online to do so in a school environment, while freeing parents up to work or do other things outside the house during the day.

Employment services capacity:

The RESTART initiative within the Ministry of Labour aims to revitalise and restructure the National Employment Agency to make it better fit for purpose over the next 5 years. ILO, GIZ and UNDP are supporting this initiative with resources for outreach services, staffing and systems/technology. A new Swiss-funded project delivered by Helvetas from July 2023 onwards will provide additional outreach capacity to the NEA, along with funding to sponsor refugees in need of skills training, childcare or other job access support. NRC has been invited to collaborate with Helvetas in this initiative.

Access to Finance (for self-employment):

The Government of Moldova (GoM) is about to start an initiative called 3-7-3 which helps businesses by subsidising the bank's interest rates on loans and delaying the repayment timeframe – however this is likely to benefit bigger businesses more than small ones or start-ups.

Business development and support services:

Several Districts and Municipalities have established Free Economic Zones, utilising the government scheme to incentivise investors by providing land, utilities, and beneficial tax rates, however these are mainly targeted at large businesses rather than SMEs.

Business incubators have been established by development actors such as ILO and PIN, which are hubs where SMEs can go to find support with business planning, finding specialist inputs or services, access to finance, etc. These do not exist in all locations however.

Skills training:

The OPTIMA programme run by Helvetas with Swiss government funding has been working for a decade or more with national level vocational skills training system to upgrade curricula and make them more market-appropriate. GIZ is also working on this. Most courses are available in Russian.

2.7 Gaps and Opportunities to support Refugee Economic Inclusion

While there are, as listed above, several initiatives either already ongoing or planned to tackle the identified and well understood challenges that refugees face when trying to find work or start a business in Moldova, there are still some gaps, which could provide opportunities for NGOs such as NRC to fill.

It should be noted that the approach to filling these gaps needs to be **highly contextualised**, include the local **host community** (which in many ways is worse off than the refugees) and planned with a **long-term, developmental approach** rather than a short-term emergency response approach. It is also critical to **coordinate** extensively and regularly with the government, the UN, other INGOs, faith-based organisations and the growing civil society sector which will ultimately remain to

continue whichever initiatives are started with the benefit of refugee response funding over the next few years.

The first gap is in the **geographical reach** of the existing and planned programmes and initiatives. In general, because most refugees (and agency/company offices) are in the capital Chisinau or other large urban centres such as Balti, almost all services are heavily concentrated here, with much lower access to wage employment and self-employment support in other towns or rural areas. The far north, including Ocnita where NRC has its community centre, is an extremely under-served area and refugees there (like their Moldovan peers) have very little access to job-seeking or business support, and the available jobs are fewer. Therefore, there is an opportunity to complement or directly replicate (with contextualisation) the economic inclusion initiatives being implemented in Chisinau, in the more remote parts of the country.

Purchasing power is very low in rural areas such as the far north, so the viability of business development would need to be carefully researched to understand where and how strong the market for any goods produced or services offered would realistically be. There is a simple but important gap in these remote, rural, agriculture-dependent areas, in availability of money to meet essential needs: for this reason, cash assistance is still an important need particularly for the most vulnerable, such as the elderly, those who cannot work due to illness, disability or care-giving duties (this applies to both refugees and Moldovans). Refugees who are still living in RACs are likely to be amongst the most vulnerable because those with options have already chosen to move out of the RACs.

Skills development to enable refugees to pursue a range of options should they decide to stay in Moldova or move on to another country, is an opportunity that NGOs can support. The NEA has a budget to sponsor Moldovan citizens but cannot pay these fees for refugees; NGOs such as NRC can fill this gap with available livelihoods funding, thus strengthening the existing system (NEA) and encouraging refugees to use it rather than creating a parallel alternative. Languages – primarily Romanian and English – and ICT skills are relevant, to broaden the range of jobs available to refugees and to provide greater access to online work, work with development/humanitarian agencies, etc.

There is a gap in **information** around the availability of, and how to apply for, government services and funding opportunities, which NGOs such as NRC could help bridge, thus strengthening existing systems, promoting citizen engagement and encouraging accountability, while directly supporting the flow of resources to meet essential needs in underserved areas. NRC could provide information to refugees and also rural Moldovan communities, CSOs, Mayors etc on this, and provide grants & project management capacity to train and guide them on how to prepare appropriate funding applications, how to implement projects in a transparent manner, how to monitor and report back on findings, etc. Every level of public administration is likely to benefit from this kind of support, as well as community structures, CSOs etc.

Financial Inclusion:

This is an area which doesn't seem well developed at all in Moldova, and is not currently part of the humanitarian coordination or planning system. For self-

employment and business development, it is essential that the SMEs supported can “graduate” off NGO support towards inclusion into the formal financial system, yet currently this is far from happening due to lack of relevant financial products for refugees, poor people or small businesses, and a general lack of financial literacy. Financial inclusion efforts are needed on different levels: from building up communities’ basic information on how the financial system works, the benefits of taking loans, credit ratings etc; the benefits of formalising income generation efforts and paying tax; to linking people into government initiatives and funding streams; to working with the financial sector to provide more affordable, accessible and inclusive services across the country. There is also a gap in savings – most people do not have savings due to their reliance on remittances, general poverty, the cost of living increase over recent years and other shocks. Yet it is essential for resilience and self-reliance to have savings, including for refugees whose savings are being rapidly depleted the longer the war in Ukraine continues. This study did not come across any actors apart from IFAD who are promoting this (and IFAD has been struggling with implementation through bilateral funding mechanisms, according to their online reports). Therefore there is an opportunity to promote this, finding culturally and contextually appropriate methods of doing so, and in collaboration with actors such as IFAD who may be open to alternative implementation channels and partnerships.

Endnotes

- ¹ UNHCR data portal, 12 May 2023 <https://data.unhcr.org/en/situations/ukraine>
- ² The location of the 27,000 who have registered for TP but who are no longer in Romania is not clear.
- ³ UNHCR Romania – Overview of Temporary Protection Directive: [Data portal dashboard](#)
- ⁴ <https://data.unhcr.org/en/dataviz/248?sv=0&geo=680>
- ⁵ Refugee Coordination Forum Daily Trends Report 2 May 2023
- ⁶ Ibid.
- ⁷ Statistical data is taken from [UNHCR Regional Protection Profiling & Monitoring - refugees from Ukraine](#)
- ⁸ <https://visitukraine.today/blog/102/exceptions-when-a-man-can-leave-ukraine-under-martial-law>
- ⁹ UNHCR data portal, 12 May 2023 <https://data.unhcr.org/en/situations/ukraine>
- ¹⁰ [UNHCR Regional Protection Profiling & Monitoring: refugees from Ukraine](#)
- ¹¹ The location of the 27,000 who have registered for TP but who are no longer in Romania is not clear.
- ¹² Presumably those who have left the country will at some point have their TP status cancelled.
- ¹³ UNHCR Romania – Overview of Temporary Protection Directive: [Data portal dashboard](#)
- ¹⁴ [UNHCR Regional Protection Profiling & Monitoring: refugees from Ukraine](#)
- ¹⁵ REACH Multi-Sector Needs Assessment, Romania, Dec 2022
- ¹⁶ Statistical data is taken from [UNHCR Regional Protection Profiling & Monitoring - refugees from Ukraine](#)
- ¹⁷ Ibid
- ¹⁸ Information system of the General Inspectorate for Migration: [Link](#)
- ¹⁹ NCUM, March 2023: Quick assessment on the implementation of the temporary protection in Moldova
- ²⁰ Key Informants implied that landlords are often not willing to provide this documentation, because it means declaring the rental arrangement and then paying tax on the income.
- ²¹ Ukrainian key informant working for an INGO in Moldova.
- ²² UNHCR, 10 May 2023: [UNHCR Regional Protection Profiling & Monitoring - refugees from Ukraine](#)
- ²³ REACH MSNA, January 2023
- ²⁴ <https://reliefweb.int/report/moldova/republic-moldova-surveys-refugees-ukraine-needs-intentions-and-integration-challenges-jan-mar-2023>
- ²⁵ Oxfam, October 2022: Seeking Safety: Roma refugees in Moldova – challenges and humanitarian needs. [Link](#)
- ²⁶ UNHCR, February 2023: Lives on Hold – Regional Intentions Report #3.
- ²⁷ NRC, Feb 2023: Hidden Hardship: 1 year living in forced displacement for refugees from Ukraine – this study found that over 90% of refugees in Moldova planned either to return to Ukraine or move on to another country. 57% of non-Roma refugees felt it was safe enough to return already, a third said they would return, but were not sure when, while 35% of Roma refugees intended to move because they were unable to provide for their families in Moldova.
- ²⁸ <https://romanianlawoffice.com/own-buy-romanian-land.htm>
- ²⁹ NRC, February 2023: Hope and Uncertainty: A needs assessment of Ukrainian Youth in Romania and Moldova,
- ³⁰ <https://www.cable.co.uk/broadband/pricing/worldwide-comparison/>

³¹ <https://www.statista.com/statistics/377760/household-internet-access-in-romania/#:~:text=In%202022%2C%20the%20share%20of,unchanged%20at%20around%2089.41%20percent.>

³² <https://www.cable.co.uk/broadband/pricing/worldwide-comparison/>