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Rapid assessment of constrains and opportunities for women's entrepreneurship development in Ungheni and Cahul

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ACRONYMS

BDS	Business Development Service
CCI	Chamber of Commerce and Industry
CSO	Civil Society Organisation
EU4M	European Union for Moldova programme
FEZ	Free Economic Zone
HORECA	Hotel, Restaurant, Catering/Cafe
IAC	Cahul Business Incubator
ICT	Information and Communications Technology
ILO	International Labour Organization
LAG	Local Action Group
MSME	Micro, Small and Medium Enterprise
ODA	Organisation for Entrepreneurship Development
STEM	Science, Technology, Engineering, Mathematics
WED	Women's Entrepreneurship Development

Introduction

Study objectives

This rapid assessment, conducted between May and July 2025, explores key challenges and opportunities for women's entrepreneurship development in the Ungheni and Cahul districts of Moldova. The study considers women's needs and access to business development services (BDS), financial services, markets and networks, digital solutions, representation, and care services.

The assessment was commissioned under ILO's RBSA-funded initiative "Promoting the creation of quality employment and sustainable enterprises in the care and related sectors", which aims to advance gender equality and women's economic empowerment in Moldova. The project addresses structural barriers, including care responsibilities, limiting women's participation in the labour market, and seeks to strengthen the entrepreneurship ecosystem by improving access to care, BDS, and decent work opportunities. Building on the study's findings and recommendations, ILO will deliver targeted interventions to strengthen the support environment for women entrepreneurs in line with the broader programme objectives.

Methodology and analytical framework

Inspired by ILO's Women's Entrepreneurship Development (WED) Assessment Methodology[1], the analytical framework for this study focused on six key areas: BDS, financial services, market and networks, digital solutions, representation, and care services. The assessment profiled women entrepreneurs in Ungheni and Cahul to identify their specific needs in each of these areas while mapping available services. The rapid assessment was carried out through desk research combined with primary research. Given its rapid and time-bound nature and the relatively small sample size, the study's findings should be considered indicative of prevailing trends.

The desk review synthesized available national statistics, academic studies, policy documents, and programme evaluations on the national and local levels. The study made use of sex-disaggregated data to identify gendered and regional disparities to the extent that it was available[2]. Through the desk research phase, a stakeholder mapping exercise provided a structured overview of the local ecosystem of actors supporting women's entrepreneurship in Ungheni and Cahul, identifying service overlaps, coordination gaps, and potential entry points for targeted interventions.

Primary data collection focused on gathering qualitative insights from both the demand side (existing and aspiring women entrepreneurs) and the supply side (organizations currently providing services and support to entrepreneurs in Cahul and Ungheni). In June 2025, the research team conducted 18 semi-structured interviews with BDS providers, civil society organisations, and financial institutions. Targeted questions on outreach to women and recognition of these barriers allowed the team to capture the nuances of gender-specific challenges and opportunities while ensuring that women's perspectives remained central to the analysis.

In addition to the interviews, two focus group discussions, one in Ungheni and one in Cahul, engaged a total of 26 women entrepreneurs (13 in each district). While the sample size was small, a purposive and snowball sampling approach was used to include a range of participants across socio-economic

1 Due to time and resource constraints, the assessment did not apply the full ILO WED Assessment methodology. More information about the ILO WED Assessment is available in this overview.

2 The analysis of women's inclusion in economic development processes in Moldova relies on a comprehensive set of gender-sensitive indicators provided by the National Bureau of Statistics (NBS). These indicators are essential for capturing gender differences in the labour market, guiding policy decisions, and monitoring the country's commitments under national and regional strategies. However, at the local level, the availability of accurate, disaggregated data on women entrepreneurs remains limited. This gap restricts the ability to fully assess women's participation in investment and development processes at the district level and hinders the systematic integration of gender-sensitive actions and indicators into local economic programmes.

backgrounds, with particular attention to rural women, early-stage entrepreneurs, and women refugees from Ukraine.

Following the primary and secondary data collection, two validation workshops were held in Cahul (34 participants) and Ungheni (26 participants) to present and review preliminary findings, assess the feasibility of recommendations, test the relevance of proposed interventions within the local context, and refine them to ensure alignment with both community needs and national priorities.

1. Legal and policy frame work in Moldova

The Republic of Moldova has made both international and national commitments to promote gender equality and the empowerment of women, and its legislative and policy framework on gender equality has significantly evolved over the last two decades[3]. International commitments include the Universal Declaration of Human Rights (1948), the Convention on the Political Rights of Women (1953), the International Covenant on Economic, Social and Cultural Rights (1966), the Convention on the Elimination of All Forms of Discrimination against Women (1979), and the signing of the Beijing Platform for Action (1995). In addition, Moldova has ratified several key ILO Conventions promoting gender equality, including those on equal remuneration, non-discrimination, and maternity protection.

At the national level, Law No. 5/2006 on ensuring equal opportunities for women and men and the Law No. LP121/2012 on ensuring equality established the legal basis for anti-discrimination measures, complemented in 2016 by temporary special measures, including a 40 percent gender quota for cabinets and electoral lists, provisions for paternity leave, and a ban on sexist advertising.

Key policy initiatives include the National Programme on Preventing and Combating Violence against Women and Domestic Violence (2023–2027), aligned with the Istanbul Convention, and the Programme for Promoting and Ensuring Equality between Women and Men (2023-2027) which prioritises reducing gender-based wage gaps, expanding social protection and support services for individuals involved in long-term care activities for family members, and promoting women in leadership and decision-making.

Complementing these policies, a range of national and international programmes have been implemented to advance gender equality and women's economic empowerment. These include the Women's Entrepreneurship Support Programme (2024-2027) and the EVA Project (2020–2023) funded by the European Union and implemented by UN Women and UNICEF in Cahul and Ungheni. In parallel, initiatives such as the KVINFO Regional Gender Equality and Inclusion Programme, UNDP's gender-inclusive policymaking projects, and the CBF & UNFPA Men and Gender Equality Study have expanded the focus to shifting social norms, engaging men in caregiving, and promoting inclusive economic opportunities, particularly in rural and underserved areas.

National tools to monitor progress, including a gender-sensitive statistical system, a national monitoring framework for Agenda 2030, the Economic Council for Gender Equality and Women's Empowerment, and a Roadmap for Women's Economic Empowerment supported by gender-responsive budgeting mechanisms, further strengthen the national framework.

At the municipal and district levels, however, progress has been uneven. Ungheni's policy framework currently demonstrates a stronger commitment to supporting women entrepreneurs compared to Cahul. The Ungheni Local Operational Plan (2021–2027) and the Socio-economic Development Strategy of Ungheni Municipality (2019-2025) explicitly prioritize women's entrepreneurship as part of the city's private sector development, aiming to diversify the local economy and increase resilience. In contrast, the Cahul Local Economic Development Plan (2024-2027) and Socio-economic Development Strategy (2023-2030) address business development in general terms, without dedicated gender equality objectives or tailored instruments for women entrepreneurs. While these plans include elements such as infrastructure investment and support for micro, small and medium enterprises (MSMEs), they lack specific targets, sex-disaggregated indicators, and mechanisms to monitor and address gender-specific barriers.

While there is measurable progress in political participation and legal frameworks, Moldovan women contemplating entrepreneurship must still navigate a complex landscape where supportive policies coexist with entrenched stereotypes and lingering gender discrimination. The interplay of church, family, and political attitudes, each shaped by post-Soviet transitions and local tradition, presents both evolving opportunities and persistent obstacles for women seeking to establish businesses.

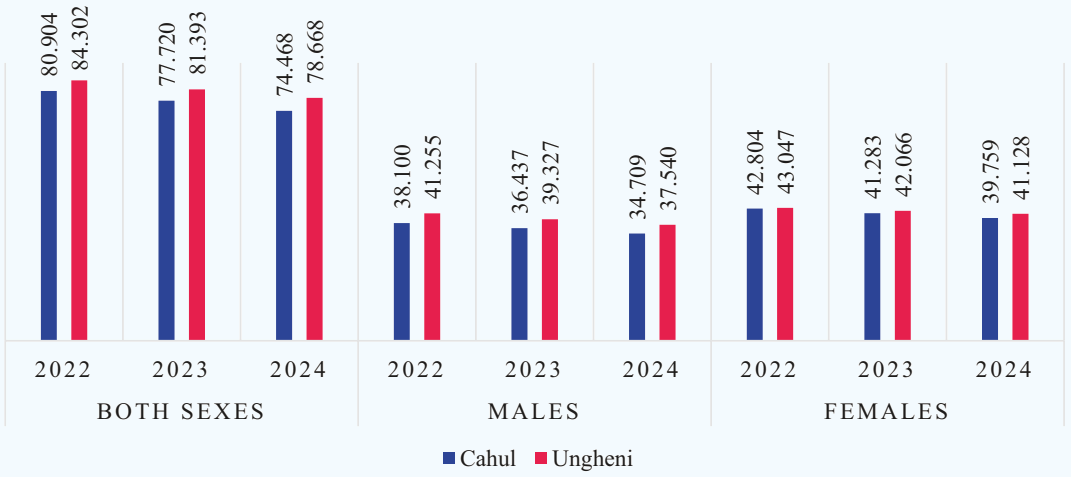
3 European Union. 2021. Country gender profile: Republic of Moldova.

2. Economic context and labour market

2.1 Demographic and employment overview

Moldova's population is currently estimated at 2.4 million. Between 2022 and 2024, Ungheni consistently maintained a slightly larger total population than Cahul, with women outnumbering men in both districts (Figure 1). Over this period, both districts recorded a gradual population decline. In Ungheni, the male population decreased by 5.1 percent and the female population by 2.4 percent, while in Cahul, the decline was 5.3 percent for men and 2.5 percent for women.

► Figure 1. Demographic overview, Ungheni and Cahul



Source: National Bureau of Statistics. 2024. Territorial statistics, editions 2013-2024.

In 2023, employed persons in Ungheni amounted to 16.8 thousand, with women representing 9.8 thousand (58.3 per cent) and men 6.9 thousand (41.7 per cent). In Cahul, total employment reached 19.8 thousand persons, of which 9.0 thousand (46.1 per cent) were women and 10.8 thousand (53.9 per cent) were men. Over the past two years, the share of employed women has declined slightly in both districts, from 59.3 to 58.3 per cent in Ungheni and from 54.8 to 54.5 per cent in Cahul (Table 1).

► Table 1. Number of employees in Ungheni and Cahul, by sex

Development regions/ districts	2022					2023				
	Total	Including, thou persons		Including, %		Total	Including, thou persons		Including, %	
		females	males	females	males		females	males	females	males
Centre	127.2	71.0	56.2	55.8	44.2	127.5	71.2	56.3	44.2	55.8
Ungheni	**16.7**	**9.9**	**6.7**	**59.3**	**40.7**	**16.8**	**9.8**	**6.9**	**58.3**	**41.7**
South	67.0	36.8	30.2	54.9	45.1	68.1	37.2	30.9	54.6	43.4
Cahul	**18.6**	**10.2**	**8.4**	**54.8**	**45.2**	**19.8**	**10.8**	**9.0**	**54.5**	**46.5**

Source: National Bureau of Statistics. 2024. Territorial statistics, editions 2013-2024.

The employment rate for women in Moldova is strongly influenced by family status, particularly the presence of children under 16 years of age. In 2023, women aged 25-49 with at least one child under 16 had an employment rate of 55.6 per cent, compared to 66.6 per cent for those without children.

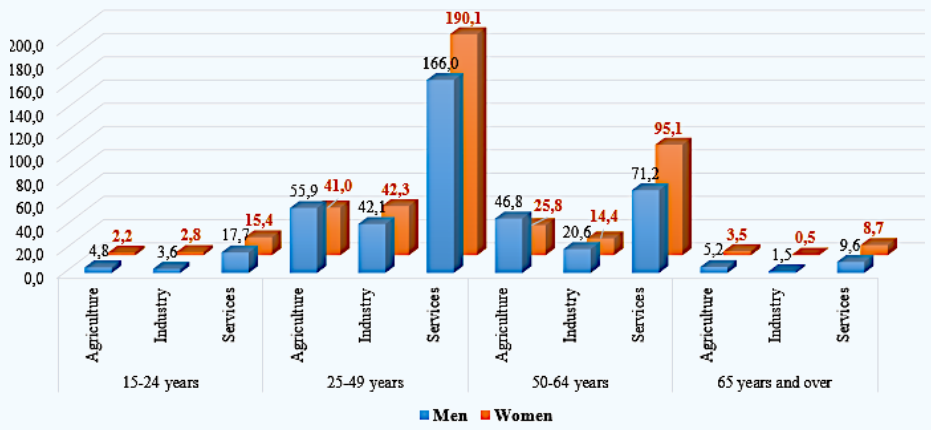
Employment in Moldova remains concentrated in services sectors and agriculture, with smaller shares in industry and construction. In the Centre South region, which includes Ungheni, employment is more evenly distributed, with significant employment in public administration, education, health and social work (30 per cent), and industry (18 per cent). In the South, which includes Cahul, employment is more concentrated in agriculture and services, reflecting the region's economic base.

► Figure 2. Employed population, by economic activities and districts

Source: National Bureau of Statistics. 2024. Territorial statistics, editions 2013-2024.

Women in Moldova are predominantly employed in services, where they account for nearly 60 percent of the workforce, while men remain predominantly represented in agriculture and industry. Within the services sector, women are particularly concentrated in education and health (over 80 per cent of the workforce in each), financial services (69 per cent), and accommodation and food services (65 per cent).

► Figure 3. Employed persons, by age group, economic sector, years and sex, 2023



Source: National Bureau of Statistics. 2025. Statistical databank.

In 2023, women earned on average 15.6% less than men, corresponding to 84.4% of men's average gross monthly earnings. Data from the same year reveals that 17.9 per cent of women and 28.0 per cent of men were in informal employment, with the highest rates in agriculture and construction, where more than six in ten workers are informally employed[4]. Informality disproportionately affects women in rural areas where informal employment rates reach 33.8 per cent compared to 9.2 per cent in urban areas[5].

► Table 2. Employed population, by type of production unit, nature of job, statistical regions

Type of production unit	Total		Statistical regions							
		Chisinau mun.		North		Centre		South		
	2022	2023	2022	2023	2022	2023	2022	2023	2022	2023
Total	862.3	886.9	246.0	268.2	273.3	264.5	221.3	**219.3**	121.8	**134.8**
Formal employment	672.9	683.3	220.8	244.1	172.7	164.3	179.8	**167.0**	99.6	**107.9**
Informal employment	189.5	203.6	25.2	24.1	100.6	100.2	41.4	**52.3**	22.2	**26.9**
From total: formal sector enterprises	718.4	739.4	224.8	250.1	198.7	193.9	189.6	**180.7**	105.2	**114.7**
Formal employment	672.9	683.3	220.8	244.1	172.7	164.3	179.8	**167.0**	99.6	**107.9**
Informal employment	45.5	56.0	4.0	6.0	26.1	29.6	9.8	**13.6**	5.6	**6.8**
Informal sector enterprises	141.3	143.4	20.7	17.7	74.0	69.2	30.4	**36.9**	16.2	**19.7**

Source: National Bureau of Statistics. 2024. Territorial statistics, editions 2013-2024.

2.2 Private sector in Ungheni and Cahul

MSMEs are the backbone of Moldova's economy, particularly from an employment perspective[6]. Recent data confirms its dominant role in job creation and significant contribution to total entrepreneurial activity. According to the National Bureau of Statistics, in 2024, the MSME sector was responsible for 65.5% of total employment[7]. MSMEs constituted over 98% of all enterprises and generated 308.0 billion MDL in sales revenue, representing nearly half of total national sales[8].

The Centre region of Moldova hosts over 11,700 formal MSMEs. Within this region, Ungheni district accounted for 1,292 MSMEs, employing approximately 6,300 persons and contributing 2.2% of all MSMEs in the country[9]. Ungheni district is dominated by micro-enterprises which account for 90 per cent of all registered MSMEs. Small enterprises represent 8% per cent, while medium-sized enterprises comprise only 2 per cent of the total. Longitudinal data indicate some growth in the micro-business sector but only minimal structural change in the distribution of enterprise sizes over time. This composition highlights a highly fragmented business environment, where most economic activity is driven by very small companies with limited resources.

4 FAO. 2022. National gender profile of agriculture and rural livelihoods – The Republic of Moldova. Country Gender Assessment Series – Europe and Central Asia.

5 FAO. 2022. National gender profile of agriculture and rural livelihoods – The Republic of Moldova. Country Gender Assessment Series – Europe and Central Asia.

6 European Investment Bank. 2024. Moldova: MSMEs receive EU-backed financing boost from EIB Global in partnership with maib.

7 National Bureau of Statistics. 2025. Activity of small and medium enterprises in the Republic of Moldova in 2024.

8 OECD. 2023. SME Policy Index: Eastern Partner Countries 2024.

9 National Bureau of Statistics. 2025. Activity of enterprises in territorial aspect, 2017-2023.

In the South region, the MSME sector includes more than 4,200 formal enterprises. Of these, Cahul district hosts 1,158 MSMEs which collectively employ nearly 9,500 people and generate 4.3 billion MDL, which is equivalent to 25% of the district's turnover. Most enterprises in Cahul are categorized as micro (87 per cent of all registered enterprises). Small enterprises account for 10 percent and medium-sized enterprises account for 3 percent. During the last four years, the number of small enterprises has been stagnant while the number of medium-sized enterprises has decreased slightly, possibly indicating structural challenges in scaling businesses in the district.[10]

The percentage of Moldovan firms with female participation in ownership currently stands at around 39.4%[11]. This reflects a gradual increase compared to earlier estimates which placed women's ownership at around one-third of all businesses[12]. Women-owned and led enterprises are highly concentrated in the micro-enterprise category and the services sector (e.g., retail trade, hotels, restaurants, and IT/other services), often leading to smaller scale and lower profitability compared to male-managed firms.

► Table 3. Activity and financial position of enterprises in Ungheni and Cahul, by business size (2024)

Size of enterprise	Region/district	Reporting enterprises	Average number of employees	Revenues from sales, mil. MDL	Financial result before taxation: profits (+) & losses (-), mil. MDL
Total	**Republic of Moldova**	**68,725**	**543,085**	**668,594.97**	**50,659.24**
	Centre region	11,853	75,442	70,646.42	5,704.74
	Ungheni	1,292	8,722	6,245.89	254.06
	%, Ungheni/Centre	**10.9**	**11,6**	**8.8**	**4.5**
	South region	4,225	32,077	20,831.57	1,157.87
	Cahul	1,158	9,458	4,,958.72	320.21
	%, Cahul/South	**27.4**	**29.5**	**23.8**	**27.6**
Large (>249 employees & turnover >50 Mil MDL)	**Republica Moldova**	**531**	**187,133**	**360,627.04**	**19,790.99**
	Centre region	60	17,233	26,094.38	1,715.95
	Ungheni	5	2,391	1,979.05	-17.24
	South region	14	4,026	3,781.04	369.35
	Cahul	4	1,473	651.93	90.16
SMEs (<249 employees & turnover <50 Mil MDL)	Republica Moldova	68,194	355,952	307,967.93	30,868.25
	Centre region	11,793	58,209	44,552.04	3,988.79
	Ungheni	**1,287**	**6,331**	**4,266.84**	**271.30**
	%, Ungheni/Centre	10.9	10.8	9.5	6.8
	%, Ungheni/RM	1.9	1.8	1.4	0.9
	South region	4,211	28,051	17,050.54	788.53
	Cahul	**1,154**	**7,985**	**4,306.78**	**230.05**
	%, Cahul/South	27.4	28.5	25.2	29.1
	%, Cahul/RM	1.7	2.2	1.4	0.7

10 National Bureau of Statistics. 2024. Results of the structural survey in enterprises.

11 World Bank. 2024. Enterprise Surveys. Moldova 2024 Country Profile.

12 UN Women. 2021. Republic of Moldova. Overview of women entrepreneurs. Factsheet.

Medium (at most 249 employees)	Republica Moldova	1,225	104,660	90,602.71	7,140.54
	Centre region	191	16,315	12,633.11	997.05
	Ungheni	**26**	**2,151**	**1,330.97**	**117.26**
	South region	100	10,667	6,032.06	153.45
	Cahul	**29**	**3,222**	**1,600.06**	**87.07**
Small (at most 49 employees)	Republica Moldova	6,327	124,754	118,191.83	10,738.32
	Centre region	1,017	19,873	16,549.46	1,238.38
	Ungheni	**104**	**2,092**	**1,668.35**	**41.27**
	South region	430	8,539	5,665.74	228.84
	Cahul	**116**	**2,253**	**1,471.70**	**21.63**
Micro (at most 9 employees)	Republica Moldova	60,642	126,538	99,173.39	12,989.39
	Centre region	10,585	22,021	15,369.46	1,753.36
	Ungheni	**1,157**	**2,088**	**1,267.52**	**112.78**
	South region	3,681	8,845	5,352.74	406.24
	Cahul	**1,009**	**2,510**	**1,235.03**	**121.35**

Source: National Bureau of Statistics. 2024. Territorial statistics, editions 2013-2024.

2.3 Women's entrepreneurship in Ungheni and Cahul

In Ungheni and Cahul, women entrepreneurs are still concentrated in traditional, small-scale activities such as agriculture and food processing, but new opportunities are also emerging in services, tourism, and creative industries. In both districts, most women operate micro and family-based enterprises, often in informal economy, which sustains household income but limits access to finance, markets, and social protection. However, local sex-disaggregated data are not available, making it difficult to clearly assess the presence of women entrepreneurs.

Women entrepreneurs in Ungheni demonstrate a strong presence in agriculture and food processing. Business activities led by women include fruit cultivation and export, medicinal plant collection and processing, small-scale animal breeding, milk processing, and grain milling. A distinctive feature is the beekeeping cluster where women complement honey production with value-added products such as beeswax candles. These activities reflect both the continuity of traditional skills and emerging attempts at innovation and diversification. While such enterprises support household livelihoods and maintain agricultural traditions, most remain micro-scale, informal, and reliant on family labour.

Cahul presents a more diversified entrepreneurial profile, shaped by its cross-border position with Romania. In addition to agriculture and food services, women are active in confectionery, textiles, tailoring, hospitality, tourism, beauty services, and social enterprises. This diversification generates opportunities in creative industries and sustainable tourism, where women-led cafés, guesthouses and artisanal businesses are integrated with cultural and ecological assets. Women are also active in NGOs and community centres, combining economic activity with strong social impact. Informality remains widespread, with compliance costs, lack of premises, and limited access to finance cited as challenges that keep many enterprises outside the formal economy.

The persistence of patriarchal norms in Moldovan society suggests that traditional gender roles, often reinforced by both family and religious institutions, may still influence perceptions of women's assumingly appropriate social roles. Women's mobility within the public sphere, including starting a business, may be constrained by expectations that prioritise domestic responsibilities over professional ambitions. Generally,

attitudes within marriage may further entrench traditional divisions of labour; a societal preference for individual responsibility over collective support implies less institutional or familial encouragement for women venturing into entrepreneurship[13].

Young mothers, older women, and Ukrainian refugees face compounded challenges, including stereotypes, administrative hurdles, higher vulnerability to exclusion, and a lack of access to care, which results in disruptions in business activities.

13 Natalia Vinogradova, Elena Aculai, Vladislav Boldurat. 2022. "Women's entrepreneurship in the Republic of Moldova: special needs and policy priorities" *European Journal of Economic Studies 13, no. 2.*

3. Constraints and opportunities for women's entrepreneurship development in Ungheni and Cahul

3.1 Access to gender-sensitive BDS services

3.1.1 Demand-side analysis

Focus group discussions confirmed that there is a strong demand for gender-sensitive BDS in both Ungheni and Cahul. Women entrepreneurs expressed a clear and growing demand for short-term, practice-oriented programmes that enhance skills in specific areas, ranging from digital competencies to applied entrepreneurship.

Women entrepreneurs in Ungheni asked for a range of services including business planning support, digitalisation training, export-readiness coaching, and legal and financial advice. Many women-led companies expressed interest in moving beyond subsistence activities into value-added chains such as honey, dairy, and orchards. Demand is particularly high for advisory services to access programmes like Livada Moldovei and GEFF Moldova, which provide support in developing project design and documentation that local entrepreneurs struggle to complete independently. They further underlined the importance of mentoring, peer-to-peer networks, and practical business training adapted to their local context. Care responsibilities emerged as a critical factor, in particular the current lack of childcare services, reducing women's ability to dedicate time to their enterprises, including participation in BDS. In Ungheni, women entrepreneurs reported the need for simplified administrative procedures, and training to strengthen digital literacy and innovation.

In Cahul, women also indicated that they are interested in digital literacy and digital skills programmes. Furthermore, participants emphasised that without targeted BDS interventions for women entrepreneurs, such as mentoring and networking platforms, structural inequalities are likely to persist. The scarcity of women's entrepreneurship and business associations was seen as a barrier to knowledge exchange, though emerging clusters such as VIA Cahul offer potential to address this.

3.1.2 Supply-side analysis

Across both Ungheni and Cahul, women's entrepreneurship remains largely informal, which constrains women's ability to engage with and benefit from BDS. Nonetheless, a range of national and local initiatives provide entry points for strengthening support to women entrepreneurs.

The Organization for Entrepreneurship Development (ODA) is the primary public provider of BDS and technical assistance, delivering training and mentoring support to women entrepreneurs across the country. For instance, the Small Producers' Accelerators offer business education modules on financial management, planning, and marketing for early-stage women entrepreneurs. The "Women in Business" Programme offers grants of up to 200,000 MDL for start-ups and expansion projects led by women, coupled with mentoring and consulting services.

Ungheni hosts a relatively diverse BDS ecosystem. Programmes under EU4Moldova, local incubators, and the Chamber of Commerce and Industry provide structured services, including mentoring, training and workshops. Local Action Groups (LAGs) help connect rural entrepreneurs to support providers and donor initiatives, which has strengthened outreach to women in remote areas. However, because many initiatives remain tied to donor or project funding, service continuity is not guaranteed, and providers face difficulties offering long-term mentoring and monitoring.

In parallel, many women rely on informal support systems such as peer learning, family knowledge transfer, and NGO advisory services. These are often more accessible and trusted, particularly for women operating in informal settings, but they rarely provide standardised services or sustained follow-up. Some NGOs provide services to fill gaps: Făclia supports vulnerable women through empowerment initiatives, the Agency for Regional Development and European Integration combines training and networking with a gender focus, and Business Inno HUB reduces barriers to women's participation in ICT. Other organisations, such as Pro Femeia and Alternative Sociale, integrate entrepreneurship support with childcare and family services, addressing social as well as economic barriers. This combination of targeted NGO initiatives and donor-supported programmes has broadened access, but the fragmentation of services and the lack of institutionalised structures limit long-term effectiveness.

Cahul's BDS landscape reflects its more urban and service-oriented economy. The Cahul Business Incubator has become an anchor institution, hosting enterprises in food processing, textiles, and services. The Chamber of Commerce and Industry implements donor-funded initiatives such as the Social Entrepreneurial Hub. These structures provide women with access to workspace, training, and opportunities to integrate business with community-oriented projects.

EU4Moldova has invested in entrepreneurship hubs and digital infrastructure, strengthening advisory and training services for start-ups and SMEs. Women entrepreneurs also benefit from networks of artisans and NGOs that facilitate mentoring, peer-to-peer exchanges, and community-based training. For instance, Inotek NGO is fostering women's participation in digital entrepreneurship, ECOU is providing IT courses for women, and Active Women works to empower women through advocacy and entrepreneurship support. Similarly, Laolaltă Community Centre is working to ensure equal access to training and community services for women. However, many of the initiatives lack standardisation, and their short-term nature reduces the possibility of building continuous, structured support for women entrepreneurs.

Cahul benefits from a stronger higher education base than Ungheni, with institutions offering IT and business-related programmes, including dual IT education schemes. Yet, these remain largely gender-neutral, the university provides premises and students for the implementation of initiatives, and women continue to be underrepresented in STEM and ICT fields.

► Table 4. Main BDS providers in Ungheni

Organization	Type of services
Local Action Group	Calea Ieșilor Local Action Group is a non-profit organization, covering 25 administrative-territorial units (UAT) with a total population of about 30,172 people, which has 27 members from civil society, local initiative groups and business.
Ungheni-Business Free Economic Zone[14]	The FEZ was established in Ungheni in 2002 for a period of 42 years. It has 59 successful registered member companies (10% of managers are women) providing employment to over 2,610 people.
FĂCLIA NGO	The NGGO provides targeted support for vulnerable women, including social assistance and initiatives that combine cultural identity with equal access to resources and rights.
Agency for Regional Development and European Integration	The NGO provides physical infrastructure, education and consulting, networking and representation of entrepreneurs, etc.
Business Inno HUB Ungheni	The NGO designs and delivers its IT courses to ensure equal access for women and men, with a particular focus to removing barriers that often limit women's participation in the tech sector.
Pro Femeia NGO and Alternative sociale NGO	The NGOs provide social assistance services, including childcare and targeted programmes that help women balance family responsibilities with active participation in the labour market and entrepreneurship.

Source: developed by the authors

14 There is a branch of the Chamber of Commerce and Industry, but unlike Cahul, currently there are no gender projects.

► Table 5. Main BDS providers in Cahul

Organization	Type of services
Local Action Group	Valea Halmagei Local Action Group is a non-profit organization with 34 members, including 9 public authorities, 7 civil society organizations, and businesses (11 women members). Women are also active as civil society representatives (NGOs), local initiative group representatives or individual entrepreneurs.
Tourism and Zootechnical Clusters	Bacii Sudului Zootechnical Cluster (19 members: farmers, LPAs, R&D, and academia), VIA Cahul Tourist Cluster (50 members: 22 tourism businesses (accommodation, gastronomy, wineries, crafts, etc.), 12 LPAs, 12 R&D representatives and academia), and the zootechnical (animal husbandry) sector. The zootechnical sector is supported mainly through grants for modernization and equipment (€15,000–€30,000 or up to 600,000 MDL). Technical Expertise: While general business training is provided, support focuses on improving production processes, quality control, and access to markets for goods like dairy and meat products. The projects aim to transition small-scale hobbies into profitable family businesses. Financial Support (Grants): The sector is a key beneficiary of EU4Moldova grants which fund the development of tourist attractions. The districts also develop investment portfolios that specifically include tourism projects and participate in events like Cahul Business Summit to promote the area's cultural and touristic potential to investors and tourists.
Business Incubator in Cahul	The incubator currently has 5 of the 9 active companies led by women.
Cahul University, Economics Department	The Department of Economics supports women's entrepreneurship through specialized educational programmes: Entrepreneurship and Business Management, Financial and Accounting Management in Business (currently with a majority of beneficiaries being women). The University delivers some women's entrepreneurship and business management support initiatives, competitions and accelerators such as Today a Student, Tomorrow an Entrepreneur and Start Up Academy including Business Plan Development with Sustainability STEAM and Economic Challenges Workshops Digital Upgrade Programme – Entrepreneur Skill Development.
Cahul Chamber of Commerce and Industry	In total, there are about 1,100 enterprises registered as members of the CCI. The Social Entrepreneurial Hub, established by Cahul Chamber of Commerce and Industry, serves as a platform for developing innovative women-led business models with a strong social impact.
Inotek – EU Innovation Centre Cahul	The Centre promotes gender equality by fostering women's digital empowerment, supporting their entry into ICT professions, and addressing stereotypes that reinforce gender gaps in technology and employment.
ECOU Association for Combating Informational Isolation	The NGO designs and delivers IT courses to ensure equal access for women and men, with a particular focus to removing barriers that often limit women's participation in the tech sector.
Laolalta Community Centre	The NGO applies a gender-sensitive approach by ensuring equal access for women and men to education, training, and community initiatives.
Active Women NGO	The NGO provides training, advocacy, and support programmes that empower women to overcome barriers and actively engage in community development.

Source: developed by the authors

3.2 Access to gender-sensitive financial services

3.2.1 Demand-side analysis

Focus group participants expressed strong demand for financial products and services that are accessible, low-risk, and responsive to the realities of women-owned and led enterprises. This demand is in line with national statistics showing that Moldovan women only account for about 42% of total depositors and 36% of borrowers in the country[15].

Women entrepreneurs consistently prioritised grants and soft finance instruments over loans, reflecting both risk aversion and lower levels of asset ownership. There was particular interest in financing options that do not require land or property as collateral and in products with simplified procedures and transparent conditions. At the same time, several challenges were highlighted that constrain women's ability to access existing offers. Limited financial literacy and insufficient understanding of funding mechanisms, especially grants and investment criteria, were identified as obstacles. Many first-time and informal entrepreneurs noted that financial education opportunities are out of reach. A mismatch persists between available financial products and the actual needs of women-owned and led businesses, which are often smaller in scale and less capital-intensive.

Distrust in financial institutions was widely reported due to direct experience of loan rejections, high collateral requirements, and elevated interest rates which were cited as deterrents to building relationships with large banking and financial institutions. For example, the financial institution Easy Credit applies annual rates of 19–20 per cent depending on the product. Microfinance institutions help fill part of the financing gap, but they are perceived as costly due to high annual percentage rates and short repayment periods.

Digital finance tools, such as mobile wallets and internet banking, were valued for reducing geographic barriers and transaction costs, especially in rural areas. However, uptake remains limited due to digital literacy gaps and low confidence in using online platforms, pointing to a demand for targeted support in digital financial skills.

Women also indicated reluctance to pledge personal assets such as homes as collateral, reinforcing the need for collateral-free or guarantee-backed financing instruments. Some participants acknowledged that limited business management skills reduced their readiness to formalise enterprises or apply for financing. In this context, grants accessed through civil society organisations were seen as safer and more trusted pathways.

In Cahul, remittances also play a role in business financing, but these flows are generally directed toward start-up costs or household needs rather than enterprise growth.

3.2.2 Supply-side analysis

In both Ungheni and Cahul, a range of financial institution services and national credit lines are formally available, yet their effective utilisation by women entrepreneurs remains limited. Women-owned and led businesses often rely on grants provided through government-backed projects which reflect the informal nature of many of these enterprises but also a dependency on external support and indicate a more cautious, less entrepreneurial approach to financing.

Commercial banks such as MAIB, Victoriabank, and FinComBank channel concessional facilities including Livada Moldovei, GEFF Moldova, and the Agricultural Credit Facility to women entrepreneurs across the country. Microfinance institutions are present in Moldova but perceived as costly. Through the Organisation for Entrepreneurship Development (ODA), women entrepreneurs can access several financial programmes, including:

15 International Monetary Fund. 2022. Financial access survey (2022) Trends and Developments. IMF statistics.

- Women in Business Programme: offering grants of up to 200,000 MDL for start-ups and expansion projects led by women, coupled with mentoring and consulting services.
- Access to Credit Facilities: ODA supports access to preferential loans through the Credit Guarantee Fund, with lower collateral thresholds for women entrepreneurs.
- Startup Academy: a tailored business education platform with modules on financial management, business planning, and marketing, available to women at early stages of business development.

In Ungheni, national credit lines are operational through local bank branches (e.g. MAIB, Victoriabank and FinComBank), but uptake is biased towards larger businesses able to provide collateral and navigate banking procedures. Smaller women-owned and led firms are therefore often excluded from instruments such as Livada Moldovei and the FCA agricultural facility. Financial programmes such as Women in Business, Start for Youth, PARE 1+1 and EcoIMM are available in Ungheni.

Savings and credit associations and microfinance institutions remain important alternatives, but they typically apply high annual interest rates (18–22 per cent) and short repayment periods, limiting their use for business expansion. Informal finance, family loans, remittances, and rotating savings groups remain a key source of capital for women in Ungheni, offering flexibility but insufficient resources for scaling or investment in technology upgrades.

In Cahul, the same national credit lines are accessible, with demand more oriented towards viticulture, wine-tourism, and service-sector investments. While Livada Moldovei is particularly relevant for grape and fruit processing, utilisation is limited by weak linkages between banks and smaller local enterprises. VIA Cahul Tourist Cluster and Bacii Sudului Zootechnical Cluster play a catalytic role in identifying investable projects (guesthouses, culinary ventures, animal breeding/value-add). The Cahul Business Incubator, with a majority of women-led residents, and the CCI's Social Entrepreneurial Hub create a pipeline for accessing FGC-backed loans and ODA grant schemes. However, integration with commercial banks remains weak, leading to underutilisation of national financial lines.

► Table 6. Financial services for women-owned and led enterprises

Financial product / programme	Type of support required	Provider / Through	Rate / Amount
FGC – Credit Guarantee Fund	Bank guarantee	ODA via banks	Guarantee up to 80% of the loan principal
Start for Young People	Grant/vouchers for start-up	ODA	Size, amounts and focus dependent on the call
PARE 1+1	Co-financing 1:1 from remittances	ODA	Limit announced within each specific call
Women in Business	Grant / vouchers	ODA	Announced by ODA
SME Greening Programme (EcoIMM)	Vouchers/co-financing for "green" technologies	ODA	Depends on type of investment
FACEM Sustainable Investments BGK	Concessional loan for "green" investments	ODA + partner banks (e.g., MAIB)	Up to €375,000 per project; preferential interest rate
Livada Moldovei (EIB)	Concessional credit line for horticulture/ agrochain	Partner banks (e.g., MAIB, Victoria bank)	€5,000 – €5 million, up to 10 years, VAT/import exemptions

GEFF Moldova (EBRD)	Preferential "green" financing (incl. SMEs)	Partner banks of GEFF	Conditions more favourable than market rates
FCA – Agricultural Credit Facility	Preferential agricultural loan	Government of Moldova (through banks)	5.1% fixed (example: through MAIB)
EU4Moldova: Key Regions (Cahul & Ungheni)	Grants for SMEs/ clusters	EU/UNDP (status: closed, 2019–2025)	Based on project calls
Moldova-Agroindbank (MAIB)	Commercial loans, SME financing, mortgages, credit cards	Branches & agencies across Moldova, including Cahul & Ungheni	Varies: ~7-12% interest, SME loans up to several million MDL
Victoriabank	Business loans, leasing, credit lines, deposits	Branches & agencies, national network	Approx. 7-11% business loans; leasing programmes available
FinComBank	SME loans, agriculture credits, working capital financing	Branches, regional agencies in Cahul & Ungheni	8-12% agriculture & SME loans, flexible repayment
Moldindconbank (MICB)	Corporate & retail loans, credit cards, deposits	Branches, ATMs, online services	7-12% depending on product; credit cards with limits
OTP Bank	Personal & business loans, investment loans	Branches, ATMs, internet banking	8-13% loans; business financing depending on collateral
ECB (Commercial Bank)	Retail and SME banking, deposits, credit	Regional branches, offices in Cahul & Ungheni	Around 8-12% standard loan products
Microinvest (MFI)	Microloans for individuals and SMEs	Local offices in Cahul & Ungheni	Microloans from ~20,000 to 500,000 MDL, ~10-15% interest
SMART CREDIT (MFI)	Microloans for business start-ups and agriculture	Local branches/offices in Cahul & Ungheni	Microloans up to 300,000 MDL, interest 12-16%
Union Credit (MFI)	Microloans and consumer credits for households and entrepreneurs	Branches/offices in Ungheni & other regions	Loans typically 10,000–200,000 MDL, interest 12-18%

Source: developed by authors

3.3 Access to markets

3.3.1 Demand-side analysis

Moldovan women entrepreneurs are underrepresented in mainstream distribution channels and markets and face restricted opportunities to diversify their client base. At the international level, insufficient knowledge on certification, quality standards, and export procedures further limit their participation in cross-border markets. Many women entrepreneurs report difficulties navigating complex export requirements and establishing partnerships with foreign buyers.

In Ungheni, women entrepreneurs expressed a strong demand for greater visibility of their products and services in both local and regional markets. Most operate informal micro enterprises with a limited customer base and rely heavily on word-of-mouth, with few strategies for market expansion. Many

highlighted financial costs, lack of information, and insufficient guidance that prevent them from participating in trade fairs or exhibitions. Weak online presence is also a common constraint, with women entrepreneurs reporting little experience with e-commerce platforms, social media promotion, or using digital tools to reach broader audiences. For agro-food, eco, and rural businesses, there are currently limited opportunities to access certification and quality labels (e.g., eco-labels, geographic origin), which could otherwise help women entrepreneurs better differentiate their products.

In Cahul, women entrepreneurs reported similar challenges. Opportunities for structured marketing support are scarce, and many businesses lack the skills to use digital channels effectively or to access regional and international markets. Local fairs and seasonal markets provide short-term outlets but do not generate sustainable demand or stable client relationships. Focus group participants also noted that service providers rarely deliver practical guidance on branding, packaging, or digital sales strategies, leaving many women without the tools to upgrade their market access. The participants reflected that they are not integrated into institutional and tourism markets and could benefit by participating, for instance, in eco-fairs, artisan markets, and seasonal pop-ups.

3.3.2 Supply-side analysis

Women entrepreneurs in Ungheni and Cahul face persistent supply-side gaps in accessing markets. Limited visibility, weak integration into value chains, and insufficient marketing and branding capacities constrain their competitiveness, particularly against larger or more established firms. Participation in trade fairs, exhibitions, and B2B platforms is often costly and rarely accompanied by tailored advisory services.

At the national level, structured support to enhance market access remains limited. Organisations providing services relating to market access and product promotion include the Eastern Partnership Women in Business Programme (EaP WIB) which provides technical assistance, mentoring, and access to regional networking platforms for female entrepreneurs in Moldova. There is a general lack of simple digital platforms to disseminate market intelligence and link women entrepreneurs with buyers, suppliers, and service providers. Existing platforms are not adequately mobile-friendly and offer insufficient low-data-use features. Furthermore, participation in trade fairs, exhibitions, and B2B platforms is often costly and rarely accompanied by tailored advisory services.

Local women's associations and civil society organisations play an emerging role in bridging these gaps. Organisations such as Pro Femeia in Cahul and Făclia in Ungheni provide networking platforms, advocacy, and small-scale grants. They also act as intermediaries, linking women entrepreneurs to donor-funded initiatives and capacity-building activities. However, their interventions remain fragmented, largely project-based, and heavily dependent on external funding. While they create spaces for peer-to-peer learning and collective branding, they rarely provide structured technical support in areas such as digital marketing, export-readiness, or supply chain integration. Strengthening their institutional capacity to consolidate networks, expand membership, and build partnerships with chambers of commerce could transform them into regional hubs delivering more consistent services.

3.4 Access to digital solutions

3.4.1 Demand-side analysis

Digitalisation is increasingly recognised as a driver of competitiveness and business growth by women entrepreneurs. Yet, they need support to fully harness digital solutions and opportunities for their businesses.

In Ungheni, women entrepreneurs expressed strong demand for digital skills and tools that would allow them to expand their business activities. Focus group participants noted the need for support in online marketing, digital sales, and the use of specialised software for accounting and business management. Statistical data confirm the digital gap: only 45.7 per cent of women entrepreneurs reported having access to computers, and 44 per cent reported using the internet, figures below those of male entrepreneurs[16]. Most rely primarily on smartphones, which limits their ability to develop websites or conduct more advanced business operations. Participants highlighted the need for practical digital literacy training, as many women remain hesitant about technology and uncertain of its potential benefits for business growth. These needs are particularly pronounced in rural areas, where high-speed internet and technical support are less accessible.

In Cahul, women entrepreneurs expressed similar needs. Many underscored the importance of affordable digitalisation support adapted to small-scale businesses, including training in e-commerce, online promotion, and the use of government e-services such as online registration and tax reporting. The majority reported relying on smartphones alone, which they felt restricted their ability to modernise business practices. High electricity costs were also identified as a constraint, reinforcing demand for cost-effective solutions. Women in rural areas stressed the lack of accessible training opportunities and voiced interest in programmes that would reduce their dependence on family members or intermediaries for online transactions and official procedures.

3.4.2 Supply-side analysis

The supply of technology-related support in Moldova generally and in Ungheni and Cahul particularly remains fragmented and largely project-based. While smartphones are widely available, structured services to promote digital transformation, such as affordable ICT training, e-commerce integration, and digital payments, are limited. Rural areas face particular challenges, with weak internet connectivity and high utility costs constraining uptake. At the national level, ODA implements digitalisation programmes for SMEs, including workshops on e-commerce and online promotion. The State Agency on Intellectual Property (AGEPI) provides specialised training on digital tools for intellectual property registration and brand protection, which is relevant for women-owned and led enterprises seeking to formalise and protect their innovations.

In Ungheni, the range of digitalisation services for women entrepreneurs is narrow and mostly limited to basic computer literacy. Local educational institutions occasionally organise courses, but these are general in nature and do not address business-specific needs such as digital marketing, online sales platforms, or digital payment systems. The Women's Digital Centre (WDC), supported by Orange Foundation Moldova, has created new opportunities by offering short trainings on digital tools and entrepreneurship for women. However, the limited duration of these courses restricts the depth of skills acquired. The Ungheni Agro-Industrial College has started integrating ICT elements into vocational training, though these efforts remain at an early stage and are not yet embedded into curricula.

Cahul benefits from a somewhat more dynamic ecosystem, supported by donor initiatives such as EU4Moldova and USAID, which have offered initial ICT training through local associations. In addition, a dual IT education programme implemented with local universities holds potential to expand women's entry into ICT fields, though participation remains modest. The AI Oportunități platform has emerged as a scalable model for gender-sensitive digital skills development, while the EU-supported Inotek Innovation Hub has rapidly become a regional centre for inclusive digital learning. In its first year, Inotek reached more than 3,000 beneficiaries, over half of them women, through a wide range of STEM and entrepreneurship programmes. At the community level, women's associations have piloted online promotion trainings for artisans and small businesses, but these initiatives remain fragmented and dependent on external funding. The absence of institutionalised ICT curricula in vocational and higher education institutions continues to limit sustainability.

16 UN Women. 2021. Republic of Moldova. Overview of women entrepreneurs. Factsheet.

3.5 Access to representation

3.5.1 Demand-side analysis

For women business owners in Moldova, representation is key to unlocking economic potential. At the national level, although organizations such as the National Association of Women Entrepreneurs of Moldova (AFAM) engage in advocacy and participate in state advisory councils, women still lack influence in many mainstream business associations and their capacity to shape policy agendas remains somewhat limited.

In both Ungheni and Cahul, women entrepreneurs consistently expressed the need for stronger representation in business structures and local decision-making processes. Despite their contribution to regional economies, the focus group participants felt that their voices were not adequately heard in existing institutions and platforms.

In Ungheni, women highlighted the absence of collective mechanisms through which they could advocate for their interests. Many stressed the need for associations or networks that provide space to exchange experiences, represent women in dialogue with local authorities, and ensure that local policies address gender-specific challenges. This demand was particularly strong in rural communities, where women reported being excluded from consultations and economic councils.

In Cahul, women entrepreneurs also voiced demand for more structured and formal channels of representation. While some informal networks exist, participants emphasised the need for institutionalised mechanisms within chambers of commerce or local councils to ensure women business owners are formally represented. Women in rural areas called for sustainable platforms to engage with local authorities, noting that existing opportunities remain irregular and project driven. Across the district, participants expressed demand for representation that reflects women's realities rather than male-oriented entrepreneurial models.

3.5.2 Supply-side analysis

Overall, both Ungheni and Cahul benefit from the presence of active associations and civil society organizations (CSOs) that provide networking and advocacy opportunities for women entrepreneurs. However, limited resources, short funding cycles, and insufficient institutionalisation mean that these organisations have not yet evolved into strong, sustainable representation platforms capable of consistently influencing policy or addressing women entrepreneurs' diverse needs.

In Ungheni, women entrepreneurs have some access to support from CSOs and national associations, though services remain fragmented and unevenly distributed. Locally, organisations such as Pro Femeia and Făclia contribute by combining empowerment initiatives with community-based support, including childcare and social inclusion activities. However, their reach into rural communities is limited by scarce resources and reliance on short-term project funding. As a result, many women entrepreneurs remain outside structured representation mechanisms.

In Cahul, the supply landscape is more dynamic than it is in Ungheni, with stronger collaboration between local institutions and women's associations. The Cahul Regional Business Incubator, part of ODA's national incubator network (REAM), partners with local CSOs to facilitate advocacy and capacity-building activities. Similarly, organisations like Laolaltă Community Centre and Active Women focus on social empowerment and community engagement, offering entry points for women entrepreneurs to participate in broader economic discussions. Nevertheless, coverage remains uneven, particularly in rural areas, and most initiatives are still project-based with limited sustainability. Weak integration of local associations into national policymaking processes further constrains their systemic influence.

At the national level, AFAM and Femei în Afaceri support and grow women's potential in entrepreneurship and management across Moldova. AFAM conducts policy advocacy, provides educational opportunities,

and arranges networking events for empowerment. The association collaborates with partners like the Centre for International Private Enterprise and the East European Foundation, securing financial support from entities and countries including the European Union and Sweden. Furthermore, the association organizes significant gatherings, such as the annual National Conference of Women Entrepreneurs, which convenes leaders, entrepreneurs, and international organizations to address challenges and highlight successes in women's business. Through these concerted initiatives, the association contributes to the economic empowerment of women and the development of Moldova's broader business environment.

3.6 Access to care services

3.6.1 Demand-side analysis

In Ungheni, women entrepreneurs reported strong demand for accessible and affordable childcare services to enable their participation in business activities. Many operate home-based enterprises to balance family and professional responsibilities but emphasised that this model is often a necessity rather than a choice. The lack of early childhood education facilities in rural areas was described as a critical barrier. Participants also noted that cultural preferences for informal care arrangements, such as relying on grandmothers or private nannies, reinforce women's domestic workload and reduce their capacity to dedicate time and energy to entrepreneurship.

In Cahul, women entrepreneurs expressed similar concerns, pointing to a pressing need for integrated childcare services linked with business support infrastructure. Although NGO- and donor-led initiatives have piloted childcare-related projects, these remain limited in scale and visibility. As in Ungheni, many women adopt home-based or family-friendly business models as coping strategies in the absence of reliable care services. Rural women highlighted structural barriers, including a shortage of childcare centres and complex procedures for registering home-based childcare, which restrict their options. Many women reported feeling constrained by domestic responsibilities, which in turn limit their ability to grow their enterprises or participate actively in professional networks.

3.6.2 Supply-side analysis

Public childcare facilities are underfunded, while private options are often prohibitively expensive for women entrepreneurs. According to a 2025 ILO study, only 10 per cent of children aged 0–2 in Moldova are enrolled in early childhood care services, compared to an EU average of 32 per cent. Providers themselves face financial insecurity, as registration frameworks remain weak and access to social protection is limited, constraining the sector's capacity to expand.

Ungheni and Cahul illustrate the weak integration of childcare into entrepreneurship ecosystems. While some facilities exist, high costs, underfunding, and structural gaps in regulation prevent childcare services from functioning as an enabling factor for women's entrepreneurship. Pilots in childcare services in Ungheni and Cahul, delivered by ILO alongside local partners and other development actors, have assisted in reducing women's unpaid care burden and enabling women to participate in business and employment.

In Ungheni, the supply of childcare services remains limited and poorly connected to entrepreneurship support structures. Regional Business Support Centres do not provide childcare facilities within their premises and lack coordination with local social services to offer alternatives. This absence restricts the participation of mothers in training, networking, or incubation programmes. A few small-scale private kindergartens operate in the district, but their cost places them out of reach for many women managing micro or rural enterprises. In Cahul, the situation is somewhat more dynamic due to the presence of active NGOs, but few of them directly link childcare provision with entrepreneurship support.

4. Conclusions and recommendations

This rapid Assessment explored key challenges and opportunities for women's entrepreneurship development in Ungheni and Cahul districts of Moldova, focusing on access to BDS, financial services, market access, digital solutions, representation, and care services.

The findings highlight both encouraging developments and persistent gaps. On the positive side, there is a growing interest among women in starting and strengthening their businesses, and a range of services and support mechanisms are available at the local level. The government has also taken important steps to integrate gender equality into its legal and policy frameworks. Existing and aspiring women entrepreneurs demonstrated strong motivation, practical ideas, and openness to new forms of support, including digital solutions.

At the same time, important challenges remain. Service provision often does not take into account the specific needs of women, limiting its effectiveness. Access to finance is constrained by limited financial literacy, high interest rates, insufficient collateral, and institutional biases. Digital business skills are underdeveloped, with low uptake of e-commerce and online marketing tools. Women's representation in business associations remains limited, and existing support models are not always inclusive or gender-sensitive. Family responsibilities and limited childcare options further restrict women's engagement in business development.

The issue of business formalization stands out as a cross-cutting barrier. Many women entrepreneurs in Ungheni and Cahul lack access to support services because they operate informally. Simplified registration and taxation processes, combined with outreach in local languages and through mobile services, would help more women formalize their businesses.

Overall, the assessment points to a landscape with strong potential. With targeted institutional reforms, more gender-responsive service delivery, and an enabling policy environment, Moldova can unlock women's entrepreneurship as a driver of inclusive and sustainable growth in both Ungheni and Cahul.

The below table presents priority recommendations across the six areas covered by the assessment. In addition to these thematic recommendations, the assessment also highlights the importance of strengthening the enabling environment at the local level. Local authorities and municipal governments play a critical role in shaping conditions for entrepreneurship, yet often lack the tools, resources and mandate to respond effectively to women's needs. Building their capacity to design and implement gender-responsive policies and programmes, and reinforcing coordination platforms that link local governments, the private sector and civil society, will be essential to ensure alignment and impact.

Finally, the lack of sex-disaggregated data at the local level remains a persistent constraint. Without reliable data on women's participation in business, policymaking and service delivery cannot adequately reflect women's realities. Embedding requirements to collect, analyse, and use such data across institutions is a necessary step toward more evidence-based and equitable support.

Area	Recommendations
Business development services	▶ **R1: Develop capacity of BDS providers to deliver gender-sensitive services:** Strengthen the capacities of local Business Development Services (BDS) providers to deliver gender-sensitive support more effectively. This requires building knowledge of women's specific needs through training modules on psychosocial support, ILO gender-sensitive entrepreneurship tools, and care-aware scheduling. Providers should also be supported to design tailored advisory programmes that reflect women's lived realities, for example, flexible service hours, blended digital/in-person formats, and guidance on legal registration and formalisation processes. ▶ **R2: Strengthen linkages and access to BDS for women entrepreneurs:** Improving access and linkages to BDS is critical. This can be achieved through targeted outreach strategies, such as awareness campaigns in local languages, mobile-friendly information portals, and user-friendly one-stop information centres. Local referral networks should be developed, engaging municipalities, NGOs, and women's associations, to connect entrepreneurs with reliable providers. Rural outreach (via LAGs, clusters and mobile service units) is essential to overcome geographic barriers. ▶ **R3: Enable demand-led and market-aligned BDS delivery:** Encourage demand-led BDS models by supporting regional consortia of women entrepreneurs to procure services jointly and reduce costs. Embedding BDS into value chains (e.g., cooperatives, processors, exporters) ensures that services are aligned with real market dynamics and supported by private-sector co-investment. This helps women entrepreneurs transition from subsistence to higher-value markets. ▶ **R4: Establish performance-based BDS certification***:* Introduce a national certification system to assess BDS providers by outcomes such as business growth, formalisation, and job creation. Certification should be linked to eligibility for donor funding or government procurement contracts. Capacity-building for providers should include gender-sensitive delivery standards, psychosocial support integration, and ILO toolkits. This would build trust among women entrepreneurs and strengthen accountability.
Financial services	▶ **R5: Develop financial literacy programmes**: Embed financial literacy as a core element of women's entrepreneurship programmes. Training should be offered in partnership with banks and microfinance institutions and can be designed as a prerequisite to loan access. Focus should be on practical skills such as budgeting, digital payments, and credit management. ▶ **R6: Agree on preferential loan models with major financial institutions:** Partner with banks to establish revolving funds or preferential loan products tailored to women entrepreneurs. These should combine concessional interest rates, longer repayment terms, and technical assistance. ▶ **R7: Develop digital payment and financial inclusion solutions:** Expand digital payment systems tailored to women by simplifying account opening, offering low-value transaction services, and linking to social payments. Interfaces must be user-friendly, mobile-first, and designed for varying literacy levels. Partnerships with telecoms and fintech providers can expand outreach in rural areas.

Market access	▶ **R8: Improve market information systems:** Develop digital platforms to disseminate market intelligence with mobile-friendly, low-data-use features. Interfaces should be local language based and accessible to rural entrepreneurs. These platforms should link women with buyers, suppliers, and service providers. ▶ **R9: Strengthen local market linkages:** Foster resilient ecosystems that allow women-led businesses to integrate into institutional and tourism markets. Support should include both capacity building (quality standards, packaging, branding) and market-shaping interventions (aggregation, logistics support). ▶ **R10: Introduce "green" and "regional origin" product labels:** Develop certification and quality labels (e.g., eco-labels, geographic origin) to help women differentiate their products. Facilitate women's participation in eco-fairs, artisan markets, and seasonal pop-ups. Encourage cooperative models (through LAGs or CCI networks) for collective marketing and supply aggregation.
Digital solutions	▶ **R11: Leverage technology for business efficiency:** Prioritise digital tools with measurable business impact (inventory, POS, financial tracking, CRM, e-commerce). Establish partnerships with providers such as Inotek (Cahul) and Business InnoHub (Ungheni) to deliver affordable solutions tailored to women. Programmes like Women in Digital Business can help sustain usage. ▶ **R12: Develop capacity and promote digital business hubs:** Promote shared hubs (e.g., Inotek in Cahul, Business InnoHub in Ungheni) that offer high-speed internet, licensed software, and training. Fee-based models can improve sustainability while fostering peer learning and professional networking. ▶ **R13: Expand the use of existing digital platforms:** Scale up women's use of existing digital platforms (e-commerce portals, directories, marketplaces). Adapt them with simplified onboarding, mobile-first design, and multilingual content. Awareness campaigns and training must address women's digital confidence gaps and promote trust in online business.
Representation	▶ **R14: Strengthen economic functions of women's associations**: Shift women's associations from advocacy to economic service provision. This includes shared procurement, joint marketing, and equipment pooling. Economic benefits will strengthen membership and ensure sustainability beyond donor cycles. ▶ **R15: Create sector-specific women's networks:** Promote dialogue platforms organised by value chains (e.g., agro-processing, tourism, ICT) rather than geography. This will foster technical knowledge exchange and vertical collaboration with industry actors. ▶ **R16: Institutionalise public-private dialogue mechanisms:** Formalise consultation processes between women entrepreneurs and policymakers. Municipalities and national ministries should establish structured forums for women's business associations to contribute to policy and programme design.
Care services	▶ **R17: Promote care economy enterprises:** Encourage women to establish childcare, elderly care, and household services enterprises. Link these to quality standards and market opportunities and integrate care-related modules into the TVET curriculum to create a pipeline of skilled entrepreneurs and workers. ▶ **R18: Integrate care considerations into workplace standards:** Promote family-friendly workplace practices through business associations. This includes flexible work, shared childcare services within business hubs, and technology-enabled remote work. Demonstrating productivity benefits will encourage wider adoption.

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Annexes

Annex 1. Focus group facilitation guide

Demand Side (BDS Providers) in Ungheni and Cahul Regions

Pre-Session Preparation

Set up the room with tables (in a 'world café' format) for groups of three to five participants, ensuring each table has A4 cards, coloured pens, and flipchart paper. Position chairs around the tables in a circle or U-shape to encourage interaction. Test any recording equipment and prepare name tags. Have refreshments available throughout the session. Gather materials including sticky notes in multiple colours, A4 cards, flipchart paper, marker pens, voting dots, and a timer. Create a parking lot flipchart for issues that arise but fall outside the session scope.

1. Introduction and Welcome (10 minutes)

- Begin by welcoming participants and expressing genuine appreciation for their time. Introduce yourself and any co-facilitators, explaining your role in the ILO assessment on women's entrepreneurship development in Moldova.
- Explain that this focus group forms part of a broader study examining the challenges women entrepreneurs face and, more importantly, identifying the solutions they want to see implemented. Emphasise that the participants' experiences and perspectives will directly inform recommendations for support services and policy improvements.
- Establish ground rules covering confidentiality, mutual respect, and the principle that all perspectives are valid. Clarify that participants can speak freely without judgement. Explain the recording arrangements if applicable and obtain consent. Specify that the session is being recorded and explain how the recording will be used.
- Conduct brief introductions where each participant shares their name, business type, and years of operation. This creates a foundation for later discussions while helping participants understand the diverse range of businesses represented.

2. Business Profile and Journey (15 minutes)

2.1. Individual Reflection (5 minutes)

Ask participants to spend five minutes individually writing their responses to key business profile questions on A4 cards. Each participant should complete one card covering their business sector, size, location (rural/urban), current stage, and primary motivation for starting.

2.2. Paired Sharing (10 minutes)

Pair participants to share their business stories with each other. Encourage them to discuss what motivated them to become entrepreneurs and what stage their business has reached. This paired approach allows quieter participants to contribute while building rapport.

The facilitator(s) should circulate between pairs, listening for common themes and unique insights that can be explored in later discussions.

3. Entrepreneurship Challenges Exercise (25 minutes)

3.1. Individual Challenge Mapping (10 minutes)

Distribute coloured A4 cards and ask participants to write one main challenge they faced when starting their business on each card. Use one colour for start-up challenges and another

for ongoing challenges. Participants should aim to complete three to five cards, being specific about each challenge. See the VIPP rules for using cards at the end of this document.

3.2. Small Group Clustering (15 minutes)

- Form groups of three to four participants. Each group receives flipchart paper to create challenge clusters. Groups should:
- Place all their challenge cards on the table and read them aloud to each other. Group similar challenges together on the flipchart paper, creating themed clusters such as "Access to Finance," "Market Access," "Regulatory Barriers," or "Skills and Knowledge."
- Assign a title to each cluster and discuss how challenges evolved as businesses developed. Groups should identify the two most significant challenge areas affecting their businesses.
- Have each group present their challenge clusters to the full group, focusing on the most significant issues they identified. The facilitator should note common themes across groups and unique challenges that emerge.

4. Solutions-Focused Deep Dive (45 minutes)

This section forms the core of the session, shifting from identifying problems to generating solutions across key areas.

4.1 Business Development Solutions (15 minutes)

- Begin with individual reflection using A4 cards. Participants write specific business development solutions they want to see, such as training programmes, mentorship opportunities, or skill development initiatives.
- Form new small groups mixing participants from different sectors. Each group creates a solutions matrix on flipchart paper with columns for "What We Need," "How It Should Be Delivered," and "When We Need It."
- Groups should discuss practical aspects such as training delivery methods, timing preferences, content areas, and support mechanisms. They should prioritise their top three business development solutions.

4.2 Financial Services Solutions (15 minutes)

- Using the same small group structure, participants identify specific financial services solutions. Provide A4 cards in a different colour for financial solutions.
- Groups should address questions such as what alternative financing models they would prefer, how financial services could be made more accessible, what support they need for financial management, and how confidence in financial decision-making could be built.
- Each group maps their financial solutions on flipchart paper, considering both immediate needs and longer-term financial development requirements.

4.3 Market Access and Network Solutions (15 minutes)

- Continue with solution-focused discussions on market access and networking. Participants should identify practical solutions for reaching customers, expanding markets, and building business networks.
- Groups discuss what information sources they need, how business networks could be strengthened, what digital marketing support would help, and how they could better connect with each other.

- The focus should remain on finding actionable solutions rather than restating problems.

5. Gender-Specific Solutions Workshop (20 minutes)

5.1 Challenge Identification (5 minutes)

Ask participants to individually write on A4 cards the specific challenges they face as women entrepreneurs. Emphasise challenges that male entrepreneurs might not encounter.

5.2 Solution Generation (15 minutes)

- Working in pairs, participants should transform each challenge card into a solution card. For example, if the challenge is "lack of childcare during business meetings," the solution might be "business support services should provide childcare or schedule meetings during school hours."
- Collect all solution cards and create themed clusters on the wall or flipchart paper. Common themes might include flexible service delivery, family-friendly business support, addressing cultural barriers, or building women's business networks.
- Conduct a group discussion on which gender-specific solutions would have the greatest impact on women's entrepreneurship development.

5.3 Regulatory and Administrative Solutions (15 minutes)

Problem-Solution Pairing (10 minutes)

- Form groups of four participants. Each group receives flipchart paper divided into two columns: "Regulatory Challenge" and "Practical Solution."
- Groups should identify their most burdensome administrative procedures and pair each with a realistic solution. Solutions might include simplified procedures, better guidance materials, one-stop service centres, or digital platforms.

Prioritisation Exercise (5 minutes)

- Each group selects their top three regulatory solutions. Use voting dots to allow all participants to vote on which regulatory improvements would make the biggest difference to their businesses.

6. Service Design Workshop (25 minutes)

This section captures participants' vision of improved support services.

Perfect Support Programme Design (15 minutes)

Working in small groups, participants design their ideal support programme for women entrepreneurs. Provide large flipchart paper and ask groups to create a visual representation of their perfect programme. Groups should consider what services would be included, how services would be delivered, when and where services would be available, who would provide the services, and how the programme would address women's specific needs. Each group should also identify what is currently missing from the support ecosystem in their region.

7. Gallery Walk and Voting (10 minutes)

Display all group designs around the room. Participants conduct a gallery walk, reviewing each design and placing voting dots next to elements they find most valuable. This visual voting process helps identify the most popular solutions and creates a clear picture of participants' priorities for service development.

8. Future Opportunities and Ambitions (15 minutes)

Individual Reflection (5 minutes)

- Ask participants to complete A4 cards describing their business growth ambitions and the opportunities they see for women entrepreneurs in Moldova.

Group Mapping (10 minutes)

- Create a large opportunity map on flipchart paper where participants place their ambition cards and identify shared opportunities. Discuss what support would help them achieve these ambitions and what potential exists for collaborative initiatives. This section should generate optimism and forward-looking perspectives while identifying practical next steps.

9. Priority Setting and Action Planning (10 minutes)

Solution Prioritisation (5 minutes)

- Review all the solutions generated throughout the session. Use a simple dot voting system where each participant has five votes to allocate across all the solutions discussed.
- Create a visual ranking of the top solutions, ensuring gender-specific solutions are clearly highlighted alongside general business support needs.

10. Action Commitment (10 minutes)

- Ask participants what they commit to doing differently based on today's discussion. This might include joining business networks, pursuing specific training, or collaborating with other participants.
- Identify any follow-up actions the group wants to pursue collectively.

11. Closing and Next Steps (5 minutes)

- Thank participants for their contributions and explain how their input will be used in the assessment process. Provide contact information for follow-up questions and information about any validation workshops or feedback sessions.
- Ensure participants understand the timeline for the assessment and when they might see results or recommendations implemented.

Facilitator Notes

- Throughout the session, maintain focus on identifying solutions rather than dwelling on problems. When participants begin describing challenges in detail, acknowledge the difficulty but redirect to what they want to see changed.
- Use the parking lot for issues that arise but fall outside the scope, ensuring participants feel heard while maintaining session focus.
- Pay attention to quieter participants and create opportunities for them to contribute through small group work and written exercises.
- Monitor time carefully, as the solutions-focused sections require adequate time for meaningful discussion. Be prepared to adapt timing based on group dynamics and emerging themes.
- Document key solutions visually throughout the session, creating a record that participants can see developing in real time. This reinforces that their input is valued and being captured accurately.

- The session should conclude with participants feeling heard, energised about potential solutions, and clear about how their contributions will influence future support for women entrepreneurs in Moldova.

Generating Ideas & Visual Aids in Participatory Processes (VIPP)

- The key to successful focus groups is to generate enough valid content from the participants. The VIPP method is a well-established approach for capturing ideas.
- VIPP promotes the visible representation of ideas/topics while they are being discussed or presented. Usually, they are used to generate a range of ideas or topics to be considered, such as ideas created in a focus group discussion. The main rule when using cards is one idea per card, with as many cards as you wish. This way different ideas can be themed or grouped.
- Make sure everyone has a marker pen before they begin so they do not write in ordinary pen or pencil. Ask people to write in CAPITAL LETTERS, so the comments can be easily read. You can use different coloured cards to indicate different ideas. If you are doing this, it is useful to write on an example card so people remember which colour to use.

Annex 2: Proposed questionnaire for semi-structured interviews

Interview Questions Supply Side (BDS Providers) in Ungheni and Cahul Regions

Proposed questionnaire structure for BDS Providers

The questionnaire is designed to be semi-structured, allowing for open-ended responses and deeper exploration of key topics.

I. Introduction and organization profile

- Briefly introduce the purpose of the interview (rapid assessment of women's entrepreneurship development).
- Confirm interviewee's name, position, and organization.
- **Organization overview:**
  - What is the primary mission/mandate of your organization?
  - What is the geographical scope of your organization's activities (Ungheni, Cahul, nation-wide)?
  - How long has your organization been providing services?
  - Who are your primary target beneficiaries/clients?
  - Does your organization have a specific focus on supporting women entrepreneurs? If yes, please elaborate.

II. Services offered to women entrepreneurs

This section aims to map existing resources, programmes, and services available.

- **Types of services:**
  - What specific **business development support services** (e.g., training, mentoring, coaching, business advisory services) does your organization offer?
    - Are these services tailored in any way for women entrepreneurs? How?
  - Do you provide or facilitate access to **financial services** (e.g., information on credit, savings products, insurance, financial literacy training)?
    - Are these services tailored for women entrepreneurs? How?
  - Do you offer support related to **market access and networks/associations** (e.g., peer support networks, market information, business linkage events)?
    - How are these tailored for women entrepreneurs?
  - Do you provide services related to **access to technology and inputs**, including Information and Communications Technology (ICT)?
    - How are these tailored for women entrepreneurs?
  - Does your organization offer services related to **representation** (e.g., advocacy, policy/dialogue participation support for women entrepreneurs)?
  - Does your organization offer or facilitate access to **care services** (e.g., childcare, eldercare information or referrals) that could support women entrepreneurs?

- **Service delivery:**
  - How do women entrepreneurs typically learn about and access your services?
  - What are the eligibility criteria for accessing your services? Are there any specific criteria for women entrepreneurs?
  - Are there any costs associated with your services for entrepreneurs?
  - What is the approximate number/percentage of women entrepreneurs you have supported in the last year in Ungheni/Cahul?

III. Gender responsiveness of services

This section aims to assess whether organizations deliver gender-responsive services.

- In your view, what are the most significant challenges that women entrepreneurs in Ungheni/Cahul face compared to men entrepreneurs?
- Does your organization explicitly consider gender-specific needs and constraints when designing and delivering services? If yes, could you provide examples?
- What internal capacities (e.g., staff training, tools, methodologies) does your organization have to deliver gender-responsive services?
- What are the challenges, if any, in making your services more gender-responsive?

IV. Challenges in service provision

This section aims to identify challenges that organizations face when delivering services.

- What are the main challenges your organization faces in delivering support services to entrepreneurs in general, and to women entrepreneurs in particular, in Ungheni/Cahul? (e.g., funding, human resources, outreach, infrastructure, policy environment).
- Are there specific challenges related to reaching or effectively serving women entrepreneurs in these regions?
- How does the current regulatory framework impact your ability to provide services effectively to women entrepreneurs? Are there specific regulations that pose challenges or, conversely, are supportive?

V. Collaboration and ecosystem

- Does your organization collaborate with other service providers, government agencies, or associations in supporting women entrepreneurs in Ungheni/Cahul? If so, please describe these collaborations.
- What is your perception of the overall ecosystem for women's entrepreneurship support in Ungheni/Cahul? What are its strengths and weaknesses?

VI. Opportunities and recommendations for strengthening support

This section aims to gather input on how the ILO initiative can strengthen capacity and fill gaps.

- What opportunities do you see for improving or expanding the support services available to women entrepreneurs in Ungheni/Cahul?

- What kind of support would help your organization to better serve women entrepreneurs or to enhance the gender-responsiveness of your services (e.g., capacity building, funding, networking opportunities, technical assistance)?
- How do you think an initiative like the ILO's could best contribute to strengthening the support system for women entrepreneurs in these regions?
- Are there any specific gaps in the current service provision for women entrepreneurs that you believe need to be addressed urgently?
- Do you have any recommendations for improving the regulatory framework to better support women entrepreneurs and the organizations that serve them?

VII. Concluding questions

- Is there anything else you would like to share regarding women's entrepreneurship development in Ungheni/Cahul or the support services provided?
- Would you be willing to participate in a validation workshop to discuss the findings of this assessment?

This structure provides a comprehensive framework while allowing flexibility. The interviewer should be prepared to ask follow-up questions and probe for more detailed information based on the responses received. Remember that the ToR also mention that the final data collection tools will be prepared based on tools shared by the ILO WED team.

Note for interviewer: These questions should be adapted based on the specific profile of each organisation being interviewed. Not all questions may be relevant for every service provider.

Annex 3. Profiles of focus groups participants (Ungheni and Cahul)

CAHUL		Development stage	Description
1	Cahul-Pan SRL	Existing business	This company, active since December 1, 1994, is involved in the food sector, specifically pastries and confectionery. It also deals with beverages.
2	Casa Bucuriei SRL	Existing business	This company operates a cafeteria and confectionery in Colibași village of Cahul and has been successful for several years.
3	Ecosystem Plants SRL	Start-up	This business, founded over a year ago, operates in the agricultural sector. It is described as "micro-business".
4	Balaban Ion individual company	Existing business	This business was founded in 2016 and is involved in tailoring and selling textile materials and accessories.
5	Rare Group SRL	"Growth" phase	It is a micro-enterprise focused on the production of confectionery products, established in 2021.
6	Vercar SRL	Existing business	It is a rural tourism business established in 2008 with 5 employees.
7	La Doina si Mihai SRL	"Growth" phase	It is a micro-enterprise involved in production and tourism.
8	Tomoianu Oxana individual company	"Growth" phase	It is a poultry farm founded in 2022 which has been operating for 1.5 years.
9	Snejana's Handmade	Existing business	The business focuses on creating various hair accessories, brooches, and bouquets made from crepe paper, with approximately 20 years of activity.
10	Nail beauty services	Start-up	The business was founded after 2022 by a woman refugee from Ukraine.
11	Active Women NGO	Start-up	With passion for sewing, there is an idea for a new start-up that has not yet been fulfilled.
12	Community Center NGO	Start-up	A woman refugee from Ukraine has the idea to start a clothing manufacturing business in Moldova. Before 2022, she had it in Ukraine.
13	Laolalta NGO	"Growth" phase	It manages the **Community Centre in Cahul** – a safe, accessible, and inclusive space that supports both **Ukrainian refugees** and the local community. Services include psychological and legal assistance, language classes (Romanian, English), creative workshops, volunteer clubs, and cultural events.

UNGHENI		Development stage	Description
14	Fruct SRL	Existing business	Active since 2017, this company is involved in processing, growing, harvesting, and exporting fruit, particularly berries.
15	Apiculture Business	Start-up	This business operates in apiculture (beekeeping), processes various bee products, and has been active for two years.
16	Casa Pascaru SRL	"Growth" phase	An apiculture business, active for 2 years.
17	Artisan Candles Business	Start-up	The business produces artisan candles from natural soy wax, beeswax, and honeycomb.
18	Agricomar SRL	Existing business	Active business since 2018, animal breeding.
19	Toma Iulia Individual Farm	"Growth" phase	The farm owns 0.3 hectares of land and works in agriculture, developing orchards, berries (strawberries, raspberries), and medicinal plants. Established in 2024.
20	Rudcov Silvia Individual Company	Existing business	Established in 2004, this company offers milling services and owns a small olive grove.
21	APV Flori SRL	"Growth" phase	The business specialises in growing flowers.
22	Biolactis SRL	"Growth" phase	Established 2023-2025, in agriculture, animal breeding, and milk processing. It is a family business with 4 children.
23	AREA RESOURCE SRL	Existing business	Established 2022, growing grains, legumes and oilseeds.
24	Școlnic Fam SRL	"Growth" phase	Banquet Hall, running for 2.5 years.
25	Pilatmast SRL	"Growth" phase	Banquet Hall, running for 2 years.

Existing business – more than 4 years

Growth phase – 2–3 years

Start-up – 0–1 year

Annex 4: Aggregated recommendations by district

Validation of recommendations for ILO interventions (Ungheni)

Area of intervention	Specific recommendations & actions	Tools	Lead organisation	Partners
Business Development Services (BDS)	R1: Capacity Development for Service Providers: Systematically develop capacity for BDS providers in gender-responsive methodologies and service design, including psychosocial support and advanced grant writing. This should include training on gender-specific constraints in entrepreneurship.	Local platform for women's entrepreneurship development	[Unspecified]	District Council, AO VEST
	R2: Tailored and Accessible Training: Support the implementation of short-term, sector-specific business development courses (e.g., viticulture, coffee shops). Promote flexible scheduling and support childcare during training sessions where feasible. Develop simplified application guides and workshops for rural entrepreneurs to overcome the "project language" barrier.	A complex training programme (PCI4W)	ADRIEU, CCI	ASE, FEEA, ODA, ILO
		Customized training courses for different services	AO Faclia	CCI
		Professional training courses for different domains	ANOFM	STOFM, LPA, Associations
		Training courses for barista, sommelier, etc	AO Faclia	District council, LPA, NGOs, Trade Unions
		Platform for start-ups	CCI	NGO, LPA
	R3: Information Access and Dissemination: Support the establishment and strengthening of regional HUBs (including mobile HUBs) to serve as information and training centres and digital access points. Map and share information about funding access and successful business models.	Businesswomen Hub Ungheni	AO Pro-Femeia	LPA, CCI
		Online platform	AO Pro-Femeia	EVA
		Creation of information spaces in centres of excellence and libraries	Library	LPA, PP
		Regional Centre for business information	District council	LPA, NGOs, Trade Unions
	R4: *International (interregional) Exchange & Coaching/Mentoring*: Facilitate the exchange of business experience from different countries and expand systematic gender-responsive coaching/mentoring services, noting gaps in rural regions. Support a structured post-launch mentorship programme for new entrepreneurs, connecting them with established local businesswomen.	Exchange programme for sharing national and international experience	AO Faclia	CCI
		Exchange programme, success stories sharing, mentoring	NGO, LPA, CCI	FEZ, NGO, Mass media

Financial Services	R5: Targeted Financial Literacy Training: Develop and deliver financial literacy training embedded in HUB activities or regional centres, specifically addressing gender-specific barriers like confidence gaps, limited exposure to financial decision-making, and psychological barriers to debt.	Financial literacy of women from Ungheni	CCI, Entrepreneurial Chamber	LPA, FEZ Ungheni-Business, Economic division under the district council, LAG
		Financial training, Advocacy and Mentoring	LAG, AO Bastina	LPA, companies, diaspora
		Finance theory and practice for start-ups (Said and Done programme)	AO Viitorul Incepe Azi	LPA, NGO, banks
		Financial literacy	AO Pro-Femeia	LPA, trade unions, LAG, FEZ, AFAM
		Financial training (related to credits)	CCI, NGOs	LPA, Trade Unions
	R6: Grant Programme Design (*Revolving Credit Funds or Preferential Loan Models with Major Financial Institutions)* and Access: Advocate for the creation of targeted grant programmes based on sector and enterprise maturity. Support the establishment of specialized grant development departments within ministries/agencies. Help design and pilot "demonstrative mini grants with simplified reporting". Address high co-financing requirements (e.g., 40%) that deter rural women.	Access to funding, preferential credits for start-ups "Start-up for You" (with 20% cofinancing)	LAG	ODA, LPA
		Support fund for SMEs in Ungheni (mini grants with 10% co-financing)	ADRIEU	banks, AFAM
	R7: Partnerships for "Credit Plus" Models: Facilitate partnerships between financial institutions and BDS providers to pilot "Credit Plus" programmes that integrate financial products with non-financial support like training and mentoring.	Creation of a digital platform for credits "Finances in Ungheni"	ODA, Investment department within district council	banks
		Preferential credit for start-ups (10-15%) with access to funding training Platform for preferential credit 3-5%	Banks, Microcredit organisations banks	LPA, NGO, banks, trade unions LPA

Marketing Services	R8: *Digital Marketing Support*: Support increased grants for online promotion and e-commerce development. Provide practical training on digital marketing, social media, and online sales platforms, addressing digital literacy barriers.	Social networks: information about available services through online platforms	Municipality	ODA, social networks, trade unions
		Online platform “Made in Ungheni”	CCI	NGOs
	R 9: *Dedicated Sales Venues*: Facilitate the creation of permanent or rotating sales points, such as “eco-local” weekend markets. Support the development of handicraft stores, including those targeting tourists, especially in border areas like Cahul and Ungheni.	Attraction of local mass media (magazines, journals)	Municipality	mass media
		ECO agro-food market in Ungheni with artisanal products	Municipality, district council	Local clusters
	R10*: Online Platforms*: Support the creation of online platforms for female entrepreneurs for promotion, community building, and learning.	Information about goods and services through TV	Starnet	Local mass media, trade unions
		Social networks, e-mail, Viber, WhatsApp	Municipality	NGOs
		Informative banners, flyers, etc.	For-fox	NGOs
		Online platforms, social media groups	Municipality	NGOs
		Online and offline events	AO Pro-femeia, AO Faclia	NGOs
		Involving news portal in Ungheni	Association “Express”	entrepreneurs
		E-learning in Ungheni	LAG “Calea Iesilor”	LPA

Representation	R11: *Association Membership Promotion*: Encourage women entrepreneurs to join or create professional and business associations at both local and regional levels. Support the diversification of these associations across various sectors (e.g., horticulture, food, crafts).	Creation of agricultural and apiculture associations	ONG "Laolalta", JCI Ungheni	LPAs, NGOs, international organizations, ODA, ANOFM
		Creation of associations	CCI	District council (economic department), trade unions, entrepreneurs, NGOs, international organizations, donors
		Consolidation and strengthening of existing associations	AO Bastina, Pro-Femeia	Entrepreneurs, international organizations, experts, strong national associations
	R12: *Dialogue Platforms*: Establish platforms for structured dialogue between women entrepreneurs and public authorities to ensure their voices are heard and considered in policy-making, including at national and local council levels.	Dialogue platforms	Municipality, Centre for information in tourism	District council (economic department), trade unions, NGOs, CCI
		Creation of regional platforms for women entrepreneurship development	ADRIEU	Interreg Europe, LPAs, companies, NGOs, trade unions
	R13: *Leadership and Empowerment*: Implement empowerment and leadership programmes for women to increase their participation and influence in formal business representation structures and governance. Promote *Women's Culture in Business:* Support initiatives that specifically empower female entrepreneurs, create supportive networks, and challenge gender-based barriers.	Empowerment and leadership programmes	ODA	NGOs, international organisations
		Empowerment & leadership programmes	AO Pro-Femeia	LPAs, ODA, NGOs, development programmes

Social and Care Services	R14: *Integrated Care-Business Models:* Promote and pilot models like co-working spaces with integrated childcare facilities. Explore social enterprise models in care services to create employment for vulnerable women.	Care services models for children and elderly people	GAL "Calea Iesilor", AO Bastina	LPA, local support groups
		Alternative services for children	GAL "Calea Iesilor", AO Bastina	LPA, local support groups
		Day care services for elderly people (cooperative) + mobile services (transport)	GAL "Calea Iesilor", AO Bastina	LPA, ILO, Social Assistance Service
		Campaigns for final beneficiaries of care services	[Unspecified]	[Unspecified]
		Day/night care centres for elderly people, affordable and accessible at request	LPA	Development partners
	R15: Addressing Social Bias: Develop awareness campaigns to address social bias around women leading businesses, particularly in conservative settings.	Approaching social stigma	AO Bastina, LAG "Calea Iesilor", Library	LPA, ILO, Development partners
		Information and leadership development sessions	AO Bastina, LAG "Calea Iesilor", Library	LPA, ILO, Development partners
		Social theatre (awareness scenes)	AO Bastina, LAG "Calea Iesilor", Library	LPA, ILO, Development partners
		Creating a women entrepreneurs' network in Ungheni (clubs)	To be created	Development partners

Technology and Digital Inclusion	R16: *Digital Literacy Training*: Provide basic digital skills training, especially for women with no IT background, addressing confidence barriers and using simplified interfaces and extended orientation periods. Technological literacy is essential for women entrepreneurs to participate in digital markets.	Training for women entrepreneurs in digitalization (use of software and hardware)	CCI, specialised IT company	LPA
		Training programme for digital competencies	CCI	Inno HUB (new ICT Centre), AO Faclia, Orange, Starnet
		Courses for women's entrepreneurial capacity building	Libraries	ILO, donors
	R17: *Access to IT Tools and Connectivity*: Support grants or initiatives for acquiring essential digital devices and setting up digital operations. Utilize HUBs as digital access points where women (especially from rural area) can access internet tools and technical help.	Programme for digital equipment procurement	LAG "Calea Iesilor"	LPA, libraries, companies
	R18: *Support for Digitalization of Informal (Self-employment) Businesses*: Develop structured support programmes for digitising informal businesses, which are common among women entrepreneurs, used for SMM promotion.	Creation of Made in Ungheni online platform	Social Entrepreneur	District council (economy department), ODA, LPA, ILO, CCI
		Programme to inform informal businesses on digitalisation and formalization	AO Bastina	FISC, ANSA, LPA
	R19: *Specialized Digital BDS*: Promote and support the development of specialized digital business development services for women, particularly those related to e-commerce, advanced digital marketing, and process automation, ensuring they are gender-responsive.	Development of specialized digital services within the Businesswomen Hub (to be created)	AO Pro-Femeia	LPA, CCI, IT Centre (new)
		Development of specialized digital services	District council (economy department)	CCI, LPA, NGOs, trade unions
		Evaluation services for business process digitalisation	AO Business Inno-Hub	CCI, Business House Ungheni, UNCALNIS
		Study visits for best practices in digitalisation	AO Business Inno-Hub	CCI, Business House Ungheni, UNCALNIS

Validation of recommendations for ILO interventions (Cahul)

Area of intervention	Specific recommendations & actions	Tools	Lead organisation	Partners
Business Development Services (BDS)	R1: Capacity Development for Service Providers: Systematically develop capacity for BDS providers in gender-responsive methodologies and service design, including psychosocial support and advanced grant writing. This should include training on gender-specific constraints in entrepreneurship.	Further development of the existing online platform www.aioportunitate.md focusing on women	ECOU, INOTEC	CCC, Cahul State University
	R2: Tailored and Accessible Training: Support the implementation of short-term, sector-specific business development courses (e.g., viticulture, coffee shops). Promote flexible scheduling and support childcare during training sessions where feasible. Develop simplified application guides and workshops for rural entrepreneurs to overcome the "project language" barrier.	Short-term business development courses in animal health, animal husbandry, feed, quality of animal products, HORECA, business development, etc.	State University of Cahul (USC)	CCC, ANOFM, LAGs, industrial clusters, ECOU, CCI Cahul
	R3: Information Access and Dissemination: Support the establishment and strengthening of regional HUBs (including mobile HUBs) to serve as information and training centres, and as digital access points. Map and share information about funding access and successful business models.	Strengthening and supporting the regional innovation centre for rural business development, including for women refugees.	Community Center Cahul	AFAM
		Regional Training Centre for formal and informal education in agriculture	Zootechnics Cluster	APL, USC, CCJ, ASEM, other
		Development of information centre based on NGO AFA FEMIDA and support for sustainable development	NGO AFA FEMIDA	ANOFM Cahul, local and regional LPAs, business incubator
	R4: *International (Interregional) Exchange & Coaching/Mentoring*: Facilitate exchange of business experience from different countries and expand systematic gender-responsive coaching/ mentoring services, noting gaps in rural regions. Support a structured post-launch mentorship programme for new entrepreneurs, connecting them with established local businesswomen.	Promotion of best international practices for business operation (exchange programme)	USC	Inotek
		Development of entrepreneurial culture among female students and existing women's businesses	USC, women associations	Centre for ongoing learning and career growth
		Start-up step by step (based on international experience)	Zootechnics Cluster	CCJ, LAG
		International forum for women's business and experience exchange programme	AO Contact Center Cahul (CCC)	CBC, LPA
		Cross-border project on improving legislation for promotion of tourism clusters	Tourism Cluster "Lunca Prutului de Jos"	Tourism Cluster VIA Cahul

Financial Services	R5: Targeted Financial Literacy Training: Develop and deliver financial literacy training embedded in HUB activities or regional centres, specifically addressing gender-specific barriers like confidence gaps, limited exposure to financial decision-making, and psychological barriers to debt.	Financial literacy for women	ILO, Banks	
		Capacity Building Training in finance on a regional scale (regional hub)		Branches of Banks
	R6: Grant Programme Design (*Revolving Credit Funds or preferential loan models with Major Financial Institutions)* and Access: Advocate for the creation of targeted grant programmes based on sector and enterprise maturity. Support the establishment of specialized grant development departments within ministries/agencies. Help design and pilot "demonstrative mini grants with simplified reporting". Address high co-financing requirements (e.g., 40%) that deter rural women.	Creation of communication channels among partners	ODA, donors, banks, beneficiaries	ODA, LPA
		Moving from grants which create dependency to preferential credits	GOV, ODA, micro-credit organisations, others	ODA, LPA
		Promotion of private funding platforms	fagura.md	ODA, LPA, bank branches
	R7: Business Planning Support: Provide comprehensive support for business plan development, including financial projections and market analysis, to enhance financing readiness. Emphasize adaptive business planning and contingency strategies.	Training for women in business plan development, business planning	ODA, CCJ, AIPA	LPA, bank branches
	R8: Partnerships for "Credit Plus" Models: Facilitate partnerships between financial institutions and BDS providers to pilot "Credit Plus" programmes that integrate financial products with non-financial support like training and mentoring.	Incorporation of development and capacity building costs in cost of credit	ODA, AIPA	bank branches

Marketing Services	R9: *Digital Marketing Support*: Support increased grants for online promotion and e-commerce development. Provide practical training on digital marketing, social media, and online sales platforms, addressing digital literacy barriers.	EcoCahul.md (platform for selling handmade goods and other products and services)		LPA, clusters and associations
		AI programme for business (promotion, sales, information, targeting)	ECOU	CCC, LPA Cahul, ILO, EEF, EU Delegation to Moldova
		Online platform for women entrepreneurs 'Inspire new'	AO AFA FEMIDA	Inotek, LPA, youth centre
		Digital literacy	Inotek	USC, specialised companies
	R10: Collective Marketing Initiatives: Support the creation of and membership in associations to facilitate joint marketing initiatives, knowledge sharing, and collective voice for women entrepreneurs.	MARKET online and offline	Inotek, CCI	LPAs
	R11: *Dedicated Sales Venues*: Facilitate the creation of permanent or rotating sales points, such as "eco-local" weekend markets. Support the development of handicraft stores, including those targeting tourists, especially in border areas like Cahul and Ungheni.	Eco Fair Cahul (weekly)	CCI Cahul	LPAs
		Online fairs for local producers	CCI Cahul	LPA, clusters and associations
	R12*: Online Platforms*: Support the creation of online platforms for female entrepreneurs for promotion, community building, and learning.	Digital literacy for women from the south region: Cahul, Leova, Vulcanesti	AFAM, ODA	Consortium (USM, UTM, USC)
		Digital buy/sell platform	Inotek	CCC, Femida, Active Business Women
		Creation of online platform Women in business	CCJ	IAC, CCJ, clusters and associations
		Training in marketing 'Be online'	AO AFA FEMIDA	Inotek, LPA, CCC, CBC

Representation	R13: *Promoting Association Membership*: Encourage women entrepreneurs to join or create professional and business associations at both local and regional levels. Support the diversification of these associations across various sectors (e.g., horticulture, food, crafts).	Creation or development of associations	Employers' associations	USC, IACH, NGOs, Inotek, ODA, ILO, CCI Cahul, LPAs
		Creation of one association "Apiculture Chamber" and consolidation of FEMIDA Association	AO Femida, CBC	women entrepreneurs, Regional Council, Local Councils, AFAM, ADR
		Creation of associations intended for women entrepreneurs	AFA FEMIDA, CCI Cahul	AIPA LPAs, employer's associations
		Building Cahul CCI's capacity to attract women's businesses (creation of a special business agenda for women)	AO Active Women	IACH, ODA, USC, Inotek, professional schools, ANOFM
		Creation/development of associations for women in Cahul (considering different sectors)	Cahul CCI, business associations CCC	Sector associations, Femida, Active Women NGOs, Inotek (developing a dedicated programme)
	R14: *Dialogue Platforms*: Establish platforms for structured dialogue between women entrepreneurs and public authorities to ensure their voices are heard and considered in policy-making, including at national and local council levels.	Creation of dialogue platforms	AO Femida, trade union	USC, IACH, NGOs, LPAs,
		Creation of the dialogue platform "Business Women Club"	Employers' associations, CBC	ODA, Banks, WB, UNDP, EU programmes,
		Creation of an online dialogue platform for Women in Business	Inotek AFA FEMIDA, AFAM CCJ, AFA	ILO, FAO, Inotek LPAs, LAGs, donors,
		Creation of a dialogue platform	Municipality, regional Council,	ANOFM, NGOs, trade Unions, AFA, LPAs, trade unions and employer's associations,
			Inotek	LPA, university LPAs, CCI, sector associations, women's associations
	R15: *Leadership and Empowerment*: Implement empowerment and leadership programmes for women to increase their participation and influence in formal business representation structures and governance. Promote *Women's Culture in Business:* Support initiatives that specifically empower female entrepreneurs, celebrate their achievements, create supportive networks, and challenge gender-based barriers within the business environment.	Creation of the dialogue platform "Business Women Club"	Inotek, AFA FEMIDA	EU programmes, ILO, FAO, LPAs, LAGs
		Online platform for women entrepreneurs' dialogue	Municipality, regional council	NGOs, trade unions AFA, LPAs, trade unions and employer's associations
		Creation of a dialogue platform	AO Femida, trade union and employers' associations, CBC Cahul	USC, IACH, NGOs, LPAs, ODA, banks, WB, UNDP

Social and Care Services	R16: *Integrated Care-Business Models:* Promote and pilot models like co-working spaces with integrated childcare facilities. Explore social enterprise models in care services to create employment for vulnerable women.	Piloting a cooperative to provide care services for children and elderly people	Interested local organisations	LPA, diaspora, education institutions,
		Foster family childcare services	(not specified)	ILO, development partners
		Information activities	Entrepreneurs CCC, AO AZI	economic
		Ad-hoc childcare spaces (per hour/day)	AO AFA FEMIDA Municipality of Cahul	operators, NGOs, kindergartens local NGOs, university, self-employed
		Association of babysitters and social assistance	AO AFA FEMIDA	ILO, LPAs, partnerships Information
		Workplace children's spaces		Alliance, associations
		Adult courses on providing care to children and elderly people		USC, colleges, kindergartens, LPAs, AO Motivatie, AO Sos Autism
	R17: *Involvement and Coaching (*Vocational Training Programmes)*:* Encourage the involvement of other family members and the redistribution of care responsibilities. Offer psychological coaching to navigate and resolve gender-role conflicts within the family, fostering equitable division of labour.	Psychological support programme	Psychological assistance offices	University, college
		Identification of employer policies for supporting women entrepreneurs	Association of parents, trade unions	MMPS

Technology and Digital Inclusion	R18: *Digital Literacy Training*: Provide basic digital skills training, especially for women with no IT background addressing confidence barriers and using simplified interfaces and extended orientation periods. Technological literacy is essential for women entrepreneurs to participate in digital markets.	Training programme	Inotek (attracting practitioners)	CBC, USCH, IACH
		Training for women 35+ to build confidence and capacity to use digital tools	AO Creative Women	ILO, Millenium, donors
	R19: *Access to IT Tools and Connectivity*: Support grants or initiatives for acquiring essential digital devices and setting up digital operations. Utilize HUBs as digital access points where women (especially from rural area) can access Internet tools and technical help.	Training on IT tools and connectivity Grants for gadget procurement	Inotek ANOFM	ILO, donors LPA, businesses, donors, telecommunication operators
		Training programme for digitalization	Inotek	CCC, CCI
	R20: *Mobile-First Design:* Ensure that digital business development services and platforms are designed using mobile-first principles, recognizing that a majority of rural women access the internet primarily via smartphones.	Equipment procurement programme for women from rural areas and training on equipment use	Telecommunication operators	ATIC, GOV
	R21: *Specialized Digital BDS*: Promote and support the development of specialized digital business development services for women, particularly those related to e-commerce, advanced digital marketing, and process automation, ensuring they are gender-responsive.	Digital HUB – capacity building in digitalization for women entrepreneurs (courses, clubs, business plans)	CCI Cahul, ANOFM	CCC, Inotek, ECOU, AO Active Women, LPAs
		Training course on how to integrate and use CRM systems	Community Centre Cahul	ILO, donors, funding programmes
		Training course on how to create selling media content	Community Centre Cahul	ILO, Inotek, ECOU
		Technical support to use IT tools in different fields of activity	Specialised companies	Inotek
		Programme for creation of online promotion plans for women entrepreneurs and funding to start implementation	Inotek	ILO, donors
		Digital HUB – capacity building in digitalisation for women entrepreneurs (courses, clubs, business plans)	CCI Cahul, ANOFM	CCC, Inotek, ECOU, AO Active Women, LPAs

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