Main findings from NRC Moldova's 2026 Self-Reliance Survey of Project Participants from 2024-25



NRC NORWEGIAN REFUGEE COUNCIL

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Cover photo: Natalia (right) fled the war in Ukraine in 2023 with her two children. Originally from southern Moldova, she returned to her hometown where she now lives with her elderly mother. With cash assistance and housing repairs from NRC, her family has been able to better insulate their home. Photo: Anna Celac/NRC

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1. Introduction

1.1 An enabling context, but persistent challenges remain for the most vulnerable

More than four years after the escalation of the war in Ukraine, Moldova continues to host a substantial displaced population as the response shifts from emergency assistance towards longer-term inclusion in national and local systems. By July 2026, UNHCR reported 145,803 refugees from Ukraine present in Moldova, including 55,478 people granted Temporary Protection. In relation to Moldova's population and institutional capacity, this remains a significant and sustained responsibility for public institutions, local communities, and humanitarian and development actors[1].

Temporary Protection has created an enabling legal basis for stay and access to employment, education, primary healthcare and other rights. This framework, together with generally positive relations between displaced people and host communities, has allowed many households to establish important foundations for living more independently. Moldova's response is therefore no longer defined only by immediate protection and relief. It also concerns how displaced households can participate in social and economic life, access national systems and make informed decisions about their future[2].

However, legal access does not automatically translate into sustainable household stability. Many displaced and vulnerable host-community households continue to face constraints related to income adequacy, affordable housing and energy costs, childcare and caregiving, language, recognition and use of qualifications, suitable employment, healthcare expenditure and access to financial services. These barriers frequently overlap. A household may have valid status and access to services but still be unable to build savings, absorb an unexpected health or housing cost, or maintain an adequate income over time.

The transition towards inclusion and longer-term solutions is also taking place while humanitarian financing is contracting and national systems remain under pressure.

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[1] UNHCR. *Republic of Moldova Country Overview and 2024-2026 Strategy*

[2] NRC Moldova. Pathways towards Self-Reliance for People Displaced from Ukraine in the Republic of Moldova (2025)

This creates a dual challenge: support must increasingly connect households to sustainable employment, public services and local systems, while continued protection and basic-needs assistance remain necessary for people whose health, disability, age, caregiving responsibilities or limited household labour capacity restrict conventional employment pathways.

Moldova's legal and social environment provides a comparatively strong foundation for inclusion, but household self-reliance ultimately depends on whether that foundation can be converted into adequate income, manageable expenditure and resilience to shocks. Self-reliance also keeps future options open: stronger self-reliance can support informed choices about remaining in Moldova, returning to Ukraine when conditions allow, or pursuing another lawful pathway.

1.2 NRC initiative to define self-reliance in Moldova

As the response to displacement from Ukraine shifted beyond immediate emergency assistance, NRC Moldova identified the need for a context-specific understanding of self-reliance and a common framework for measuring it across programmes[3]. In 2025, NRC initiated a dedicated consultancy[4] to examine how displaced people understand self-reliance, the barriers they face and how NRC's Core Competencies can contribute to addressing those barriers. The analysis was informed by a review of internal and external evidence, focus group discussions with displaced people and vulnerable host-community members, key informant interviews, and consultations with NRC staff, partners, coordination mechanisms, international organisations, local actors, donors, and government officials.

Building on this foundation, NRC Moldova developed a practical assessment framework and a self-reliance proxy index covering legal status, basic needs, housing, livelihoods, financial inclusion, access to services, debt, savings and social cohesion. The framework complements NRC Core Competency outcome monitoring by providing a cross-sector, household-level view of longer-term stability. The 2026 Self-Reliance survey is a pilot and the first large-scale application of this framework among NRC Moldova project participants. It provides an initial structured basis for identifying areas of stability, persistent barriers and different household pathways towards greater self-reliance.

This initiative is anchored into NRC global policies and frameworks. Thus, at the core of the initiative are the four dimensions (physical, material, legal and social) that were adapted from the eight durable-solutions criteria operationalised through the

[3] Throughout the report, the terms "NRC programmes" and "Core Competencies" are used interchangeably

[4] Vicente Palacios and Diana Tonea were the consultants contracted in 2025 for the initial work

ReDSS Durable Solutions Framework[5]. In the ReDSS framework, the eight criteria are grouped under three overarching areas: physical safety, material safety and legal safety. For the Moldova assessment, these criteria were consolidated and contextualised into four dimensions, with psychosocial safety included as a distinct dimension to capture social connectedness, belonging, participation and perceived acceptance.

1.3 Purpose and objectives of the survey

Against this background, NRC Moldova conducted the 2026 Self-Reliance survey to generate a snapshot of how project participants are managing across interconnected dimensions of self-reliance. The survey combines a 17-component self-reliance proxy index with household, demographic, employment, mobility, service-access, and NRC administrative data to identify areas of stability, resilience and continuing constraint. Medium self-reliance can identify households that have made partial progress but remain vulnerable to backsliding. Higher self-reliance may indicate broad stability while still concealing specific gaps in savings, income adequacy, legal planning or resilience to shocks.

The survey is intended to generate evidence for programme learning, transition planning and engagement with donors, public institutions, humanitarian and development actors, and other relevant stakeholders. The survey has three practical objectives:

- Measure the current distribution of self-reliance across legal, material, economic and social dimensions among the eligible NRC multi-service project participant sample.
- Identify household characteristics and contextual factors associated with higher or lower self-reliance, including health and disability, household labour capacity, age, caregiving, location, employment and financial resilience.
- Establish a repeatable monitoring basis that can support programme learning and adaptation, referrals, and future longitudinal analysis of household self-reliance.

Participation in the survey, including identification of a household as having Low or Medium Self-Reliance, does not itself establish eligibility or an entitlement to additional NRC assistance. Any subsequent support remains subject to programme scope, eligibility criteria, available resources and the capacity of NRC or other service providers. The findings should therefore be interpreted primarily as evidence of broader needs, gaps and priorities requiring consideration by donors and relevant

[5] https://www.regionaldss.org/wp-content/uploads/2017/11/ReDSS-Framework-One-Page-Narrative.pdf

stakeholders, rather than as a commitment to provide individual follow-up assistance.

1.3.1 The four dimensions of self-reliance

The analytical framework uses four interconnected dimensions: physical safety, material inclusion, legal inclusion and social inclusion. The proxy index places particular emphasis on material and legal indicators, while physical safety is represented indirectly through legal protection, freedom of movement, secure housing, access to services and the ability to pursue livelihoods safely.

Table 1. The four dimensions of self-reliance

Dimension	How it is reflected in this assessment
Physical safety	Represented indirectly through legal protection, freedom of movement, secure housing, access to services and the ability to pursue livelihoods safely.
Material inclusion	Ability to meet basic needs, maintain adequate housing and food security, generate income, access financial services and build financial resilience.
Legal inclusion	Legal stay, documentation, knowledge of rights and remedies, freedom of movement and confidence in current and future legal options.
Social inclusion	Informal support, perceptions of host-community acceptance and the extent to which respondents feel part of the community.

The four dimensions underline that no single indicator can adequately represent self-reliance. The proxy index should therefore be read alongside the household profile and individual domain results, particularly where a relatively strong composite score may conceal health, income, legal-planning or financial-resilience gaps.

2. Methodology and limitations

2.1 Sampling and fieldwork

The sampling frame was constructed from a dataset of 1,562 individuals who had received at least two services from NRC or its implementing partners during 2024 and/or 2025. A simple random sampling procedure was used: each eligible record was assigned a random value, the frame was sorted, and 250 individuals were selected as the primary sample. A further 250 individuals were retained as a buffer to replace respondents who could not be contacted, were unavailable, declined or were otherwise ineligible.

Data collection generated 417 contact records. A total of 260 respondents were reached, 257 consented to participate and 254 records met the validity rule for the self-reliance proxy index. Data collection for the valid interviews took place from August 3rd to 14th. NRC enumerators were engaged to collect data through Computer Assisted Telephone Interviews (CATI) while NRC staff interviewed an additional set of project participants through direct face to face interviews to facilitate qualitative data gathering.

Following the selection process, the composition of the sampled population was reviewed against the original census dataset. The primary sample was found to closely correspond to the overall population profile in terms of gender distribution and displacement status, suggesting that the random selection process produced a sample broadly representative of the eligible participant population.

Although respondents were selected through individual participant records, the survey uses the household as its primary unit of analysis. Respondents provided information on the circumstances of their household as a whole under each dimension analysed. The resulting Self-Reliance score therefore reflects the combined situation of the respondent's household rather than only the individual interviewed.

Similarly, while the sampling process was designed to represent the eligible NRC multi-service participant frame, it should not be interpreted as representative of all displaced people in Moldova, all vulnerable host-community households or all NRC project participants.

2.2 Use of Artificial Intelligence (AI) for analysis

The analysis used valid household-level records and was primarily descriptive. It examined the distribution of the composite index, mean scores, category shares and component scores for the full sample and selected subgroups. AI-assisted analysis was used to support data processing and identification of patterns. All findings and figures were subsequently verified against the cleaned survey data and reviewed by NRC staff, who retained ownership for the final analysis and interpretation.

2.3 Self-reliance proxy index

The proxy index is calculated from 17 scored components spanning legal status, basic needs, income sources, food security, housing, livelihoods, financial services, education, healthcare, humanitarian assistance, informal support, debt, savings and community inclusion. Most components carry a weight of 0.05; ability to meet basic needs, main income source and income-generating activity carry a weight of 0.10. For non-applicable, refused or otherwise unscored responses, the component weight is set to zero and the final score is normalized over the valid answered weights.

A score was considered valid when at least 60% of the 17 index questions were answered, equivalent to at least 11 components. Scores are categorized as Very Low (below 0.29), Low (0.30 to below 0.49), Medium (0.50 to below 0.69), High (0.70 to below 0.84) and Very High (0.85 or above).

Table 2. The self-reliance proxy index and scores

Score	Interpretation
0.85 - 1.00	Very High Self-Reliance
0.70 - 0.84	High Self-Reliance
0.50 - 0.69	Medium Self-Reliance
0.30 - 0.49	Low Self-Reliance
0.00 - 0.29	Very Low Self-Reliance

2.4 Limitations

The following limitations have been identified during the design, data collection and analysis, which impact interpretations presented in this report:

- **Sample of NRC project participants**: The data is drawn from a sample of NRC participants receiving multiple service support. Thus, it cannot be considered valid for the general population of refugees or vulnerable host community. The same principle applies to Left Bank/Right bank of the Nistru River subgroups.

- **Programme targeting**: People with greater vulnerability may have received more services, but service count is not a direct correlation with vulnerability.
- **Applicability varies by question**: employment, business profitability, education, temporary protection, host-community perception and several service questions apply only to subsets of respondents.
- **Small subgroups**: the Very High group contains 18 respondents, including only nine displaced and nine host-community respondents. The Low group contains 24 respondents, and all are displaced. Detailed subgroup percentages can therefore change substantially with a small number of cases.
- **Self-reporting**: the survey measures respondents' reported circumstances and perceptions. It is not a technical housing assessment, clinical health assessment or independent verification of income.
- The assessment provides a snapshot of the current state of things, not a before-and-after measure. Thus, associations between characteristics and self-reliance cannot demonstrate causality or attribution of service to NRC or other forms of support.

2.5 NRC assistance and outcome monitoring

NRC Moldova applies a structured Monitoring, Evidence, Accountability and Learning (MEAL) framework across the full project cycle, from programme design and Theory of Change development to implementation, reporting, learning and evaluation. Output monitoring establishes whether planned activities and services were delivered, to whom and at what scale. This is followed by outcome monitoring, including post-distribution monitoring, post-implementation monitoring, baseline and endline measurement, and other sector-specific exercises that examine whether participants experienced the intended changes after receiving support. Findings are reviewed alongside programme data, participant feedback and contextual evidence to assess progress against project objectives and inform programme adaptation. NRC's results frameworks and Theories of Change provide the analytical link between delivered assistance, expected outcomes and longer-term programme objectives.

This report, however, is distinct from NRC's regular output and outcome monitoring: it does not assess the results of a particular service or seek to attribute self-reliance outcomes directly to NRC support. Instead, it examines self-reliance at a higher, cross-sector level, considering how legal, material, economic and social conditions interact to shape household stability and longer-term pathways towards greater independence. Outcome monitoring from individual interventions is therefore not combined here into a causal assessment of NRC contribution. The findings should instead be read as a profile of current household conditions and the barriers associated with different levels of self-reliance.

2.6 Ethical considerations and data protection

Participation was voluntary and based on informed consent. Respondents were informed that they could decline any question or end the interview, and that

participation would not affect present or future assistance. Survey information was used for programme monitoring and learning, analysed at aggregate level and reported without direct attribution. Access to the raw database remained limited to authorised personnel, and any sharing or publication should follow NRC data-protection requirements, apply data minimisation and avoid presenting combinations of characteristics that could identify individuals or very small groups. Individual participants presented in this report, including below and in section 4, were contacted by telephone to confirm whether they consent to having these short summaries shared as part of this report.



Elena, a displaced entrepreneur from Kyiv, prepares to welcome clients at her salon. Photo: NRC/Anna Celac

"I wake up and know where I'm going"

Elena, a hairstylist, was displaced from Kyiv with her four children. After completing NRC-supported vocational training and entrepreneurship courses through NRC's partner - Association of Women Entrepreneurs of Moldova (AFAM) - she opened a registered beauty salon on the outskirts of Chișinău with a grant and legal assistance provided by NRC. She has trained around eight staff, four of whom now work independently. High rent and energy bills remain a challenge, but she reinvests her profits and saves a little each month. "AFAM and NRC guided me through every step of the way and led me to where I'm at now," she says.

3. Main findings from the survey

3.1 The Moldova context supports strong legal inclusion and social cohesion

Several dimensions are stable across the entire sampled population, which can be attributed to the Moldova specific context. For example, legal inclusion is one of the strongest parts of the index. In the full sample, 253 of 254 valid respondents reported valid legal stay. Ninety-one per cent felt informed about their rights and obligations and 87% felt able to obtain documents needed from Ukraine or Moldova. Among displaced respondents, the central legal concern is less about immediate legality of stay and more about predictability beyond the Temporary Protection framework.

Among displaced respondents, 83% worried that legal or policy changes could affect their ability to live and support themselves in Moldova, even though 83% also felt their current status was secure in the near future. Fifty-eight per cent planned to remain or expected to obtain longer-term status, while 63% had identified a possible legal pathway after Temporary Protection. The current extension of Temporary Protection to 1 March 2027 provides near-term continuity but does not remove the need for longer-term planning.

Social cohesion is another relative strength. Among displaced respondents giving a substantive answer, 96% described Moldovan host communities as at least moderately welcoming and trustworthy. Across the sample, 85% felt somewhat or fully included in their local community. Full belonging, however, was substantially more common among host-community respondents, showing a distinction between general acceptance and deeper local attachment.

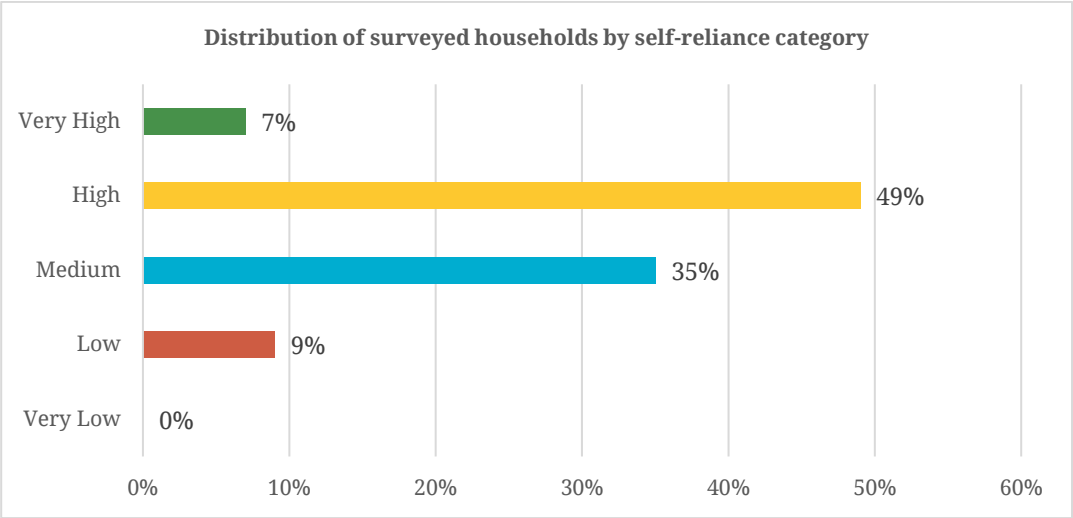
Housing also remained comparatively stable across the self-reliance categories. Positive housing adequacy was reported by 78% among displaced respondents and 81% among host-community respondents. However, there are still some specific gaps pertaining particularly to displaced households. Out of the total respondents, 41% reported not having a tenancy or ownership document, compared to just 3% for vulnerable host community members. Rent-payment difficulties were also more common among displaced households, affecting 18% of applicable displaced households compared with 6% of applicable host-community households.

These findings reflect important features of the Moldova context, where Temporary Protection provides broad access to rights and services, national and local systems remain accessible to many displaced households, and relations with host communities are generally positive. However, these stable foundations do not automatically translate into sustainable self-reliance where household-level economic and financial resilience remains the principal constraint on further progress.

3.2 More than half of assessed households reached High or Very High Self-Reliance, but differences persist

The average self-reliance proxy index score among the 254 assessed households was 0.69, placing the surveyed population at the upper boundary of Medium Self-Reliance. Almost half of households, 49%, were classified as High Self-Reliance, while 35% were Medium, 9% Low and 7% Very High. Overall, 56% of assessed households were in the High or Very High categories, while 44% remained in the Low or Medium categories. No household was classified as Very Low Self-Reliance.

Figure 1. Distribution of surveyed households by self-reliance category

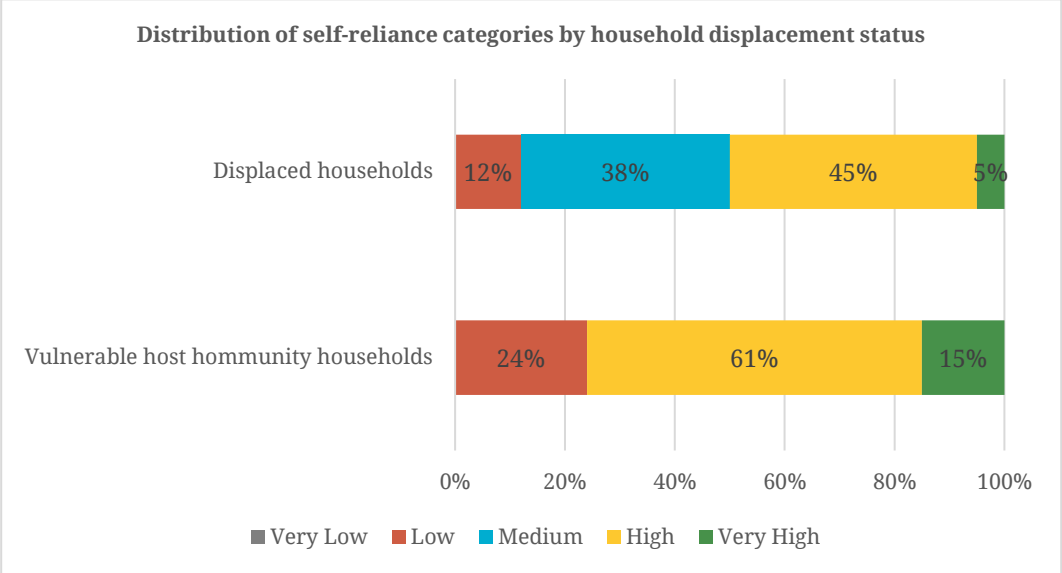


The absence of households in the Very Low category should not be interpreted as evidence that severe vulnerability does not exist in Moldova, as this assessment does not represent the wider caseload. The lowest valid score recorded by the assessment was 0.35, slightly above the Very Low threshold of 0.30. Even households experiencing serious economic, health or material difficulties generally scored positively on some legal, housing, service-access or social-support components, which can be attributed to the specific context of the country.

Self-reliance outcomes differed by displacement status. Displaced households recorded an average score of 0.67, compared with 0.76 among vulnerable host-community households. Among displaced respondents, 12% were classified as Low,

38% as Medium, 45% as High and 5% as Very High. By comparison, no assessed host-community household was classified as Low, while 24% were Medium, 61% High and 15% Very High. Taken together, half of displaced households were in the High or Very High categories, compared with 76% of vulnerable host-community households. All households in the Low category were displaced.

Figure 2. Distribution of self-reliance categories by household displacement status



The difference in average self-reliance scores between displaced and host-community respondents is not driven equally by all 17 components. The largest gap is in access to financial services: the average component score is 0.61 among displaced respondents and 0.91 among host-community respondents. Main income source shows another large difference (0.77 compared with 0.98), as do income-generating activities among applicable respondents (0.57 compared with 0.74) and community belonging (0.80 compared with 0.96).

Other components are much closer. Housing adequacy scores 0.71 among displaced respondents and 0.75 among host-community respondents; basic-needs stability 0.57 and 0.60; healthcare access 0.72 and 0.78; and debt resilience 0.72 and 0.73. Legal status is effectively identical.

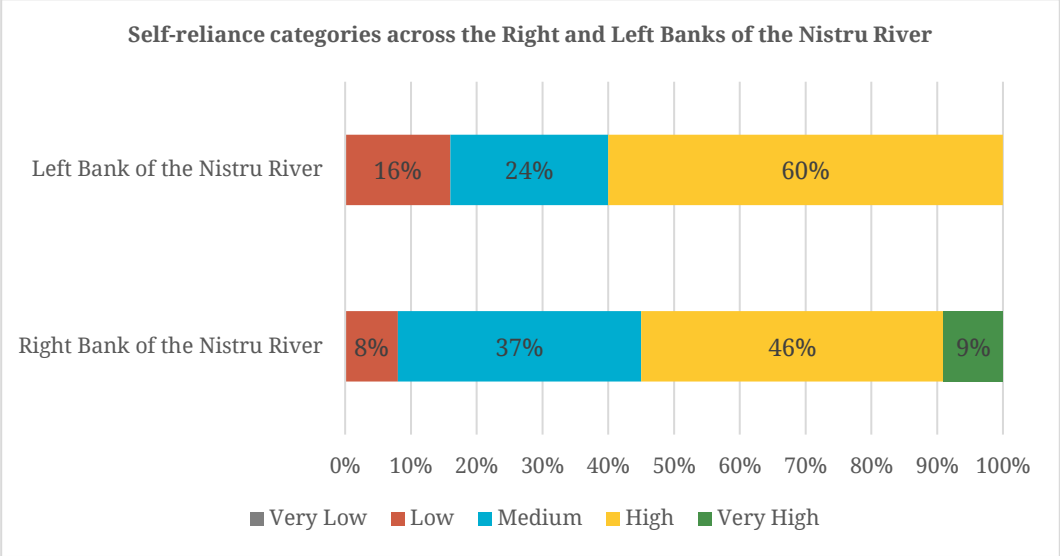
This reinforces a key interpretation of the survey: displaced participants are not uniformly behind across services and protection. The overall distribution is comparatively positive, but the average and category shares conceal concentrated vulnerabilities. The displaced-host gap is driven mainly by economic participation, financial inclusion and depth of belonging, rather than by uniform disadvantage across legal status, housing or essential services.

3.3 Similar self-reliance scores on both Banks of the Nistru River, but those on the Left Bank do report specific challenges, including health

When comparing the two datasets, it is important to mention that the sample size for the Left Bank, even if proportionally matching the overall population profile, is relatively small at 45 households. Thus, any interpretation beyond the general comparison into the smaller sub-groups should be treated with caution. Additionally, these characteristics represent the surveyed population and may not match the profile of the overall displaced and vulnerable host communities on the Left Bank.

Within this framework, 18% of surveyed participants were households on the Left Bank, while 82% were those residing on the Right Bank of the Nistru River. The general average self-reliance proxy index score was virtually identical, at 0.69 on the Right Bank and 0.69 on the Left Bank, indicating no overall geographic gap in self-reliance within the surveyed NRC participant population. However, the category distributions differed. Left Bank households were more concentrated in High Self-Reliance, at 60% compared with 46% on the Right Bank, but also had a higher Low Self-Reliance share, at 16%, compared with 8%. All Very High Self-Reliance households were located on the Right Bank, representing 9% of that group.

Figure 3. Self-Reliance categories across the Right and Left Banks of the Nistru River



`The two groups were similar in several important respects. Their age profiles were broadly comparable, approximately half of respondents on each bank were aged 50 or above, and 56% of households in both groups included children. Caregiving responsibilities were also reported at similar levels, while the indicators for basic-needs stability, housing adequacy, income-generating activities, financial-service access and ability to save showed only small differences. Financial resilience was weak on both banks, particularly households' capacity to save.

The most distinctive areas of weakness concerned health vulnerability. A serious chronic condition or disability was reported by 69% of Left Bank households, compared with 53% on the Right Bank, while Washington Group Questionnaire (WGQ) functional difficulty affected 42% and 30% respectively. This was accompanied by a lower healthcare-stability component score on the Left Bank, at 0.67 compared with 0.75 on the Right Bank. Debt resilience and food-security stability were also weaker among Left Bank households. Thus, despite having a similar overall self-reliance score, the Left Bank group contained a greater concentration of households facing health-related constraints and financial pressure.

On the other hand, community belonging was the clearest area of relative strength on the Left Bank. The community-belonging component averaged 0.92 on the Left Bank, compared with 0.82 on the Right Bank, and 76% of Left Bank respondents felt fully part of their community, compared with 53% on the Right Bank. This difference should be interpreted alongside the composition of the samples: host-community households represented 38% of the Left Bank group but only 20% of the Right Bank group. Therefore, some of the observed difference may reflect displacement status rather than bank of residence alone.

Thus, the near-identical average scores should not be interpreted as equivalent household conditions. The Left Bank profile combines stronger community belonging with greater health vulnerability and financial pressure, illustrating how different combinations of strengths and constraints can produce the same composite result.

3.4 Household factors associated with self-reliance

3.4.1 Health, disability and caregiving among the main factors limiting household progress towards self-reliance

Disability and chronic health conditions were among the most consistent vulnerability factors associated with lower self-reliance. Households reporting a serious chronic condition or disability had an average Self-Reliance score of 0.64, compared with 0.75 among households without such a condition. The relationship was evident in both population groups: affected displaced households averaged 0.63, compared with 0.73 among displaced households without a reported condition, while the corresponding scores among vulnerable host-community households were 0.72 and 0.80. The Washington Group Questions showed a similar pattern, with households reporting at least one functional difficulty averaging 0.62, compared with 0.72 among households without a reported functional difficulty.

Health vulnerability was closely connected to age and employment. Among displaced respondents, households reporting a serious chronic condition or disability had an average respondent age of approximately 54 years, a current employment rate of 29% and an average Self-Reliance score of 0.63. Displaced households without such a condition averaged approximately 44 years, had an employment rate of 61% and

recorded an average score of 0.73. A similar, although less pronounced, pattern was observed among vulnerable host-community households: affected households averaged 56 years of age, a 35% employment rate and a Self-Reliance score of 0.72, compared with 50 years, 61% employment and a score of 0.80 among households without a reported condition.

The relationship extended beyond healthcare access. Households affected by chronic illness, disability or functional difficulty also recorded weaker results in financial-service access, savings, basic-needs stability, food security and income-generating activities. Because the chronic condition, disability and Washington Group measures are not direct components of the Proxy Index, their association with the final score reflects their wider influence across several areas of household functioning rather than a direct scoring effect.

Caregiving showed a similar, though more moderate, association: 48% of valid respondents reported caregiving responsibilities, and their average Self-Reliance score was 0.67 compared with 0.71 among respondents without reported caregiving responsibilities. Among displaced households, the corresponding averages were 0.65 and 0.69. Caregiving should not be interpreted as automatically preventing employment, because working patterns and household arrangements vary; rather, it can reduce the time, flexibility and effective working-age capacity available to a household, particularly when care is intensive or linked to disability or chronic illness.

Taken together, these findings indicate that health and disability are cross-cutting constraints that reduce earning capacity, increase household expenditure, complicate service access and limit the ability to build financial reserves.

3.4.2 Labour-market participation becomes progressively stronger higher up the self-reliance ladder

The share of people reporting current work rises from 4% in Low Self-Reliance to 39% in Medium, 50% in High and 78% in Very High. Work or self-employment is the main household income source for 8%, 40%, 52% and 89% respectively. Among displaced respondents, those who remained working averaged a score of 0.72 and those moving from not working to working averaged 0.73. Those transitioning from working in Ukraine to not working in Moldova averaged 0.58, while respondents not working in either period averaged 0.64.

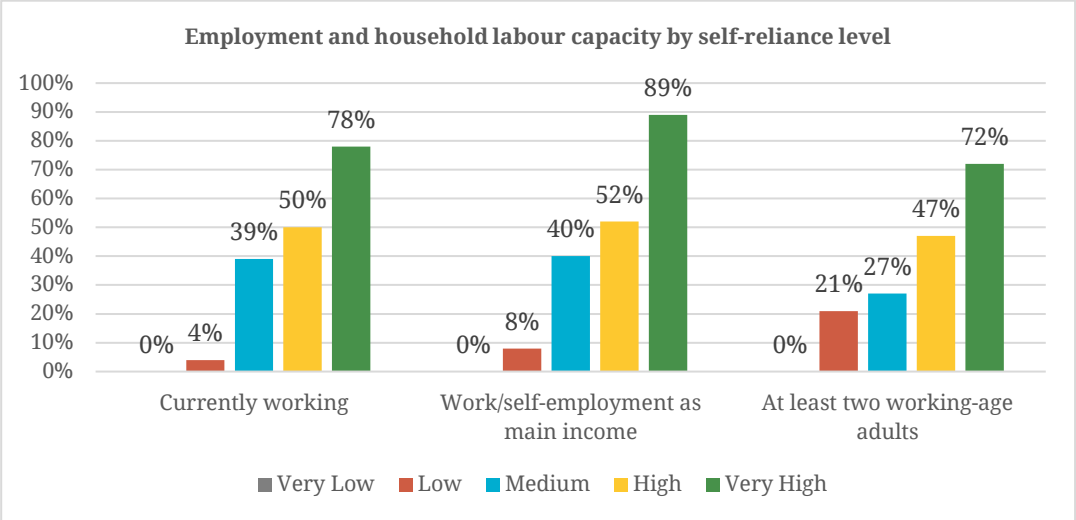
Labour-market entry alone is not the sole factor. Fifty-one per cent of respondents had attempted to apply for a job or start a business in Moldova and 44% were currently working. Among respondents for whom qualification matching was applicable, 56% reported that their current work matched their qualifications or expertise.

3.4.3 Multiple working-age adults strengthens household self-reliance

Furthermore, household working-age capacity emerged as one of the strongest demographic factors associated with self-reliance. Households with two or more working-age adults achieved an average Self-Reliance score of 0.74, compared with 0.66 among households with zero or one working-age adult. The distribution of working-age capacity also differed substantially between population groups. Approximately 60% of vulnerable host-community households reported having at least two working-age adults, compared with only 33% of displaced households. This suggests that differences in household labour capacity contribute to the observed self-reliance gap between the two groups and shape the extent to which households can convert available opportunities into stable income and improved living conditions.

The relationship between working-age capacity and self-reliance becomes even clearer when examining movement across the Self-Reliance categories. The proportion of households with at least two working-age adults increased progressively from 21% among Low Self-Reliance households to 27% in Medium, 47% in High, and 72% in Very High Self-Reliance households. Availability of multiple economically active adults provides an important foundation for household resilience by diversifying income sources, sharing caregiving and domestic responsibilities, and reducing the impact of employment disruptions affecting any single household member. While employment itself remains a critical driver of self-reliance, the broader household capacity to engage in economic activity is equally important in supporting sustained progress along the self-reliance pathway.

Figure 4. Employment and household labour capacity by self-reliance level



At the same time, the presence of working-age adults does not automatically translate into effective labour-market participation. Many respondents reported caring for children, older relatives, or household members with health conditions that limited their availability for employment. As a result, households with nominal

working-age capacity may still experience reduced earning potential and continued dependence on humanitarian assistance, pensions, remittances, or other coping mechanisms.

The analysis indicates that household economic resilience depends not only on the number of working-age adults, but on their effective capacity to participate in employment. Multiple working-age adults can strengthen income security and allow households to distribute caregiving and domestic responsibilities; however, this advantage may be reduced by health conditions, disability, care demands or limited access to suitable work. Working-age capacity should therefore be analysed alongside the constraints that determine whether it can be converted into stable household income.

3.4.4 Mobility and place of origin show less impact on self-reliance distribution compared to current place of residence

Duration in Moldova and pendular movement show little relationship with self-reliance scoring. Among displaced respondents, there is little to no correlation between time since first crossing the border and the self-reliance score. Respondents reporting back-and-forth movement to Ukraine averaged 0.66 compared with 0.68 among those not reporting pendular movement.

Area of origin in Ukraine did also not produce a consistent pattern that supports strong conclusions when treated as an overall sample. Odesa was the largest origin group and averaged 0.68, close to the displaced average. Just smaller groups varied - for example Kyiv averaged 0.73, Kherson 0.61 and Kharkiv 0.59 - but the small number of cases make these differences unstable and unsuitable for a targeting decision on its own.

Current place of residence in Moldova was more clearly associated with the self-reliance score: urban households averaged 0.71 compared with 0.62 in rural areas. Among displaced respondents the gap was 0.69 compared with 0.58. Peri-urban numbers were too small for meaningful interpretation.

Overall, the findings suggest that displacement history, including region of origin, length of stay and mobility patterns, is not strongly associated with households' current level of self-reliance. Current place of residence shows as more relevant, particularly because urban and rural locations provide different levels of access to employment, services and financial infrastructure. This can also be linked to the initial state of the households and their ability to integrate in urban environments. It also might indicate that present-day opportunities and constraints matter more than households' displacement trajectories.

4. Barriers between levels of self-reliance

The self-reliance categories are best understood as different household profiles rather than a single linear ladder. Households can move forward in one domain while remaining constrained in another. The profiles below summarise the combinations of barriers that most clearly separate adjacent categories in the survey. Comparing them nevertheless helps identify barriers that are most consistently associated with lower scores and the dimensions that become stronger as we transition to higher-scoring households.

4.1 Moving from Low to Medium Self-Reliance

The transition from Low to Medium Self-Reliance is most clearly characterized by a reduction in health vulnerability and the first meaningful foothold in the labour market. The Low group is small (n=24) and entirely displaced. Ninety-six per cent of Low Self-Reliance households reported a serious chronic condition or disability and 75% had a Washington Group Questionnaire functional difficulty. In Medium Self-Reliance these shares fell to 68% and 38% respectively. Average age also declined from 57 to 52 years, and the share aged 50 or above fell from 75% to 53%.

Economic participation changes sharply. Only 4% of Low Self-Reliance respondents were currently working and 8% reported work or self-employment as the main income source. In Medium Self-Reliance, these proportions rose to 39% and 40%.

Index components show the same stabilization process. None of the Low Self-Reliance households reported stable or improved basic needs or food security, compared with 15% and 20% respectively in Medium Self-Reliance. Positive housing adequacy rose from 38% to 65%, while stable or improved healthcare access rose from 5% to 48% among respondents for whom the question was applicable.

The Low-to-Medium transition is characterised by an initial reduction in overlapping vulnerability and the emergence of basic labour-market and material stability. Progress at this stage is unlikely to result from a single service and instead requires coordinated support across health, income, food security, access to services and income generation opportunities.



Participant household profile

This illustrative profile shows a household with several legal and service-access foundations in place but facing continued economic, health, housing and dependency pressures. The respondent, a 57-year-old woman displaced from Ukraine and living in an urban Right Bank location, has a Self-Reliance score of 0.473, just 0.027 below the 0.50 Medium Self-Reliance threshold. She reports valid legal stay, access to healthcare, positive education access for the children in the household, and some informal community support. At the same time, the five-person household includes three children and four members with health concerns, and caregiving responsibilities for a grandson with a disability. The household reports no income-generating activity and relies primarily on Ukrainian and Moldovan government support.

NRC support for this household was provided in 2024 and included hygiene-kit distribution, entrepreneurship training, and a vocational training course[6].

[6] Given the household's continued difficulties meeting their basic needs, they have been referred to NRC's Community Feedback Mechanism (CFM) for further follow-up.

4.2 Moving from Medium to High Self-Reliance

The move from Medium to High Self-Reliance represents a broader consolidation of economic capacity and material stability. The share of households with two or more working-age adults rises from 27% to 47%, while serious chronic illness or disability falls from 68% to 45%, and Washington Group Questionnaire functional difficulty from 38% to 25%. Urban residence rises markedly from 68% to 89%.

Employment also improves, but less dramatically than in the Low-to-Medium transition: share of respondents currently working rises from 39% to 50%, and work or self-employment as the main income source from 40% to 52%.

The direct index indicators strengthen substantially: positive basic-needs stability rises from 15% to 69%, food-security stability from 20% to 79%, housing adequacy from 65% to 94%, positive income adequacy from 30% to 80%, and stable or improved healthcare access from 48% to 90% among applicable respondents.

High Self-Reliance households are broadly stable across many dimensions, but the category is not a synonym for full independence. Thirty-one per cent of High Self-Reliance households did not report stable or improved basic-needs capacity, 21% did not report stable or improved food security, and 20% did not positively report that current income enabled the household to meet basic needs.

This suggests that movement into High Self-Reliance reflects broad consolidation rather than employment growth alone. Stronger basic-needs, food-security, housing, income and healthcare indicators show that households are increasingly able to translate economic participation and household capacity into day-to-day stability, although financial buffers may remain weak.



Participant household profile

This illustrative profile makes an example of a household that has secured several important legal and service-access foundations but remains vulnerable economically and financially. The project participant is a 59-year-old woman displaced from Ukraine and living in a rural Right Bank location with a Self-Reliance score of 0.509, which is only 0.009 above the 0.50 threshold for Medium Self-Reliance. The project participant reports valid legal stay, stable or improved food security and healthcare access, informal community support, and a strong sense of local belonging. At the same time, the five-person household includes three children and a member with health concerns. Humanitarian assistance is reported as one of the household's main income sources and is complemented by remittances from abroad. The children's education is also a concern, as the household reports children outside the Moldovan school system and unequal perceived access compared with the host population.

The household received NRC support in 2025 for housing repairs, legal stay, and travel documentation counselling.

4.3 Moving from High to Very High Self-Reliance

Very High Self-Reliance represents a smaller and more economically consolidated group (7%), so all percentages should be interpreted cautiously. The clearest difference is employment-based income. Current work rises from 50% in High Self-Reliance to 78% in Very High Self-Reliance, and work or self-employment as the main income source rises from 52% to 89%. The share with two or more working-age adults rises from 47% to 72%.

Health vulnerability falls further: serious chronic illness or disability declines from 45% to 17%, while no Very High Self-Reliance household screened positive on the Washington Group Questionnaire measure. Households with an elderly member decline from 41% to 17%. Among displaced respondents, the share planning to remain in Moldova or believing they could obtain longer-term status rises from 63% in High Self-Reliance to 89% in Very High Self-Reliance. NRC LFS exposure rises from 32% to 56%.

Most core index dimensions are already near ceiling in the Very High group. For example, 94% reported stable or improved basic-needs capacity, and all respondents reported positive food security, housing adequacy and income adequacy. This suggests that the step from High to Very High is less about resolving a single gap and more about simultaneous strength across multiple dimensions.

The final transition reflects the consolidation of several mutually reinforcing strengths rather than the resolution of one remaining barrier. Stable employment-based income, greater household working-age capacity, lower health vulnerability and stronger material stability combine to improve households' ability to meet their needs and manage potential shocks. However, given the small number of households in the Very High category, this profile should be interpreted cautiously and not treated as a universal pathway towards greater Self-Reliance.



Participant household profile

This illustrative High Self-Reliance profile shows that relatively strong self-reliance still includes important economic and financial vulnerabilities. The project participant, a 39-year-old woman (on the left above) displaced from Ukraine and living in an urban Left Bank location, records a Self-Reliance score of 0.77. This puts her near the middle of the High Self-Reliance range and very close to the average score of other High Self-Reliance respondents in the sample. She reports strong legal inclusion, full social belonging, adequate housing, access to essential services, and full-time documented self-employment as the household's main income source. At the same time, her current work does not match her pre-displacement qualifications, and the household reports no savings or sellable assets. The household also includes a member with health concerns.

NRC support to this household began in 2024 with business training, mentoring and a grant delivered through NRC's partner, the Agency for Innovation and Development (AID), to help her open a small fast-food business. In 2025, she received further assistance to expand her business and improve its energy efficiency. As her business has grown, she has hired staff, including local residents and displaced people from Ukraine.

5. Conclusion and recommendations

The 2026 Self-Reliance Survey presents a displaced population that has established important foundations for living independently in Moldova, while continuing to experience uneven economic and financial stability. The average Self-Reliance score of 0.69 placed the surveyed population at the upper limit of the Medium category, with 56% of households classified as High or Very High and 44% remaining in Low or Medium. Legal stay, access to essential services, housing adequacy and positive relationships with host communities were comparatively strong across the sample. However, these achievements did not consistently translate into sustainable income, savings or the capacity to absorb shocks. Financial resilience remained the clearest weakness, including among some households with higher overall scores, demonstrating that a favourable composite result does not necessarily mean that all vulnerabilities have been resolved.

Differences in Self-Reliance were most clearly associated with economic participation, household working-age capacity, health and functional limitations, and the stability of basic needs. Movement from Low through Medium to High and Very High Self-Reliance reflected a gradual consolidation of employment-based income, material stability and household capacity rather than improvement in a single area. At the same time, chronic illness, disability, older age and caregiving responsibilities frequently reduced the effective capacity of households to participate in employment while also increasing pressure on household resources. The comparison between displaced and vulnerable host-community households reinforces this interpretation. Displaced households were not consistently disadvantaged in legal status, housing or access to services, but recorded weaker outcomes in financial-service access, sustainable income, income-generating activities and full community belonging. Their principal disadvantage therefore lay in converting relatively strong legal and social inclusion into sustained economic security.

Overall, the findings confirm that Self-Reliance is multidimensional, context-specific, and cannot be understood through employment status, displacement status, time spent in Moldova or programme exposure alone. Households with similar overall scores may follow different pathways and retain very different vulnerabilities, as illustrated by the comparable average scores but contrasting profiles of households on the Left and Right Banks. Similarly, High and Very High Self-Reliance households may still face limited savings, unstable income, health-related expenditure or legal uncertainty, while Low and Medium households more often experience several

overlapping constraints. The Self-Reliance categories are therefore most meaningful when interpreted together with household composition, health, income, location and individual domain results.

5.1 Recommendations

Continue to support and enable households with the potential to achieve higher levels of self-reliance

Audience: Government, private sector, development and humanitarian actors

The current context in Moldova, paired with individual household strengths provide a solid foundation on which further progress towards Self-Reliance can be built. Therefore, a strengths-based and progressive approach should be used that helps households advance on their journey to self-reliance. Support should recognise the capacities households already possess while addressing the specific barriers. Depending on the household's self-reliance level, this can require a combination of direct household assistance and measures addressing the structural barriers that prevent households from using their existing capacities and skills.

Direct support may include job matching, support with the recognition or effective use of qualifications, business mentoring, start-up grants and follow-on support for viable enterprises, childcare and transportation assistance.

Economic inclusion support should focus on sustainable and appropriate employment rather than job entry alone. Interventions should distinguish between unemployed jobseekers, caregivers, pensioners, persons with disabilities and people whose health conditions limit their ability to work. For those able and seeking to work, support may include individual employability assessments, relevant vocational and language training, referral to appropriate services and connections to employers offering formal and suitable jobs. Partnerships with employers, public employment services and other private-sector actors should promote employment retention, qualification and skills matching. Follow-up support should help participants address barriers to retaining employment, while support to entrepreneurs should extend beyond business start-up to business continuity, profitability and regular household income.

In parallel, structural barriers can be reduced through positive legislative change. For example, NRC and peers contributed to recent amendments of laws[7] that expand access of beneficiaries of Temporary Protection to active employment measures and

[7] Parliament of Republic of Moldova, Press Release, 29 October 2026, "Romanian language courses and integration support for foreigners in the Republic of Moldova: Parliament adopted the draft law on the integration of foreigners"

unemployment benefits, while also introducing broader integration measures for foreign citizens, including improved access to language training, integration support mechanisms and membership access to savings and credit associations. Similar evidence-based advocacy efforts should continue to address barriers that limit households' ability to achieve sustainable self-reliance.

By providing the correct combination of support at the appropriate stage, actors can help households consolidate the gains they have already made, reduce the risk of regression and progressively move towards higher and more sustainable levels of self-reliance.

Continue to support and enable households for whom it is difficult to achieve higher levels of self-reliance

Audience: Government, UN agencies, development and humanitarian actors

For households affected by chronic illness, disability, functional difficulty, older age or substantial caregiving responsibilities, progress towards Self-Reliance should not be assessed primarily through conventional employment outcomes. Government institutions, NGOs and specialised providers should strengthen access to social protection, disability-related entitlements, affordable healthcare, rehabilitation, assistive services, community or home-based support and adapted income opportunities. Household assessments should examine how health and care responsibilities affect mobility, expenditure, service access and the availability of working-age household members. This recommendation reflects the consistent relationship between health and functional limitations and lower outcomes across employment, savings, food security and basic-needs stability.

Such support would require a protection-sensitive, case-management approach led, where possible, by local public authorities and social-assistance structures, with policy and resource support from the responsible national ministries and technical support from UN agencies, specialised organisations and NGOs. Based on this assessment, an individual support plan should identify the services and entitlements required, the organisations responsible for providing them and any barriers that must be addressed. For these households, progress may mean securing predictable social assistance, disability-related entitlements, essential medicines, and reducing health-related expenditure. Where some economic participation is possible, case management should also connect household members to adapted livelihood opportunities, including flexible or home-based work, accessible vocational training and reasonable workplace adjustments. These pathways should complement rather than replace adequate social protection, recognising that employment may not be realistic or sufficient for every household.

At the same time, individual support alone will not be sufficient to address all barriers faced by households affected by disability, chronic illness or caregiving responsibilities. Continued improvements to the legal and policy framework are

equally important. A recent example is the incorporation of recommendations put forward by NRC and partners into Moldova's 2026-2030 National Programme for the Social Inclusion of Persons with Disabilities, including recognition of disability status established abroad, strengthened attention to persons facing multiple vulnerabilities such as displacement, and improved collection of disaggregated data to support more equitable access to services. Such measures can help reduce barriers faced by refugees and beneficiaries of Temporary Protection with disabilities and improve their access to the services and entitlements needed for sustainable self-reliance.[8]

Support access to legal pathways beyond Temporary Protection

Audience: Government authorities, UN agencies, legal aid actors and civil society organisations

Relevant government institutions, supported by legal-aid actors and civil society organisations, including NGOs, should continue to provide timely and accessible information on longer-term legal options beyond Temporary Protection. Individual counselling should help households understand the eligibility requirements and practical implications of residence, citizenship, family-based, employment-based, business-based and other applicable pathways. Legal planning should be linked with decisions concerning employment, housing, education, documentation and family unity, rather than approached as a standalone administrative matter.

This recommendation is also linked to the decision to merge the Refugee Protection Working Group and the Inclusion and Solutions Working Group into a unified Protection and Solutions Working Group, providing a coordination platform through which government authorities, UN agencies and civil-society organisations can align information, identify procedural barriers and discuss practical transition arrangements. The platform should also be used to facilitate early and meaningful consultation on proposed legal and policy changes before draft legislation or regulations are finalised, allowing affected communities, legal-aid providers and civil-society organisations to contribute to the development of durable solutions.

At policy level, legal aid and civil-society actors should use aggregated evidence to identify recurring procedural barriers and support practical, predictable and accessible transition arrangements. In addition to statutory public consultations, authorities should consider establishing regular policy roundtables, open-door consultations with civil society and UN agencies, thematic working groups and

[8] Republic of Moldova Press Release "The Government will support the social inclusion of people with disabilities, based on a National Program for 2026-2030", 26 August 2026

periodic solutions or integration forums to strengthen participation and evidence-based policymaking.

Immediate legal stay is currently a relative strength, but uncertainty about the period after Temporary Protection continues to affect longer-term household planning. Addressing this uncertainty will require not only access to legal information and individual counselling, but also transparent decision-making processes and structured opportunities for stakeholder engagement in the design and implementation of transition arrangements.

6. Partner profiles

Since 2024, NRC has partnered with the **Agency for Innovation and Development (AID)**, a non-profit organisation based on the Left Bank of Nistru River, to support displaced people from Ukraine and host communities residing on the Left Bank through business training, mentoring and wider self-reliance activities.

Established in 2015, AID promotes innovative ideas and social projects that contribute to human capital development and sustainable regional growth. AID has expertise in startup support, training, legal and financial consulting, educational programs, and business development in the areas of green economy, renewable energy, digitalization, sustainability, and entrepreneurship. AID brings valuable local expertise to help communities on the Left Bank strengthen their skills, access opportunities, and build more stable livelihoods.

Since 2023, NRC has partnered with the **Association of Women Entrepreneurs of Moldova (AFAM)** to support displaced people from Ukraine and host communities through business training and mentorship in Moldova.

Founded in 2013 by nine founding members, AFAM is an NGO that supports the growth of women's potential in entrepreneurship and leadership, while promoting a more enabling business environment for women. With over 13 years of activity, AFAM has built strong experience in this area, organising more than 600 events and projects and working with a wide range of national and international partners. It currently brings together 100 active members across more than 20 fields of activity.

Since 2022, NRC has partnered with the **Centre for the Rights of Persons with Disabilities (CDPD)** to strengthen access to information and legal assistance for displaced people from Ukraine with disabilities, other vulnerable groups and host communities. The cooperation has covered legal identity and status, housing and property, employment, and access to health and social services.

Founded in 2006, CDPD promotes and protects the rights of persons with disabilities in Moldova. Its work combines legal assistance and strategic litigation with rights monitoring, advocacy and efforts to improve accessibility. Economic empowerment and participation in public life are among its strategic objectives. CDPD brings specialist expertise to the response, helping to ensure that disability-related barriers are addressed as part of broader efforts to support inclusion and self-reliance.

Since 2025, NRC has partnered with the **Centre for Entrepreneurial Education and Business Assistance (CEDA)** to support the social and economic inclusion of displaced people and vulnerable host communities in Moldova. The partnership focuses on improving access to employment, vocational training, career guidance and institutional capacity building. CEDA specialises in skills development, employment and entrepreneurship, working closely with the Ministry of Education and Research, the Ministry of Agriculture and Food Industry, the National Employment Agency, vocational education and training (VET) institutions and employers. Its work focuses on strengthening career guidance, aligning vocational training with labour market needs and expanding employment and self-employment opportunities for youth, women, displaced people and vulnerable groups.

Through training, mentoring and business development support, CEDA also helps individuals, including VET graduates and aspiring entrepreneurs, establish and grow micro, small and medium-sized enterprises. CEDA's experience in connecting education, skills development and economic opportunities directly complement NRC's approach to strengthening self-reliance.

Since 2024, NRC has partnered with the **Bălți Legal Clinic** as part of its support to displaced people from Ukraine and vulnerable host communities in northern Moldova.

Established in 2002, the organisation promotes access to justice through free legal advice, assistance with applications and other legal documents, and public legal education. It works with people facing social and economic disadvantages, including refugees, unemployed people, single-parent households and persons with disabilities. Outreach visits bring services closer to people who cannot afford travel. The clinic also provides practical legal training for students at Alecu Russo Bălți State University. Its local presence and legal expertise can help people understand and exercise their rights, address legal obstacles and access services that support a more stable and independent life.

Since 2022, NRC has partnered with the **National Youth Council of Moldova (CNTM)** to support young people affected by displacement through education, psychosocial support and youth-led initiatives. The cooperation has promoted personal and professional development, volunteering and activities that strengthen links between young refugees and local communities.

Founded in 1999, CNTM is an umbrella organisation representing youth organisations and advocating for young people's rights and equal opportunities. It contributes to the development and monitoring of youth policies and supports participation through information, education and civic engagement. Its network brings experience in working with young people, community organisations and local authorities. This youth-focused approach complements NRC's self-reliance work by supporting the skills, confidence and social connections young people need to shape their futures.



Interaction

Since 2025, NRC has partnered with **Interaction**, a non-profit organisation based in Tiraspol, to support displaced people from Ukraine and vulnerable host communities in the Transnistrian Region.

With more than two decades of experience, Interaction works to prevent human trafficking and domestic violence, promote human rights and equal opportunities, and support children and young people. Its lawyers, psychologists and social workers provide information, legal and psychological counselling, and social support, including through free, confidential helplines. The organisation also supports youth volunteering and local civil society initiatives. This combination of protection expertise and community engagement can help people understand their rights, seek support and participate more safely in community life, providing important foundations for self-reliance.

Since 2022, NRC has partnered with the non-profit organization **Medico-Social Programs (MSP)**, which is based in Bender and operates throughout the Transnistrian Region. This collaboration aims to support displaced persons from Ukraine as well as vulnerable members of host communities. Its scope includes housing repairs, winterization, assistance in meeting basic needs, the provision of information, counselling, and legal aid.

Active since 2008, MSP integrates public health initiatives with social, psychological, and legal support. The organisation possesses extensive experience in preventing socially significant diseases, providing case management for individuals with complex medical and social needs, and helping them adhere to their treatment regimens. MSP facilitates access to medical, social, and legal services for vulnerable populations, including those living in rural areas or held in penitentiary institutions.

Through its deep understanding of the local context, the trust it has earned within communities, and its established relationships with healthcare facilities and local authorities, MSP is able to identify people's needs and help them overcome barriers to accessing assistance. The partnership between the NRC and MSP contributes to improving living conditions, protecting rights, and strengthening the self-reliance of families.

Since 2022, NRC has partnered with **Partnerships for Every Child (P4EC)** to support inclusive education and psychosocial wellbeing for displaced children from Ukraine and children in host communities in Moldova. The cooperation includes adapting and delivering NRC's Better Learning Programme, now known locally as BINE, and equipping teachers and other professionals to help children manage stress, rebuild confidence and engage in learning.

With more than three decades of experience in child protection reform, P4EC works with national and local authorities to strengthen family support, prevent children's separation from their families and develop community services. Its expertise includes inclusive education, child participation and support for children with disabilities. In April 2026, NRC and P4EC signed a licence agreement enabling P4EC to continue implementing BINE in Moldova, strengthening local ownership and the long-term sustainability of psychosocial support within education and social services.