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WE.Circular

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Abbreviations and glossary of terms

CE	Circular Economy
NSG	National Stakeholder Group
NSM	National Stakeholder Meeting
PP	Project Partner
RAP	Regional Action Plan
TSHG	Transnational Stakeholder Group
WE	Women Entrepreneur

1. Introduction

This Regional Action Plan (RAP) is developed within the framework of the WE.Circular project, an Interreg Danube Region Programme initiative aimed at empowering women entrepreneurs in the Danube Region by fostering their circular and digital transitions.

The WE.Circular project recognizes that Bulgaria faces unique challenges and opportunities in supporting women-led businesses in adopting circular economy principles and leveraging digital technologies. This RAP builds upon a foundation of thorough analysis and stakeholder engagement, ensuring its relevance and effectiveness for the region.

Specifically, this RAP leverages the findings of the following key activities within the WE.Circular project:

- **Activity 1.1: Transnational Skills Gaps and Needs Analysis:** This analysis, conducted across all partner countries, identified the specific skills gaps and needs of women entrepreneurs in the region regarding digital technologies, circular economy principles, and smart specialization strategies.
- **Activity 3.2: Analyzing of existing policy and legislative framework:** This activity mapped the existing policy and regulatory landscape at both the national and regional levels, identifying existing support mechanisms and potential barriers to the circular and digital transition of women-led businesses.
- **Recommendations from National Stakeholder Group (NSHG):** Throughout the project, the project team has consulted with a National Stakeholder Group comprised of policy makers, business support organizations, academia and companies with the aim to validate existing data and gather relevant feedback in key action areas.

The proposed actions in this RAP are designed to address the specific challenges identified through these activities and are tailored to the unique regional context. The implementation of this RAP aims to contribute to the broader objectives of the WE.Circular project, fostering a more inclusive and sustainable circular economy within the Danube Region.

2. Mapping the National Baseline - Discussion with National Stakeholders

The development of the Regional Action Plan (RAP) for Moldova is based on evidence collected through the WE.Circular project activities and national stakeholder consultations. The RAP consolidates findings from the Skills Gap Analysis (A1.1), the Policy and Legislative Framework Review (A3.2), and discussions with members of the National Stakeholder Group (NSG), coordinated by the Organisation for Entrepreneurship Development.

Moldova's entrepreneurial ecosystem is largely composed of micro and small enterprises, which represent the majority of businesses in the country. Women play an increasingly important role in entrepreneurship; however, many women-led enterprises operate in small-scale sectors such as services, retail, agrifood and tourism. These businesses often face structural barriers related to access to finance, limited digital skills and restricted participation in business networks.

The Skills Gap Analysis conducted within the WE.Circular project highlighted several challenges affecting women entrepreneurs in Moldova. While many entrepreneurs demonstrate strong interest in sustainable business practices, knowledge of circular economy concepts remains limited. At the same time, digitalisation levels among SMEs remain uneven, particularly in rural areas where access to digital infrastructure and specialised training is more limited.

The Policy and Legislative Framework Review confirmed that Moldova has made progress in aligning its strategic priorities with European sustainability objectives. Policies related to SME development, digitalisation and green transition are gradually being integrated into national development strategies. However, stakeholders emphasised that existing policy frameworks often lack targeted measures specifically addressing the needs of women entrepreneurs and small businesses.

To ensure that the RAP reflects real challenges and opportunities, a bottom-up consultation process was carried out through the National Stakeholder Group. Participants represented a wide range of institutions and organisations involved in entrepreneurship development, circular economy and digital transformation, including:

- **Private sector (SMEs, service providers, business support organisations)** – providing practical perspectives on the adoption of circular economy practices.
- **Public sector (national and local authorities)** – contributing with policy and strategic insights.
- **Academia and research institutions** – offering expertise on innovation, sustainability and digitalisation.
- **Civil society organisations (NGOs, women's associations, environmental organisations)** – highlighting issues related to inclusion, gender equality and sustainable development.

Stakeholder consultations confirmed several key challenges affecting the circular and digital transition of women-led SMEs in Moldova. These include limited access to specialised training, insufficient awareness of support instruments and funding opportunities, financial constraints, and limited networking opportunities for entrepreneurs.

The insights gathered through national consultations and WE.Circular project activities have been used to shape the priorities and actions included in this Regional Action Plan. The RAP aims to translate these findings into practical measures supporting women entrepreneurs in adopting circular and digital business models, while strengthening cooperation among relevant stakeholders at national and regional level.

2.1 Policy and Legislative Framework Analysis

Moldova has developed a policy and legislative framework to support women's entrepreneurship and promote the transition to a circular economy, largely aligned with EU standards. However, this framework remains relatively weak in implementation. Despite well-designed policies, many women entrepreneurs encounter difficulties in obtaining promised resources and assistance. Challenges include limited access to finance, cultural barriers, lack of awareness, and insufficient support networks.

To foster entrepreneurial confidence and strengthen Moldova's transition to both the digital and circular economies, policy implementation must be improved through more robust financial incentives, targeted training programmes, and expanded support systems such as incubators, mentoring, and advisory services. Additionally, streamlining administrative procedures and designing more gender-sensitive regulations are essential to ensure that women entrepreneurs benefit equally from national and EU-level programmes.

2.2 Skills Gap Analysis

Alongside structural and policy challenges, women entrepreneurs in Moldova face several skills-related gaps that affect their capacity to transition towards more digital and circular business models.

- **Digital skills gap** – Many women entrepreneurs reported difficulties in keeping pace with technological developments due to limited digital competencies and restricted access to advanced digital tools and training opportunities.
- **Circular economy knowledge** – While basic principles such as waste reduction and resource efficiency are increasingly recognized, more advanced circular economy concepts—such as circular design, product lifecycle management and resource recovery—remain less understood and rarely implemented in SMEs.
- **Access to financial knowledge and support** – Stakeholders highlighted the need for better understanding of available funding instruments and financial mechanisms supporting digitalisation and circular economy investments.
- **Limited access to mentoring and networking opportunities** – Women entrepreneurs often face constraints in accessing mentoring programmes, business networks and professional support structures that could facilitate knowledge exchange and business development.

2.3 Key skills needs identified

1. **Cybersecurity skills** – Many respondents highlighted the need to strengthen cybersecurity knowledge due to increasing digital risks and the growing use of digital tools in business operations.
2. **Digital marketing and online promotion** – Stakeholders emphasized the importance of improving digital marketing skills to increase online visibility, reach new markets and strengthen customer engagement.
3. **Use of digital tools and software solutions** – SMEs expressed interest in developing competencies related to digital tools, software applications and simulation technologies that can improve operational efficiency and support innovation.

3. Regional Action Plan Priority Areas

The combined findings from the policy and skills gap analyses underline the urgency of translating existing frameworks into concrete support measures. This Action Plan is therefore structured around the following **priority areas**:

1. **Capacity building and awareness** – bridging the digital and circular skills gap through tailored training, mentoring, and international exchanges.
2. **Access to finance** – expanding grant schemes, subsidies, and low-interest loans targeted at women-led businesses.
3. **Sector-specific support** – leveraging opportunities in agriculture, food processing, textiles, crafts, and digital services to integrate circular models.
4. **Networking and market access** – creating platforms and events for knowledge sharing, mentorship, and cross-border collaboration.
5. **Policy and advocacy** – improving policy implementation, strengthening gender-sensitive measures, and simplifying procedures to ensure inclusivity.

By addressing these areas, the Action Plan provides a roadmap for Moldova to empower women entrepreneurs as drivers of digital innovation and circular economy transition, contributing to sustainable economic development and alignment with European standards.

List of needs, challenges and gaps as in the National Analysis	Revised list of needs, challenges and gaps after discussions with stakeholders	Suggested measures to overcome the challenges and gaps from discussion with stakeholders	Supporting organisations	Time-frame	Suggested actions for implementation of the measures
1. Capacity building and awareness					
Lack of specialised trainings on circular economy adapted to	Confirmed in stakeholder discussions: although some training opportunities	Strengthen and expand existing circular economy training and	ODA, MDEM, SME associations, NGOs	2026 - 2028	• Expand and promote the existing circular economy training programme implemented by ODA.

SMEs	exist, SMEs – especially women entrepreneurs – need more practical, sector-specific guidance and mentoring on how to apply circular economy principles in their businesses	mentoring programmes for SMEs	supporting women entrepreneurs, SMEs		<ul style="list-style-type: none"> • Organise sector-specific workshops and mentoring sessions (e.g. agritourism, food processing, textiles) focused on practical CE solutions. • Facilitate peer-learning sessions where SMEs already applying circular practices share their experience.
Low awareness of circular economy opportunities and tools among SMEs	Confirmed by stakeholders: SMEs lack clear information channels, guidance materials and examples of successful circular economy practices in Moldova	Improve information dissemination and promote circular economy practices among SMEs	Ministry of Economic Development and Digitalization of Moldova, SMEs, business associations, media organisations	2026-2028	<ul style="list-style-type: none"> • Develop and publish case studies of Moldovan SMEs applying circular economy practices in sectors such as agritourism, food processing and textiles. • Create a dedicated circular economy information section on the website of Organisation for Entrepreneurship Development including guidelines, tools and information on available funding opportunities. • Organise national awareness events promoting successful circular business models.

Common KPIs for Actions 1 and 2 – Capacity Building and Awareness

- 60 women entrepreneurs trained in the field of circular economy
- 3–4 training sessions / workshops organised on circular economy
- At least 6 SMEs starting to apply circular economy practices

More formal wording for the RAP:

Key Performance Indicators (KPIs):

- A minimum of 60 women entrepreneurs participating in training activities on circular economy;
- The organisation of at least 3 training sessions or thematic workshops;
- At least 8 SMEs adopting or testing circular economy practices following the training activities.

2. Access to finance

Limited access to financial resources for circular economy initiatives	Stakeholders highlighted that women-led SMEs face difficulties in accessing financing for circular economy initiatives, including limited information about existing programmes and insufficient support in preparing funding applications.	Facilitate women entrepreneurs' access to financing for circular economy initiatives by leveraging existing support programmes.	Ministry of Economic Development and Digitalization, financial institutions, business support organisations, SME associations	2026-2028	<ul style="list-style-type: none"> • Promote existing grant programmes implemented by ODA supporting women entrepreneurs and encouraging investments in circular economy practices. • Provide advisory services on EU and national funding programmes, including guidance in preparing project applications.
High costs of adopting advanced digital technologies	Stakeholders highlighted that SMEs face difficulties in adopting digital solutions due to high investment costs and limited access to affordable technologies.	Facilitate SMEs' access to financial support and affordable digital solutions.		2026-2028	<ul style="list-style-type: none"> • Provide advisory services on available financing schemes (EU funds, national programmes). • Establish partnerships with IT providers to offer discounted digital solutions for SMEs. • Promote existing programmes supporting SME

					digitalisation.
Common KPIs for Section 2 – Access to Finance					
<ul style="list-style-type: none"> At least 40 women entrepreneurs receiving advisory support on available financing opportunities for circular economy or digitalisation initiatives. At least 15 SMEs supported in preparing applications for national or EU funding programmes. At least 5 SMEs accessing financing or support programmes for investments related to circular economy or digitalisation. 					
3. Sector-specific support					
Significant urban-rural gap in the adoption of circular economy practices	Rural women entrepreneurs reported limited access to knowledge, tools and support services needed to adopt circular economy practices in their businesses.	Reduce the urban-rural gap in circular economy adoption through targeted support and information activities.	Ministry of Economic Development and Digitalization, local authorities, SME associations, rural SMEs	2026-2028	<ul style="list-style-type: none"> Organise circular economy information sessions and practical workshops for entrepreneurs in rural areas. Promote examples of circular business practices implemented by rural SMEs.
Limited cooperation between SMEs and knowledge institutions in developing innovative circular solutions	Stakeholders highlighted the need for stronger collaboration between SMEs, universities and other knowledge organisations in order to support innovation and practical implementation of circular solutions.	Encourage collaboration between SMEs and knowledge institutions for the development and testing of circular economy solutions.	Ministry of Economic Development and Digitalization, universities, research institutions, SME associations	2026-2028	<ul style="list-style-type: none"> Facilitate networking and knowledge exchange events between SMEs and universities. Encourage the involvement of universities and experts in training and advisory activities related to circular economy.
Key Performance Indicators (KPIs):					
<ul style="list-style-type: none"> At least 3 information sessions or workshops organised for rural entrepreneurs on circular economy. At least 40 entrepreneurs (particularly women entrepreneurs) from rural areas participating in training or awareness activities. At least 4 collaboration initiatives or project ideas identified between SMEs and universities or experts. 					

4. Networking and Market Access					
Limited access of women-led SMEs to regional markets and value chains	Stakeholders highlighted the difficulties faced by women entrepreneurs in internationalisation and connecting to external markets.	Facilitate women entrepreneurs' access to regional networks and market opportunities.	Ministry of Economic Development and Digitalization, export promotion organisations, SME associations	2026 - 2028	<ul style="list-style-type: none"> Organise information events on internationalisation opportunities for SMEs and promote existing internationalisation grant programmes implemented by the Organisation for Entrepreneurship Development (ODA).
<p>Key Performance Indicators (KPIs)</p> <ul style="list-style-type: none"> At least 2 information events organised on internationalisation opportunities for SMEs. At least 30 women entrepreneurs participating in networking or information activities related to internationalisation. At least 5 SMEs informed or supported in accessing internationalisation support programmes (including ODA grant programmes). 					
5. Policy and Advocacy					
Lack of permanent consultation mechanisms between public authorities, SMEs and other relevant stakeholders	Stakeholders highlighted the need to strengthen dialogue between public authorities, SMEs and other organisations involved in circular economy and digital transition policies.	Strengthen consultation and dialogue mechanisms between the public sector and the business community regarding circular economy and digital transition.	Ministry of Economic Development and Digitalization, SME associations, business support organisations, NGOs	2026 - 2028	<ul style="list-style-type: none"> Organise regular consultations with entrepreneurs and relevant stakeholders to discuss challenges and opportunities related to circular economy and digitalisation.

Limited cooperation between public institutions and actors from the entrepreneurial ecosystem in the circular economy field	Stakeholders emphasised the need for stronger cooperation between public institutions, businesses and other organisations in order to support the development of circular economy initiatives.	Encourage cooperation between public institutions, SMEs and other relevant organisations supporting circular economy transition.	Ministry of Economic Development and Digitalization, public institutions, SME associations, universities	2026 - 2028	<ul style="list-style-type: none"> • Facilitate thematic meetings and discussions between public institutions, SMEs and other organisations interested in circular economy development. • Promote exchange of good practices and initiatives supporting circular economy development in Moldova.
<p>Key Performance Indicators (KPIs) – Policy and Advocacy</p> <ul style="list-style-type: none"> • At least 2 consultation meetings organised between SMEs, public institutions and other stakeholders on circular economy or digital transition topics. • At least 30 participants involved in policy dialogue and consultation activities. • At least 3 policy recommendations or proposals identified through stakeholder consultations. 					

4. Conclusions and Recommendations

4.1 Conclusions

The Regional Action Plan (RAP) builds upon extensive consultations, national surveys, and stakeholder engagement activities, particularly through the National Stakeholder Groups (NSG). The discussions and analyses carried out in Moldova highlight several key conclusions regarding the transition towards circular economy and digitalisation for women-led SMEs.

1. **Strengthening the Circular Economy Ecosystem**
Effective cooperation between public authorities, businesses, academia, and civil society is essential to accelerate the transition towards circular economy practices. While SMEs show increasing interest in adopting innovative and sustainable business models, stronger collaboration between stakeholders is required to create a supportive ecosystem.
2. **SMEs at the Core of the Transition**
SMEs play a central role in driving circular economy and digital transition. However, they continue to face barriers such as limited access to finance, insufficient technical knowledge, and limited access to tailored training programmes.
3. **Need for Improved Policy Coordination and Institutional Support**
Although Moldova has taken steps towards aligning its policies with European sustainability objectives, stakeholders highlighted the need for stronger coordination between institutions and better communication of available support measures for SMEs.
4. **Importance of Capacity Building and Skills Development**
Stakeholders emphasised the importance of strengthening digital and circular economy skills among entrepreneurs. Expanding training opportunities and improving access to practical knowledge are key factors for supporting SMEs in adopting circular business practices.
5. **Access to Finance as a Key Enabler**
Access to finance remains one of the most significant challenges for SMEs wishing to invest in circular solutions or digital technologies. Existing programmes implemented by national institutions provide important support, but increased awareness and advisory support are needed to help SMEs benefit from these opportunities.
6. **Importance of Networking and Market Access**
Strengthening networking opportunities and facilitating connections with regional and international markets can significantly support the development of circular business models and improve the competitiveness of women-led SMEs.
7. **Gender-Sensitive and Inclusive Transition**
Women entrepreneurs continue to face additional challenges related to access to finance, networks and business support services. Ensuring inclusive support measures is essential for promoting equal participation in the circular economy transition.
8. **Sustainability of Stakeholder Engagement**
The National Stakeholder Group platform proved to be an effective

mechanism for dialogue and cooperation among relevant actors. Maintaining this collaborative approach beyond the duration of the project will be important for supporting the long-term implementation of circular economy initiatives in Moldova.

4.2 Recommendations

Building on the conclusions presented above, the following recommendations aim to support the implementation of the Regional Action Plan and strengthen the transition of women-led SMEs towards circular and digital business models in Moldova.

1 Strengthen dialogue and cooperation among relevant stakeholders

- Continue facilitating dialogue between SMEs, public institutions, academia and business support organisations through stakeholder meetings and consultation activities.
- Promote cooperation between national stakeholders and relevant regional initiatives related to circular economy and sustainable entrepreneurship.

2 Expand training and capacity building activities for SMEs

- Continue developing and promoting training programmes on circular economy and digitalisation implemented by ODA.
- Encourage practical learning formats such as workshops, mentoring and peer-learning activities, with particular attention to women entrepreneurs and rural SMEs.

3 Improve access to information on financing opportunities

- Promote existing national and European funding opportunities supporting circular economy and digitalisation initiatives.
- Provide advisory services to SMEs in identifying appropriate financing programmes and preparing project applications.

4 Support networking and internationalisation opportunities for SMEs

- Facilitate networking activities that connect women entrepreneurs with regional initiatives and cooperation opportunities.
- Promote internationalisation support programmes implemented by ODA and other relevant institutions.

5 Encourage policy dialogue and exchange of good practices

- Support consultation processes between SMEs and public authorities regarding circular economy and digital transition policies.
- Promote the exchange of experience and good practices among stakeholders involved in circular economy initiatives.