



IOM International Organization for Migration
OIM Organisation Internationale pour les Migrations
OIM Organización Intemacional para las Migraciones

MOLDOVA

COUNTRY FACT-SHEET



CONTENTS OVERVIEW

- GENERAL INFORMATION ON MOLDOVA
- SOCIO-ECONOMIC SITUATION
- PUBLIC ADMINISTRATION
- SOCIAL WELFARE
- PENSIONS
- MEDICAL CARE
- HOUSING
- EMPLOYMENT
- REINTEGRATION AND RECONSTRUCTION ASSISTANCE
- EDUCATION
- VULNERABLE PERSONS
- IO'S/NGO'S
- ACCESS TO FINANCIAL SERVICES

IOM Moldova/ Chisinau

International Organization for Migration IOM
str. 36/1 Ciuflea,
CHIŞINĂU MD 2001, REPUBLIC OF MOLDOVA

TABLE OF CONTENTS

Moldova, Regions, Municipalities	3
LIST OF ABBREVIATIONS	4
1. GENERAL INFORMATION ON MOLDOVA. PUBLIC ADMINISTRATION.....	4
1.1 Geography.....	4
1.2 History	4
1.3 Population and Language	5
1.4 Time	5
1.5 Government Structure/ political/ security overview	5
1.6 Economic and social overview	6
1.7 Transportation infrastructure	7
1.8 Telecommunication Infrastructure.....	7
1.9 Useful references/links:.....	8
1.10 Obtaining of travel/ID documents requested for returnees	9
2. SOCIAL WELFARE	9
2.1 General information on Social Services.....	9
2.2 Information on Benefits or Entitlements	10
2.3 Child care system.....	16
2.4 Services for the Children.....	17
2.5 List of Rayon Sections of Social Assistance and Family Protection	18
2.6 List of specialists in child's rights protection.....	19
2.7 Services for the elderly (also see above the list of Rayon Sections of Social Assistance and Family Protection).....	20
2.8 List of the most important NGOs dealing with elderly care	21
3. PENSIONS	21
4. MEDICAL CARE	22
5. HOUSING	23
6. EMPLOYMENT.....	24
6.1 Employment, labor market situation, placement services, application for unemployment benefit	24
6.2 List with the contact data of the regional offices of the National Employment Agency (NEA).....	25
7. REINTEGRATION ASSISTANCE	28
8. EDUCATION.....	30
9. VULNERABLE PERSONS. ASSISTANCE TO WOMEN VICTIMS OF TRAFFICKING	32
9.1 Winrock International project "New Perspectives for Women"	32
9.2 OSCE Mission activities to combat trafficking in Moldova	32
9.3 IOM Chisinau Counter-trafficking projects with focus on rehabilitation and reintegration	33
9.4 List of current IOM Chisinau Counter-trafficking projects	34
10. INTERNATIONAL ORGANIZATIONS AND NGOS IN MOLDOVA.....	36
11. ACCESS TO FINANCIAL SERVICES.....	37
11.1 List and contact data of Commercial Banks:.....	37
11.2 PROCREDIT Moldova	38
11.3 MICROINVEST	39
11.4 Rural Finance Corporation	40
11.5 Insurance companies operational in Moldova.....	41

Moldova, Regions, Municipalities



LIST OF ABBREVIATIONS

AVR	Assisted Voluntary Return
BEM	Banca de Economii a Moldovei
BS	Banca Sociala
MICB	Moldindconbank
NEA	National Employment Agency
MET	Ministry of Economy and Trade
MOI	Ministry of Interior
MSP	Ministry of Social Protection, Family and Children
MH	Ministry of Health
RC	Rehabilitation Centre
IO	International Organization
IOM	International Organization for Migration
RM	Republic of Moldova
MI	MicroInvest
ME:	The Ministry of Education, Youth and Sports of the Republic of Moldova
NGO	Non Governmental Organization
OSCE	Organization for Security and Cooperation in Europe
SDC	Swiss Agency for Development and Cooperation
MCFW:	Mother and Child friendly wing of the RC
STD:	Sexually transmissible diseases
VoT:	Victims of Trafficking in Human Beings

1. GENERAL INFORMATION ON MOLDOVA. PUBLIC ADMINISTRATION

1.1 Geography

The Republic of Moldova (hereinafter: Moldova) is situated in the Far Eastern corner of South – East Europe, bordering Ukraine in the North, South and East, and Romania in the West. The maximum distance between its extreme west-east points is 150 km, and between its extreme north-south points – 350 km. The area of Moldovan territory is 33,800 square kilometers. Due to its geographical position, Moldova is characterized by a temperate climate. Moldova's rivers drain into the Black Sea. The main rivers are the Nistru and the Prut and a small portion of the Danube River, which reaches Moldova in the southern part. Lakes are small, being located mainly in the river meadows of the Prut and the Nistru.

Moldova has certain natural resources, which are widely exploited for the production of construction materials, namely: granite, stone, limestone, clay, grit-stone, etc

The major cities of the Republic of Moldova include the capital city Chisinau with population of 711,000, Balti, Ungheni, Cahul, Soroca, Edinet, Tighina and Tiraspol.

History

The Republic of Moldova is a small country, favorably situated in the Southeast part of Europe, neighboring Romania to the West and Ukraine to the East. This piece of land boasts a rich history, abundant in dramatic and agitated events.

From the XIV century it was a part of the Moldova Principality, situated between Oriental Carpathians and the Nistru river, in the north bounded by Hotin, and in the South – by the Low Danube and the Black Sea.

Following the Peace concluded in Bucharest, in 1812, a part of this territory was assigned to Czarist Russia, which called it Bessarabia - an older name, earlier attributed to the southern part. The aim was to identify this territory as a separate geographic entity from the Moldova Principality.

Misiunea în Republica Moldova

str. Ciuflea 36/1, "Infocentru", , CHIȘINĂU MD 2001, REPUBLICA MOLDOVA
Tel. +37322/ 23 29 40; 23 29 41; 23 47 01. Fax. +37322/ 23 28 62. E-mail: iomchisinau@iom.int

The Independence of the Democratic Republic of Moldova was proclaimed in January 1918. And later, on March 27 1918 it was decided to re-unite it with Romania. The next annexure process took place in 1940, following the Molotov - Ribbentrop summit. According to this Bessarabia became part of the USSR and was proclaimed as the Soviet Socialist Republic of Moldavia. It comprised only nine Bessarabian counties and six districts from the left bank of the Nistru River. The present territory of Moldova is smaller compared to the area attributed to Russian authorities in 1812, since the North Hotin, Acherman and the southern Ismail were given up in 1940 by the Soviet authorities to Ukraine.

Due to the restructuring process that started in the Central and Eastern Europe, in June 1990 Moldova proclaimed its sovereignty, and on August 27, 1991 – its State Independence. In March 2, 1992, the Republic of Moldova became a member of the United Nations.

Population and Language

According to statistics for the year 2000, the population of the country was estimated to be 4,281,500 of which 64.5% were Moldovan (Romanian speaking), 13.8% Ukrainian, 13.0% Russian and the remaining 8.7% representing other ethnic groups. The average population density is 127 inhabitants per square kilometer.

The official language of the country is Moldovan (Romanian), although Russian is also commonly spoken. Other national languages are used by national minorities. The most widely understood foreign languages are English and French.

The dominant religion in Moldova is Christian Orthodoxy to which some 93% of the total population adheres.

Time

The Republic of Moldova is two hours ahead of Greenwich Mean Time ("GMT"). From the last Sunday of March until the last Sunday of October, clocks are advanced by one hour for daylight saving time.

Government Structure/ political/ security overview

Moldova became an independent republic on August 27, 1991 after the disintegration of the former USSR. On July 29, 1994 the Parliament of the Republic of Moldova adopted a new Constitution stating that the country has been constituted as a sovereign and independent state and that responsibility for public administration is to be vested in legislative, executive and judicial arms. Supreme legislative power is exercised by a unicameral Parliament, which consists of 101 MPs elected every four years. Executive power is vested in the President and the Government. The powers of the President are exercised mainly in the areas of national security and foreign relations. The President nominates the Prime Minister. According to constitutional changes, the President is elected by the Parliament and not by the electorate for the four-year term. Judicial power is vested in the courts, which are independent autonomous bodies. The highest judicial authority is the Supreme Court.

On the 6th of March 2005 there took place the parliamentary elections in the Republic of Moldova. The elections were organized according to the requirements of the European Council /OSCE, but there were registered deviations from some requirements that would provide ideal elections, from the point of view of election competition. The Report on the elections has pointed out problems connected to the legislation regulating the elections, a clear the pro-governmental support of the mass-media, administrative and legal pressure upon the candidates from the opposition and interferences of the law enforcement.

The newly elected Parliament has approved the declaration of all political parties for the European integration of the Republic of Moldova, underlining the importance of implementation of the Plan of action EU –Republic of Moldova.

The legislative system of the Republic of Moldova has been improved during the recent years. Moldova has elaborated the documented and applied civil and trade legislation. As a result of the negotiations regarding the access of the Republic of Moldova in UE, conformed to the EU regulations. The main problem remains the lack of the efficient legislation implementation.

During the recent years is attested an improvement of the situation regarding the observance of the human rights, as a result the number of claims regarding violation of the state legislation by law enforcement was

reduced. This is the result of the fact that the reported issues regarding the inadequate treatment of the law enforcement regarding the detained persons that were efficiently solved, particularly the pre-court detention, adopting legal principles and educational provisions.

Economic and social overview

Since obtaining independence in 1991, Moldova has made efforts to eliminate its former communist command economy and move to new market structures.

Historically, Moldova was always renowned for its agricultural products such as tobacco, wheat, fruits and vegetables, wine, honey, cattle, etc. Most agricultural products were widely exported, particularly to Russia. During the socialist era, machine building, electrical, chemical and construction industries have been developed.

After the collapse of the Soviet Union and the resultant loss of markets and sources of cheap energy resources, there was a massive economic contraction. As a result, high inflation led to the increase of prices for energy resources and imported products. This factor caused an increase of the international debt and the decrease of the GDP.

Moldova's transition towards a market economy was marked, in comparison to other countries of the former Soviet Union, by a particularly prolonged and deep recession. Although growth finally restarted in 2000, the strength of the recovery from 2000 onwards has been weaker than in other neighboring countries. As a result, in 2006 real GDP was still less than half of the 1989 level. Economic growth has also been affected by the fact that much of Moldovan industry is located in secessionist Transnistria.

As a result of these trends, the country's per capita real GDP is the lowest in Europe and Moldova is classified as low-income by the World Bank. The country suffers from a high incidence of poverty, particularly in rural areas.

Over the last year, Moldovan economic stability has improved. Structural reforms have taken place to enhance the development of the private sector. Free trade agreements have been signed with countries in the region. Successful privatizations have been undertaken.

Since 2000, the economy has been growing steadily, despite a very difficult public finance situation and a gradual decline in FDI. In 2006, GDP achieved a real rate of growth of over 4%, in line with the performance in the previous four years (yet somewhat at a lower pace, because of the impact of the ban on imports of Moldovan wine to Russia). GDP per head has more than doubled since 2000. This result, although positive, takes place from a very low base.

The upswing is driven by domestic demand, primarily by private consumption, boosted by remittances, while fixed capital formation has increased by a mere 3.4% on the year. In 2005 contribution of foreign trade to growth was, contrary to 2003 - 2004, positive. It is estimated that net exports of goods and services increased by 4.7% in real terms and contributed 2.5 percentage points to Moldova's GDP growth.

The official unemployment rate has decreased over the last years and the creation of more job opportunities and sustainable employment is foreseen under the Strategy for Vocational Training and Employment. Recently, the Government has been promoting the creation of jobs within the public sector infrastructure projects. Nevertheless, unemployment both in rural and urban areas remains high and there is considerable reliance on the informal economy.

A number of measures are being undertaken to improve economic conditions: the minimum wage has increased, along with the benefits from health and social insurance; the housing sector is being improved; a number of banks provide loans with flexible interests and consumer loans are being given as well. The establishment of small and medium enterprises is fully supported by the Government, civil society and banks.

Nevertheless the high level of poverty in particular in rural areas remains a significant concern. The health sector provides new and improved health care equipment and services throughout the country. The education system records further improvements: the number of students accepted by universities has increased compared to previous years; the school curricula have been updated and improved at all educational levels. However, at

the same time there remain concerns about the quality and coverage of educational reforms when compared to other transition countries.

Transportation infrastructure

Moldova is a "gateway" between the former Soviet Union countries and the West: trade-wise, language-wise, and culturally. Its transport and even telecommunication sectors can (and should) be considered as a "Hub" for the region. The country will become increasingly important as a future border between the EU and Eastern Europe once Romania joins the EU. The Pan European Corridor IX (Moscow-Kiev-Bucharest) crosses Moldova from East to West, traversing the capital city Chisinau. Moldova is a net importer of transport services. The country's economy relies heavily on trade, which has accounted for over 95% of GDP in the most recent years.

Moldova's well developed transport sector (albeit with institutional and physical deterioration problems) consists of 10,531 km of roads (excluding municipal, agricultural and forestry roads), 1,318 km of railroad (about 100 km electrified), and four airports, one of which is up to international standards.

The country's road network is seriously deteriorated and long overdue for rehabilitation. About 78% of the national roads and 88% of the local roads have reached the end of their economic life and are technically outdated.

Air transport is crucial for trade development in Moldova. The country has made good progress restructuring civil aviation. The airports are now legally separate from the national airline which has been partly privatized (40% sold to a bank). Other private airlines have also been licensed to operate, although recent history of the sector illustrates a concerted effort to eliminate competition in the industry. The country joined the most important international organizations (e.g. European Civil Aviation Conference). The Chisinau airport terminal was renovated with a cost-effective, low-cost, approach financed by EBRD and which is being repaid by a \$10/head airport user charge. The total passenger volume increased by about 12% over the past three years. Due to its central location between Eastern and Western Europe, Chisinau airport could be an excellent hub for international freight forwarders.

Telecommunication Infrastructure

Moldova's telecommunications sector is dominated by state-owned fixed-line operator, Moldtelecom, which served 941,500 telephone subscribers at the end of June 2006 (approximately 28 lines per 100 population). Some degree of liberalization is evident, with 42 alternative operators authorized to offer fixed-line local telephony services at the end of June 2006 (latest data). However, only six of these were active at that time and, as a reseller of network capacity, the telecommunications arm of national rail operator SC Calea Ferata can not compete (although it did account for 0.5% of all fixed lines at the end of June 2006, with all others accounting for less than 0.1%). The mobile communications market until recently was shared between two GSM cellular operators, Voxtel (in 2007 bought-out by Orange) and Moldcell. A third GSM 900/1800 licence was issued to Moldtelecom at the end of 2006. Moldtelecom have been also allowed to offer a CDMA-based service in June 2006.

There is a great deal of activity in the data and informatics market, with a total of 680 licensees registered at the end of June 2006 (although very few of these were active at that time and most were service providers rather than network operators). It is here that Moldtelecom faces its most potent competition, in the form of VoIP (Voice over Internet Protocol) operators (although Moldtelecom is itself the largest VoIP operator of all). There were 127 VoIP operators licensed at the end of 2005, of which only 17 were active and, of that number, just two were operating their own networks.

During 2005, the number of broadband connections increased by around 272.4%; this was principally due to the take-up of ADSL. At the end of 2005, broadband accounted for 17.0% of dedicated data/Internet connections, up from 13.2% in 2004. All remaining connections were based on narrowband technology.

According to data published by the National Regulatory Agency for Telecommunications and Informatics (ANRTI), the value of all information and communications technology (ICT) services provided in Moldova totaled ML3,639 million in 2005, representing a year-on-year increase of 36.8%. By comparison, GDP had grown by 8.3% during 2005 to ML34, 657 million. Thus, ICT services' share of GDP in 2005 amounted to 10.5%, compared to 7.5% in 2004.

Useful references/links:

More reports and information about centers for social work, trafficking, treatment of minorities, human rights etc. and about municipal profiles of Moldova's communities (concerning administration; local and international NGO's; other civilian international presence; religion, places of worship and cultural institutions; police, civil protection and military presence; economy; social service, health and education etc.) may be found at the following websites:

General/Government:

Official site of Republic of Moldova - <http://moldova.md/>.
Official site of the Parliament of Republic of Moldova - <http://www.parlament.md/>.
Official site of the President of Republic of Moldova - <http://presedinte.md/>.
Official site of the Government of Republic of Moldova - <http://gov.md/>.
The Ministry of Home Affairs - <http://www.mai.md>
The Ministry of Economy and Commerce - <http://www.mec.md>
The Ministry of Agriculture and Food Industry - <http://www.maia.gov.md>
The Ministry of Ecology and Natural Resources - <http://www.cim.moldova.md>
The Ministry of Information Development - <http://www.registru.md>
The Ministry of Education, Youth and Sport - <http://www.edu.md>
The National Agency for Public Procurement - <http://www.tender.md>
The State Fiscal Inspectorate - <http://www.fisc.md>
The Ministry of Health - <http://www.ms.md>
The Ministry of Social Protection, Family and Children - www.mpsfc.gov.md
The National Employment Agency of the Ministry of Economy and Commerce – www.anofm.md
The Ministry of Culture and Tourism - <http://www.turism.gov.md>
The Ministry of Justice - <http://www.justice.gov.md>
Border Guar Service - <http://www.border.gov.md>
Site of Department of Statistics of Republic of Moldova - <http://www.statistica.md/>.
Moldavian Business Portal - <http://www.mdinto.biz/index.php>.
Site of CIS statistics - <http://www.cisstat.com/eng/mol.htm>.
Department of Privatization and State Property Administration of Moldova Investment information. www.privatization.md
Official site of National Bank of Republic of Moldova - http://www.bnm.org/romanian/index_ro.html.
Portal of Moldovan Business News - http://www.infomarket.md/groups_eng.asp?updir=422.
Moldavian legislation web-site - <http://www.law-moldova.com/laws/>.
Site of Moldovan Foreign Ministry – <http://www.mfa.md> .
Missions of Moldova abroad <http://www.mfa.md/misiuni-diplomatice/ale-RM/>
Foreign Diplomatic Missions to Moldova <http://www.mfa.md/misiuni-diplomatice/in-RM/>

News Media:

Basa-press News Agency <http://www.basa.md>
Infotag News Agency <http://www.infotag.md>
Interlic News Agency <http://www.interlic.md>
Journal of Foreign Policy of Moldova <http://www.eurojournal.org>
Moldova News <http://www.azi.md>
Radio Free Europe, Moldovan Service <http://www.europalibera.org>
Reporter MD <http://www.reporter.md>

Education

Free International University of Moldova - <http://www.ulim.md/>
Academy of Economic Studies - <http://www.ase.md/index.php>
State University of Balti <http://www.usb.md>
Moldova State Agricultural University - <http://uas.moldnet.md/>
Moldova State University - <http://www.usm.md/>
Moldova State University of Medicine and Pharmacy "N. Testemitsanu" - <http://usmf.mic.md/>

Moldova Technical University - <http://www.utm.md/>
Pedagogical State University "Ion Creanga" - <http://upm.moldnet.md/>
University of Applied Sciences of Moldova - <http://www.usam.md/>

Obtaining of travel/ID documents requested for returnees

Citizens of Republic of Moldova which do not possess valid passports need to obtain travel document (laissez-passer) to be able to return to Moldova. This issue is of actual importance for many of the returnees to Moldova within the AVR projects, as many of them lack any valid passport or ID.

The laissez-passer can be obtained by filing an application to the Moldovan Embassy in the country of destination. The Embassy may issue laissez-passer only to Moldovan citizens, its validity not exceeding 30 calendar days.

In case the applicant does not possess any identification document (passport, ID card, driving licence), the Embassy needs to verify additionally the appurtenance to Moldovan citizenship, as well as the accuracy of the filed data.

In order to obtain a laissez-passer, the applicant needs to present to the Embassy the following:

- 2 photos 30mm/40mm on **matt paper** (head uncovered, without glasses, full face, up to the shoulders on light background);
- Application form for a laissez-passer (see Annex 2 for the template);
- An original identification document (passport, ID card, driving licence), if available;

The bearer of the laissez-passer can depart for Moldova only by air, without leaving the airport transit area. The laissez-passer application is being processed, provided the necessary documents were submitted, within a term of up to 10 days from the date the complete set of documents was presented. In order to obtain the laissez-passer the same day, a 50 % increment is applied to the consular fee, for express service, the application being accepted subject to the applicant submitting the complete set of identity documents.

IOM missions in the countries of destination may provide assistance to the returnees with obtaining the laissez-passer.

2. SOCIAL WELFARE

General information on Social Services

In 1991 the Moldovan government established social service programs to supplement the monthly income of the average citizen during the transition from a command to a market economy. These programs were designed to preserve and strengthen the social safety net put in place during the Soviet period. The Social Assistance Fund supplies the needy with medical payments and housing and food subsidies. The Social Security Fund provides pensions for workers, invalids, and soldiers; assists workers during illness or temporary disability; and aids the unemployed. These programs, as well as free elementary and secondary education, are supported by the state.

National Social Assurances system is the social protection system of the assured persons that provides issuance of indemnities, assistance, pensions, duties, for diseases prevention and recovery of the work capacity and other duties stipulated by the legislation. Among these are to be mentioned the following:

- death assistance – a sum of money issued in case of death of the assured person or of the pensioner;
- unemployment assistance – a definite sum of money paid every month to the assured active unemployed person;
- indemnity for the temporary work incapacity – issued for a certain period of temporary work incapacity;
- indemnity for maternity – provided for the women who gave birth to a child;
- indemnity for child growth and care of the sick child – provided to the assured person for growth of the child or care of the sick child.

The beneficiaries of these payments are assured and non-assured persons. The assured person is a physical, active person, capable to work, residing in Moldova with the obligation to pay the contribution to the social assurance in order to benefit of the right for prevention, limitation or elimination of the social risks provided by the law.

The assured persons conclude an assurance agreement. The assurance agreement is concluded between the employer, on the one hand, and the territorial structure of the National Assurance House, on the other part.

The obligatory assured persons

In the public system are obligatory assured, through the effect of the law the following categories of persons:

- 1) Persons that work on the basis of an individual work contract;
- 2) persons that is employed in elective function or is nominated at the executive, legislative, court authority level according for the duration of the mandate;
- 3) Unemployed;
- 4) Persons that benefit of indemnities for temporary work incapacity, for pregnancy, invalidity pension;
- 5) Persons that earn an annual salary equal to at least 4 average monthly salaries and who is:
 - a) Associate or manager in a trade company;
 - b) A member of a family association;
 - c) Performs an independent activity;
 - d) Engaged in an international institution in case it is not insured by the organization;
 - e) A member of a handicraft co-operative;
 - f) Performs its activity in a religious organization;
- 6) Persons that earn an annual salary equal to at least 3 average monthly salaries and who:
 - a) Is an owner and /or a tenant of agricultural and forestry lands;
 - b) Performs its activity in the forestry industry or agriculture;
 - c) Is a member of an agricultural society;
- 7) Persons who have more than one job and earn an annual income equivalent with at least 4 average monthly salaries and find themselves in two or more of the above mentioned situations.

In the public system, can be also assured on the base of an individual contract the categories of persons that are beyond the above mentioned situations.

The social duties are established depending on the length of dues of every person. The dues length comprises the periods during which the person has paid the dues to the social assurance public system of the Republic of Moldova, as well as in other countries, according to the requirements established through the international agreements and conventions to which the Republic of Moldova is a party.

The social assurance rights in the public system of the Republic of Moldova are transferable, according to the requirements of the international agreements and conventions to which the Republic of Moldova is a party, in the country where the assured person lives or resides, in the currency of the respective country or other agreed currency.

Information on Benefits or Entitlements

Old Age, Disability, and Survivors

Type of program: Social insurance system.

Coverage

Salaries citizens; agricultural workers; self-employed persons; and elected or appointed officials in government, parliament, and the judicial system.

Special systems for members of the armed forces and for employees of the Ministry of Internal Affairs.

Source of Funds

Insured person: 3% of gross earnings.

There are no minimum earnings for contribution purposes.

The maximum earnings for contribution purposes are equal to three average monthly wages in the industrial sector (1,700 lei in 2006).

The insured's contributions also finance cash benefits for sickness and maternity.

Self-employed person: An annual flat-rate contribution of 2,013 lei, regardless of income. Agricultural landowners contribute flat-rate amounts according to the area of farmed land.

The self-employed person's contributions also finance cash sickness and maternity benefits, work injury benefits, unemployment benefits, and family allowances.

Employer: 26% of payroll (industrial sector); 20% of payroll (agricultural sector); 4.5% of payroll for pensioners and disabled persons employed in public organizations and unions.

Employers in the industrial sector who are up to date in their contribution payments to the social insurance system may obtain a 2% reduction in the contribution rate, subject to conditions.

There are no minimum earnings for contribution purposes.

The maximum earnings for contribution purposes are equal to three average monthly wages in the industrial sector (1,700 lei in 2006).

The employer's contributions also finance cash benefits for sickness and maternity, work injury, unemployment, and family allowances.

Government: Ad hoc flat-rate payments to offset price increases as a result of government reductions in food and fuel subsidies. The total cost of the social pension and pensions for judges, prosecutors, and other specified categories.

Qualifying Conditions

Old-age pension: Age 62 with 30 years of insurance coverage (men) or age 57 with 30 years of insurance coverage (women).

Age 54 with 30 years of insurance coverage, including at least 10 years in hazardous or arduous conditions (men) or age 49 with 30 years of insurance coverage, including at least 7 years and 6 months in hazardous or arduous conditions (women).

Age 54 with 30 years of insurance coverage for women who have given birth and reared five or more children.

Civil servants who satisfy the coverage qualifying period (30 years of insurance coverage, but including at least 15 years as a civil servant) may receive the pension 5 years before the normal retirement age (age 57 for men and age 52 for women).

Partial pension: The insured must have at least 20 years of insurance coverage.

Early pension: There is no early pension.

Deferred pension: Payable with more than 35 years of insurance coverage. There is no age limit for deferral.

The old-age pension is not payable abroad.

Social pension (old-age): Payable to citizens who meet only the age requirement for the old-age pension.

Social pensions are not payable abroad.

Disability pension: To receive a full pension the insured must be assessed with a Group I disability (an incapacity for any work and requiring constant attendance) or Group II disability (an incapacity for any work but not requiring constant attendance).

The required insurance coverage period varies according to the insured's age at the onset of disability: 1 year if younger than age 23, 2 years if aged 23 to 26, 3 years if aged 26 to 31, or 5 years if older than age 31.

If the insurance coverage period is less than a year, the insured may receive a social pension.

Partial disability: If assessed with a Group III disability (incapacity for usual work), the insured must have a minimum of 1 to 5 years of insurance coverage, depending on his or her age at the onset of disability.

The degree of loss of working capacity is assessed by the Medical Fitness Examining Committee.

The disability pension is not payable abroad.

For a work-related disability, work injury benefits supplement the disability pension provided under Old Age, Disability, and Survivors.

Social pension (disability): Payable to disabled persons whose disability began in childhood and to disabled children younger than age 16 who are not eligible for a contributory disability pension.

Social pensions are not payable abroad.

Survivor pension: The insured was a pensioner or met the requirements for the old-age (partial or full) pension or disability (Groups I, II, or III) pension.

Eligible survivors include widow(ers) and orphans. The surviving spouse must be of retirement age (or within 5 years of retirement) or disabled (Group I or II) at the time of the insured's death; married to the deceased spouse for at least 15 years; or caring for a child younger than age 3 and not employed. Children must be younger than age 18 (age 23 if a student, no limit if disabled).

The survivor pension is not payable abroad.

Social pension (survivors): Payable to survivors who are not eligible for a contributory survivor pension.

Social pensions are not payable abroad.

Old-Age Benefits

Old-age pension: The pension is based on the number of years of insurance coverage, the effective date of retirement, and average monthly earnings plus 2% of wages for each year of insurance coverage exceeding 30 years.

The required insurance coverage period is gradually increasing. From 2008, the full pension will be calculated on the basis of 1.2% of insurable earnings for every year of established insurance coverage up to a maximum of 35 years plus 2% of insurable earnings for every year of insurance coverage exceeding 35 years.

Insurable earnings for benefit calculation purposes must not exceed three times the average monthly wage.

The minimum pension is 290.77 lei (March 2006); 258.86 lei for agricultural workers (March 2006).

There is no maximum pension established by law.

Partial pension: Paid with at least 20 years but less than 30 years of insurance coverage. The monthly benefit is reduced in proportion to the number of years below the required number of years of insurance coverage.

Deferred pension: The pension is increased by 2% of wages for each year of deferral.

Social pension (old-age): 61.63 lei (April 2006).

Benefit adjustment: Benefits are adjusted in April according to increases in consumer prices and average earnings in the previous year.

Permanent Disability Benefits

Disability pension: The pension is based on monthly average insurable income, the number of years of insurance coverage, and a coefficient related to the group of assessed disability.

The coefficient for a Group I disability is 0.42; Group II, 0.35; and Group III, 0.2.

The minimum pension (March 2006) is 206.85 lei (Group I), 199.76 lei (Group II), or 140.66 lei (Group III).

There is no maximum pension established by law.

Partial pension (total disability): The monthly benefit is reduced in proportion to the number of years below the required number of years of insurance coverage.

Insurable earnings for benefit calculation purposes must not exceed twice the average monthly national wage in the year before the claim.

Social pension (disability): A Group I disabled person receives 73.06 lei a month; Group II, 62.94 lei; Group III, 37.09 lei. A Group I disabled person whose disability began in childhood receives 137.47 lei; Group II, 116.85 lei; Group III, 68.73 lei. A disabled child younger than age 16 receives 137.47 lei (Group I) or 116.85 lei (Group II).

Persons who provide care for a disabled child (Group I) younger than age 16 receive 122.30 lei a month; persons who provide care for a person whose disability (Group I) began in childhood receive 122.30 lei; persons who provide care for a blind disabled person (Group I) receive 150 lei.

Death grant: 700 lei.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living.

Survivor Benefits

Survivor pension: The minimum pension is equal to 50% of the deceased's pension for one survivor, 75% for two, or 100% for three or more.

The survivor pension ceases on remarriage.

Partial pension: If the deceased had an insufficient period of insurance coverage, the monthly benefit is reduced in proportion to the number of years below the required number of years of insurance coverage.

Full orphan's pension: The minimum orphan's pension is equal to 50% of the deceased's minimum old-age pension, 75% for two, or 100% for three or more.

There is no maximum survivor pension established by law.

Partial pension: If the deceased had an insufficient period of insurance coverage, the monthly benefit is reduced in proportion to the number of years below the required number of years of insurance coverage.

Social pension (survivors): 49 lei is paid for one orphan; 98 lei for two or more orphans. The pension is doubled for full orphans.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living.

Administrating Organization

Ministry of Social Protection (www.mpsfc.gov.md) provides general coordination and supervision. National Office of Social Insurance (<http://www.cnas.md>) and local social security departments administer the program.

Sickness and Maternity

Type of program: Social insurance system.

Coverage

Cash sickness and maternity benefits: Salaried citizens; agricultural workers; self-employed persons; elected or appointed officials in government, parliament, and the judicial system; disabled persons; and unemployed persons.

Medical benefits: All persons residing in Moldova.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors, above.

Self-employed person: See source of funds under Old Age, Disability, and Survivors, above.

Employer: See source of funds under Old Age, Disability, and Survivors, above.

Government: See source of funds under Old Age, Disability, and Survivors, above. The total cost of medical care.

Qualifying Conditions

Cash sickness and maternity benefits: Insured persons residing in Moldova.

Child care allowance (medical leave): Payable to provide care for a sick child younger than age 7; younger than age 16 for a disabled child with a short-term incapacity that is not the result of, or related to, the assessed disability.

Medical benefits: All persons residing in Moldova.

Sickness and Maternity Benefits

Sickness benefit: The benefit depends on the length of covered employment. If the insured has less than 5 years of covered employment, the benefit is equal to 60% of average earnings; with 5 to 8 years, 80%; or for more than 8 years, 100%. The benefit is payable from the first day of sickness for up to 4 months; may be extended in certain cases for up to 30 days.

Average earnings are based on earnings in the last 6 months before the onset of the incapacity; if the working period is less than 6 months, average earnings are based on the full calendar months worked within the period; if less than a calendar month is worked, average earnings are based on the total hours worked; if no earnings have been received within the last 6 months, the benefit is calculated according to a reference wage established for each particular job.

Sick childcare allowance (medical leave): The allowance is calculated in the same way as the sickness benefit, above.

Death grant: 700 lei.

Maternity benefit: The benefit is equal to 100% of average earnings. The benefit is paid from the 30th week of pregnancy and is paid for 126 days. Additional leave of 14 days is provided for multiple births or for complications resulting from childbirth.

For the adoption of a child, the benefit is paid for 56 days after the date of adoption.

Average earnings are based on earnings in the last 6 months before the onset of the incapacity; if the working period is less than 6 months, average earnings are based on the full calendar months worked within the period; if less than a calendar month is worked, average earnings are based on the total hours worked; if no earnings have been received within the last 6 months, the benefit is calculated according to a reference wage established for each particular job.

Workers' Medical Benefits

Medical care is provided by the state. Free hospital treatment is provided for a limited number of days.

Cost sharing: The insured makes a minimal contribution toward the cost of some medical care.

There is no limit to duration.

Dependents' Medical Benefits

Medical care is provided by the state. Free hospital treatment is provided for a limited number of days.

Cost sharing: The insured makes a minimal contribution toward the cost of some medical care.

There is no limit to duration.

Administrating Organization

Ministry of Social Protection (www.mpsfc.gov.md), with local authorities and the trade unions, supervises the provision of medical care. Ministry of Health, National Agency of Health Insurance

(<http://www.atchisinou.com.md>), and local health departments administer medical services provided through clinics, hospitals, and other facilities.

Work Injury

Type of program: Social insurance (cash benefits) and universal (medical care) system.

Local authorities and employers may provide supplementary pension benefits out of their own budgets.

Note: For a work-related disability, work injury benefits supplement the disability pension provided under Old Age, Disability, and Survivors, above.

Coverage

Cash and medical benefits: Employed persons, members of cooperatives, students, and persons undergoing professional training.

Voluntary coverage for self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: See source of funds under Old Age, Disability, and Survivors, above.

Employer: See source of funds under Old Age, Disability, and Survivors, above.

Government: None.

Qualifying Conditions

Work injury benefits: The worker must be insured and the onset of disability must result from work; vocational training; participation in social, cultural, or sporting events organized by the employer; or travel between different places of work (including abroad) if related to work.

Temporary Disability Benefits

The benefit varies according to the insured's assessed degree of disability. The benefit for a Group I or Group II disability is based on the difference between the level of disability benefit provided under Old Age, Disability, and Survivors, above, and 2/3 of average earnings in the last 6 months before the onset of disability. For a Group III disability, the benefit is a percentage of the Group II amount corresponding to the degree of loss of working capacity.

A Group I disability is classified as an incapacity for any work and requiring constant attendance; Group II, an incapacity for any work but not requiring constant attendance; and Group III, an incapacity for usual work.

The benefit is payable from the first day of the incapacity until recovery or the award of a disability pension, for up to a maximum of 180 days.

The degree of loss of working capacity is assessed by the Medical Fitness Examining Committee.

Employment transfer reimbursement: The difference between the average monthly wage in the last 6 months and the average wage received in the new position of employment. The benefit is paid for 90 days.

Permanent Disability Benefits

Permanent disability pension: The pension is paid according to the insured's income before 1999 and three groups of assessed disability: Group I is classified as an incapacity for any work and requiring constant attendance; Group II, an incapacity for any work but not requiring constant attendance; and Group III, an incapacity for usual work.

The degree of loss of working capacity is assessed by the Medical Fitness Examining Committee.

Death grant: A lump sum is paid depending on the category and number of dependents but must not exceed 24 national average monthly wages.

Workers' Medical Benefits

Medical services are provided directly to patients by government health providers and include general and specialist care, hospitalization, laboratory services, and transportation, plus the full cost of appliances and medicines.

Survivor Benefits

Survivor pension: At least 50% of the deceased's pension is paid for one survivor, 75% for two, and 100% for three or more.

Partial pension: If the deceased had an insufficient period of insurance coverage, the monthly benefit is reduced in proportion to the number of years below the required number of years of insurance coverage.

The survivor pension ceases on remarriage.

The maximum pension must not exceed 24 times the national average monthly wage.

Full orphan's pension: At least 50% of the deceased's minimum old-age pension is paid.

Partial pension: If the deceased had an insufficient period of insurance coverage, the monthly benefit is reduced in proportion to the number of years below the required number of years of insurance coverage.

The maximum pension must not exceed 24 times the national average monthly wage.

Administrating Organization

Enterprises and employers pay temporary disability benefits for their employees.

National Office of Social Insurance (<http://www.cnas.md>) provides coordination and supervises the Work Injury Fund. Local government health departments of the Ministry of Social Protection (www.mpsfc.gov.md) provide general supervision and coordinate pensions and medical benefits.

Local government health departments of the Ministry of Social Protection (www.mpsfc.gov.md) administer medical services provided through clinics, hospitals, and other facilities.

Unemployment

Type of program: Social insurance system.

Coverage

Citizens aged 16 to 62 (men) or aged 16 to 57 (women) with a permanent address in Moldova and who are capable of work, including self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: See source of funds under Old Age, Disability, and Survivors, above.

Employer: See source of funds under Old Age, Disability, and Survivors, above.

Government: None.

Qualifying Conditions

Unemployment benefit: Must be registered at an employment office and be willing and able to work. Benefits may be reduced, postponed, suspended, or terminated if the worker is discharged for violating work discipline, leaving employment without good cause, violating conditions for a job placement or vocational training, or filing fraudulent claims.

Claimants must have no income and have been salaried for at least 12 months in the last 24 months before unemployment. Waiting periods apply for some categories of worker: 2 months for the involuntarily unemployed, 60 days for recently graduated students, or 30 days for persons who have completed military service.

Self-employed persons must register as unemployed, have at least 6 months of previous covered employment in the last 24 months before the date of registration, and not have taxable income according to the law. A self-employed person is also covered if their license to operate a business is revoked.

Unemployment Benefits

If employed previously for up to 5 years, the benefit is equal to 50% of the national average wage and is paid for a maximum of 6 months; if previously employed for 5 to 10 years, 55% is paid for a maximum of 9 months; with more than 10 years of employment, 60% is paid for a maximum of 12 months.

Supplements for families with children: 10% of the national average wage is paid for one or two children; 20% for three or more children.

Benefit adjustment: Benefits are adjusted every January according to changes in the average national wage of the previous year.

Administrating Organization

Department of Employment in the Ministry of Social Protection (www.mpsfc.gov.md) provides general supervision.

National Employment Agency administers the program.

Family Allowances

Type of program: Social insurance and social assistance system.

Coverage

Families with children residing in Moldova.

Source of Funds

Insured person: None.

Self-employed person: See source of funds under Old Age, Disability, and Survivors, above.

Employer: See source of funds under Old Age, Disability, and Survivors, above.

Government: None.

Qualifying Conditions

Family allowances: Payable for children younger than age 16 (age 18 if a student). Other qualifying conditions vary according to benefits. For children older than 18 months of age, the benefit is means tested. The monthly income for each family member, including children, must not exceed 18 lei; for families with at least three children, 27 lei; for single mothers, 54 lei.

Allowances for handicapped children: Payable for children younger than age 16 on the basis of a decision made by the Medical Consultative Council.

Family allowances (social assistance): Means-tested assistance is payable for children aged 3 to 16.

Birth grant: Payable for each live birth, regardless of family income.

Child-rearing allowance: Payable from the birth of a child up to age 3. The allowance is payable to an insured person who is on child-rearing leave or to another eligible person (a parent, grandparent, or other relative or guardian, regardless of family income). The allowance is also payable to noninsured persons.

Family Allowance Benefits

Family allowances (social insurance)

The calculation of social insurance benefits depends on monthly average income in the last 6 months.

Family allowance: For an insured person's child up to age 18 months, the allowance is equal to 20% of any other social security benefits in payment but not less than 100 lei; for a noninsured person's child up to age 18 months, 100 lei; for a child older than 18 months, 50 lei a month (means tested).

Allowances for handicapped children: 179 lei (social allowance), plus 122.30 lei (care allowance) for disabled children with a Group I disability; 152 lei (social allowance) for children with a Group II or III disability.

Single mother allowance: 50 lei.

Birth grant: 800 lei.

Child-rearing allowance: 20% of reference earnings, but not less than 100 lei.

Family allowances (social assistance)

To calculate the monthly family allowance for a child, average monthly income in the previous semester for each family member must not have exceeded 54 lei.

Children under guardianship (means-tested): Up to 90 lei a month, depending on family income.

Adopted children (means-tested): Up to 18 lei a month, depending on family income.

Preschool children in care (means-tested): Up to 180 lei a month, depending on family income.

School-age children in care (means-tested): Up to 200 lei a month, depending on family income.

Orphan benefit (means-tested): Up to 55.08 lei a month for orphans younger than age 18 (age 23 if a student) whose deceased parents were not entitled to a social security pension; 110.15 lei for full orphans.

Administering Organization

Ministry of Social Protection (www.mpsfc.gov.md) provides general supervision.

Local departments of social security administer benefits to nonworking parents.

Enterprises and employers award benefits and provide payments to their own employees.

Child care system

On the basis of the legislation in force there was formed a protection mechanism of the rights and liberties of mother and child. So, in order to implement the UN Convention regarding the rights of the child and realization of the Law regarding the rights of the child, at the Government of the Republic of Moldova was instituted the National Council for protection of the Child Rights (Council).

The Council is the governmental body, nominated to elaborate and realize the promotion policies of the highest interest of the child in the society. The main tasks of the Council are: observance in the Republic of Moldova of the Convention regarding rights of the child; elaboration of the state policy regarding realization of the child rights at the national level; consolidation of the social cohesion in the sphere connected to protection of the child rights.

The Constitution of the Republic of Moldova stipulates that the mother and the child have the right to assistance and special protection. All the children, including those born outside wedlock, benefit of the same social protection, the children and the teenagers benefit of special assistance conditions for realization of their rights. The state provides necessary allowances and assistance for care of the sick or invalid children. Exploitation of the children, their use in activities that would damage their health, spirit, or those that would put in danger their lives or their normal development are forbidden. The public authorities assure favorable conditions for free participation of the young people to the social, economical, cultural and sport life of the society.

The Law regarding the child rights stipulates the right of every child to develop his intellectual capacities and the right to study. In this sense, the Law regarding the education stipulates: the right to study is guaranteed regardless of nationality, sex, age, origin or social status, religious or political views, and penal antecedents. The state guarantees equal opportunities regarding the access to the state educational institutions, like lyceums, professional schools, high schools, depending on their capacities and skills.

In spite of the fact that the Legislation regarding the education declares that the education in the Republic of Moldova is free of charge, in the conditions of economic crisis the respective principle can not be observed. In this case the education is not accessible any more for the entire population; the general education becomes more prohibitive. Quite restrictive is the general education of the children from the rural zones because of the exaggerate attendance cost of the pupils in respect to the family budget, because the young teachers do not want to live in rural zones, the teachers abandon their activity in schools because of low salaries and usage at a large scale of the children work in agricultural works.

The law regarding the child rights guarantees the right of the child to express his own opinion, to think freely, religion, association and peaceful reunions. The children have the right to associate in public associations. The state provides material support to public organizations for children, provides with premises, and provides tax exemption.

The regulations provided at the moment through the legislation of the Republic of Moldova are incapable to offer an efficient protection for all children. The lack of integral reflection in the legislation, in the administrative and juridical decisions, in those political and important programs intended for the children, at the local and central level reflect the existent blanks regarding the conformation of the legislation to the international standards.

In about 58 families from 100, with children up to the age of 7 from the Republic of Moldova there is no even a single book. These data per country is equal to 44%. This is only some data from the National Study performed with the help of the UNICEF. Only five children from ten are prepared for school.

The situation of the children from Moldova is getting aggravated as a result of the massive migration of the Moldovan citizens abroad. So, a big number of the children left home become victims of a non-corresponding nutrition, are excluded from schools, are neglected and abandoned and become subject to juvenile infractions or drug or alcohol addiction.

Services for the Children

State Structures responsible for children/family support

State Level

1. Ministry of Education, Science Youth and Sport
2. Ministry of Economy and Trade (National Employment Agency)
3. Ministry of Health
4. Ministry of Social Protection

Local Public Authorities Level

(city, rayon and primaria (town, village) level)

1. Department of education, science, youth and sport
2. Department of child's rights protection
3. Municipal fund of social support of population
4. Health Department

5. Department of social assistance

Municipal (Local) Council Level

1. Municipal (local) committee on education, social protection and health care
2. Municipal (local) committee on counter-trafficking in human beings

The National Council On Child's Rights Protection

1. The National Council is a governmental body with a mission to assure elaboration and implementation of policies of child rights protection;
 2. The Council activities are based on UN Convention on Child's Rights, Constitution of the Republic of Moldova, laws and other relative normative documents
 3. The Council consists of representatives of central and local public authorities as well as of representatives of international institutions and national NGOs active in the domain
 4. The Council represents the Republic of Moldova in relations with international and national institutions which area of activities include a child and family protection
- Permanent Secretariat of the National Council on Child's Rights Protection was created by the Decision of Government #1050 of 5 August 2002.

State Social Assistance available for children and families at risk:

- a. Social allowances (money). Allowances – starting with January 2004 low-income families with children receive allowance (~4 USD per child);
- b. Services of social assistance that include:
 - social services of institution of residential care
 - Communities' social services (day centers, temporary centers, family-like residential houses, tutelage, and professional parental assistance), the majority of these services are realized as model-pilot. Institutionalization of children in need prevails in social assistance services. Community services of social assistance for children are not developed, and in practice are not available. The present system does not allow creating a competitive market of community social assistance for the lack of system of accrediting and licensing based on standards for rendering the services, and the system of monitoring, regulation and inspection wants future developing. (from UNICEF Programme of Cooperation UNICEF – Government of the Republic of Moldova 2002-2006, Child Protection Programme)

Alliance of NGOs active in the area of Social Protection and Family

This forum of organizations (local, national and international) was created 5 March 2002 in the domain of child and family social protection and is based on benevolent principles. Any relevant registered non-governmental organization that share vision, mission and objectives of the Alliance may turn to the forum.

Vision of the Alliance: the better world for each child of the Republic of Moldova.

Scope of the Alliance: Contributing to elaboration of a coherent social policy in the area of a social protection of a child and family by stabilizing efficient partnership relations among governmental and non-governmental structure.

List of Rayon Sections of Social Assistance and Family Protection

No.	Locality	First Name, Second Name	Contact telephone number
1	Anenii Noi	Nicolae Samson	(265) 24100
2	Basarabeasca	Nicolae Burlea	(297) 22548; 22058
3	Mim. Bălți	Vladimir Sementul	(321) 23333; 21566
4	Briceni	Daria Sadoveanu	(247) 22548
5	Cahul	Tamara Papana	(299) 23870
6	Cantemir	Nicolae Gîrnet	(273)22182
7	Călărași	Ion Stratan	(244) 20348

8	Causeni	Ștefan Grigoriev	(243) 22548
9	Mun. Chisinau	Anatol Chirca	226566
10	sector. Botanica	Galina Lazur	532082
11	sector. Buiucani	Ludmila Proca	742851
12	sector. Rîscani	Boris Vizir	243545
13	sector. Centru	Valentina Ples	222360
14	sector. Ciocana	Sergiu Gribovan	344669
15	Cimislia	Vasile Grînic	(241) 22548
16	Ciadîr Lunga	Vladimir Taucci	(262) 20007
17	Comrat	Dora Gargalic	(298) 24454
18	Criuleni	Ion Cimpoi	(248) 22548
19	Donduseni	AlaGutu	(251)22548
20	Drochia	Natalia Magaleas	(252) 23391; 24770
21	Dubasari	Vladimir Mărit	(248) 22232
22	Edînet	Antoaneta Stahurschi	(246) 22548
23	Fălești	Zinaida Ursachi	(259) 22548
24.	Floresti	Angela Mutruc	(250)20174
25	Glodeni	Svetlana Pădurari	(249) 25204
26	Hîncesti	Tamara Călugăr	(269) 22548
27	Ialoveni	Stelian Coreisa	(268) 22047
28	Leova	Serghei Postica	(263) 22548
29	Nisporeni	Ecaterina Tugulea	(264) 22548
30	Ocnita	Lucia Capmoale	(271) 22197
31	Orhei	Valeriu Popa	(235) 24223
32	Rezina	Panteleimon Gavrilita	(254) 22250
33	Râscani	Maria Turea	(256) 23987
34	Sîngerei	Elvira Gartiuda-Gaina	(262) 24666
35	Soroca	Ecaterina Hanganu	(230) 22548; 23499
36	Straseni	Măria Trandafilova	{237) 22548
37	Soldanesti	Raisa Lupu	(272) 22548
38	Ștefan -Vodă	Mihail Tomov	(242)23502; 22548
39	Taraclia	Valentin Culinschii	(294)25093; 22548
40	Telenesti	Olga Tcaci	(258) 22548
41	Ungheni	Aurica Varvariuc	(236)22548
42	Vulcanesti	Ion Ghermec	(253) 22165; 24295

List of specialists in child's rights protection

Municipal and Rayon departments of education

No.	Raion/ Municipality	Name of Specialist	Telephone number
1	Mun. Chisinau	Svetlana CHIFA	24 27 02
2	Mun. Bălți	Tatiana CIORBA	231 2 22 64
3	Anenii -Noi	Andrei IERDEVARA	265 2 28 12,2 30 81
4	Basarabeasca	Sofia TURUTEA	297 2 24 77
5	Briceni	Vasile RIBAC	247 2 29 33
6	Cahul	Elena BACALU	299 2 29 18
7	Cantemir	Ludmila TURCANU	273 2 27 77
8	Călărași	Vasile GILCA	244 2 32 91
9	Causeni	Măria PALADUTA	243 2 34 71
10	Cimislia	Victoria SALARU	241 2 27 48
11	Criuleni	Vera STAHI	248 2 27 53, 2 24 04 (ant.)
12	Donduseni	Alexei CHIVRIGA	251 2 45 49
13	Drochia	Adriana GROZAVU	252 2 77 35
14	Dubasari	Alexandra TANASIEV	288 5 24 39
15	Edinet	Dorina NICOLAEV	246 2 21 97, 2 54 45
16	Fălești	Emilia CIOBANU	259 2 38 93
17	Floresti	Natalia CUROSU	250 2 26 02
18	Glodeni	Anatolie NIMERENCO	249 2 25 39
19	Hîncesti	Zinaida ORGAN	269 2 30 56
20	Ialoveni	Parascovia VUTCARIOV	268 28 15 57
21	Leova	Maria NOVAC	263 2 31 05
22	Nisporeni	Eugenia TULBURE	264 2 27 48
23	Ocnita	Stela TURTURICA	2712 2531
24	Orhei	Olga COVAS	2352 1529
25	Rezina	Valentina COLESNIC	254 2 27 48
26	Râșcani	Efim PRISACARI	256 2 23 48
27	Sangerei	Maria HUZUN	262 2 27 85
28	Soroca	Valentina RAILEANU	230 2 25 43, 3 05 48
29	Straseni	Pavel PASA	237 2 27 48
30	Soldanesti	Veaceslav LESAN	272 2 35 29
31	Stefan Voda	Nina TĂȚAR	242 24 3 98
32	Taraclia	Nina CASANDRAC	294 2 27 48
33	Telenesti	Petru GOJAN	258 2 20 09
34	Ungheni	Iulia CHIRILOV	236 2 74 97, 2 27 48

Services for the elderly (also see above the list of Rayon Sections of Social Assistance and Family Protection)

The institutional framework for social protection and assistance in Moldova is in a transition phase, and on the whole, financial constraints are resulting in gaps in critical service provision. This offers opportunities for community based and non-governmental organizations to complement state services by building localized partnerships and developing innovative practices to empower communities to advocate for service provision to meet local needs.

The incomes of people over 60 in Moldova are either limited or are so insignificant that they struggle to make ends meet. Contributory pensions are major source of income for older person headed households. However, the average national pension is less than 50% of minimum subsistence requirements. The incidence of older people in poverty is comparatively higher than national poverty rate, and again the rural poverty is more extreme compared to urban poverty.

The consequent imbalance between older people's incomes and expenses has contributed to fuelling high levels of poverty, exclusion and despair for vulnerable older people. With an increasing outflow of adults to neighboring countries as economic migrants, older people are now witnessing a profound change in their role as home carers and care-givers of grandchildren. This transition is accompanied by an added burden and is taking its toll on older people physically, mentally, economically and socially.

The experience of NGOs and partners in Moldova reaffirms that community based organizations and community groups as agents of civil society can offer innovative alternatives to fill the gaps in social service delivery through community based approaches offering sustainability and lasting impact.

List of the most important NGOs dealing with elderly care

“Second Breath” – Branch of HelpAge International – (Balti, hai@helpage.org, secondbr@beltsy.md, www.secondbreath.md).

Inițiativa social-rurala – Social-rural Initiative – mbrodesco@ifrance.com

“Sunrise” centre for elderly – implemented through the NGO Neohumanist, Straseni – “Rasarit de soare”

Red Cross Society of the Republic of Moldova - crucearosie@moldnet.md

Branch of Foundation Dorcas AID international Netherlands (Chisinau, dorcasAIDMoldova@mail.ru)

Christian Mission of Salvation Army Moldova - http://www1.salvationarmy.org/eec/www_eec.nsf

The Republican Association of Older People “Kindness” – Chisinau

The Public Association “Age without sadness”
Catholic Mission Caritas Moldova – caritas@caritas.mldnet.com

Philanthropic association “Moldova Filantropie” – philantropy@moldova.md

Association for charity and assistance “Acasa” – acasa@acasa.mld.net.com

Foundation “Regina Pacis” – rgnchisinau@moldovacc.md

NGO “Diaconia” – office@diaconia-md.org

Swiss Agency for Development and Cooperation – flavia.lazzeri@undp.org

3. PENSIONS

Pension system, preconditions for obtaining a pension, cost and terms of voluntary pension insurance

The legislation of the Republic of Moldova provides for pensions for age limit, invalidity pension and survivor's pension. The pension for the age limit is guaranteed in case of age limit and in case the respective person has worked a respective period of time. In 2006, the pension age has constituted 62 for the men and 57 for the women. The persons that did not work the required period of time (but have at least 20 years of work) have the right to a partial pension.

The rate of the social contribution required by the employee constitutes 26% from the total sum of money paid to the persons residing in Moldova. Moreover, any employed person from Moldova contributes to the social fund with about 3% from the total personal salary.

The non-government pension funds (NGPF) are established on a free will base principle, as to facilitate payment of the additional pensions to the retired persons. NGPF is a non-governmental organization that collects and maintains the records regarding the financial free voluntary contributions paid by the individuals or legal entities and use the funds for payment of the additional pensions. The activity of the respective fund is independent from the obligatory social assurance.

There are open and closed NGPF. The members of the close type NGPF can be only the employers of the fund's founder. The members of the open type NGPF can be only the persons that adhered directly or through the intermediation of the employee who concludes a collective pension agreement. In order to perform its activities, the NGPF shall have a permit. A condition for issuance of such a patent is the assurance of a fund equal to 250 00 USD.

4. MEDICAL CARE

Moldova has been moving towards a decentralized government structure for the past several years. Decentralization is often identified as a key element in improving efficiency and response of the health system by devolving decision making ability to levels of management that can better identify and respond to the population's health needs. The Constitution and the Law on Administrative Territory assign legal status to local administrative and territorial units, while the Budget System Law attributes fiscal autonomy to local budgets. In the case of health, responsibility has been devolved to the level of Regions, responsible for managing the health care network.

At the present moment in the Republic of Moldova the medical assistance is secured on the basis of the obligatory medical assistance insurance.

The obligatory medical assistance insurance represents a state system for protection of the population's interests in the sphere of health protection through constitution, from the insurance taxes, of the fund designated for costs covering for treatment of the infections and diseases.

The obligatory medical assistance insurance is performed on the basis of the contracts concluded between the subjects of the medical assistance system.

The volume of the medical assistance provided within the obligatory medical assistance insurance is stipulated in the Uniform program of the obligatory medical assistance insurance (Uniform program) approved by the Government of the RM.

The Uniform program comprises the lists of the diseases and states that require medical assistance financed from the funds of the obligatory medical assistance insurance.

The tax for the obligatory medical assistance insurance (insurance contribution) is a fixed sum of money or a procentual contribution to the salary or other forms of labour retribution which the insured person is obliged to pay the insurer, according to the provisions of the legislation and of the insuring agreement.

The sum of the fixed insurance contribution is established every year through the law (in 2006 the respective tax was of 816 lei – approx. 65 USD).

The unemployed persons, those who do not benefit of any state payments from the budget, are those who pay and those who are insured.

Among those who pay the state insurance contributions are:

- a) Economical units, indifferent of their type of property and legal type organization;
- b) The employers of the respective units;
- c) The Government – for certain categories of persons established through legislation;

- d) Central and local public administration authorities;
- e) Physical entities that perform business activities according to the legislation;
- f) Other natural persons residing in Republic of Moldova.

The insurance contributions for the employed persons are calculated depending on the established tariff and proportional contribution to the salary and other types of retribution, before being deducted (retained) the taxes and other payments established by the legislation.

The insurance contributions of the insured persons are transferred by the respective units together with the payment of the salaries on the account of the National Company of Medical Insurance. The persons residing in the Republic of Moldova that do not have a job and neither registered as unemployed persons do pay the insurance taxes individually.

The categories of payers for whom the tax is calculated as a proportional contribution to the salary and other types of labour retributions, honoraries, do pay the contributions for the obligatory medical assistance insurance every month, when receiving the financial means for the work retribution.

Persons performing business activities as businessman and for whom the contribution is calculated as a fixed sum, shall pay the entire annual quantum of the insurance contributions. The physical unemployment entities shall pay the entire annual quantum calculated as a fixed sum.

Categories of unemployed persons for whom the Government pays the insurance contribution:

1. Pre-school children;
2. Pupils from primary, secondary schools and lyceums;
3. Students from professional schools;
4. Student from secondary professional institutions (colleges), daily attendance;
5. Students from the high institutions, daily attendance;
6. Residents of the post university obligatory education;
7. Children up to 18 years old, who do not attend the school;
8. Pregnant women, parturient and those who already gave birth;
9. Invalids;
10. Pensioner;
11. Officially registered unemployed.

Categories of non-occupied persons for whom the payer of the insurance taxes are the central and local public administration authorities:

Insured from the state public budget:

- 1) Students from the secondary professional institutions;
- 2) Students from the high institutions, daily attendance;
- 3) Invalids.

Insured from the local budgets:

- 1) Preschool children;
- 2) Pupils from primary, secondary schools and lyceums;
- 3) Officially registered unemployed.
- 4) Pensioners.

5. HOUSING

The average purchase price of a one-room basic apartment in the periphery of Chisinau is 27.000 EUR. In the suburbs the prices are lower – 21.000 EUR. These prices are for flats in older blocks. The average rental price for rental of a one-room basic apartment in the periphery of Chisinau is 100 EUR. In the suburbs average one month rent amounts to 70 EUR. The utilities in both cases amount to 30 EUR month, excluding phone bills. It is advisable to go for rent in the outskirts of Chisinau, yet located within the city area (city districts of Ciocana, Botanica, and Buiucani). The deposits as such are not traditionally known on the Moldovan real estate market,

though some of the lessors require that first and subsequent payments are done for three months periods, serving to protect the lessor for damages or untimely termination of the lease.

Access to financial services, including credit and hypothec (mortgage) has suffered substantial improvement. Credit facilities have become more flexible and accessible to larger categories of beneficiaries. Hypothec (mortgage) credits offered by the banks fuelled in turn the construction boom, meeting the ever-growing demand for housing. The Moldovan real estate market has grown up steeply in the last five years, the prices rising by up to 300 % in this period. By no means, this was caused by general improvement of the economic situation in the country. The overall housing and social infrastructure also improved in the last four years. Power cuts are not an issue anymore, while six years ago they were reaching 8-12 hours a day. Heating, water supply and cleaning of the common premises and streets also improved etc. The most feasible option is finding a flat through researching the advertisement in the newspapers or internet:

- the newspaper "Makler", also in electronic internet version – www.makler.md
- the internet site of advertisement – www.999.md
- the internet portal on real estate – <http://www.casa-ta.info/>
- through real estate intermediary firm "LARA" – also on internet – www.lara.md

Often the landlords avoid concluding a formal rent contract, for tax purposes. This is not advisable, as it does not offer any guarantee on durability of stay and charged prices. If one aims at buying real estate, it is recommendable to use the services of a qualified lawyer to perform the due diligence over the property rights, possible claims and charges.

Complaints about accommodation standards can be filed with municipalities' housing offices, e.g. in Chisinau with the Municipal Office for Housing and Urbanism (phone 22-54-61).

6. EMPLOYMENT

Employment, labor market situation, placement services, application for unemployment benefit

The new Labor Code which establishes a complete legal frame for the issues regarding the employment, is equally applicable both, for the citizens of the Republic of Moldova and foreign citizens and stateless persons employed on the territory of the Republic of Moldova on the basis of a individual work contract concluded with the employer who activates on the territory of the Republic of Moldova.

Moldova has ratified 34 conventions of the International Labor Organization. In case the provisions of the internal regulations stipulate other norms than those provided in the international treaties, conventions, agreements to which Moldova is a party, the international ones shall prevail.

The relations between the employer and the employee are based on the individual work contract that is to be concluded in written. Usually, the work contracts are concluded for indefinite periods of time: contracts with fixed periods for the specified cases, defined through legislation. The employee has the right to determine the trial period for the employer.

The normal work period shall be of 40 hours per week. Usually, the work week shall have at least two days off, in exceptional cases – 1 day. It is allowed to work in shifts. Also, the legislation stipulates the working day over the schedule, for the days off and the work during the night time. The yearly paid leave shall be no less than 28 calendar days.

The minimal age for being employed is 16 years, in exceptional cases the young persons are allowed to work from 15 years old.

The legislation regarding the minimal level salary stipulates different rates for the private and public sector. Starting with the 1st of August 2005, the minimal salary for the employers of the private companies constitutes 550 Moldovan lei (44 USD). Starting June 2007 the minimal salary for the public sector employees has been set to 400 MDL (32 USD).

The average monthly salary in 2007 constituted 1783 MDL or about 145 USD (23% higher than in 2006). The real salary in 2006 rose by 6%.

According to the standards of the International Labor Office (ILO), the number of the unemployed in 2006 constituted 75 thousand, a decrease with 21,7% in respect to 2005. The unemployment rate was at the level of 5, 6% being in decrease with 1, 9% in respect to 2005.

The main state body empowered with policies implementation, strategies and programs on the labor market is the National Employment Agency (NEA) of the Ministry of Economy and Trade.

The NEA offers on the labor market a series of services and measures for integration of the population on the labor market.

All the offered services are free of charge for the persons looking for a job place, as well as for the economic agents.

The Agency provides the following free of charge services for the persons looking for a job place:

- Work mediation;
- Information regarding the vacant job places through announcements, publications and job places fairs;
- Electronic intermediation between the potential employees and employers;
- Preliminary selection of the candidates;

The unemployed benefit of the following:

- Free of charge training courses;
- Unemployment allowance during the training courses;
- Payment of return transport and housing for the persons attending the courses in other places, or for the daily transport.

List with the contact data of the regional offices of the National Employment Agency (NEA)

No.	Region	P.O, adress	Name, surname of the director of the regional office of NEA	Contact phones	Fax
1	2	3	4	5	6
1	r-n Anenii Noi	6501 or. Anenii Noi, str. 31 august, 4	Vicol Maria Gavril	265-23982 23495	265-23982
2	r-n Basarabeasca	6702 or. Basarabeasca, str. K. Marx, 55	Caici Olga Ștefan	297-22505 22733	297-22505
3	r-n Briceni	4700 or. Briceni, str. Independenței, 3	Muntean Valentina Ion	247-22653 23696	247-22653
4	r-n Cahul	3909 or. Cahul, str. Șt. cel Mare, 15	Dimineț Ludmila Ion	299-22186 21623	299-22186
5	r-n Cantemir	7300 or. Cantemir, str. Trandafirilor, 2	Baba Elena Vladimir	273 - 23300 22541	273-23300
6	r-n Călărași	4404 or. Călărași, str. M. Eminescu, 19	Diaconov Tamara Platon	244-22071 22371	244 - 22071
7	r-n Căușeni	4304 or. Căușeni, str. Mateevici, 9	Cernat Vasile Constantin	243-23055 23344	243-23055
8	r-n Cimișlia	4100 or. Cimișlia, str. Ștefan cel Mare, 14	Aramă Tatiana Nicolae	241-23036 23309	241-23036
9	r-n Criuleni	4801 or. Criuleni, str.31 August, 139	Orlov Tatiana Ion	248 - 21450 22708	248 - 21450
10	r-n Dondușeni	5102 or. Dondușeni, str. Independenței, 25	Corcimari Larisa Petru	251 -22489	251 -22489
11	r-n Drochia	5202 or. Drochia, bd. Independenței, 15-a	Zavorotnii Galina Boris	252 -22782 21827	252 -22782
12	r-n Dubăsari	4571r-nul Criuleni com. Cocieri, str. Țărnelui, 2	Micu Vasile Hariton	248 -52870 248 - 52871	248 -52870
13	r-n Edineț	4601 or. Edineț, str. M. Eminescu, 24	Celac Rodica Nicolae	246-22779 24399, 24807-c 22344	246 -24399
14	r-n Fălești	5902 or. Fălești, str. Șt. cel Mare, 50	Chiruță Ion Ștefan	259 - 22262 23330	259 - 22262
15	r-n Florești	5000 or. Florești, bd. Victoriei, 2, bir.44	Rusu Iulia Vasile	250 -22669	250 -22669
16	r-n Glodeni	4901 or. Glodeni, str. Suveranității, 4	Buza Nicolae Ion	249 -23360 23182	249 -23360
17	r-n Hîncești	3401 or. Hîncești, str. M. Hîncu, 123 bir.19	Vlas Maria Ion	269 -23961 23251	269 - 23251
18	r-n Ialoveni	6800 or. Ialoveni, str. Al-dru cel Bun, 49	Sert Mihail Mihail	268 -23452 22109	268 -23452
19	r-n Leova	6301 or. Leova, str. Independenței, 3	Vasile Bujac Constantin	263 -22046 22593	263 -22593
20	r-n Nisporeni	6401 or. Nisporeni, str. Suveranității, 2	Mușchei Pavel Mihail	264 -23055 22734	264 -23055
21	r-n Ocnîța	7101 or. Ocnîța, str. Independenței, 47	Șeludico Valentina Victor	271 -23760	271 -23760
22	r-n Orhei	3505 or. Orhei, str. V. Lupu, 36	Lisu Petru Alexandru	235-21490 20912 22407 27690-n	235-21490

23	r-n Rezina	6701 or. Rezina, str.27 August, 1	Efremov Eugenia Efrem	254 –23173 24374	254 – 23173
24	r-n Rîșcani	5600 or. Rîșcani, str.31 August, 16	Galer Ludmila Constantin	256 –23261 22004	256 – 22004
25	r-n Sîngerei	6201 or. Sîngerei, str. Independenței, 124-a	Deleu Valerian Dumitru	262 –25102 23867	262 - 25102
26	r-n Soroca	3000 or. Soroca, str. V. Alecsandri, 2	Ciobanu Nina Petru	230 –22302 23066	230 – 22302
27	r-n Strășeni	3701 or. Strășeni, str. M. Eminescu, 56	Rodideal Galina Mihail	237 –22620 23240	237 – 22620
28	r-n Șoldănești	*7201 or. Șoldănești, str. Păcii, 8-a	Zgurean Elena Mihai	272–22454 24333	272 – 22454
29	r-n Ștefan Vodă	7201 or. Ștefan Vodă, str. Libertății 1	Orlov Nicolae Ion	242 –23670 23537	242 – 23670
30	r-n Taraclia	7400 or. Taraclia, str. Lenin, 167	Dragan Maria Ulian	294 –25382 25998	294 – 25998
31	r-n Telenești	5800 or. Telenești, str. Renașterii, 69	Codreanu Maria Petru	258 –22795 25720	258 - 22795
32	r-n Ungheni	3603 or. Ungheni, str. Națională, 33	Cerempei Alexei Mihail	236–23280 23166 20633 20632-c	236 – 23280
33	mun. Chișinău	2012 m. Chișinău, str. M. Varlaam, 90	Șupac Ala Alexandru	22-64-87	22-64-87
	Sector Botanica	2015 m. Chișinău, str. Titulescu, 8	Crascov Ana Anton	53-01-00 550107 550023	53-01-00
	Sector Buiucani	2009 mun. Chișinău, str .C. Stere, 10	Vrabii Larisa	23-44-29 234405 237296 232027	23-44-29
	Sector Centru	2012 mun. Chișinău, str. M. Varlaam 90	Scutelnic Mariana	22-75-70 225317 225147 220139	22-44-40
	Sector Ciocana	2044 mun. Chișinău, bd. M. cel Bătrîn,5/3	Grebincea Galina Isidor	34-66-68 339343 335356 342033	34-66-68
	Sector Rîșcani	2068 mun. Chișinău, str. Kiev, 6 bloc 1	Gonța Tatiana Mihai	43-80-93 441205 497259	43-80-93
34	mun. Bălți	3100 mun. Bălți, str. Pușkin,16	Chițac Ilie Nicolae	231 –20522 21254 52929-deputy director 23337 23237 25280	231 – 20522
35	UTA Găgăuzia	3805 or. Comrat, str. Tretiakov, 36	Miron Natalia Vladimir	298–24433 24541	298– 24433
	Sector Ciadîr Lunga	6100 or. Ciadîr Lunga, str. Lenin, 52	Tarlac Elena Constantin, sp. Principal	291-24005 22126	291- 22126
	Sector Vulcănești	5300 or. Vulcănești, str.Lenin, 86	Savițcaia Svetlana Dumitru, sp. Principal	293- 23544	

7. REINTEGRATION ASSISTANCE

IOM Moldova Reintegration Services for Assisted Voluntary Return Programs

Migrants aspiring to return and pursue their life in Moldova are often hesitant to do so as a return is usually associated with considerable logistical and financial problems. Yet for a successful start in the home country, solving existential problems such as finding employment, pursuing education or organizing school enrolment for children is crucial. The IOM-supported National Reintegration Network can offer a package of selected reintegration services to returning migrants, including those returning in the framework of Assisted Voluntary Return (AVR) programs. Reintegration services can be delivered at the local level through Rayon National Employment Agency branches, while the programmes is administered and monitored through IOM Chisinau and the National Reintegration Office in the Ministry of Trade and Economy.

Currently, IOM Chisinau is implementing a project for Coordination of the Return and Reintegration Assistance for Voluntary Returnees to Moldova, funded by the Austrian Development Agency (ADA), implemented jointly by IOM Vienna and IOM Moldova. IOM Chisinau also works on case by case basis with respective IOM missions to assist the return of Moldovans from UK, Ireland, Switzerland, Belgium, Poland, Hungary and Czech Republic, and their durable reintegration in Moldova.

The “Reintegration Basket” is a flexible package of assistance measures and can include a wide range of services tailored towards the individual needs of the returnee: medical assistance, employment counseling, reinstallation grants, grants for small business start-ups, vocational training or other forms of education, etc. The reintegration process is a dynamic one, and accordingly the implementation of assistance is regularly monitored and can be adjusted to changing needs and circumstances.

As an option to reduce possible tension between the returnee and the community of origin/return, community development projects can be initiated.

Activities

1. Profiling potential beneficiaries

In the initial phase a survey of the demand for reintegration options for Moldovan citizens is conducted. To this end, socio-economic profiles of the potential Moldovan returnees are established in order to assess the candidates’ needs and motivations to return to Moldova. This activity is conducted by IOM mission in country of destination.

2. Assisting with reception at airport and return home

Usually return arrangements include IOM reception assistance at the Chisinau Airport (service fee - 35 Euro). Experience has shown that this approach conveys to the returnees a feeling of security during their movement. IOM staff facilitates relevant registration with Moldovan authorities and provides reinstallation cash grants of sums ranging from 200 to 500 EURO. If necessary IOM can also arrange transit accommodation in Chisinau (20 Euro) and onward transport to the location of origin (5 Euro).

3. Providing information, referral and counseling services

Airport assistance and the distribution of reinstallation grants upon arrival in Chisinau provide IOM staff with an opportunity to inform the returnee about assistance options. Such counseling and return-related information are crucial for a migrant who returns to Moldova after a long period abroad. Comprehensive information about reintegration modalities, legal and institutional issues, social security and health issues, employment and business conditions and contact details of agencies providing assistance at the local level are provided in the form of a “Reference Guide for Returnees” (service fee - 5 Euro). Furthermore, through the direct contact at the airport, the returnee is informed in person of the next steps and procedures in the reintegration process.

4. Implementing individual reintegration plans

Through the National Reintegration Network of various local partners, IOM Moldova provides comprehensive assistance measures to returnees in support of durable reintegration. Through the nation-wide network the returnees may benefit from various types of assistance for three main purposes:

1) Capacity Building and Training:

According to the returnees' individual capacity and interests, the returnee may benefit from specific vocational training as well as language and/or computer courses. Though initial consultations with trained counselors of the National Employment Agency, the returnee may be referred and short-listed for a range of vocational training courses that take between one and six months to complete. The costs of vocational courses and a subsistence allowance covering lodging and meals during the duration of the course can vary between 400 and 700 Euro. Purchase of professional equipment following successful completion of the vocational training course would add another 100 Euro on average.

2) Educational Support:

If needed the tuition fee for studies at University or similar educational institutions can be granted as well as kindergarten and school fees for the children who return with their parents. Costs for such support may vary between 400 and 700 Euro.

3) Economic Empowerment:

An important element of assistance in the reintegration basket is the "Economic Empowerment" component. Within the framework of the National Reintegration Network, a close collaboration has been established with local micro finance institutions providing business training, business-plan development support, counseling, monitoring, as well as referral to additional sources of financing.

There are two distinct tracks within the Economic Empowerment component. One option may be assistance to the returnees to find employment in public institutions or private firms, and if applicable, support the employer on a temporary basis - e.g. through the provision of a salary subsidy (costs between 400 and 700 Euro). The second track concerns support for small business development; business start-ups are mostly in the agricultural sector but also include small-scale production, shops and other services. Non-reimbursable grants of sums between 1000 and 4000 Euro are used for the procurement (by IOM) of materials and equipment. To ensure long-term sustainability of the business initiatives, continuous monitoring and counseling is provided.

5. Assisting the local community

In order to alleviate potential tensions between the returnees and the communities of origin/return, assistance for the local population may be provided. Such aid can take two forms: community development projects or inclusion of additional individuals from the same community in vocational training and/or business development schemes. Such activities are implemented in close cooperation with local authorities.

In conclusion, participation of AVR beneficiaries in the Moldova National Reintegration Network is cost effective and will contribute to the durability of the return. For summary of such participation costs per person see the table below. In preparing a reintegration budget, one should also add a service fee for IOM Chisinau, amounting to 5-20 % of the total, depending on the level of administrative support and monitoring.

REINTEGRATION BASKET	Amount (EUR)	
	From	To
IOM reception assistance at the Chisinau Airport	35	35
Reinstallation cash grants	200	500
Transit accommodation in Chisinau	20	20
Onward transport to the location of origin	5	5
Vocational training courses	400	700
Purchase of professional equipment	50	150
Studies at educational institutions/kindergarten & school fees	400	700
Assistance to the returnees to find employment/support the employer	400	700

or		
support for small business development (non-reimbursable grants)	1000	4000
Assistance for the local population/vocational training	400	700
Assistance for the local population/business development schemes	1000	4000
Monitoring and administrative support costs by IOM Chisinau	(5-20%)	

8. EDUCATION

Education, vocational training, school enrollment

The changes in the economic, social and political life of Moldova demanded the development of a new educational policy and legislative framework. Three major documents have been adopted:

- Educational Development Conception of Moldova in 1994;
- Law of Education in 1995;
- National Educational Development Programs (for 1995-2000).

The educational system of Moldova is the social institute for training and education of young generations.

The main task of education is to educate children and other categories of population as prerequisites for the consolidation of the state independence, its economic and cultural potential, and its integration into the European and global communities.

Education is realized through a great diversity of structures, forms, contents and educational technologies. Education is lay, on national, racial, political discrimination. State education is free of charge.

The main objective of education is to provide equality of opportunities to education for all people. The right to education is guaranteed by the Constitution of the Republic of Moldova. The State provides equal opportunities to education depending on everyone's abilities and aptitudes. Population literacy is quite satisfactory (96, 4% according to official data). The share of registered students to educational institutions according to the age levels is very close to the existing one in the neighbouring countries.

The educational system relies on educational standards approved by the Government. The standards set up minimum requirements to levels and stages of education.

According to the Law on Education of the Republic of Moldova the educational system is organized in levels, stages and cycles. Its structure is as follows:

- 1) Preschool education;
- 2) Primary education:
 - a) Secondary education;
 - b) General secondary education (gymnasium, lyceum);
- 3) Vocational secondary education;
- 4) Higher education;
- 5) Post-graduate higher (doctoral and post-doctoral) education.

The educational system may include other forms of education too.

- Special education;
- Complementary education;
- Continuing education

Within the educational system one can distinguish day, evening and extramural classes, individual studies, etc. The academic year is September to July. Basic education is compulsory and comprises forms from I to IX. The grading system is from 1 to 10 (highest scale is 10; lowest pass level is 5; lowest on scale is 1). The languages of instruction are Romanian and Russian.

Pre-school education is the first level of education. It comprises a net of educational institutions of various types, mainly kindergartens; they can be public or private, offering diverse educational programs corresponding to the national educational standards.

Primary education (I-IV forms) is for children from 7 to 11 It is provided as full-time attending in 1576 schools. Primary schools are attended by approximately 201,650 children that make up 99,87% of the total number of children of this age.

Gymnasium education is also full-time (V-IX forms) for children from 11 to 16. Children come to gymnasiums after primary school graduation. Gymnasium education finalizes with a graduation exam comprising more subjects. The gymnasium issues a Certificate of studies of the form required by the Ministry of Education.

Secondary education

Lyceum (High school) education (X-XII forms) provides fundamental theoretical training and creates conditions to enter higher educational institutions or vocational schools. Lyceum education is 3 years. Admission to lyceum is only through examination for gymnasium graduates or polyvalent vocational school graduates. Lyceum education finalizes with bachelor's exams and the graduates receive a Diploma of Bachelor.

Vocational secondary education provides training in vocational and professional schools. Vocational training/professional courses are available in the following domains: constructions, services, public alimentation and trade, office workers, handicraft works, etc., organized for 3-9 months. The Ministry of Education operates 83 vocational and professional schools. The students are offered housing, nourishment and a small scholarship for the training courses period. Every year about 22 thousand students graduate the courses, vocational/professional schools.

Special education offers training for children with mental and physical deficiencies. The duration of the compulsory education is 8 years depending on the level of disease. Arts and sports education is for children with special musical, artistic, sports abilities. Admission to this education is through testing.

Complementary education (out-of-school) is a very important trend of national education. It helps to develop the abilities and talent of children in various domains. Continuing education comprises all types of education for this category: various courses, open universities, distance education etc.

Private education. The expansion of market relations had an impact on educational services, too. Since 1992 the net of private educational institutions has developed along with the public education. Private education encounters many impediments. Imperfect legislative framework, lack of an adequate infrastructure is only some of the multiple difficulties that new educational establishments face. Nowadays there are about 163 private educational institutions functioning on the basis of the license issued by the Ministry of Education. The institutions are of various levels and steps: 25 universities, one post-university institution, 18 colleges, 60 pre-university institutions (kindergartens, primary schools, gymnasiums, and lyceums), 5 vocational schools, 200 training courses for adults.

Traditionally education is provided in public schools, gymnasiums, secondary schools, lyceums, and vocational schools. The budget is the main financial source of educational system. Usually each level of education finalizes with State Exams and the graduates receive a Certificate of Studies or Diploma, if the exams have been successfully passed in an accredited institution. The design of Certificates and Diplomas is approved by the Council of the Ministry of Education. The assessment of the quality of education has just started.

Higher education in Moldova is provided by universities, academies, institutes. The period of studies is 4-6 years, depends on specialization. Admission to higher education is for graduates from general secondary schools and lyceums, holders of Certificate of studies, in the first case, and holders of Baccalaureate Diploma, in the second case. Higher education finalizes with graduation exams and a Diploma thesis. The graduates receive a Diploma of License or Diploma of higher education in a certain subject area.

Regarding the educational indexes, the Republic of Moldova has registered a brutto school attendance rate at all educational levels lower (62%) than the global average (64%), the average of the countries from Central and Eastern countries as well as from CIS (79%) and of the countries from OECD (87%).

9. VULNERABLE PERSONS. ASSISTANCE TO WOMEN VICTIMS OF TRAFFICKING

Winrock International project "New Perspectives for Women"

In 2004, Winrock International, a non-profit organization that works throughout the world, was awarded a US\$ 4 million grant from USAID to implement a program aimed at reducing human trafficking.

Moldova Anti-Trafficking Initiative/New Perspectives for Women, a project implemented by Winrock International and financed by the U.S. Agency for International Development (USAID) provides girls and women ages 16-25 with a broad range of services to enable them to gain new perspectives and develop opportunities for a successful life in Moldova.

MATI/NPW works to increase the capacity of Moldovan NGOs to address aspects of human trafficking by

1. strengthening Moldovan NGOs' provision of assistance and support services for at-risk women and returned victims;
2. extending outreach services and access to information to at-risk women and girls in under-served rural areas;
3. strengthening linkages among local, national, and international actors working to combat trafficking in Moldova;
4. improving the ability of rural and young women to find employment locally and/or to launch small businesses and;
5. improving public awareness about human trafficking.

Activities are aimed at girls and young women between the ages of 16 and 25, the group at greatest risk of being trafficked.

New Perspectives for Women has an ambitious plan of impacting over 35,000 women, providing training, information and support. Our activities cover most of the country, focusing on remote and underserved rural areas.

To implement this outreach strategy, five Regional Support Centers were established through a competitive selection process.

- Youth Resource Center "DACIA", Soroca (Ion Babici, Director)
- The Honor and the Rights of Contemporary Women NGO, Balti (Olga Patlati, Director);
- Association of the Women of Gagauz-Yeri, Comrat (Svetlana Panaitova, Director)
- FEMIDA Business womens' Association , Cahul (Svetlana Moraru, Director)

The programme activities are implemented in conjunction with other Moldovan partners and the Independent Journalism Center (IJC). We also work closely with existing counter-trafficking programs in Moldova, thereby avoiding duplication and drawing on the collective experience of other NGOs.

OSCE Mission activities to combat trafficking in Moldova

The Anti-Trafficking and Gender Programme contributes to the carrying out of the Mission's mandate to "provide advice and expertise on human and minority rights, democratic transformation, [and] repatriation of refugees". The Mission assists the Republic of Moldova in combating trafficking in human beings, as well as identifying, protecting and assisting Moldovan victims of trafficking. Anti-trafficking efforts are focused in the following areas:

Co-ordination: Since 2003, the Mission has been hosting monthly technical co-ordination meetings (TCMs) in Chisinau for all anti-trafficking actors. In 2005, the Mission also began hosting regional TCMs. In addition, it publishes a bi-annual Matrix of Anti-Trafficking Activities, which was expanded in 2005 to include activities in the regions, adding information on some 350 regional initiatives. Lastly, the Mission has been developing a website for anti-trafficking actors in Moldova, to be called the Anti-Trafficking Network of Moldova, which should be launched in late 2006. The Mission also partners with the Winrock International project "New Perspectives for Women" on several of its co-ordination activities.

Support for national structures and capacity building: The Mission supports and monitors the work of the National Committee to Combat Trafficking in Human Beings, so that the Moldovan Government may take primary responsibility for leading the fight against human trafficking. In 2005, the Mission and the OSCE's Office for Democratic Institutions and Human Rights (ODIHR), in partnership with the Judicial Training Centre,

conducted training sessions for judges and prosecutors on investigation and prosecution of human trafficking crimes. The Mission and the OSCE Strategic Police Matters Unit, in close co-operation with the Ministry of Interior, also conducted training for law enforcement on pro-active investigation techniques to combat human trafficking.

Advocacy and the legal framework: Taking into account the major legislative and policy accomplishments of Moldova in 2005, the Mission has turned its focus to supporting and monitoring the implementation of the revised National Action Plan and Law to Prevent and Combat Trafficking in Human Beings. The Mission further continues to advocate the development of an effective National Referral Mechanism to identify, protect and assist victims of trafficking, and the adoption of a law to prevent domestic violence.

Monitoring trials related to trafficking: The Mission, in partnership with the ODIHR, has commenced a trial monitoring project to monitor court cases in all the courts in Chisinau concerning trafficking in human beings, trafficking in arms, domestic violence, crimes against justice, and crimes by public officials.

Project support

Since 2003, the Mission has supported Moldovan state institutions, non-governmental organizations (NGOs) and other social service providers working in the anti-trafficking field. Priority areas for project support are prevention of trafficking as well as protection and assistance for victims of trafficking.

Prevention of trafficking in children: In 2005 the Mission supported Save the Children in implementing a project aimed at raising awareness of trafficking and empowering at-risk children and youth. The Mission further supported the Terre des Hommes network in implementing a two-year project in three high-risk regions of Moldova that will contribute to a comprehensive and inclusive system of support and protection for trafficked children.

Combating domestic violence as a means of preventing trafficking: Taking into account that domestic violence has been recognized as a key root cause of trafficking in human beings in Moldova, in 2005 the Mission joined the Global Campaign to Combat Domestic Violence by funding training sessions, roundtables, and conferences focused on the development of an effective legal framework to prevent and combat domestic violence. The ODIHR is further implementing a project in Moldova on a related theme.

Protection and assistance for victims of trafficking: The Mission supports the NGO La Strada in delivering direct assistance to victims of trafficking and their children through quick impact actions in the form of humanitarian aid, university scholarships, emergency support, and psychological, social, and legal counseling. The Mission further supports the social campaign "What Can You Do?" implemented by La Strada to cultivate a fair and tolerant public attitude toward victims of trafficking and vulnerable persons.

IOM Chisinau Counter-trafficking projects with focus on rehabilitation and reintegration

a) Rehabilitation

Caring for the survivors of human trafficking after their return is one of the biggest challenges facing the social workers and psychologists who work on the frontlines. In September 2001, IOM Moldova opened its first-ever rehabilitation centre in Chisinau. The rehabilitation centre makes available a private, protected and welcoming environment for repatriated women and children. Survivors of trafficking are on a voluntary basis offered safe accommodation, medical assistance and psychological counselling. Survivors are given lodging, food and medical care. Licensed Moldovan gynaecological practitioners conduct examinations, and the centre provides appropriate treatment, if necessary. Vocational training is also available, including dressmaking, hairstyling, secretarial, computer, and foreign language training.

Medical

The Rehabilitation Centre offers a one-stop-shop with all facilities under one roof in order to facilitate the recovery of the survivors. There are separate accommodations for adults and minors as well as mothers with children in order to cater for the specific needs of each group. On a voluntary basis, HIV tests are also administered. Mothers who have been separated from children often need family-oriented counselling. The Rehabilitation centre undertakes psychological diagnosis of repatriated victims. If additional counselling or

therapy is needed, the centre provides group or individual programs. Social workers provide assistance in parenting skills and psychologists teach coping skills to mothers and children.

Legal Counselling

At the Rehabilitation Centre, beneficiaries have access to legal counselling on matters related to identification (which survivors often lack), child custody, divorce as well as civil and criminal litigation. Beneficiaries also receive counselling on participating in prosecutions against their traffickers, including witness rights. Protective custody is also available depending on the threat profile against the survivors.

b) Reintegration

It is imperative to provide trafficking survivors with a safe and dignified return and reintegration assistance. Any assistance in repatriation would be meaningless if the trafficking survivor did not feel that they had a place in Moldovan society. More than 70% of the 1,000-plus survivors repatriated by IOM have benefited from social reintegration services. Survivors receive free vocational training and job placement assistance. They can also obtain grants for small business start-ups -- 25 received funds to purchase sewing machines, barber sets, or musical instruments, and an additional 25 grants were extended in April 2003. For repatriated survivors from rural areas, IOM and its partners have trained repatriated survivors in crop cultivation, and provided seeds and tools for their first harvest.

Vocational Orientation Counselling

To ensure the success of the reintegration program, beneficiaries are offered opportunities to complete their education, receive vocational training, be placed in apprenticeship programs or income generating projects. Through an arrangement with the Ministry of Labour and Social Protection, beneficiaries are counselled by vocational training experts to determine areas of interest, academic proficiency, vocational course placement in relation to the employment market in Moldova. Thirty five percent of the beneficiaries who complete vocational training find employment and ninety percent are still in the country after six to twelve months.

Micro-business training

The Italian Consortium of Solidarity administers a micro-business training project for selected beneficiaries. During 2002, twenty were included in the training, of that group fifteen now have successful businesses, and the remainder is employed at different factories. During 2003, a larger group of 25 participated in the training. Twenty went on to open their own businesses. In 2004, the business training component will be expanded further to include more beneficiaries, enabling smaller groups to establish their own businesses, sometimes in collaboration with the supervision of reliable NGO partners in rural Moldova. Examples of successful businesses include: farming, sunflower oil pressing, pork breeding, chicken farms, vegetable and fruit pickling.

List of current IOM Chisinau Counter-trafficking projects

DONOR	TITLE OF OPERATION
World Childhood Foundation	Protection of Trafficking Victims in Moldova: The Mother and Children Friendly Wing of the Chisinau Rehabilitation Centre
This project aims to address the protection needs of children victims of trafficking as well as the children whose mothers have been trafficked, or parents and children trafficked together. These interventions will be implemented in close cooperation with the MoHSP, gradually empowering government officials to take more responsibility for the protection of children victims of trafficking, especially in light of the child protection provisions of the National Action Plan and the new counter-trafficking legislation.	
US Gov't/ PRM	Mobilizing Church Networks to Prevent Human Trafficking in Moldova

<p>The present project intends to enhance awareness about trafficking among religious personnel in an ecumenical approach that empowers personnel of Moldovan Orthodox Churches to become active to prevent human trafficking. The overall objective of the project is prevention of trafficking in persons by raising awareness among religious staff from various faiths and religious institutions with the aim of empowering religious personnel to implement themselves awareness-raising and other preventative interventions in their respective communities.</p>	
Danish Gov't	Direct Assistance to Victims of Trafficking in Moldova: Road towards Sustainability
<p>This proposal aims at empowering the MoHSP to take on increasing responsibility for the delivery of direct assistance to victims of trafficking, thereby preventing the re-trafficking of returned victims of trafficking. The components include support to National Reintegration System, sustaining the operational capacity of the Chisinau Rehabilitation Center, and an information outreach campaign in Transdnistria.</p>	
Italian Govt	<i>Irregular Migration & Trafficking in Unaccompanied Minors: Urgent Measures for Minors in Situations of Extreme Vulnerability</i>
<p>The project aims to address serious social problems such as the abuse and abandonment of minors, irregular migration, trafficking in minors and the worst forms of exploitation connected with this phenomenon, as well as the health-related aspects of the phenomenon, such as the risks of STIs (Sexually Transmissible Infections), especially HIV/AIDS in Moldova.</p>	
Czech Govt	<i>Support to Stabilization of Potential Migrants and Prevention of Irregular Migration of Minors</i>
<p>The project offers vocational trainings to the students of boarding schools in different regions of Moldova which will contribute to stabilization of this target group. The activities are developing skills in knitting and crocheting and other types of vocational trainings in future years and include English language, computer literacy and basic marketing training.</p>	
Norwegian Govt	A Capacity Building Project Targeting the Staff of the Consular Department of the MFA
<p>This project is aimed at building the capacity of the MFA Consular Department personnel to effectively assist potential and actual victims of trafficking from Moldova. The consular staff will be assisted to develop migrant community networks in respective destination countries in order to disseminate information relevant to migrant communities, and collect data in order to engage the Diaspora in migration management policy development and implementation.</p>	
Soroptimists	Hope is a Waking Dream/ A Decent Life for Young Women in Moldova
<p>The aim of this preventative project is to target vulnerable groups of young girls in boarding schools by providing them information about the danger of trafficking, a possibility for education, a place to live and future job possibilities. The target group receives vocation trainings as well as funds for improved living conditions and other running costs related to personal development.</p>	

10. INTERNATIONAL ORGANIZATIONS AND NGOS IN MOLDOVA

List and contact data of International Organizations and NGOs in Moldova (see also Annex 1 for detailed contact data of the international agencies active in the area of development and assistance of vulnerable groups in Moldova)

The OSCE Mission to Moldova - <http://www.osce.org/moldova/>
Centre of European Documentation <http://www.ced.pca.md>
Friedrich Ebert Stiftung <http://www.fesmoldau.com.ua>
Information Office of the Council of Europe in the Republic of Moldova <http://www.bice.md>
International Monetary Fund <http://www.imf.md>
International Organisation for Migration Moldova <http://www.iom.md>
Soros Foundation - <http://www.soros.md>
Swiss Agency for Development and Cooperation in Moldova (SDC) <http://www.sdc.md>
United Nations <http://www.un.md>
United Nations Development Program - <http://www.undp.md>
United Nations Refugee Agency UNHCR - <http://www.unhcr.md>
United States Agency for International Development - <http://www.usaid.kiev.ua/moldova.shtml>
World Bank - <http://www.worldbank.org.md>
Transparency International - <http://www.transparency.md>
WinRock International - <http://www.winrock.org.md>
UNFPA Moldova - <http://www.unfpa.org>
UNAIDS - www.aids.md
Embassy of Sweden, Section for Development Cooperation with Moldova Asdi /Sida Office - www.sida.se
DFID - www.dfid.gov.uk
Norwegian People's Aid Regional Office South Eastern Europe - www.npa.org.yu
KulturKontakt Austria - <http://www.k-education.at>
Médecins du Monde - www.mdm-international.org
La Strada - <http://lastrada.md>
Land Privatization Support Program - <http://www.dai.com>
The Private Farmer Assistance - <http://www.cnfa.org/>
Local Government Reform Project - <http://www.lgrponline.com/>
Economic Growth through SME Development (BIZPRO) - <http://www.bizpro.md/>
American Bar Association/Central and East European Law International (ABA/CEELI) <http://www.justiceinitiative.org/>
International Research and Exchange Board (IREX) - <http://www.irex.org/>
International Republican Institute (IRI) - <http://www.iri.org/>
US Embassy Alumni Resource Centre - <http://ac.iatp.md/>
United Nations Children's Fund (UNICEF) - <http://www.unicef.org/>
DOL/Catholic Relief Services (CRS) - http://www.crs.org/our_work/
Italian Consortium of Solidarity (ICS) - <http://www.reliefweb.int/>
United Nations Office on Drugs and Crime (UNODC) - <http://www.unodc.org>
Peace Corps - <http://www.peacecorps.gov/>
Land Privatization Support Program (Development Alternatives, Inc.) - <http://www.dai.com>
Private Farmer Commercialization Program (PFCP) - <http://www.cnfa.org/>
Citizens Network for Foreign Affairs (CNFA) - <http://www.cnfa.org/>
Association European Youth Exchange – Moldova - <http://www.youth.md>
Association for Participatory Democracy - <http://www.e-democracy.md>
Center for Strategic Studies and Reforms - <http://www.cisr-md.org>
Independent Journalism Center (IJC) - <http://ijc.md>
Institute for Development and Social Initiatives (IDIS) 'Viitorul' - <http://www.viitorul.moldova.org>
Institute for Public Policy – <http://www.ipp.md>
League for the Defense of Human Rights - <http://www.iatp.md/ladom>
Moldovan Helsinki Committee for Human Rights - <http://www.humanrights.md>
National Assistance and Information Center for NGOs (CONTACT) - <http://www.contact.md>
Resource Centre of Moldovan Nongovernmental Organisations for Human Rights CREDO - <http://www.credo.md>
Moldova Anti-Trafficking and Gender Network - <http://www.atnet.md>

11. ACCESS TO FINANCIAL SERVICES

List and contact data of Commercial Banks:

Territorial Offices	Adress	Telephone	E-mail	Web site
Eximbank BCA	mun. Chisinau, bd. Stefan cel Mare, 6	(22) 27 25 83, 54 98 28 (credit office)	info@eximbank.com	http://www.eximbank.com
Banca Comerciala Romana S.A., Sucursala Chisinau	mun. Chisinau, str. Tricolorului, 32	(22) 22 05 49, 22 05 49 (credit office)	bcr@cni.md	
Mobisabanca S.A., BCA	mun. Chisinau, str. Tighina, 65	(22) 54 19 74, 54 50 11 (credit office)	info@mobias.com	http://www.mobias.com
Moldova Agroindbank S.A., BC	mun. Chisinau, str. Cosmonautilor, 9	(22) 22 27 70, 24 53 78 (credit office)	aib@maib.md	http://www.maib.md
Banca municipala Chisinau S.A.	mun. Chisinau, bd. Stefan cel Mare, 83	(22) 22 80 90, 22 91 22 (credit office)	bsm@mdl.cc	
Comertbank BCA	mun. Chisinau, str. Columna, 63	(22) 54 13 56, 27 07 66 (credit office)	combank@ch.moldpac.md	
Energbank BCA	mun. Chisinau, str. V. Alecsandri, 78	(22) 54 43 77, 54 43 83 (credit office)	office@energbank.com	http://www.enrgbank.com
Banca de Finante si Comert S.A.	mun. Chisinau, str. Puskin, 26	(22) 22 74 35, 22 25 48 (credit office)	fincom@feb.mldnet.com	http://www.fincombank.com
Banca de Economii	mun. Chisinau, str. Columna, 115	(22) 24 47 22, 24 14 75 (credit office)	bem@bem.md	http://www.bem.md
Banca Sociala BCA	mun. Chisinau, str. Banulescu Bodoni, 61	(22) 22 14 81, 22 45 15 (credit office)	office@socbank.md	http://www.socbank.md
Victoriabank BCA	mun. Chisinau, str. 31 August, 141	(22) 23 30 65, 24 14 75 (credit office)	office@victoriabank.md	http://www.victoriabank.md
Investprivatbank BCA	mun. Chisinau, str. A. Sciusev, 34	(22) 27 43 86, 54 05 55 (credit office)	ipb@mdl.net	
Moldindconbank S.A.	mun. Chisinau, str. Armeneasca, 38	(22) 22 55 21, 54 63 98 (credit office)	micb@moldindconbank.com	http://www.moldindconbank.com
Eurocreditbank S.A.	mun. Chisinau, str. Izmail, 33	Tel.: (373 22) 500101 Fax: (373 22)	info@ecb.md	http://www.ecb.md/

548827

Unibank BCA

mun. Chisinau,
str. Puskin, 26

(22) 22 55 86, 22 unibank@cni.md
23 29 (credit
office)

www.unibank.md

PROCREDIT Moldova

ProCredit S.A. is a development-oriented finance company. It offers a wide range of loan products, focusing on lending to micro, small and medium-sized enterprises, as these businesses create the largest number of jobs and make a vital contribution to the economies in which they operate. The company explicitly avoids all speculative lines of business and issues large loans only in exceptional cases, thus minimizing the risk associated with such activities.

ProCredit offers loans to micro, medium and small entrepreneurs in Moldova. Businesses must have been in operation for at least 2 or 3 months before they are eligible for a ProCredit loan. The required documents - ID, business registration certificate and licence (if applicable) need to be presented during the first visit to ProCredit. After initial counselling by one of the loan officers and submitting an application, a credit analysis will be carried out to assess the creditworthiness of the business. If the results of the credit analysis are favourable, the application will be submitted to the Credit Committee, which will then take a decision on the loan.

Loan Products

Credit ProExpress Plus

- from **USD 100** to **USD 2,000**
- no collateral
- no guarantor
- issued in 1 day
- no documents required

Credit ProExpress

- from USD 2,001 to USD 5,000
- no collateral
- issued in 1 day
- minimum documents required

Credit ProRapid

- from USD 5,001 to USD 20,000
- possible without mortgage

- credit term: up to 48 months
- issued in 3 days
- minimum documents required

Credit ProInvest

- from **USD 50,001** to **USD 150,000**
- issued in 7 days
- flexible collateral policy
- credit term: up to 60 months

Credit ProAgro

- up to **USD 20,000**
- issued in 5 days
- minimum documents required
- credit term: up to 48 months

Contact information

Web-site: www.procredit.md **E-mail:** office@procredit.md

Chisinau offices:

ProCredit Chisinau, Head Office

65, Stefan cel Mare Blvd., office 900, 902, 904
tel. (373-22) 27-07-07
fax (373-22) 27-34-88

ProCredit Chisinau, Centru Branch

35, Eminescu str.
tel. (373-22) 27-17-07
fax (373-22) 27-33-99

ProCredit Chisinau Râscani Branch

9A, Moscova bld.

tel. (373-22) 47-30-09
fax (373-22) 47-21-70

ProCredit Chisinau Ciocana Branch

5, Mircea cel Batran bld.
tel. (373-22) 44-39-25
fax (373-22) 49-98-12

ProCredit Chisinau Botanica Branch

27, Dacia Blvd.

tel. (373-22) 55-83-09
fax (373-22) 55-87-16

ProCredit Chisinau Buiucani Branch
Regional Offices:

ProCredit Balti
37, Stefan cel Mare str.
tel. (231) 6-29-75
fax (231) 2-42-28

ProCredit Drochia
33, 31 August str.
tel. (252) 2-05-95
fax (252) 2-05-94

ProCredit Edinet
6, Stefan Voda str.
tel. (246) 2-49-00
fax (246) 2-25-40

ProCredit Cahul
12, Prospectul Republicii
tel. (299) 2-44-23
fax (299) 3-36-46

ProCredit Comrat
75, Pobedi str.
tel. (298) 2-72-36
fax (298) 2-49-00

ProCredit Causeni
23m, Eminescu bld.
tel. (243) 2-19-00
fax (243) 2-17-99

ProCredit Falesti
10, M. Eminescu str.
tel. (259) 2-42-32
fax (259) 2-42-33

ProCredit Floresti
59, Vasile Lupu str.
tel. (250) 2-60-92
fax (250) 2-60-93

ProCredit Hancesti

8, Constitutiei str.
tel. (373-22) 59-39-85
fax (373-22) 59-39-88

7, Chisinaului str.
tel. (269) 2-58-98
fax (269) 2-58-96

ProCredit Ocnita
116, 50 Ani ai Biruintei str.
tel. (271) 2-19-93
fax (271) 2-19-96

ProCredit Orhei
34, Vasile Lupu str.
tel. (235) 2-26-82
fax (235) 2-49-38

ProCredit Soroca
81/1, Independentei str.
tel. (230) 3-01-75
fax (230) 3-01-74

ProCredit Straseni
33, M. Eminescu str.
tel. (237) 2-82-55
fax (237) 2-25-15

ProCredit Ungheni
3, Decebal str.
tel. (236) 2-22-95
fax (236) 2-00-96

Mobile Office Centru
Anenii-Noi, Vadul-lui-Voda, Cricova, Criuleni,
Cainari, Ialoveni
tel. 0691-284-60

Mobile Office Nord
Glodeni, costesti, Rezina, Sangerei, Telenesti,
soldanesti
tel. 0697-422-24

MICROINVEST

Micro Invest plc is a micro-finance institution offering micro-credit services to individuals and/or micro and small enterprises, its activity aiming to enhance the access to financial sources. Services offered by Micro Invest are an alternative to the bank credits, they being more flexible and provided in more accessible conditions to the small entrepreneurs. Besides micro-credits, assistance for business plans development is offered, consultancy and constant monitoring and interventions in case of problems are available. Micro Invest runs a number of regional offices throughout Moldova, being close to its clients. Micro Invest, although operating in accordance to sound business rules of prudence, keeps care of social aspects and necessities, and minds of the role of the small business in the Moldovan Economy. Involving a professional micro-credit institution is deemed crucial for the delivery of the small business set up assistance within the reintegration of the AVR programmes beneficiaries.

Contact information

Central office
Chisinau, 16, Puskin Street, Republic of Moldova, MD-2012
Microinvest Office
e-mail: microinvest@microinvest.md
tel.: (373 22) 21 27 64, 21 27 68, 22 99 05
fax: (373 22) 22 99 02

Adresses	Telephone	E-mail
Chisinau, str. Puskin 16	212264, 212768	microinvest@microinvest.md
Cahul, bd. Republicii 20/2	(299) 20734	cahul@microinvest.md
Criuleni, str. 31 August 120/3	(248)21991	criuleni@microinvest.md
Căușeni, str. Eminescu 25	(243)22863	causeni@microinvest.md
Cimișlia, str. Ștefn cel Mare 17	(241)24899	cimislia@microinvest.md
Călărași, str. Ștefan cel Mare 4	(244)22875	calarasi@microinvest.md
Bălți, str. Ștefan cel Mare 13	(231)29074	balti@microinvest.md
Orhei, str. V. Lupu 121	(235)20467	orhei@microinvest.md
Ungheni, str. Eminescu 10	(236)27482	ungheni@microinvest.md

Rural Finance Corporation

Rural Finance Corporation is a non-bank financial institution, initially formed under the Rural Finance Project of the World Bank and Government of Moldova, to serve as a central finance facility for rural savings and credit associations.

Rural Finance Corporation mission is, along with Moldova strategy for poverty alleviation, to provide financial services to farmers and entrepreneurs at favorable conditions and thereby contribute to rural development.

Created in 1997 by first savings and credit associations of the Republic of Moldova, the Rural Finance Corporation (RFC) joins today 283 associations as its shareholders. Although we are a joint stock company, RFC is a classic cooperative type institution, where the clients are at the same time owners of the institution. The main purpose of our activity is providing access to farmers and rural entrepreneurs to rural financial services. In such a way, the Corporation provides loans first of all to savings and credit associations of citizens, which on-lend funds to their members.

In only six years, RFC provided 100 thousand loans to over 35 thousand beneficiaries, in a cumulative volume of over 300 million MDL, covering a very specific niche of the financial market, represented by clients who had no access to financial market due to small sizes of businesses and requested loans, insecure character of agricultural business and lack of collateral.

Products for rural businesses provided by the Rural Finance Corporation:

Long term investment loans to private farmers and small rural entrepreneurs

Loan purpose	rural investment or services
Maximum term	10 years
Grace period	max 12 months
Interest rate	18,8 - 21% annual
Repayment	monthly or quarterly/semiannually
Payment of interest	monthly of quarterly
Collateral	100 - 130% of loan amount
Own contribution	minimum 20% of investment

Short term loans for increase of working capital

Loan purpose	increase of working capital
Maximum term	36 months
Interest rate	18,8 - 21% annual
Repayment	monthly or quarterly/semiannually
Payment of interest	monthly of quarterly
Collateral	100 - 130% of loan amount
Own contribution	min 20% of the total necessary working capital

Credit lines for increase of working capital

Eligible beneficiaries	clients with credit history at RFC
Loan purpose	increase of working capital
Minimum balance	at any date min 20% of the initial credit line amount
Maximum term	36 months
Interest rate	18,8 - 21% annual
Repayment	monthly or quarterly/semiannually
Payment of interest	monthly of quarterly
Collateral	130% of loan amount
Own contribution	min 20% of the total necessary working capital

Contact information:

Chişinău MD-2004, bd. Stefan cel Mare 180, bir. 906
Tel. /Fax: 29-53-05; 29-53-06; 29-53-07
Credit Departament 29-53-09
E-mail: office@microfinance.md
Web: www.microfinance.md

Regional Centres:

Balti str. Stefan cel Mare 60 Telefon/Fax: +373 231 21381	Edineţ str. Independenţei 88 Telefon/Fax: +373 246 23320
Calarasi str. M. Eminescu 19 Telefon/Fax: +373 244 20088	Hînceşti str. Mihalcea Hîncu 148a Telefon/Fax: +373 269 25867
Orhei str. V. Mahu 137 Telefon/Fax: +373 235 32131	Cahul bd. Republicii 9/2 Telefon/Fax: +373 299 23967
Soroca str. Aleco Russo 12 Telefon/Fax: +373 230 30314	Stefan Voda str. 31 August 4a Telefon/Fax: +373 242 22148

Insurance companies operational in Moldova

List of insurance companies

No	Name of company	Phone	Leader name	Company adress
1	QBE ASITO SA	241 522	Evgeniu Slopac	or. Chisinau Banulescu Bodoni 67/1

2	ORATEH SRL	242 172	Boboglo Demian	or. Chisinau, str. Romana 8
3	ACCEPT INSUARANCE SRL	223 262	Dolghi Cristina V.	Chisinau, str Trandafirilor, 7
4	ACORD-GRUP SRL	579 888	Dobrinin Vlad.	or. Chisinau, str. Trandafirilor 7
5	ADARA-S SRL	404 555	Isupov Sergiu	or. Rezina, str. Sciusev 3
6	AFES-MOLDOVA SRL	237 461	Podarilov Victor	or. Chisineu, str. 31 August 129
7	ALIANTA-MOLDCOOP	272 163	Vasilie Damian	or. Chisinau, bul. Stefan cel Mare 67
8	ARTAS SRL	222 487	Eugenia Gohberg	or. Chisinau, str V. Pircalab 77, of. 7
9	ASIVIT SRL	751 801	V. Diordita	or Chisinau, str. Dosoftei 156
10	AUTO-Siguranta SA	503 662	Mihai Panfilii	or. Chisinau, bd Decebal 1
11	CARAT SA	213 533	Svet. Ulahanova	or. Chisinau, str. Al. cel Bun 49
12	COMPAS SA	276 227	Ursatii Ser. Alexei	or. Chihinau, str. Armeana 27, ja. 11
14	GRAWE ASIGURARE DE VIATA SRL	279 332	Peter Kasyk	or. Chisinau, bd. Stefan cel Mare 65, of 308
15	DASC-PLUS SRL	207 291	Valeriu Canter	or. Chisinau, str.G. Asachi 11/1, of.98
16	DELTA SRL	228 950	Vitalii Cebanu	or. Chisinau, str Alexandri 54/1
17	DONARIS Asigurare de Viata	228 221	Ungureanu Tudor	or. Chisinau, str. Columna 72
18	DONARIS-GROUP SA	22 82 33	Ungureanu Teodor	or. Chisinau, str. Columna 72
19	EDICT SRL	3 04 62	Ghenadie Latosin	or. Tiraspol, str. Sverdlova 76
20	EXIM-ASINT SA	54 12 25	Cevicelova Ina	or. Chisinau, bd Stefan cel Mare 3
21	GALAS SA	21 34 50	Gutu Roman	or. Chisinau, str. Diordita 2
22	GARANTIE SA	27 00 55	Mih. Mazarenco	or. Chisinau, str Puskin 47/1
23	GARANT SRL	22 25 31	Lud. Fiodorova	or Chisinau, str V. Alexandri 121
24	MOLDASIG SRL	23 81 61	Vitalie Bodea	or. Chisinau, str. Eminescu 2, MD 2009
25	MOBIAS SA	541 914	Vlarimir Dorin	or. Chisinau, str. Tighina 65, of. 406
26	MOLDCARCO SRL	279 093	Gerasim Boris	or. Chisinau, str. V. Alexandri 97
27	MOLDOVA-ASTROVAZ	241 716	Fiodor Dimitrov	or. Chisinau, str. Sciusev 42
28	NOTABIL-POLIS SRL	229 093	Balan Elena	or.Chinau, str. Diordita 2
30	SERVASIG SRL	553 173	Armasu Titu	or. Chisinau, str. Pandurilor 52
31	TRANSELIT SRL	2 58 09	Ciumac Ion	or. Edinet, str. Independentei 69
33	SIGUR-ASIGUR SRL	278 262	Sergiu Certan	or. Chisinau, str. Cogilniceanu 44/10
34	VICTORIA SRL	224 492	Victor Magla	or. Chisinau, str. mitr. Varlaam 65
35	ASCARGO SRL	277 561	V. A. Reschitor	or. Chisinau, bd. Stefan cel Mare 124, of 216
36	ARCA	212 258	Pavel Cater	or. Chisinau, str. Puskin 47