PROGRESS

Promoting Green Deal Readiness in the Eastern Partnership Countries

On behalf of:

Federal Ministry for the Environment, Climate Action, Nature Conservation and Nuclear Safety

of the Federal Republic of Germany

IKI INTERNATIONAL CLIMATE INITIATIVE

Assessing the Capacity Needs of Farmers and Agribusiness Enterprises to Access Financing for Sustainable Agricultural Investments in the European Union Eastern Partnership Countries

Moldova Report

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Abbreviations

AIPA	Agency for Intervention and Payments in Agriculture
CNA	Capacity Needs Assessment
DAE	Dobânda Anuală Efectivă is Romanian for Annual Percentage Rate (APR)
EBA Moldova	European Business Association of Moldova
EBRD	European Bank for Reconstruction and Development
EIB	European Investment Bank
EU	European Union
FCA	Agricultural Credit Facility Programme (Programul Facilitatea de Creditare în Agricultură)
FGC	Credit Guarantee Fund (Fondul de Garantare a Creditelor)
GDP	Gross Domestic Product
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit
IFAD	International Fund for Agricultural Development
IRR	Internal Rate of Return
LLC	Limited Liability Company
LPA	Local Public Administration
MAFI	Ministry of Agriculture and Food Industry
NBM	National Bank of Moldova
NBS	National Bureau of Statistics
NDC 3.0	Nationally Determined Contribution 3.0
NFI	Non-bank Financial Institution
ODA	Organization for Entrepreneurship Development
OECD	Organisation for Economic Co-operation and Development
PHF	Peasant Household Farm
PROGRESS	Promoting Green Deal Readiness in EU Eastern Partnership Countries
RES	Renewable energy source
SME	Small and Medium-sized Enterprises
SNDAR 2023–2030	National Strategy for Agriculture and Rural Development 2023–2030

Executive Summary

The assessment of capacities to access financing for investments aimed at climate change adaptation and mitigation in agriculture and the agro-food sector in the Republic of Moldova (hereafter Moldova) is a strategic action aimed at providing a clear picture of the readiness of farmers and enterprises to become effective part of the green transition.

The need for this assessment stems from several converging factors: (i) the increasing vulnerability of agriculture to climate change and market volatility; (ii) the low level of knowledge on green finance and sustainable investments; (iii) the fragmentation and insufficiency of data on farmers' financial and managerial skills; and (iv) the need to align the agricultural sector with the objectives of the European Green Deal and the Paris Agreement.

Therefore, this research aims to identify the real capacities and development needs of agricultural producers and agro-food enterprises in Moldova, especially small and medium-sized ones, which play an important role in the rural economy of the country.

The main objectives of the assessment are to:

(i) measure the current level of awareness, knowledge and skills on climate adaptation and green finance;

(ii) identify institutional, financial and cognitive barriers that limit access to sustainable finance;

(iii) assess the needs for training and technical support for planning and implementing green investments; and

(iv) formulate concrete recommendations for capacity building and development of the national green finance ecosystem.

The analysis was based on the application of a questionnaire addressed to farmers and agro-food enterprises, subsequently complemented by a focus group discussion organised to validate and deepen the findings on the profile, perceptions, access to finance and skills development needs.

The assessment was carried out within the framework of the project "Promoting Readiness for the European Green Deal in Eastern Partnership Countries (PROGRESS)", funded by the Federal Government of Germany and implemented by Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH, in partnership with the Organisation for Economic Co-operation and Development (OECD) and the European Business Association of Moldova (EBA).

The PROGRESS project covers five Eastern Partnership countries – Armenia, Azerbaijan, Georgia, Moldova and Ukraine – and aims to support these countries in achieving long-term climate targets on mitigation, adaptation and sustainable development, in line with the objectives of the European Green Deal.

In Moldova, activities focus on the horticultural sector, with a focus on stone fruit and nut crops, an area of strategic importance for exports and rural economic development, contributing significantly to the country's agro-food export revenues, but also among the most vulnerable to the effects of climate change. Major risks identified include prolonged drought and water shortages for irrigation, spring and autumn frosts, hail and torrential rains, which promote soil erosion and degradation. At the same time, there is an increasing risk of pests, diseases and invasive weed species, which affect the health of fruit crops and the quality of production.

The OECD, as a technical partner of the PROGRESS project, is carrying out this Capacity Needs Assessment for the agricultural and agro-food sector in Moldova. The results of the assessment provide a solid empirical basis for the development of public policies and capacity-building measures, aimed at supporting the development of financial instruments and green finance products adapted to the national specificities. The activity thus contributes to accelerating the transition towards a sustainable, competitive and climate-resilient agriculture, in line with the objectives of the European Green Deal and the Paris Agreement.

The analysis is carried out in a strategic context defined by the main national and international public policy documents, which establish the direction of development of the agricultural sector in relation to climate and European integration objectives (the Nationally Determined Contribution (NDC) 3.0, 2025, the National Strategy for Agricultural Development and Rural Development (SNDAR) 2023–2030, the "European Moldova 2030" Strategy.

In this framework, this evaluation represents an intermediate link between the strategic analysis and the implementation of future climate finance programmes, providing empirical data and directions for action to strengthen institutional, financial and training capacities in agriculture. The evaluation highlights the main trends and findings which come out of this analysis.

Main findings of the evaluation

The results provide a realistic picture of the profile, perceptions and needs of farmers and agri-food enterprises in Moldova. Most respondents come from the Center and North regions, being small and medium-sized enterprises focused on plant production. Women represent approximately 44% of the sample, confirming a significant potential for mainstreaming gender in capacity development programmes.

Awareness of the effects of climate change is high, but the practical application of adaptation measures remains limited. Lack of financial resources, technical knowledge and access to information are the main obstacles to implementing adaptation solutions.

Access to finance for green investments remains limited, despite the frequent use of subsidies and traditional bank loans. Alternative financial instruments, such as microfinance, leasing, guarantees or agricultural insurance, are marginally used. The main obstacles identified by respondents relate to the high costs of credit, strict collateral requirements and lack of sufficient guarantees, as well as administrative bureaucracy and insufficient information on available programmes. The overall level of financial literacy is moderate, and financial planning and

management skills need strengthening to facilitate access to green financial products and the implementation of sustainable investments.

Participants show high interest in practical training on investment planning, accessing finance and climate risk management, preferring short, applied formats, delivered physically or online.

Box 1. Priority areas for training identified during Capacity Needs Assessment

The main training needs identified during the Capacity Needs Assessment process include:

- Accessing subsidies and grants
- Development of financing applications and investment projects
- Development of agricultural business plans
- Understanding agricultural insurance and climate risk management
- Strengthening knowledge of climate processes and their financial implications (climate risks, adaptation measures, justification of climate-resilient investments)
- Developing understanding of economic analysis and economic indicators (IRR, cash-flow)
- Learning book-keeping practices and preparing financial records
- Learning debt management practices
- Familiarisation with banking procedures and credit conditions.

Conclusions and priority directions for action

The results highlight the clear trend of farmers and agri-food enterprises towards modernisation and sustainable investments, but also the need for enhanced support in information, training and advice. The level of awareness of climate risks is high, but the capacity to practically apply solutions and use financial instruments remains limited.

Most respondents come from the category of small and medium-sized farms, with modest financial resources and limited access to credit. However, the high interest in training and the good degree of digital access provide a solid starting point for integrated training and technical assistance programmes.

The significant participation of women confirms the potential for gender mainstreaming, and the low share of young people underlines the need to stimulate the involvement of the younger generation in agriculture and rural entrepreneurship.

Overall, the assessment reflects a solid basis for developing strategic measures to strengthen institutional, financial and training capacities, in support of the transition towards a competitive, sustainable and climate-resilient agriculture, in line with the objectives of the European Green Deal and the Paris Agreement.

1 Introduction and background

The context of agriculture and green finance in Moldova

Agriculture represents a strategic sector of the economy of Moldova, ensuring food security, rural employment, and a significant share of national exports. According to data from the National Bureau of Statistics (NBS), the agricultural sector contributed 7.1% to GDP formation in 2024 (provisional data), a level identical to 2023 and lower than in 2022 (8.1%) and 2021 (10.6%) (NBS, n.d.[1]; NBS, 2025[2]). The evolution of the sector is mainly determined by climate variability, the volatility of agricultural prices and the fragmented structure of holdings, which generates significant fluctuations in production from one year to the next. Land fragmentation limits operational efficiency and the adoption of modern technologies, and high exposure to climate risks amplifies the variability of yields and investment uncertainty.

The structure of agricultural production was also dominated in 2024 by the crop sector, which accounted for approximately 64% of the total volume, while the livestock sector accounted for 36% (compared to 71% and 29% in 2023, respectively) (NBS, 2024[3]). This distribution reflects the specifics of Moldovan agriculture, characterised by the predominance of field crops and horticultural plantations, including stone fruits and nut crops, which require significant investments and are highly exposed to climate risks.

Although the NBS does not publish an aggregated figure for the entire agri-food sector, the latest publicly available data indicate that agriculture, together with the food and beverages industry, contributes approximately 18% to GDP (National Agency for Investment, 2024[4]). This estimate reflects the real economic importance of the agri-food value chain, from primary production to processing, logistics, and export.

In 2024, primary agriculture accounted for approximately 4% of the total revenues reported by economic agents, while the food and beverage industry represented around 6%. Overall, the agri-food chain generated roughly 10% of reported revenues and approximately 45% of the manufacturing sector, highlighting that most economic value is created at the processing and commercialisation stages (NBS, n.d.[5]). This economic structure explains why investments targeting processing, post-harvest infrastructure and energy-efficient technologies have a higher potential to generate added value and enhance the sector’s competitiveness.

Agricultural and food products account for 40–45% of Moldova's total exports, according to the Ministry of Agriculture and Food Industry, with the main export categories being fresh or processed fruits and vegetables, wines, nuts, oilseeds, cereals and alcoholic beverages. The European Union is the most important market, followed by the EaP and Central Asian countries, Turkey and the Middle East.

In addition to significant development potential, Moldovan agriculture faces major structural challenges: land fragmentation, a low level of mechanisation, high dependence on climatic conditions, limited irrigation infrastructure, as well as an average productivity per hectare lower than regional standards. These limitations affect the competitiveness of the sector and the ability of farmers to invest in modern technologies.

On the financial market, agriculture represents an important but heterogeneous segment of commercial banks' portfolios: for some institutions, agricultural loans constitute only a few percent of the total portfolio, while for others they reach up to about a third of the portfolio[1].The range of financial products for the agricultural sector includes loans for working capital (farm work, wages, rent, refinancing), investment loans for the purchase of land, agricultural machinery and real estate, as well as credit lines from external resources or public programmes. Some of these instruments are already geared towards investments in energy efficiency, modern irrigation, renewable energy sources and other climate change mitigation and adaptation measures, although their use still remains limited.

Access to finance remains a significant barrier, especially for small and medium-sized enterprises. Farmers face high credit costs, strict collateral requirements and insufficient guarantees, which limit investments in modernisation. Financial products explicitly geared towards green investments in agriculture — such as energy efficiency, renewable energy or modern irrigation — are available mainly through public programmes or external lines, but their use remains low. Both limited supply and insufficient information contribute to the low uptake of these instruments. The perceptions expressed by financial institutions are consistent with the results of the questionnaire applied to farmers, which indicate the same barriers: high costs, insufficient collateral, limited access to information and complex administrative procedures.

These structural and financial vulnerabilities explain the need to accelerate the transition to climate-resilient and climate-smart agricultural investments. In this context, green financing is becoming a strategic priority for the modernisation of agriculture. Moldova's alignment with the European Green Deal (EC, 2019[7]) and the Paris Agreement (UNFCCC, 2015[8]), as well as the support of development partners (IFAD, EBRD, EIB, EU, GIZ), have generated in recent years initiatives aimed at promoting energy efficiency, sustainable irrigation systems, renewable energy and climate-smart agricultural technologies. Strengthening the capacities of farmers and agri-food enterprises is a necessary condition for accelerating the transition to sustainable and competitive agriculture – the central objective of this CNA Report.

Climate vulnerabilities and national priorities

Moldova is among the most vulnerable countries in Europe with regard to the effects of climate change. Over the past two decades, the country has experienced repeated episodes of severe drought, which in some years affected up to 80% of the cultivated areas (GoM, 2023[9]). The economic consequences have been significant, with estimated losses in unfavourable agricultural years reaching 3–5% of GDP. The frequency of extreme events indicates an increase in the exposure of the agricultural sector to climate risks, especially for long-cycle crops, such as

[1] Author's calculations based on data from the (NBM, n.d.[6]).

stone fruit and nut species.

The Nationally Determined Contribution (NDC 3.0, 2025) sets out Moldova's commitment to reduce net greenhouse gas emissions by up to 70% by 2030, compared to 1990 levels (GoM, 2023[10]). The document identifies agriculture as a priority sector for both mitigation and adaptation measures. To achieve the objectives, the NDC estimates an investment requirement of approximately USD 270 million for the modernisation of irrigation infrastructure, the implementation of low-emission agricultural technologies, the reduction of water losses and soil protection.

At the same time, the National Strategy for Agricultural and Rural Development (SNDAR 2023–2030) promotes an accelerated transition towards a competitive, resilient and ecological agriculture (GoM, 2023[11]). The document establishes four strategic directions:

- Improving the efficiency of the use of natural resources and the digitalisation of agricultural processes;
- Developing ecological agriculture and the circular economy;
- Increasing resilience to climate risks and sustainable water management;
- Strengthening the professional and technical skills of farmers.

The National Strategy "European Moldova 2030" amplifies these directions, integrating the green transition, the circular economy and climate resilience into the country's overall development priorities (GoM, n.d.[12]). In this context, agriculture becomes an essential element of economic convergence, of national resilience infrastructure and of the pre-accession process to the European Union.

The role of the PROGRESS project in promoting the green transition

The PROGRESS project – Promoting Preparedness for the European Green Deal in Eastern Partnership Countries – is a regional initiative funded by the Federal Government of Germany and implemented by Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH, in partnership with the Organisation for Economic Co-operation and Development (OECD) and the European Business Association of Moldova (EBA Moldova).

The project supports the Eastern Partnership countries – Armenia, Azerbaijan, Georgia, Moldova and Ukraine – in advancing climate, economic and institutional objectives, in line with the European Green Deal and the 1.5°C trajectories set out in the Paris Agreement. PROGRESS interventions are aimed at strengthening the resilience of local economies, improving green financing instruments and integrating circular economy principles.

In Moldova, the project focuses on strengthening the capacities of actors in the agricultural and agri-food sector to facilitate access to green financing and to stimulate sustainable investments. A particular focus is placed on the horticultural sector, characterised by high climate vulnerability, but also by a significant competitive potential for export and added value.

The OECD component of PROGESS on financing climate-related agricultural investments aims to analyse the financial, institutional and management capacities of farmers and agri-food enterprises, identify barriers that limit access to green finance, as well as formulate practical

recommendations on training, skills development and decision-making support needed.

This Capacity Needs Assessment (CAN) Report is a direct result of this component. The document contributes to the foundation of a coherent national framework for developing farmers 'and agri-businesses' skills necessary for the transition to a green, competitive and resilient agriculture.

Purpose, objectives and relevance of the CNA evaluation

The CNA aims to understand the actual level of readiness of farmers and agribusinesses in Moldova to access green finance and implement investments aimed at climate change adaptation and mitigation. In a context marked by increasing climate vulnerabilities and the pressure to modernise the agricultural sector, the analysis tracks both the individual skills of producers and the institutional constraints and systemic barriers that influence their ability to adopt sustainable and resilient practices.

The assessment first examines the level of climate awareness, analysing farmers' perceptions, their degree of understanding of climate risks and how they assess the impact of changes on agricultural activities. In parallel, the CNA investigates access to finance, identifying the extent to which farmers and agribusinesses have access to adequate financial products, guarantees, consultancy and technical information necessary to prepare investment projects. This approach is complemented by an assessment of the skills needed to manage green investments, including the capacity to plan, budget, implement and monitor interventions aimed at energy efficiency, sustainable irrigation, climate-smart agriculture and low-emission technologies.

Through this approach, the report identifies capacity gaps that reduce access to green finance, as well as training needs related to technical knowledge, financial management and understanding of eligibility criteria. The role of the CNA is thus to provide a clear picture of the difficulties encountered in the investment process and to substantiate recommendations oriented towards practical actions, aimed at consolidating individual capacities, strengthening institutional mechanisms and facilitating access to sustainable finance.

The relevance of the assessment extends to a wide spectrum of actors. For the Ministry of Agriculture and Food Industry (MAFI), the report provides the necessary elements to substantiate public policies and align sectoral programmes with the priorities of the SNDAR 2030 and the commitments assumed through NDC 3.0. For AIPA and the Agricultural Credit Guarantee Fund (FCA), the results of the CNA allow the adjustment of subsidy, grant and guarantee instruments, depending on the financial and technical barriers reported in the field. Commercial banks and microfinance institutions can use the assessment to calibrate green financial products and to improve the assessment of climate risk in agricultural portfolios.

International organisations and development partners benefit from an updated diagnosis of the needs of the agricultural sector, which facilitates the adjustment of financial and technical support programmes. At the same time, producer associations, agricultural chambers and professional networks can integrate the conclusions of the CNA into their knowledge dissemination and training support activities. Educational and research institutions can use these results to adapt educational programmes and prepare the next generation of specialists in a modern and resilient agriculture.

By highlighting structural barriers, training needs and existing opportunities, the CNA report becomes an essential strategic tool for strengthening the climate resilience of Moldovan agriculture and accelerating the transition to a green economy.

2 Methodology

Research design and general approach

The Capacity Needs Assessment was designed as a descriptive and analytical exercise, aimed at identifying the current level of climate awareness, barriers to accessing green finance and training needs of farmers and agri-food enterprises in Moldova. The research was based on the collection of quantitative data through an online questionnaire and was complemented by an interactive focus group, organised to validate the preliminary results and to deepen the qualitative perspectives. The combination of the two methods allowed the correlation of the trends identified in the quantitative data with the detailed explanations and experiences reported by the participants, providing a more complete understanding of the existing capacities and barriers.

The questionnaire followed four central dimensions: the profile of the respondents, perceptions on climate change, experience in accessing finance and training needs. The focus group served as a complementary tool, aimed at clarifying certain responses, identifying barriers not reflected in the standardised data, and validating analytical interpretations with farmers and processors.

The analysis aimed to assess current capacities and identify gaps that limit access to financing for climate adaptation and mitigation investments. The results were used to formulate actionable recommendations for strengthening individual and institutional skills, as well as to design training programmes focused on concrete results.

The entire data collection and analysis process was carried out in compliance with the principles of confidentiality, objectivity, and strict analytical use of the information provided by the participants.

Target group and respondent selection

The target population of the evaluation included farmers and businesses in the agri-food sector in Moldova, with a specific focus on horticultural producers – especially those involved in the cultivation of stone fruits, berries and nuts – as well as on women-run businesses, in line with the PROGRESS project guidelines.

The questionnaire was sent by e-mail to a group of potential respondents selected from the relevant project contact bases and relevant entities in the agricultural and agri-food sector. Participation was voluntary. The final number of respondents was 32, exceeding the minimum threshold of 20 participants set out in the Terms of Reference and ensuring an adequate basis for the analysis of capacities and perceived barriers in accessing green finance.

The CNA was designed as a descriptive and analytical exercise. The research was based on the collection of quantitative data through an online questionnaire. The approach was structured and participatory, focusing on four key dimensions: respondents' profile, perceptions on climate change, experience with financing and professional training needs.

The analysis aimed to identify current capacities, gaps and barriers that hinder access to finance for green investments, with the aim of formulating actionable recommendations for strengthening skills and developing results-oriented training programmes.

Research instrument – questionnaire structure

The main data collection instrument was a standardised online questionnaire, developed in Romanian and structured in four thematic sections. The structure was designed to fully cover the relevant dimensions of capacity assessment and to allow for comparative analysis of respondents' profiles, perceptions and needs.

Section A – Respondent profile

This section includes information on the legal form of the enterprise, main activity, size and length of service, education level, position within the organisation and use of digital tools. This section allowed to establish the socio-economic and operational characteristics of the respondents.

Section B – Climate change: perceptions and knowledge

This section explores the degree of awareness of climate change, phenomena observed at local level, their financial impact on the activity, adaptation measures implemented and the main sources of information used by farmers and agribusinesses.

Section C – Access to finance and financial literacy

This section analyses respondents' experience in interacting with financial institutions, difficulties encountered in accessing finance, level of knowledge of green financing instruments and degree of financial literacy relevant to preparing and managing investments.

Section D – Training needs and preferences

This section identifies priority areas for capacity development, previous participation in training programmes, degree of interest in additional training, as well as preferences regarding the duration, format and delivery method of training.

The questionnaire was developed in accordance with the requirements of the PROGRESS project Terms of Reference, being designed to provide the information necessary for the analysis of the CNA and the formulation of operational recommendations for strengthening the capacities of farmers and agri-food enterprises.

Data collection and sample characteristics

Data collection was conducted online, via the Google Forms platform, between August and September 2025. The questionnaire link was sent by email to farmers and agri-food enterprises in the relevant contact databases, and participation was voluntary. All responses were

subsequently manually verified and processed to ensure accuracy and internal consistency.

The final sample included 32 respondents from all three development regions of Moldova, ensuring reasonable territorial coverage for a CNA-type exercise:

- **North:** 9 respondents (28.1%)
- **Center:** 19 respondents (59.4%)
- **South:** 4 respondents (12.5%)

The composition of the sample reflects the economic and demographic diversity of the national agricultural sector:

- **Gender:** 56.3% men; 43.7% women;
- **Age:** mostly between 30–49 years (62.5%); young people under 30 – 6.3%;
- **Education level:** 68.8% bachelor's degree; 21.9% master's degree; 9.4% technical studies;
- **Function:** 62.5% administrators; the rest directors, accountants or associates;
- **Legal form:** 84% LLC; 16% peasant farms;
- **Activity:** 75% plant production (including horticulture – stone fruits and nuts); 9.4% processing; 9.4% animal husbandry;
- **Experience in agriculture:** 6–10 years (40.6%); 11–20 years (28.1%); over 20 years (15.6%);
- **Company size:** all respondents fall into the SME category.

Methodological limitations and analytical approach

The research is exploratory in nature and does not aim to achieve statistical representativeness at the national level. The small sample size (32 respondents) and the voluntary nature of participation may influence the distribution of profiles included in the analysis. Also, the data collected through the questionnaire reflect individual perceptions and experiences of farmers and agri-food enterprises, which is specific to self-reporting instruments.

To reduce the impact of these limitations, the analysis was carried out by correlating the responses between regions, gender and types of economic activity. At the same time, the quantitative results were complemented with the information obtained within the focus group, which allowed the clarification of key aspects, the validation of the observed trends and the identification of barriers that cannot be fully captured by standardised questionnaires.

The analytical approach combined three complementary levels:

- descriptive analysis, to highlight the distributions and main trends in the participants' responses;
- comparative analysis, to identify relevant differences between regions, gender and types of activity;

- thematic interpretive analysis, used to integrate information on perceptions of climate change, experience in accessing finance and capacity development needs.

This mixed approach allowed the formulation of well-founded conclusions, suitable for supporting the decision-making process and for developing recommendations aimed at strengthening the capacities needed to access finance for investments in adaptation and mitigation.

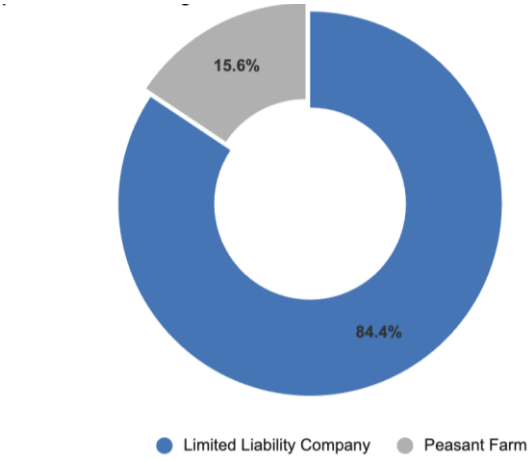
3 Findings and Analysis

Section A – Respondents' Profile

Question 1 – Legal form of the enterprise

Most respondents (84%) are organised under the legal form of a Limited Liability Company (LLC), indicating a formalised entrepreneurial orientation and, in general, a greater capacity to interact with financial institutions and access investment products. Peasant Household Farms (PHF) represent 16% of the total sample, highlighting the continued presence of this type of structure in the agricultural sector. This distribution will be considered in the subsequent analysis on access to finance, investment typology, and capacity building needs.

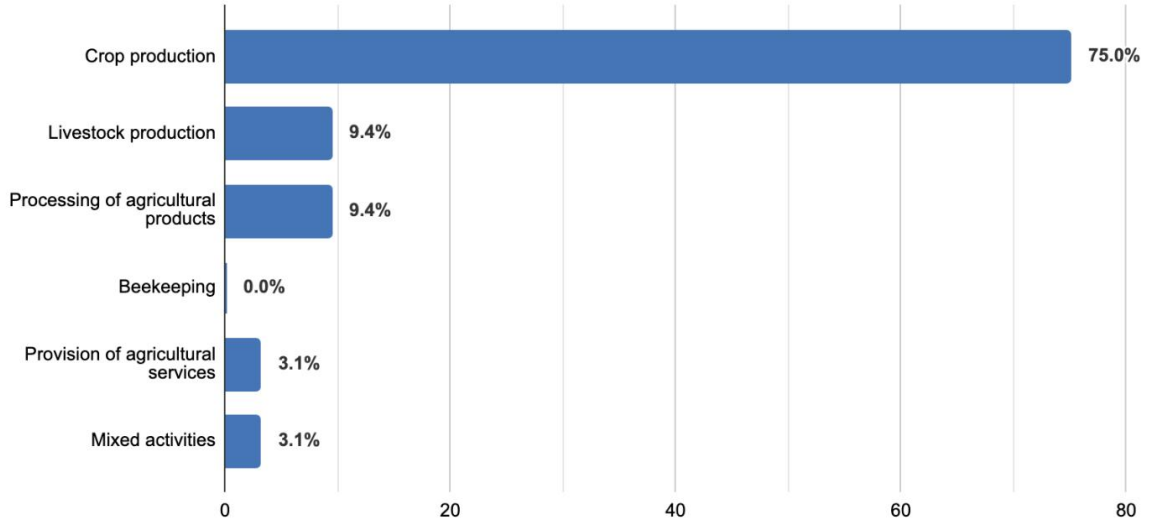
Figure 1. Distribution of legal forms



Question 2 - Main activity of the enterprise

The structure of economic activities shows a predominance of crop production (75%), which includes both field crops (cereals, industrial crops, vegetables, etc.) and horticultural value chains of strategic importance for Moldova, particularly fruit growing, viticulture, and nut cultivation.

Figure 2. Main activity of respondents



Agri-food processing (9.4%) and livestock production (9.4%) are represented by a smaller number of enterprises, while mixed activities (3.1%) and agricultural services (3.1%) complete the overall picture of activities within the agricultural and agri-food sector.

The data confirm the concentration of the sample in the crop and horticultural sectors, which are considered priorities for sustainable investment and climate change adaptation, while other activities contribute to the diversification of the rural economy and the strengthening of agri-food value chains.

Question 3 - Enterprise size

The size distribution of surveyed enterprises reveals a clear prevalence of small and medium-sized farms. Within crop and horticultural production, over 43% manage up to 50 ha, and 18.8% operate between 51 and 150 ha. Only 3.1% fall into the 151–500 ha range, while 15.6% exceed 500 ha, representing large enterprises primarily focused on field crops.

Table 1. Enterprise size

Type of activity	Size indicator	Range / Capacity	No. of enterprises	Share %	Remarks
Crop / horticultural production	Cultivated area	< 10 hectares	2	6.3	Small household-type farms
		10–50 hectares	12	37.5	Majority of small and medium-sized farms, including horticultural ones
		51–150 hectares	6	18.8	Medium commercial farms

		151–500 hectares	1	3.1	Consolidated holdings focused on field crops
		> 500 hectares	5	15.6	Large enterprises, mainly cereal producers
Livestock / mixed production	Number of animals	< 50 heads	1	3.1	Small dairy farm – 43 milking cows
		50–200 heads	1	3.1	Mixed farm – 80 animals
		> 200 heads	2	6.3	Specialised livestock farms (200–350 heads)
Agri-food processing	Processing capacity	10–1000 tonnes/year	2	6.3	Small and semi-industrial fruit processing units
		Industrial level	1	3.1	Large company – 385 employees, MDL 829 million in sales
Agricultural services	Area covered	~200 hectares	1	3.1	Mechanised works and land lease services

In the livestock and mixed sector, small and medium farms dominate, holdings with fewer than 200 animals account for two-thirds of the total, while only 6.3% exceed this level, reflecting balanced but limited production capacity.

In agri-food processing, 9.4% of respondents are engaged in processing activities, most (6.3%) operate small or semi-industrial fruit processing units (10–1 000 tonnes/year), while one industrial-scale company (3.1%) accounts for the largest share of economic output.

Agricultural services are represented by a single case (3.1%), focused on mechanised works and land leasing.

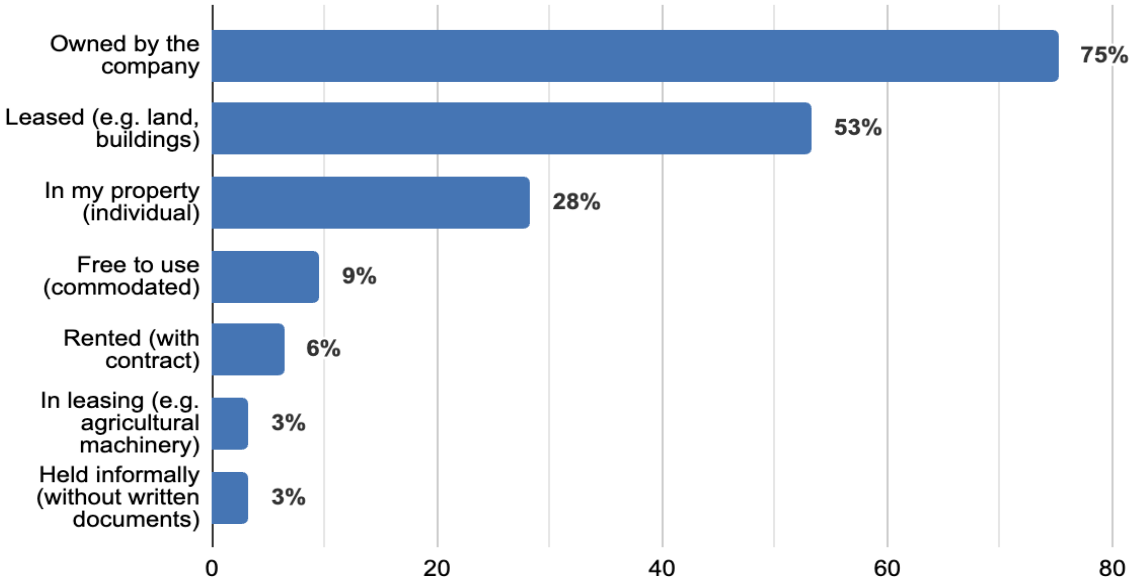
Overall, the data confirm a predominant share of small and medium-sized crop and horticultural farms, complemented by a limited number of large processing and service operators. This structure accurately reflects the real characteristics of Moldova's agricultural economy, where land fragmentation and limited financial resources remain key constraints to investment and modernisation.

Question 4 - Legal status of land, buildings, machinery and other equipment used in the respondents' activity

Most respondents (75%) use assets owned by the enterprise, which reflects a high level of legal formalisation. Over half (53.1%) also operate on leased land, indicating a significant dependence on this type of contracts. Some respondents (28.1%) also use assets owned by individuals (natural persons), which reveals mixed structures, characteristic of small and medium-sized agricultural holdings. The use of commodities (9.4%), rental by contract (6.2%) and leasing for equipment (3.1%) is punctual, and only one case reports informal use, without documents.

Overall, the prevalence of formal ownership and lease is confirmed, complemented by various combinations and isolated cases of informality.

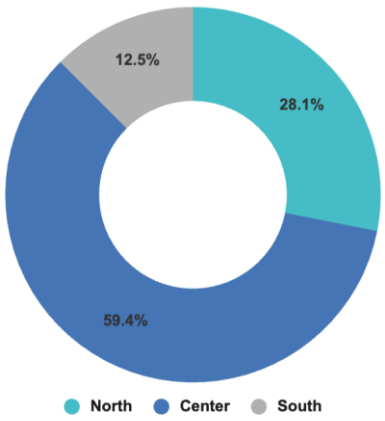
Figure 3. Legal status



Question 5 - Place of business

The distribution of respondents highlights a concentration in the Center region (53.1% of the total, 17 declared localities), followed by the North (28.1%, 11 localities) and the South (18.8%, 5 localities). This structure confirms that the surveyed enterprises are present in all development regions, with a stronger representation in the Center.

Figure 4. Distribution of respondents by development regions



Note: Some respondents indicated multiple regions, and some localities are repeated. The number of localities declared (33) reflects the totality of responses, not single localities.

From a climatic point of view, the regions present differences relevant for the analysis of

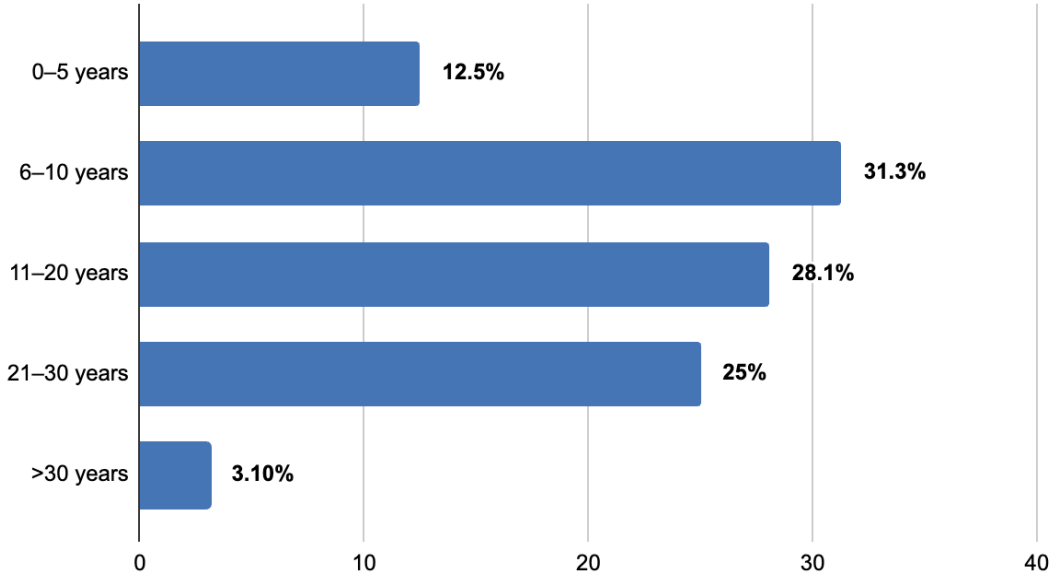
agricultural investments. The Central Region is characterised by moderate conditions, with relatively balanced precipitation, favourable for a diversity of horticultural and agricultural crops. The Northern Region has lower temperatures and a shorter growing season, but fertile soils, which implies investments in frost protection infrastructure and production valorisation technologies. The Southern Region is marked by higher temperatures, reduced precipitation and frequent drought periods, which makes investments in irrigation, efficient water use technologies and varieties resistant to water stress a priority.

Therefore, the distribution by region reflects not only the geographical distribution of respondents, but also the diversity of agro-climatic conditions that influence the type of investments and the degree of vulnerability of agricultural enterprises to climate risks.

Question 6 - How many years has the company been in operation?

The distribution by age shows that a significant part of the agricultural enterprises has consolidated experience in the field. Most have been operating for 6–10 years (31.3%) or 11–20 years (28.1%), which reflects a solid business base that has developed steadily over the past decade. Another 25% of the enterprises have an age of 21–30 years, confirming the presence of a stable and well-anchored segment in the sector.

Figure 5. Distribution of age of enterprises



At the same time, 12.5% of respondents said they have been operating for less than 5 years, which shows the emergence of a new generation of agricultural businesses, in the growth and innovation phase. Only 3.1% of respondents exceed the threshold of 30 years of activity.

The average of 16 years and the median of 13.5 years suggest a high overall level of experience, but also a great diversity of profiles, from young farms to traditional businesses.

Overall, the seniority structure confirms that the agricultural sector is in a transitional phase,

where accumulated experience is combining with the initiative of new entrepreneurs. This combination offers real potential for the modernisation of agricultural activities, the adoption of green technologies and more efficient access to financing for climate change adaptation.

Question 7 - Number of employees

The structure of the workforce shows that the majority of respondents are micro and small enterprises. Approximately 50% of respondents have less than 10 employees, and another 25% have between 11 and 25 employees, confirming the predominance of operators with limited human resources. Medium-sized enterprises (26–50 employees) represent 12.5%, and only a few cases exceed 50 employees.

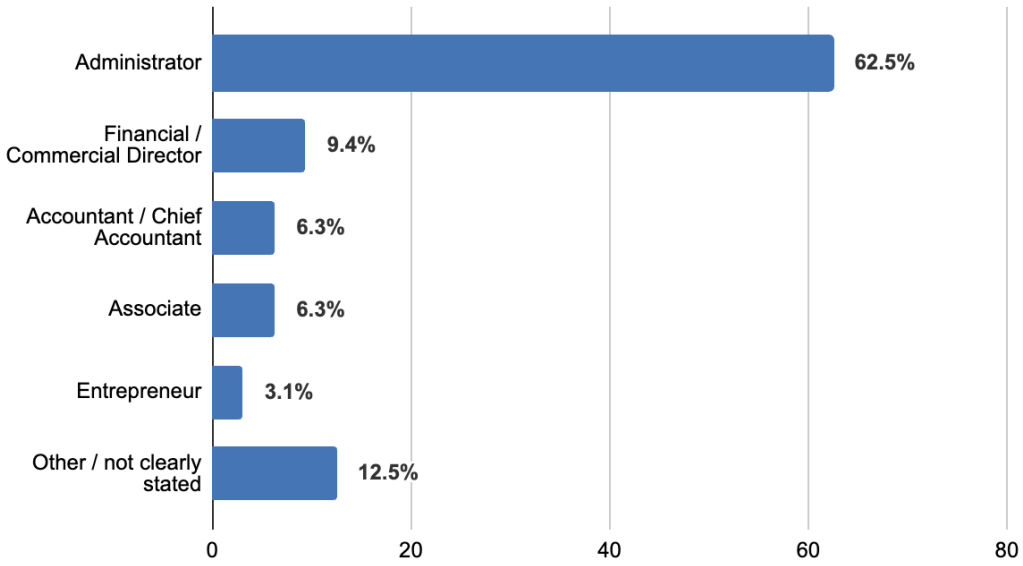
Only one respondent declared over 100 employees (385), which is an atypical value compared to the general profile of the sample.

This distribution confirms the questionnaire's orientation towards micro, small and medium-sized enterprises, with an emphasis on small-sized ones. This structure has direct implications on the ability to access financing: enterprises with small staff face constraints in implementing complex investments and require adapted support instruments, while larger enterprises have more developed managerial and organisational resources, but are rare in the sector.

Question 8 - Function of the person who completed the questionnaire

Of the respondents, 62.5% are administrators, confirming that the data comes mainly from decision-making managers. Other declared positions include financial and commercial directors (9.4%), accountants and chief accountants (6.3%), associates (6.3%) and entrepreneurs (3.1%). In 12.5% of cases, the position was not clearly specified.

Figure 6. Distribution of respondents by function



This structure shows that most respondents have leadership positions or economic and financial

responsibilities, which increases the relevance and credibility of the data collected.

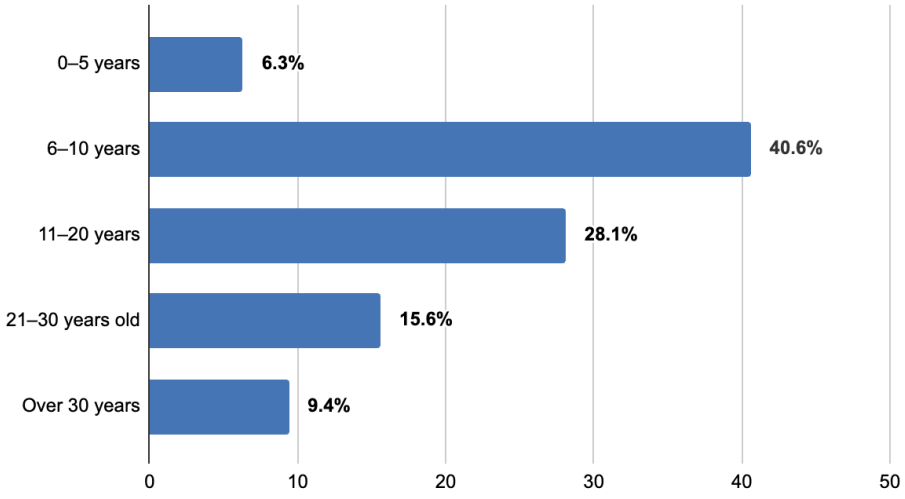
Question 9 - How many years of experience do you have in this field?

The results show that respondents have significant experience in the agricultural and horticultural field. 40.6% have between 6 and 10 years of experience, indicating a core of active entrepreneurs, in a consolidation stage. Another 28.1% of respondents are between 11 and 20 years old, and 15.6% between 21 and 30 years old, confirming the presence of a solid base of professionals with medium and long experience.

Only 6.3% of respondents have less than 5 years of experience, which shows a low presence of new entrants to the sector, while 9.4% exceed the 30-year threshold, reflecting the existence of actors with long-standing expertise and professional tradition.

This structure reveals a balance between generations of farmers and managers: on the one hand, relatively new but already consolidated entrepreneurs, and on the other hand, respondents with extensive experience. The experience profile lends credibility to the responses and allows for a realistic assessment of the challenges and investment opportunities in agriculture.

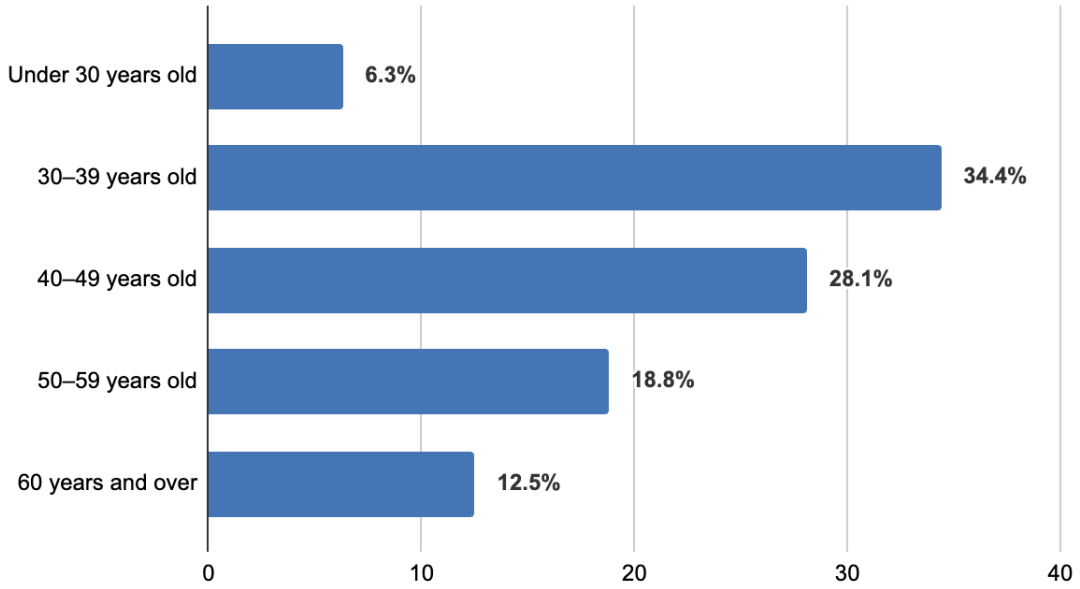
Figure 7. Distribution of respondents by experience in the field



Question 10 - Age of respondents

The age structure of the respondents shows a high share of people of average working age. 34.4% fall into the 30–39 age range, which indicates a relatively young generation of agricultural administrators and entrepreneurs. Another 28.1% are between 40 and 49 years old, and 18.8% between 50 and 59 years old, confirming a balanced representation of the middle generations, with managerial experience and stability.

Figure 8. Distribution of respondents by experience in the field



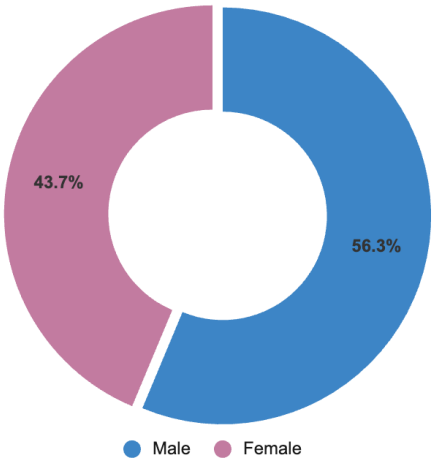
Only 6.3% of respondents are under 30, indicating limited involvement of young people in the management of agricultural enterprises. In contrast, 12.5% of respondents are 60 years old and over, reflecting the existence of a category of senior leaders with long experience, but also with possible challenges in the rapid adoption of innovations and digital transition.

This distribution suggests that the sector is mainly driven by the middle generation, at the intersection of business consolidation and the need to adapt to the demands of the green transition.

Question 11 – Gender

The gender distribution is relatively balanced, with a slight male predominance: 56.3% men and 43.7% women. This structure reflects an equitable representation of both genders in the sample, which provides a solid basis for comparative analysis of needs and perceptions regarding access to finance in agriculture.

Figure 9. Distribution of respondents by gender



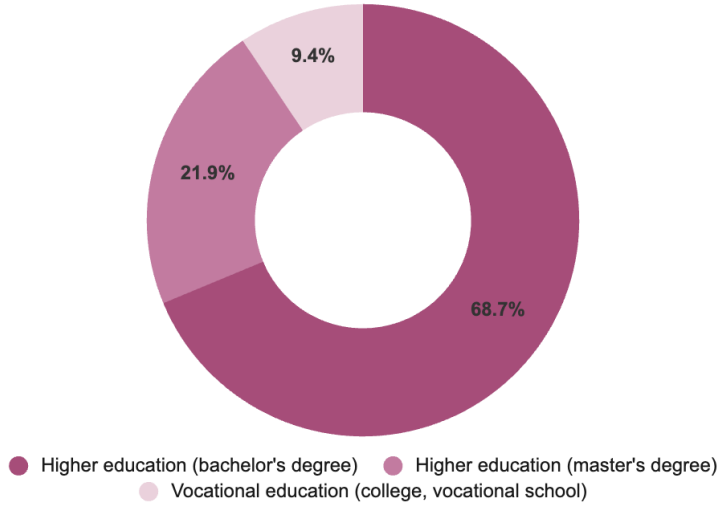
The high presence of women (over 40%) indicates their active involvement in the management and economic decision-making of agricultural enterprises, especially in the horticultural and processing sectors. The results confirm the trend of increasing women's participation in agriculture and highlight the importance of including a gender dimension in financial support policies and training programmes in the agricultural field.

Question 12 - Education level

The data show that the majority of respondents (68.8%) have completed higher education at the bachelor's level, and 21.9% have a master's degree. Only 9.4% come from vocational and technical education. This structure confirms a high educational level of the sample, typical of farmers and agricultural entrepreneurs with managerial experience and financial analysis capacity.

At the same time, the modest share of technical education graduates reveals an underrepresentation of practical training, which may influence the effective application of economic knowledge in the field. Thus, future training should combine advanced content for higher education graduates with applied modules dedicated to those with vocational training, to ensure a balanced coverage of skills needs in agriculture.

Figure 10. Education level of the respondents



Question 13 – Do you have constant access to the internet?

All respondents reported having constant access to the internet, smartphone and computer, reflecting a uniform and high level of digital connectivity. This uniformity highlights that agricultural entrepreneurs have the necessary technical infrastructure to connect and use basic digital resources.

Figure 11. Constant access to the internet

Generalised access to these tools facilitates not only communication and information, but also administrative and financial activities — including online tax reporting, submitting applications to public institutions, using digital banking platforms, and applying business management tools.

This full digital accessibility creates favourable conditions for integrating financial and digital education components into training programmes for farmers. In addition, it supports the gradual modernisation of agricultural enterprises and active participation in financing programmes, green

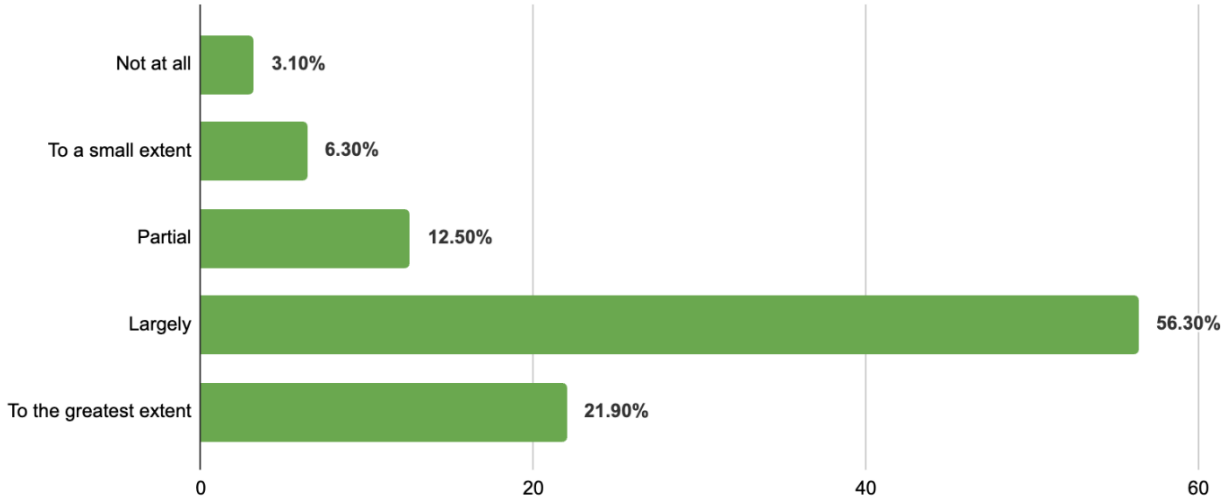
transition and digital transformation, in line with the objectives of sustainable development and digitalisation of Moldovan agriculture.

Section B – Climate change: perceptions and knowledge

Question 14 – To what extent do you believe that climate change is caused by human activity?

A total of 78.2% of respondents believe that climate change is largely or predominantly caused by human activity. This proportion indicates a high level of environmental awareness and a solid understanding of the anthropogenic factors driving climate variability affecting the agricultural sector.

Figure 12. Perception of the role of human activity in climate change



A smaller share of participants (12.5%) consider that human influence is only partial, while 9.4% believe that economic activity has little to no impact on the environment. This disparity suggests that although the general perception strongly acknowledges the human cause of climate change, there remains a small segment of sceptical respondents who may require further awareness and information.

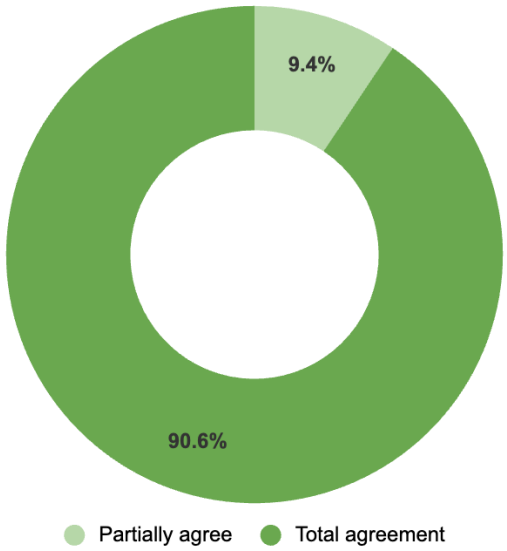
Overall, the findings confirm a high level of ecological awareness and responsibility among respondents, which creates favourable conditions for the adoption of climate adaptation and mitigation measures in agriculture. At the same time, the results highlight the importance of continued training and communication efforts to strengthen understanding of the environmental impact of agricultural practices and to promote green investments and sustainable agriculture.

Question 15 – Do you agree or disagree with the following statement: "Climate change is a major problem."

90.6% of respondents strongly agree that climate change is an important issue, while 9.4% say

they somewhat agree. No participants expressed disagreement. This distribution indicates an almost unanimous consensus on the importance of the phenomenon, confirming that climate change is perceived as a concrete reality with direct effects on agricultural activity and the economic stability of businesses. This high level of awareness provides a favourable framework for the adoption of adaptation measures, investment in sustainable technologies, and the application of good practices in natural resource management. In a context where green transition policies are already established at national and European level, this widespread recognition of climate risks does not determine the existence of policies, but contributes to their effective implementation, facilitating voluntary adoption, reducing resistance to change, and increasing the accessibility of climate-oriented financing mechanisms.

Figure 13. Degree of agreement with the statement "Climate change is an important problem"



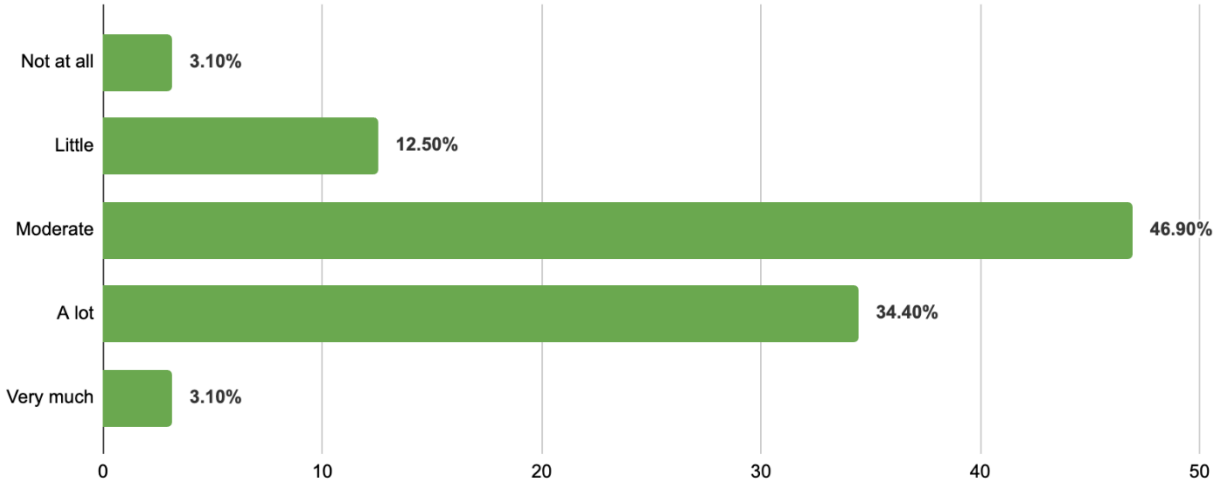
Question 16 – How well informed do you think you are about climate change?

The results show that the level of information of the respondents about climate change is predominantly moderate, with a clear trend towards consolidation. Almost half of the participants (46.9%) consider themselves "moderately informed", and 34.4% declare themselves "well informed" ("very"). Only 3.1% assess themselves with a "very high" level of knowledge, which confirms that in-depth expertise remains limited.

At the same time, 12.5% of respondents consider themselves "little informed" and 3.1% state that they have no information about the phenomenon at all. These proportions indicate that although the general awareness base is solid, a part of the agricultural public needs additional support to understand in depth the impact of climate change on agricultural activities.

Overall, the data confirms that most participants possess an average level of knowledge, sufficient to recognise climate effects, but insufficient to adopt complex practical measures. Strengthening technical and economic skills, through applied training and case studies, would contribute to a better capacity to plan and adapt to climate risks in agriculture.

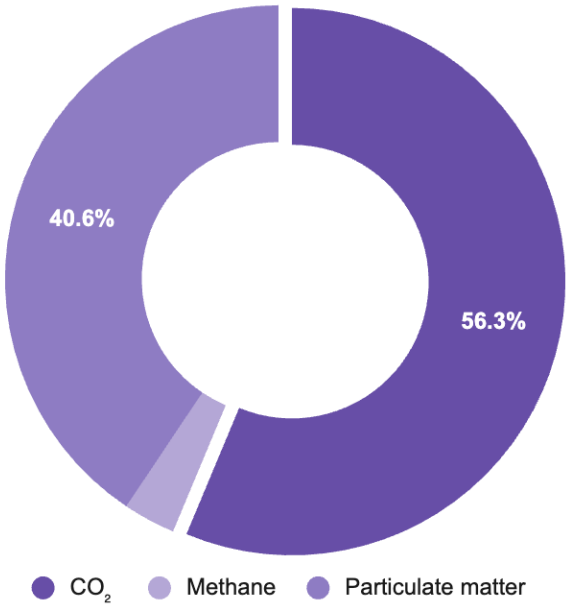
Figure 14. Level of information on climate change



Question 17 – Which of the following elements contribute to climate change?

The results indicate that carbon dioxide (CO_2) is most commonly recognised by respondents as the main gas involved in climate change, being mentioned by 56.3% of participants. This suggests that most have a good understanding of the role of emissions from fossil fuel combustion and industrial processes.

Figure 15. Knowledge of the elements that contribute to climate change



At the same time, 40.6% of respondents identified airborne particles (dust, smoke, industrial emissions) as contributing to climate change. Although these particles are not greenhouse gases, they can influence the climate system — for example, by absorbing or reflecting sunlight,

changing albedo[2], and interacting with clouds. Some types of particles (e.g., black carbon) can have a warming effect, while others (e.g., sulfates) can induce cooling.

They contribute indirectly to climate change by influencing the radiative balance of the atmosphere and cloud formation.

The low number of respondents who mentioned methane (3.1%) indicates limited awareness of the role of agriculture and waste management in greenhouse gas emissions, such as methane. This highlights the need to strengthen farmers' knowledge of agricultural sources of emissions, including nitrous oxide.

Overall, the data suggest that participants mainly recognise the role of CO_2, but have a partial or uncertain understanding of other sources of emissions. This highlights the importance of clear, farm-specific educational programmes that explain the specific mechanisms of emissions and how agricultural activities can be integrated into climate impact reduction strategies.

Question 18 - If nothing is done to limit climate change, how likely do you think it is that it will lead to the following phenomena?

The results indicate a high degree of perception of climate risks among respondents. Over half (56.3%) consider it very likely that non-intervention on climate change will lead to severe phenomena, while 40.6% consider them probable. Only 3.1% of participants expressed scepticism, opting for the unlikely option, and none considered these consequences to be very unlikely.

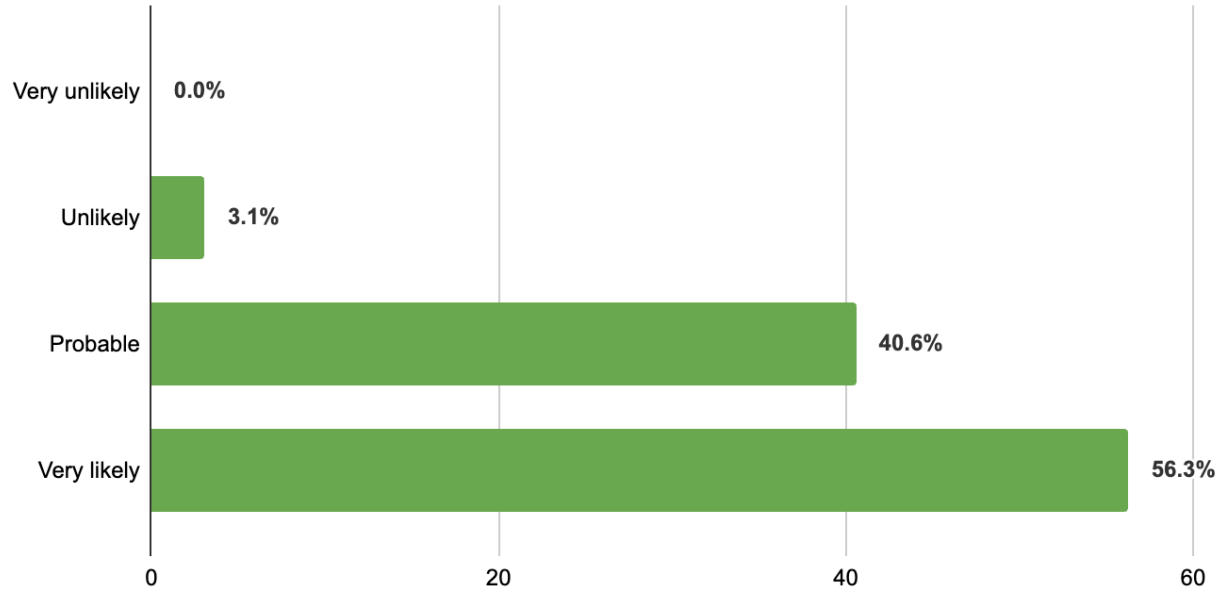
The distribution of responses suggests a realistic and pragmatic understanding of the vulnerability of agriculture in Moldova, based on recent experiences of drought, heat waves and production losses. This perception confirms that farmers and agricultural enterprises are aware of the systemic nature of climate change and its direct impact on crop yields, water resources and rural economic stability.

Therefore, the high level of risk perception constitutes a favourable premise for the adoption of adaptation measures, such as investments in modern irrigation systems, diversification of production, use of low-emission technologies and access to climate insurance instruments.

Overall, the data shows that survey participants have a solid and action-oriented awareness of the effects of climate change, providing a strong starting point for strengthening financial and technical support policies for sustainable agriculture.

[2] Albedo is the fraction of sunlight that is diffusely reflected by a body.

Figure 16. Perception of the probability of climate change effects



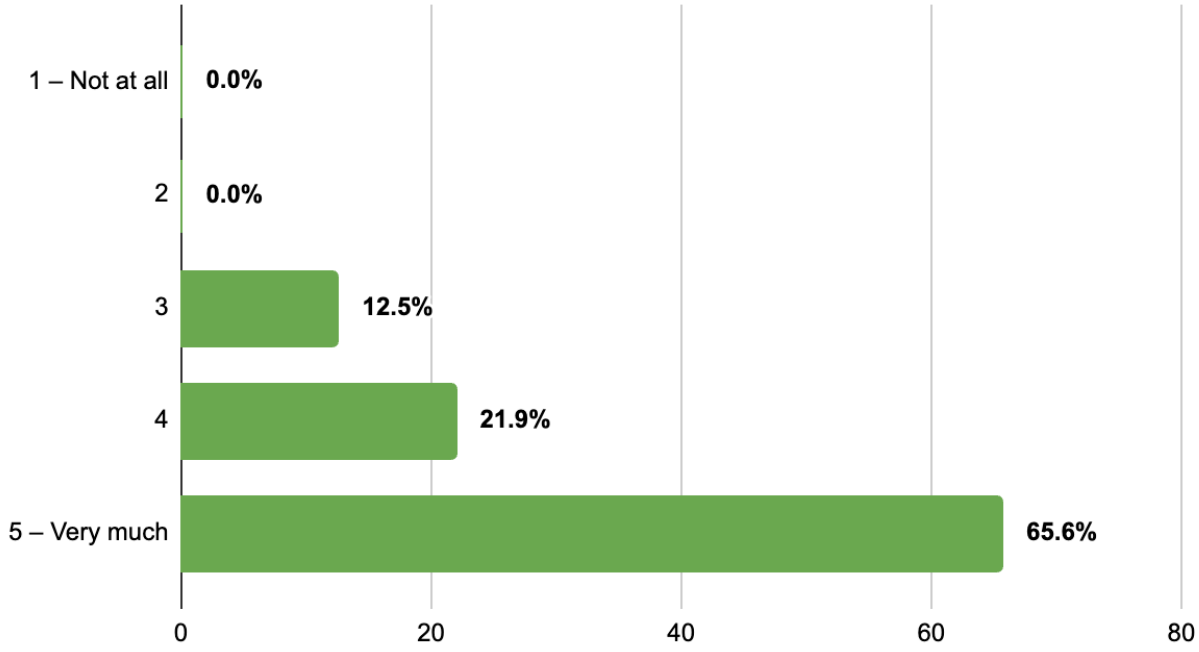
Question 19 - To what extent do you believe that climate change affects agricultural activity in the region where you operate?

The results indicate an almost unanimous perception of the high impact of climate change on agriculture. At the national level, 65.6% of respondents consider that climate change greatly affects agricultural activity, and 21.9% selected level 4 on the impact scale. Only 12.5% of participants opted for the average value of 3, while the lower options (1 – not at all and 2) were not chosen by any respondent.

This focus on higher values reflects a widespread perception of the severity of climate impacts on agricultural production. At regional level, the data confirm the same trend: in the North and Centre, most responses are at levels 4 and 5, indicating recognition of a significant and constant impact. In the South, the perception is even more pronounced, where all respondents assessed the impact as “very much” (100%), highlighting the high vulnerability of this region to extreme climate events.

Thus, the results highlight not only the existence of a consensus on the negative impact of climate change, but also regional disparities in perceived intensity, with a particular focus on the South, where climate pressure is felt more acutely. This justifies the need for differentiated interventions by region, adapted to the severity of the phenomena and the specific level of risk.

Figure 17. Perception of the impact of climate change in agriculture



Question 20 - Which of the following climate phenomena have you observed to have intensified in the last 5 years in your area?

The results confirm that droughts and heat waves are perceived as the climate phenomena with the highest impact in the last five years. Both have an average score of 4.53/5, with significant shares of responses at the “very much” level (59.4% for droughts and 62.5% for heat waves). These data highlight that aridity and extreme temperatures are the most acute climate challenges for the agricultural sector.

Late frosts are at a high level (average score 3.94/5), reflecting the risk to fruit orchards and perennial crops. Hail (3.12/5) and windstorms (3.44/5) are phenomena reported at moderate to high intensities, while irregular precipitation remains in the medium range (2.94/5). The category "other phenomena" has a low importance, occasionally reported by a small number of respondents.

At the regional level, the distribution of responses highlights clear differences:

- in the South, droughts and heat waves are almost unanimously perceived at the "very high" level, confirming the heightened vulnerability to aridity;
- in the Center, high perceptions regarding late frosts and hail prevail, an aspect characteristic of wine-growing and fruit-growing areas;
- In the North, heat waves and droughts remain dominant phenomena, but windstorms and irregular precipitation are also mentioned.

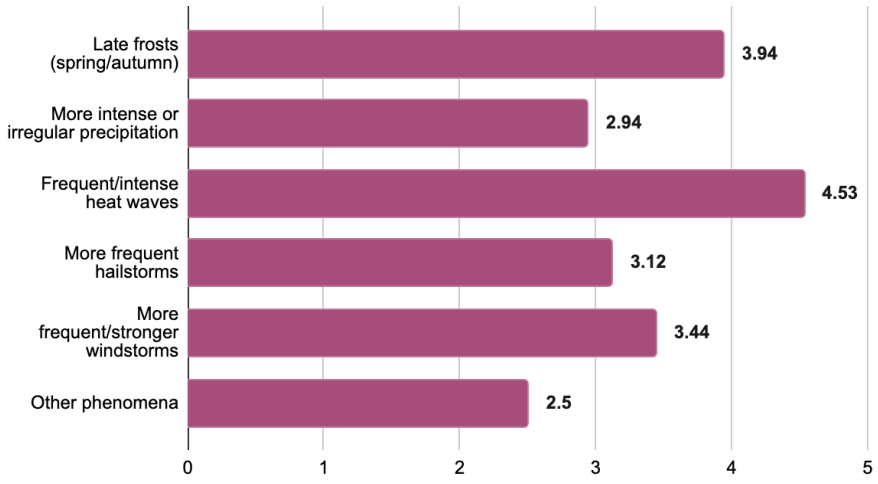
Thus, the data indicate not only the general intensification of extreme climate phenomena, but also a differentiated distribution by region, which requires specific adaptation measures,

calibrated according to local risks.

Table 2. Intensification of climate phenomena observed in the last 5 years

Climatic phenomenon	Not at all	A little	Moderate	Significant	Very much	Average score
More frequent or prolonged droughts	0 (0.0%)	0 (0.0%)	2 (6.3%)	11 (34.4%)	19 (59.4%)	**4.53**
Late frosts (spring/autumn)	0 (0.0%)	2 (6.3%)	5 (15.6%)	18 (56.3%)	7 (21.9%)	**3.94**
More intense or irregular precipitation	4 (12.5%)	8 (25.0%)	8 (25.0%)	10 (31.3%)	2 (6.3%)	**2.94**
Frequent/intense heat waves	0 (0.0%)	0 (0.0%)	3 (9.4%)	9 (28.1%)	20 (62.5%)	**4.53**
More frequent hailstorms	4 (12.5%)	4 (12.5%)	14 (43.8%)	4 (12.5%)	6 (18.8%)	**3.12**
More frequent/stronger windstorms	2 (6.3%)	4 (12.5%)	9 (28.1%)	12 (37.5%)	5 (15.6%)	**3.44**
Other phenomena (specified by respondents)	14 (43.8%)	3 (9.4%)	4 (12.5%)	7 (21.9%)	4 (12.5%)	**2.50**

Figure 18. Intensification of climate phenomena observed in the last 5 years (score)



Question 21 - What has been the financial impact of climate change on your agricultural activity in the last 3 years?

The results indicate a high prevalence of negative financial impact: 46.9% of respondents reported significant losses or urgent investments to restore production (major impact), and 43.8% mentioned a moderate impact, associated with additional recurring costs (e.g. irrigation, soil restoration, partial crop losses). Cases of low impact (3.1%) are marginal, and the lack of

significant impact was not reported. At the same time, 6.2% of respondents could not assess the financial effect.

The regional distribution shows notable differences: in the North, major impact dominates (62.5%), confirming a strong exposure to direct losses; in the Center, responses focus more on moderate impact (52.6%), but also on a significant level of major impact (36.8%), which reflects constant adaptation costs; and in the South, the situation is more polarised – half of the respondents reported major impact, while 25% cannot assess the impact, suggesting uncertainties in the financial assessment.

Overall, the data confirm that climate change has a considerable financial effect on agricultural holdings in all development regions, but territorial differences indicate distinct forms of manifestation: severe losses in the North, recurrent pressures in the Center and a combination of losses and uncertainty in the South.

Table 3. Financial impact of climate change

Answer option	No. of responses	Weight
Major impact – significant financial losses (over 30% of annual income) or urgent additional investments (over 20% of annual expenses) to restore production capacity (e.g. irrigation systems, replanting, infrastructure repair)	15	46.9%
Moderate impact – some losses or additional costs (10–30% of income), for example, for soil restoration, irrigation or partial loss of crops/livestock	14	43.8%
Low impact – minor losses (below 10% of income), managed through adaptation (e.g. changing the calendar, drought-resistant varieties)	1	3.1%
No significant impact observed – no notable additional losses or costs	0	0.0%
Cannot assess / insufficient data	2	6.2%

Question 22 - Concrete measures applied to reduce the impact of climate risks

(multiple responses allowed; regional columns report the number of active respondents in the region)

At the sample level, technical and infrastructural measures are among the most widespread ones: irrigation (65.6%) and soil conservation technologies (46.9%), followed by forecast-based calendar planning (43.8%) and energy efficiency/renewable sources (40.6%). Hail protection (37.5%) and crop diversification/rotation (34.4%) complete the set of practices with medium adoption. Resistant varieties/hybrids (28.1%) appear as a complementary solution, and forest curtains, crop rotation, agroecological practices and animal shelters are implemented punctually (≤15.6%).

Table 4. Climate change adaptation measures (total and by region)

Measure applied	Total (n, %)	North (n, %)	Center (n, %)	South (n, %)
Installation or modernisation of irrigation systems (including drip or sprinkler)	**21 (65.6%)**	6 (75.0%)	14 (70.0%)	2 (40.0%)
Using drought- or disease-resistant varieties or hybrids	**9 (28.1%)**	2 (25.0%)	6 (30.0%)	1 (20.0%)
Crop diversification/crop rotation	**11 (34.4%)**	3 (37.5%)	7 (35.0%)	1 (20.0%)
Application of conservative technologies (e.g.: minimal soil work, mulching)	**15 (46.9%)**	4 (50.0%)	10 (50.0%)	1 (20.0%)
Establishing forest curtains/windbreaks	**5 (15.6%)**	1 (12.5%)	4 (20.0%)	0 (0.0%)
Use of hail protection systems (nets, insurance, etc.)	**12 (37.5%)**	5 (62.5%)	6 (30.0%)	1 (20.0%)
Construction or modernisation of animal shelters (ventilation, shading, etc.)	**3 (9.4%)**	1 (12.5%)	0 (0.0%)	2 (40.0%)
Planning the agricultural calendar based on weather forecasts	**14 (43.8%)**	4 (50.0%)	9 (45.0%)	1 (20.0%)
Applying agroecological practices (e.g. intercropping, regenerative agriculture, composting, agroforestry)	**3 (9.4%)**	2 (25.0%)	1 (5.0%)	0 (0.0%)
Shifting production to another crop (different from crop diversification)	**4 (12.5%)**	2 (25.0%)	2 (10.0%)	1 (20.0%)
Orientation towards a source of income other than agricultural production as the main source	**6 (18.8%)**	1 (12.5%)	3 (15.0%)	2 (40.0%)
Do you implement energy efficiency measures or use energy from renewable sources in your activity?	**13 (40.6%)**	3 (37.5%)	8 (40.0%)	3 (60.0%)

Methodological note: For respondents operating in multiple regions, they are included in each relevant region; regional percentages are reported to the number of respondents active in the respective region (North n=8; Center n=20; South n=5). National percentages are reported to n=32.

The regional distribution indicates differences consistent with local risks:

- North: high weights for anti-hail protection (62.5%), along with irrigation (75.0%) and forecast planning (50.0%) – profile compatible with hail frequency and precipitation variability.
- Center: irrigation (70.0%) and conservative technologies (50.0%) are widely used; energy efficiency/RES (40.0%) and forecast planning (45.0%) are also notable.
- South: high proportions of energy efficiency/RES (60.0%) and animal shelters (40.0%), with irrigation (40.0%) and orientation towards other sources of income (40.0%), which suggests a mix of measures oriented towards resilience in conditions of aridity and heat stress.

Question 23 - Difficulties encountered in implementing climate change adaptation measures

The results indicate a high share of financial barriers: both the lack of own financial resources (62.5% cumulative "Significant + Extreme") and high initial costs (62.5%) are perceived as dominant obstacles to the implementation of adaptation measures. Constraints related to access to external financing (31.2% cumulative "Significant + Extreme") remain relevant, suggesting difficulties in eligibility and capital mobilisation.

On the informational-institutional dimension, the lack of advisory support (28.1% "Significant + Extreme"), the lack of technical training (25.0%) and the lack of clear information about technologies (21.9%) signal the need to strengthen extension, training and knowledge transfer services. Bureaucratic procedures reach 46.9% (cumulative "Significant + Extreme"), which reflects a consistent administrative impact on implementation. Distrust in the effectiveness of measures is less frequent (15.6% cumulated) but remains a factor to be taken into account.

A segment of the sample did not encounter any difficulties (12.5% "Significant + Extreme", respectively 46.9% "Not at all"), which may indicate either the existence of the necessary resources and capabilities, or the absence of sufficiently complex adaptation projects during the reference period.

Other reasons cited

Other reasons reported include administrative and institutional obstacles (including at the LPA level), bureaucracy and monopoly in the energy field, limited financial resources despite knowledge of the necessary solutions (e.g. protected land construction), as well as criticism of some international grant programmes (e.g. IFAD) considered insufficiently adapted to local agricultural realities and with complicated requirements for potential beneficiaries.

Table 5. Difficulties encountered in implementing adaptation measures

Response option	Not at all	Little	Moderate	Significant	Extreme	Significant+ Extreme
Lack of sufficient own financial resources	1 (3.1%)	3 (9.4%)	8 (25.0%)	14 (43.8%)	6 (18.8%)	20 (62.5%)
Lack of access to additional financial resources (credits, etc.)	2 (6.2%)	8 (25.0%)	12 (37.5%)	7 (21.9%)	3 (9.4%)	10 (31.2%)
Lack of clear information about available measures and technologies	6 (18.8%)	11 (34.4%)	8 (25.0%)	6 (18.8%)	1 (3.1%)	7 (21.9%)
Lack of training or technical knowledge	7 (21.9%)	10 (31.2%)	7 (21.9%)	6 (18.8%)	2 (6.2%)	8 (25.0%)
Lack of institutional or advisory support	6 (18.8%)	8 (25.0%)	9 (28.1%)	7 (21.9%)	2 (6.2%)	9 (28.1%)

High initial costs, despite long-term benefits	1 (3.1%)	4 (12.5%)	7 (21.9%)	14 (43.8%)	6 (18.8%)	20 (62.5%)
Complicated bureaucratic or administrative procedures	4 (12.5%)	5 (15.6%)	8 (25.0%)	11 (34.4%)	4 (12.5%)	15 (46.9%)
Lack of confidence in the effectiveness of the recommended measures	5 (15.6%)	10 (31.2%)	12 (37.5%)	4 (12.5%)	1 (3.1%)	5 (15.6%)
I did not encounter any difficulties	15 (46.9%)	7 (21.9%)	6 (18.8%)	4 (12.5%)	0 (0.0%)	4 (12.5%)

Question 24 - From what sources did you obtain information about climate change and adaptation measures in agriculture? How useful was it?

The results show that the Internet and social networks (average score 3.62) and specialised online platforms (3.56) are the main channels through which respondents access relevant information on climate change and adaptation measures. They are distinguished by a high level of perceived usefulness, being rated as "useful" or "very useful" by almost 60% of participants.

Also, other farmers and the local community constitute an important source of information transmission (score 3.44), which confirms the role of informal networks and the exchange of experience between practitioners.

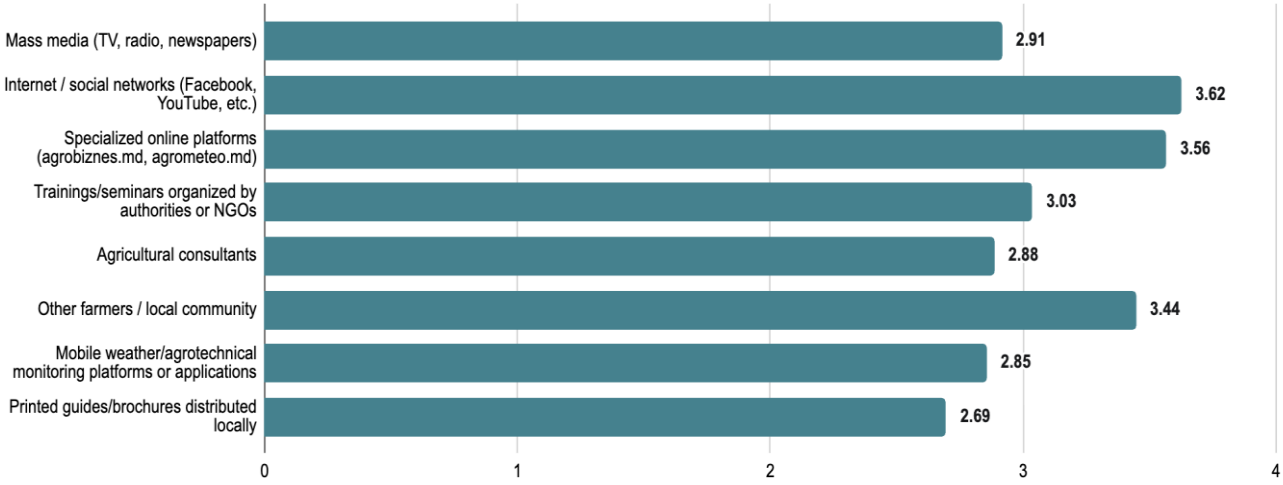
In contrast, traditional media (2.91), agricultural consultants (2.88), mobile platforms or applications (2.85) and printed guides (2.69) recorded a lower level of usefulness, indicating either limited access or a lack of correlation between the type of content offered and the concrete needs of farmers. Training and seminars organised by authorities or NGOs received an average score of 3.03, with a degree of perceived usefulness that was uneven – useful for some respondents, but less accessible or applicable for others.

Other sources mentioned include: efficient water use at the country level and various specific initiatives. These, although reported by a small number of respondents, obtained an average score above 3, which shows the potential of these alternative sources to complement standard information.

Table 6. Information sources and perceived level of usefulness

Source	Not at all	A little	Moderate	Useful	Very useful	Average score
Mass media (TV, radio, newspapers)	9.4%	31.2%	25.0%	28.1%	6.2%	2.91
Internet / social networks (Facebook, YouTube, etc.)	3.1%	9.4%	28.1%	40.6%	18.8%	3.62
Specialised online platforms (agrobiznes.md, agrometeo.md)	9.4%	3.1%	28.1%	40.6%	18.8%	3.56
Trainings/seminars organised by authorities or NGOs	15.6%	15.6%	31.2%	25.0%	12.5%	3.03
Agricultural consultants	21.9%	9.4%	40.6%	15.6%	12.5%	2.88
Other farmers / local community	6.2%	12.5%	28.1%	37.5%	15.6%	3.44
Mobile weather/agrotechnical monitoring platforms or applications	18.8%	21.9%	28.1%	18.8%	12.5%	2.85
Printed guides/brochures distributed locally	15.6%	28.1%	34.4%	15.6%	6.2%	2.69

Figure 19. Information sources and perceived level of usefulness (score)



Question 25 - To what extent do you consider yourself informed about modern technological solutions that can support agriculture in adapting to climate change?

The results show that the level of information of farmers on modern technologies varies greatly from one area to another. The most well-known solution remains smart irrigation, which obtains

the highest average score, 3.75, and where almost two thirds of respondents state that they are well or very well informed. This confirms the crucial importance of water management in conditions of repeated droughts and the practical relevance of this technology, especially for stone fruit and nut orchards.

A relatively good level of information is also recorded for meteorological applications (3.44) and crop protection technologies (3.22), where more than half of farmers declare that they have sufficient knowledge. This suggests that these solutions are more accessible and better integrated into current agricultural practices.

Local weather stations and ground sensors score close to 3, indicating basic interest, but also that these tools are in limited use and require additional support for wider adoption.

At the opposite end of the spectrum are drones and early warning systems, with scores between 2.50 and 2.62. These are the areas with the lowest level of knowledge, although they can play a key role in monitoring crops and preventing the effects of extreme events. Software and digital agriculture, with scores of 2.69, also show a lack of familiarity, signalling barriers related to digital skills and access to specialised services.

The "other technologies" category obtains a very low score of only 1.84, which shows that niche innovations are almost not known to farmers.

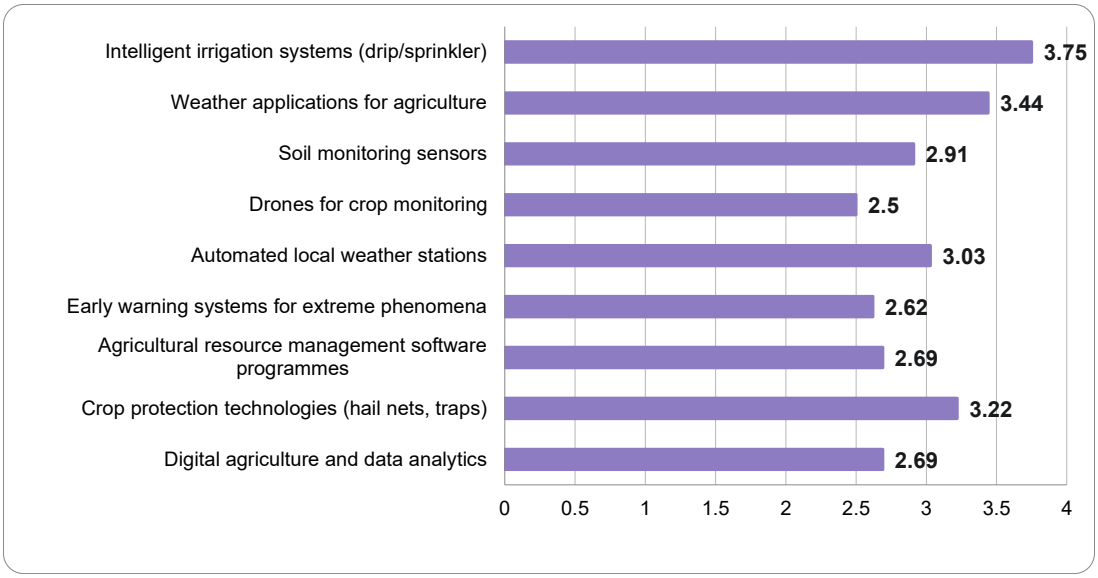
Overall, the general picture indicates a clear polarisation: farmers are well informed about traditional and visible technologies, but much less about digital and advanced tools, which can decisively contribute to increasing the climate resilience of agriculture.

Table 7. Level of information on modern technological solutions

Technological solution	Not at all		2 – no. percent		3 – no. percent		4 – no. percent		5 (very good) – no percent		Average score
Intelligent irrigation systems (drip/sprinkler)	4	12.5%	2	6.2%	6	18.8%	6	18.8%	14	43.8%	3.75
Weather applications for agriculture	5	15.6%	4	12.5%	6	18.8%	6	18.8%	11	34.4%	3.44
Soil monitoring sensors	9	28.1%	5	15.6%	6	18.8%	4	12.5%	8	25.0%	2.91
Drones for crop monitoring	13	40.6%	2	6.2%	8	25.0%	6	18.8%	3	9.4%	2.50
Automated local weather stations	7	21.9%	5	15.6%	7	21.9%	6	18.8%	7	21.9%	3.03
Early warning systems for extreme phenomena	11	34.4%	4	12.5%	7	21.9%	6	18.8%	4	12.5%	2.62
Agricultural resource management software programmes	11	34.4%	4	12.5%	6	18.8%	6	18.8%	5	15.6%	2.69
Crop protection	8	25.0%	4	12.5%	3	9.4%	7	21.9%	10	31.2%	3.22

technologies (hail nets, traps)											
Digital agriculture and data analytics	11	34.4%	3	9.4%	7	21.9%	7	21.9%	4	12.5%	2.69

Figure 20. Level of information on modern technological solutions (score)

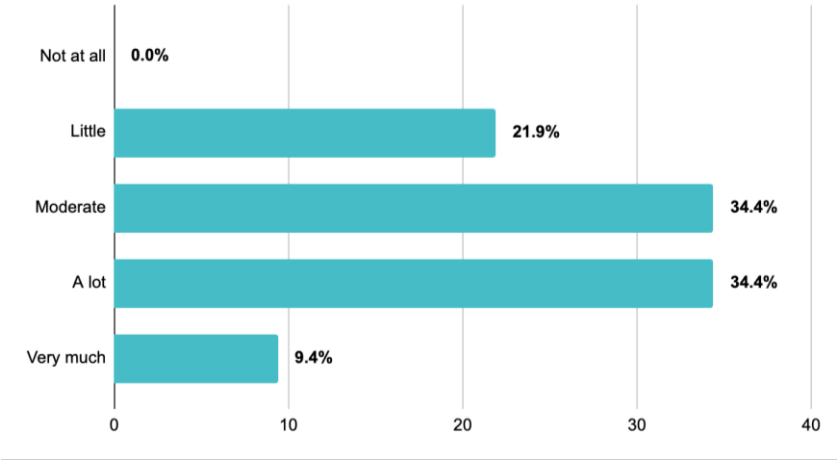


Question 26 – Expectations and perceptions regarding the future

Question 26.1 – To what extent do you consider it technically feasible to halt greenhouse gas emissions by the end of the century, while maintaining a satisfactory standard of living in Moldova?

Respondent's opinions are divided: 68.8% believe that stopping emissions is moderately or very feasible, but only 9.4% are very optimistic. Over a fifth are skeptical. The average score (3.31) shows moderate confidence, indicating that the goal is perceived as difficult, but not impossible.

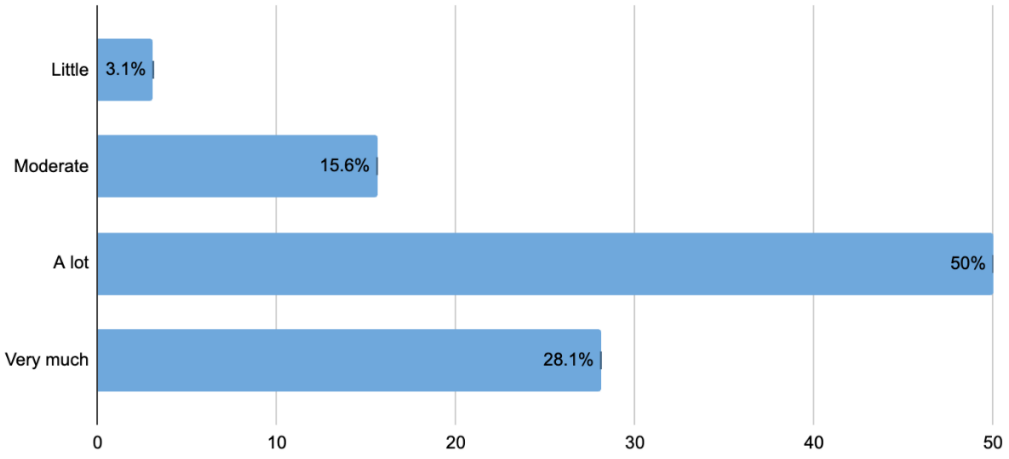
Figure 21. Feasibility of stopping emissions



Question 26.2 – To what extent do you think climate change is already affecting or will negatively affect your personal life?

Climate change is perceived as a reality that is already present: 78.1% of respondents believe that it affects their personal lives "a lot" or "very much". Only 6.2% said that the impact is small or non-existent. The average score (3.97) confirms the seriousness felt at the individual level.

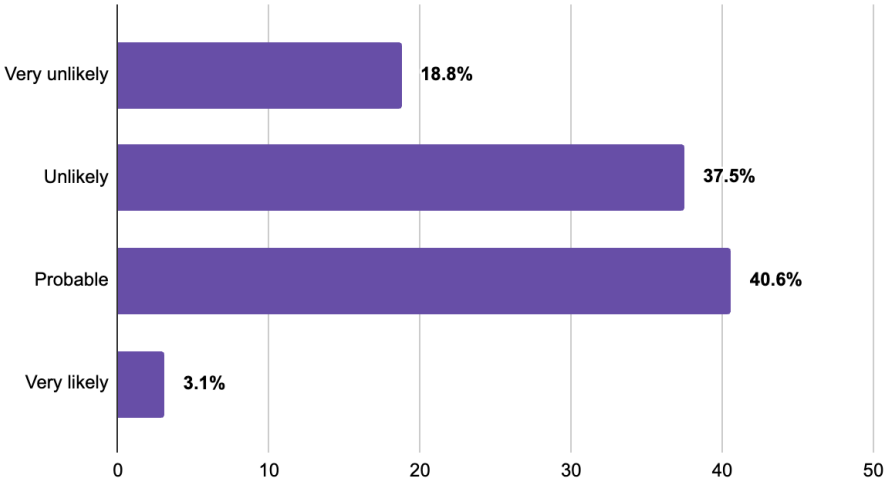
Figure 22. Impact of climate change on personal life



Question 26.3: How likely do you think it is that humanity will be able to stop climate change by the end of the century?

Respondents are skeptical: 56.3% believe it is unlikely or very unlikely that humanity will stop climate change. Only 3.1% are optimistic. The low average score (2.28) shows a lack of confidence in collective and global solutions.

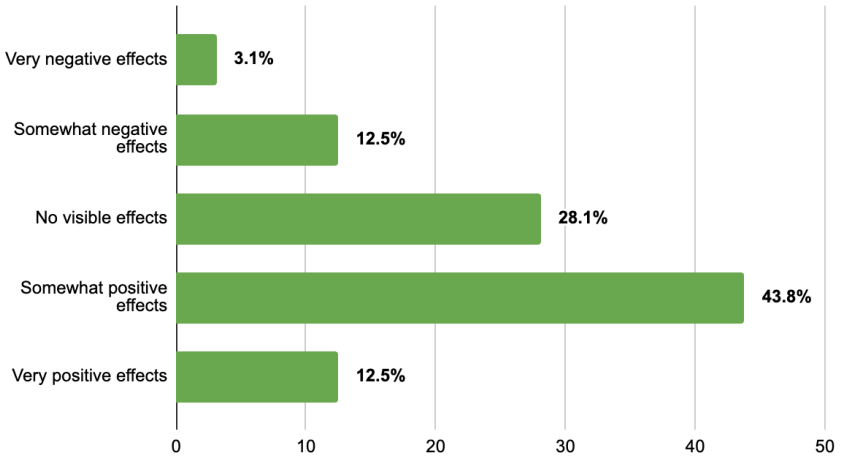
Figure 23. Probability of stopping climate change



Question 26.4: If it is decided to stop climate change through ambitious policies, what would be the effects on the economy and employment in Moldova?

56.3% of respondents believe that ambitious policies would have positive effects on the economy and employment. However, 15.6% expect negative effects, and 28.1% believe that there would be no visible changes. The average score (3.50) suggests moderate optimism about the economic benefits.

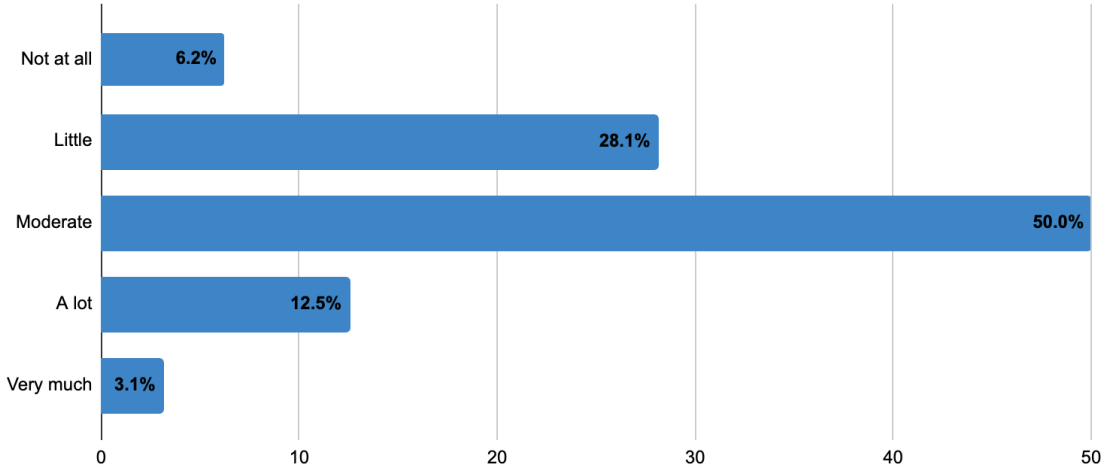
Figure 24. Effects of policies on the economy and employment



Question 26.5: If it were decided to stop climate change through ambitious policies, to what extent do you think this would negatively affect your lifestyle?

For the majority of respondents (78.1%), ambitious policies would not significantly affect lifestyle, the impact being perceived as rather moderate. Only 15.6% anticipate important effects, and 6.2% do not expect any changes. The average score (2.78) shows that farmers declare themselves ready to adapt.

Figure 25. Impact of policies on lifestyle



Question 26.6: How important are the following factors for you to adopt climate-resilient agricultural practices?

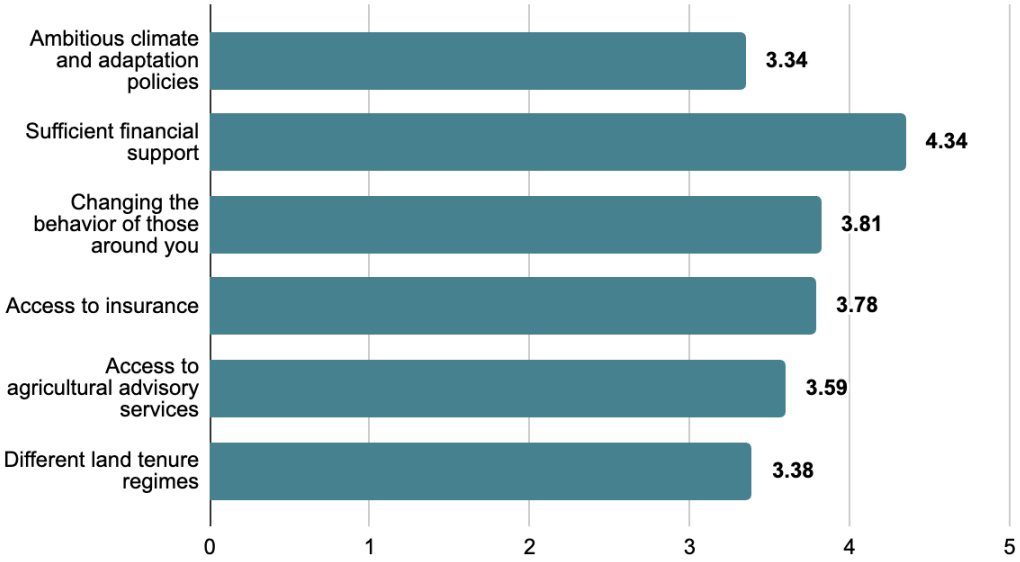
Financial support is the dominant factor, rated by 87.5% of respondents as “important” or “very” important (average score 4.34). This is followed by changing the behavior of those around them (3.81) and access to insurance (3.78). Ambitious policies, agricultural advice, and ownership regimes are important, but at more moderate levels.

The results for the entire set of questions B.13 reflect mixed perceptions among respondents regarding the feasibility of stopping climate change and its impact on personal lives and the economy. While a significant portion of participants (68.8%) believe that stopping greenhouse gas emissions is at least moderately feasible from a technical point of view, the overall level of confidence remains reserved (average score 3.31). In contrast, perceptions of the impact of climate change are much stronger: almost 80% of respondents say that it is already significantly affecting their personal lives, with the high average score (3.97) confirming the seriousness felt at an individual level.

At the same time, there is a high level of skepticism regarding humanity's ability to stop climate change by the end of the century, with more than half of respondents considering this objective to be unlikely or very unlikely (average score 2.28). However, ambitious climate policies are perceived as having a predominantly positive potential for the economy and employment in Moldova (56.3% indicate positive effects, average score 3.50). Regarding the possible effects on lifestyle, most farmers anticipate only moderate adjustments, without a major negative impact (average score 2.78).

In the analysis of factors that could support the adoption of resilient agricultural practices, financial support stands out as the main determinant (mean score 4.34), followed by changing the behavior of those around them (3.81) and access to insurance (3.78). These results show that although farmers perceive climate change as an immediate reality and with negative effects on their lives, the degree of trust in collective and global solutions remains low. However, they see financial support and economic protection mechanisms as essential conditions for implementing effective adaptation measures.

Figure 26. Importance of factors for adopting resilient practices



Section C – Access to finance and financial literacy

Question 27 - What types of financial support have you accessed in the last 5 years for your agricultural activity?

The results indicate that state subsidies represent the most important support mechanism, being accessed by almost all respondents (96.9%). Also, bank loans for agriculture have a high share (84.4 %), which shows the dependence of farmers on traditional financing through banks to support their activity.

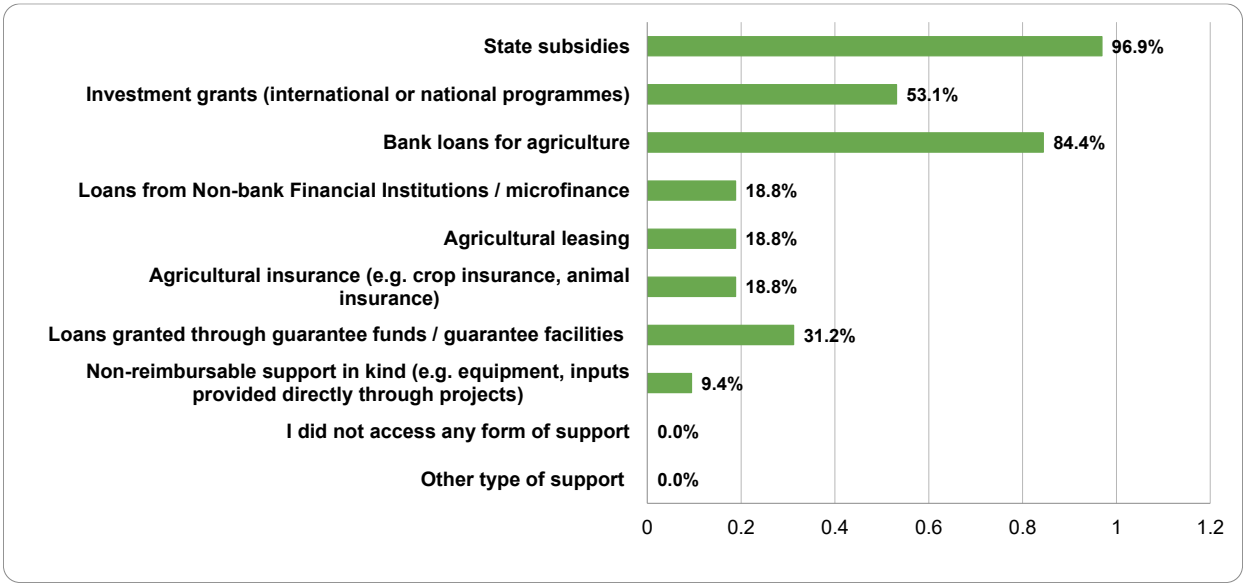
More than half of the participants (53.1%) have also benefited from investment grants offered through international or national programmes, confirming the important role of external funds in supporting the modernisation of the agricultural sector.

More specific financing instruments – such as loans from NFIs/microfinance, agricultural leasing and agricultural insurance – were accessed by around a fifth of farmers (18.8% each), suggesting their limited use, despite their potential to cover risks or facilitate investments.

Loans guaranteed by special funds (FGC, ODA) also play a significant role, accessed by 31.2% of respondents, which reflects the usefulness of these mechanisms in reducing barriers related to guarantees and bank eligibility. In contrast, non-reimbursable support in kind (equipment, inputs distributed through projects) is rarely reported (9.4%).

No respondent stated that they did not access financial support, which shows that all participants have benefited from at least one form of support in the last five years.

Figure 27. Types of financial support accessed by respondents



Question 27.a - If you have received financial support, please indicate how many times for each type of support.

The results indicate an intense and repeated use of state subsidies, which are accessed by almost all respondents, in most cases 3–5 times (40.6%) or even more frequently (37.5% reported accessing between 6 and over 10 times). Only 9.4% declare that they have not benefited from subsidies, which confirms their central character in supporting agricultural activities.

Bank loans are the second major source of financing: over 65% of farmers have accessed such instruments more than once, including 15.6% who have taken out more than 10 loans in the last 5 years. This suggests an active role of the banking sector in financing agriculture, but also a possible financial pressure for farmers.

Microfinance is used marginally, by about a third of respondents, but only 3.1 % have used such instruments more than 6 times. Similarly, agricultural insurance and ODA-guaranteed loans appear only sporadically, suggesting that these mechanisms, although available, have not yet been widely adopted.

Investment grants and non-repayable in-kind support were accessed by only a few respondents (below 16%), generally only once, which indicates either low accessibility or administrative or eligibility barriers. Agricultural leasing remains marginal, with very low use.

Overall, the data confirm a structural dependence of farmers on national subsidies and bank loans, while other financial instruments – microfinance, leasing, insurance, grants or guarantee facilities – remain secondary and poorly integrated in practice. This focus on two main sources limits the diversification of financing mechanisms available to the agricultural sector and indicates a need to strengthen access to alternative financial products.

Table 8. Frequency distribution of accessing types of support

Type of financial support	1–2 times	3–5 times	6–10 times	>10 times	They did not benefit
State subsidies	4 (12.5%)	13 (40.6%)	7 (21.9%)	5 (15.6%)	3 (9.4%)
Bank loans for agriculture	6 (18.8%)	10 (31.2%)	6 (18.8%)	5 (15.6%)	5 (15.6%)
Loans from NFIs (OCN) / microfinance	6 (18.8%)	3 (9.4%)	1 (3.1%)	0	22 (68.7%)
Investment grants	3 (9.4%)	2 (6.3%)	0	0	27 (84.3%)
Agricultural insurance	3 (9.4%)	2 (6.3%)	2 (6.3%)	0	25 (78.0%)
Loans through guarantee funds / ODA facilities	2 (6.3%)	2 (6.3%)	0	0	28 (87.4%)
Agricultural leasing	1 (3.1%)	2 (6.3%)	0	0	29 (90.6%)
Non-reimbursable support in kind (equipment/inputs)	1 (3.1%)	1 (3.1%)	0	0	30 (93.8%)

Question 27.b - What was the main purpose of the financial support accessed?

The results show that the financial support accessed by farmers in the last five years was mainly directed towards productive investments essential for the adaptation and modernisation of the agricultural sector.

Agricultural machinery and equipment are the most frequent destination (50.0% of respondents), confirming the need to mechanise and modernise agricultural processes. This type of investment is vital for reducing production costs, increasing efficiency and meeting the quality standards required on the domestic and export markets.

Another major area is irrigation and water resources management (43.8%). The choice of this priority reflects the increased pressure of droughts and climate variability on farm productivity. Drip systems, reservoirs and other water-efficient solutions are perceived as indispensable investments to maintain competitiveness and production stability.

A significant share of respondents used the funds to establish or replant orchards and perennial plantations (28.1%). This trend shows farmers' orientation towards high value-added crops, but also the need to renew aging areas, a critical element for Moldovan horticulture.

There is also a relevant trend of investment in renewable energy and energy efficiency (18.8%), through the installation of photovoltaic panels and the modernisation of energy consumption. These measures contribute to reducing dependence on conventional resources and align with the objectives of green transition and reduction of greenhouse gas emissions.

Investments in post-harvest infrastructure (18.8%: cold storage, sorting and processing equipment) aim to strengthen value chains, reducing post-harvest losses and increasing the

marketability of products. At the same time, recurrent expenditure (18.8%) and interest support on loans show that part of the support is used to cover liquidity pressures, a common obstacle among farmers.

Table 9. Main purposes for which financial support was used

Main purpose of financial support	No. of mentions	Weight (percent)
Agricultural machinery and equipment (tractors, orchard equipment, processing, sorting, packaging, cold storage)	16	50.0%
Irrigation systems and water management (drip, basins, consumption optimisation)	14	43.8%
Orchards and perennial plantations (establishment, replanting, seedlings)	9	28.1%
Renewable energy and energy efficiency (photovoltaic panels, climate-controlled greenhouses, consumption optimisation)	6	18.8%
Post-harvest infrastructure (warehouses, refrigerators, sorting and processing lines)	6	18.8%
Working capital / current assets (payment of inputs, interest, credit lines)	6	18.8%
Anti-hail nets and other crop protection technologies	4	12.5%
Deforestation / plantation rehabilitation	4	12.5%
Farm digitalisation and technology (software, management systems)	3	9.4%
Greenhouses / protected land	1	3.1%
Others (afforestation, land, IFAD/ODA projects)	2	6.2%
Unclassified (too general answers)	2	6.2%

Additional mentions concern hail nets and other crop protection measures (12.5%), deforestation and plantation rehabilitation (12.5%) and, occasionally, the digitalisation of agricultural processes (9.4%), suggesting the beginning of a transition towards smart agriculture. Investments in greenhouses and IFAD/ODA projects were sporadically reported, but they confirm the diversity of objectives and financing opportunities.

Overall, the analysis confirms that financial support was predominantly used to increase climate resilience, modernise production and post-harvest infrastructure, and strengthen farm competitiveness. The structure of the responses reflects a balanced strategic orientation: core investments in mechanisation and irrigation, complemented by emerging directions in green energy and digitalisation, which can support the transition to a more sustainable and competitive agriculture in the long term.

Question 28 - What difficulties did you encounter in trying to access financing?

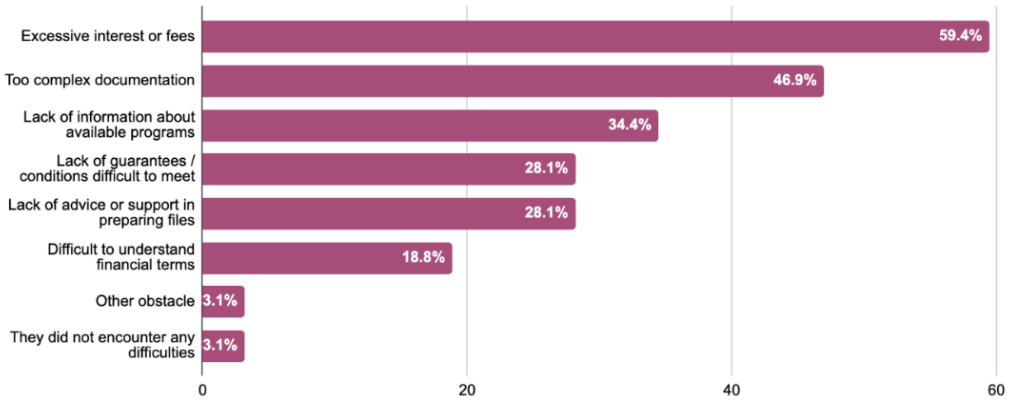
The results indicate that the main barriers to accessing financing for agricultural investments relate to both the financial conditions imposed by credit institutions and the complexity of administrative processes.

The most frequently mentioned difficulty is related to high interest rates and fees (59.4%), which limit farmers' ability to contract loans and reduce the attractiveness of long-term investments. Overly complex documentation (46.9%) comes in a second place, indicating excessive bureaucracy in the procedures for accessing subsidies, grants or loans.

A significant number of respondents (34.4%) indicated the lack of information on available financing programmes, which reflects a communication deficit between public institutions, commercial banks and potential beneficiaries. At the same time, the lack of guarantees (28.1%) and the absence of specialised consultancy for the preparation of files (28.1%) represent structural barriers, accentuated by the difficulties of complying with formal requirements. Also, difficult-to-understand financial terms (18.8%) suggest a lack of clarity in banking documentation and an increased need for financial education applied in rural areas.

The low proportion of those who did not encounter difficulties (3.1%) confirms that access to finance in agriculture remains a systemic challenge, affected by administrative, financial and informational factors. These results support the need to strengthen information mechanisms, simplify access procedures and expand guarantee and financial counselling programmes dedicated to farmers.

Figure 28. Difficulties encountered in accessing financing



Question 29 - Level of knowledge of sources of financing for agriculture

The results highlight a clearly polarised distribution in the level of knowledge between traditional financing instruments and specialised or emerging ones. State subsidies (average score 4.03) stand out as the best-known source of support, being mentioned as familiar or very well known by over 70% of respondents. This confirms the central role of the national subsidy schemes managed by AIPA, which represent the most visible and most widely used instrument by agricultural producers in Moldova.

At a similar level, bank loans for agriculture (3.56) and investment grants (3.44) indicate medium

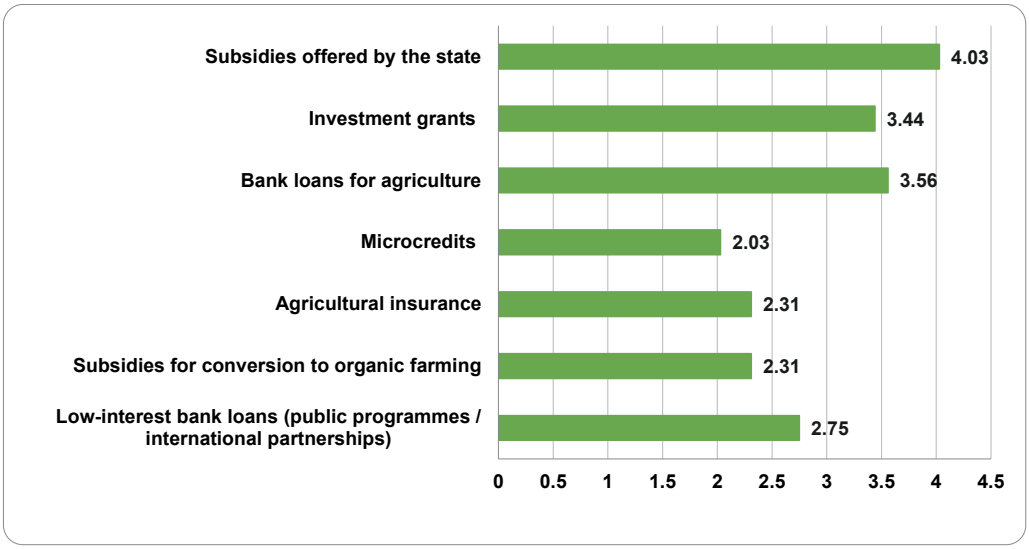
to high familiarity, supporting the idea that financing programmes delivered through commercial banks and international partnerships (e.g. IFAD, ODA, Livada Moldovei) are perceived as realistic options for accessing capital for investment. Farmers appear to have a reasonable understanding of banking mechanisms, as well as co-financing grant programmes focused on the development of production, processing and post-harvest infrastructure.

In contrast, the level of awareness of microcredit and agricultural insurance is much lower (average scores of 2.03 and 2.31). These results are consistent with the still very limited penetration of specialised non-bank financial institutions and agricultural insurance providers on the Moldovan market, as well as with the low level of financial literacy regarding risk-management instruments. Although a subsidised private agricultural insurance scheme exists, insured areas remain below 2% of total agricultural land and products are mainly used by larger farms, confirming the weak uptake among small and medium-sized producers. Microcredit products are also rarely used for longer-term investment purposes, given their relatively high effective interest rates and short maturities, which further reduces farmers' incentives to become familiar with these instruments.

Similarly, subsidies for conversion to organic farming (2.31) and low-interest loans (2.75) are perceived as poorly understood. This suggests a lack of accessible information on financing for the green transition and insufficient outreach campaigns to promote these instruments. Farmers may be aware of the existence of support programmes, but do not clearly associate them with concrete conditions, advantages or mechanisms for accessing them.

In conclusion, the comparative analysis highlights a significant gap between classic sources of financing (subsidies, bank loans) and those that support climate resilience, environmental sustainability or agricultural risk management. This underlines the need for targeted information campaigns, advisory services and educational programmes on sustainable financing instruments and climate-risk management in agriculture.

Figure 29. Level of knowledge of different sources of financing in agriculture



Question 29.a – Knowledge of funding sources for the green transition

The results show a moderate to low level of knowledge of green financial instruments and climate adaptation among the surveyed farmers.

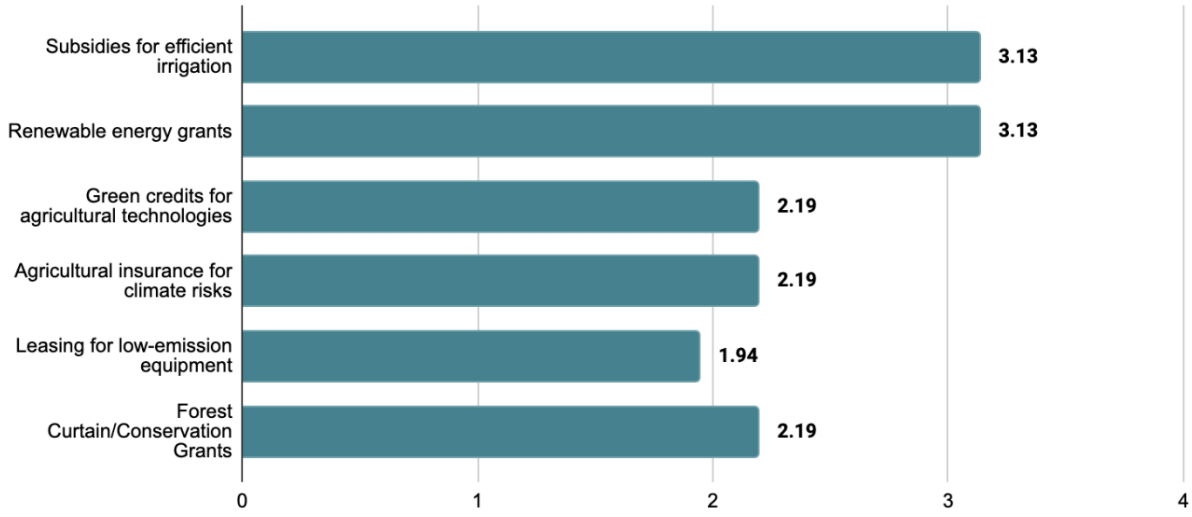
The most well-known mechanisms are subsidies for efficient irrigation and grants for renewable energy (average score 3.13). This reflects the increased visibility of national programmes managed by AIPA and the growing interest in investing in irrigation infrastructure and green energy production, including through programmes such as “Livada Moldovei”, “MAIA”, “ODA” or initiatives supported by IFAD.

At the opposite end, leasing for low-emission equipment registers the lowest level of awareness (1.94), indicating that financial mechanisms based on commercial instruments remain poorly understood and insufficiently promoted in the agricultural sector.

A similar level of low familiarity is observed for green credits for agricultural technologies, agricultural insurance for climate risks and grants for forest curtains or conservation (all with average scores of 2.19). These values confirm that instruments associated with the green transition and climate change adaptation are not yet perceived as accessible solutions, either due to lack of information or due to lack of direct experience in their use.

Overall, the comparative analysis highlights a clear polarisation between traditional and green/innovative mechanisms. Farmers have a solid experience with classic subsidy schemes, but a low level of familiarity with emerging financial products dedicated to sustainability. This highlights the need to strengthen green financial education and specific information campaigns on the economic and climate resilience benefits of these instruments.

Figure 30. Knowledge of funding sources for the green transition

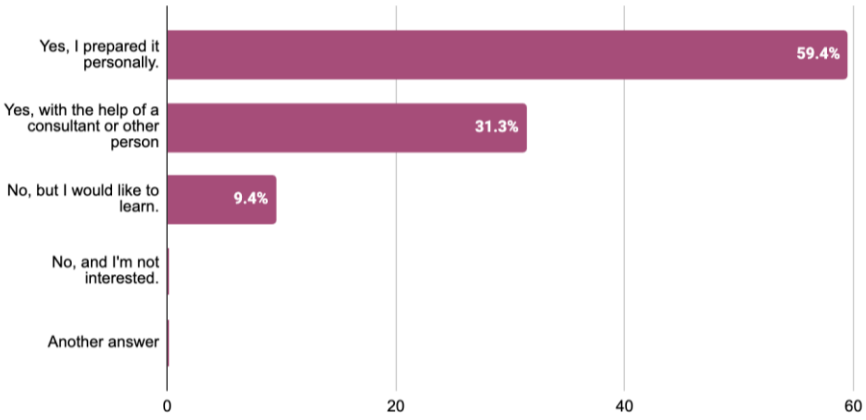


Question 30 - Have you ever prepared a funding application or investment project?

The distribution shows a high level of direct involvement in the preparation of financing documentation: almost 6 out of 10 respondents (59.4%) have personally developed applications or investment projects. Another third (31.3%) worked with the support of a consultant or other

person, which suggests that, although there is internal capacity, the complexity of the procedures and the need for technical expertise frequently determine the use of external assistance. The segment of those without experience but interested in learning (9.4%) indicates a clear potential for applied training programmes (guides, workshops, model files) to accelerate the absorption of funds. The fact that no one declares a lack of interest confirms the importance of access to financing in the investment plans of farmers and agricultural enterprises.

Figure 31. Experience in preparing applications/projects



Question 31 – Level of understanding of financial indicators used in agricultural investment projects

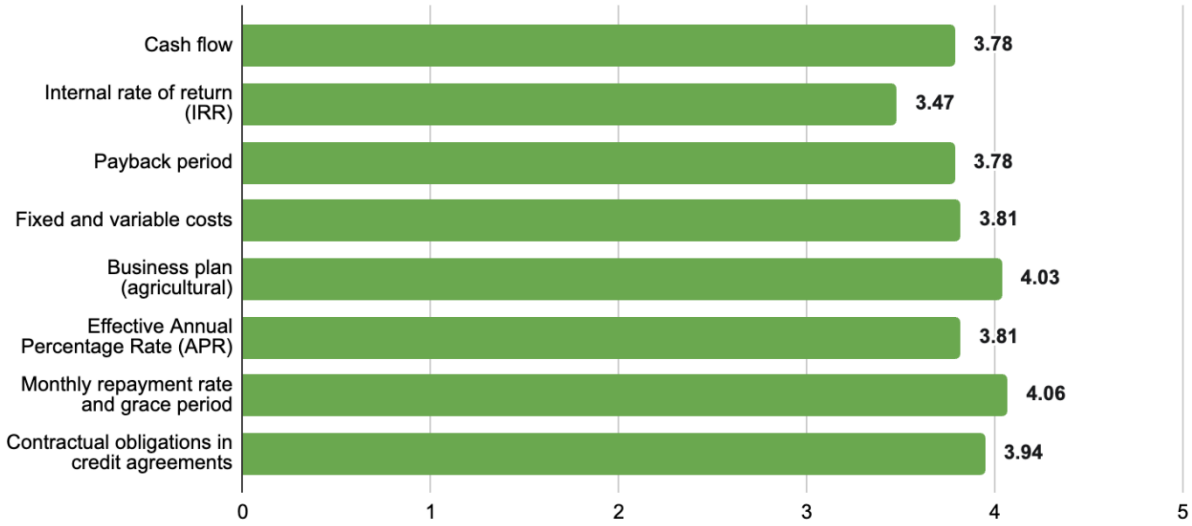
The results indicate a high level of practical familiarity with indicators directly related to the relationship with financiers: monthly repayment rate and grace period (4.06) and contractual obligations (3.94) are well understood, with high shares of "5" answers (50.0% and 43.8%). Also, the (agricultural) business plan achieves the highest volume of "5" scores (53.1%) and a solid average score (4.03), suggesting real experience in preparing documentation for financing.

Operational management indicators – fixed and variable costs and cash flow / payback – are grouped in the range of 3.78–3.81, which shows that respondents master the basic tools for forecasting and monitoring financial flows and costs.

In contrast, the Internal Rate of Return (IRR) has the lowest average score (3.47), with 18.8% of responses being “1” and only 28.1% being “5”. This indicates that analytical investment performance indicators remain more difficult to interpret than contractual and cash-flow elements. A similar trend, although more attenuated, also appears for IRR (3.81), where the complexity of the calculation may limit a uniform understanding.

In conclusion, the knowledge profile is strong on the practical and contractual component (business plan, obligations, repayment rate) and moderate on analytical indicators (IRR). To increase the quality of projects and optimise investment decisions, it is useful to consolidate the training applied on IRR and the comparative use of cash-flow and payback in project evaluation (including for green investments).

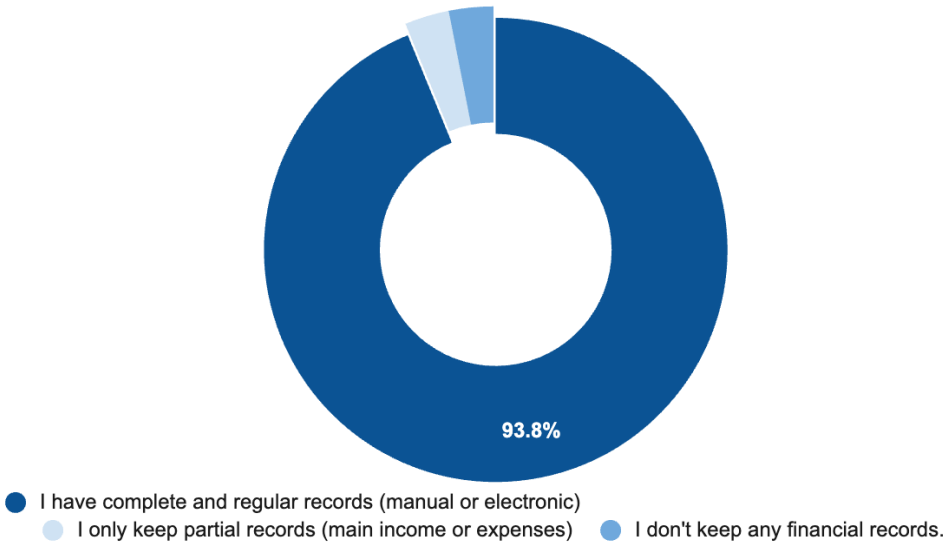
Figure 32. Level of understanding of financial indicators (score)



Question 32 - How do you keep financial records of your agricultural activity?

The distribution shows that the vast majority (93.8%) of respondents maintain complete and regular records (manual or electronic), which indicates a solid financial discipline and a good capacity to document income / expenses for accessing financing (subsidies, loans, grants). A very small share declares either partial records (3.1%) or a total lack of records (3.1%), signalling increased risks regarding financial planning and reporting. Overall, the results confirm an advanced level of formalisation of financial management at the level of the farms in the sample, with potential for consolidation through digitalisation (simple accounting software, mobile applications) to increase the accuracy and promptness of reporting in relations with financiers.

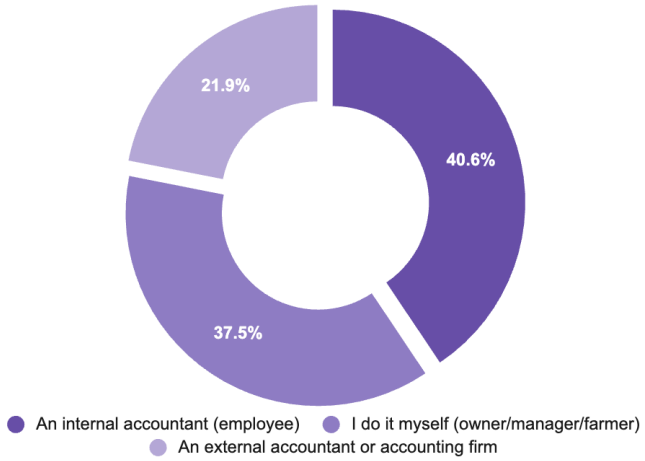
Figure 33. Financial record keeping method



Question 32.a - Who is primarily responsible for the financial records of your activity?

The distribution shows that the responsibility for financial records is primarily institutionalised internally: in 40.6% of cases there is an internal accountant (employee). Almost as frequently, 37.5% of respondents personally manage the records, which suggests direct involvement and managerial control in small and medium-sized farms. Outsourcing to an accountant / accounting firm occurs in 21.9% of respondents' answers, indicating the use of specialised services where the volume or complexity of operations justifies it. The absence of the answers "family member", "no one keeps" or "other person" suggests a high level of formalisation of accounting practices in the analysed sample.

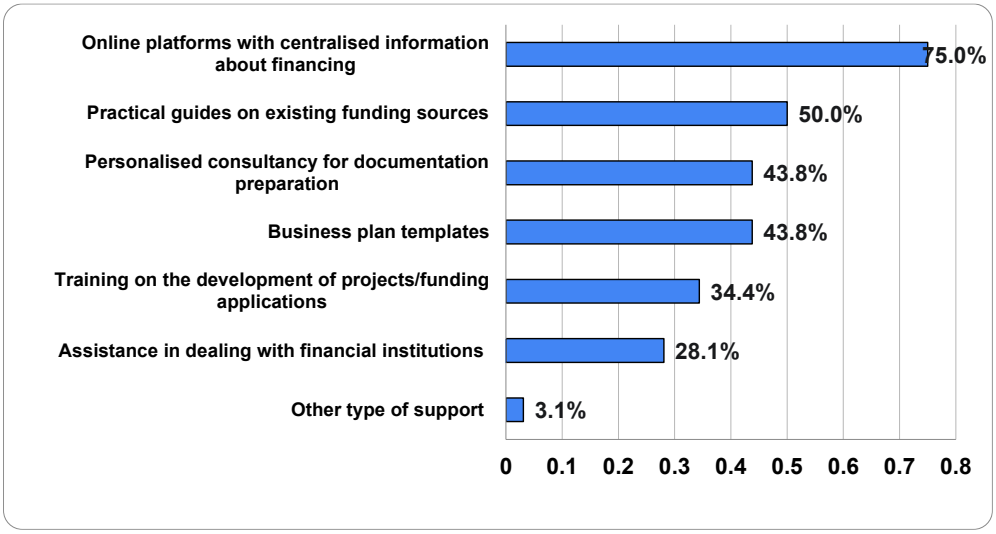
Figure 34. Responsible for the financial records



Question 33 - What type of support do you think would help you most to access funding in the future?

Respondents' preferences are strongly focused on quick access to consolidated information: three quarters request centralised online platforms (75%), and half need practical guides (50%). In parallel, there is a clear need for applied support in preparing files: personalised consulting and business plan templates (43.8% each) — tools that reduce compliance errors and accelerate the submission of applications. Training (34.4%) completes the picture, indicating a demand for strengthening internal skills, while assistance in relations with banks/NFIs (28.1%) is important, but below the level of information and documentation needs. Overall, the results support a combined approach: digitalisation of access to information + standardised practical support (templates / guides) + timely consulting, to increase the success rate of projects and the speed of accessing financing.

Figure 35. Preferred types of support for accessing financing

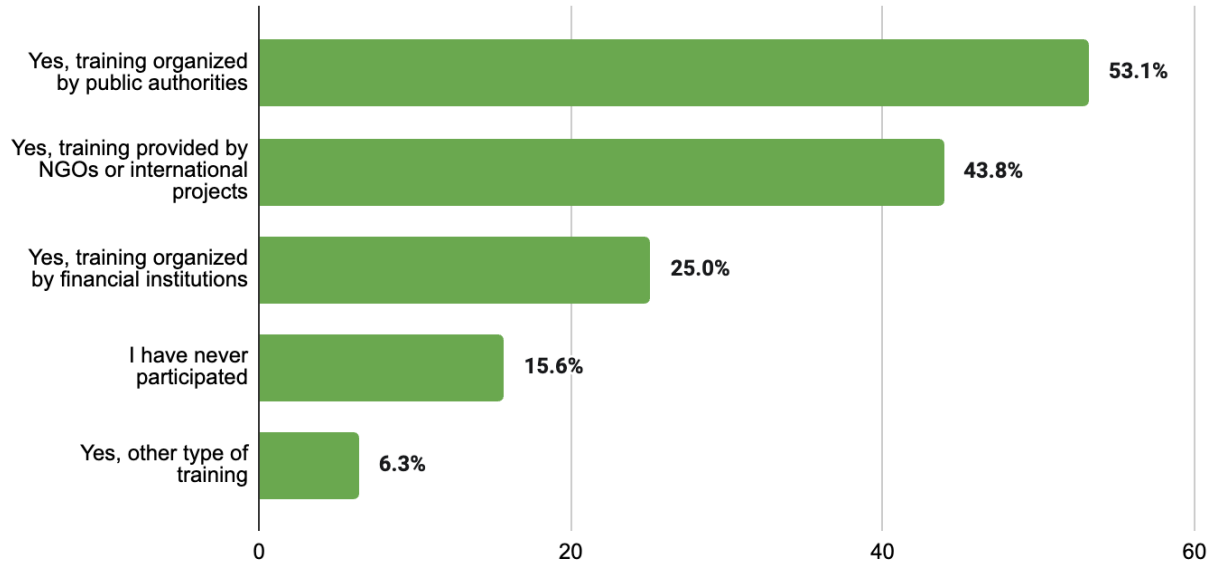


Section D – Training needs and preferences regarding financial education and access to finance

Question 34 - Have you previously participated in training or courses in the financial / accounting field or on accessing financing in agriculture?

Over half of the respondents (53.1%) participated in training organised by public authorities (AIPA, ADMA), confirming the central role of national institutions in developing farmers' financial and administrative skills. Almost half (43.8%) followed training provided by NGOs / international projects, indicating a constant contribution of external programmes in strengthening local capacities. Financial institutions are mentioned by 25.0%, indicating a useful, but still limited, involvement in applied financial education (credit products, conditions and documentation). At the same time, 15.6% did not participate in any training, and 6.3% indicated other forms (e.g.: university studies), suggesting that part of the public remains outside the current training channels. Overall, the picture suggests a solid but unevenly distributed base of training opportunities, with potential for expansion through closer collaborations between authorities, international projects and the banking sector, including with the systematic integration of the topics of access to green finance and climate adaptation.

Figure 36. Types of training attended



Note: As this is a multiple-choice question, percentages are based on the total number of respondents and may add up to more than 100%.

Question 35 - What topics do you consider priority for training in the field of accessing financing and agricultural financial management?

The data show a significant concentration of respondents' interest in training focused on accessing non-reimbursable financing. The majority (81.2%) consider training in the field of subsidies and grants as a priority, followed by the development of financing applications or investment projects (59.4%) and agricultural business planning (46.9%). These options indicate that training needs are mainly related to the stages of preparation and formulation of investment projects, not to internal financial processes.

A share of 34.4% associates priority with agricultural insurance and climate risk management, which reflects an increase in interest in financial protection instruments, especially in the context of climate change. Also, 28.1% and 25.0% of respondents mention the need for training on the analysis of economic indicators and debt management and financial records, respectively, which highlights a moderate but constant need to strengthen basic financial skills.

Themes regarding interaction with banks and other financial institutions (21.9%) are relatively less frequent, suggesting that farmers prioritise understanding the mechanisms for accessing public support before developing a direct relationship with the banking system. Only 3.1% mentioned other themes (such as writing projects for pre-accession funding), indicating a specific niche interest in European funds.

Overall, the structure of the responses confirms that professional training in the field of accessing agricultural finance must be practice-oriented, focusing on documentation preparation, economic analysis of investments and risk assessment, with additional emphasis on integrating green finance and climate resilience topics.

Table 10. Topics considered a priority for financial training

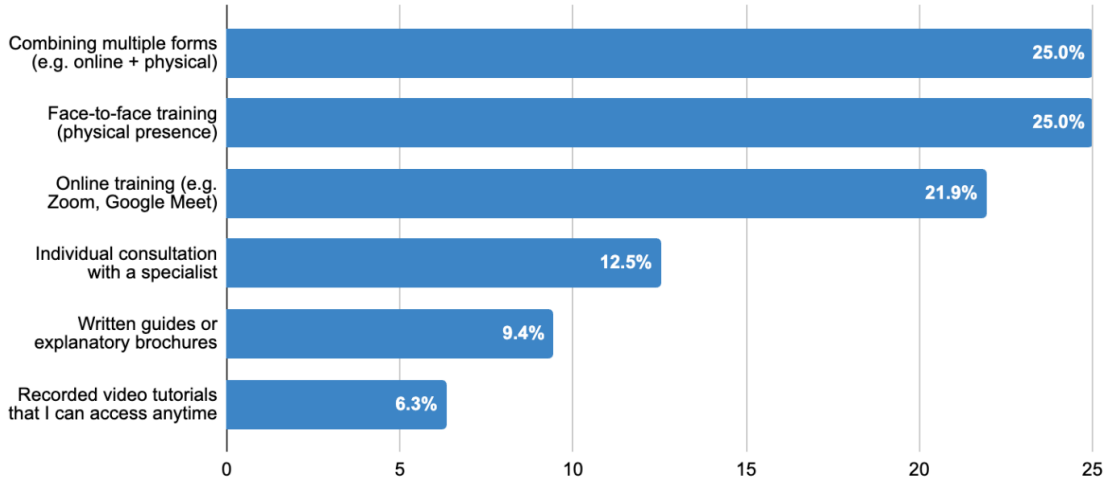
Answer option	No. of respondents	Weight
How do I access subsidies and grants (national and international)?	26	81.2%
How do I develop a funding application or investment project?	19	59.4%
How do I make an agricultural business plan?	15	46.9%
How do I access agricultural insurance and understand climate risks?	11	34.4%
How do I understand and calculate economic indicators (e.g. IRR, cash-flow)?	9	28.1%
How to keep effective financial records?	8	25.0%
How do I manage debts and credits?	8	25.0%
How do I interact with banks or other financial institutions?	7	21.9%
Other topics (e.g.: writing projects for pre-accession funding)	1	3.1%

Note: As this is a multiple choice question, percentages are based on n=32 and may add up to over 100%.

Question 36 - What form of training do you consider most suitable for you?

Preferences are distributed between hybrid format and physical presence (each 25.0%), followed by synchronous online (21.9%). Individual consultancy (12.5%) indicates a punctual need for personalised support, and written materials (9.4%) and recorded video lessons (6.3%) have a complementary role. The results support the design of predominantly hybrid programmes (online + physical), with interactive modules and individual support components, complemented by asynchronous resources.

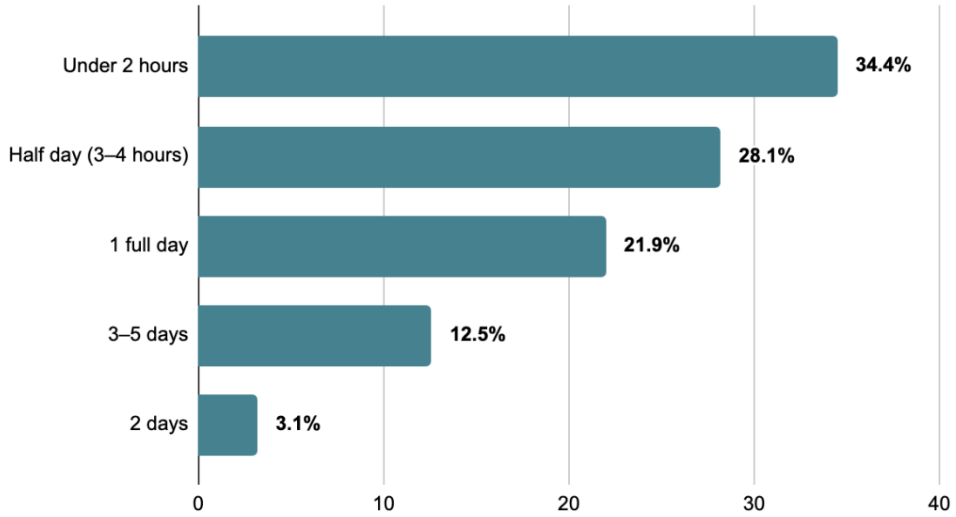
Figure 37. Preferred forms of training



Question 37 - What is the ideal duration of training to be useful and applicable?

The preference is focused on short formats: under 2 hours (34.4%) and 3-4 hours (28.1%), indicating interest in focused, applied sessions that are easy to integrate into farmers' operational schedules. A full day (21.9%) remains relevant for topics that require exercises and documentation work. Extended durations are in the minority: 3-5 days (12.5%) and 2 days (3.1%), suggesting time constraints and a preference for modularisation (several short, sequential modules).

Figure 38. Preferred duration of trainings



Note: Single-answer question; percentages are based on n=32 and add up to 100%.

Question 38 - What other support would be useful for you to better understand accessing financing and make informed decisions?

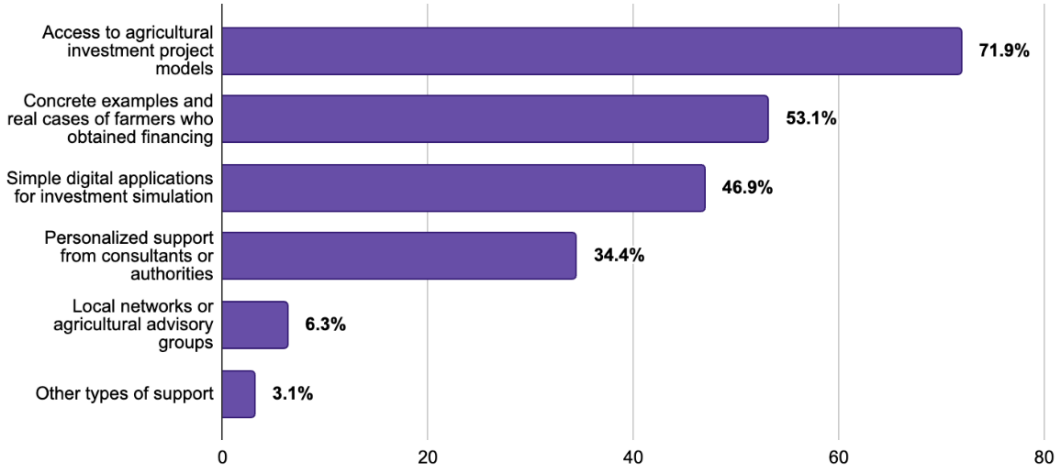
The results highlight a strong orientation towards practical and applied tools that support the process of accessing financing. The majority of respondents (71.9%) consider access to agricultural investment project models as a priority, and 53.1% request concrete examples of farmers who have obtained financing. This distribution confirms that farmers prefer learning through real examples and standardised materials, which facilitate understanding of the form and content requirements of the documentation.

An intermediate level of interest (46.9%) is associated with digital applications for simulating investments, reflecting the need for simple and functional tools for calculating costs, interest and repayment terms. Personalised support (34.4%) remains important, especially for beneficiaries who request direct assistance in the process of preparing the financing file.

Less common options — local advisory networks (6.3%) and other forms of support (3.1%) — indicate a low use of collective advisory mechanisms, which suggests the need to strengthen the capacities of these structures at the local level.

Overall, the responses confirm that farmers mainly need practical guides, real-world examples and intuitive digital tools, complemented by timely support from consultants. This combination would ensure a better understanding of the financing process and facilitate informed financial decisions.

Figure 39. Types of support considered useful



Note: Multiple choice question; percentages are based on n=32 and may add up to more than 100%.

4 Conclusions

General findings on the level of awareness and existing capacities

The results of the assessment confirm that farmers and agri-food enterprises in Moldova have reached a high level of awareness regarding the effects of climate change on agricultural activity.

Most people recognise that events such as drought, frost, or torrential rains significantly affect their production and economic stability. However, there is a visible gap between the perception of risk and the actual capacity to adapt.

Although farmers are informed about climate effects, few have the technical skills, financial resources or specialised advice that would allow them to transform awareness into concrete actions.

This situation indicates an ongoing transition process: the perception of climate change has strengthened, but the institutional and professional capacities needed for adaptation remain insufficient. Moldovan agriculture is thus at a critical point — between understanding the risks and the practical ability to manage them effectively.

Determinants of access to finance for climate investments

Access to finance for sustainable investments remains one of the sector's most important challenges.

Even though there are several financial programmes and products dedicated to agriculture, high costs, collateral requirements, and complexity of documentation discourage many farmers from applying. In the absence of financial counselling and individualised support, the process of accessing funds is perceived as difficult and unpredictable.

The predominance of non-reimbursable subsidies in the support portfolio demonstrates a strong dependence on public resources, while market instruments – loans, leasing, agricultural insurance – are used much less. This situation reflects both the caution of financial institutions towards climate risks and the need of farmers for products adapted to agricultural specifics.

Financing models that combine grants with technical assistance (such as the IFAD or "Moldova Orchard" programmes) have proven effective in increasing participation. They confirm that integrating financing with training and advice is the best approach to increase access to climate investments.

Skill gaps and emerging training needs

Although a significant portion of farmers have participated in various trainings, training content has focused more on the administrative and procedural aspects of accessing subsidies, and less so on applied business development skills or sustainable investments.

The evaluation shows a clear need for practical and result-oriented trainings, focused on:

- financial planning and development of bankable projects;
- climate risk management and application of green technologies;
- using digital tools for managing agricultural and economic data.

Farmers prefer short, flexible formats adapted to the agricultural calendar, as well as online platforms where they can access standardised materials and documentation templates.

These preferences confirm the orientation towards applied continuous education, which must go beyond the theoretical level and support concrete economic decisions.

The identified gaps are not only related to the lack of knowledge, but especially to the insufficient capacity to apply information in practice, which is an essential aspect for the development of sustainable investment projects.

Strategic priorities for capacity building in the agricultural and agri-food sector

Based on the general findings, the following priority directions of action are outlined to strengthen the capacities of farmers and support institutions:

- **Creating an integrated national information and advice platform**, coordinated by the Ministry of Agriculture and Food Industry, which would provide unified access to information, guides, project models, assistance and financial simulation tools;
- **Implementing a modular continuous professional training programme**, focused on financial skills, digitalisation and climate risk management, delivered in short, practical formats and adapted to various farmer profiles;
- **Development and diversification of green financial instruments**, through flexible guarantee mechanisms, preferential loans, agricultural leasing and combined credit-insurance packages;
- **Strengthen institutional cooperation** between MAFI, AIPA, FCA, commercial banks and development partners, to ensure coherence between training, financing and subsidy policies;
- **Integrating gender and youth dimensions** into support policies, to stimulate the involvement of women and youth in the green transition and to support generational renewal in agriculture;
- **Promoting horticultural value chains** – especially fruit and nut crops – as demonstration areas for climate investments and green transition, by modernising irrigation, processing and storage infrastructure.

Moldovan agriculture is at a crucial moment in its transformation towards sustainability. The high level of climate change awareness is a solid foundation, but adaptation and financing capacities need to be further strengthened. To capitalise on the existing potential, a unified approach is needed that connects information, training and financing into a coherent support system.

Strengthening farmers' capacities, simplifying access to finance and close cooperation between public institutions, the financial sector and development partners will determine the pace of the transition towards a resilient, competitive and climate-compatible agriculture.

5 Recommendations

The assessment results and the current policy landscape in agriculture and rural development indicate the need for a clearer and more coordinated approach to financial support for farmers and agri-food enterprises. Access to investment — particularly in modernisation, climate resilience and competitiveness — remains limited, while the demand for specialised training and advisory services is evident across all categories of beneficiaries.

An essential step is the establishment of an official, centralised information mechanism, accessible online, bringing together all relevant programmes for the sector, including subsidies, grants, international financing lines, guarantee schemes and dedicated credit products. Building on existing digital infrastructure, such a platform would provide coherent information on eligibility requirements, necessary documentation and procedural steps. This would reduce dependence on informal sources and guide farmers more effectively towards appropriate financing opportunities.

Reducing the administrative burden is equally important. A phased digitalisation of procedures, supported by standardised forms and the elimination of repetitive documentation requests, would simplify the application process and improve predictability for applicants. Clear administrative steps and transparent processing timelines are essential for strengthening trust in support mechanisms.

Public resources should be directed with priority toward investments that contribute directly to climate adaptation and to improving production efficiency, particularly in horticulture and along climate-sensitive value chains. This requires adjusting selection and prioritisation criteria to ensure that support targets areas where economic and climatic impact is greatest.

Access to finance can also be expanded through more effective use of credit guarantee schemes, especially for small and medium-sized farms that lack adequate collateral. Clearer conditions, active promotion of existing instruments and integrating guarantees into well-designed financing packages can encourage long-term investments, including in climate adaptation technologies.

At the same time, the agricultural insurance system needs refinement to function as a genuine risk-management tool. Simplified procedures, products tailored to farmers' needs and a more predictable and timely compensation mechanism would increase uptake and reduce losses caused by climatic events.

Training and advisory services should be organised within a coherent framework, offering short, applied, result-oriented programmes. Practical examples, accessible materials and effective promotion through official channels are necessary for these services to influence investment decisions in a meaningful way.

For these mechanisms to operate effectively, stability and predictability of support schemes are

crucial. Clear rules, communicated early and applied consistently throughout the programme cycle, reduce perceived risk and help beneficiaries plan investments more confidently.

Overall, strengthening capacities related to climate change and adaptation investments must be treated as a cross-cutting priority. Farmers and enterprises require guidance to understand climate risks at farm level, identify suitable technical solutions and incorporate these considerations into investment planning. Such an approach can substantially reduce sector vulnerability and contribute to improved economic performance.

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