



ASSESSMENT OF THE STATE OF WOMEN'S ENTREPRENEURSHIP IN ODESA REGION

ANALYSIS OF OBSTACLES AND BARRIERS



2024

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The study was prepared by Right to Protection in cooperation with Pro-Consulting LLC.





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METHODOLOGY

Pro-Consulting conducted a sociological study of the state of women's entrepreneurship in Odessa and Odesa region, an analysis of obstacles and barriers faced by active entrepreneurs, potential entrepreneurs, local residents and IDPs.

The aim and objectives of the research

- To find out how the state of entrepreneurship, in particular women's, has changed in the conditions of a full-scale war, how much the number of female entrepreneurs has changed today compared to the pre-war period in regions, and IDPs.
- To identify the obstacles and barriers faced by women entrepreneurs in Odesa region, to find out what are their priority needs when starting, supporting and developing their business under martial law.
- To analyze the support level for women's entrepreneurship under martial law, as well as the assistance providers capabilities and potential.
- To obtain baseline data for strategic planning and development of future women's entrepreneurship support programs through negotiated project training (NPT).

Object and subject of research

- Research object: women's entrepreneurship, women entrepreneurs, IDP women in Odesa
- Research subject: conditions, obstacles and barriers affecting the development of women's entrepreneurship in Odesa region.

Research methods

The study was conducted using a desk-based approach, including the collection and analysis of secondary data in the industry, as well as quantitative and qualitative data collection and processing methods, which allowed for a complete picture of the current state of women's entrepreneurship in Odesa region.

1. Desk study

- Analysis of statistical data from the State Statistics Service of Ukraine and Odesa region State Administration, YouControl and other sources of open information.
- Study the results of previous research and publications on women's entrepreneurship in Ukraine.
- Analysis of the legal framework governing business and gender equality.
- Monitoring, analysis and collection of data in the field of women's entrepreneurship, IDP women in Odesa region.

2. Quantitative research

- Questionnaire surveys (in-person/telephone) of women entrepreneurs, local residents and IDP women to identify key issues and needs in Odesa region.
- Statistical analysis processing the data obtained from the survey using descriptive statistics. Application of correlation analysis to determine the relationship between various factors and the success of women's entrepreneurship in Odesa region.

3. Qualitative research

- Organizing focus groups with women entrepreneurs, IDP women, representatives of the authorities and public organizations.
- Conducting focus groups of 6 to 8 participants to get an in-depth understanding of the problems and barriers faced by representatives of socially vulnerable groups.

4. Expert surveys

- Conducting in-depth interviews with a sample of women entrepreneurs, representatives of business associations, entrepreneurship experts, and IDP women (20-60 minutes with stakeholders to clarify the findings of the focus group discussions). The purpose of the interviews is to gain a deeper understanding of the challenges faced by women entrepreneurs and IDP women, as well as to identify possible ways to overcome them.
- Interviews with experts in entrepreneurship, gender equality and social policy.
- Consultations with representatives of government agencies, business associations and public organizations.

Table 1.1.1 A sample of target groups for the study of women's entrepreneurship in Odesa region as of the III-IV quarter of 2024

Research methods	Number and sample	Result
Quantitative surveys	1.001 questionnaires (local residents and IDPs who are engaged in or planning to engage in business activities in Odesa region).	 Quantification of perceived obstacles to women's entrepreneurship. Distribution of responsibility for problem development. Quantification of trusted authorities in solving the problem.
Focus groups	Four focus groups: 1. Active women entrepreneurs in Odesa 2. Active women entrepreneurs in Odesa region 3. IDPs who have or plan to start a business 4. Potential women entrepreneurs in Odesa region.	1. Women's vision of women's entrepreneurship development. 2. Peculiarities of doing business for women entrepreneurs. 3. Main obstacles. 4. Impact of the war. 5. Interaction with aid providers.
In-depth interviews	 26 interviews with key informants (representatives of institutions, establishments, agencies, foundations, etc.; state, municipal, non-state forms of ownership and representatives of local self-government). 5 interviews with experts to identify key issues in the field of women's entrepreneurship. 	Problems of women's entrepreneurship development. Existence and strength of differences in doing business by women Vision of problem solving.

Source: Pro-Consulting assessment

1.1 PORTRAIT OF THE RESPONDENT

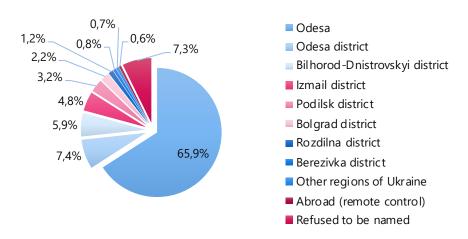
Quantitative survey included 1,001 women living in Odesa and Odesa region, including women from vulnerable categories, who currently carry out or plan to do business in Odesa. The sociological research was conducted on the basis of a combined random cluster one-stage sample based on the characteristics of the territory, female gender, belonging to entrepreneurial and managerial activities, with the general population — the population of the Odesa region as of January 1, 2024. General population of Odesa region has counted — 2,48 million people people, of which 1,34 million are female (54%). 45,301 of them are engaged in Entrepreneurship as PEs, women managers of LLCs — 14,151 (36.3%).¹ The survey was conducted by a simple random selection from the sampling population — the database of telephone numbers of Odesa region in compliance with the criteria of gender and professional characteristics: a) women; b) have PE (FOP) status (201), are managers of LLCs (2435). The statistical error of such a sample with a probability of 0.95 is 5.15% taking into account the design effect with a confidence probability of P=0.954).²

Sample of 1,001 respondents include:

- 869 participants are active private entrepreneurs and managers. including:
 - 817 (81.6%) are entrepreneurs and business owners,
 - **52** (5.2%) heads of enterprises,
- **93** (9.3%) are potential entrepreneurs,
- **39** (3.9%) are women who do not want to do business.

The most represented subregions include the city of Odesa (660 people, 65.9%), and Bilhorod-Dnistrovskyi (59, 5.9%) are the most represented districts.³

Diagram 1.1.1 Geographic distribution of survey participants by place of residence in Odesa region as of September 2024,% of N=1,001



Source: Pro-Consulting survey data

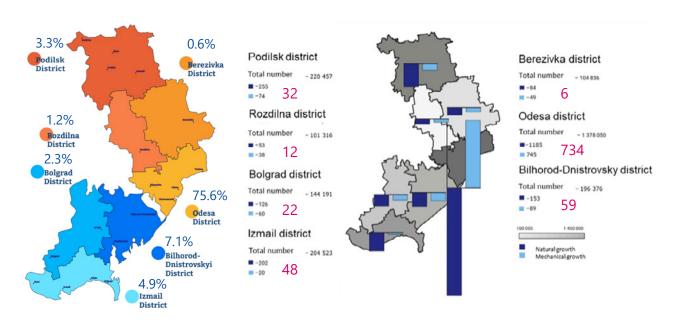
State Statistics Service data on the number of active enterprises by region of Ukraine with distribution by gender of the manager as of November 1, 2023, Odesa region — line #21. URL: https://www.ukrstat.gov.ua/operativ/operat

The design effect of cluster sampling was determined by the formula deff= 1 + p*(n-1).

³ According to the State Department of Statistics in Odesa region, 58.6% of the population is concentrated in Odesa district, which includes the city of Odesa. The random distribution of territorial representation in the sample has no significant differences with the general population in Odesa region (65% according to survey data).

Also, **1.3%** of female respondents are in other cities of Ukraine and abroad and at the time of the survey continued to manage their business remotely.

Diagram 1.1.2 Geographical representation of women entrepreneurs that took part in survey in Odesa region as of September 2024⁴



Source: <u>Odesa Regional State Administration</u>, <u>State Administration</u>, data on the number and share of respondents in the Pro-Consulting study are highlighted in red and dark blue

The largest share of respondents are women aged 30 to 59, 790 of them or 78.9% of the total sample N=1,001.

Table 1.1.2 Age distribution of female entrepreneurship research participants in Odesa region as of September 2024, number of people, % of the total sample N=1,001

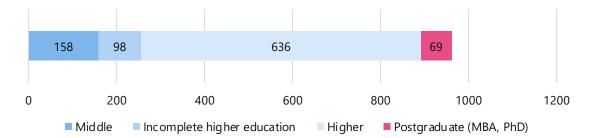
Category	18 years old	19–29 years old	%	30–59 years old	%	60+	%	Refusal	%	In total	Share,%
Entrepreneur		74	7.4%	638	63.7%	73	7.3%	5	0.5%	790	78.4%
Manager		5	0.5%	44	4.4%	2	0.2%			51	5.1%
Potential entrepreneur	1	7	0.7%	73	7.3%	9	0.9%			90	8.9%
Other		1	0.1%	35	3.5%	2	0.2%			38	3.8%
In total	1	87	8.7%	790	78.9%	86	8.6%	5	0.5%	969	

Source: Pro-Consulting survey data

Almost two-thirds of female respondents from the total sample of N = 1,001 have higher education (63.5%). 9.8% have incomplete higher education, 6.9% have post-graduate education. 15.8% of respondents have general secondary education.

⁴ In Diagram 1.1.2, the numbers of research participants on the map of seven districts of Odesa region are marked in red, and the percentages of the total sample N=1001 are in dark blue.

Diagram 1.1.3 The level of education of female entrepreneurship research participants in Odesa region as of September 2024, number from N=1,001⁵



Source: Pro-Consulting survey data

The highest proportion of respondents with higher education is among business owners and women-sole proprietors in Odesa region — 51.2% of the total sample of N=1,001. This category also has the highest rates of postgraduate education — 6.0%. In addition, 5.8% of potential entrepreneurs and 2.6% of those who did not want to start their own business have higher education diplomas.

Only 20% of women entrepreneurs do not have a university degree, which is generally higher than the level of education among the adult population. This is a consequence of the massification of higher education in the country over the past three decades.

In terms of the scale of organizational activity of micro, small and medium-sized businesses (MSMEs), 96.2% of respondents (836 out of 869) are microbusinesses:

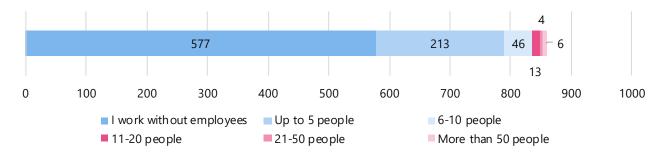
- work independently, without employees and are individual entrepreneurs (IE) 577 (66.4%)
- have up to 5 employees subordinated to them 213 (24.5%)
- organize the work of 6–10 subordinates 46 (5.3%).

The survey involved 2.0% of small business owners with 11 to 50 employees:

- 11–20 people 1.5%
- 21–50 people 0.5%.

In total, representatives of medium-sized businesses with more than 50 employees took part 0.7%.

Diagram 1.1.4 Distribution by scale of the organization of the enterprise managed by interviewed female managers and entrepreneurs in Odesa region as of September 2024, number from N=869

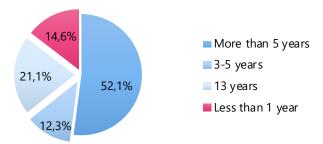


Source: Pro-Consulting survey data

⁵ A total of 961 female respondents answered, 40 refused to answer the question.

More than half of the 872 female entrepreneurs and managers have more than 5 years of management experience, and just over a fifth (21.1%) opened and operated in 2022–2024, meaning they started their businesses during the war. Another 12.3% have adapted their business to work in a pandemic, meaning they have been on the market for the last 3–5 years. 14.6% of women entrepreneurs opened in 2023 and have been operating for less than 12 months.

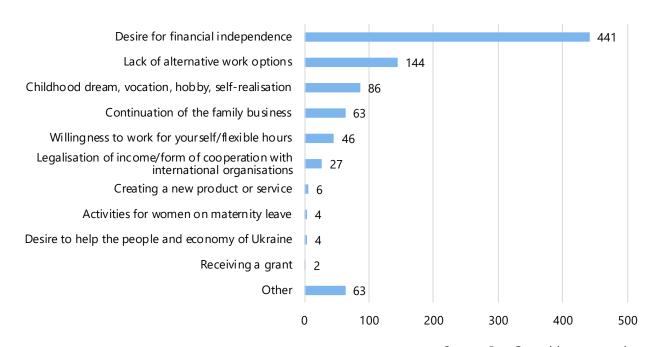
Diagram 1.1.5 Business management experience of surveyed female managers and entrepreneurs in Odesa regio as of September 2024, %



Source: Pro-Consulting survey data

The main motivation for women's entrepreneurship is the financial factor, as noted by 441 respondents (50.7%) out of 869 female self-employed persons and managers who answered the question of why they decided to start their own business. The same factor was also mentioned as one of the main reasons by the participants of the focus groups.

Diagram 1.1.6 Motivation for opening one's own business in Odesa region among female entrepreneurs and managers as of September 2024, number from N=869⁶



Source: Pro-Consulting survey data

⁶ When asked about their motivations for starting a business, 169 respondents indicated "Other" out of a list of four options: desire for financial independence, childhood dream, lack of alternative work options, and continuing the family business. More than one answer could be considered when analyzing "Other".

The second reason was the "lack of alternative job options", as indicated by 144 respondents (16.6%). In most cases, this happened after dismissal or as a result of becoming a lawyer, attorney, tax officer, financier, or auditor.

The motive of "childhood dream, vocation, hobby, self-realization" was mentioned by 86 respondents (9.9%). Amateur passion for coffee making, growing flowers, sewing clothes, and love of the land led the respondents to start their own businesses..

"Continuation of the family business" or partnership business was mentioned as the main motive by 62 respondents (7.1%).

The key motivation for wanting to work for themselves and have a flexible schedule is the desire for freedom and independence, to be their own boss, the desire to manage their time, to organize their own workspace and work rhythm, and to work remotely, as indicated by 46 respondents (5.6%). Among other things, 27 respondents (3.1%) mentioned legalization of income and obtaining work experience before retirement. Among them, five (0.5%) mentioned registration of a private entrepreneur as a form of cooperation with international organizations (UN, UNICEF), as well as employment in an IT company.

The **creation of a new product or service** was the reason for starting their own business for 6 respondents (0.7%). Among them, there are two female educators who were dissatisfied with the state of modern Ukrainian schools and decided to create their own educational products ("I worked in a public school, did not like the teaching methods, so I decided to open a private school using my own methods, as I considered necessary", "low salaries for teachers in Ukraine, terrible working conditions for teachers both in private entrepreneurs and in public schools, so I made my own school"). There are also two women entrepreneurs in the consumer services and healthcare sectors: one set up a joint business with her husband in physical rehabilitation, "because there is very little physical rehabilitation in Odesa', and the other, a medical doctor, did not find the right services for her children ('I wanted to provide services that I could not find for my children"). Another businesswoman decided to diversify the consumer services sector in Izmail ("I wanted to bring a new service to the city"). Most of those in this category are dissatisfied with the current state of affairs and want to improve the area in which they have been working for a long time.

Four respondents (0.5%) found starting a sole proprietorship to be the best option for combining childcare with a source of income during maternity leave. Women with no breadwinners in their families also started their own businesses. Another four (0.5%) mentioned altruistic motives, such as helping people and the Ukrainian economy, creating new jobs, and "saving horses from the meat processing plant".

Only two out of 869 respondents reported that the reason for starting their own business was winning a grant competition. One started her own consulting firm with 5 employees and has been operating in the market for less than a year, and the other, having completed the Diia Business Odesa educational program, is a designer and a sole proprietor, working independently for less than a year.

Table 1.1.3 Cross-analysis of industries and motivations in opening a women's business in Odesa region as of September 2024, number of people, % of the total sample N=869

Employment sector	Quantity	Share,%	Financial independence	A childhood dream	Lack of alternatives	Continuation of the family business	Desire to work for yourself	Legalization of income	New services/ products	Altruism/Ukraine's development	Maternity leave	Grant	Other	Total
Trade	341	39.2%	192	32	66	35	4	3	_	-	1	_	8	341
Business services, accounting and auditing	156	18.0%	82	7	27	2	14	10	-	_	-	_	2	146
Consumer services (beauty salons, dry cleaners, tailoring)	122	14.0%	65	19	17	4	13	2	2	1	_	-	4	127
IT	33	3.8%	15	3	6	-	1	6	_	_	-	_	-	31
Production	26	3.0%	3	1	1	1	2	_	_	_	1	_	2	11
Education	23	2.6%	8	4		2	3	1	2	1	2	_	1	24
Agriculture	20	2.3%	11	4	4	3	1	_	_	_	_	_	1	24
HoReCa	17	2.0%	5	2	2	1	1	_	_	_	_	_	3	14
Healthcare	19	2.2%	6	4	3	2	1	_	1	_	_	_	_	17
Real estate transactions	16	1.8%	5	1	3	1	_	2	_	_	_	_	1	13
Tourism	14	1.6%	9	2	_	1	1	_	_	_	_	_	_	13
Construction and architecture	10	1.2%	6	1	1	2	_	-	-	1	_	_	_	11
Light industry	8	0.9%	3	-	1	_	_	1	_	_	_	_	_	5
Freight transport	8	0.9%	5	_	2	2	1	_	_	_	_	_	1	11
Design	4	0.5%	3	1	1	_	_	_	_	_	_	1	_	6
Mass media	6	0.7%	3	1	_	_	1	1	_	_	_	_	1	7
Consulting	6	0.7%	2	2	1	_	_	_	_	_	_	1	_	6
Law	5	0.6%	3	_	1	_	_	_	1	_	_	_	2	7
Advertising	5	0.6%	-	-	2	1	1	_	_	_	_	_	_	4
Automotive industry, service stations	4	0.5%	-	-	2	1	_	_	_	1	-	-	1	4
Printing industry	3	0.3%	2	-	-	_	_	_	_	_	-	_	-	2
Public utilities	3	0.3%	1	_	2	-	_	_	_	ı	-	_	-	3
Creative industry	3	0.3%	3	_	1	-	-	-	_	-	-	_	-	4
Finance and insurance	3	0.3%	1	_	1	_	_	1	_	-	-	_	_	3
Passenger transport	2	0.2%	1	_	_	1	_	-	-	_	_	_	1	3
Aviation industry	2	0.2%	2	1	_	1	1	-	_	_	_	_	-	5
Veterinary medicine	2	0.2%	-	-	-	_	_	_	_	1	_	_	1	2

Table 1.1.3 Continued

Employment sector	Quantity	Share,%	Financial independence	A childhood dream	Lack of alternatives	Continuation of the family business	Desire to work for yourself	Legalization of income	New services/ products	Altruism/Ukraine's development	Maternity leave	Grant	Other	Total
Food industry	1	0.1%	1	_	_	_	_	_	_	_	_	_	_	1
Processing industry	1	0.1%	_	-	_	1	_	-	_	-	-	_	-	1
Freshwater and marine fisheries	1	0.1%	-	_	-	1	-	-	-	-	_	-	-	1
Outsourcing	1	0.1%	1	_	_	_	_	_	_	-	_	_	_	1
Employment	1	0.1%	_	1	_	_	_	_	_	-	_	_	_	1
Culture	1	0.1%	1	-	_	_	_	_	_	_	-	_	_	1
Charity	1	0.1%	1	_	_	_	1	_	_	-	-	_	1	1
Hard to say	1	0.1%	1	_	_	_	_	_	_	-	_	_	_	1
Total	869	100.0%	441	86	144	62	46	27	6	4	4	2	30	852

The highest number of women willing to **be financially independent** when starting a business was recorded among entrepreneurs working in trade (192) and business services (accounting, auditing, consulting) (82). The material factor also proved to be important for women who have established themselves in the field of consumer services (65), IT (15), agriculture (11) and tourism (9). The lack of alternative work is widespread among women entrepreneurs in the business services sector — 27. This category is also characterized by the greatest interest in legalizing their activities, paying taxes and formalizing contracts — 10.

Interestingly, 35 female respondents working in trade are those who have **continued the family business** ("my parents brought me to the radio market when I was 10 years old and I gradually got involved in trade"). The owner of a service station in Mykolaivka village, Odesa district, started her own business in the automotive sector on the recommendation of her daughter. Most of those who were able to realize **their childhood dreams** are among respondents engaged in trade and consumer services.

Women who have their own business in the field of business and consumer services are most likely to be willing to work for themselves — 14 and 13 respectively.

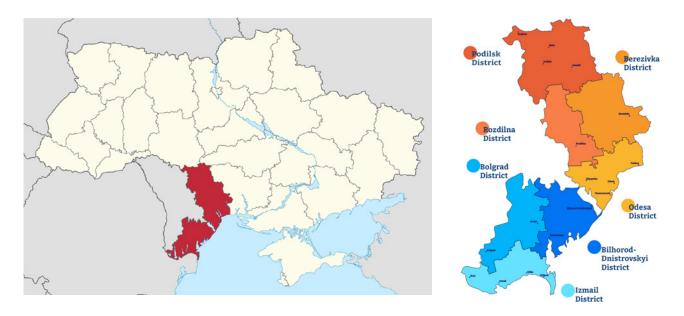
QUENTIFY GENERAL CHARACTERISTICS

2.1. ANALYSIS OF THE ECONOMIC SITUATION IN ODESA REGION

Passport of the region

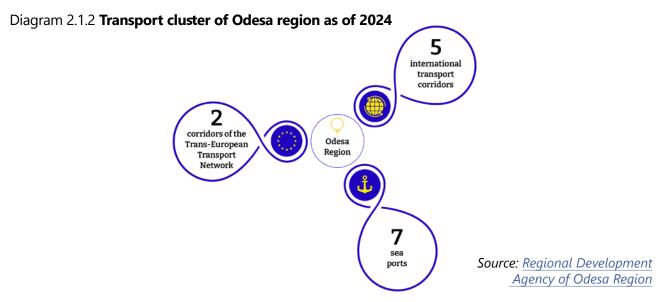
Odesa and the Odesa region play an important role in Ukraine's economy due to its strategic and border location on the Black Sea coast, developed infrastructure, strong industrial and agricultural sectors, and rich natural, cultural and tourist resources..

Diagram 2.1.1 Odesa region on the map of Ukraine as of 2024



Source: Wikimedia, Regional Development Agency of Odesa Region

The region has an international transit potential for sea, river, rail, road freight and passenger transport, and by 2022 — air transport. There are 7 seaports and one river port in Odesa region. Out of the top 20 grain terminals in Ukraine, 12 are located in the region, with Odesa, Pivdennyi and Chornomorsk accounting for 70% of the total volume of cargo handled in Ukraine.

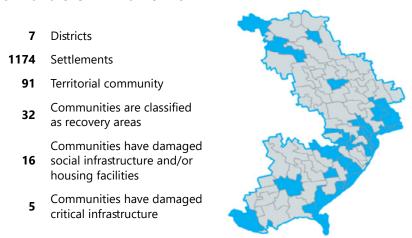


The Odesa-Brody oil pipeline also passes through the Odesa region, which in the context of Polish-Ukrainian cooperation has the prospect of becoming the Odesa-Brody-Plock-Gdansk⁷ pipeline, significantly strengthening Ukraine's position in the Baltic-Black Sea and Danube regions. The Odesa Port Plant⁸ and the Togliatti-Odesa ammonia pipeline, which is the center of nitrogen fertilizer export operations, are of strategic transit importance. More than 20 industries and more than 130,000 enterprises and organizations are concentrated in the region.

Administrative division

Odesa region consists of 7 districts (Berezivka, Bilhorod-Dnistrovskyi, Bolhradsk, Izmail, Odesa, Podilsk, Rozdilnyansk), 1,123 settlements, 19 cities, 91 territorial communities. The administrative center is Odesa.⁹

Diagram 2.1.3 Administrative structure of Odesa region with ATCs damaged as a result of the war as of 2022 and the first half of 2024



Source: Main Department of Statistics in Odesa oblast, Odesa Regional State Administration, p.40

From an interview with Polish Ambassador Jarosław Guza to mind.ua, 28.03.2024. URL: https://mind.ua/publications/20271454-posol-polshchi-v-ukrayini-i-polshcha-i-ukrayina-dobre-usvidomlyuyut-shcho-vidsutnist-rishen-mozhe-prizvest.

⁸ Article in mind.ua dated 30.07.2024 'Odesa Port Plant May Soon Be Reopened. Who is behind it?'. URL: https://mind.ua/publications/20276969-odeskij-priportovij-zavod-mozhe-skoro-znovu-zapracyuvati-hto-za-cim-stoyit.

Odesa Regional Development Agency. URL: https://rdaod.com.ua/.

Demographics

As of January 1, 2024, the operational population of Odesa region was 2,480.89 thousand people.¹⁰ Since 2014, 217.02 thousand people have been registered in the Unified Database of Internally Displaced Persons (IDPs) in Odesa region as of 24.09.2024.¹¹ Before the outbreak of the full-scale war, as of January 1, 2022, the population of the region was 2,351.39 thousand people (5.71% of the population of Ukraine, excluding the temporarily occupied territory of the Autonomous Republic of Crimea and the city of Sevastopol).

67% of Odesa region's population is concentrated in urban areas.

Table 2.1.1 Key indicators of human capital in Odesa region as of 2023 12

Indicator	2023
Population, thousand people	2,480
Employment rate of the population aged 15–70 years,%.	56.5%
Number of registered IDPs, thousand people	217
Number of higher education institutions	22
Share of social expenditures,%.	9.6%
Number of veterans, thousand people	60

Source: according to the State Statistics Service of Ukraine

58% of the population of Odesa region lives mainly in Odesa district.¹³

Main trends

Changes in the structure of employment: The war led to job losses in many sectors of Odesa region's economy. According to the State Employment Service and the Solidarity Fubd PL, the decline in employment in Odesa region in 2022 was no different from other industrialized regions, with a total of 59%. Operating companies in Odesa region reduced their staff by up to 6% in 2023 compared to 2022. The IT sector also experienced a decline due to the low share of mobilization and a shortage of professionals, most of whom are involved in military projects.¹⁴

According to the National Institute for Strategic Studies, in 2022–2023, the number of officially registered young unemployed during the war decreased due to the deregistration of those who migrated

Decision of the Odessa Regional Council On Approval of the Program for Socio-Economic and Cultural Development of the Odessa Region for 2024. URL: https://oda.od.gov.ua/wp-content/uploads/2024/03/programa-soczialno-ekonomichnogo-ta-kulturnogo-rozvytku-odeskoyi-oblasti-na-2024-rik.pdf.

¹¹ According that the Information and Computing Center of the Ministry of Social Policy as of 23.09.2024. URL: https://www.ioc.gov.ua/analytics.

¹² Strategy for the Recovery and Development of Odesa Oblast, 07.02.2024 (draft version). URL: https://oda.od.gov.ua/wp-content/uploads/2024/06/draft-strategiyi-vidnovlennya-ta-rozvytku-odeskoyi-oblasti-na-period-2021-%E2%80%93-2027-stanom-na-07.02.2024.pdf.

Report Analysis of the socio-economic situation of Odessa region, October 31, 2023. URL: https://oda.od.gov.ua/wp-content/uploads/2024/06/analiz-soczialno-ekonomichnogo-stanovyshha-odeskoyi-oblasti.pdf.

¹⁴ Notice he the website of the IT Ukraine Association dated February 1, 2024 «The export of IT services decreased for the first time in a long time time in yearly terms — data for 2023». URL: https://itukraine.org.ua/eksport-it-poslug-vpershe-za-trivalij-chas-znizivsya-u-richnomu-pokazniku-dani-za-2023-rik/.

abroad (approximately 78% of forced migrants are of the most productive age of 18–40 years) and due to mobilization into the Armed Forces.¹⁵ After the outbreak of the full-scale war and immigration from other regions, there was a greater concentration of population in Odesa, which affected the unemployment structure, increasing the city's share of unemployment compared to the region.

In 2023–2024, the actual number of unemployed people is increasing while the number of officially registered unemployed people is decreasing. Over the past two years, registrations have halved. According to official data for 2023, 16,878 women (76.7%) had the status of unemployed in the Odessa region, and 5,128 (23.3%) men were unemployed. It is worth noting that not all men are registered with the State Employment Center due to the high probability of being mobilized, so the real numbers may be higher.

Table 2.1.2 The number of unemployed in Odesa region and Odesa as of 2021 – 8 months 2024, thousand persons

	2021	2022	2023	8 months 2024
Odesa region	48.9 ¹⁷	37.9 ¹⁸	22.0 ¹⁹	<u></u> 26.1
Odesa	11.0 ²⁰	10.1 ²¹	7.6	↑ 9.7
The share of the city in the region, %	22.5%	26.7%	34.8%	37.1%

Source: according to the Odesa Regional Employment Center

A decrease in the demand for labor was also observed in the city of Odesa, due to the reduction of production volumes and the slow pace of its recovery as a result of the full-scale war. In addition, there was a temporary movement of the workforce to other regions against the background of the deteriorating security situation. Another trend was the outflow of highly qualified personnel abroad (in particular, teachers of higher education institutions with subsequent employment²²). "Brain drain" is a long-term process for transitive economies, and it concerns not only Odesa region. The war became a catalyst for not only quantitative, but also qualitative changes in the demographic composition of the population of Ukraine.

NISD report dated 04.03.2024 «Recovery of the labor market in Ukraine in the conditions of war: regional aspects». URL: https://niss.gov.ua/sites/default/files/2024–03/az_regrinki-praci_04032024.pdf.

Situation on the registered labor market and activities of the State Employment Service in January-December 2023, file. xls, p.10, p.14, p.25. URL: https://ode.dcz.gov.ua/analitics/all.

¹⁷ Certificate he the activities of the Odesa Regional Employment Service in 2021 dated January 11, 2022. URL: https://ode.dcz.gov.ua/novyna/pidsumky-diyalnosti-odeskoyi-oblasnoyi-sluzhby-zaynyatosti-u-2021-roci.

¹⁸ Certificate he the activities of the Odesa Regional Employment Service in 2022 dated January 9, 2023. URL: https://ode.dcz.gov.ua/novyna/diyalnist-odeskoyi-oblasnoyi-sluzhby-zaynyatosti-u-2022-roci

¹⁹ Certificate he the activities of the Odesa Regional Employment Service in 2023 dated January 15, 2024. URL: https://ode.dcz.gov.ua/novyna/mayzhe-55-tys-bezrobitnyh-znayshly-robotu-za-spryyannya-odeskoyi-oblasnoyi-sluzhby

Reference from the official website of the city of Odesa from January 18, 2022 «Odesa in numbers: labor market he January 1». URL: https://www.omr.gov.ua/ua/news/226198/

²¹ Help he the official website of the city of Odesa from January 26, 2023 « Odesa wartime labor market: figures and facts». URL: https://omr.gov.ua/ua/news/231484/.

²² Analytics of the Democratic Initiatives Foundation named after Ilko Kucheriv dated 03/20/2024 «Academic life of Odesa during the war: challenges against the backdrop of reforming higher education». URL: https://dif.org.ua/article/akademichne-zhittya-odesi-pid-chas-viyni-vikliki-na-tli-reformuvannya-vishchoi-osviti.

According to the data of the Odesa Regional Employment Center, as of September 1, 2024, 4,513 people had the official status of unemployed.²³ Of them, 3,618 (80.4%) were women, 882 (19.6%) were men.

Table 2.1.3 The number of officially registered unemployed in Odesa region as of 2022 – 8 months of 2024, thousand persons

	01.01.2022	01.01.2023	01.01. 2024	01.08.2024	09/01/2024
Official status of unemployed	12.6	8.1	4.5	1 4.7	↓ 4.5

Source: according to the Odesa Regional Employment Center

Table 2.1.4 Distribution of individual registered categories of unemployed in Odesa region as of 2022 – I quarter 2024, thousand persons

Category	2022	2023	For the first quarter 2024
Young people under the age of 35	14.3	8.8	3.2 24
Women	23.4	16.9	5,6 ²⁵
Persons with disabilities	1.9	1.6 ²⁶	0.727
IDPs	3,4	2.8 28	1.8 ²⁹

Source: according to the Odesa Regional Employment Center

The positive dynamics of employment is rather a consequence of the outflow of the population and the growth of distrust in the Social Security Administration and official accounting. There is a contradiction between the model of behavior in a liberal society, which was formed in the last 30 years, and the imperative nature of the demands on citizens due to the war.

According to the State Employment Center, in 2022 Odesa region among others in Ukraine was among those with the lowest share of enterprises (29%) employing representatives of vulnerable population groups. Also, the enterprises of Odesa region provided the least amount of training: during 2022 — 28% of the total number in Ukraine. As of 2024, difficulties with employment remain.

²³ Statistical report of the Odesa Regional Employment Center dated September 1, 2024 «The number of vacancies and the number of job seekers by profession». URL: https://ode.dcz.gov.ua/analytics/69.

Provision of services to certain categories of citizens by the Odesa Regional State Employment Service in January-March 2024, file.xls, item 9. URL: https://ode.dcz.gov.ua/analytics/66

The situation on the registered labor market and the activity of State Employment Service in Odesa region, file.xls, item 8. URL: https://ode.dcz.gov.ua/analytics/66.

²⁶ Provision of services to certain categories of citizens by Odesa region State Employment Service in January-December 2023, file.xls, item 4. URL: https://ode.dcz.gov.ua/analytics/66.

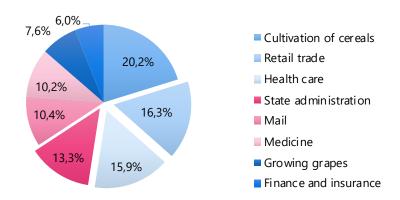
Provision of services to certain categories of citizens by Odesa Regional State Employment Service in January-March 2024, file.xls, item 3. URL: https://ode.dcz.gov.ua/analytics/66.

Provision of services to certain categories of citizens by Odesa region State Employment Service in January-December 2023, file.xls, item 8. URL: https://ode.dcz.gov.ua/analytics/66.

²⁹ Provision of services to certain categories of citizens by Odesa Regional State Employment Service in January-March 2024, file.xls, item 7. URL: https://ode.dcz.gov.ua/analytics/66.

As of 2023, among the unemployed in Odesa region, women prevailed in a ratio of 7:3. According to the Odesa Regional Employment Center, the largest number of unemployed women were in agriculture, trade, health care, and public administration.

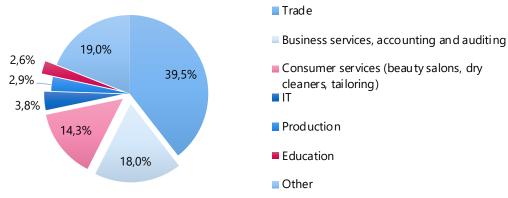
Diagram 2.1.4 Share of the spheres of activity in which women of Odesa region lost their jobs as of 2023, %



Source: according to the Odesa Regional Employment Center³⁰

According to the quantitative survey of 869 female entrepreneurs in Odesa region by the Pro-Consulting company in September 2024, the largest share of female respondents (39.5%) works in trading, 18% are engaged in providing business services in accounting, auditing, consulting, another 14, 3% are employed in the household service sector. It is followed by: IT (3.8%), manufacturing (2.9%) and provision of educational services (2.6%).

Diagram 2.1.5 Spheres of employment of female entrepreneurs in Odesa region as of September 2024, %



Source: Pro-Consulting survey data

According to the results of a quantitative study conducted by Pro-Consulting, the employment structure of women in Odesa region is dominated by areas with a low share of STEM (Science, Technology, Engineering and Mathematics).³¹ In other words, in terms of gender, the region is predomi-

The situation on the registered labor market and the activities of the State Employment Service in January-December 2023, file.xls, item 14. URL: https://ode.dcz.gov.ua/analytics/all.

³¹ STEM is a parameter that includes educational and professional specialization in natural sciences, engineering, technology and mathematics, generally accepted in academic and business circles of leading countries of the Western world since the early 1990s. It indirectly affects the level of competitiveness and innovation of the economy, its technological power and knowledge intensity. CRS Report for US Congress, August 1, 2012. URL: https://sgp.fas.org/crs/misc/R42642.pdf.

nantly represented by the traditional service economy with a low share of scientific and technological developments.

Given the current conditions of mass mobilization of men into the Armed Forces of Ukraine as part of the country's defense efforts, the existing shortage of skilled workers in manufacturing, the defense industry, freight transport, energy, and agriculture will likely be compensated for by **attracting women and introducing appropriate STEM education for them.** Some applied learning programs in these areas are already being implemented under the auspices of the Swedish project Reskilling Ukraine,³² Greenpeace.³³The trend of promoting education in the fields of engineering and natural sciences can be a long-term approach to solving the problem.

According to the experts involved in the survey, there are more "female" professions, as work involving physical activity is mostly performed by men. However, after the full-scale invasion, due to the mobilization of men, women are forced to engage in various activities, regardless of the difficulty of the work. In their own business, women choose their own workload, assess their capabilities and skills. As for hired workers, experts noted that the share of women drivers of trams and trucks has increased. Women carry humanitarian goods, work as combine harvesters in the agricultural sector, and the share of women at the border and in postal delivery, where men used to work, has increased.

Gross regional product in Odesa region

GRP

Before the war, Odesa region was the seventh largest regional economy in Ukraine in terms of gross regional product (GRP), which in 2021 amounted to UAH 271.7 billion. The region's share in the country's GDP is 5%.

Thanks to its black earth soils with high natural fertility and warm climate, Odesa region ranks 13th among Ukrainian regions in terms of agricultural production.³⁴

Diagram 2.1.6 Agricultural potential of Odesa region as of 2024



Source: Regional Development Agency of Odesa Region

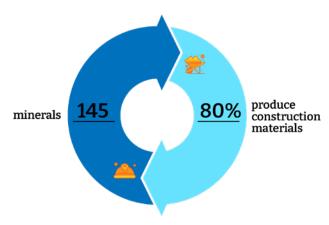
He the participation of Reskilling Ukraine in the retraining of women, Confederation of Employers of Ukraine, 19.08.2024/ https://employers.org.ua/news/id2644.

³³ Greenpeace and Atmosphere invite you that the course "Solar power plant installer" from 31 July 2024. URL: https://www.greenpeace.org/ukraine/novyny/1855/greenpeace-ta-atmosfera-zaproshuiut-na-kurs-montuvalnytsia-soniachnykhelektrostantsii/.

Agriculture of Odesa region occupies a leading position position in the Ukrainian economy from 20.11.2023. URL: https://dilova.com.ua/odeschina/silske-gospodarstvo-odeshhini-zajma%D1%94-providnu-pozicziyu-v-ukra%D1%97nskij-ekonomiczi/.

The region is part of the Danube oil and gas region with more than 160 deposits of solid and liquid minerals (sands, loams, gravel, pebbles, granites, limestone, oil, natural gas, iron ore, phosphorites, non-ferrous metals, gold, hard and brown coal, therapeutic mud, etc.) 80% of building materials used in the local construction industry are produced in the region.

Diagram 2.1.7 Mining potential of Odesa region as of 2024



Source: RDA Odesa region

Odesa region also has significant renewable energy potential. The region is characterized by one of the highest levels of solar activity in Ukraine, with 310 sunny days per year. Insolation reaches 1401 kW/m² per year.³⁵

Among the 9 recreational regions of Ukraine, Odesa region is distinguished by its unique natural resource and biosphere potential, which has medical, resort and recreational value. It includes:

- 17 mineral water sources.
- Recreational areas with balneological resorts.
- Kuyalnik Estuary Kuyalnik resort of national importance.
- Health resort facilities.
- About 1,200 tourist accommodation facilities.
- 46 tourist routes.
- Historical and cultural monuments, some of which are under the auspices of UNESCO.³⁶

Table 2.1.5 Key economic indicators of Odesa region in 2021–2023, share of the region in comparison with Ukraine, billion USD, %

	Ukrain	e, GDP	Odesa region, GRP					
	2021, billion USD	2023, billion USD	2021, billion USD	Share in 2021,%	2023, billion USD	Share in 2023,%		
GDP of Ukraine / GRP of the region	199.8	178.7	9.9	5%	6.2	3.5%		
Agriculture	21.6	13.2	1.0	4.6%	0.3	2%		

Report Analysis of the socio-economic situation of Odesa region, 31 October 2023, p.114. URL: https://oda.od.gov.ua/wp-content/uploads/2024/06/analiz-soczialno-ekonomichnogo-stanovyshha-odeskoyi-oblasti.pdf.

Passport of Odesa region for 2022, p.32. URL: https://oda.od.gov.ua/wp-content/uploads/2023/08/pasport-odeskoyi-oblasti-za-2022-rik.pdf

Table 2.1.5 Continued

	Ukrain	e, GDP	Odesa region, GRP					
	2021, billion USD	2023, billion USD	2021, billion USD	Share in 2021,%	2023, billion USD	Share in 2023,%		
Industry	34.6 ³⁷	14.6	0.9	2.5%	0.2	1.6%		
Services	141.8	127.4	8.0	5.6%	5,6	4.4%		
Foreign direct investment	6.5 ³⁸	4.2*	1.6 ³⁹	24.6%	1.4	33.3%		
Exports	68.1	35.8	0.9	1.4%	1.9	5.0%		
Imports	72,82	63.5	0.5	0.7%	2.4	3.7%		

Source: according to the State Statistics Service of Ukraine, <u>Statista</u>, <u>WB</u>, <u>State Customs Service</u>, UNCTAD, Pro-Consulting assessment, *GDP data of Ukraine excluding the occupied territories of Donetsk and Luhansk regions and the Autonomous Republic of Crimea

After the full-scale invasion, exports through Odesa region increased by more than 2.5 times and imports by more than five times, while foreign trade operations of Odesa region enterprises were carried out with partners from 175 countries during the period under review. The export-import coverage ratio was 0.76 (1.13 in 2022). Today, Odesa region is almost the only sea route of Ukraine under the current circumstances. The main export items are agricultural products, metals, inorganic chemicals, and fertilizers.

Due to the full-scale invasion, the structure of the GRP of Odesa region has changed: the share of foreign trade has increased against the background of a decline in other industries. This is due to a decline in industrial production, forced evacuation, and the reorganization of supply chains. In 2022–2024, Russian shelling damaged the port facilities of Odesa and other transit facilities in the region. In addition, the region's social infrastructure was also damaged.⁴⁰

In the first half of 2024, exports of goods in Odesa region totaled USD 951.6 million. USD, imports — USD 1,335.4 million. The negative balance reached USD 383.8 million.⁴¹

According to the State Statistics Service, the gross regional product (GRP) of Odesa region in 2023 increased by 5% year-on-year. This demonstrates the stability and gradual recovery of the region's economy, despite the challenges posed by the hostilities in Ukraine.

³⁷ Industrial production in Ukraine in 2021 accordingly that the World Bank. URL: https://tradingeconomics.com/ukraine/industrial-production-constant-us\$-wb-data.html.

Foreign direct investment in Ukraine in 2021, UNCTAD, World Investment Report, 2022 in USAID report of 13.03.2023 'A New Ukraine: catalyzing investment in freedom, peace and prosperity», p. 4. URL: https://www.usaid.gov/sites/default/files/2023-04/EDGE%20UIPA%20Report_Production%20-%20Online%20version_AC.pdf.

Passport of Odesa region for 2022, p.33. URL: https://oda.od.gov.ua/wp-content/uploads/2023/08/pasport-odeskoyi-oblasti-za-2022-rik.pdf.

⁴⁰ Strategy for the Recovery and Development of Odesa Oblast, 07.02.2024 (draft version). URL: https://oda.od.gov.ua/wp-content/uploads/2024/06/draft-strategiyi-vidnovlennya-ta-rozvytku-odeskoyi-oblasti-na-period-2021-%E2%80%93-2027-stanom-na-07.02.2024.pdf.

Regional volumes of foreign trade in goods in the first half of 2024 according to that the State Statistics Service of Ukraine. URL: https://www.ukrstat.gov.ua/.

Industry

In Odesa region, the budget-forming enterprises are seaports, oil and gas distribution and renewable energy facilities, the Seventh Kilometer industrial market, and transport infrastructure.

The financial performance of the State Enterprise "Ukrainian Sea Ports Authority" was deteriorated as a result of the war. "Green energy" facilities also suffered losses. 42 However, over the past two years, the situation in the maritime transport sector has improved, including with the help of privatization funds. SE "Rehionalni Elektrychni Merezhi", SE "Roads of Ukraine", and Cement LLC also increased their net income.43

While in the first half of 2022, the region's industry operated at 55-60% of pre-war levels, in 2023 it was already 70-80%. Good results are being recorded at processing enterprises, especially in the production of food, finished metal products and light industry.

As of 2024, Odesa's industrial complex comprised about 500 enterprises in the food, light, chemical, machine-building, and woodworking industries.44

Most of the companies specialize in manufacturing:

- food industry enterprises are operating at full capacity;
- production of medicines (Interchem LLC more than 100% of the standard capacity);
- production of steel products (Stalkanat PJSC full capacity);
- electrical equipment (Odeskabel PJSC 95%);
- mechanical engineering (Odesa Machine-Building Plant PJSC 82%, LLC "Telecard-Prilad" — 85%);
- production of construction materials (Cement LLC 35%).⁴⁵

Agricultural sector

Despite the war, the agricultural sector remains one of the most stable. However, logistics and exports of agricultural products are complicated. Some companies have redirected half of their grain supplies to the Danube ports, where the cost of exports is USD 6-7 per tonne higher.⁴⁶

⁴² The message of the Ukrainian Wind Energy Association dated 08.01.2024 about the damage that the wind turbine of the British company Elementum Energy. URL: https://www.facebook.com/ukrwindenergyassociation/posts/pfbid02JPDCBo TJ9Z3s6Ks2AMn45TE7SH6JaJTyMytSD5HaNyNtkNCQY4NyGKmPX89LpHnNl.

⁴³ StateWatch rating from 09/03/2024 Energy, transport, defense: state-owned companies with the best financial performance. URL: https://statewatch.org.ua/publications/enerhetyka-transport-oborona-derzhkompanii-shcho-demonstruiut-naykrashchifinansovi-pokaznyky-reytynh-statewatch/.

⁴⁴ Quote from Odesa Mayor Gennady Trukhanov in the news report of the Business Capital newspaper dated 13.09.2024 Odesa Economic Revival forum 2024: Ukraine's prosperity will start from Odesa. URL: https://www.dsnews.ua/ukr/economics/ odesa-economic-revival-forum-2024-rozkvit-ukrajini-pochnetsya-z-odesi-13092024-508003.

⁴⁵ Report of the Department of Economic Development of Odesa City Council for 2023, p.7. URL: https://omr.gov.ua/ Files/2024/ZVITU_2023/economika_2023.pdf.

⁴⁶ UkrAgroConsult data as of 30.08.2024. URL: https://ukragroconsult.com/news/ukrayina-logistyka-2024-25-odesyki-portyperetyaguyuty-zernovi-potoky/.

Energy

The region has 75 renewable energy infrastructure facilities with a total capacity of 761.7 MW.⁴⁷ DTEK Odesa Power Grids owns 2,724 facilities with a total capacity of 556.4 MW.⁴⁸ This is 6.9% of the total RES generation in Ukraine.⁴⁹ As of 2023, there were 56 industrial SPPs in the region.⁵⁰ There are also three wind farms in Odesa region.⁵¹ The use of wind farms mitigated the problem of power outages in Odesa region during the massive shelling of 2023,52 when wind power supplied 100,000 consumers out of half a million.

Trade

The State Property Fund of Ukraine has been trying to sell one of the largest industrial goods market in Eastern Europe, the Seventh Kilometer (officially known as Promtovarnyi Rynok LLC), which employed 10,000 entrepreneurs and had up to 150,000 customers a day in the pre-pandemic and wartime periods, since 2023, but the fifth attempt to sell it in January 2024 with a starting price of UAH 104.116 million was unsuccessful.53

Service sector

Tourism, which used to be one of the main sources of income for the region, suffered significant losses in 2022, but already in 2023 showed signs of recovery, and in the first half of 2024, there was an increase of 39.8% compared to the same period in 2023.54

Investments

In the first quarter of 2024, Odesa region became the absolute leader in terms of investment growth (21%).55 Total foreign direct investment reached \$1,730.2 million. This is \$299.7 million more than at the end of 2023 and exceeds the pre-war level of investment at the end of 2021. In 2023, Odesa region

⁴⁷ Program of socio-economic and cultural development of Odesa region for 2023 and main directions of development for 2024–2025. Odesa Regional State Administration, p. 26. URL: https://oda.od.gov.ua/wp-content/uploads/2024/03/ programa-soczialno-ekonomich nogo-ta-kulturnogo-rozvytku-odeskoyi-oblasti-na-2024-rik.pdf.

⁴⁸ Public Notice dated 01.24.2024. URL: https://suspilne.media/odesa/668208-u-2023-roci-do-merez-na-odesini-pidednaliponad-300-sonacnih-ta-vitrovih-elektrostancij/.

⁴⁹ Recovery and Development Strategy for Odesa Oblast, 07.02.2024 (draft version), p.15. URL: https://oda.od.gov.ua/ wp-content/uploads/2024/06/draft-strategiyi-vidnovlennya-ta-rozvytku-odeskoyi-oblasti-na-period-2021-% E2%80%93-

⁵⁰ Report Analysis of the socio-economic situation of the Odessa region, October 31, 2023, p.114. URL: https://oda.od.gov. ua/wp-content/uploads/2024/06/analiz-soczialno-ekonomichnogo-stanovyshha-odeskoyi-oblasti.pdf.

⁵¹ The article 'Wind energy in Odesa region: what are the prospects for development and why does the region need it' dated 04/15/2023 on Suspilne. URL: https://suspilne.media/odesa/445464-vitrova-energetika-v-odeskij-oblasti-aki-perspektivirozvitku-ta-comu-vona-neobhidna-regionu/.

⁵² 'When autotransformers were damaged at the substation of NPC Ukrenergo in Odesa region, two wind farms provided electricity that critical infrastructure and about 100 thousand consumers', a quote from the statement of the First Deputy Minister of Energy of Ukraine Yuriy Vlasenko during a round table on 30.03.2023. URL: https://youtu.be/mttgbzvoM18

⁵³ Suspilne's message of 21.01.2024. URL: https://suspilne.media/odesa/665956-skladi-poblizu-odeskogo-rinku-somijkilometer-vtrete-vistavili-na-aukcion/.

⁵⁴ Statistics of the State Agency for Tourism Development of Ukraine dated 19.02.2024. URL: https://www.facebook.com/ photo/?fbid=10163286057473776&set=a.462772328775.

Oleh Kiper, Head of the Odesa Regional Insurance Company, with reference that preliminary NBU data for the first quarter of 2024. URL: https://t.me/odeskaODA/6165.

became one of the three regions of Ukraine where companies with foreign investments are most often registered. The region ranked third in the YouControl ⁵⁶rating with 484 registered joint ventures. The majority of businesses with foreign investment operate in the wholesale and retail trade, repair of motor vehicles and motorcycles. Foreign investors were also active in the manufacturing industry, professional, scientific and technical activities, construction and real estate, transport, and IT.

Inflation

The rise in prices for goods and services was one of the most tangible consequences of the war for the population. However, starting in 2023, inflation indicators began to gradually improve.

Table 2.1.6 Average inflation rate in Odesa region on a monthly basis, based on the results of 2022 – 7 months of 2024, %

Month	2022	2023	In 7 months. 2024
January	101.3	101.2	100.4
February	102.8	100.7	100.3
March	102.3	101.7	100.5
April	102.9	100.4	100.2
May	102.0	100.3	100.6
June	103.2	101.1	102.2
July	101.5	98.9	100.0
August	100.5	98.0	-
September	101.5	100.3	-
October	102.9	100.7	-
November	101.2	100.4	-
December	100.6	100.3	-
Average level for the year	125.2	104.0	104.3

Source: according to the information portal of the Ministry of Finance

A comparison of data for 2022, 2023, and the first half of 2024 suggests a certain stabilization of inflation in the Odesa region.

The message he the YouControl website dated 13.06.2024 'Foreign investment in Ukraine: UAH 189 billion in revenue in 2023». URL: https://youcontrol.com.ua/data-research/inozemni-investytsiyi-v-ukrayini-189-mlrd-hrn-vyruchky-za-2023/.

Table 2.1.7 Inflation rate in Odesa region in comparison with Ukraine, based on the results of 7 months 2024, %

7 months 2024	Inflation rate in Ukraine	Inflation rate in Odesa region	Difference,%
January	100.4	100.9	0.5
February	100.3	100.0	-0.3
March	100.5	100.5	0
April	100.2	99.5	-0.7
May	100.6	100.4	-0.2
June	102.2	102.5	0.3
July	100.0	99.6	-0.4
Medium level	104.3	103.4	-

Source: according to the information portal of the Ministry of Finance

In August 2024, the consumer price index in Odesa region showed positive dynamics due to some food categories.⁵⁷ This could have been due to the arrival of a new crop of agricultural products.

⁵⁷ Consumer price index in Odesa region in August 2024 from the Department of Statistics in Odesa region, infographic. URL: https://od.ukrstat.gov.ua/infografika/inf_ciny/2024/ig_ciny_08_2024.pdf.

OF ENTREPRENEURSHIP IN GENERAL

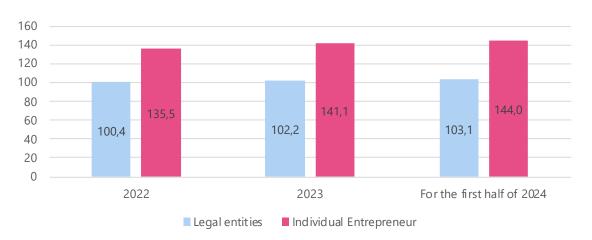
3.1 KEY INDICATORS THAT CHARACTERIZE THE STATE OF ENTREPRENEURSHIP IN THE ODESA REGION

Number of business entities

In the first half of 2024, more than **247.1 thousand** taxpayers are registered with the tax service of Odesa region, in particular 103,100 legal entities and **144 thousand sole** — **entrepreneurs.**⁵⁸

During the first half of 2024, 10.9 thousand were registered with the tax service authorities of the Odesa region. newly created taxpayers, of which 9.7 thousand individual entrepreneurs and 1 thousand legal entities.

Diagram 3.1.1 The dynamics of the number of registered taxpayers in Odesa region as of 2022 – the first half of 2024, thousand subjects



Source: GU DPS in Odesa Oblast, Odesa region State Administration, YouControl

At the same time, in the first half of 2024, 7,113 individual entrepreneurs closed down in Odessa. In YC.Market, this phenomenon is explained by the implementation of "deferred demand" for the legal registration of the termination of a business that arose earlier.⁵⁹

⁵⁸ The main administration of the DPS in the Odesa region. URL: https://od.tax.gov.ua/media-ark/news-ark/802001.html (date of application: 10/25/2024).

⁵⁹ «Closing of sole proprietorships in Ukraine increased by 54%, and companies by 15%», YC.Market report dated July 4, 2024. URL: https://blog.youcontrol.market/zakrittia-fopiv-v-ukrayini-zroslo-na-54-a-kompanii-na-15/.

Beginning of 2022 — almost 19,000. According to the Unified State Register of Legal Entities, 60 companies have moved from Odesa region. Kyiv and Zakarpattia regions were the most popular destinations for businesses. Among all companies, wholesale companies were the most likely to relocate.

Volume of products (goods, services) sold

The largest revenues to the budget of Odesa region in January-May 2024 were generated by enterprises of wholesale and retail trade (22.7%), transport (20.3%), industry (14.9%), and agriculture (10.1%).⁶⁰In the first half of 2024, 815 legal entities and 178 individual entrepreneurs were registered as VAT payers in Odesa region.⁶¹

According to the Main Department of the State Tax Service in Odesa Region, in 2023, revenues to the consolidated budget of the region totaled UAH 43,905.2 million. This is UAH 7,047.2 million, or 19.2% more than in 2022.⁶² Among the types of economic activity in 2023, the main budget-forming industries in the total consolidated budget revenues were public administration and defense (28.3%), wholesale and retail trade (14.4%), transport, warehousing, postal and courier activities (13.5%), and industry (9.1%).

At the same time, 27 budget-forming enterprises were the main donors to the budget of Odesa city territorial community in 2023.⁶³ The volume of products (services) sold totaled UAH 123.5 million. The enterprises employ over 15,000 people, which is 7% of the average number of employees in Odesa.

In 2023, single tax revenues to the budget totaled UAH 1.7 billion, which is 8.7% more than in 2022. 71% of this amount came from individual entrepreneurs of groups I–III of single tax payers, and 29% from legal entities of group III of single tax payers.

Compared to 2022, business activity in Odesa picked up in 2023. In particular, this is evidenced by an increase in the number of registrations of new business entities: the number of registered individual entrepreneurs totaled 10.5 thousand units (+59.4% by 2022), and legal entities — 1.8 thousand units (+13.8% by 2022).

Export activity

Since August 2023, the ports of Greater Odesa have partially resumed their operations (Ukrainian Temporary Sea Corridor) and started to establish export operations. Thus, as of 03.02.2024, the cargo turnover amounted to more than 20 million tons, including 14.3 million tons of agricultural products on 661 exporting vessels to more than 32 countries. Other products exported from Odesa region include aluminum bars, measuring instruments, medical instruments and therapeutic devices, heterocyclic nitrogen compounds, nucleic acids and their salts.⁶⁴

Order No. 707/A-2024 of the Odesa Regional Military Administration he Amendments that the Program for the Development of Competitiveness of Small and Medium-Sized Enterprises in Odesa Region for 2021–2024 of 29.07.2024, pp. 4–5. URL: https://oda.od.gov.ua/wp-content/uploads/2024/07/rozporyadzhennya-vid-29.07.2024-%E2%84%96707.a-2024-provnesennya-zmin-do-programy-vid-08.11.2023.pdf.

Report of the General Department of the State Tax Service in Odesa oblast he the implementation of the work plan for the first half of 2024. URL: https://od.tax.gov.ua/data/material/000/683/807740/zvit_1_pivr_2024.pdf.

Report of the General Department of the State Tax Service in Odesa oblast he the implementation of the Work Plan for 2023, p.3. URL: https://od.tax.gov.ua/data/material/000/633/753551/zvit_rik_2023.pdf.

Report of the Department of Economic Development of Odesa City Council for 2023, p.7. URL: https://omr.gov.ua/Files/2024/ZVITU_2023/economika_2023.pdf.

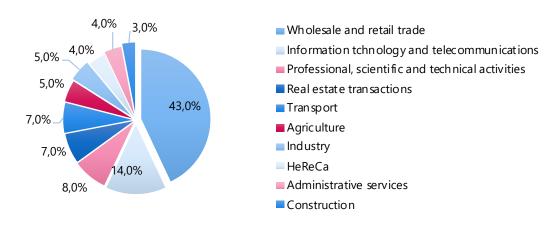
⁶⁴ UNIDO report Ukraine industrial country diagnostics 2023. Executive summary, p.26–28. URL: https://stat.unido.org/sites/default/files/file/initiatives/Executive_summary_UNIDO_Industrial_Diagnostic_Study_Ukraine_2024.pdf.

Sectoral structure of entrepreneurship

Odesa region is characterized by a diversified business structure. The main industries by volume (by revenue in monetary terms) are: trade (25%), industry (20%), agriculture (15%), transport and logistics (10%), construction (10%), IT sector (1.7%).⁶⁵

The majority of small and medium-sized enterprises in Odesa region operate in the following areas: wholesale and retail trade (38.2%); information technology and telecommunications (12.0%); professional, scientific and technical activities (6.9%); real estate transactions (6.5%); transportation (6.1%); agriculture (4.7%); industry (4.4%); hotel and restaurant business (3.5%); administrative and support services (3.2%); construction (2.8%).⁶⁶

Diagram 3.1.2 Sectoral structure of entrepreneurship in Odesa region as of 01.06.2024, %



Source: according to the Odesa Regional State Administration, Pro-Consulting assessment

3.2 KEY INDICATORS OF WOMEN'S ENTREPRENEURSHIP IN ODESA REGION

Number of registered women entrepreneurs

According to the State Statistics Service of Ukraine, as of January 1, 2023, 94,766 individual entrepreneurs were registered in Odesa region, of whom 45,301 or 47.8% were women.⁶⁷ In 2023, more than 12,000 women entrepreneurs were registered in Odesa, accounting for about 45% of the total number of entrepreneurs in the city — 26,600. As of January 1, 2022, there were 92,507 individual entrepreneurs in Odesa region, of whom 45,275 or 48.9% were women.

YouControl blog post of 22.02.2024 IT development in Ukraine: current situation and prospects. URL: https://blog.youcontrol.market/rozvitok-it-v-ukrayini-potochna-situatsiia-ta-pierspiektivi/.

⁶⁶ Order No. 707/A-2024 of the Odesa Regional Military Administration he Amendments that the Program for the Development of Competitiveness of Small and Medium Enterprises in Odesa Region for 2021–2024 of 29.07.2024, p. 5. URL: programy-vid-08.11.2023.pdf.

⁶⁷ State Statistics Service data as of 01.01.2023 on the number of registered individual entrepreneurs by regions of Ukraine with distribution by gender of the manager, line 22 — Odesa region. URL: https://ukrstat.gov.ua/edrpoy/ukr/EDRPU_2023/kfop_reg/arh_kfop_reg_23_e.html.

The largest number of women entrepreneurs and business leaders is concentrated in the city of Odesa — 65.2%. In addition, 7.6% and 5.5% of them are concentrated in Odesa and Bilhorod-Dnistrovskyi districts.

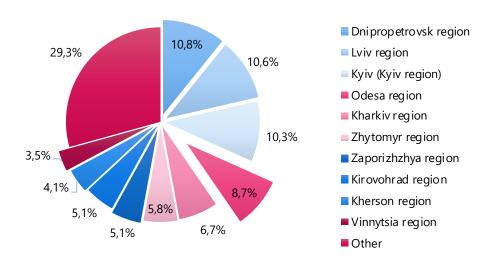
Table 3.2.1 Geography of participants in the study of women's entrepreneurship in Odesa region as of September 2024, % of N=869

Geography	Quantity	Share,%	Individual entrepreneurs	Share,%	Heads of LLC	Share,%
Odesa	567	65.2%	532	61.2%	35	4.0%
Odesa district	66	7.6%	65	7.5%	1	0.1%
Bilhorod-Dnistrovskyi	48	5.5%	45	5.2%	3	0.3%
Izmail district	42	4.8%	37	4.3%	5	0.6%
Podilsk district	27	3.1%	26	3.0%	1	0.1%
Bolgrad district	18	2.1%	15	1.7%	3	0.3%
Rozdilna district	12	1.4%	11	1.3%	1	0.1%
Berezivka district	8	0.9%	8	0.9%	_	_
Refused to answer	72	8.3%	69	4.3%	3	0.2%
Other	9	1.0%	9	1.0%	_	_
Total	869	100.0%	817	94.0%	52	6.0%

Source: data from the Pro-Consulting survey

In 2023, women were most often registered as individual entrepreneurs in Dnipropetrovsk oblast (10.8%), Lviv oblast (10.6%), and Kyiv and oblast (10.3%). Odesa region had a share of 8.7%.

Diagram 3.2.1 Geography of registration of sole proprietorships by regions of Ukraine as of 2023, %



Source: According to the State Statistics Service of Ukraine, Unified State Register (USR), YouControl

* Data exclude the Autonomous Republic of Crimea, Donetsk region and Luhansk region

Areas of activity

According to YouControl, women entrepreneurs in Odesa region are active in various industries, including services, trade, information technology, education, healthcare and beauty. Among the women sole proprietors registered in 2024 in Odesa region, the largest share is in retail trade from stalls and markets, which is more than 40%. In total, various types of trade by activity accounted for 58.3% of registered women's entrepreneurship in Odesa region as of 2024.

In terms of employment, three types of KVED dominate among those surveyed by Pro-Consulting: trade, business and consumer services, with a combined share of 71.2%.⁶⁸

Table 3.2.2 Spheres of activity of women individual entrepreneurs and managers in Odesa region as of September 2024, number, % of N=869

Employment sector	Quantity	Share,%
Trade	341	39.2%
Business services, accounting and auditing	156	18.0%
Consumer services (beauty salons, dry cleaning, tailoring)	122	14.0%
IT (IT)	33	3.8%
Production	26	3.0%
Education	23	2.6%
Agriculture	20	2.3%
Other	148	17.0%
Total	869	100.0%

Source: data from the Pro-Consulting survey, response >=1

A similar distribution was observed in the focus group interviews. Among the women entrepreneurs who have their own business, 9 out of 15 participants (60%) are engaged in trade (clothing, food, non-food products, medicines, etc.), 4 (26%) provide business services (marketing, business promotion, grant applications, consultations, accounting services), and 2 (13%) provide household services (fitness studio, massage). Two business owners combine production and trade (sewing and selling clothes, smoking and selling fish).

Women are also actively represented in various industries, particularly in areas requiring creativity and humanitarian innovation, such as culture, media and education. A significant number of womenowned businesses are concentrated in areas with low barriers to entry and high growth potential.

⁶⁸ Business services — KVED 69.20 «Accounting and auditing activities; tax consultancy», 74.30 «Provision of translation services»; at least 12 KVEDs related to trade (45.32, 46.31, 46.41, 47.11, 47.22, 47.25, 47.29, 47.82, 52.42, 52.42.0, 52.48.9, 52.62 69.20), activities for the provision of household services — 69.20 «Repair of other household goods and personal items», 74.81.1 «Performance of photographic work», 52.74.1 «Repair and alteration of clothing», 14.13 «Manufacture of other outerwear», 14.19 «Manufacture of other clothing and accessories», 96.02 «Provision of services by hairdressing and beauty salons», 96.04 «Activities for ensuring physical comfort», 36.00 «Water collection, purification and supply.»

The level of sustainability of women's entrepreneurship

According to Pro-Consulting, women's businesses show a high level of sustainability: about 70% of new women's businesses continue to operate after three years. According to the research conducted, almost 63% of female entrepreneurs did not close their business during the full-scale invasion of 2022 and do not plan to leave the country in the future. At the same time, the profitability of women's enterprises is approximately 15%, which corresponds to the average level in the region.

The results of the focus groups among working women entrepreneurs showed that their businesses were opened in Odesa and the region more than five years ago and were mostly formed with their own, borrowed or loaned money. Such women have already built their business financing model, mostly understand how to behave in stressful situations, because the first force majeure for most of them was COVID-19, and no one even considers attracting grant programs for themselves, relying solely on themselves.

According to the focus groups, businesses founded in the last 2-3 years (young local entrepreneurs and IDP entrepreneurs) were created with the involvement of grant funds. Entrepreneurs actively use all opportunities to expand their business.

According to the respondents, they are most inspired by:

- profit retention and financial independence;
- positive work results and gratitude from clients;
- the opportunity to do what you love.

In the course of the study, ways of adapting women's business in conditions of high unpredictable risks, developing anti-crisis management skills, and social damping of the destructive impact of war were identified. After all, all the difficulties and challenges faced by entrepreneurs, according to the respondents, only make them tougher, overcoming obstacles adds confidence, systematization of business, team building, development and search for new ideas.

The participants of the qualitative research show signs of subjective modality in assessing their own stress-relief abilities in war conditions. Their self-esteem is characterized by personal self-determination and expansive goal-setting, confidence in their own entrepreneurial skills and orientation to a win-to-win strategy, which they extrapolate to the external environment. Such internal attitudes form their belief in the country's victory in the war, activate motivation for further business development and self-development.

3.3 SECTORAL STATISTICS ON WOMEN'S ENTREPRENEURSHIP IN RELEVANT AREAS (MANAGEMENT, EMPLOYMENT)

In Ukraine, in 2023, women opened 45,000 more sole proprietorships than men. Even when the fullscale war began in 2022, the number of new sole proprietorships dropped sharply, but even then there were more newly created sole proprietorships among women. During the second year of the full-scale war, women created the largest number of sole proprietorships to provide beauty services more than 18,000. This area became the most popular among all newly created sole proprietorships during the second year of the great war, with a 94% share of women.

In general, in Ukraine, the largest number of female sole proprietors are in the audit and accounting, education and other service sectors.

Table 3.3.1 Top 10 sectors of women sole proprietors in Ukraine, according to the results of 2023, number, %⁶⁹

Sector	Total number of	Number of female sole proprietors	Share,%
Audit and accounting	14,260	12,138	85.1%
Education	26,973	19,935	73.9%
Other services	223,026	145,967	65.5%
Tourism	17,828	11,483	64.4%
Healthcare	36,475	22,168	60.8%
Retail trade	674,185	402,566	59.7%
Light industry	23,331	13,928	59.7%
Pharmaceuticals	6,810	3,913	57.5%
Public catering	74,972	41,227	55.0%
Other financial services	8,847	4,812	54.4%

Source: according to the State Statistics Service of Ukraine, USR, YouControl

The most popular business sectors among women-dominated companies are audit and accounting, with over 40% of companies owned by women and another 20% in joint ownership. Other popular sectors are tourism, education, catering and light industry. Many companies in the real estate sector are also owned by women.

Table 3.3.2 **Top 10 specializations of companies in Ukraine in 2023,** where the owners are women, number, %

Sector	Number, including companies with mixed ownership	Number of companies owned by women	Share,%
Audit and accounting	3 ,471	2,315	40.3%
Tourism	6,806	4,051	29.1%
Education	3,436	1,909	26.8%
Public catering	7,276	4,161	23.6%
Light industry	4,299	2,546	23.1%
Real estate transactions	26,083	14,357	22.7%
Advertising and marketing	5,066	3,046	22.6%
Pharmaceuticals	3,408	1,864	21.9%
Retail trade	13,400	7,809	21.8%
Other services	14,473	8,415	21.2%

Source: according to the State Statistics Service of Ukraine, USR, YouControl

⁶⁹ YC.Market blog post dated 27 March 2024 — 'The female face of business: what areas do women choose and why big business is still "male"? URL: https://blog.youcontrol.market/zhinochie-oblichchia-bizniesu-iaki-sfieri-obiraiut-zhinki-ta-chomu-vielikii-biznies-dosi-zalishaietsia-cholovichim/.

The distribution of women-owned businesses in the top 1000 largest companies by professionalization is different. Among the recognized leaders are companies from the food industry, electricity, wholesale trade, oil and gas, and retail sectors. 17 companies in the agriculture sector are co-owned by both sexes, and only one is owned by a woman.

Table 3.3.3 **TOP-10 specializations of companies with women owners in Ukraine** by company revenues as of 2023

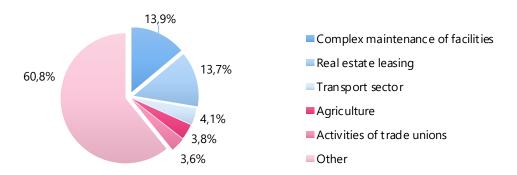
Sector	Companies owned by women (number)	Companies with mixed ownership (number)	Companies owned (men)
Food industry	17	22	107
Electric power industry	13	8	43
Wholesale trade	11	15	78
Oil and gas sector	7	9	37
Retail trade	6	12	53
Transport and logistics	5	4	45
Other financial services	2	1	6
Pharmaceuticals	2	5	19
Mechanical engineering	1	3	18
Agriculture	1	17	57

Source: according to the State Statistics Service of Ukraine, USR, YouControl

According to the State Statistics Service of Ukraine, as of January 1, 2024, 93,542 legal entities were registered in Odesa region, of which 28,298 or 30.3% were represented by women in management.⁷⁰

Two types of Classification of economic activities 81.10 "Complex maintenance of facilities" (13.9%) and 68.2 "Leasing and operation of own or leased real estate" (13.7%) dominate in the areas of activity of women managers of limited liability companies in Odesa region. In third place is 52.29 "Other auxiliary activities in the field of transport" (4.1%).

Diagram 3.3.1 The structure of women-owned LLCs in Odesa region by type of activity as of 2024,%



Source: according to YouControl data, Pro-Consulting assessment

Data from the State Statistics Service he the number of registered legal entities by region of Ukraine, disaggregated by gender of the head, row 22 — Odesa region. URL: https://ukrstat.gov.ua/edrpoy/ukr/EDRPU_2024/ks_za_ps/arh_ _ ks_za_ps_24. htm.

It is worth noting that before the full-scale invasion, the largest share of small, micro and medium-sized enterprises ('MSMEs') was concentrated in large urban agglomerations: Kyiv and Kyiv, Dnipro, Odesa, Kharkiv and Lviv regions. At the outbreak of war in 2022, 65% of MSMEs were located in war-affected regions. The share of these enterprises in the gross sales of Ukrainian MSMEs was 73%.⁷¹ According to the Center for Economic Recovery, before the war, 25% of the population (1.6 million Ukrainians) worked at large enterprises in Ukraine, and 75% at small and medium-sized enterprises.⁷²

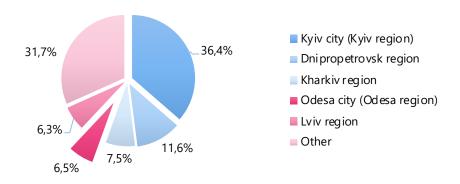
Among these MSMEs, according to Opendatabot, in the first quarter of 2024, almost 60% of new sole proprietorships in Ukraine were started by women.⁷³The peculiarity of women's entrepreneurship under martial law is the fact that it provides opportunities for modern women:

- combine professional and domestic work and childcare,
- control their time;
- to be implemented in industries and technologies that do not require a large number of workers; allows to benefit society and the economy.

Women entrepreneurs in Odesa region are more focused on trade, real estate, tourism, medicine and healthcare, education, IT, beauty, fashion and other creative industries, charities and the media. The share of women in the region works in international transport, seafarers' employment agencies, and stevedoring companies.

According to YouControl and YC.Market, as of 2023, Odesa region ranked fourth in terms of both the registration of LLCs by women managers (6.5%) and the opening of sole proprietorships by women entrepreneurs (8.7%).

Diagram 3.3.2 Geography of LLCs registered by women directors by region of Ukraine, 2023, %



Source: According to YouControl data, Pro-Consulting assessment * Data exclude the Autonomous Republic of Crimea, Donetsk oblast and Luhansk oblast.

The women's business community in Odesa is a powerful economic player that has a positive impact on the general improvement of the investment climate and indirectly contributes to the

UNIDO report Ukraine industrial country diagnostics 2023. Executive summary, p.20. URL: https://stat.unido.org/sites/default/files/file/initiatives/Executive_summary_UNIDO_Industrial_Diagnostic_Study_Ukraine_2024.pdf.

⁷² Dmytro Livch (29.08.2022). The new face of Ukrainian entrepreneurship. URL: https://www.epravda.com.ua/columns/2022/08/29/690937/.

⁷³ 59% of new sole proprietorships in Ukraine were opened by women in 2014, Opendatabot report of 20.05.2024. URL: https://opendatabot.ua/analytics/fops-gender-2024–4.

active attraction of investments. thanks to which Odesa region ranks third in the rating of investment attractiveness according to YouControl.⁷⁴

3.4 ANALYSIS OF MIGRATION PROCESSES (THE ROLE OF IDPS) — ASSESSMENT BASED ON SURVEY RESULTS

According to the Odesa oblast State Administration, as of 2023, the share of internal migration within Odesa oblast was 91%, with only 9% accounted for by interstate migration.⁷⁵ Migration of Ukrainians abroad has increased since the beginning of the full-scale invasion and does not allow the region to fully realize its human capital potential. Women and children predominate among Ukrainian citizens traveling abroad.⁷⁶

Odesa region is located close to the war-affected regions in the south and south-east of Ukraine. The region was one of the first to receive IDPs from areas affected by full-scale Russian aggression. IDPs from Kherson, Mykolaiv, Zaporizhzhia, and Luhansk regions mostly arrive in Odesa⁷⁷.

As of 24 September 2024, more than 217,000 internally displaced persons (IDPs) were registered in the Odesa region.⁷⁸ Of these, 162.6 thousand are over 18 years old, and 51.5 thousand are children under 18. Odesa region ranks eighth among Ukrainian regions in terms of the number of internally displaced persons, which is 4.7% of the total number of IDPs.

As of September 1, 2024, more than 93.3 thousand internally displaced persons, including 32.9 thousand women, 23.8 thousand children, and 4.1 thousand people with disabilities, received registration certificates from the district departments of social protection in Odesa. The largest number of registered persons are from Kherson region — 34.6 thousand, Mykolaiv region — 23.3 thousand and Donetsk region — 16.9 thousand.⁷⁹

Among the registered IDPs, women predominate — 129.9 thousand people (59.8%), the share of men is 40.2% (87 thousand people). The majority of IDPs are aged 31 to 40.

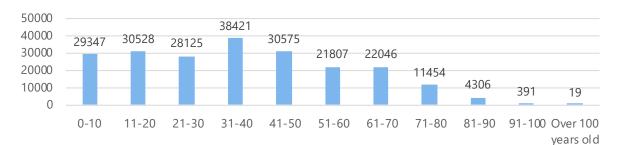


Diagram 3.4.1 Age structure of IDPs in Odesa region as of 24 September 2024

Source: according to the data of the ICC of the Ministry of Social Policy

Notice on the YouControl website dated 06/13/2024 «Foreign investments in Ukraine: UAH 189 billion in revenue for 2023». URL: https://youcontrol.com.ua/data-research/inozemni-investytsiyi-v-ukrayini-189-mlrd-hrn-vyruchky-za-2023/.

Report Analysis of the socio-economic situation of Odesa region, 31 October 2023, p.114. URL: https://oda.od.gov.ua/wp-content/uploads/2024/06/analiz-soczialno-ekonomichnogo-stanovyshha-odeskoyi-oblasti.pdf.

Report Analysis of the socio-economic situation of Odesa region, 31 October 2023, p.35. URL: https://oda.od.gov.ua/wp-content/uploads/2024/06/analiz-soczialno-ekonomichnogo-stanovyshha-odeskoyi-oblasti.pdf.

Report he Internal Displacement in Ukraine, survey for 10 March-11 April 2024 by the International Organization for Migration. URL: https://dtm.iom.int/reports/ukraina-zvit-pro-vnutrishne-peremischennya-naselennya-v-ukraini-opituvannya-zagalnogo.

⁷⁸ According that the Information and Computing Center of the Ministry of Social Policy as of 24.09.2024. URL: https://www.ioc.gov.ua/analytics.

⁷⁹ Report of the Odesa City Council he the current implementation of the budget of Odesa in January-August 2024, notice he the official portal of Odesa of 09.09.2024. URL: https://omr.gov.ua/ua/news/238954.

Table 3.4.1 Number of socially vulnerable groups in Odesa region in 2024, number of people

Category	Number
Internally displaced persons	217,668 ⁸⁰
War veterans of 2014–2024	60,496 ⁸¹
ATO/JFO participants	13,644
Participants in hostilities	24,765
Participants of the war	4,118
Persons with disabilities as a result of war	5,732
Family members of fallen defenders	6,528
Physically affected by the war	434 82
Have damaged/destroyed housing	847 83
Entrepreneurs/producers with damaged property	352 ⁸⁴
Large families	198
Single parents	35
Unemployed people	7,367
Pregnant woman	39
Unaccompanied child	27
Child under 18 years of age	54,372
A child deprived of parental care	38
An orphaned child	31
A child with a disability	456
Person with a disability	3,161
Disability group I	471
Disability group II	2,056
Disability group III	3,025
A person who is incapacitated	26
Recipient of social assistance	2,697
A guardian who is not a displaced person	12

⁸⁰ According to the Information and Computing Center of the Ministry of Social Policy as of 11.21.2024. URL: https://www.ioc.gov.ua/analytics?dashboardName=idps.

As of 01.04.2014, the data of the Director of the Department of Social and Family Policy of the Odesa Regional State Administration Tetiana Dementieva. URL: https://www.facebook.com/watch/?v=768958112048993.

Statistics of the Ukrainian Helsinki Human Rights Union in Odesa as of 12.04.2024 — «760 days of full-scale war in Odesa region: summary of events». URL: https://www.helsinki.org.ua/articles/760-dniv-povnomasshtabnoi-viyny-v-odeskiy-oblasti-uzahalnennia-podiy/.

Data from the Ukrainian Helsinki Human Rights Union (UHHRU) in Odesa as of 12.04.2024. URL: https://www.helsinki.org.ua/articles/760-dniv-povnomasshtabnoi-viyny-v-odeskiy-oblasti-uzahalnennia-podiy/.

Information of the UHHRU in Odesa as of 12.04.2024. URL: https://www.helsinki.org.ua/articles/760-dniv-povnomasshtabnoi-viyny-v-odeskiy-oblasti-uzahalnennia-podiy/.

Table 3.4.1 Continued

Category	Number
Hepatitis C incidence	1,200 85
Incidence of tuberculosis	2,470 86
HIV incidence	3,81787
Incidence of AIDS	729
Non-communicable chronic diseases 88	-
Oncological diseases	~>8,000 89
Incidence of diabetes mellitus	31,503 ⁹⁰
Diagnosis of PTSD ⁹¹	-

Source: according to Odesa Regional State Administration, ICC of the Ministry of Social Policy

In the survey conducted by Pro-Consulting, 88.3% of respondents (884 out of 1001) answered the question about their vulnerability status. At the same time, 270 (27.0%) indicated their affiliation with one of the 11 options (more than 1 answer was possible). Thus, the largest proportion of socially vulnerable people falls on the category of **IDPs** (5.4%), **large families** (4.3%) and **persons with disabilities** (4.2%).

Among the 869 women entrepreneurs and managers surveyed, 36 have the status of internally displaced persons (3.6% or 4.1% of N=869). Of these, 22 have destroyed/damaged property — 2.2% (2.5% of N=869), and 2 have suffered physical damage from the war (0.2%). (See Table 3.3.2) Six of them applied for grant programs and won, four applied but did not win. Among those IDP entrepreneurs who have had successful experience with grant programs, they mention Diia and the State Employment Service — Vlasna Sprava, the Caritas charity foundation, and the Novyi Vidlik business incubator for veterans and IDPs from the International Renaissance Foundation.

⁸⁵ Department of Health of Odesa Regional State Administration, communication of 27.07.23 on the website Bessarabia INFORM «Statistics he hepatitis C cases are growing in Odesa region ', twice as much as in 2022, the vast majority of patients are military personnel. URL: https://bessarabiainform.com/2023/07/na-odeschini-zrostae-statistika-zahvoryuvannya-na-gepatit/.

Ministry of Health Certificate he Tuberculosis Incidence Statistics in Ukraine for 2023, website of the Center for Public Health of Ukraine. URL: https://phc.org.ua/kontrol-zakhvoryuvan/tuberkuloz/statistika-z-tb.

⁸⁷ The highest rate in Ukraine accordingly that the Ministry of Health / Annual report he the state of health and epidemic situation for 2022, p.23. URL: <a href="https://moz.gov.ua/uploads/ckeditor/документи/Документи 2024/документи 01-2024/29-01-2024/1/Щорічн звіт про стан здоров'я та епідемічну ситуацію за 2022 рік.pdf

⁸⁸ Statistics of the National Health Service of Ukraine (NHSU) for Ukraine, LB publication of 04/08/2024 Hypertension, heart attacks and strokes are he the rise: NHSU shows trends in diseases of Ukrainians. URL: https://lb.ua/health/2024/04/08/606720_ rostut_gipertenzii_infarcti.html.

NHSU statistics, Odesa.News.LIVE report of 4 February 2024 'Cancer treatment in Ukraine is free of charge — what are the statistics in Odesa region'. URL: https://odesa.novyny.live/likuvannia-raku-v-ukrayini-ie-bezoplatnim-iaka-statistika-na-odeshchini-150562.html.

⁹⁰ Information he the website of the Odesa City Council dated 14.11.2022 on the statistics of diabetes mellitus in Odesa (without the region). URL: https://omr.gov.ua/ru/news/230681.

According that the Electronic Healthcare System, as of 27.06.2024, 27544 Ukrainians were diagnosed with post-traumatic stress disorder (PTSD), and 8396 people were diagnosed in the first 6 months of 2024, according to that the website of the Pylnyi Poglyad newspaper of 04.07.2024. Separate statistics for Odesa region have not been published. URL: https://www.poglyad.info/2024/07/04/ponad-27-tysyach-ukrayintsiv-mayut-diagnostovanyj-diagnoz-ptsr/.

Among IDPs, 15 respondents (1.5 percent or 28 percent of the total number of IDPs) expressed a desire to start a business. Of these, 13 were from Odesa city and one from Odesa and Bolgrad districts.

One of the three IDP women who did not want to start a business and had a large family and damaged property, among other signs of vulnerability, named Right to Protection Charitable Fund, public movement "Faith, Hope, Love" and Caritas Charitable Fund as organizations that care for IDPs.

The IDP women entrepreneurs who participated in the focus group study did not report any particular obstacles in setting up and running their businesses. However, they indicated that they did not emphasize their status and noted that at the time of their displacement and when receiving humanitarian assistance, they had a negative experience of being treated with prejudice by locals ("they came for help in an expensive car"). One of the experts involved in the study, also an IDP, noted that "IDP women are subjected to daily harassment because they are perceived by our society as people who are constantly asking for something instead of using the potential that women had in their community. We have a negative attitude towards IDP women, they are "second-class citizens". I am an IDP woman myself, and I feel it all the time." Experts also point out that IDP women entrepreneurs face more problems than local women because they are in a new territory, have nothing, and need to start from scratch. The IDP women who took part in the focus group discussions noted that it is difficult to find business premises and clients in a new location.

Expert interviews also revealed that IDPs usually have a private entrepreneur registration at their previous place of residence, so all taxes go to the budget of other communities rather than Odesa region. Therefore, local authorities are often unable to help such IDPs, as support programs are aimed at community residents.

Other vulnerable categories include women veterans. According to a representative of the NGO "Pobratym Centre", they have not yet returned, but today society has formed a negative opinion about veterans in general, that "they are crazy, shell-shocked".

Experts also noted problems for disabled people (both women and men), ranging from prejudicial attitudes to everyday problems (with mobility, availability of ramps) and restrictions on the areas in which they can work.

Table 3.4.2 General distribution of female respondents by vulnerability categories in Odesa region as of September 2024, % 92

Category of vulnerable persons	Number	Share,%	Business owner/ sole proprietor	Head of the company	Have a desire to start a business	Not sure they want to start a business
Internally displaced person	54	5.4%	35 (3.5%)	1 (0.1%)	15 (1.5%)	3 (0.3%)
A large family	43	4.3%	36 (3.6%)	2 (0.2%)	3 (0.3%)	2 (0.2%)
Person with a disability	42	4.2%	33 (3.3%)	1 (0.1%)	7 (0.7%)	-
Single parents/carers	36	3.6%	26 (2.6%)	2 (0.2%)	6 (0.6%)	2 (0.2%)
Family member of a veteran of the defense of Ukraine	32	3.2%	24 (2.4%)	3 (0.3%)	5 (0.5%)	-
I have destroyed/damaged property	27	2.7%	20 (2.0%)	2 (0.2%)	3 (0.3%)	2 (0.2%)

⁹² Total number of people with vulnerability status — 270–27.0% of 1001 respondents

Table 3.4.2 Continued

Category of vulnerable persons	Number	Share,%	Business owner/ sole proprietor	Head of the company	Have a desire to start a business	Not sure they want to start a business
I have children with disabilities in my care	17	1.7%	9 (0.9%)	3 (0.3%)	4 (0.4%)	1 (0.1%)
A family member of a deceased veteran of the defense of Ukraine	6	0.6%	4 (0.4%)	_	2 (0.2%)	_
Physically affected by the war	2	0.2%	2 (0.2%)	-	_	-
Veteran of the defense of Ukraine	1	0.1%	1 (0.1%)	-	-	-
Widow of a participant in the defense of Ukraine	1	0.1%	_	-	1 (0.1%)	_
Do not have vulnerability categories	614	61.3%	519 (51.8%)	35 (3.5%)	32 (3.2%)	26 (2.6%)
Rejection	11	0.9%	8 (0.8%)	2 (0.2%)	1 (0.1%)	-
Total	884	88.3%	717 (71.6%)	51 (5.8%)	79 (7.9%)	36 (3.6%)
Sample	1001	_	_	_	_	_

Source: data from the Pro-Consulting survey

The largest share of single mothers is among current entrepreneurs — 26 (2.6%). Among potential entrepreneurs, there are 6 (0.6%). By the way, one of the respondents was motivated to start her own business by widowhood and the loss of her breadwinner and the need to feed her children — "my husband died, I was left alone with the children." (Answer to the question: "Why did you decide to start your own business?"). A similar reason was given by another respondent, who opened a business during the war because her brother, the breadwinner, was mobilized (answer to the question: "Did your business cease operations due to the full-scale invasion?").

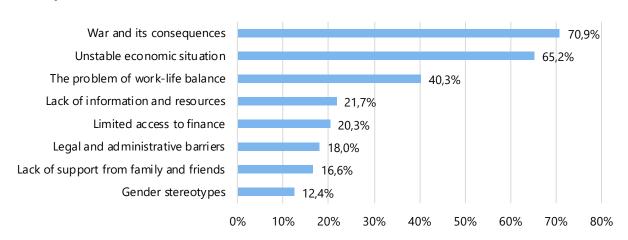


THE IMPACT OF THE WAR ON WOMEN'S ENTREPRENEURSHIP IN ODESA REGION

4.1 ANALYSIS OF OBSTACLES AND BARRIERS OF WOMEN'S ENTREPRENEURSHIP IN ODESA REGION

The majority of respondents out of the 869 women entrepreneurs and managers surveyed named war and economic instability as the most serious challenges to their livelihoods — 70.9% and 65.2%. The third biggest challenge was the problem of work-life balance (40.3%). The war has hit the human capital of the region the hardest, with respondents complaining that many people have left. This 'vacuum' is compounded by shelling, constant air raids, power cuts, depressed psychological state — and "the media scare us with a dark and cold future". Experts also note the impact of this factor, but they emphasize that all frontline regions have this situation, with some believing that Odesa region has suffered less than others and is therefore recovering faster.

Diagram 4.1.1 List of the biggest challenges for women's entrepreneurship in Odesa region as of September 2024, %93



Source: data from the Pro-Consulting survey

Among the typical challenges and problems caused by the war (54), demographic, and therefore human resources, is at the top of the list (17). The mobilization of men has led to a staff shortage and increased physical and psychological stress (11) for women. This is also confirmed by the focus group participants, who mentioned the lack of men to do heavy work (eg, loaders) as a problem. Some respondents complain about the inability to get a cost-effective booking from mobilizing men for small businesses. At the same time, they note that there has been a drop in demand, both in terms of the number and income of clients and customers. Some regular customers have moved to other regions or abroad, some have lost their usual level of income, switching to cheaper products or

⁹³ Diagram 4.1.1 shows the% of entrepreneurs out of N=869 who reported having problems

reducing their spending, and the level of competition is growing, including with network operators (retail, pharmacies, other services). This was compounded by power outages, which resulted in **higher operating costs** and a **narrower planning horizon for business activities.**

According to the focus group participants, for some businesses, the use of generators is quite expensive, and often the place of lease does not allow the use of such power supply, which makes it impossible to run a full-fledged business. In addition, the increase in tariffs for producers has a significant impact on business profitability.

The biggest financial burden, as noted by the participants in the focus group surveys, is renting premises. For women entrepreneurs who do not have their own business premises, rent is a constant threat, as prices are high and tend to rise steadily.

An additional challenge has been the increase in taxes, which is a threat to existing businesses and a deterrent to potential entrepreneurs who have a negative financial result when calculating their business plan.

Describing psychological problems (8), respondents would like to see more qualified state involvement. Among the issues they are interested in is how to cope with stress in conditions of instability — financial, emotional and security. Many complain on fatigue, absence holidays under time military state — so participants research not have time restore forces, feel psychoemotional exhaustion Respondents celebrate general change in mood, greater nervousness population", distribution aggression in society.

The flowchart (Diagram 4.1.2) lists the biggest problems for women entrepreneurs in order of priority. The war and its consequences (70.9% of responses out of 869) have a number of macroeconomic and macrosocial long-term negative effects — demographic, infrastructural, financial. The mobilization of men leads to demographic imbalance, distortion in the gender distribution of roles and an increase in the burden on women. The outflow of people from the Odesa region has an organic consequence of a decrease in demand for services and goods. Strikes on energy infrastructure increase the costs of supporting the functioning of businesses. Learned from the experience of surviving in the 1990s, some of the business owners with over 20 years of experience are concerned about macrofinancial stability and the risks of further devaluation of the national currency and the acceleration of an inflationary spiral. The flowchart also provides respondents' answers to key problems and their disclosure in each specific case. For example, blackouts and the inability to conduct PPRO via IBAN.

Diagram 4.1.2 Impact of the war on women's entrepreneurship in Odesa region as of September 2024, number of responses — 54 out of 97

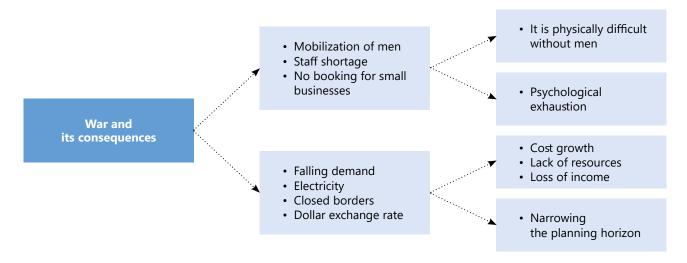


Diagram 4.1.2 Continued

Mobilising men

- "There is a shortage of men, so women have to do men's work"
- · "Lack of male labor force"
- "It is difficult to recruit staff in certain areas of specialization, because certain areas are occupied by men, and most of them are at the frontline"
- "There is a big burden on women because men are fighting and defending our country, and women do most of the work, so they have not worked so much, so we need support, probably to make the labor market more qualified. As long as there is war, it will be difficult for us to change the situation, the main thing is to survive"
- "There are no people to work, no one to hire"
- "Problems with staff, inability to book staff for small businesses"

Physical activity of women

- "It is physically difficult without men"
- "Lack of masculine strength and the inability to find a man (male) to carry something heavy or just help physically"
- "Lack of staff, lack of male employees, because women have to do everything themselves"
- "Everything is being transferred to women, men's work to women, it's an additional burden"
- "Physical inability to do something (where male strength is needed)"
- · "Physical activity"
- "Male strength is lacking"

Falling demand and revenues

- "Lack of funds among the population, trade has deteriorated dramatically"
- "No clients, I'm in the male category"
- "Lack of people and lack of money"
- "Signage is very expensive and there are few people on the street"
- "Market contraction, staff shortages, rising costs"
- "There are fewer clients"
- "There was no time to develop and many people left"
- "The purchasing power of the population is falling, and people are psychologically nervous"
- "The hryvnia exchange rate is rising, prices are rising, people have no money, the borders are closed"

Electricity

- "No community support for the purchase of generators"
- "Instability of electricity supply"
- " Problems with electricity"



Entrepreneurial challenges

• "I'm against cash registers, it's better if everything is done only on IBAN details. Because with the power outage, it's difficult to run a business and no one cares how you do it. You set up a machine, but you have to report. When you can't charge your phone, you can't do anything. That's why no one wants to do business, to set up cash registers, because it's not possible with the power outage"

Source: data from the Pro-Consulting survey

In addition, 97 respondents complain about the lack of support for women's entrepreneurship from local authorities in communities remote from district centers. They complain about the fiscal burden, rising electricity prices, 'lightning-fast' changes in legislation that they cannot keep track of, corruption and the existence of the shadow sector — all of which can be described as "problematic state and local authorities" (30).

As the study found, the basis for bribery is outdated legal norms in the legislation regulating the activities of public catering establishments; some of them have been in effect since Soviet times, as well as corruption rent that bribe-takers on the ground demand from entrepreneurs for renting retail space in the markets of Odesa (the only exception is the Malinovsky market). One of the survey participants reported that she paid a larger amount than was specified in the lease agreement, and

these funds, according to her assumptions, are not used for tax deductions, but for corrupt maintenance of market beneficiaries.

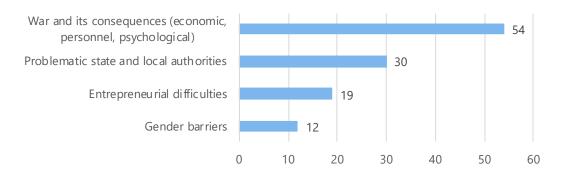
It is worth noting that in Ukraine there is zero tolerance for corruption in the media space, but there are few cases of criminal liability for corrupt actions by civil servants, and therefore this problem is of a "background" nature in the responses of the respondents in the quantitative study.

«There is a lot of competition in my industry. There are a lot of carriers and not enough work for everyone, some of my competitors work unofficially. My vehicles drive according to the rules, and I suffer from this. I keep to my working hours, but my competitors do not».

Owner of a business specialising in business services, from Bilhorod-Dnistrovskyi, with higher education

When assessing the overall business situation in Odesa and Odesa oblast, experts stressed that the oblast has more problems than Odesa (with employment, training, and assistance — humanitarian, legal, and psychological). That is, a woman living in Odesa (local or IDP) has more opportunities than a woman living in the region. The situation is worse in small villages and towns. There is a problem with mobile coverage of certain operators. Limited opportunities to get information, submit documents and receive training services or grants. Operating businesses on the periphery report fewer clients and increased competition. On the other hand, experts noted a better security situation in small towns and villages due to the low level of threat of shelling compared to Odesa.

Diagram 4.1.3 The impact of the war on women's entrepreneurship in Odesa region as of September 2024, number of responses — 115, N=97



Source: data from the Pro-Consulting survey

Among the entrepreneurial challenges (19), in addition to the pressure of external circumstances, falling market share, declining demand, loss of profit and rising costs (6), respondents noted a lack of knowledge and experience in taxation and marketing (6), the inability to predict the future due to the crisis instability (3) and difficulties in obtaining grants and insufficient communication from local authorities and information policy in this area (3):

«I have a friend who wanted to get a financial grant, but she didn't get it because she wasn't allowed to. And this became a barrier for her because she really wanted to expand her children's school. But when she was denied the grant several times, she did not continue with it (applying for grants).»

Business owner in the field of business services (accounting and auditing), from Odesa, with higher education, age cohort 19–29

Another problem is the lack of professional communities and associations for women's entrepreneurship that specialize in market research (1).

«There are no such (professional) communities. The problem is related to infrastructure—the lack of statistics in Ukraine to be able to get an extended sample of market statistics to be able to do market analytics».

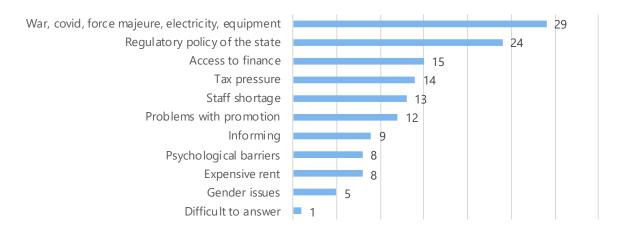
Owner of the travel company TRANSCO LLC, aviation industry, from Odesa, with a higher education

Problems of women's business in Odesa region

More than half of women entrepreneurs (51.8%) faced a number of external and internal obstacles when starting a business, the biggest of which was force majeure (war, and by 2022, a pandemic). As a result of the war, power outages and shortages of necessary equipment, materials, and raw materials have become a critical problem. There have been cases of loss of production capacity — in particular, a plaster decoration factory was destroyed by shelling, and equipment burned down due to a power outage.

Force majeure circumstances: pandemic, war, which resulted in problems with energy supply and equipment, rising prices for raw materials, a decline in sales on the domestic and foreign markets, production switched to partial capacity; there was an outflow of highly qualified people from the region, demand and solvency decreased ("few clients and buyers", "sales of services decreased", "the rental business has not been operating for half a year"), loss or damage to property due to shelling (such 50% among those with IDP status).

Diagram 4.1.4 Key barriers and obstacles for women's entrepreneurship in Odesa region as of September 2024, number of respondents, N=125 94



Source: data from the Pro-Consulting survey

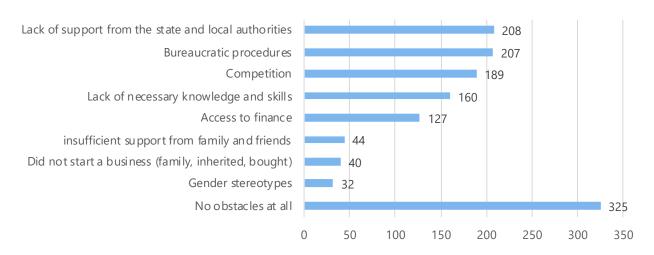
15.9% of respondents (138 out of 869) specified what difficulties they faced when starting their business.

Diagram 4.1.4 is logical continuation of Diagram 4.1.5, where respondents were asked a closed question with 8 options. That this question, 325 respondents answered that they had no barriers. 125 respondents gave a difference answer in the next clarifying question: 'Were there any other obstacles?'. The analysis took into account more than one answer. For example, the respondent's answer 'There are no good consultants, you learn from your mistakes, and the tax council imposes fines, we sued the tax office — they do not return compensation was included in the two signs 'Tax pressure 'and' Information'. Therefore, the number of responses totaled 138.

External obstacles

Among those who have their own business, are individual entrepreneurs or hold managerial positions — 869 people (86.8%), 37.5% or 325 respondents said that they did not face any obstacles when starting their own business. At the same time, 23.9% or 208 did so without any support from the state. Bureaucratic procedures were encountered by 23.8% of respondents when starting a business. **Only 3.7% of respondents encountered gender stereotypes.** No one among the participants in the focus group studies encountered such problems.

Diagram 4.1.5 List of obstacles to starting a business by women entrepreneurs in Odesa region as of September 2024, number of people from N=869



Source: data from the Pro-Consulting survey

During the focus group interviews, the participants mentioned the high cost of renting premises and problems with electricity supply for equipment (refrigerators, etc.) as current obstacles to running their business. In the interview, one of the participants explained that she had stopped working because of her child's illness, as she did not have the time and energy to run a business. Another respondent, who plans to start her own business, also put the process on hold due to her child's disability and her husband's illness.

«Right now (my business — ed.) is on hold, I'm just paying taxes, trade is very bad, people don't have money».

Owner of a trading business, Odesa, with a higher education

«Perhaps (we need more) contacts among related specialists that our clients visit, because some of the specialists have left, contacts have been lost, and it is very difficult to make new ones. There are not many specialists left in our field. I mean doctors, medical centres with whom you can bring your children together. We are psychologists and we work in collaboration with neurologists, psychiatrists, and other teachers, so unfortunately, there are few such contacts now. There used to be events where we met, but now there are none. There are no events, the associations have gone quiet An entrepreneur from Odesa with a postgraduate medical degree and a business background in healthcare

• Regulatory policy of the state: the government is present, and there is either "too much" or "not enough" of it — either overregulation of business as a result of the adoption of an increasing number of laws and regulations that complicate the work of entrepreneurs, such as restrictions on cash withdrawals from ATMs, additional cash registers, inconsistent approaches of the NBU and the State Tax Service, increased monitoring of individual entrepreneurs, or a lack of government attention to support for MSMEs and a lack of certification for realtors. In this case, the respondents noted that the local authorities are not working hard enough, there is no centralized "one-stop shop" for counseling (apparently, there is not enough "Diia"), no "business nanny" for beginners. There was also a single complaint that the National Health Service of Ukraine (NHSU) does not sign agreements with medical institutions (this refers to an entrepreneur working in the healthcare sector). Another complained about expensive state licenses for highly specialized medical services, including reproductive medicine:

«In the field of artificial insemination, you need certificates to work: they are expensive and it hinders work, and not all suppliers want to work without the appropriate certification. This procedure (certification) is difficult and expensive».

Owner of a company selling artificial insemination products, from Odesa, with higher education

In addition, respondents complain about such state-level problems as **corruption**, **the shadow sector**, **market monopolization** and the presence of criminals.

Access to finance: difficulties in obtaining loans and grants, lack of working capital; banks have tightened measures to delay transactions, some even refuse to cooperate after 7 months of service (eg Privatbank, as in the case of a trade business owner from Odesa aged 19 to 29, with a business established no earlier than 2021); funds for development in the form of investments are difficult to obtain, especially in small administrative units such as ATCs or villages:

«There are no funding programmes in (Saratska ATC, Bilhorod-Dnistrovskyi rayon), I wanted to open an office but not rent one, there is no financial support or grants for private entrepreneurs in small regions like ATCs».

Owner of a private accounting and auditing company, Saratska ATC, Bilhorod-Dnistrovskyi district, with a higher education

«There may be some such grants, but with lesser requirements, because, for example, the grant I applied for required two people to be involved. But again, it's very difficult in the village. You have to separate it somehow: it has to be a grant with some conditions, but you have to separate the village from the city somehow. There should be special conditions for those who develop the village in some way».

Owner of a trading business from Rozdilna district, Velykoploske village

Agricultural entrepreneurs face difficulties in registering applications with the State Agrarian Register for subsidies per hectare of land (Shtrykin Agro, Bolhrad). They also lack working capital for processing raw materials (a farmer from Bilhorod-Dnistrovskyi).

A **disabled business owner** from Odesa complained that her business lacked working capital and that she felt that the state was 'lacking' in this area, which she believed should be the responsibility of the state.

• Tax pressure: high taxes ("tax increases drive businesses into the shadows", "high taxes on employees", "they are very oppressive to the second group of taxation", "further tax increases for groups I, II, III are frightening"), frequent inspections by tax authorities, blocking of tax invoices, high fines for minor offenses ("in Berezovka, half of small businesses closed due to large amounts of tax fines", "we assessed fines and penalties for non-payment of taxes in 2022 in the amount of 142 thousand hryvnias"), lack of a differentiated approach to taxation of entrepreneurs in a city with a million inhabitants and a rural area with 3,000 residents, where trade volumes vary (reply of a store owner in the Rozdilnyanskyi district in the village of Velikoplske), compensation is not returned in court disputes with the tax service, taxes forced them to open an individual entrepreneur. A separate opinion among those who do not plan to open a business yet is that "the beaches are mined and there are constant explosions, the bases are empty, it is impossible to accommodate people on vacation, and taxes still have to be paid."

«I opened in 16, and on 17 I went on maternity leave and the tax authorities put pressure on me. They pressured me not to pay, we'll revoke your licence. The tax authorities were depressing me, I had a period like that: 3 months old, I couldn't work and pay taxes. Then, when my child was 3 years old, I went to the bank to take out a 5–7–9 loan and was refused because I had no income at the time. I didn't receive any help from the state during my maternity leave».

An entrepreneur from Odesa, working in the field of consumer services, with a secondary education

- **Staff shortage:** The war and mobilization have put a strain on the labor market, narrowing the supply and making it difficult to find qualified staff, especially in the medical sector (eg physiotherapists).
- **Expensive rent:** The search for premises takes a lot of time, prices are too high for beginners, and there are delays in land allocation.
- **Informing:** There are many complaints about the lack of communication between government agencies and social media regarding educational work on various aspects of entrepreneurship accounting, legal, marketing, etc. In general, they express a desire for a centralized information resource with a consulting service.

«Lack of a centralised resource of information on running a sole proprietorship. You have to engage other specialists yourself — lawyers, accountants».

Owner of an accounting and auditing firm in Odesa, with a higher education

- **Problems with promotion:** difficulties in attracting customers, buyers, lack of adequate marketing and accounting knowledge, market positioning and pricing, remuneration, and services. Advertising communications, purchase of space, selection of sites, and branding proved to be particularly difficult.
- **Specifics of the Odesa region:** 0.5% of entrepreneurs said they had faced language barriers, in particular due to the prevalence of Russian in everyday communication, the predominance of Russian-language content, and a lack of information for teaching teenagers in Ukrainian.

Problems of exporting and importing entrepreneurs

The research revealed that 9 respondents own or manage businesses that have branches in other countries. Among them, 4 are engaged in business services, 4 in trade, and 1 in light industry. The size of a manufacturing company with a Ukrainian representative office abroad ranges from 21 to 50 employees. Trade, business services, and IT are the most commonly involved sectors in foreign economic activity. Five manufacturers export their products abroad. One of the managers noted a decline in the volume of exported products.

One of the exporting companies specializing in the production of light industry products faced high rental costs and electricity tariffs (14.75 UAH per kW).⁹⁵ Another manufacturer of fashionable women's clothing Pascal,⁹⁶ which operates in the EU and US markets, is experiencing temporary difficulties due to the complications of import-export operations — the import of raw materials, the transportation of finished products against the backdrop of the war.

An exporter in the field of business services notes the outflow of foreign capital, an operator for booking airline tickets — the closure of airports and changes in currency legislation.

Internal barriers

- Psychological barriers: difficulties with adaptation and self-organization, heavy workloads, overtime, indecision, procrastination, fear of failure, lack of business experience, transition to a different lifestyle, imbalance with delegation of responsibilities. According to one of the experts, a representative of the Rescue Center in Odesa, there are no problems for women to develop their own business, except for their competence and desire. A representative of the Bilhorod-Dnistrovskyi branch of the Odesa Regional Employment Center agreed with her and noted that what is needed is the motivation of people to start and develop a business. The entrepreneurs who participated in the focus group discussions also emphasized that their business is driven by the desire to work and implement new ideas.
- **Gender issues:** Role conflicts, the need to combine work and family, childcare, and maternity leave made it difficult to return to her business.

«Maternity leave. I was in the military, I waited almost 4 years until I could fully open a sole proprietorship and launch a website».

Owner of a trading business in Odesa, with a higher education

Due to the death of her husband or other loss of the breadwinner, a woman faces the need to provide a decent life for her children, so she considers the sole proprietorship as an alternative. At the same time, single mothers need support, and they speak directly about it:

I came to take out a loan under the programme when I was not working, on maternity leave, where could I get 250–260 thousand of declared taxes?

⁹⁵ An administrative increase in electricity prices can affect the cost of production, increase the selling price for the end consumer abroad and reduce profits, and therefore, taking into account other factors, lead to a decrease in the exporter's competitiveness.

⁹⁶ PASKAL is a Ukrainian high fashion and ready-to-wear brand founded by Ukrainian fashion designer from Odessa, Yulia Pascal. URL: https://www.paskalclothes.com/pages/about.

«Probably, some kind of financial assistance, when for children, for people like me, I have a sole proprietorship, it works, as if taxes are dripping, there is nothing to pay, because of the war, because of the economy, and children need to be fed. Maybe there should be some social programmes for children, for women entrepreneurs».

Owner of an accounting and auditing firm in Odesa, with a higher education

Social stereotypes

Separately, facts of ageism — a biased attitude towards women based on age — emerged during the survey.

Ageism: 4 respondents out of 1001 noted the existence of age-based prejudice, in particular, they had experienced such a problem in their own life:

- 1 female respondent from Odesa, aged 30 to 59, with a degree in education, who runs her own business in the field of business services (accounting, auditing, consulting, etc.); in particular, she noted that she had repeatedly heard that she was 'too young' (obviously for her field of work).
- 1 female respondent from Izmail, Izmail district, aged 19–29, with a job, who also provides business services in accounting and auditing as a sole proprietor; she has faced age discrimination.
- 1 respondent from Odesa, aged 60+, with a degree in education, who also has a private entrepreneurship in accounting and auditing, noted a similar problem.

«At the age of 42, I was not hired, everywhere I went I was rejected, so I decided to start my own business».

A female sole proprietor, engaged in trade, from Odesa, with a degree in education, aged 30 to 59

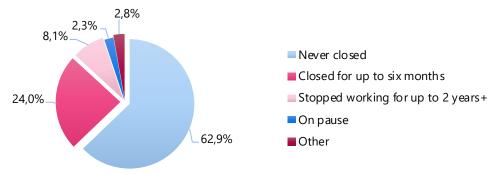
Analysis of the adaptation of women's businesses in Odessa region after a full-scale invasion

The full-scale Russian invasion of Ukraine led to a reduction in scientific methods for explaining changes in the behavior of the population, activating behavioral approaches in the analysis of models of adaptation of Ukrainian society to war. The principle of "stimulus-response", which was the basis of military psychology during World War II, under the influence of large-scale events of 2022–2024. returned to the Ukrainian scientific discourse and can serve as a methodological basis for explaining the adaptation mechanisms of women's businesses in the Odesa region in wartime conditions. Under the influence of such an external stimulus as war and a threat to physical survival, the instinctive reaction of 322 (37.1%) women entrepreneurs in Odesa region to temporarily close their own businesses became quite organic.

⁹⁷ Behaviorism (from the English — «behavior») — the science of behavior, which gives greater importance to the influence of the external environment on the individual according to the principle of «stimulus-response». 1) one of the methods of studying social phenomena from the perspective of the psychology of individual behavior; 2) one of the main directions of analysis of social and political processes in the science of Western countries.

According to the survey 545 (62.9%) of entrepreneurs did not close their businesses during the full-scale invasion. Almost a quarter (24%) suspended their operations for up to six months. 2.3% of entrepreneurs decided to put their business on hold. Single cases: starting a business during the war and starting a new one after 2 years of suspension. There is also a share of businesses that have been closed since the pandemic (2 years or more), as well as those who decided to reopen after the war — these respondents account for 2.8%.

Diagram 4.1.6 Impact of the war on the suspension of women's businesses in Odesa region as of September 2024,% of N=867



Source: data from the Pro-Consulting survey

The trade sector has proven to be the most resilient to negative impacts, with 24.7% (214 out of 867) of business owners and managers involved in commercial sales not stopping work since the full-scale invasion in February 2022. In addition to office work, household services and IT, this category also includes agriculture, manufacturing, healthcare, education, HoReCa, construction, real estate and tourism.

Table 4.1.1 Cross-analysis of the impact of the war on business closures in various industries as of September 2024, in number of entities

	Trade	Business services	Household services	Information technology	Agriculture	Manufacturing	Medicine	Education	HoReCa	Tourism	Real estate operations	Construction	Freight transport	Automotive industry	Light industry	Total
We did not stop	214	98	70	25	18	16	14	13	10	6	6	6	_	_	4	500
For six months	86	40	35	4	_	6	1	8	3	2	3	3	5	2	2	200
Up to 2 or more years	27	15	11	3	2	1	2	2	2	3	2	1	2		1	74
On pause	3	_	1	_	_	1	_	_	1	3	_	-	_	_	-	9
Other	10	1	2	1	_	1	_	_	_	_	_	-	_	_	-	16
Total	340	154	119	33	20	25	17	23	16	14	11	10	7	2	7	799

This correlates with the information in section 3.1 regarding the closure of over 7,000 individual entrepreneurs in Odessa in the first half of 2024 due to the deferred demand for legal business registration that arose earlier.

24.0% (208 out of 867) of all businesses were forced to suspend operations for **up to six months:** 9.9% of trade enterprises, 4.6% of business services, 4% of consumer services, 0.9% of educational services, 0.6% of freight transportation, 0.5% of information technology, 0.3% of real estate, construction and HoReCa, 0.3% of tourism, vehicle repair and light industry, 0.2% of healthcare, and 0.1% of medical services.

The change in the behavioral strategy of the respondents was manifested in a partial reorientation towards volunteer and social work — a more solidary way of interacting within a separate territorial community. One of the interviewed women entrepreneurs noted that she received humanitarian aid when her business was suspended for six months in 2022. Two other respondents were actively involved in volunteer and social work during the full-scale invasion:

«I haven't worked for three months since the beginning of the war, I was a volunteer, I sent bedding and underwear to the Armed Forces».

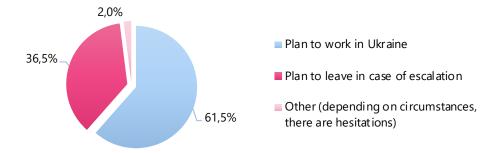
Female sole proprietor, Odesa, with higher education

«Yes, for the first six months I worked for free (counselling IDPs and people who were in crisis because of the outbreak of war)».

Private psychotherapist, Odesa, with higher educationo

The military factor stimulated the internal mobilization of business communities. Its consequence was the strengthening of social ties and the regeneration of the core — 60% of businesswomen who did not leave in the first months of the war and who do not plan to leave the Odesa region in the future became a fuse that ensures the entrepreneurial economic life of the region under critical conditions. The majority of respondents do not plan to leave the country. This is 527 or 61.5% of respondents. At the same time, more than a third of women entrepreneurs and managers — 313 or 35.5% — may go abroad in the event of an escalation of the war.

Diagram 4.1.7 Plans to stay in Ukraine or move abroad among the participants of the women's entrepreneurship survey in Odesa region as of September 2024,% of N=857

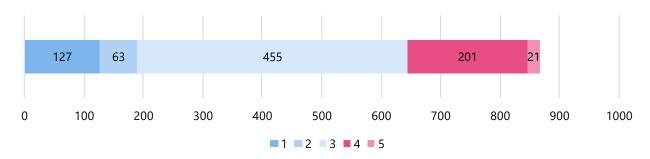


Source: data from the Pro-Consulting survey

Interestingly, factors related to the behavior of women's businesses during the war, their assessment of their current situation, and their intentions to commit to their future and stay in the country despite the great uncertainty in the near term correlate with each other. The 62.9% of women entrepreneurs who did not close their businesses during the full-scale invasion of 2022 and the 61.5% who are not going to move abroad — but will apparently work in Ukraine — are the most loyal and productive assets of Odesa region, ensuring its internal economic stability and survival during the war.

At the same time, the respondents' assessment of the state of their businesses allows us to recognize their adaptation to the crisis as successful. More than 50% control the situation and can manage business processes, albeit within limited limits — they pay taxes, work "at zero", and survive. More than a fifth — almost 21.9% (190 out of 867) — express negative assessments of the state of their business and the course of events in the country itself. Just over a quarter — 222 respondents, or 25.6% — rate it as good.

Diagram 4.1.8 Assessment by women entrepreneurs of the state of their own business in Odesa region on a scale from 1 to 5, where 1 is 'very poor', 2 is 'poor', 3 is 'satisfactory', 4 is 'good' and 5 is 'very good' as of September 2024, number of people 99



Source: data from the Pro-Consulting survey

The assessment of the current state of their own business for 867 women entrepreneurs and managers on a scale from 1 to 5 has a weighted average of 2.91.

External factors

As a result of the war, the most stressful factor for women entrepreneurs in Odesa region as of September 2024 is the **risk of power outages** (66.2%).¹⁰⁰ The second place is occupied by changes in consumer behavior and lower incomes (55.6%), as well as the risk of hryvnia devaluation (54.1%). The third place was taken by psychological difficulties due to the war (49.5%) and a decline in sales (48.8%).

Table 4.1.2 List of factors affecting business in Odesa region as of September 2024,%

Business impact factors	Strong impact	Medium	Weak	Does not affect	Number of responses
The risk of power outages	66.2%	15.2%	4.9%	13.8%	864
Changes in consumer behavior and reduced revenues	55.6%	21.8%	5.2%	17.3%	865
Changes in the hryvnia exchange rate	54.1%	20.8%	4.5%	20.6%	865

⁹⁹ Diagram 4.1.5 shows the number of entrepreneurs out of N=867 who assessed the state of their business

Answer to a structured semi-open question with a list of 16 options: «Next, I will list the factors, and you tell me whether they affect the state of the business, have an insignificant impact, or do not affect? 1. Decrease in sales volume 2. Emergence of strong competitors 3. High share of shadow business in the industry 4. Relocation of business 5. Change in consumer behavior and decrease in consumption 6. Change in the hryvnia exchange rate 7. Tax burden 8. Lack of support programs 9. Risk of power outages 10. Change in legislation in your industry 11. Staffing 12. Difficulties in logistics 13. Experience in promotion and marketing 14. Physical damage to facilities 15. Psychological difficulties due to the war 16. Other (open answer).

Table 4.1.2 Continued

Business impact factors	Strong impact	Medium	Weak	Does not affect	Number of responses
Psychological difficulties due to the war	49.5%	26.2%	4.2%	20.1%	864
Decrease in sales volume	48.8%	25.3%	5.1%	20.8%	861
Tax burden	33.4%	23.4%	9.3%	33.9%	862
Business relocation	5.1%	7.2%	1.2%	86.5%	829
High share of shadow business in the industry	9.9%	11.6%	5.3%	73.2%	847
Staff availability	21.1%	9.6%	3.5%	65.9%	858
Physical damage to facilities due to shelling	19.1%	11.0%	4.1%	65.8%	863
Difficulties in logistics	16.7%	14.1%	4.5%	64.7%	861
Emergence of strong competitors	14.7%	19.1%	10.4%	55.7%	863
Experience in promotion and marketing	18.9%	21.3%	5.4%	54.4%	853
Lack of support programs	24.5%	17.1%	4.1%	54.2%	848
Changes in legislation in your industry	28.1%	20.6%	5.5%	45.8%	840

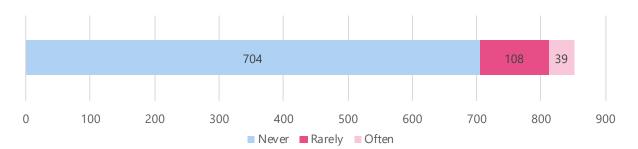
Source: data from the Pro-Consulting survey

Compared to the war and its consequences in the form of power outages, 73.2% of respondents consider business shadowing to be a 'lesser evil'. The issue of relocation is of low importance to respondents (86.5%). Obviously, this topic is no longer relevant at this point in time — after 2.5 years of war. In addition, physical damage due to shelling is also assessed as less influential (65.9%), possibly due to adaptation to permanent crisis conditions. The key motive during the war is survival, despite shadowing, logistical difficulties and other factors. As for the **tax burden**, there is some ambivalence in assessing the impact of this factor: for 33.4%, it has a strong impact and for 33.9%, it does not. As already mentioned, two groups of entrepreneurs can be conditionally distinguished among the surveyed entrepreneurs: those who are more adapted (25.6% who positively assess the state of their business) and those who are less adapted to working in the context of the accumulating crisis impact of the war and the destruction of infrastructure on business activity. The share of 21.9% who are skeptical about their own capabilities is obviously more likely to perceive the tax burden more sensitively in such conditions.

Assessment of gender inequality

At the same time, 704 women (82.6%) of the respondents denied the existence of gender-based injustice. However, 39 respondents, or 4.6%, identified gender discrimination in their business environment as a frequent or even very frequent problem.

Diagram 4.1.9 Assessment of gender discrimination in Odesa region by women entrepreneurs and managers as of September 2024, number of people 101



Source: data from the Pro-Consulting survey

When asked to specify what gender discrimination manifests itself in, **12.7% noted inequality during negotiations** — ignoring the point of view during meetings and discussions, insufficient attention to ideas or proposals compared to men, increased criticism or doubt in competencies and abilities, etc. Thus, according to one of the entrepreneurs, in the field of road transportation, men believe that women do not understand all the intricacies of the automotive business. Another respondent, a head of a trade business from Odessa, who has 11 to 20 subordinates, aged 19 to 29, with incomplete higher education, noted that she encountered gender injustice in the fields of electricity and construction.

In second place are **systemic barriers**, 7.8% — which manifests itself in social stereotypes that some industries are purely "male," so women there face greater discrimination, the expectation that a woman must combine business with household duties, which complicates her professional development, etc. Interestingly, the **difference in pay** and working conditions among female managers occurred only rarely, among female sole proprietors — among female sole proprietors — 34 (3.8%).¹⁰²

Table 4.1.3 Manifestations of gender discrimination in the business sector of Odesa region as of September 2024, number of people, % 103

Manifestations of gender discrimination	Number of responses	Share,% of N=869	Individual entrepreneur	Manager
Unequal treatment during negotiations	110	12.7%	104	6
Systemic barriers	68	7.8%	61	7
Interaction with clients	43	4.9%	40	3
Differences in pay and working conditions	34	3.9%	33	1
Interaction with public authorities	27	3.1%	27	-
Interaction with suppliers	21	2.4%	20	1
Inappropriate treatment and sexual harassment	20	2.3%	19	1
Total	869	37.2%	304	19

 $^{^{101}}$ Chart 4.1.7 shows the number of women entrepreneurs out of N=854 who answered the question whether they have faced gender discrimination in their business environment

¹⁰² It's about women entrepreneurs and the difference in payment for the goods and services they provide.

 $^{^{103}}$ Table 4.1.4 shows the number of women entrepreneurs and managers out of N=869 who shared their assessments of gender discrimination in their business environment. A total of 323 responses were recorded.

At the same time, there are also some opinions that women receive discounts because they are women. This was stated by a sole proprietor in agriculture aged 30 to 59, with a secondary education, 5 employees and over 5 years of business experience from the village of Holma, Podil district. Two respondents also noted the existence of **discrimination against men** rather than women, in one case due to the war:

«I think men have more problems than women today».

Owner of a trading sole proprietorship from Odesa, works without employees, 1–3 years, part-time

Participants in the focus group survey stressed that they believe that gender issues are currently irrelevant, as more and more women are going into business, "men are at home or at war". And when adopting legislative initiatives on business, there is no need to distinguish between "women's" and "men's" businesses, as everyone needs support.

«Men don't like that women are more successful than they are and earn more».

Head of the Izmail Vegetable Base, works in the field of production, with 5 subordinates, more than 5 years of experience, from Izmail, Izmail district, 30–59 years old, with higher education

Additionally, in an open-ended question about the existence of obstacles, 11 respondents (1.3% of N=869) who rarely encountered this phenomenon but revealed their essence indicated the existence of gender inequality:

- 4 (0.5%) dealt with gender bias;
- 3 (0.3%) suffered disrespect from men;
- 2 (0.2%) faced systemic barriers;
- 1 (0.1%) noted gender segregation, ie a low share of women in management;
- 1 (0.1%) noted the lack of flexible working hours for women.

Diagram 4.1.10 Manifestations of gender discrimination in Odesa region as of September 2024, open responses N=11

Gender bias

"I was once told that a woman cannot be a good manager. But that's all, I attribute it to the limited worldview of a person — that men can be good managers, leaders, but women cannot."

Owner of ITC Service, a real estate company based in Odesa, on the market for 3 to 5 years, without employees, aged 30 to 59, with a higher education

"The beauty industry itself has a lot of gender stereotypes."

Owner of a trading business from Odesa, in the market for 3 to 5 years, works without employees, aged 30 to 59, with a higher education

"Women are the weaker sex."

Owner of a farm, has been on the market for up to 3 years, employs 5 people; aged 30 to 59, with a degree in education

"In personal relationships."

Sole proprietor in the production sector, on the market for 1 to 3 years, up to 5 employees, aged 30 to 59, with a degree

Diagram 4.1.10 Continued

Disrespect from men

"Local color. The neighbor in the trading area raises his voice and speaks in a high-pitched voice, and therefore, I feel disrespected by the men."

Owner of a women's and men's clothing store from Reni, Izmail district, on the market for over 5 years, without employees, aged 30 to 59, with a secondary education

"They don't see that a woman can do a man's job and give advice on installation."

A sole proprietor from Odesa, engaged in trade, more than 5 years on the market, up to 5 employees, aged 30 to 59, with incomplete higher education

"Dismissive attitude towards women".

A sole proprietor from Odesa, business in trade, on the market for 1 to 3 years, self-employed, aged 19 to 29, with a secondary education

Gender barriers

"Lack of awareness of examples of women entrepreneurs, more family burden due to gender".

A business owner of a business services business from Yuzhne, Odesa district, in the market for 1–3 years, self-employed, aged 30–59, with a higher education

"They are looking for more men to work; they do not want to hire women with small children."

Owner of a retail business from Odesa, on the market for over 5 years, self-employed, aged 30 to 59, with a higher education

"Of all the businesses I've worked with, none of them have a woman in charge, all men. You have to prove your importance and rightness."

Owner of the travel company TRANSKO LLC based in Odesa, airline booking services, on the market for over 5 years, up to 5 employees, aged 30 to 59, with higher education "The rules are the same, but women require flexible working hours for childcare and carry the household load. There is no flexible schedule for women".

Zlata Osipova, a sole proprietor from Odesa, engaged in business services (accounting and auditing), has been on the market for 1–3 years, works independently, aged 30 to 59, with a higher education

Typical women's problems and barriers for women entrepreneurs in Odesa region

Age-specific features

The study involved respondents aged 18 to 60+, grouped to simplify the analysis procedure into age groups of 19–29, 30–59 and 60+. However, during a detailed study of the participants' responses, the age categorization of the study was revised:

- 18–35 years;
- 45–59 years;
- over 60 years.

Pro-Consulting analysts were guided by the following parameters when dividing female entrepreneurs into age groups:

- 1. "Life" cycle in relation to entrepreneurship:
- beginner, experience up to 10 years;
- confident figure, experience up to 20 years;
- wise leader, experience over 20 years.
- 2. Gender and social implementation:
- woman before having children;
- woman after having children;
- woman with children and older parents.

It is worth noting that age and entrepreneurial experience may not be correlated, as the study included women under 35 who have and are developing successful businesses.

Age group 18-35 years

According to the respondents, women aged 19 to 29 face traditional gender roles in the business environment, with **their professional qualities not being recognized** because they are "too young".

«When I was younger, men used to tease me: 'What can a young girl advise us?».

Marketer, Focus group study(FGS) 1 with IDPs

One of the respondents aged 19 to 29 noted that in modern conditions, against the backdrop of external challenges and incentives, a Ukrainian women need more psychological support:

«It is psychologically difficult for a woman to have more psychological support».

A female retail business owner from Odesa, in the market for 1–3 years, with a secondary education, aged 19–29

Women of childbearing age* are embarrassed by their **economic dependence on their hus-bands** during maternity leave and childcare. Women in both the creative industry (advertising) and the retail sector point this out:

«I wanted to set up my own business separately from my husband — I applied for a development grant at the employment centre».

A trade business owner from Ananiv, Podil district, with a higher education, who applied for grants but did not win

*It is worth noting that fertility is discussed in the context of late birth of the first child — this is 30–45 years. This episode of the study reveals a deeper problem with postponing the intention to have a child until a "more favorable" time and the associated demographic disparities in the sex-age pyramid in Ukraine.

0.3% of women entrepreneurs out of the total sample of N=869 admit to having psychological problems for women, and women mothers in particular:

«Raising children is a psychological burden».

An educator from Odesa, has been working as a sole proprietor for more than 5 years, aged 30 to 59, with a degree in education, has a large family

Age group 45-59 years

For women aged 45–59, the problem of **caring for children and elderly parents at the same time** is typical. One of the respondents noted the high level of demands placed on women by modern Ukrainian society, which can lead to a significant burden of responsibilities and role conflict:

«Strong social pressure on what a woman should be like. Lack of opportunities to get the help they need».

Female sole proprietor, has been working in business services for 1–3 years, from Chornomorsk, Odesa district, with a degree in education, aged 30–59

Due to the force majeure circumstances caused by the war, many mothers faced the problem of **interruptions in their children's activities in kindergarten or school,** as well as concerns about the adequacy of security during study/attendance at educational institutions:

«Women face the lack of stable education for their children and attendance at kindergartens. That is, the child is at home, and this is a very big problem for a woman entrepreneur. It means unstable education, unstable attendance at kindergarten».

Owner of a trading business from Odesa, with a degree in education, aged 30 to 59, with children with disabilities

«There are no after-school care groups at the school, and there are not enough bomb shelters».

An IT entrepreneur from Odesa, with a degree in education, aged 30 to 59, in business for less than 1 year, with a large family

In addition, one of the respondents from Odesa noted the poor development of social infrastructure, in particular **the lack of state-run kindergartens** in residential complexes, without specifying the area:

«There are not enough state-run kindergartens to leave a child and work. High prices for kindergartens and the inability to enrol a child there».

Owner of a construction company that builds town house cottages in Odesa, employs 11–20 people with higher education, aged 30–59

During the focus group interviews, women entrepreneurs with long experience and adult children emphasized that the period when a family has young children is the most difficult for a woman entrepreneur, requiring her to prioritize household issues, enlist the support of family members or hire professional help (a nanny, a cleaner, etc.). However, as children grow up, they need less time, often take on some of the household chores, and join the family business or start their own business.

Experts also noted that it is difficult for women to combine business and family responsibilities, which stereotypically places responsibility for the home and children on women. However, the state does not provide adequate assistance to women with children, so finding a balance between support and care is a difficult task.

The needs faced by women from vulnerable categories should be emphasized separately. For example, an entrepreneur from Odesa with a sole proprietorship in the light industry, a postgraduate education, and a single mother aged 30 to 59 noted that she **sorely lacked childcare and assistance in raising her children.**

Women in the pre-retirement age of 50+ are in a period when there is a greater need for health care, and therefore high business risks create an excessive burden for them, and therefore they would like to see communities for business women with a retreat:

«Women aged 50+ need a special approach. <...> (It would be good to introduce) recreational tours, group holidays for women for 2 weeks away from the war for psychological recovery. To create collective group new businesses for women to help each other run businesses. Because we are surviving on our own, and we need to group together and support each other to pay at least some sick leave. For example, 10 individual entrepreneurs should pay into a common fund so that if they get sick, they can take it or support the business of a person who gets sick. Communities like trade unions for women in small business for individual entrepreneurs».

Female entrepreneur from Odesa, working in the field of business services, with a degree in education, age cohort — 30 to 59

«The retirement age is very high, I am 58 years old, it is very difficult for me to reach the pension, my working capacity is decreasing».

Owner of a Textile shop with an incomplete higher education

They also note that social protection is necessary for female entrepreneurs and employees — medical examinations, paid leave.

Age group 60+

The main barrier at retirement age for women, and female entrepreneurs in particular, is the physiological characteristics of a person. It is quite obvious that they have more resources and time to restore their strength.

Paternalistic attitudes

The owner of the hotel and restaurant business "Khutorok" from Odessa with five subordinates, whose business has suspended work since 2022, and who has over 20 years of experience, under the influence of negative experience from pressure from the tax authorities and crime, believes that entrepreneurs

need protection from the state or authoritative representatives of organized crime groups in order for their business to function properly. At the same time, her worldview has a paternalistic attitude with the dominance of the role of "patron, guardian, guarantor", and the gender role of women is belittled, and female subjectivity is leveled.

Forced multifunctionality

One respondent emphasized the need for an entrepreneur to perform many responsible functions at the same time, which is difficult to distribute, resulting in excessive self-management burdens:

«There are a lot of functions (assigned) to women — she has to be a director, accountant, logistician and salesperson — and there is complicated reporting to the tax authorities».

Owner of a trading business, 6–10 people in management, on the market for over 5 years, from Rozdilna, Rozdilna district, age 60+, with higher education

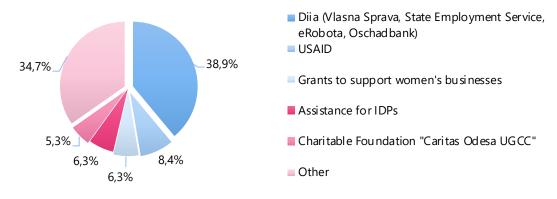
Women entrepreneurs in the focus group study also noted that an additional challenge at different ages is the ability to balance work and other areas of life. Women entrepreneurs emphasize the need to take time for themselves and their families, rest, and take care of themselves under any circumstances, as it is a challenge to maintain femininity and remain a woman while holding the position of a businesswoman.

5 STUDY AND ANALYSIS OF EXISTING PROGRAMS FOR SUPPORTING ENTREPRENEURIAL ACTIVITY IN THE ODESA REGION

5.1 PROGRAMS TO SUPPORT WOMEN'S ENTREPRENEURSHIP, IN PARTICULAR IN ODESA REGION

A survey by Pro-Consulting of women entrepreneurs in Odesa region revealed the level of awareness and use of grant offers to support entrepreneurship, with the digital platform "Diia.Business" digital platform and government products better known as the national grant program "Vlasna Sprava"/the microgrant project "Vlasna Sprava" in alliance with the State Employment Service (SES), "eRobota", the loan program "5–7–9", grants to support employment, and the banks that serve them — Privat-Bank, Oschadbank and OTP Bank — which together account for 38.5% of the 96 responses received. Out of the 843 respondents who answered the question about participation in grant programs, it was found that only 107 respondents had applied for them. However, not all women entrepreneurs could recall the names of the grant programs at the time of the survey. Among those that did, there was an educational program for beginners, and the "Action Business Odesa" network (a female sole proprietor-designer from Odesa who has been working for less than 1 year, with a degree in education, aged 30 to 59).

Diagram 5.1.1 The level of brand awareness of grant programs for entrepreneurship support among surveyed women entrepreneurs in Odesa region as of September 2024, % of N=88¹⁰⁴



Source: data from the Pro-Consulting survey, answer >=1

The question about grant programs was answered by 88 respondents (10.1% of N=869), with more than one program being possible. The total number of responses was 96.

Among other government products, respondents remember one-time assistance after the start of the full-scale invasion is the Support. "Pandemic 8,000 UAH for individual entrepreneurs", which was in effect during 2020–2021, and the New Countdown program to support small businesses and self-employment of IDPs from the International Renaissance Foundation.

The second most recognizable brand after government programs is the United States Agency for International Development (USAID) and its product AGRI-Ukraine. 8.4% of respondents mentioned it in the context of grants for agricultural producers. In particular, the transfer of seeds and fertilizers per hectare was mentioned. USAID is also mentioned in the context of supporting foreign exhibitions for Ukrainian fashion manufacturers.¹⁰⁵

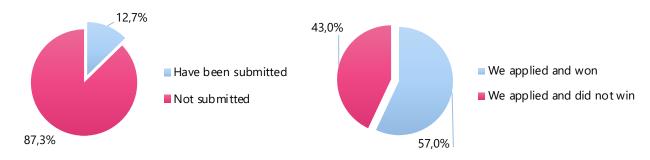
«I participated in events sponsored by USAID and grant programmes. For example, I applied to the Ukrainian Fashion Week and was invited to participate, the grant money was taken by UFW and I was invited to do a show. It was an assistance in holding a Fashion show in London».

Owner of the Pascal clothing brand

Among other international organizations in Odesa, 5.3% mention the charitable foundation of the Catholic organization Caritas Odesa UGCC. Respondents mentioned few specific grant offers for women — 6.3%. At the same time, there are few products specializing in women's business with a clear communication strategy and brand of voice. In particular, one respondent took advantage of English courses and business training for women from the Women's Opportunities in Ukraine charity. Among the offers for IDP women, the "Spromozhna" platform was mentioned once.¹⁰⁶

The study revealed the level of involvement of women entrepreneurs in competitions for grants for their businesses in Odesa region. Thus, out of the 843 respondents who answered the question "Have you applied for grants and other support programs?", 107 (12.7%) tried their luck and won — **61** (7.2%) women entrepreneurs, and **46** (5.5%) women entrepreneurs did not win. That is, 57.0% of 107 women entrepreneurs have successful experience of participating in grant programs in the study region — Odesa region. At the same time, 736 (87.3%) respondents reported that they had not applied for such programs.

Diagram 5.1.2 Level of participation of women entrepreneurs in grant programs in Odesa region as of September 2024, % ¹⁰⁷



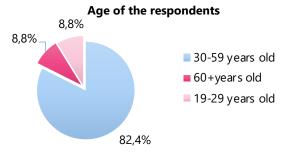
PASKAL is a Ukrainian haute couture and ready-to-wear brand founded by Ukrainian fashion designer Julia Pascal from Odesa. URL: https://www.paskalclothes.com/pages/about.

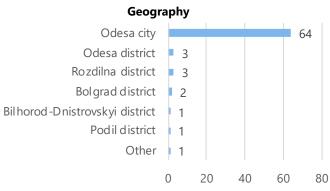
¹⁰⁶ "Spro mo zhna", a platform of educational and mentoring opportunities from the Promprylad Foundation. URL: https://spromozhna-platform.promprylad.ua/.

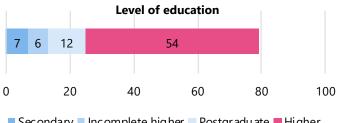
¹⁰⁷ A total of 843 women entrepreneurs and managers answered the question about participation in grant programs. 736 respondents did not participate in competitions, while 107 applied.

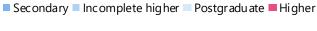
Diagram 5.1.3 Demographic profile of participants of grant programs in Odesa region

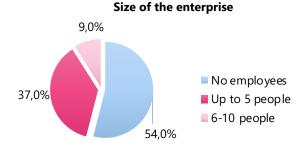
as of September 2024, number, share % of N=81

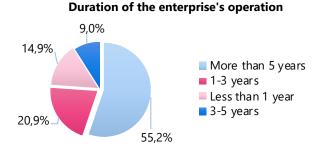












Industry	Quantity
Business services	19
Trade	19
Household services	12
Education	6
Production	5
Agriculture	5
Tourism	3
HoReCa	2
Consulting	2
IT	1
Architecture and design	1
Business services	1
Creative industry	1
Light industry	1
Mass media	1
Healthcare	1
Employment	1
Total	81

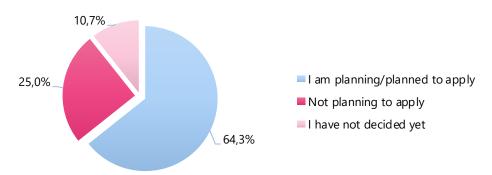
Vulnerability status	Number
IDP	8
I have damaged property	4
Family member of a veteran of the defence of Ukraine	3
Single parents/carers	2
Large family	2
Person with a disability	2
I have children with disabilities	1

Degree of involvement in grant competitions	Number
Applied and won	51
Applied for but did not win	25
I did not apply, but planned to	1
I applied and won, but because of a mistake in my name I was not given it, Oschadbank did not give it to me, Privatbank authorised me	1
Refused to answer	1

It should be noted that there is a high proportion of **women with vulnerable status** among the participants of grant programs — 22 respondents out of 81, or 27.2%. A total of 270 people with vulnerable status took part in the study (27.0% of N=1,001). Among them, **8.1%** or **2.2%** of the total sample were participants of grant programs. Businesswomen in the business services and trade sector applied for grants most often (19). The third most frequently applied for grants were consumer services (12). This is followed by education (6), manufacturing and agriculture (5).

According to the survey, 3.3% of the 843 women entrepreneurs who answered the question "Have you applied for grants and other support programs?" expressed their plans to participate or not to participate in grant competitions. Some of the reasons for not applying for grant programs included: "careful study of the legislation made me change my mind", and after calculating all the financial aspects of the program, the entrepreneur decided that it was "not profitable".

Diagram 5.1.4 Plans of women entrepreneurs to participate in grant programs in Odesa region as of September 2024, % of N=28¹⁰⁸



Source: data from the Pro-Consulting survey

Among those **who do not plan to apply for grant programs** (7), 4 entrepreneurs specialize in trade (restaurant and food service, children's book publishing), and 3 in business services. Only two have up to 5 subordinate employees, while the rest work independently. Three companies have been present on the market for 1–3 years and more than 5 years, and one for 3–5 years. Six respondents live in Odesa and one in the Izmail district of Reni. Five have higher education and 2 have secondary education. All seven respondents are aged 30–59 years. One of them has IDP status and also belongs to the vulnerable group of people with destroyed/damaged property.

There are 18 respondents **who plan to apply for grants.** They own businesses operating in the following sectors:

- Trade 7 ("Biom Design", "Bay Frenchie", "bottled water delivery"),
- Household services 4 ("kindergarten"),
- Business services 4,
- Manufacturing 1,
- HoReCa 1,
- Mass media 1.

 $^{^{108}}$ This is 3.2% of the target audience of N=869. This Diagram 5.1.4 was formed based he the results of responses from respondents who did not apply for grants (736 in total). Of these, it was possible that identify 28 respondents who disclosed their intentions that apply for grants based he their open answers. The diagram shows these results .

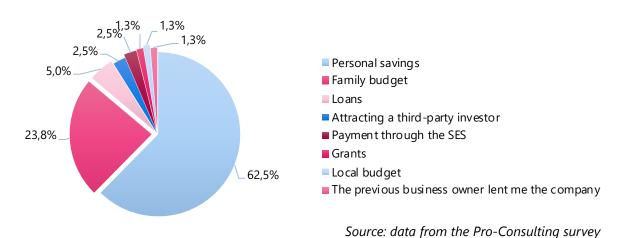
The majority of them (10) work without employees, have up to 5 subordinates (6 respondents), and employ between 6 and 10 people. Most of them operate mature businesses with more than 5 years of experience — 10 respondents. Six entrepreneurs have been working for 1 to 3 years. One of them has been working for 3–5 years and less than 1 year. Of the respondents in this category, 15 live in Odesa, one in Izmail and one in Yuzhne, Odesa district. One respondent did not indicate her place of residence. Also, 15 are aged 50 to 39, two are **aged 60+** and one is aged 19 to 29. There are 2 respondents with IDP status, **3** have **destroyed/damaged property** and one is **a family member of a veteran of the defense of Ukraine.**

Three respondents **have not yet decided** whether they will apply for grant programs. Two operate in the business services sector ('a consulting company providing legal services and support from a lawyer'), and one in trade. In terms of size, there are 2 sole proprietorships without employees and 1 with 5 subordinates. Length of time in the market: less than 1 year, 1–3 years, more than 5 years. All three are from Odesa, have higher education and are aged 30 to 59.

As it turned out, in 62.5% of cases, women entrepreneurs started their businesses using their own savings. According to the survey, only 1.3% of respondents used grants to start their own business.

According to the participants of the focus group studies, before the war, grant programs were available only in certain regions (for example, development programs for the eastern regions were mentioned). Currently, grant programs are available in large numbers for everyone, but they are more focused on purchasing equipment for production activities.

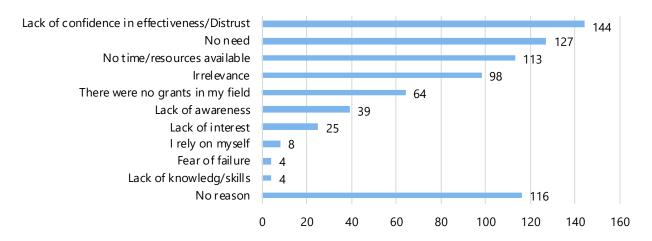
Diagram 5.1.5 Financial sources for starting a business in Odesa region as of September 2024, % 109



Among the reasons why respondents did not participate in grants were both internal barriers and external obstacles.

¹⁰⁹ This question was answered by 80 respondents, which is 9.2% of the sample of entrepreneurs and managers N=869

Diagram 5.1.6 List of reasons why women entrepreneurs do not participate in grant programs to support entrepreneurship in Odesa region as of September 2024, number 110



Source: data from the Pro-Consulting survey

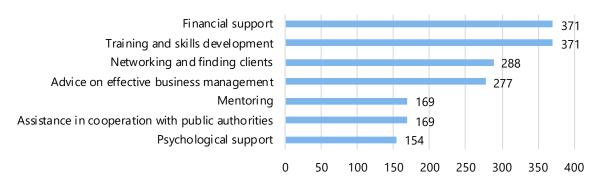
Among the respondents who indicated that there are no grants in their industry (64), there are entrepreneurs from the fields of law, insurance services, medicine, psychotherapy, freshwater and marine fishing, etc.

Table 5.1.1 Areas of entrepreneurship where respondents did not find grants in Odesa region as of September 2024, number/percentage of N=64

Industry	Number
Trade	18
Business services	12
Household services	9
Healthcare	7
IT	3
Education	3
Law	3
HoReCa	2
Tourism	2
Design	1
Consulting	1
Real estate transactions	1
Insurance services	1
Freshwater and marine fisheries	1
Total	64

Out of 843 respondents, 736 did not apply for grant programs, but the analysis revealed more than one answer, so in Chart 5.1.6 the sum of all answers is N=742

Diagram 5.1.7 The most useful grant support programs for entrepreneurs in Odesa region according to the survey as of September 2024, number from N=843



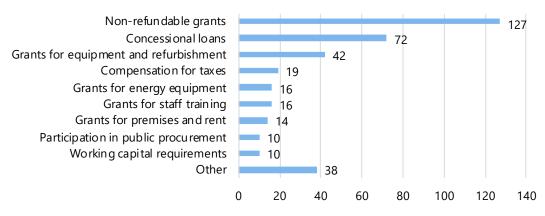
Source: data from the Pro-Consulting survey

It should be noted that active women entrepreneurs from among local residents and IDPs who participated in the focus group interviews are widely aware of support programs, grants and training programs offered by various organizations. However, women potential entrepreneurs are unaware of their existence or have superficial information that they are distrustful of. They understand that there is some knowledge on the Internet, but they have negative experience of paid courses with an incomprehensible program, the experience of their friends who applied for a grant but did not receive funds and explanations for the refusal. Therefore, there is a negative prejudice against grant programs that 'only receive their own', when 'one hand gives, the other takes away' (due to the conditions of receiving — the need to hire employees and pay official taxes).

Women entrepreneurs in Odesa region consider the state apparatus to be the most responsible for the economic and security situation in the country in the current crisis and expect the central government to reduce the tax burden and simplify legislation and reporting to fiscal authorities. Women entrepreneurs pin their hopes on reforming the system of taxes and fees, introducing "tax holidays", and "a more loyal fiscal policy in all sectors". Some of the requests are "not to install cash registers during the war" and "at least to introduce minimal tax fines during martial law". Some of them complain that the state and local authorities do not help entrepreneurs at all.

Exporters would like to receive assistance in entering the international market and legal advice on export contracts, while importers would like to "find a supplier directly — in China, Turkey".

Diagram 5.1.8 List of the most popular financial support for women entrepreneurs in Odesa region as of September 2024, number from N=364



Producers are interested in receiving grants for equipment (especially power generators), reconstruction, state insurance against force majeure, and improving their material and technical base — they would like to see more grant programs from the Ukrainian state and the European Union. In general, in Odesa region, there is a demand among women's businesses to attract foreign investment, and the authorities invite them to participate in public procurement.

There are also those wishing to receive interest-free loans (for force majeure), low-interest overdrafts, non-repayable grants, leasing on favorable terms, and microgrants. Representatives of the construction and airline ticketing industries are interested in receiving grants for the purchase of transport equipment.

One of the entrepreneurs selling excisable goods, who is not a citizen of Ukraine and has a residence permit, admitted that she had difficulties obtaining loans through Diia:

«I am going to take out a loan for the development and opening of a new business in the service sector (catering); due to the fact that I am not a citizen of Ukraine, some public services are not available to me (documents such as a passport cannot be opened in the Diia application). The state authorities (SMS) refuse to issue me a new type of ID card».

Owner of a retail business from Odesa, with a degree in education, aged 30 to 59

Another obstacle to obtaining grants for microbusinesses is the requirement of business size and the availability of employees. As a result, access to grants for such sole proprietors is limited, and they would like to see at least some easing of the conditions:

«Receiving grants without hiring employees, because grants are provided only to those sole proprietors who hire employees».

IE, engaged in the provision of business services, from Odesa with a postgraduate education, aged 30 to 59

Among the training programs, entrepreneurs would like to see more courses on business scaling, market research, marketing, financial start-ups and financial education for staff, accounting, customer search, and order acquisition (in construction). Entrepreneurs believe that an important component of the success of the business community in Odesa region is the existence of unions and alliances, as well as mutual support networks.

Diagram 5.1.9 List of the most demanded competencies for entrepreneurs in Odesa region as of September 2024, number from N=37



Source: data from the Pro-Consulting survey

The biggest needs include a victorious end to the war, stabilization of the energy supply situation, restoration of human resources to overcome the staff shortage, predictability of macro-financial indicators (exchange rate, credit rating, etc.), and post-war physical and psychological rehabilitation.

«To provide free support for the population, the military and people who have suffered psychologically from the war».

A private psychotherapist from Odesa, with a degree in psychology, aged 30 to 59, a family member of a veteran of the Ukrainian defence operations

The experts' opinions were divided on access to such information. On the one hand, there is a lot of information on social media, on local telegram and Viber channels, and some of it is published on the websites of local self-government institutions. However, it needs to be searched for and is disjointed. A lot of information passes by and is sometimes ignored. There is no single platform or state information channel that would bring together all the information that is available. One of these channels could be Diia.Business, which publishes information on government grants and support programs, or an analogue that combines government and international initiatives.

However, other experts (a representative of the Berehynia Charitable Foundation) had not heard of any support programs.

According to experts, women need training programs (both in professions, business, legal awareness and psychological support), and more grants for business creation and development. Given the large number of such initiatives, as noted by the focus group participants, the offer of grants and training programs is sufficient and covers the needs of all those who want them. A common suggestion from experts and existing entrepreneurs is to introduce tax holidays for newly established businesses.

Local business support programs in Odesa region

The direction of support for entrepreneurship development is determined by the Odesa Region Development Strategy for 2021–2027, the latest amendments to which were made by the decision of the Odesa Regional Council No. 139-VIII dated 04/16/2021. The direction is included in Strategic Priority 4 "Effective Economic Space" — Operational Objective 4.1 "Support for Regional Producers" — Task 4.1.2 "Support and Development of Entrepreneurial Activity".¹¹¹

In 2023, the Odesa Regional Military Administration began the process of drafting a new version of the Strategy for the Restoration and Development of Odesa Region until 2027 and the Action Plan for its implementation for 2024–2027. This update is due to the need to take into account the consequences of the full-scale armed aggression of the Russian Federation against Ukraine, Ukraine's acquisition of the status of an EU candidate, and amendments to the Law of Ukraine "On the Principles of State Regional Policy".¹¹²

The Program for the Development of Competitiveness of Small and Medium-Sized Enterprises in Odesa Region for 2021–2024 was also amended by the Order of the Head of the Odesa Regional State (Military) Administration No. 707/A-2024 dated 07/29/2024. The Program provides for *UAH 4 million* of regional budget funds for 2024.

Decision of the Odesa Regional Council of 03 March 2020 No. 1228-VII On Approval of the Development Strategy of Odesa Region for the Period of 2021–2027? p.72–73. URL: https://oda.od.gov.ua/wp-content/uploads/2021/04/1pro-vnesennya-zmin-do-rishennya-oblasnoyi-rady-vid-03.03_compressed.pdf.

An indicative work plan for updating the Odesa Oblast Recovery and Development Strategy for 2021–2027 and developing an Action Plan for its implementation in 2024–2027. URL: https://oda.od.gov.ua/wp-content/uploads/2024/09/plan-roboty-z-aktualizaczyi-strategiyi.pdf.

The program provides for the following:

- 1. Compensation of a part of the interest rate on loans taken out for business development to small and medium-sized enterprises. Interest rates on loans will be compensated for:
- purchase of equipment, machinery and other fixed assets for production purposes;
- modernization of the production process to reduce its cost;
- implementation of energy efficiency technologies in the production process;
- development of new types of products (goods);
- for the purchase and installation of energy equipment;
- for the purchase of equipment to ensure the uninterrupted operation of the power system: power generators, uninterrupted power supplies, solar and gas piston and gas turbine power plants, solid fuel boilers, etc.

The share of the interest rate that is compensated to business entities from the regional budget for bank loans is as follows:

- for loans in the national currency up to 50% of the annual interest rate, but not more than 10 accrued interest per annum;
- on loans granted by authorized banks under the government program "Affordable Loans 5–7–9%" for investment purposes — up to 0% per annum, but not more than 9% per annum;
- the maximum amount of monthly interest rate compensation is UAH 70.0 thousand per loan agreement. The maximum term for compensation of a part of the interest rate under one loan agreement is 3 years.
- 2. Reimbursement of expenses for participation in foreign exhibitions.

Micro, small and medium-sized enterprises can receive compensation in the amount of:

- no more than UAH 100 thousand for participation in foreign exhibition events;
- no more than UAH 30 thousand for an independent assessment of damages or forensic examination (expert research).

The share of own expenses of business entities should be at least 50% of the total expenses.

- 3. Compensation for the costs of enterprises that have suffered destruction and damage as a result of the armed aggression of the Russian Federation for independent damage assessment or forensic examination (expert studies) to assess damage and losses..
- 4. Compensation to small and medium-sized enterprises for a portion of the interest rate on loans taken out for the purchase and installation of power equipment and equipment to ensure the uninterrupted operation of the power system: power generators, uninterruptible power supplies, solar and gas-piston and gas-turbine power plants, solid fuel boilers, etc.

The share of the interest rate that is compensated to business entities from the regional budget on loans granted by authorized banks for the purchase (installation) of energy equipment, including equipment for alternative energy sources, is 5%. The maximum monthly interest rate compensation is UAH 45.0 thousand per loan agreement. 113

¹¹³ Order No. 707/A-2024 of the Odesa Regional Military Administration he Amendments that the Program for the Development of Competitiveness of Small and Medium Enterprises in Odesa Region for 2021–2024 of 29.07.2024, Annex 5 to the Program, pp. 29-45. URL: https://oda.od.gov.ua/wp-content/uploads/2024/07/rozporyadzhennya-vid-29.07.2024-%E2%84%96707.a-2024-pro-vnesennya-zmin-do-programy -vid-08.11.2023.pdf.

By the decision of the Odesa City Council No. 2374-VIII dated September 18, 2024, the implementation of the City Target Program for Improving the Competitiveness of the Economy of Odesa for 2022–2024, approved by the decision of the Odesa City Council No. 863-VIII dated February 09, 2022, was extended until 2027.¹¹⁴According to the Program, small and medium-sized enterprises are provided with:

- repayable financial assistance to small and medium-sized enterprises for the implementation of business plans and investment/innovation projects in the city of Odesa;
- financial assistance in the form of partial compensation of interest rates on loans provided by commercial banks for the implementation of business plans and investment/innovation projects;

The Program provides UAH 2 million annually for financial support to small and medium-sized enterprises. The Program provides UAH 15 million annually to provide repayable financial assistance to small and medium-sized enterprises operating in certain areas.

Participants of the focus group studies — active entrepreneurs — noted that they have not yet seen any support from local authorities. All the forums held on a monthly basis do not have a final result and are more image-building events. However, 95 percent of focus group participants are interested in cooperating with local authorities. They noted that it would be useful to hold roundtable meetings between entrepreneurs and local authorities to highlight business problems and find joint solutions to overcome them, and to create a community between the authorities, NGOs/charities and businesses. The entrepreneurs believe that practical steps to support business include assistance in resolving rental issues, keeping utility bills at the local level, and changing bureaucratic attitudes toward business.

Government business support programs

Employment support

The Government introduced a <u>compensation program</u> for the employment of IDPs. The employer was compensated by the state budget reserve fund in the amount of the minimum wage per month for each employed IDP as a result of hostilities during martial law in Ukraine and within 30 days after its termination. The program is valid for 3 months.

Grants for business

During the war, the Ukrainian government approved a number of financial support programs for businesses. The best known of these is the government's eRobota business support program. At the end of June 2022, the Government launched a grant program for business start-ups, entrepreneurship development and training. Grants are available under this program:

- to start or develop your own business (up to UAH 250 thousand);
- for the creation or development of a processing <u>enterprise</u> (up to UAH 8 million), 70% of the project cost is provided for the first thousand applicants, and 50% of the project cost is provided for the following enterprises that have applied;

Official website of Odesa City Council, decision No. 2374 of 18.09.2024 of the City Council he amendments that decision No. 863-VIII of 09.02.2022. URL: https://omr.gov.ua/ua/acts/council/190473/.

- for the development of own horticulture, berry growing and viticulture (up to UAH 400 thousand per hectare);
- for the development of greenhouse farming (up to UAH 7 million for 2 hectares), with 70% of the project cost provided for the first thousand applications, and 50% for all subsequent applications;
- a grant or convertible loan for the creation or development of a <u>start-up</u> (from UAH 750 thousand to UAH 8 million).

To participate in the program, women entrepreneurs (current and aspiring) must prepare a business plan or a model project and submit it together with their application through the Diia portal or the website of the Innovation Development Fund (for startup grants). Banks evaluate the business plan and/or the model project. The decision to provide a grant is made by the State Employment Service (in the case of establishing or developing an enterprise), the Ministry of Economy (in the case of establishing processing enterprises), the Ministry of Agrarian Policy and Food (in the case of establishing a greenhouse and developing its own horticulture, berry and viticulture) and the competition commission (in the case of creating start-ups).

In more than two years of the eRobota project, the government has invested UAH 9.3 billion in entrepreneurship through grants, and almost 20,000 MSMEs have benefited from the program:

- 17,813 microgrants worth UAH 4.2 billion were issued under the "Vlasna Sprava" program;
- for the development of processing enterprises 743 grants for UAH 3.7 billion;
- for horticulture and greenhouse development 231 grants for UAH 1 billion;
- 806 grants worth UAH 366 million were awarded to veterans and their families.

The vast majority of supported applications are processed under the "Vlasna Sprava" microgrant program.

Government business support programs

Other effective government instruments include the Affordable Loans 5–7–9% program and the Diia. Business SME assistance portal. As of September 30, 2024, loan agreements worth UAH 330,260.9 million were concluded under the Affordable Loans 5–7–9 program. In the implementation of the lending program, PrivatBank carried out the largest number of operations to support individual entrepreneurs (UAH 16,573 million). Agriculture remains the most credit-intensive industry (UAH 150,748 million, 46%), and the most common types of loans are working capital and anti-crisis loans.¹¹⁵

The total grant fund of Diia Business is UAH 30.7 million. Currently, more than 400 financial programs are available to Ukrainian entrepreneurs to develop and scale their businesses: loans, leases, grants, government and international support programs.¹¹⁶

Weekly information from the Entrepreneurship Development Fund he the results of the State Program "Affordable Loans 5–7–9" as of 30–09–2024. URL: https://bdf.gov.ua/publichna-informatsiia/informatsiia-pro-rezultaty-derzhavnoi-prohramy-dostupni-kredyty-5–7–9/.

¹¹⁶ Message he the Government portal "Results of Diia.Business in 2023: development of the Ukrainian business ecosystem in the context of war "dated 05.01.2024. URL: https://www.kmu.gov.ua/news/rezultaty-diiabiznes-u-2023-rotsi-rozvytok-ukrainskoi-pidpryiemnytskoi-ekosystemy-v-umovakh-viiny.

Business support programs by international development partners and NGOs

International programs for entrepreneurs

USAID's Competitive Economy of Ukraine program supports start-ups and small and medium-sized enterprises (SMEs) to improve their competitiveness in Ukraine's domestic and international markets. Under this grant <u>program</u>, 30 grants will be awarded to Ukrainian SMEs in the amount of USD 150,000 to USD 500.000 in 2024.

USAID AGRO has provided fertilizers to more than 14,000 Ukrainian agricultural producers. This assistance provided resources for field work on an area of over 460,000 hectares.

Also in July 2024, the international platform Coursera and Happy Monday, with the support of the USAID Competitive Economy of Ukraine Program and the assistance of the Ministry of Economy of Ukraine, announced the launch of the <u>ReSkill UA</u> online educational program. The initiative aims to improve skills and retraining for Ukrainians with the possibility of further employment and starting their own business.

As part of the Women Career Hub (WCH) project from the United Nations Population Fund in Ukraine (UNFPA Ukraine), with <u>support from the UK government</u>, career counselors provide assistance with professional skills and individual support in job search, organize courses to learn a new profession or provide seed funding to launch social enterprise initiatives.

Non-governmental programs for IDPs

Caritas Internationalis is a global network of 162 national Catholic relief, development and social service organizations operating in more than 200 countries and territories around the world. Caritas Internationalis is subordinated to the Vatican's Secretariat General.

Following the Russian invasion of Ukraine in early 2022, <u>Caritas Ukraine</u> launched a large-scale response to support internally displaced persons (IDPs) and refugees from Ukraine. In the first two years of the war alone, the organization provided humanitarian assistance to more than 3.8 million people in Ukraine. The regional branch of the charity, Caritas Odesa UGCC, operates in Odesa.

Ukrainian non-governmental programs to support IDP entrepreneurs

In Odessa, in 2024, the Right to Business course was launched for IDP entrepreneurs and internally displaced persons — potential entrepreneurs, organized by Right to Protection Foundation — a partner of the Ukraine Response Consortium within the framework of the project "Response Consortium: Providing Multi-Sectoral Humanitarian Assistance to the Conflict-Affected Population in Ukraine (2023–2024)" with financial support from the USAID Bureau of Humanitarian Assistance (BHA).

International programs for women

The Women For The Future project is implemented by the <u>Happy Monday</u> platform (NGO "Professionals of the Future") with the support of the UN Women project "Transformative Approaches to Achieving Gender Equality in Ukraine", funded by the Government of Sweden, and in cooperation with the Office of the Vice Prime Minister for European and Euro-Atlantic Integration. As of September 3, 2024,

74,430 women have joined the project, receiving opportunities to strengthen their economic capacity; 80 companies and organizations have become partners, and 201 experts have shared their expertise within the project's program initiatives.¹¹⁷

The Center for CSR Development has created the <u>UWE_Hub</u> (Ukrainian Women Entrepreneurs Hub) for women in Ukraine and abroad who were forced to leave after February 24, 2022, have their own business or are just planning to start it or relocate. The Hub was created as part of the 'Dreaming and Acting' program, which is funded by the United States Agency for International Development (USAID) and implemented by <u>IREX</u>. As part of this initiative, a training program was conducted to help Ukrainian women set up or develop their own businesses in Ukraine or in their host country and achieve financial independence. The next step is to open UWE_Hubs in the de-occupied regions and regions with a large number of IDP women.

UNDP's Resilience and Recovery Program supports the West Business Hub relocation program implemented by the Ukrainian Investment and Trade Promotion Centre. The project also includes a series of seminars called the Sustainable Business Development Platform. The West Business Hub program offers financial support, in particular, to pay for renting space in the West Business Hub (Lviv or Ternopil) for up to 6 months, arranging for the placement and arrangement of a workplace, production or office; consulting and mentoring support; and developing and scaling a business in cooperation with a business development manager.

The Business Resilience Platform seminar series, launched in August 2022, is an online and offline seminar series for entrepreneurs, family business owners and women who need to develop their skills on international market entry, business resilience, as well as psychological support and first aid skills. <u>Group mentoring</u> on legal business issues was provided to 50 women entrepreneurs from among the seminar participants.

Pact 118 is currently implementing three projects aimed at women's economic empowerment:

- The project "The Kryla. Women Involved: The Path to Growth and Economic Security" project (supported by the Government of Canada) is aimed at strengthening women's economic security and is being implemented in communities in Kyiv, Lviv, Poltava, Kharkiv, and recently Odesa region. The Kryla" project is involved in joint initiatives with Astarta and MHP to develop women's entrepreneurship in rural areas.
- The project "Women's Leadership: Towards the Recovery of Ukraine" (from September 2022) aims to increase the capacity and ability of women's organizations to influence and take a leadership role in coordinating and providing a gender-sensitive response to the needs of rapid response and recovery, as well as to be actively involved in the implementation of UN Security Council Resolution 1325 "Women. Peace. Security". Project geography: 26 territorial communities in Ivano-Frankivsk, Lviv, Ternopil, Rivne, Kirovohrad and Poltava regions. In addition to women's organizations, the direct beneficiaries of the project are women and girls, including IDPs; survivirs of the conflict-related violence; women with disabilities and low-mobility groups; and older women. Programs and services are created for them to provide a gender-sensitive humanitarian response in communities.

For more information Happy Monday. URL: <a href="https://happymonday.ua/women-for-the-future-posiv-druge-mistse-u-konkursihttps://happymonday.ua/women-for-the-future-posiv-druge-mistse-u-konkursihttps://happymonday.ua/women-for-the-future-posiv-druge-mistse-u-konkursihttps://happymonday.ua/women-for-the-future-posiv-druge-mistse-u-konkursihttps://happymonday.ua/women-for-the-future-posiv-druge-mistse-u-konkursihttps://happymonday.ua/women-for-the-future-posiv-druge-mistse-u-konkursihttps://happymonday.ua/women-for-the-future-posiv-druge-mistse-u-konkursihttps://happymonday.ua/women-for-the-future-posiv-druge-mistse-u-konkursihttps://happymonday.ua/women-for-the-future-posiv-druge-mistse-u-konkursihttps://happymonday.ua/women-for-the-future-posiv-druge-mistse-u-konkursihttps://happymonday.ua/women-for-the-future-posiv-druge-mistse-u-konkursihttps://happymonday.ua/women-for-the-future-posiv-druge-mistse-u-konkursihttps://happymonday.ua/women-for-the-future-posiv-druge-mistse-u-konkursihttps://happymonday.ua/women-for-the-future-posiv-druge-mistse-u-konkursihttps://happymonday.ua/women-for-the-future-posiv-druge-mistse-u-konkursihttps://happymonday.ua/women-for-the-future-posiv-druge-mistse-u-konkursihttps://happymonday.ua/women-for-the-future-posiv-druge-mistse-u-konkursihttps://happymonday.ua/women-for-the-future-posiv-druge-mistse-u-konkursihttps://happymonday.ua/women-for-the-future-posiv-druge-mistse-u-konkursihttps://happymonday.ua/women-for-the-future-posiv-druge-mistse-u-konkursihttps://happymonday.ua/women-for-the-future-posiv-druge-mistse-u-konkursihttps://happymonday.ua/women-for-the-future-posiv-druge-mistse-u-konkursihttps://happymonday.ua/women-for-the-future-posiv-druge-mistse-u-konkursihttps://happymonday.ua/women-for-the-future-posiv-druge-mistse-u-konkursihttps://happymonday.ua/women-for-the-future-posiv-druge-mistse-u-konkursihttps://happymonday.ua/women-for-the-future-posiv-druge-mistse-u-konkursihttps://happymonday.ua/women-for-the-future-posiv-druge-mistse-u-konkursihttps://happymonday.ua/wom

Founded in 1971, Pact is an international non-governmental organization that operates in 40 countries and focuses he fighting poverty and marginalisation. URL: https://www.devex.com/organizations/pact-1243.

Odesa National Economic University has become a partner of the NGO "Ukrainian Kryla", according to to a post he the ONEU website dated 11.09.2024. URL: http://oneu.edu.ua/oneu-partner-blagodiynogo-fondu-ukrayinski-krila/.

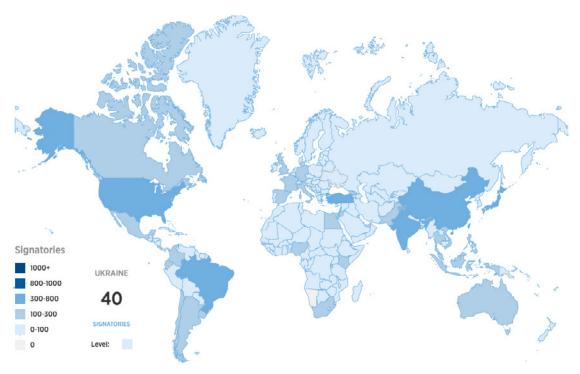
As part of the "<u>Women of Ukraine</u>: Engaged, Empowered, Resilient" <u>project</u>, which aims to increase the enjoyment of human rights by women and girls and promote gender equality in Ukraine, a competition on Advocacy Efforts to Ensure Access to Services for Women and Girls Affected by War was held in August 2022. As a result, five projects of NGOs aimed at strengthening women's economic empowerment and integrating internally displaced women into host communities were supported.¹²⁰

Programs promoting gender equality in Ukraine

Achieving gender equality is one of the prerequisites for establishing social justice. According to calculations by the World Economic Forum (WEF), at the current rate of development of countries, it will take 134 years to achieve gender equality worldwide.

Over the 30 years of independence, Ukraine has more than doubled the situation with the Gender Inequality Index: from 0.472 in 1991 to 0.200 in 2021.¹²¹ Significant progress in implementing the principles of gender equality has been achieved by international companies. Many of them operate in Ukraine. As of September 2024, 37 legal entities with Ukrainian registration have become signatories to the Women's Empowerment Principles (WEPs).¹²²

Diagram 5.1.10 Geography of signatories of WEPs* in the world as of for the first half of 2024



Source: according to Women's Empowerment Principles

^{*} WEPs (Women Empowerment Principles) is an international initiative of UN Women and the UN Global Compact.

The WEPs signatories are companies that have committed to adhere to the 7 principles of gender equality and women's empowerment in their operations. These companies are committed to creating a more equitable and inclusive work environment for women.

¹²⁰ Project "Women of Ukraine: Engaged, Capable, Resilient" (2019–2024). URL: https://linktr.ee/wouproject.

Gender equality in Ukraine and European countries, message of the Eastern Interregional Department of the State Labor Service of Ukraine dated 04/11/2023. URL: https://smu.dsp.gov.ua/news/henderna-rivnist-v-ukraini-ta-krainakh-ievropy/.

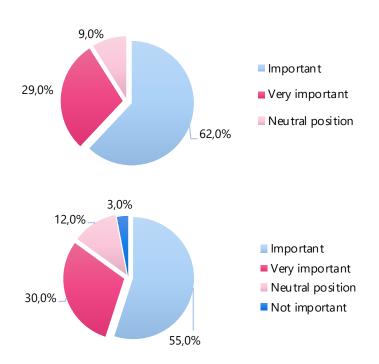
Website of the Women's Empowerment Principles, WEPs. URL: https://www.weps.org/companies.

Almost half of the <u>WEPs</u> signatories in Ukraine are representative offices of international companies that implement global policies for women's economic empowerment and scale them up in Ukraine by organizing local events. For example, Schneider Electric has 7 women on its executive committee, 40% in management, and 30% in leadership positions.¹²³

Over the past five years, the share of Ukrainian companies that have implemented gender equality policies and practices has been growing — from 3% (according to the Transparency Index 2019) to more than 27% (ESG Index 2020). According to the ESG Index 2023, the share of women among the top management of Ukrainian companies is 65%, among partners — 38%, among professionals — 65%, and among administrative staff — 73%.¹²⁴At the same time, according to KPMG, 68 of the 100 largest Ukrainian companies by revenue have no women in their top management.¹²⁵

Over the past two years, the rate of gender-neutral attitudes among company personnel has increased by 6% (from 9% to 15%). This is also due to the change in priorities after the start of the full-scale invasion, as a large proportion of men in society were mobilized, and the gender distribution in companies changed in 2021–2023.¹²⁶

Diagram 5.1.11 Dynamics of changes in the indicator of neutral attitude to the concept of gender diversity in the work environment, 2021, 2022



Source: according to the <u>ESG 2023 report by BDO</u>

Website of Schneider Electric Ukraine, last accessed 09/13/2024. URL: https://www.se.com/ua/uk/about-us/sustainability/equal-commitment.jsp.

 $[\]frac{124}{40663ba810ab/Report-ESG-BDO-2023_eng.pdf}. \\ \frac{https://www.bdo.ua/getmedia/a096eb75-3113-4c29-9d58-40663ba810ab/Report-ESG-BDO-2023_eng.pdf}.$

¹²⁵ " Is there is a gender gap?", KPMG website post, January 2024. URL: https://kpmg.com/ua/uk/home/insights/2024/01/chy-ye-hendernyy-rozryv.html.

However, according to Mykhailo Koryukalov, an expert of the project "European Union for Gender Equality: Reform Support Service", stereotypes about women and men in politics, decision-making, the economy and family are still widespread in Ukrainian society, there is an unequal distribution of care between women and men, horizontal and vertical gender segregation in the labor market, as well as a differentiated negative impact of the war on women and men. URL: https://www.ukrinform.ua/rubric-society/3791228-za-period-vijni-vidkatu-nazad-u-gendernij-politici-v-ukraini-ne-vidbulosa-ekspert.html.

Table 5.1.2 Examples of companies' measures for women's economic empowerment before and after the outbreak of full-scale war in Ukraine

Measures for women's economic empowerment	Examples of company events	Changes that occurred after 24.02.2022				
Internal company programs						
Training programs on gender equality (eg, 50% of management positions should be held by women)	IP "Koka-Kola Beveridzhyz Ukrayina Limited", NPC "Ukrenergo", "Ukrhydroenergo" conducted training programs for staff to achieve gender equality.	In February 2024, representatives of Ukrhydroenergo took part in the Training on the implementation of the Women's Empowerment Principles (WEPs) "Synergy of cooperation between business and NGOs to improve the situation of women in Ukraine".				
Women's leadership programs	Staright Media holds an annual conference on women's leadership, Intellias holds a leadership school, and UKRSIBBANK BNP Paribas Group holds a leadership school, with 90% of its students being women.	Ferrexpo has launched a strategic program called Fe_munity. Over the course of the strategy, the number of women in senior positions in Grade 10+ (management) has increased by 60%. A female HR director joined the management board, and the positions of health and safety director and chief surveyor were filled by women.				
Psychological support	Companies offer employees the opportunity to attend group sessions and individual consultations with a psychologist (Ferrexpo, StarLight Media, Intellias, EY, 1+1, etc.).	Ferrexpo Poltava Mining has expanded its psychological support program to include family members of employees and IDPs, and the company holds meetings of the Strong Together psychological support group.				
Gender-biased recruitment	Elementum Energy practices 'blind' recruitment, when information indicating gender is excluded from candidates' CVs before preliminary review.	_				

Source: UN Women 2023, p.39

Some of the new areas that have emerged in the companies include training women in new professions, employing IDPs (mostly women), organizing a children's room for employees, etc.

5.2 LOCAL PROGRAMS TO SUPPORT WOMEN'S ENTREPRENEURSHIP IN ODESA REGION

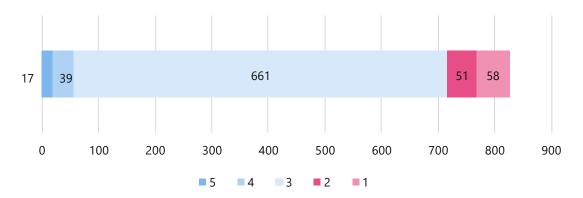
According to the website of the State Employment Service, since the beginning of 2024 and as of September, 327 women in Odesa region have been awarded microgrants for business development.¹²⁷ As a result, 1244 jobs were created. The average size of a microgrant is UAH 236,740. The total amount of funding for the grant programs was UAH 15.6 million. The competition was won by 33 entrepreneurs. The project was expected to create 67 jobs, and 23 were actually created.

Out of 826 respondents out of 869 women entrepreneurs and managers who answered the question "How has your interaction with state and local authorities changed over the past year?" in

Website of the State Employment Service, section he grant statistics. URL: https://www.dcz.gov.ua/stat/statgrant.

the quantitative survey by Pro-Consulting, 661 respondents, or 80%, said that there had been no change. At the same time, 109 respondents (13.2%) believe that the interaction has deteriorated.

Diagram 5.2.1 Entrepreneurs' assessment of changes in interaction with state authorities and local self-government bodies in Odessa region as of September 2024 on a scale from 1 to 5, where 1 — "significantly worsened", 2 — "slightly worsened", 3 — "has not changed", 4 — "slightly improved", 5 — "significantly improved", number of people, N=826



Source: data from the Pro-Consulting survey

Financial support and access to credit

Women entrepreneurs are more likely to face difficulties in accessing financial resources. However, recent years have shown positive dynamics due to programs to support women's entrepreneurship. There are several grant support and microcredit programs for women entrepreneurs in Odesa region. These include Diia. Business, the "Create!" 129 program, the project "Right to Business" from Right to Protection Foundation 130 and the Caritas Odesa UGCC project. 131 Entrepreneurs participating in the focus group survey noted that they had received grants from Diia. Business, and they know that there are many grant programs (from USAID, Acted, etc.) that are open to everyone.

Education and training

An important factor in the development of women's entrepreneurship is access to business education and training. In Odesa region, business seminars, trainings and workshops are held to improve women's business competence (for example, the workshop "Women's Leadership and Family Business in Times of Challenge").

Results of the study of women's entrepreneurship in Ukraine in the context of a full-scale war by CSR Ukraine and UWE Hub as of August 2023, p.12. URL: https://business.diia.gov.ua/uploads/6/32327rezul_tati_doslidzenna_zinocogo_pidpriemnictva_v_ukraini_v_umovah_povnomasstabnoi_vijni.pdf.

¹²⁹ Up to \$15,000 — grants for women's entrepreneurship "Create!" from the Ministry of Economy. URL: https://www.kmu.gov.ua/news/yak-otrymaty-hrant-do-15-tysiach-ukrainskym-pidpryiemytsiam.

[&]quot;Right to Business" is now in Odessa!, message on the website of the "Right to Protection" Foundation dated 08.01.2024. URL: https://r2p.org.ua/page/pravo-na-biznes-teper-v-odesi.

Analytical report "Territorial assessment of the labor market in Odesa region" (2023–2024) by Trocare and Caritas Odesa UGCC, p.21. URL: https://economics.net.ua/files/analytics/Research_(ELIS_23).pdf.

Focus group interviews revealed high awareness of training opportunities among existing entrepreneurs and IDPs. Local women who are potentially considering starting their own business are not aware of such programs and believe that only paid training courses can be found online, but they do not always meet expectations.

Networking and community support

Women's entrepreneurial communities (eg women's entrepreneurship at Diia. Business, the "My Wings are My Strength" business club for women, which is part of the "VONA Hub" project, etc.) in Odesa region facilitate the exchange of experience, networking and support at various stages of business development. Active participation in such communities helps women overcome barriers and succeed in their business.



6 ANALYSIS OF LEGISLATIVE CHANGES AND RELEVANT OPPORTUNITIES FOR WOMEN'S ENTREPRENEURSHIP DEVELOPMENT

The national legislation on equal rights and opportunities for women and men in the workplace has undergone certain changes as a result of the full-scale Russian military aggression, especially in terms of changes to labor legislation (Table 7.1). Certain restrictions are permissible in wartime, but in the absence of clearly developed mechanisms for their implementation and control of their application by the employer, they can significantly worsen the situation of female employees.

Ukraine's ratification of the Council of Europe Convention on preventing and combating violence against women and domestic violence (Istanbul Convention) in June 2022 played a significant role in ensuring equal rights and opportunities for women and men and combating discrimination.

Article 17 of the Convention provides that the state shall encourage the private sector to develop and implement policies and self-regulatory guidelines and standards to prevent violence against women and enhance respect for their dignity.

Ensure women's participation in economic recovery in conflict and post-conflict situations, in particular by expanding opportunities to support self-employment and entrepreneurship for women, including internally displaced persons, women veterans and other war-affected population (National Action Plan for the Implementation of UN Security Council Resolution 1325 "Women, Peace and Security" for the period up to 2025) and achievement of the Sustainable Development Goals (5. Gender equality, national target 5.6) involve the introduction of new practices of economic support for women at both the level of private companies and the level of the state.

In August 2022, the Government approved the State Strategy for Ensuring Equal Rights and Opportunities for Women and Men until 2030. The strategy aims to achieve equal participation of men and women in various spheres of economic activity, to use the results of sustainable economic development and to enjoy equal access to all types of economic resources. It is expected that the gender pay gap will be reduced; the level of economic activity of women will increase; the share of girls studying in specialties traditionally considered "male" and the share of boys studying in specialties traditionally feminized will increase; the share of men using parental leave to care for a child under the age of three will increase; an effective mechanism will be created to prevent and combat gender discrimination, sexual harassment, and psychological violence (mobbing) in the workplace; the share of women who own medium and large businesses will increase; the number of women and men from vulnerable groups engaged in entrepreneurial activities will increase; and the number of supervisory boards of state and municipal enterprises with at least 30% of women will increase (Annex to the State Strategy).

In Ukraine, the principles of gender equality are enshrined in both adapted international legislation and the Constitution. The list of international documents on ensuring equal rights and opportunities for women and men is presented in Annex 6.

Equality of men and women in all spheres of life is postulated in Article 3 of the Constitution of Ukraine. In addition, gender equality is also addressed in Articles 21, 24 and 51. For example, Article 24(3) of the Constitution of Ukraine stipulates that equality of rights between women and men is ensured by providing women with equal opportunities with men in society, political and cultural activities, in education and vocational training, in work and remuneration for it, etc.

Legislative protection made the greatest progress when the European Charter for Equality of Women and Men in Local Life was adopted and ratified. As of 2024, more than 80 local governments in Ukraine have signed this document, pledging to use their existing powers and partnerships to achieve greater equality for citizens.

One of the most recent achievements was the approval by the Cabinet of Ministers of Ukraine in September 2023 of the <u>National Strategy for Closing the Gender Pay Gap</u> until 2030 and the approval of the operational plan for its implementation for 2023–2025.

Despite significant progress in the implementation of gender aspects in the legislation of various countries, including Ukraine, the **gender imbalance** in employment still exists, as evidenced by the <u>Global Gender Gap Report 2024</u>. For example, the International Labor Organization Maternity Protection Convention No. 183 of 30 May 2000 has not yet been ratified by the Verkhovna Rada. This document prohibits the dismissal of women during maternity leave, and places the burden of proof on the employer to prove the fairness of the dismissal.

By type, all gender legislation can be divided into:

- general legal documents, where supranational political bodies (UN, Council of Europe) act as lawmakers;
- national constitutions and local legislation to implement international norms;
- relevant EU legislation.

With the ratification of the Istanbul Convention by Ukraine on June 20, 2022, the conditional "criminal code" on violations of gender equality and discrimination against women was codified. Against the backdrop of legislative innovations, the Ukrainian state is fulfilling all its European integration commitments, adopting the best practices of the Scandinavian model of women's rights protection. In particular, since 2021, any manifestations of sexism have been unacceptable in visual communications and narratives, and since 2019, the widespread use of gender affirmative femininities has been introduced in everyday Ukrainian speech.

At the level of Odesa region, gender legislation is being implemented in accordance with the approved plan under the decision No. 3806-VII of 31 October 2018 of the Odesa City Council "On Accession to the European Charter for Equality of Women and Men in Local Communities" and the order of the Odesa Mayor No. 09 of 11 January 2022 "On Approval of the Action Plan for Achieving Equality and Implementation of the European Charter for Equality of Women and Men in the Life of the Odesa City Territorial Community for 2022–2024". According to these documents, local executors must regulate the opening of toilets with diaper changing tables in public places, as well as baby feeding rooms in institutions providing administrative and social services, culture, education, physical education, sports, healthcare, etc. Local authorities are also obliged to open information corners on gender issues, prevention and counteraction to domestic and gender-based violence, and are encouraged to provide appropriate social advertising and measures to ensure equal rights, combat discrimination, violence, etc.

On 30 August 2024, the Cabinet of Ministers approved a new inclusive Strategy for the Recovery, Sustainable Development and Digital Transformation of Small and Medium-Sized Enterprises (SMEs) for the period 2024–2027, which will promote, among other things, business activity by women, people with disabilities, veterans and IDPs.

6.1 ANALYZING INTERNATIONAL PRACTICES AND ASSESSING THE POSSIBILITY OF IMPLEMENTING SIMILAR MEASURES IN UKRAINE

Women's entrepreneurship is becoming an important driver of economic growth and social change in many countries around the world. Women's entrepreneurship support programs are being actively implemented internationally to ensure equal opportunities for women in business. In Ukraine, the issue of supporting women in entrepreneurship is becoming increasingly relevant due to growing social and economic challenges. Analysis of international practices can serve as a basis for developing and implementing effective programs in Ukraine.

Table 6.1.1 Means of economic empowerment in the leading countries of the world and the Global South

International practices to support women's entrepreneurship					
Financial support instruments					
Grant programs	Many countries, such as Canada, the United States, and Sweden, have specialized grant programs for women entrepreneurs. For example, in the US, there is a program called <i>Women's Business Centers</i> (WBCs), which provides support to women at various stages of business, including access to finance.				
Financing through microcredit	Organizations such as <u>Kiva</u> and <u>Grameen Bank</u> provide microcredit to women in developing countries. Microfinance institutions aim to support small businesses, with a particular focus on women who have limited access to traditional finance.				
	Educational programs and mentoring				
Mentoring programs	Mentoring programs exist in the EU and the US to help women access expert knowledge and advice on business development. For example, <u>WEConnect International</u> provides training and events for women entrepreneurs to improve their management and marketing skills.				
Training programs	In the United States, there are educational programs such as the <u>Goldman Sachs</u> 10,000 Women Initiative, which provides business education to women entrepreneurs. Such programs help women develop management and strategic skills, helping them build successful businesses.				
	Policy and legislative initiatives				
Equality and gender parity policy	Countries such as Norway, France and Iceland are implementing laws to ensure gender equality in business and political structures. <u>For example,</u> Norway requires 40% gender equality on the boards of directors of large companies, which encourages women to actively participate in business management.				
Tax benefits for women entrepreneurs	In countries such as Norway, Finland, Sweden, Canada, etc., there are tax incentives for women who start their own businesses or for companies that actively involve women in their management. In Canada, for example, the Women Entrepreneurship Strategy (WES) program offers funding, advice and support for women in business. Canada also has initiatives aimed at supporting gender equality in business, such as <u>Diversity and Inclusion Grants</u> and other programs that encourage companies to promote women in leadership positions.				
Assessment of implementation opportunities in Ukraine					
Financial instruments for women entrepreneurs	Ukraine does not yet have specialized national grant support programs for women entrepreneurs, but international organizations such as <i>USAID</i> , <i>UN Women</i> , and the <i>EBRD</i> provide financial assistance in the form of grants and microloans. In the future, it would be advisable to consider establishing a national fund to support women's entrepreneurship with public and private investment.				
Development of educational programs and mentoring	The introduction of mentoring programs and educational initiatives for women has great potential in Ukraine. Partnerships with international organizations and universities to develop business schools for women can help improve their professional competence. It is important to support young women who want to become entrepreneurs through access to advice and professional mentoring. Examples are presented in Table 6.1.2				

Table 6.1.1 Continued

Assessment of implementation opportunities in Ukraine			
Policy and legislative initiatives	As part of its harmonization with the EU, Ukraine needs to develop laws that ensure equal opportunities for women in business. For example, this could include the introduction of tax breaks or preferential lending terms for women entrepreneurs to encourage their active participation in business.		

Source: data from open sources

Table 6.1.2 International mentoring programs and educational initiatives to support women entrepreneurs that can be useful for women starting or growing their businesses

Mentoring programs					
Shepreneur	An initiative that focuses on supporting women in business through mentoring, advice and networking opportunities. Connecting with experienced mentors, training and workshops.				
Mentor Women	An initiative that focuses on supporting women in business through mentoring, advice and networking opportunities. Connecting with experienced mentors, training and workshops.				
Woman to Woman Mentoring	Woman to woman mentoring. Free programs for women aged 18 and over combine the power of one-on-one mentoring, community-building workshops and networking opportunities to help women identify and work towards their goals in education, career and life.				
EIT Digital (European Institute of Innovation and Technology)	A program that supports start-ups, including women entrepreneurs, by providing access to mentoring and business networks. Training, connection to investors and industry experts.				
	Educational initiatives				
TechWomen (U. S. Department of State)	A program that promotes women in the technology sector through educational initiatives and professional development. Online courses, webinars, internships and mentoring.				
Women Entrepreneurs Finance Initiative (We-Fi)	An international program that supports women entrepreneurs through funding and educational resources. Grants, access to educational materials, mentoring.				
Startup Ukraine	An initiative to support start-ups in Ukraine, particularly women entrepreneurs, through training and educational programs. Business incubators, accelerators, seminars and workshops.				
Impact Hub Odessa	An organization offering programs for social entrepreneurs, including women. Trainings, consultations, access to business networks and resources.				
Programs to support women in business					
UN Women Ukraine	Programs and projects aimed at supporting women in Ukraine, including business areas. Educational courses, trainings, consultations and support for start-ups.				
Ukrainian Women's Fund	A fund that finances projects aimed at developing women entrepreneurs in Ukraine. Grants, support for educational initiatives and business projects.				
Women Leaders for Ukraine	The Values of treedom and democracy through inchirational mentoring Sunhort husing				
Other resources					
A course for business	Online courses, GrantMarket (free of charge) and trainings specifically focused on developing entrepreneurial skills for women.				
Women's business associations	Local associations, such as <u>Women in Business</u> or the <u>Women's Business Club</u> , that offer networking opportunities and training.				

Source: data from open sources, estimated by Pro-Consulting

International practices show that support for women's entrepreneurship is possible through a comprehensive approach that includes financial, educational and legislative initiatives. For Ukraine, it is relevant to implement such programs with a focus on microfinance, the development of educational platforms and the creation of gender-equal conditions for entrepreneurs.

Implementation of programs to support women's entrepreneurship can stimulate economic development, reduce the gender gap in business and improve the socio-economic status of women in the country.



CONCLUSIONS AND RECOMMENDATIONS

7.1 CONCLUSIONS ABOUT THE CURRENT STATE OF WOMEN'S ENTREPRENEURSHIP (ACCORDING TO SURVEY DATA)

Unemployment and poverty levels are rising in the country, the socio-economic burden of women is increasing, and the well-being of families is declining, leading to a deterioration in women's psychological state. This is especially true for female employees of small and medium-sized businesses, as they are more vulnerable due to the greater impact of the war on small and medium-sized businesses. Therefore, today in Odesa region, it is necessary not only to support women, but also to support the companies in which they work or are business owners.

In such circumstances, the main needs of women include direct financial support, mental health and business support programs, opening kindergartens and children's centers at companies or organizing parental days (grant programs for such rooms at large enterprises or in central areas may be especially relevant) so that they can bring their children to work. Women also need training in financial literacy.

An analysis of the experience of other countries that have experienced military conflicts shows that at the community and state levels, the main efforts of the state and international partners in the area of women's economic empowerment are aimed at developing women's entrepreneurship.

For Ukraine, the practice of **creating training centers or resource centers for women** is relevant. The experience of Azerbaijan and Israel shows that educational programs on entrepreneurship, grant support for women to set up their own businesses, and mentoring for women entrepreneurs are quite effective. The practice of consulting support and the allocation of loans also allows micro- and small enterprises established by women to develop successfully. These projects can be implemented through multilateral partnerships in which businesses invest their resources by providing consulting services and disseminating knowledge about entrepreneurship. To support local entrepreneurship, companies can consider women's businesses as suppliers or distributors.

Ensuring women's participation in the economic recovery of the country in conflict and post-conflict situations, in particular by expanding opportunities to support self-employment and entrepreneurship for women, including IDPs, women veterans and other conflict-affected persons (the National Action Plan for the Implementation of UN Security Council Resolution 1325 "Women, Peace and Security" for the period up to 2025) and achieving the Sustainable Development Goals involves the introduction of new practices of economic support for women at both the level of private companies and the level of the state. Given the high costs of the state for Odesa region, the role of international development partners is extremely important, as they can help both the state and women entrepreneurs provide more systematic support, launch retraining and entrepreneurship programs, implement psychological assistance programs for women victims of violence and women leaving the Armed Forces of Ukraine, and implement projects to support women's return to Ukraine.

Odesa region, characterized by active economic activity and a diverse business environment, is a prime example of the development of women's entrepreneurship. An analysis of the current state of this area points to several key aspects.

Firstly, women's entrepreneurship in Odesa region shows an upward trend. In recent years (2022–2024), the number of women doing business has increased, mainly in the services, trade, and creative industries. This indicates the intensification of women's entrepreneurship and its contribution to the local economy.

Second, women entrepreneurs face certain challenges that hinder their development. The main difficulties include limited access to financial resources, insufficient information support, and a lack of professional contacts. These factors reduce the competitiveness of women's enterprises compared to their male counterparts.

To summarize, women's entrepreneurship in Odesa region has significant potential for development. However, in order to realize this potential, it is necessary to overcome existing barriers and create a favorable environment for women's entrepreneurial initiatives. The recommendations outlined in this section can serve as a basis for strategic planning in this area.

7.2 RECOMMENDATIONS IN THE MAIN IDENTIFIED AREAS

Based on the results of the study, the following steps can be taken to improve the situation with women's entrepreneurship:

Creation of business communities

- Organizing meetings between women entrepreneurs to share experiences and network;
- Creating an online community for discussing topical issues;
- Collecting information on existing grant programs for the business community in general and women's businesses in particular;

Creating training programs. Experts recommend conducting courses

- STEM courses and courses to train women in stereotypically male professions.
- The procedure for doing business;
- The IT sector (designers, testers, SMMs, project managers);
- Service sector (make-up artist, hairdresser, manicurist, driver);
- Preparation of CVs, business plans, grant applications;
- Legal literacy and accounting (business registration, taxation, reporting);
- Psychological courses (negotiation, relationship building, stress management);
- Rehabilitation psychological courses.

Grant support

- Raising grants in cooperation with local large businesses (for agricultural businesses, production of individual products and work that does not require on-site presence);
- Providing grants in the form of professional services (marketing, business consulting);
- Grants for joint events for teams (joint retreats, joint training courses, etc.);
- Consultations in obtaining grants.

Organize roundtables between business, government and civil society organizations

8 APPENDICES

QUESTIONNAIRE FOR FOCUS GROUP DISCUSSIONS

Twenty-four women (4 groups of 6) took part in the focus group interviews, including 15 existing entrepreneurs (including three IDPs) and nine women (including three IDPs) planning to start their own business.

Scenario for a focus group with women entrepreneurs:

Introduction (10 minutes)

Welcome and introduction of the moderator

- Introduction and explanation of the roles of the moderator and participants.
- Description of the purpose of the focus group.

Familiarization with the rules

- Respect each other's opinions.
- Maintain confidentiality.
- Take turns speaking without interrupting.

Introduction of participants (10 minutes)

Each participant briefly introduces herself

- Name, type of business, number of years of business activity.
- What inspires you most about doing business.
- For IDPs what region did you have your business in, what did you manage to move, what did you do, why did you move to Odesa region?

Main discussion (60 minutes)

Common challenges in doing business (15 minutes)

- What were the main challenges you faced when starting and running your business?
- How did these challenges affect the development of your business? (focus on challenges not related to hostilities)
- For IDPs what difficulties did you face in your previous place of residence, how did they change after moving to Odesa region

Gender issues (15 minutes)

- Have you faced any specific challenges related to being a woman in business?
- Have you experienced discrimination or biased attitudes from partners, clients or employees?
- How do gender stereotypes affect your business activities?
- For IDPs, how does the attitude in the region differ before relocation and now? Is the change in attitude more related to IDP status or gender?

Financing and access to resources (10 minutes)

- What sources of funding do you use? How heavily is your business leveraged? How has this changed since the beginning of the war? Do you use grant funding?
- Have you faced any gender-related difficulties in obtaining financing for your business? How did they manifest themselves?
- How do you assess access to information, training and other resources that can help you develop your business?
- For IDPs Similar questions about programs for IDPs

Work environment and work-life balance (10 minutes)

- How do you balance your work and personal life? Do you feel pressure in this regard? Does this affect your parenting and household chores?
- Do you feel supported by family, friends and society in running your business?

Support and development (10 minutes)

- What types of support would be useful for you to overcome gender barriers in business?
- How would you assess the existing support programs for women entrepreneurs?
- How would you assess the existing support programs for IDPs?
- What role do they see for local authorities in supporting and developing women's entrepreneurship?
- To what extent would you be interested in participating in business associations and joint activities with the authorities?

Summary and closing remarks (10 minutes)

Question

- What do you think needs to be changed in society or at the legislative level to support women in business?
- What are the three main challenges you would identify as the most pressing for women entrepreneurs?

Closing remarks by the moderator

- Summary of the main points discussed.
- Thanking the participants for their participation and activity.
- Information about next steps (if applicable).

Conclusion (5 minutes)

Questions and answers

Time for participants to ask additional questions or express their opinions.

QUESTIONNAIRE FOR IN-DEPTH INTERVIEWS

The expert interviews included representatives of local authorities, NGOs and charities, and business owners:

- WITH Co-owner of the Innova Medical Center
- Representative of the NGO "Centre "Pobratym"
- Representatives of the Chornomorsk City Council
- Representative of the NGO "Educational and Practical Center for Psychological Counseling "Dzherelo"
- Representative of the "South Ukrainian Charitable Foundation Berehynia"
- Representative of the Center for Assistance to Rescued Persons in Odesa
- Representative of the Bilhorod-Dnistrovskyi branch of the Odesa Regional Employment Center
- Head of the social services center of the Shyriayevska Territorial Community

Questionnaire for the in-depth interview

Introduction

A brief overview of the topic and purpose of the interview.

Problems of women's entrepreneurship development

- 5. In your opinion, what are the main challenges to the development of women's entrepreneurship in Ukraine?
- 6. Do you think there are specific problems in Odesa region? Before and after the full-scale invasion.
- 7. Are there specific factors that limit women's opportunities to start and run a business compared to men?
- 8. Have you observed any additional challenges or constraints for IDP women, women with disabilities, single mothers, women veterans, or other vulnerable groups?
- 9. How do you assess women's access to financial resources (loans and grants), training programs and support from the state, NGOs and international donors?
- 10. And how would you assess access to information about such opportunities? Are there any additional channels that could be used for its dissemination?
- 11. How would you compare this situation in Odesa and Odesa region?

The existence and strength of differences in women's business

- 1. Do you see any differences in the way women and men approach business? If so, how do they manifest themselves?
- 2. How do gender stereotypes affect women's entrepreneurship, in particular decision-making and business management?
- 3. Are there any problems related to the fact that a woman can perform domestic duties, including childcare, in addition to entrepreneurship?
- 4. Are there specific industries where it is easier or more difficult for women to realize their entrepreneurial potential?
- 5. Have you seen any changes since the full-scale invasion? Are there any industries where there are more women?

A vision of problem solving

- 1. What steps do you think are needed to improve the conditions for women's entrepreneurship in Ukraine? Who should take these steps?
- 2. What programs or initiatives do you think would be most effective in supporting women in business?
- 3. How can state authorities (not local self-government) contribute to reducing gender barriers in entrepreneurship?
- 4. How can local authorities help reduce gender barriers to entrepreneurship and promote its development?
- 5. Do you have a desire to expand cooperation with women-managed/owned enterprises? If so, in which areas and through which channels?
- 6. Would you be willing to participate in associations and business networks or join their activities?
- 7. What business competencies do you consider to be the most important, around which our Client could build a training program?

Final questions

- 1. What do you think are the main policy or legislative changes that need to be made to support women entrepreneurs?
- 2. Is there anything else you would like to add on this issue that we did not discuss during the interview?

Conclusion

Thanks for participating.

QUESTIONNAIRE FOR QUANTITATIVE SURVEYS

Women's entrepreneurship in Odesa region

Good afternoon, my name is , I represent the research company Pro-Consulting, we are conducting a small survey on the state of women's entrepreneurship in Odesa region. Your participation will help us better understand the challenges faced by women entrepreneurs and develop recommendations for improving the business environment.

The questionnaire is anonymous, and all data will be provided in an anonymized form. It will take no more than 5 minutes of your time, are you ready to participate?

1 Tell us, do you own a business, run a business, or want to start a business?

- I have my own business (or am a sole trader)
- I am the head of an enterprise
- I want to start my own business
- I am not sure I want to start my own business
- I do not want to start my own business (finish the survey, do not send the form)

2 What industry does your company operate in?

- Trade
- Consumer services (services for the public: beauty salons, dry cleaners)
- Business services (accounting, consulting, etc.)
- Agriculture
- Manufacturing
- Other:

3 Please tell us how many employees your company employs

- I work independently (no employees)
- Up to 5 people
- 6-10 people
- 11-20 people
- 21-50 people
- More than 50 people

4 How long have you been in business (running a business)?

- Less than 1 year
- 1–3 years
- 3-5 years
- More than 5 years

5 Why did you decide to start your own business?

A childhood dream

- Lack of alternative job options
- Desire for financial independence
- Continuation of the family business
- Other:

6 What obstacles did you face when setting up your business? (Multiple options are possible)

- Did not start a business (family, inherited, bought, re-registered, etc.)
- Access to finance
- Bureaucratic procedures (with business registration, with tax and other regulatory authorities)
- Lack of support from the state and local authorities
- Competition
- Gender stereotypes
- Lack of necessary knowledge and skills
- Insufficient support from family and friends
- No obstacles

7 Were there other obstacles?

8 What sources of funding did you use to launch your business?

- Personal savings
- Family budget
- Loans
- Attracting a third-party investor
- Grants
- Other:

9 Has your business ever ceased operations due to a full-scale invasion? If so, for how long?

- Nο
- Other:

10 How would you assess the overall state of your business at the moment?

- Very good
- Good
- Satisfactory
- Poor
- Very poor

11 Next, I'll list the factors, and you can tell me whether they affect the state of the business, have a minor impact, or have no impact.

- Decrease in sales volume
- Emergence of strong competitors
- High share of shadow business in the industry
- **Business relocation**
- Changes in consumer behavior and lower incomes

- Changes in the hryvnia exchange rate
- Tax burden
- Lack of support programs
- The risk of a power outage
- Changes in legislation in your industry
- Staff availability
- Difficulties in logistics
- Experience in promotion and marketing
- Physical damage to facilities due to shelling
- Psychological difficulties due to the war

11.1 Are there any other factors?

12 Do you work with foreign markets?

- Have branches in other countries
- Are you planning to enter the markets of other countries in 2024–25
- Export goods/services
- Import goods/services
- Do not engage in foreign economic activity

13 How has your interaction with state and local authorities changed over the past year?

- Significantly deteriorated
- Slightly deteriorated
- Has not changed
- Slightly improved
- Significantly improved

14 Do you ever think about moving abroad?

- Yes, if the security situation worsens
- No, I will work in Ukraine
- Other:

15 How often do you face gender discrimination in the business environment?

- Very often
- Often
- Rarely
- Never
- Other:

16 If so, how does it manifest itself?

- Unequal treatment during negotiations (ignoring a point of view during meetings and discussions, not paying enough attention to ideas or proposals compared to men, increased criticism or doubt in competencies and abilities, etc.)
- Interaction with suppliers

- Interaction with customers
- Interaction with public authorities
- Differences in remuneration and working conditions (unfair wage differentials compared to men in similar positions, lack of transparency in salaries and bonuses, etc.)
- Inappropriate attitudes and sexual harassment (inappropriate attitudes or behavior that violates a woman's personal boundaries and comfort, etc.)
- Systemic barriers (some industries are considered "male" and women face more discrimination there, expectations that women should combine business with household responsibilities, which hinders their professional development, etc.)

16.1 Are there any other manifestations?

17 In your opinion, what are the biggest challenges faced by women entrepreneurs in Odesa region?

- Limited access to funding
- Lack of information and resources
- Gender stereotypes
- Lack of support network
- Problems with work-life balance
- Legal and administrative barriers
- Unstable economic situation
- Military conflicts and their consequences

18 Are there any other problems?

19 Have you applied for grants and other support programs?

- I applied and won
- Applied but did not win
- Did not apply the company did not meet the criteria
- Did not apply did not find grant programs
- I did not apply I did not have time/resources
- I did not apply I do not believe in the success of grant programs
- Other:

(If applied) What were these programs? 20

21 Which support programs would be most useful for you? I will name the main areas and then ask you questions about what might be of interest to you.

- Financial support
- Training and skills development
- Consultations on effective business management
- Mentoring
- Establishing contacts and finding clients
- Assistance in cooperation with public authorities
- Psychological support

- 22 Do you have any other needs?
- 23 What financial support programs would you be interested in?
- 24 What skills would you be interested in learning?
- 25 What areas would you be interested in mentoring and consulting?
- 26 What areas would you be interested in finding contacts in?
- 27 What other areas of support would you need?
- 28 And finally, a few questions about you.

Tell me, how many full years are you?

- 18 years old
- 19-29 years old
- 30–59 years old
- 60+ years
- Refusal

29 What was the highest level of education you received?

- Secondary
- Incomplete higher
- Higher
- Postgraduate (MBA, PhD)
- Refusal

30 Where do you live in the country?

31 Do you belong to one of the following categories of vulnerability?

- A person with a disability
- Large family
- Single parents/carers
- I have children with disabilities
- I have destroyed/damaged property
- I have suffered physically from the war
- I am a veteran of the defense of Ukraine
- Family member of a veteran of the defense of Ukraine
- Widow of a participant in the defense of Ukraine
- A family member of a deceased veteran of the defense of Ukraine
- Refusal
- Other:

32 Please share any additional thoughts or suggestions on how to improve the conditions for existing and future women entrepreneurs in Odesa region.

ANNEX TO SECTION 4

Table 4.1.1 Involvement of entrepreneurs in Odesa region in foreign trade as of September 2024, number of people

Industry	Export	Import	Plans to enter international markets in 2024–2025
Business services (accounting, consulting, etc.)	17	4	6
IT	17	-	1
Trade	11	21	17
Production	5	4	1
Freight transport	4	2	-
Household services	4	4	3
Agriculture	-	-	4
Tourism	3	2	-
Aviation industry	2	-	1
Design	2	-	-
Light industry	2	-	2
Construction	-	-	1
Outsourcing	1	-	-
Consulting	-	-	1
HoReCa	1	-	1
Law	1	-	-
Medicine	-	-	1
Total	69	37	39

Source: data from the Pro-Consulting survey

ANNEX TO SECTION 5

A description of programs to support women and women's entrepreneurship in Odesa region

Charitable Foundation "Caritas Odesa UGCC"

Caritas Odesa UGCC Charitable Foundation in partnership with Caritas Ukraine provides emergency livelihood assistance to communities affected by the war in Ukraine. The project is aimed at assisting internally displaced persons (IDPs) and local residents affected by the war, who live in Odesa and communities in Odesa district of Odesa region.

Support is also provided to individuals and entrepreneurs operating or planning to operate in Odesa and Odesa district of Odesa region.

The project aims to strengthen the livelihoods and socio-economic empowerment of vulnerable war-affected populations through a cash-for-work approach and microgrants to help both displaced and local businesses recover.

Support for micro and small businesses (incubation and acceleration) — provides business training for 68 beneficiaries, mentoring and grants for starting or developing a business. The winners will receive 34 business grants with a maximum amount of UAH 187,200 each.

Contact number: 0 800 336 734 Mon-Fri: 09:30–16:00

"Women's Progress"

A women's platform for development and networking, Women's Progress has been operating since 2023. In addition to Odesa, the club organizes meetings in six other cities of Ukraine. Every month, the club hosts events with women who conduct self-development trainings. Meetings are held on various topics, with interesting women who have their own business in any field: style, finance, health, beauty, psychology, etc. The club's goal is women's inspiration, self-development and recreation.

Are offered the following formats meetings:

- MINI (up to 15 people): masterclasses, analysis, transformational games, Workshop, business breakfast:
- MIDI (20–40 people): evenings with experts, themed brunches, trainings;
- MAXI (40–70 people): brunches, trainings, networking;
- Large (70+ people): parties.

Contact number: 098 268 94 60, Telegram, Instagram, Email

Address: Odesa (no address, meetings are held in different places).

"World Woman Club. Odesa"

Branch of the International Club of Successful Women (ICSW) in Odesa. The international network of WORLD WOMEN'S CLUB aims to create a center for business and social communication between women around the world through cooperation through women's clubs, international organizations and embassies. The World Woman's Club started its work in the Edinburgh office in March 2007 and has expanded to 14 countries.

The participants are women business owners and top managers, scientists, educators, designers, public figures, politicians and diplomats. The club provides an opportunity not only to network in local clubs, but also to learn how to become a speaker at global forums and share your messages on big stages, and to have exclusive free access to an educational online global women's academy filled with video content from the world's best experts.

Register by following the link: https://world-woman.com/contacts/

Contact number: 093 303 00 70, Website, Facebook, Email, Instagram, YouTube

Address: 68 Rishelievska St., Odesa, Ukraine

"Lady Forever"

A women's club in the city of Odesa. The owner shares experiences from her own life and helps club members find their own business. There is a modeling agency for women aged 40+ and a theater studio. The club started its activities in 2018.

Lady Forever holds monthly events:

- Photo projects;
- Fashion shows and tours;
- Theme parties;
- Master classes;
- Weekend tours.

Contact number: 097 740 77 04, Instagram, Telegram

Address: 7 Maiakovskoho lane, Odesa, Ukraine

"All-Ukrainian Council of Women Farmers"

NGO "Ukrainian Council of Women Farmers" is a non-governmental, non-political, non-profit organization established on the basis of common interests of its members and aimed at promoting successful solution of problems of women farmers and their families in a market economy. The Council unites women farmers, women members of farm families, women scientists, other women engaged in entrepreneurial agricultural activities and related professional, advisory, scientific and other interests. Established on 25 May 1998. Since 15 October 1998, the open-ended campaign "We deserve to be heard!" has been running.

The range of activities of the organization:

 Protecting the rights and interests of women farmers, empowering rural women to activate the women's social movement to build a just society and strengthen food security on a parity (gender) basis;

- Promoting the activities of women farmers to develop women's entrepreneurship in rural areas;
- Advice, training, experience exchange and information and legal support for economic and social initiatives of women farmers;
- Promoting and participating in the development and implementation of the regulatory and legislative framework for farming development;
- Organizational and legal support for strengthening the role of women in community life;
- Promoting the competitiveness of SME agricultural producers in domestic and foreign markets.

Contact number: 067 557 15 28, Email, Website

Address: 3 Nizhynska St., Odesa, Ukraine

Charitable Foundation "Women's Opportunities in Ukraine"

Founded in spring 2022, the Women's Opportunities in Ukraine Charitable Foundation provides assistance to women who are relocating or starting their own businesses from scratch. In 2024, the Women's Opportunities Fund received a \$1.5 million grant from The Jewish Federations of North America to strengthen women's entrepreneurship, humanitarian initiatives and public sector development in Ukraine. In 2022–2024, the fund provided more than 100 cash grants to support women's businesses totaling UAH 7.3 million.

From September 18 to October 18, the foundation announced a competition for grants of 50,000 to 150,000 for women craft business entrepreneurs.

Grant funds can be spent on the purchase of equipment to expand and strengthen production, purchase of raw materials and supplies for the production of products (no more than 50% of the applied amount). If necessary, 30% of the applied amount can be spent on marketing services, such as branding, creation of promotional materials, advertising and promotion in social media.

Register by following the link: https://docs.google.com/forms/d/e/1FAlpQLSfPEeTEAsZ-xHR-z9L-fEp61MJBC5xgDvjkCO18nhXhq_KYduA/viewform

Contact number: 067 801 73 85 **E-mail:** fund.wo.ua@gmail.com

Programs for vulnerable groups and IDPs in Odesa region

"VONA Hub"

The Career and Business Hub offers services to women survivors of domestic/gender-based violence to improve their professional skills and find successful employment. The platform is implemented by the United Nations Population Fund in Ukraine (UNFPA Ukraine) with the support of the UK Government and the USAID Bureau of Humanitarian Assistance (BHA).

- Women are offered:
- Consultations on individual support in job search;
- Individual consultations with a psychologist for support during employment and adaptation to a new workplace;
- Participation in initiatives to start and develop your own business;
- Opportunity to apply for free courses/webinars/trainings to develop professional and communication skills.

Register by following the link: https://vonahub.org.ua/register/
Contact number: 066 770 52 57, Website, Email, Facebook, Instagram
Address: 13 Chernyakhovskogo St., Odesa (Mon–Fri from 10:00 to 18:00)

"Mine the wings are mine power"

The "My Wings are My Strength" business club for women, which is part of the VONA Hub project in Odesa, works for people in difficult life circumstances, victims of violence, IDPs, and women with disabilities. It started operating in February 2024. Participation in the club is free of charge.

Women who already have their own microbusinesses and are ready to share their experiences or are planning to start one, apply for grants, and others have joined the community. Participants receive training on marketing, finance, and the basics of law, meet with accounting professionals, attend roundtables to share experiences, play business games, and network with like-minded people, among other events.

Register by following the link: https://forms.gle/uD9KcVhC5yrMsP5w9

Contact number: 066 770 52 57, Website

Address: 13 Cherniakhovskoho St., Odesa (Mon–Fri from 10:00 to 18:00)

Public project "Three strongholds of IDP women"

In the city of Odesa and the region, the NGO "Pobratym Center" has announced the launch of the project "Three Support Points for the Recovery of IDP Women", which provides psychological assistance, legal advice and online education for women with IDP status. The project is implemented with the technical support of UN Women in Ukraine and funded by the UN Women's Peace and Humanitarian Fund.

The project provides legal advice, psychological support, and online courses on social media and accounting for individual entrepreneurs.

Register by following the link: https://docs.google.com/forms/d/e/1FAlpQLScvg118Uro5P- Pi_m7ecAA7lvGnx0eGefCerp6_XquSNLyW7kQ/viewform?vc=0&c=0&w=1&flr=0

Contact number: 096 314 07 02

Address: 7 Mala Arnautska Street, Odesa, Ukraine

The educational project for IDP women "Zmist"

The New Ukrainian Narratives NGO has launched an innovative training program, Content for IDP Women. The project includes regular online meetings with psychologist Kateryna Holzberg. Participants will also have access to a closed online community — a circle of like-minded people. The initiative is being implemented with the technical support of UN Women and funded by the UN Women's Peace and Humanitarian Fund.

The online training is currently being conducted via live broadcasts. However, all the workshops are stored on the YouTube channel so that each woman can listen to the webinars at her own convenience and choose the intensity of the training. The training is open to internally displaced women aged 21 and older whose husbands are at war and/or who have lost relatives to the war. The project operates in the following regions: Zakarpattia, Chernivtsi, Ternopil, Cherkasy, Dnipro, Odesa, and Mykolaiv.

Register by following the link: https://docs.google.com/forms/d/1bq6UYe7zoGrgwfuoW-

7FqnJUbB2ZWLNL-hCfjdXkVvAo/viewform?edit_requested=true

Contact number: 048 230 12 60, Website, Email, Facebook

Address: 10, Admirala Lazareva Str., Odesa

Employment project "To be successful"

An employment project in the city of Odesa designed to help women and IDPs. It provides grant support for self-employed persons. Both online and offline course options are offered.

As part of the project, women have the opportunity to take a full course, the program of which includes theory, webinars, trainings, etc. in various areas. For example, offline options: massage, eyebrow correction, manicure, confectionery courses, etc. Online courses: accounting, recruiting, freelancing, web design, SMM. In the end, a certificate is issued that confirms full completion and provides women with the opportunity to get a full-time job or start their own business.

Register by following the link: https://forms.gle/bDxi7fLDR6Rn3e1V7

Contact number: 050 011 67 18, Instagram Address: 11 Sadova St., Odesa, Ukraine

Free courses from the Volunteer Center "Gostynna Khata"

The Gostiny Khata Community Center offers free courses for IDPs in Odesa with an internationally recognized certificate.

Training is offered in various areas:

- Business Ukrainian/English,
- Barista.
- Customs broker,
- International logistics and freight forwarding,



- Business development planning,
- Active sales and marketing techniques,
- Fundamentals of entrepreneurship and management,
- Accounting and auditing.

Register by following the link: https://t.me/+NNhjSFDTcik0NmMy Contact number: 068 254 66 69, Website, Facebook, Email, Instagram Address: 18 Rishelievska St., Odesa (Mon-Fri from 09:00 to 17:00)

Project by the NGO "Girls" for IDPs "Support for IDPs in Ukraine"

In May 2022, the NGO "Girls" launched a large-scale project "Support for IDPs in Ukraine" together with the international organization World Vision. The project provides psychological, social, humanitarian, legal, and educational support to internally displaced persons in four regions of the country (Odesa, Kyiv, Vinnytsia, and Zakarpattia). The activities that participants (children, teenagers, adult women) can join are completely free of charge.

The package of offers in each region is different. Odesa region offers the following activities:

- Career guidance activities;
- English language
- Logic;
- Choreography;
- Theatrical art;
- fine arts;
- Art space;
- Psychological support (group and personal meetings) offline/online.

Register by following the link: https://docs.google.com/forms/d/e/1FAIpQLSeK7m10q_ vuY82SvRicmAQeY8TTPH7FZc1_vqr2AmSDCuke3w/viewform

Contact number: 068 043 55 76, website, Email, Telegram, Instagram, Facebook

Address: 89B Chervonoi Kalyny Avenue, Kyiv (head office)

Emergency livelihoods support program from ACTED

The emergency livelihoods support program of the French humanitarian organization Acted has been operating in Ukraine since 2017. Currently, it continues to operate in Odesa, Sumy, Chernihiv and Donetsk regions. Provided under the Consortium project, which provides multisectoral humanitarian assistance to war-affected populations in Ukraine (2023–2024) with financial support from the USAID Bureau of Humanitarian Assistance (BHA).

This program aims to restore livelihoods and support those affected by the war by focusing on two types of economic activities: food security and activities that generate systematic income through the production and sale of goods or services. The competition lasted until 30 July 2024 in the Izmail and Safianivska territorial communities of Odesa Oblast, including six villages in the latter: Stara Nekrasivka, Pershotravneve, Matroska, Ozerne, Safiany, and Kalanchak.

Contact number: 063 453 57 10, Website, Email, Instagram, Facebook

Address: 10 Observatorna St., Kyiv (head office in Ukraine) (Mon-Fri from 09:00 to 16:00)

Business counseling on self-employment and business development

A business counseling center for self-employment and business development has been launched in Odesa region. The project aims to provide online and offline trainings, seminars, workshops and consultations on business development. The free trainings will be held in four communities of the region.

The project includes trainings, workshops, seminars and consultations in the following areas:

- financial literacy;
- digital literacy;
- psychological support;
- marketing and sales;
- legal direction;
- farming (poultry farming, etc.);
- agriculture (creation of greenhouses, growing vegetables, etc.);
- bread baking;
- other types of farming.

It is supported by the international humanitarian organization ACTED and funded by the USAID Bureau of Humanitarian Assistance.

Contact number: 095 196 85 73, Website, Facebook

Address: 3 Gamova Square, Odesa, 65005

"To be successful"

Internally displaced persons who have arrived in Odesa and Odesa region can apply to the Be Successful Foundation to receive employment assistance, free retraining courses, tools and materials for work, and one-time humanitarian aid. The age limit is 25-60 years. List of courses from the CF "To Be Successful" in offline format:

- Course "Eyebrow correction and coloring", 2 days
- Course "Permanent make-up", 3 days
- Course "Sugaring", 3 days
- Basic course "Manicure from scratch", 10 days
- Basic course "Classic +2 D;+ 3D extensions", 5 days
- Smart course "Men's and women's haircuts", 14 days
- Course "Types of wellness massage"
- Course "Confectioner"
- Course programs of the educational center "Fund"
- "Professional Development of Kharkiv" in an offline format
- "Accounting for beginners", 14 lessons
- "Accounting for individual entrepreneurs", 5 lessons
- "Recruitment and HR", 17 lessons
- "Freelancing for beginners2, 10 lessons
- "Web design for beginners", 10 lessons
- "SMM for beginners", 8 lessons

Register by following the link: https://docs.google.com/forms/d/e/1FAlpQLSeEs2qDMznLs-

jsqCZNeJ 7w8cGZCuLJctdbDkSvgHLgOnPIXQ/ viewform

Contact number: 050 011 6718, Email, Facebook

Address: 11 Sadova St., Odesa

Government agencies, organizations, programs and platforms supporting entrepreneurship, women entrepreneurs and women in Ukraine

- Ministry of Economic Development of Ukraine
 - National Grant Program "Own Business", https://diia.gov.ua/services/grant-na-vlasnu-spravu
 - National grant program "eRobota", https://diia.gov.ua/services/categories/biznesu/yerobota
 - National Program "Affordable Loans 5–7–9", https://privatbank.ua/business/5–7–9
 - Entrepreneurship and Export Development Office, https://business.diia.gov.ua/eepo
 - The Pulse platform for collecting feedback from businesses on their interaction with the state to improve the quality of public services, https://pulse.gov.ua/
 - State program "Made in Ukraine", https://madeinukraine.gov.ua/
 - Grant program for support of processing industry producers, https://diia.gov.ua/services/ grant-na-pererobne-pidpriyemstvo
 - Export Credit Agency, https://www.eca.gov.ua/
 - Program of 25% compensation for agricultural machinery, https://business.diia.gov.ua/ cases/agribusiness/zapracuvala-onovlena-programa-kompensacii-25-vartosti-ukrainskoisilskogospodarskoi-tehniki-ta-obladnanna
- Ministry of Digital Transformation of Ukraine
 - National project for entrepreneurship and export development Diia.Business, https://business.diia.gov.ua/, https://business.diia.gov.ua/en/women-entrepreneurship
 - The national educational platform for up-to-date knowledge and skills Diya.Osvita, https://osvita.diia.gov.ua/
- Ministry of Social Policy of Ukraine, https://www.msp.gov.ua/
- Ministry of Reconstruction of Ukraine, https://mtu.gov.ua/
- Office of the Vice Prime Minister for European and Euro-Atlantic Integration, https://www. facebook.com/UA.EU.NATO/?locale=ru_RU
- Business Ombudsman Council, https://boi.org.ua/
- Ukrainian Parliament Commissioner for Human Rights, https://ombudsman.gov.ua/
- Government Commissioner for Gender Policy, https://www.kmu.gov.ua/profile/katerina-levchenko
- State Institution "Ukrainian Cultural Foundation", https://ucf.in.ua/
- State Employment Service, https://dcz.gov.ua/

Local authorities, organizations, programs and platforms supporting entrepreneurship, women entrepreneurs and women in Odesa region

- Odesa Regional Council of the VIII convocation, https://oblrada.od.gov.ua/
- Representative of the Ukrainian Parliament Commissioner for Human Rights in Odesa region, popovam@ombudsman.gov.ua
- Odesa Regional State Administration, https://oda.od.gov.ua/
- Odesa Regional Military Administration, https://t.me/s/odeskaODA?before=6609
- Odesa City Council, https://omr.gov.ua/
- Odesa District State Administration, https://odrda.od.gov.ua/
- Berezivka District State Administration, https://berezivka-rda.od.gov.ua/

- Bilhorod-Dnistrovskyi District State Administration, https://bd-rda.od.gov.ua/
- Bolgrad District State Administration, https://bolgrad-rda.od.gov.ua/
- Izmail District State Administration, https://izmail-rda.od.gov.ua/
- Podilsk District State Administration, https://podilsk-rda.od.gov.ua/
- Rozdilna District State Administration, https://rozdilna-rda.od.gov.ua/
- The Diya.Business Entrepreneur Support Center in Odesa, https://business.diia.gov.ua/odesa
- Odesa Regional State Employment Center, https://ode.dcz.gov.ua/
- Odesa Regional Development Agency, https://rdaod.com.ua/news/

National organizations and initiatives

- Ukrainian Investment and Trade Facilitation Center (ITFC), http://tradecenter.org.ua/ukr/home
- BRDO Better Regulation Delivery Office, https://www.facebook.com/brdo.ukraine/?locale=uk_UA
- Academy for women entrepreneurs "Power of Women", https://wmnpower.org/AWE
- NGO "League of Business and Professional Women of Ukraine", https://www.facebook. com/bpwua.org/
- Association of Women Lawyers of Ukraine "Jurfem", https://jurfem.com.ua
- Women's information and counseling center, https://wicc.net.ua/
- Women's Perspectives Center, http://www.women.lviv.ua/
- Ukrainian Women's Fund, https://uwf.org.ua/
- Women's Consortium of Ukraine, https://wcu-network.org.ua/
- She's Next a program to support women's entrepreneurship, https://business.diia.gov. ua/cases/women-entrepreneurship/platforma-zinocogo-cifrovogo-komuniti-shes-next
- Women IN, https://www.facebook.com/womeninanywhere/
- Expert organization Center for CSR Development / CSR Ukraine, https://csr-ukraine.org/
- Union of Ukrainian Entrepreneurs (UUE), https://sup.org.ua/uk
- The International Women's Entrepreneurs' Embassy in Ukraine, https://ambasada.org.ua/
- International community for women Wtech, https://wtech.club/en/
- WoMo is a project about women, https://womo.ua/
- Business network of rural women, https://www.facebook.com/rwbn.ua
- Ukrainian hub, an NGO for start-ups and entrepreneurs in Ukraine, Portugal and the United States, https://ukrainianhub.org/
- Radar Tech is a business accelerator, https://radartech.com.ua/
- AgriFood Innovation Camp a program for start-ups and businesses with agri-food solutions, https://www.agrifoodcamp.in.ua/
- Eleos Ukraine, a public platform for interaction between NGOs, religious communities, and the public sector https://eleos.com.ua/

National organizations and initiatives in the Odesa region

Charitable Foundation "Caritas Odesa UGCC", https://www.caritas.od.ua/

Organizations supporting IDPs and female and male veterans

- Ministry of Reintegration of the Temporarily Occupied Territories of Ukraine, https://minre.gov.ua/
- NGO "Girls", https://divchata.org/uk/
- Human rights center for servicemen and women "Principle", https://www.pryncyp.com/
- Veteran Hub is a support network for female and male veterans and their families, https://veteranhub.com.ua/
- The Legal Hundred, http://legal100.org.ua
- "Space of Opportunities", a team of state veteran policy makers, https://pm.in.ua/
- Women's veteran movement "Veteranka", https://www.uwvm.org.ua/uk/

International organizations and programs

- United Nations Development Program in Ukraine, https://www.undp.org/uk/ukraine
- UN Women, https://ukraine.unwomen.org/uk
- Global Fund for Women, http://www.globalfundforwomen.org
- IR USAID's 'Mriemo ta Diemo' program to develop and support youth in Ukraine, https://mriemotadiemorazom.org/
- The United Nations Population Fund (UNFPA), https://ukraine.unfpa.org/uk
- European Business Association (EBA), https://eba.com.ua/
- European Education Foundation (EEF), https://www.etf.europa.eu/uk
- EBRD's Women in Business programme, https://ebrdwomeninbusiness.com/home.xhtm- I?country=UA&language=uk
- NGO "La Strada Ukraine", https://la-strada.org.ua/
- East Europe Foundation, https://eef.org.ua/en/
- L'Oréal-UNESCO Awards for Women in Science, award for Women in science https://forwomeninscience.in.ua/
- EIC Accelerator, https://eic.ec.europa.eu/eic-funding-opportunities/eic-accelerator_en
- European Gateway for Women's entrepreneurship WEgate, https://community.wegate.eu/
- Erasmus for Young Entrepreneurs, https://www.erasmus-entrepreneurs.eu/
- Enterprise Europe Network, https://een.ec.europa.eu/
- USAID Competitive Economy of Ukraine Program, https://www.facebook.com/usaidcep.ua/
- EU4Business: SME competitiveness and internationalization project, https://eu4business.org.ua/
- Program of the European Union House of Europe https://houseofeurope.org.ua/
- Seeds of Bravery, https://seedsofbravery.eu/
- International Organization for Migration, https://ukraine.iom.int/uk/partners/departmentinternational-development-dfid
- Good Governance Fund, https://happymonday.ua/company/alinea-international-ukraine- office-project-good-governance-fund-ggf-pmu-ukraine
- Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ), https://www.giz.de/en/ worldwide/32413.html
- CRDF Global, https://www.facebook.com/CRDFGlobalUkraine/?locale=ru_RU
- Women TechEU is a project to increase the presence of women in the IT industry, https://wom-ntechEU is a project to increase the presence of women in the IT industry, https://wom-ntechEU is a project to increase the presence of women in the IT industry, https://wom-ntechEU is a project to increase the presence of women in the IT industry, https://wom-ntechEU is a project to increase the presence of women in the IT industry, https://wom-ntechEU is a project to increase the presence of women in the IT industry, https://wom-ntechEU is a project to increase the presence of women in the IT industry, https://wom-ntechEU is a project to increase the presence of women in the IT industry, https://wom-ntechEU is a project to increase the presence of women in the IT industry, https://wom-ntechEU is a project to increase the presence of women in the IT industry, https://wom-ntechEU is a project to increase the presence of women in the IT industry, https://wow-ntechEU is a project to increase the presence of women in the IT industry in the IT enintech.com.ua/

- Girlboss Foundation, https://girlboss.com/
- Tory Burch Foundation, supporting women entrepreneurs, their access to capital, education and community, https://www.toryburchfoundation.org/
- Mercy Corps, https://www.mercycorps.org/ukraine-response
- The Nansen Support Programme, https://www.norad.no/en/front/thematic-areas/thenansen-support-programme-for-ukraine/
- UMAEF, https://umaef.org/uk/
- Women4Ethical AI, https://www.unesco.org/ru/artificial-intelligence/recommendation-ethics

International organizations and initiatives in the Odesa region

Swiss-Ukrainian project "Cohesion and Regional Development of Ukraine" (UCORD), https://decentralization.ua/donors/ucord

Programs for women in other regions and nationwide

Mission of the International Organization for Migration (IOM)

The International Organization for Migration (IOM) Mission in Ukraine announces the enrollment for free short-term vocational training and retraining courses.

Professional skills development includes the following activities:

- Professional training and retraining courses.
- Employment seminars.
- Sessions on the development of social and communication skills.
- Career counseling.

Register by following the link: https://ee.kobo.iom.int/x/z9hWCCRi

Contact number: 044 568 50 15, Website, Facebook Address: 8 Mykhailivska St., Kyiv, Ukraine, 01001

WeProsper

A competition for financial support from the Rural Women's Business Network as part of the We-Prosper Project's Rural Women's Entrepreneurship Support Program.

Rural women who have a business or a business initiative and want to get a positive impetus for the development of themselves, their business, cooperatives and communities. Rural women who have a business or a business initiative and want to get a positive impetus for the development of themselves, their business, cooperatives and communities.

The competition is held within the framework of the WeProsper Project, a program to support rural women's entrepreneurship implemented by the Agricultural Advisory Service and the Rural Women's Business Network in partnership with the Canadian government-funded NGO SOCODEVI.

Contact number: 098 371 50 08, Website, Email, Facebook

Address: Lviv, 1 Tekhnichna St.

"Expanding the professional potential of women in passenger transport"

The project, called "Expanding the professional potential of women in the field of passenger transportation", is a free program to develop women's professional skills. In fact, it is a response to the shortage of personnel in the transport sector caused by the full-scale invasion.

The pilot project aims to provide retraining and re-qualification of female drivers in the field of urban and municipal transport, namely buses. This is the first initiative of the Ministry to address both the shortage of personnel and stereotypes and prejudices about professions. According to the latest data, the shortage of bus drivers in the regions is about 30%.

The project also provides training for women to obtain a driver's qualification card (code 95). This is a document that confirms the professional competence of a bus driver according to the European standard.

Contact number: 044 351 50 09, Facebook Address: 14 Beresteysky Ave, Kyiv, Ukraine

Greenpeace and the Atmosphere

In an effort to increase the representation of women in green professions, Greenpeace, together with solar energy professionals from Atmosphere, invites all interested Ukrainian women to learn how to install solar power plants. Ten shortlisted candidates will receive free access to the professional course "Solar Power Plant Installer". The winners will have the opportunity to work with Greenpeace to install new green facilities in Ukraine.

To participate in the competition, you must have a technical education or experience in technical fields.

Register by following the link: https://docs.google.com/forms/d/e/1FAlpQLScl5eqrnqH0_Az2mPvthdDjpjuVth5q0lpDDp7Bjqd5CDS36g/viewform

Contact number: 063 453 57 10, Website, Email, Facebook

Projector Foundation

The Projector Foundation launches free online training in the creative and IT industries for female partners of Ukrainian military personnel and veterans.

Female partners (lovers / girlfriends / fiancées / wives) of servicemen, veterans, military personnel in captivity, missing or killed can apply. Among other prerequisites, partners must be of legal age and reside in Ukraine. The course will start in September. Participants can choose one of 8 courses where they will work on real customer cases. Upon successful completion, they will receive a certificate and a finished project for their portfolio. Additional opportunities for participants:

- Individual sessions with psychologists;
- HR support, including advice on CV writing and career development;
- Mentoring support from experts at individual meetings.

Contact number: 097 015 9272, Website, Email, Facebook

Address: 81A Volodymyrska St., Kyiv, Ukraine

RapidSkills

RapidSkills — free training courses in Kyiv, Lviv, Odesa and Poltava. Universities of Economics and Trade in four cities of Ukraine, in cooperation with the National Tourism Organization of Ukraine and with the support of the USAID Competitive Economy of Ukraine Program, are launching intensive RapidSkills training courses.

With the help of intensive RapidSkills courses, studying for three hours a day, in just one month, program participants will master a new specialty, gaining the necessary amount of theoretical knowledge and practical skills. The courses are relevant in the context of martial law, when there is a shortage of staff in all areas. They allow us to quickly train employees in new skills that are necessary to support critical sectors of the economy and ensure the country's vital functions.

RapidSkills will also help reduce unemployment by giving people the opportunity to find work in new industries, keeping morale high and restoring a sense of usefulness and involvement in a common cause. The training takes place offline at universities.

Contact number: 067 100 80 70, Website, Email

Address: 19b Reitarska St., Kyiv, 01030

IAC ISHR

Registration for women entrepreneurs with IDP status for a free course on social media development.

The aim of the course is to help women entrepreneurs understand the key principles of entrepreneurship and human rights, legal mechanisms for protecting their business, master the tools for promoting their services/products on social media and understand all the opportunities for development on their own online platforms.

Participants who do not live in Kyiv are covered for travel and accommodation for the duration of the course. The participant who demonstrates the best results during the course will receive a free internship in Germany.

The project is supported by IAC ISHR, an information and analytical center that provides humanitarian assistance in partnership and in accordance with UN standards to internally displaced persons, victims of hostilities in Ukraine and those in need.

Contacts: Website

Eleos-Ukraine

Eleos-Ukraine is now accepting applications for the next course of the I Know You Can business school for IDP women. Women in Kyiv and Chernivtsi who are planning to start their own business in the field of repair or renovation of premises are invited to participate.

Why this particular direction was opened:

- high demand for repair work in Ukraine;
- a decrease in the number of skilled workers in this area;
- the "own business" format allows women to determine their own workload;

All training will take place offline — live meetings and will last from August to November 2024. The training includes:

- 2 three-day trainings and 1 two-day training,
- meetings with mentors,
- defense of the business plan,
- a final meeting in a roundtable format..

Contact number: 095 277 11 83, Website, Email, Facebook

Address: 4B Triokhsviatytelska Street, Kyiv, Ukraine

Business school for young entrepreneurs

The NGO 'Kreminna Business Association', under the technical administration of ISAR Ednannia and with the assistance of the United Nations Development Program (UNDP), is organizing an online 'Business School for Young Entrepreneurs' to integrate and activate IDPs in entrepreneurial activities.

The event provides an opportunity to learn new skills:

- from idea to business.
- financial and legal aspects of business,
- attracting grant funding for future business projects, etc.

The training is paid for by the European Union's financial fund provided under the EU4Recovery — Empowering Communities in Ukraine project, as well as by the financial support of the Governments of Denmark and the Kingdom of the Netherlands.

Register by following the link: https://forms.gle/VDWehvupSdUW6tZN7

L'Oréal Paris

A well-known French manufacturer of cosmetics and perfumes has announced the launch of grant programs for Ukrainian women. The projects that will be given preference should be potentially significant for society and contribute to it:

- maximizing economic, material, social, image and other benefits for Ukraine,
- increase in additional jobs,
- development of social and ethical/socially useful/innovative components, including digital areas.
- improving the environment and ecology, etc.
- implementation of the 'barrier-free' approach.

The 12 winners will receive a grant of UAH 750,000 to start a new business or develop an existing one. Women are encouraged to participate in the project:

- Ukrainian women aged 18+,
- women entrepreneurs with a business idea,
- owners of an existing business who want to restore/scale it
- participants with social, environmental or innovative projects.

Deadline: 30.09.2024

Contacts: e-mail: loreal-info-support@greatpro.com.ua

Register by following the link: https://www.loreal-paris.ua/charity

ANNEX TO SECTION 6

Table 6.1 Amendments to the labor legislation of Ukraine in wartime, as of 2023

Changes	New provision	Legislation
The procedure for concluding employment contracts	An employer may conclude employment contracts with new employees during the period of martial law or for the period of replacing a temporarily absent employee	Art. 2 of the <u>Law</u> of Ukraine "On the Organization of Labor Relations under Martial Law" No. 2136-IX of March 15, 2022
Working conditions	The employer has the right to transfer an employee to another job not stipulated in the employment contract without his or her consent (except for transfer to another area where active hostilities are taking place), unless such work is contraindicated for the employee's health. A change of work is possible only to prevent or eliminate the consequences of hostilities, as well as other circumstances that pose or may pose a threat to the life or normal living conditions of people	Art. 3 of the <u>Law</u> of Ukraine "On the Organization of Labor Relations under Martial Law" No. 2136-IX of March 15, 2022
Termination of employment contracts	It is allowed to dismiss an employee at the initiative of the employer during his or her temporary disability, as well as during the period of the employee's or employee's leave (except for maternity leave and leave to care for a child until the child reaches the age of three)	Art. 5 of the <u>Law</u> of Ukraine "On the Organization of Labor Relations under Martial Law" No. 2136-IX of March 15, 2022
	The new grounds for termination of an employment contract include the death of an individual employer or the entry into force of a court decision declaring such individual missing or deceased; the death of an employee, his or her being declared missing or deceased by a court or being declared dead or deceased; and the absence of an employee from work and information about the reasons for such absence for more than four consecutive months. An additional ground for termination of an employment contract at the initiative of the employer has also been introduced — the inability to provide an employee with work due to the destruction (absence) of production, organizational and technical conditions.	Law of Ukraine 'On Amendments to Certain Legislative Acts of Ukraine on Optimization of Labor Relations' No. 2352-IX of July 1, 2022.
Payment of average salary to mobilized employees	The employer's obligation to pay the average salary to mobilized female employees has been cancelled	Law of Ukraine 'On Amendments to Certain Legislative Acts of Ukraine on Optimization of Labor Relations' No. 2352-IX dated July 1, 2022.
Probationary period	The right to establish a probationary period for any category of employees	Law of Ukraine 'On Amendments to Certain Legislative Acts of Ukraine on Optimization of Labor Relations' No. 2352-IX of July 1, 2022.
Women's labor in heavy work	The employment of women in heavy work, work in harmful or dangerous working conditions and underground work (except for pregnant women and women with children under the age of one) is permitted with their consent. Employees with children (except for pregnant women and women with children under the age of one) may be engaged, with their consent, in night and overtime work, work on weekends, holidays and non-working days, and sent on business trips during the period of martial law.	Law of Ukraine "On the Organization of Labor Relations under Martial Law" No. 2136-IX of March 15, 2022.

Table 6.1 **Continued**

Changes	New provision	Legislation	
Terms of remuneration	Exemption of the employer from liability for breach of the obligation to pay wages if such breach occurred as a result of hostilities or other force majeure circumstances. However, this does not relieve the employer of the obligation to pay wages in general	Law of Ukraine "On the Organization of Labor Relations under Martial Law" No. 2136-IX of March 15, 2022.	
Granting employees leave (at their request)	It is allowed to grant unpaid leave to employees (at their request) for the entire period of martial law in Ukraine without restrictions and to reduce the period of paid annual leave to 24 days	Law of Ukraine 'On Amendments to Certain Legislative Acts of Ukraine on Optimization of Labor Relations' No. 2352-IX of July 1, 2022.	

Source: according to the Verkhovna Rada of Ukraine (legislative portal)

Table 6.2 List of International Documents on Equal Rights and Opportunities for Women and Men

Title	Status of the document (ratified/signed)	Summary of the document
	United Nations	documents
The UN International Covenant on Economic, Social and Cultural Rights	Ratified by Decree of the Presidium of the Supreme Soviet of the Ukrainian SSR No. 2148-VIII (2148–08) of 19.10.73.	The Covenant defines the following human rights: the right to self-determination; to work; to just and favorable conditions of work; to form trade unions and strike; to social security; to protect mothers and children; to an adequate standard of living; to education; to the enjoyment of the highest attainable standard of physical and mental health; to participate in cultural life, to enjoy the benefits of scientific progress and to protect the interests resulting from one's own creativity. The States Parties to the Covenant undertake to ensure that the rights set forth in the Covenant are exercised without discrimination of any kind as to race, color, sex, language, religion, political or other opinion, national or social origin, property, birth or other status.
UN Convention on the Elimination of All Forms of Discrimination against Women	Ratified on 24.12.1980 by the Decree of the Presidium of the Supreme Soviet of the Ukrainian SSR N1369-X	A State Party to the Convention undertakes to take measures to prevent and combat discrimination against women, ie any distinction, exclusion or restriction made on the basis of sex which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women, regardless of their marital status, on a basis of equality of men and women, of human rights and fundamental freedoms in the political, economic, social, cultural, public or any other field. Article 11 of the UN Convention on the Elimination of All Forms of Discrimination against Women imposes an obligation on the State party to ensure the implementation of the principle of equality between women and men in the exercise of their labor and social security rights. At the same time, according to paragraph (c) of Part 1 of this Article, Ukraine, as a State party, is obliged to ensure the right to free choice of profession or type of work, to promotion and job security, as well as to enjoy all benefits and working conditions, to receive vocational training and retraining, including apprenticeships, advanced training and regular training.

Table 6.2 **Continued**

Title	Status of the document (ratified/signed)	Summary of the document		
Optional Protocol to the UN Convention on the Elimination of All Forms of Discrimination against Women	Ratified by the <u>Law of Ukraine</u> No. 946-IV (946–15) of 06.05.2003.	The Optional Protocol is a treaty that does not contain any new substantive rights, but contains two complaint and investigation procedures. The complaint procedure is a mechanism through which an individual or group of individuals who have suffered specific violations of their rights under the UN Convention on the Elimination of All Forms of Discrimination against Women can address the Committee on the Elimination of Discrimination against Women (CEDAW Committee).		
Sustainable Development Goals	Approved at the UN Sustainable Development Summit in 2015.	The Sustainable Development Goals (SDGs), also called the Global Goals, are a global call to action to end poverty, protect the planet and ensure peace and prosperity for all people in the world. The seventeen Sustainable Development Goals and 169 targets demonstrate the scope and ambition of this new universal agenda. They aim to realize human rights for all, achieve gender equality and empower all women and girls. They are comprehensive and indivisible, balancing the three dimensions of sustainable development: economic, social and environmental. Goal 5 is dedicated to gender equality and the empowerment of all women and girls, and Goal 10 to the reduction of inequality.		
Convention on the Rights of Persons with Disabilities	UN General Assembly Resolution of 2006. Official Gazette of Ukraine. 2010. No. 17, / No. 101 (2009, p. 3496) /. Art. 93. Ratified on December 16, 2009.	According to Art. 25 of the Convention, persons with disabilities should be provided with access to gendersensitive health services, including rehabilitation for health reasons, in particular: the same range, quality and level of free or low-cost health services and programs as other persons, including in the field of sexual and reproductive health and under state health programs offered to the general public.		
	Council of Europe documents			
European Social Charter (revised) Ratified with reservations by the Law of Ukraine No. 137-V of 14.09.2006.		The provisions of the Charter provide for equal rights and opportunities for women and men in the field of social protection. Article 26 of the Charter refers to the right to be treated with dignity at work. In order to ensure the effective exercise of the right of all workers to protection of their dignity at work, the State undertakes to: raise awareness, disseminate information on sexual harassment in the workplace or in connection with the performance of work, promote the prevention of such harassment and take all appropriate measures to protect workers from such behavior; raise awareness, disseminate information about systematic unfair or manifestly negative and offensive actions against individual employees in the workplace or in connection with the performance of work, contribute to the prevention of such actions and take all appropriate measures to protect employees from such behavior.		

Table 6.2 Continued

Title	Status of the document (ratified/signed)	Summary of the document	
The Council of Europe Convention on preventing and combating violence against women and domestic violence, or the Istanbul Convention	Ratified on 20 June 2022, No. 2319-IX	Criminalization and prevention of violence against women and girls, protection of victims. Recognizes violence against women as both a human rights violation and a form of discrimination; establishes a clear link between achieving equality between women and men and eliminating violence against women; proposes an approach to effectively ending violence against women and domestic violence that calls for coordinated cooperation of all relevant authorities, institutions and NGOs, etc.	
EU Directive 2004/113/ EC on equal treatment in the provision of goods and services	The Law of Ukraine 'On Amendments to Certain Legislative Acts of Ukraine (regarding harmonization of legislation in the field of prevention and combating discrimination with the EU law)' (Reg. No. 3501) was adopted in the first reading on February 16, 2016.	Prohibits both direct and indirect sex discrimination in the provision of goods and services in the EU.	
Proposals for the revision of Recommendation CM/ Rec(2010)4 on the human rights of members of the armed forces	Possible revision of Recommendation CM/ Rec(2010)4 on the human rights of armed forces personnel. Document submitted by the European Organization of Military Associations and Trade Unions (EUROMIL) 11/13/2020	1. Provide adequate and specialized medical and psychological care, as armed forces personnel are often exposed to life-threatening situations. Many veterans suffer from the consequences of their service even after they have left the armed forces, such as post-traumatic stress disorder (PTSD), physical health problems and disabilities. These problems need to be addressed not only to ensure that veterans live a decent and healthy life, but also to avoid potential negative impacts when returning to civilian life and to increase the possibility of reintegration into the civilian labor market. 2. Veterans should have the right to fair remuneration and pensions for their length of service. 3. Equality between men and women in the amount of benefits, services, financial assistance and pensions provided, which must be paid on time, without discrimination.	
Directive 2019/1158 of the European Parliament and of the Council of 20 June 2019 on the reconciliation of work and family life for parents and guardians and repealing Council Directive 2010/18/EU	Included in the draft Labor Code of Ukraine <u>dated</u> 08.11.2019 No. 2410	The EU issued the Work-Life Balance Directive to challenge traditional gender roles in care work. The Directive is a call for legislative and non-legislative measures to address women's under-representation in the labor market and their over-representation in unpaid care work.	
Documents of the International Labor Organization			
Convention on Equal Remuneration for Men and Women Workers for Work of Equal Value	Ratified by <u>Act No. 100 of</u> 10.08.1956.	The Convention aims to ensure that the principle of equal remuneration for men and women for work of equal value is applied to all workers. This principle may be applied through: either national legislation; a remuneration system established or recognized by law; or collective bargaining agreements between employers and employees.	

Table 6.2 Continued

Title	Status of the document (ratified/signed)	Summary of the document
Discrimination (Employment and Occupation) Convention	Ratified by Act No. 111 of 04.08.1961.	The Convention obliges states to define and implement national policies aimed at promoting, by methods consistent with national conditions and practices, equality of opportunity and treatment in respect of employment and occupation with a view to eliminating any discrimination.
Convention concerning Equal Treatment and Equal Opportunities for Men and Women Workers: Workers with Family Responsibilities No. 156	Ratified by the Law of Ukraine No. 1196-XIV of 22.10.1999 .	The Convention emphasizes that, in order to establish substantive equality of treatment and opportunities for men and women workers, the State must ensure that women and men with family responsibilities who perform or wish to perform paid work can exercise their right to do so.
Convention on the Vocational Rehabilitation and Employment of Persons with Disabilities No. 159	Ratified by the Law N 624-IV (624–15) of 06.03.2003	The State undertakes to ensure the functioning of services to facilitate vocational guidance, vocational training, placement, employment, and other related services so that persons with disabilities can obtain, retain and advance in employment.
International Labor Organization Recommendation on Human Resource Development, 2004, No. 195	<u>Adopted</u> on 17.06.2004	Responsible state authorities are obliged to increase the employability of persons with disabilities, and should either offer them jobs where the veteran can comfortably perform their work functions or provide them with the means to enable them to perform their work mission without undue difficulty.

Source: according to the Verkhovna Rada of Ukraine

Table 6.3 National legal acts on ensuring equal rights and opportunities for women and men

Title	Status of the document (ratified/ signed)	Summary of the document
Constitution of Ukraine	Adopted at the fifth session of the Verkhovna Rada of Ukraine on June 28, 1996.	Part one of Article 24 of the Constitution of Ukraine stipulates that citizens have equal constitutional rights and freedoms and are equal before the law. There can be no privileges or restrictions based on race, skin color, political, religious or other beliefs, gender, ethnic or social origin, property status, place of residence, language or other characteristics. Part two of this Article provides for the norm on equality of rights of women and men, which is ensured Providing women with equal opportunities with men in social, political and cultural activities, education and vocational training, in work and remuneration for it; special measures for the protection of women's labor and health, establishment of pension benefits; creation of conditions enabling women to combine work and motherhood; legal protection, material and moral support for motherhood and childhood, including the provision of paid leave and other benefits to pregnant women and mothers.

Table 6.3 Continued

Title	Status of the document (ratified/ signed)	Summary of the document
Codes of Ukraine		
Labor Code of Ukraine	Approved by Law No. 322-VIII of 10.12.1971.	The Labor Code of Ukraine regulates the labor relations of all employees, contributing to the growth of labor productivity, improvement of the quality of work, increase of the efficiency of social production and, on this basis, the rise of the material and cultural standard of living of workers, strengthening of labor discipline and gradual transformation of work for the benefit of society into the first vital need of every able-bodied person. Any discrimination in the field of labor, including violation of the principle of equal rights and opportunities, direct or indirect restriction of employees rights based on race, color, political, religious and other beliefs, sex, gender identity, sexual orientation, ethnic, social and foreign origin, age, health status, disability, suspected or actual HIV/AIDS, marital and property status, family responsibilities, place of residence, membership in a trade union or other association of citizens, participation in a strike, applying or intending to apply to a court or other authorities for the protection of their rights or providing support to other employees in protecting their rights, on language or other grounds not related to the nature of work or conditions of its performance is prohibited. The Labor Code of Ukraine also provides for a number of special rules establishing guarantees for hiring and prohibiting dismissal: • probation is not imposed when hiring pregnant women and single mothers with a child under the age of fourteen or a child with a disability (part three of Article 26); • by agreement between the employee and the owner or his/her authorized body, part-time work or part-time work may be established both at the time of hiring and subsequently. At the request of a pregnant women; a woman who has a child under the age of fourteen or a child with a disability, including one under her care, or who cares for a sick family member in accordance with a medical report, the owner or his/her authorized body, shall establish a part-time or part-time work or depen

Table 6.3 **Continued**

Title	Status of the document (ratified/ signed)	Summary of the document
		 a woman who works and has two or more children under the age of 15, or a child with a disability, or who has adopted a child; a mother of a person with a disability from childhood of subgroup A of group I, a single mother; a father of a child or a person with a disability from childhood of subgroup A of group I who is raising them without a mother (including in case of a long stay of the mother in a medical institution); and a person who has taken custody of a child or a person with a disability from childhood of subgroup A of group I is granted an additional paid leave of 10 calendar days annually, excluding holidays and non-working days (part one of Art. 1821; guarantees are established by Articles 56, 176, 177; parts three to eight of Article 179; Articles 181, 182, 1821, 184, 185, 186 and apply also to fathers raising children without a mother (including in the case of a mother's long-term stay in a medical institution); as well as to guardians (trustees), one of the foster parents, one of the foster parents (Article 186–1).
		Law of Ukraine
The Law of Ukraine "On Ensuring Equal Rights and Opportunities for Women and Men"	Law of Ukraine No. 2866-IV of 08.09.2005 Adopted.	The following provisions of the Law are of practical importance for ensuring equal rights and opportunities for women and men in the socio-economic sphere: Article 17 — women and men are ensured equal rights and opportunities in employment, promotion, advanced training and retraining. At the same time, the employer must create working conditions that would allow women and men to work on an equal basis; provide women and men with the opportunity to combine work and family responsibilities; pay women and men equally for equal qualifications and equal working conditions; take measures to create safe working conditions for life and health; take measures to prevent and protect against sexual harassment and other forms of gender-based violence; Article 18 — in the case of collective agreement regulation of social and labor relations, sectoral (inter-sectoral) and territorial agreements are included in the general agreement; collective agreements include provisions ensuring equal rights and opportunities for women and men.
The Law of Ukraine "On Collective Agreements and Contracts"	Law of Ukraine No. 3356-XII of 01.07.1993 Adopted	The Law defines the legal framework for the development, conclusion and implementation of collective bargaining agreements and contracts to facilitate the regulation of labor relations and the social and economic interests of employees and employers. In the case of collective agreement regulation of social and labor relations, provisions ensuring equal rights and opportunities for women and men are included in the general agreement, sectoral (intersectoral) and territorial agreements, and in collective agreements.
The Law of Ukraine "On Employment of Population"	Law of Ukraine No. 5067-VI of 05.07.2012 Adopted	The Law defines the legal, economic and organizational basis for the implementation of the state policy in the field of employment, state guarantees for the protection of citizens' rights to work and the exercise of their rights to social protection against unemployment. The Law also prohibits employers from offering jobs only to women or men in job advertisements (advertisements), except for specific jobs that can be performed exclusively by persons of a certain gender, and from making various requirements for applicants for employment, information about their personnel life, and plans for having children.

Table 6.3 Continued

Title	Status of the document (ratified/ signed)	Summary of the document
The Law of Ukraine "On Amendments to Certain Legislative Acts to Ensure Equal Opportunities for Mothers and Fathers to Care for Their Children"	Law <u>no. 1401-IX of</u> <u>04/15/2021.</u> Adopted	 The Law amended the Labor Code of Ukraine and the Law of Ukraine 'On Leaves' with a new type of leave — maternity leave for up to 14 calendar days, paid by the employer. This leave will be granted to one of the following persons: a man whose wife gave birth to a child to the child's father who is not in a registered marriage with the child's mother, provided that they live together, are connected by a common household, and have mutual rights and obligations; grandparents or other adult relatives of the child who actually take care of the child whose mother or father is a single mother (single father). The Law also amended the provisions of Article 182–1 of the Labor Code of Ukraine and Article 19 of the Law of Ukraine 'On Leaves' regarding the right of employees of both sexes who have children or an adult child — a person with a disability from childhood of subgroup A of group I — to additional leave. Part four of Article 51 of the Labor Code of Ukraine has been amended to provide for the possibility of establishing reduced working hours for employees with children under the age of fourteen or a child with a disability, as well as for single mothers and parents raising a child without a father (mother), including in the event of a mother's prolonged stay in a hospital.
The Law "On Amendments to the Law of Ukraine "On Advertising" on Combating Sex Discrimination"	Law <u>no. 1750-IX of</u> 10 September 2021. Adopted	In Ukraine, advertisements will be fined for showing any superiority of one gender over the other, stereotypical roles of women and men, gender-based violence, or the human body as a sexual object only.
The Law of Ukraine "On Amendments to Certain Legislative Acts of Ukraine on Preventing and Counteracting Mobbing (Harassment)"	Law of Ukraine No. 2759-IX of 16.11.2022, Adopted.	The Labor Code was supplemented, inter alia, with Article 2–2 'Prohibition of Mobbing (Harassment)'. It is defined that mobbing (harassment) is systematic (repeated) long-term intentional actions or omissions of the employer, individual employees or a group of employees of the labor collective aimed at humiliating the honor and dignity of the employee, his/her business reputation, including with the aim of change or termination of labor rights and obligations, manifested in the form of psychological and/or economic pressure, including through the use of electronic communications, creating a tense, hostile, offensive atmosphere towards an employee, including one that makes him/her underestimate his/her professional suitability. Persons who believe that they have been subjected to mobbing (harassment) have the right to file a complaint with the central executive body implementing state policy in the field of supervision and control over compliance with labor legislation and/or with the court. Part one of Article 237–1 of the Labor Code of Ukraine provides that an employer shall compensate an employee for moral damages if the violation of his or her legal rights, including as a result of discrimination, mobbing (harassment), the fact of which is confirmed by a court decision that has entered into force, has led to moral suffering, loss of normal life ties and requires additional efforts to organize his or her life.

Table 6.3 **Continued**

Title	Status of the document (ratified/ signed)	Summary of the document
	Orde	rs of central executive authorities
Methodological recommendations for including provisions in collective agreements and contracts aimed at ensuring equal rights and opportunities for women and men in labor relations	Approved by Order No. 56 of the Ministry of Social Policy of Ukraine dated January 29, 2020.	The Guidelines can be used by the parties to social dialogue at the appropriate level when concluding collective agreements and contracts The application of the Guidelines will enable the implementation of equality and non-discrimination policies at enterprises, institutions and organizations, and will help to establish: transparent and clear principles and methods of managing the workforce (employees of the enterprise); equal and gender-independent opportunities for professional training, development and career growth; conditions for combining professional activity with family responsibilities, including through the use of flexible working hours and the possibility of remote work within the working hours of an enterprise, institution or organization.
Guidelines for conducting gender audits by enterprises, institutions and organizations	Approved by Order No. 448 of the Ministry of Social Policy of Ukraine dated 09.08.2021.	Gender audit is recommended to be conducted by enterprises, institutions, organizations regardless of ownership on a voluntary basis at the initiative of the employer, trade union body (trade union representative) or authorized representatives of the labor collective through examination and self-assessment of internal organizational processes, organizational structure of the enterprise, institution, organization. The purpose of a gender audit is to assess the state of ensuring equal rights and opportunities for women and men in enterprises, institutions, and organizations, identify existing problems, determine ways to reduce gender inequality, analyze changes in this area that have occurred in the enterprise, institution, or organization (compared to the results of the previous audit), and raise awareness of employees about the application of a comprehensive gender approach in their activities.
On Approval of the Concept of the National Program for the Development of Small and Medium Enterprises for 2014–2024	Order no. 641-r of the Cabinet of Ministers of August 28, 2013. Approved	The problems of small and medium-sized enterprises development are expected to be solved by: deregulation of economic activity, including as a result of: 1) simplification of the procedure for starting and terminating entrepreneurial activity; 2) improvement of licensing procedures and obtaining permits; 3) streamlining and improving procedures for state supervision (control) in the field of economic activity, reducing the number of state supervision (control) measures, eliminating duplication of functions and unjustified state interference in economic activity; 4) expanding the opportunities for small and medium-sized enterprises to obtain credit resources, etc.
SME recovery, sustainability and digital transformation strategy	Decision of the Cabinet of Ministers of 30 August 2024. Approved.	The Strategy defines key areas of state policy in the SME sector, including the restoration of destroyed enterprises based on the principle of 'build back better'. It pays particular attention to the green transition, digital transformation, innovative development and business inclusiveness, involving women, people with disabilities, internally displaced persons (IDPs) and veterans. The document takes into account OECD recommendations, is in line with the EU-Ukraine Association Agreement, and is also aligned with the Ukraine Facility Plan. The Strategy details the directions of development of the Ukrainian economy as defined in the Plan, in terms of creating complex value chains and developing the processing industry. It also envisages the development of SMEs in line with the National Energy and Climate Plan until 2030.

Source: according to the Verkhovna Rada of Ukraine

List of laws of Ukraine regulating the employment of women

- Labor Code of 10.12.1971 No. 322-VIII; Establishes general labor requirements, including minimum wages, working hours and rest periods. It prohibits discrimination against women in the workplace, including on the basis of gender, age, marital status and other characteristics.
- Law no. 3723-XII of 16.12.1993 On Civil Service. Regulation of women in the civil service.
- Law of Ukraine dated 24.03.1995 No. 108/95-BP "On Remuneration of Labor"; This Law defines the economic, legal and organizational principles of remuneration of employees in labor relations on the basis of an employment contract with enterprises, institutions and organizations of all forms of ownership and business.
- Law of Ukraine No. 2866-IV of 2005 "On Ensuring Equal Rights and Opportunities for Women and Men". It contains the basic principles of ensuring equal rights and opportunities for women and men in all areas of activity, including in the field of labor. It prohibits discrimination in the workplace.
- Law of Ukraine of 05.07.2012 No. 5067-VI "On Employment of Population"; It contains the basic principles of the state employment policy, including measures to create new jobs and promote the employment of the unemployed. It also provides for the protection of women's rights in the labor market, including the prohibition of discrimination in civil service promotion.
- Law of Ukraine of 06.09.2012 No. 5207-VI "On the Principles of Preventing and Combating Discrimination in Ukraine"; This Law defines the organizational and legal framework for preventing and combating discrimination in order to ensure equal opportunities for the exercise of human and civil rights and freedoms.
- Law of Ukraine of 07.12.2017 No. 2229-VIII "On Preventing and Combating Domestic Violence"; This Law defines the organizational and legal framework for preventing and combating domestic violence, the main directions of implementation of the state policy in the field of preventing and combating domestic violence aimed at protecting the rights and interests of victims of such violence. This type of violence can have negative consequences for women's professional activities, causing them to be less productive and reduce their ability to perform effectively.

List of by-laws of the Odesa City Council and the Mayor of Odesa

- Action Plan for the Implementation of the National Action Plan of the UN Security Council Resolution 1325 'Women, Peace and Security' for 2023–2025 in Odesa, approved by the Mayor's Decree No. 347 of 20.07.2023. The resolution emphasizes the important role of women in conflict prevention and resolution and peacebuilding. The Government of Ukraine adopted the 2025 Action Plan in October 2020, and in December 2022, an updated National Action Plan for the Implementation of UN Security Council Resolution 1325 on Women, Peace and Security for the period up to 2025 was approved.
- In Odesa, the City Mayor's Decree No. 347 of 20 July 2023 approved the City Action Plan for the Implementation of the National Action Plan for UN Security Council Resolution 1325 on Women, Peace and Security for 2023–2025. The document approves measures to create conditions for ensuring equal participation of women and men in overcoming conflicts, establishing peace, recovery processes, countering security challenges, and systemic counteraction to gender-based violence and conflict-related violence.