

# Rapid Economic Assessment, June 2023

Mykolaiv oblast

**REACH**

Informing  
more effective  
humanitarian action



In partnership with

**Canada**



# Context and rationale

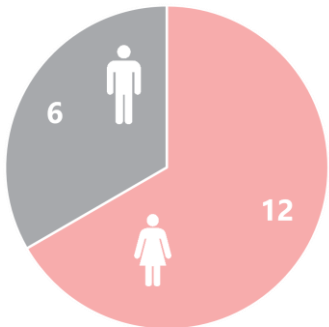
- REACH is conducting a series of socioeconomic assessments to provide informational support to Acted's Securing Women's Economic Empowerment and Development (SEED) project
- During this project, Acted and IMPACT will work towards improving economic prosperity for women and the most vulnerable and marginalised people living in Ukraine through: increasing access to financial capital (livelihoods and small business grants, training, and support); increasing access to employment opportunities and skills training (scholarships and material support); improving the ability of jobseekers and entrepreneurs to make informed business/employment decisions (support for Labour Centres, CSOs + Business Advisory Centres, Humanitarian Standards training); and reducing gender- and age-specific barriers to economic participation in conflict and post-conflict environments (daycare grants, and 'Rebuild Ukraine' education and skills campaign).
- In June 2023, the REACH Ukraine socioeconomic team conducted a Rapid Economic Assessment (REA) in the four SEED project areas: Odeska, Mykolaivska, Vinnytska and Chernihivska
- Research objective: to improve information availability on how certain social and economic impacts of the war have contributed to reduced access to livelihoods among women and other marginalised/vulnerable groups, as well as identify gaps in existing labour market support and livelihoods-related social services, so as to inform programming aimed at building sustainable, locally owned and linked-up services for equitable access to agricultural and non-agricultural livelihoods.

# Methodology

## 01

### 18 structured KI interviews

12 Local Authorities (LA)  
5 Employment Centres (EC)  
1 Business Management Organisation (BMO)

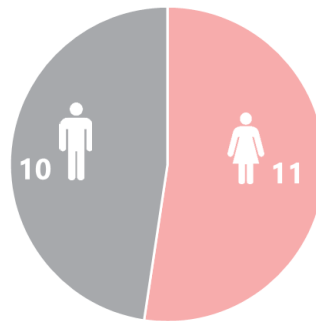


*Gender of KIs for structured interviews*

## 02

### 21 in-depth KI interviews (IDI)

5 LA representatives, 3 BMOs, 2 Civil Society Organisations (CSOs), 4 International Organisations (IOs), 1 Technical and Vocational Education and Training Center (TVET), 1 Employment Center (EC), 3 Administrative Service Centers (TSNAPs), 2 Banks



*Gender of KIs for in-depth interviews*

## 03

### 12,959 rows of data scraped from work.ua

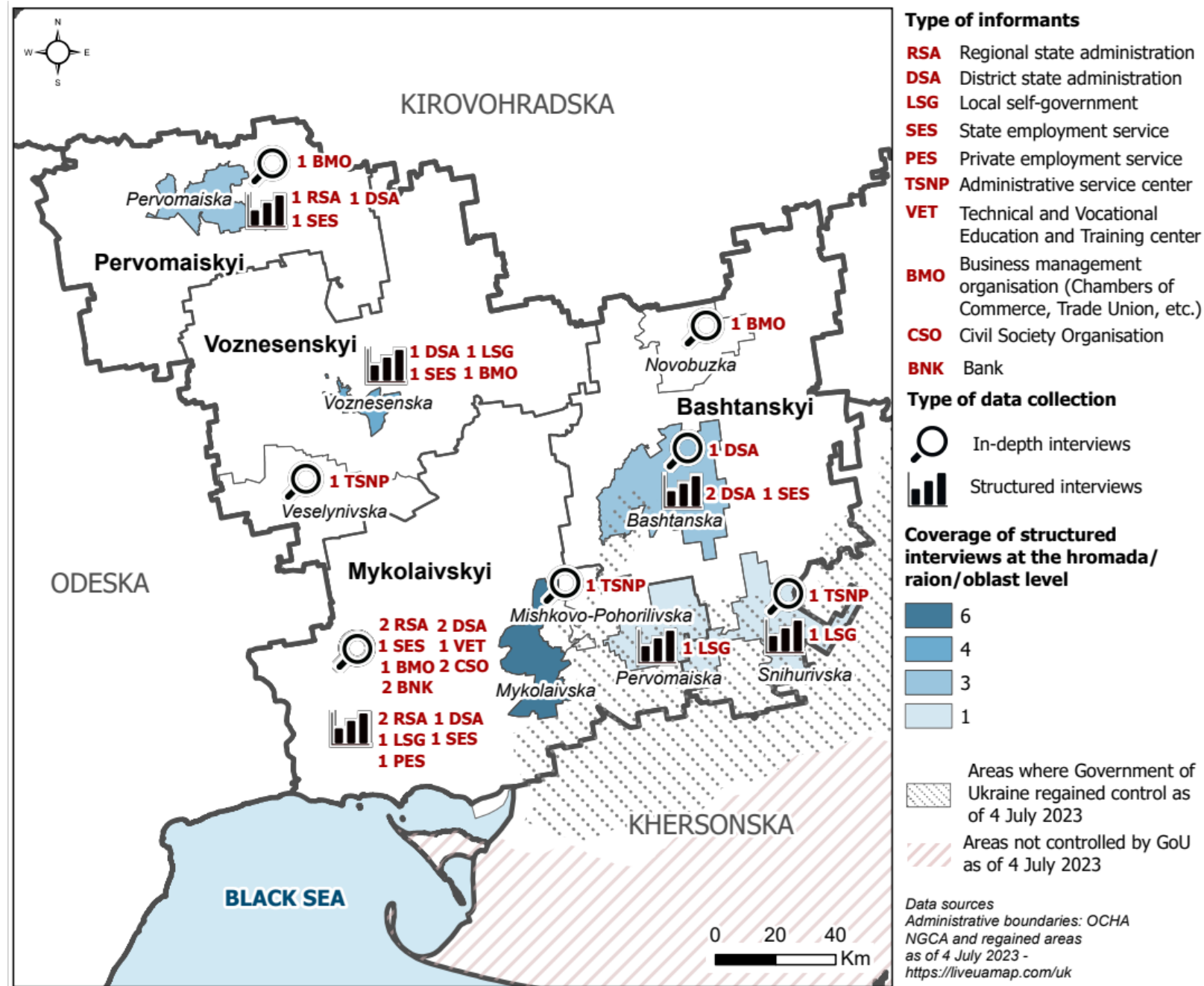
Vacancies and resumes posted by employers and jobseekers in May and June 2023 were scraped in order to have raw data on the supply and demand of labour in the assessment area, allowing for an analysis of labour market dynamics.

Data collection took place 01 - 17 June 2023

# Limitations of assessment

- A limited sample size meant selecting key informants from areas that were determined to be more vulnerable (using livelihoods indicators from REACH Humanitarian Situation Monitoring (HSM) and the 2022 Multi-Sectoral Needs Assessment (MSNA)). As a result, data was collected from key informants in a limited number of hromadas (a small territorial division in Ukraine). As key informants tended to provide data for the situation in their immediate area, the coverage of the findings is mostly limited to where interviews were conducted.
- Some key informant categories, such as banks and Diia.Business (a state-managed center for business support services), were more difficult to recruit. As a result, no Diia.Business representatives and only two bank KIs were interviewed. This meant collecting no data for some questions and a limited sample for others.
- As business representatives and the economically active population will be interviewed in subsequent assessments, this assessment only collected data from local authorities and other relevant stakeholders, who may be concerned with organisational reputation and advocacy agendas, among other things, potentially skewing the findings.
- In light of the data collection methodology and above limitations, results of this assessment should be treated as **indicative** rather than representative.

# Data collection sample





# Contents

- 01** Barriers and opportunities for economic recovery
- 02** Challenges faced by the economically vulnerable and marginalised
- 03** Existing support networks
- 04** Impact on service provision and additional support needed



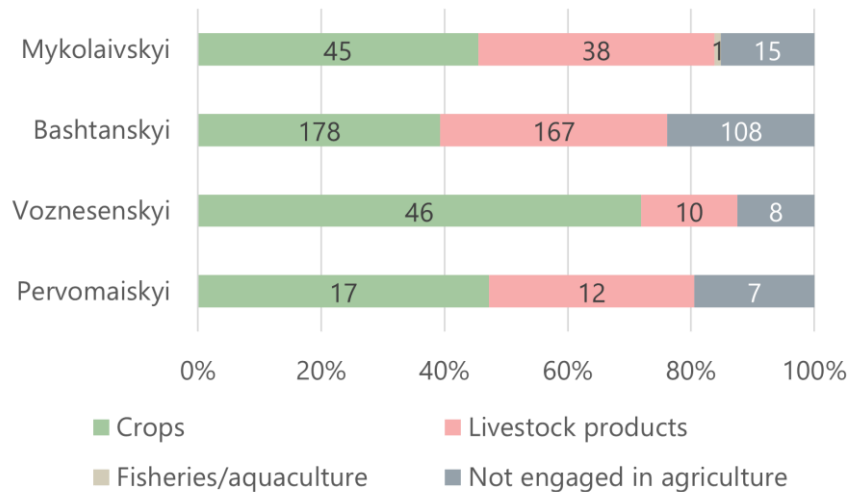
01

# Barriers and opportunities for economic recovery in Mykolaiv oblast

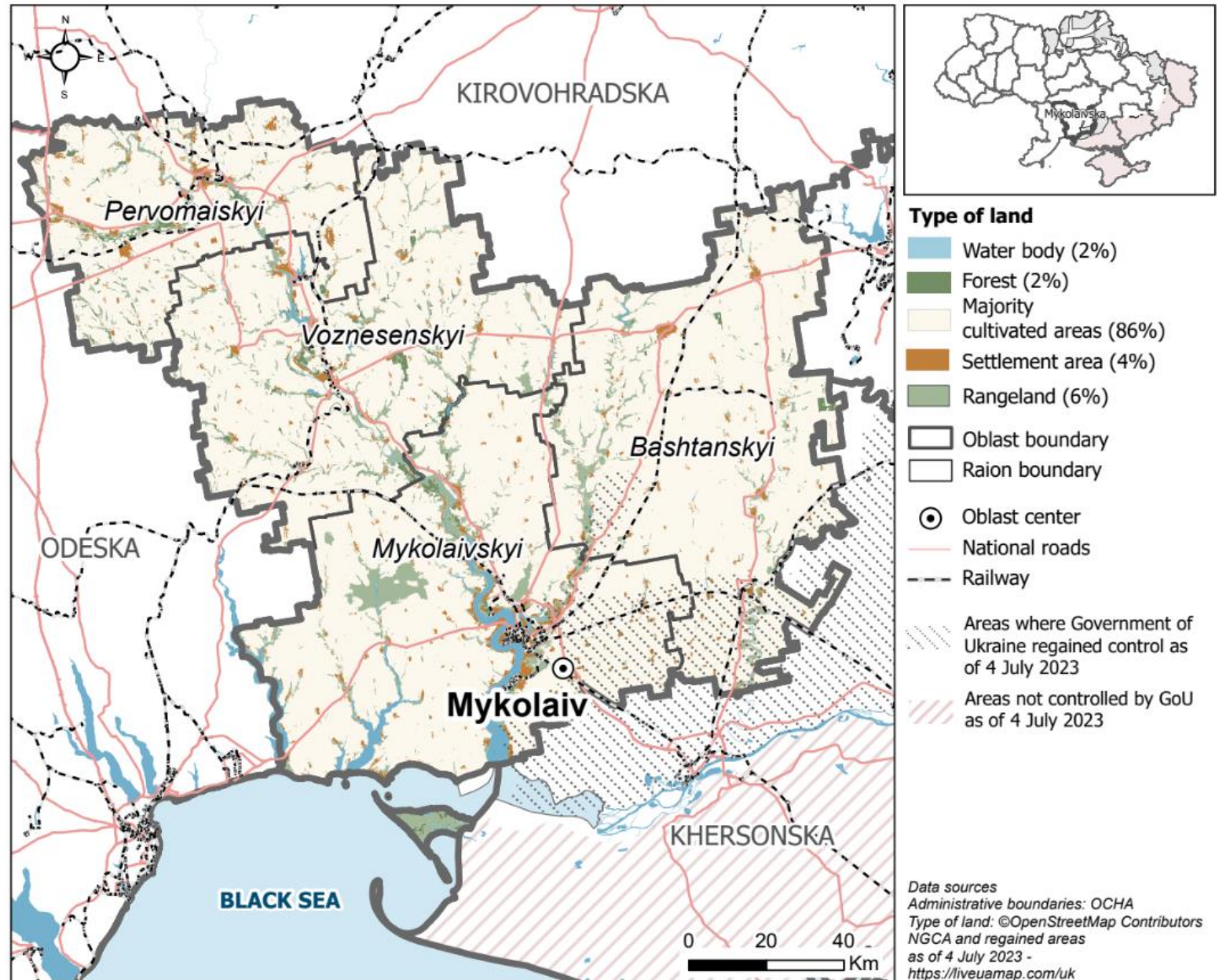


# Characteristics of Mykolaiv region

Agricultural activities of rural HHs by raion



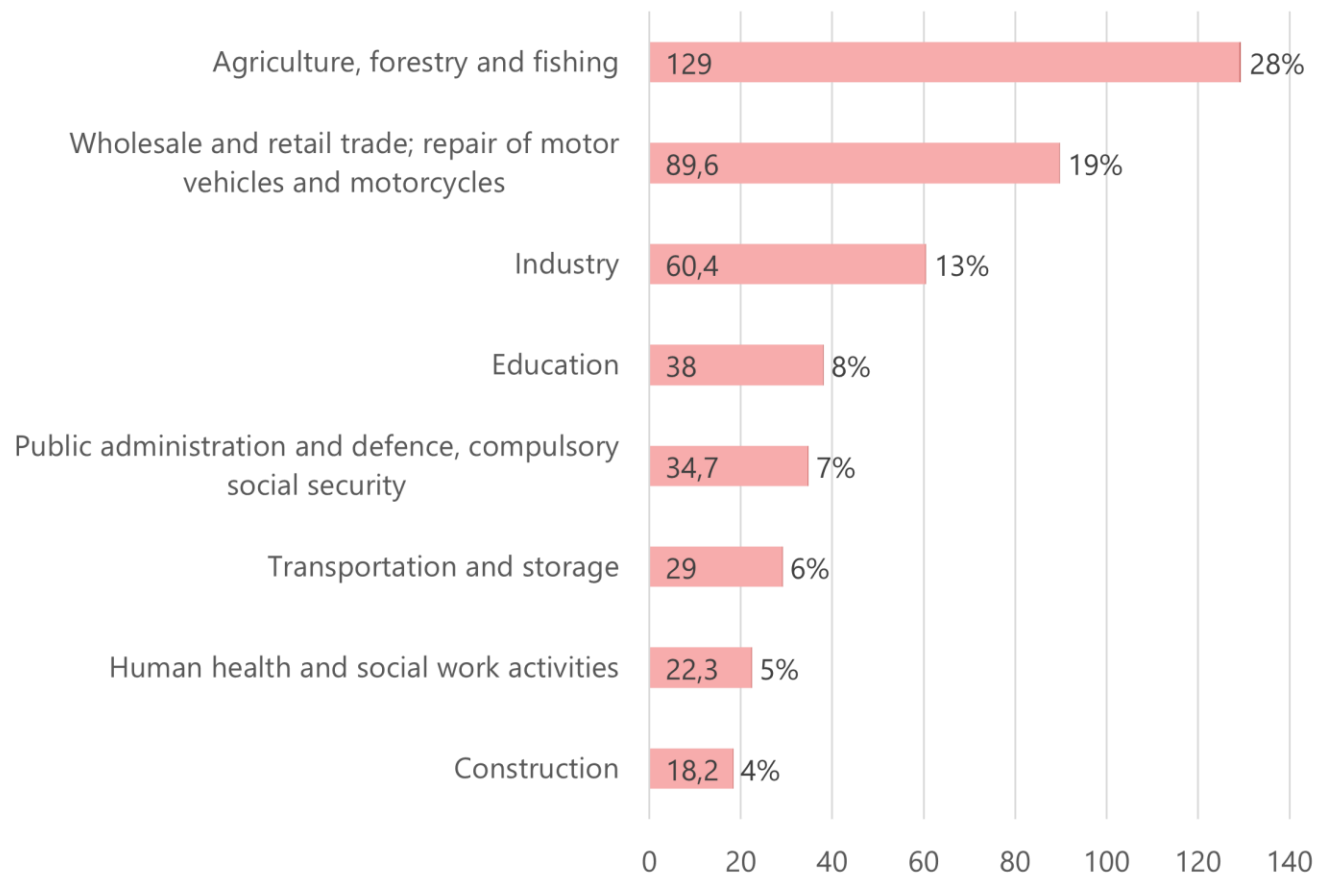
Food and Agricultural Organisation, Ukraine: Impact of the war on agriculture and rural livelihoods in Ukraine, December 2022





# Pre-war employment in economic sectors

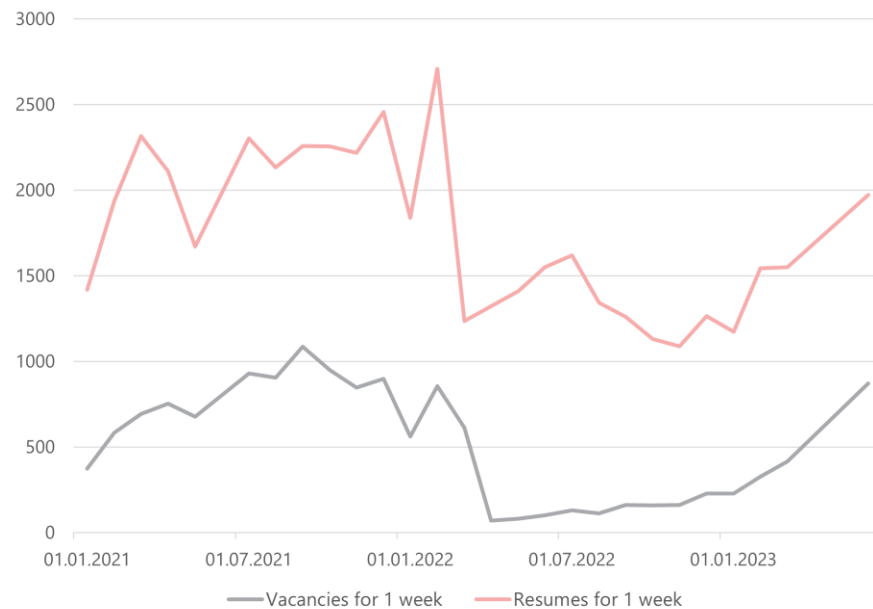
Employed population (thousands) by sector 2021



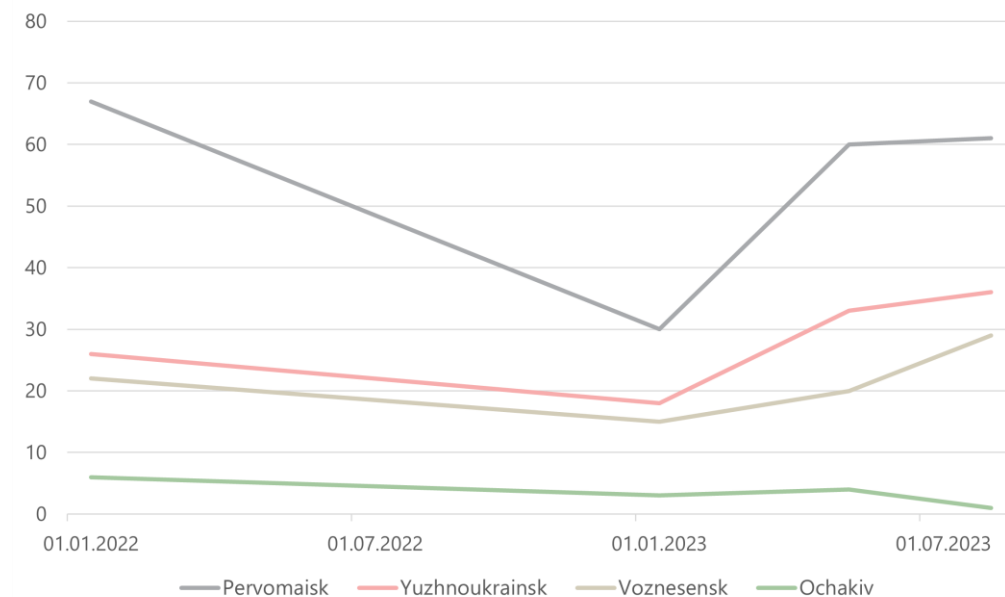
State Statistics Service of Ukraine (for 1st Jan 2022)

# Labour market dynamics

Vacancies and resumes since July 2021 (work.ua)



Vacancies by location (work.ua)

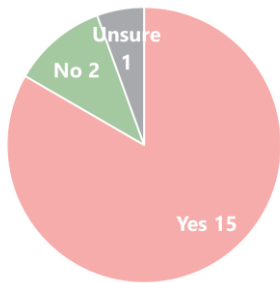


In the first months of the war, there was a sharp drop in the number of vacancies and job seekers in the region. In 2022, there was a gradual increase in the number of submitted resumes, the demand for employment is increasing, while the recovery of existing job offers is slower. While the region is still affected by regular conflict incidents including missile strikes, loitering munition attacks, multi-launch rocket system strikes, and the risk of mines on land and in water, the labour market appears to have staged a partial recovery in recent months, with vacancies and resumes advertised on work.ua approaching 2021 levels.

# Impact of war on business

Results from structured survey, n = 18

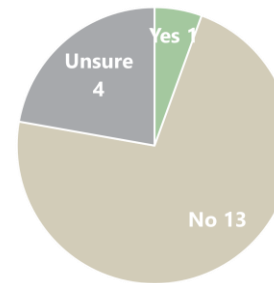
Have there been many business closures in the area since Feb 2022?



Businesses across a range of sectors were reportedly affected, particularly **manufacturing**, **agriculture**, and **trade**.

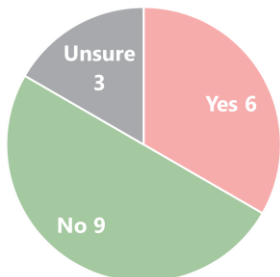
*'Only 20% of enterprises are still operating in Mykolaiv City; the rest can't operate; they are closed.'* – CSO 1, Mykolaiv

Have any businesses relocated to the area since Feb 2022?



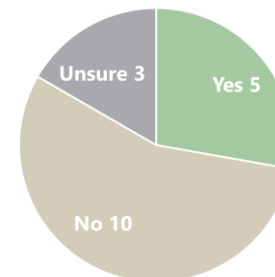
Unsurprisingly given the context (temporary occupation of part of the territory, frequent shelling, etc) very few businesses were reported to have relocated to the area since February 2022.

Have any businesses relocated away from the area since Feb?



Retail traders, farmers, transport and storage businesses and **manufacturers** have reportedly relocated away from the area.

Have any new businesses opened since Feb 2022?



**Retail trade** reportedly accounts for many of the new businesses opened since February 2022, followed by **crops production** and **hospitality** businesses.

# Challenges faced by businesses

## The main difficulties faced by BMO members pre-war (as reported in IDIs with 3 BMOs)

### Non-agricultural BMOs

- Absence of a clear policy on economic development / legislative regulation (2)
- Limited access to finance
- Lack of local business development consultancy services

### Agricultural BMO

- Competitive market
- Corruption
- High prices for inputs, assets and overheads
- Lack of experience among employees: *'It was difficult, we were training the staff, but at the cost of our machinery. Being inexperienced, people were damaging the transport. Currently, there are no educational institutions, so we employ inexperienced people. We used to employ lads from the vocational school, but they were of no use.'* – Agri BMO, Mykolaiv

## The main difficulties faced by BMO members post outbreak of war

### Non-agricultural BMOs

- Lack of state support (2)\*: *'There is no well-regulated legislation to provide more productive or efficient support for enterprises during martial law.'* – Non-agri BMO, Mykolaiv
- Direct impact of hostilities on activities
- Outflow of personnel abroad
- Conscription of employees to the army
- Increased production costs
- Transport/logistics problems
- Disruption of raw material supply chains
- Continuing main work alongside the provision of humanitarian aid: *'the problems were with resources, security issues, and transportation ... over time, people burn out psychologically and financially. There are also problems with resources to ensure the quality functioning of the team. And in general, this is all about sustainability in a broad sense and in the long term.'* – Non-agri BMO, Mykolaiv

### Agricultural BMO

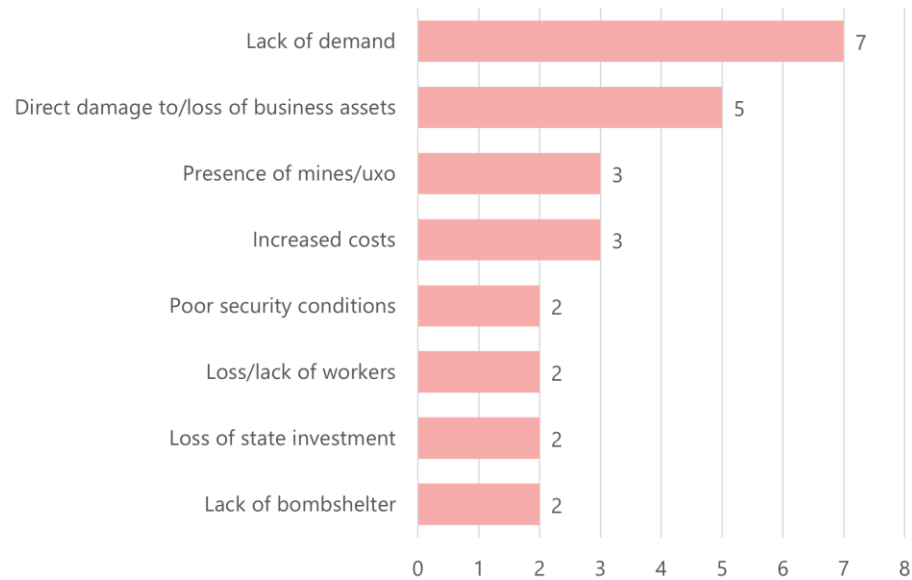
- Conscription of employees

\*numbers in brackets indicate the number of times this point was mentioned by key informants

# Current business challenges

Results from structured survey, n = 13, multi-choice questions

## Local business in general



## Local stores



# Impact of challenges faced by businesses

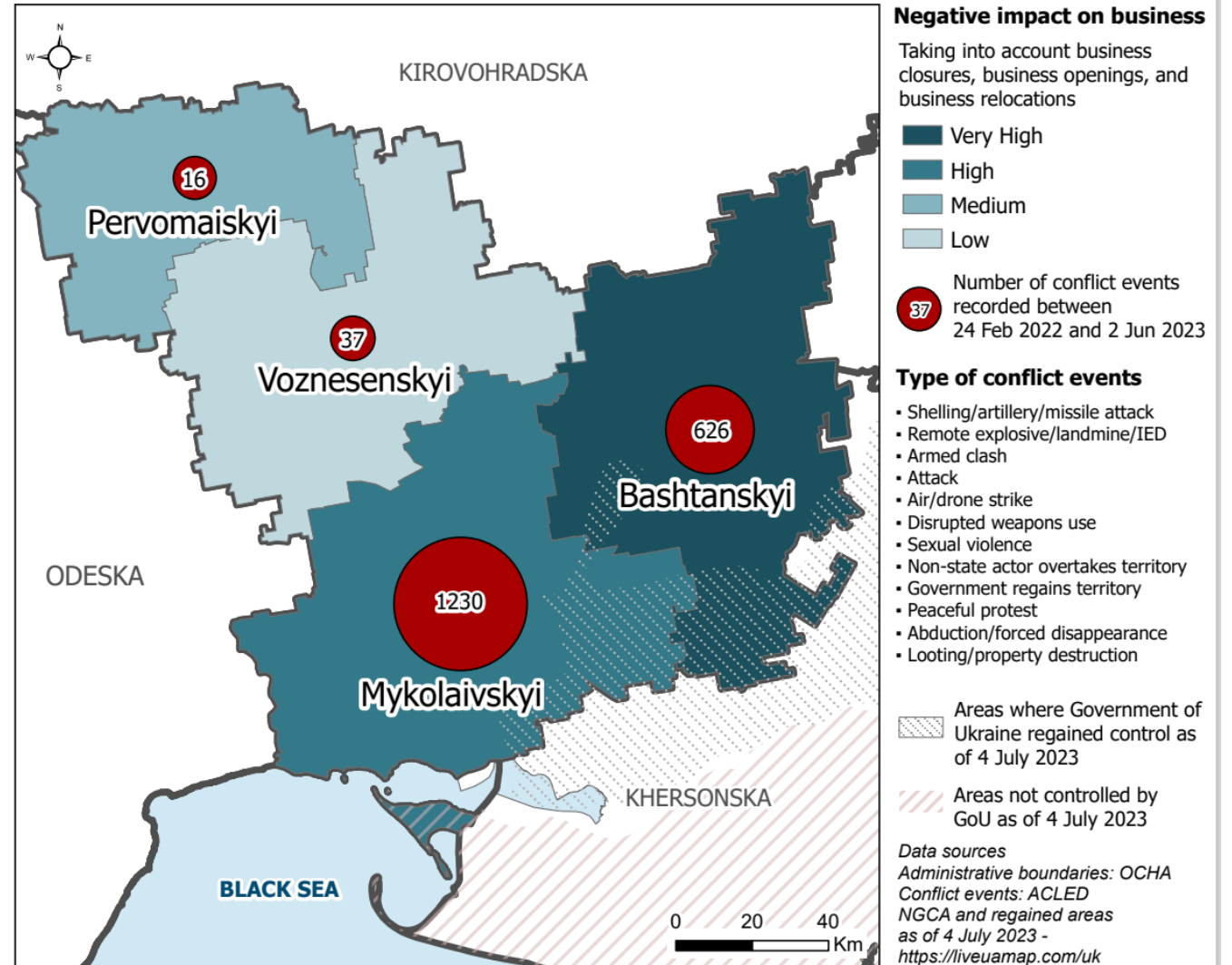
## Strategies of adaptation to the conditions of war (as reported in IDI with three BMOs)

### Non-agricultural BMOs

- Accessing international assistance
- Relocation of business to another region

### Agricultural BMO

- Mutual assistance: 'Prices have soared. Many farmers are helping each other now.' – Agri BMO, Mykolaiv





# Recovery and development

## Sectors prioritised for recovery (as reported in IDIs with 5 LA representatives)

- Agriculture (2): *'The agricultural sector is the most important in the economy. There're many business owners who can't work now due to the hostilities or mine contamination of the area.'* – District State Administration (DSA), Bashtanskiy
- Processing industry, ecology
- Reconstruction (housing and infrastructure)

*'Most important is to resume services related to the population and the economy, potable water supply, infrastructure facilities—namely, roads—as well as launch a series of seaport reconstructions. Important is the issue of big business owners' return.'* – DSA 1, Mykolaivskiy

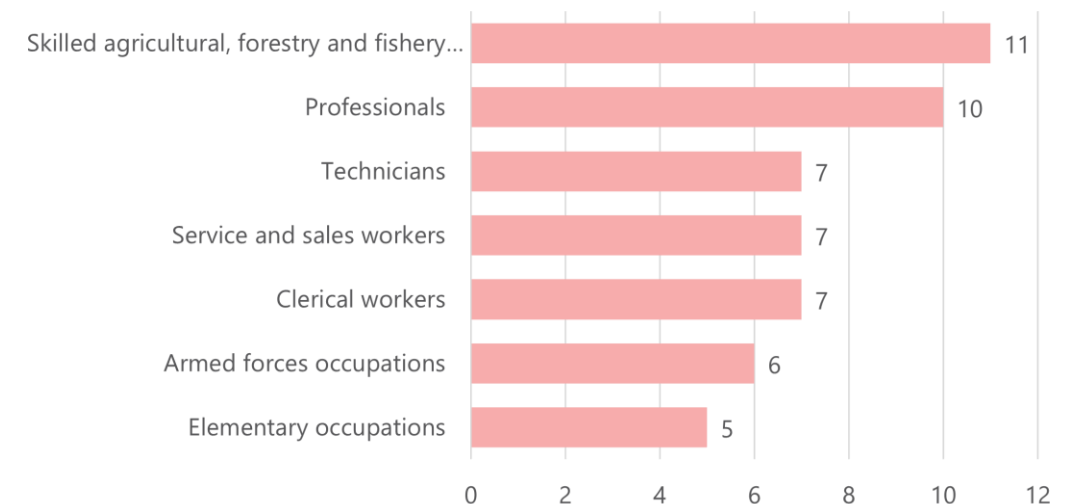
*'Most important is to recover homes, areas (the ecology sector), provide a more reliable protection of citizens who are in the zone of potential hostilities. As of now, we have 35,365 IDPs who need shelter, installation of modular housing. As of now, four communities have commenced installing such housing. It is these collective sites that are to be furnished in accordance with the sanitation and hygiene regulations.'* – DSA 2, Mykolaivskiy

## Priority measures for recovery and development

- Restoration of infrastructure (2): *'As of today, water supply, water towers, water supply networks, and water purification facilities have been damaged.'* – DSA, Bashtanskiy
- Rehabilitation of deoccupied territories (2)
- (Re)construction of housing
- Demining
- Support for IDPs: *'These are programs to support monetary and material aid, humanitarian assistance, assistance in property restoration, and socially useful works.'* – RSA, Department of Social Protection
- Recovery master plan (preparing this jointly with UN Economic Commission): *'There are the 3 main internal documents (the Master Plan, the Recovery Plan, and the Development Strategy Plan). Under these programs, residential blocks (running water pipes, sewage, and the like) are maintained and the compensation of up to 60% is paid.'* – DSA 1, Mykolaivskiy
- Creating a barrier-free environment (e.g. access to public services)
- Support to persons affected by different types of violence and under different conditions (Violence Victim Support Programme): *'Whereas earlier we would deal with a gender-based violence only, today we are dealing with violence under martial law, violence during hostilities.'* – RSA, Social Protection

## Workers/professions most in demand in the area

Results of structured survey, n = 18, multi-choice



\*numbers in brackets indicate the number of times this point was mentioned by key informants



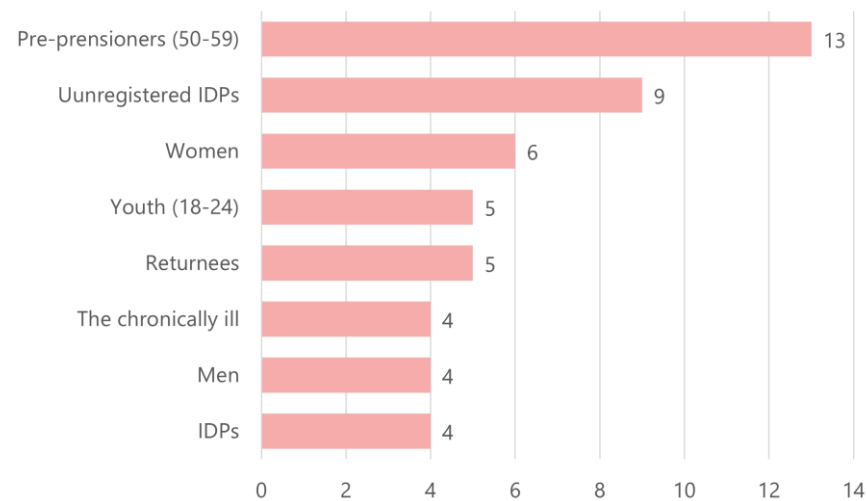
02

# Challenges faced by the economically vulnerable and marginalised

# Economically vulnerable/marginalised populations

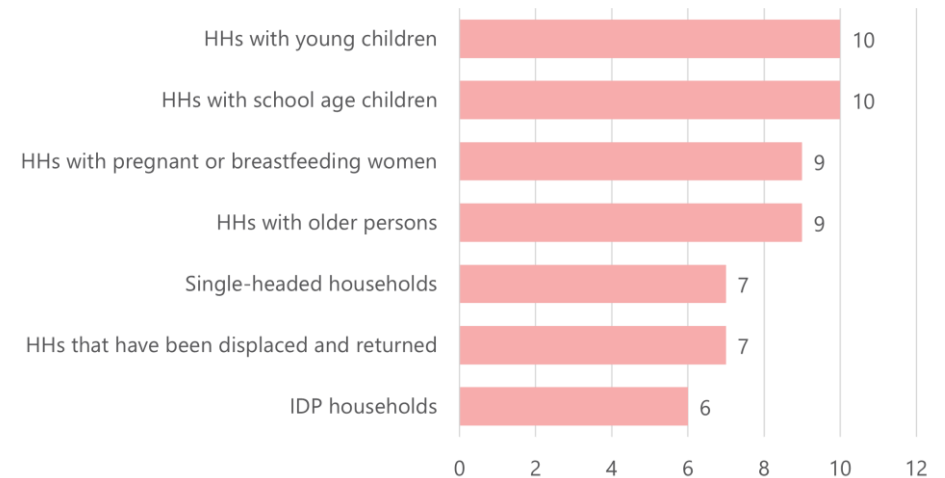
Results from structured survey, n = 17, multi-choice questions

## Individuals worst affected by loss of income since Feb 2022



The **rural population** and **former employees of large industrial enterprises** were also mentioned as vulnerable categories with limited access to livelihoods in IDIs with LA reps.

## HHs worst affected by loss of income since Feb 2022

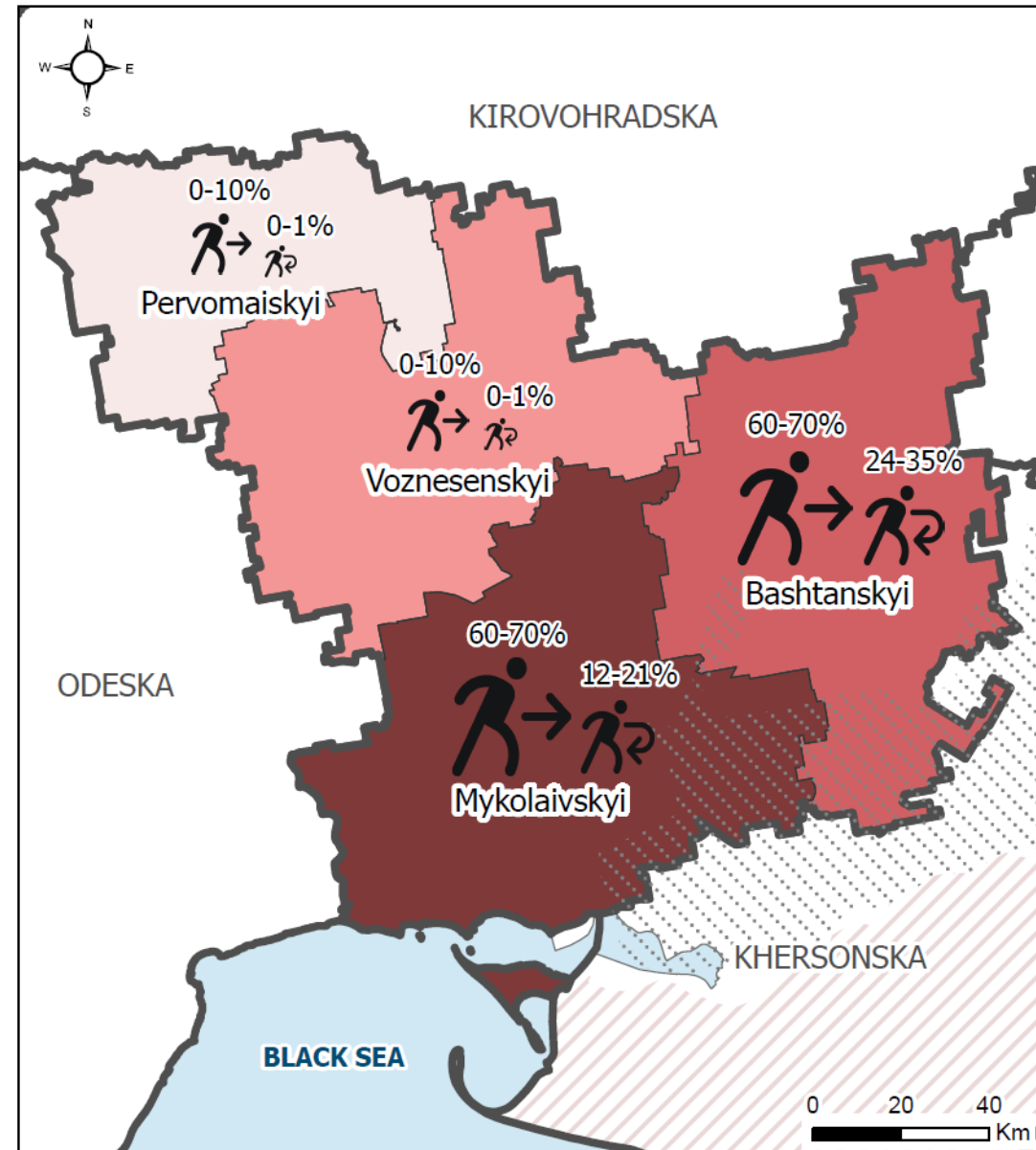


These questions were asked to improve information availability on individuals and households considered to be especially economically vulnerable or marginalized in the assessment area. These categories are not meant to be mutually exclusive. Rather these results reveal characteristics of individuals/households more vulnerable to loss of income in the local context. To identify the most vulnerable, it is possible to combine the most commonly reported characteristics; for example, pre-pensioners would appear to be the most vulnerable to loss of income, especially unregistered IDPs and women among them, as would households with children, pregnant/breastfeeding women, and older persons.

# Displacement and return

## Main needs of returnees in the area

Results from structured survey, n = 12, multi-choice question



## Displacement and return patterns (%)

- Estimated proportion of the raion population displaced since February 2022
- Estimated proportion of returnees in the population

## Number of conflict events recorded between 24 Feb 2022 and 2 Jun 2023

- 16 - 20
- 21 - 50
- 51 - 1000
- 1001 - 1230

## Type of conflict events

- Shelling/artillery/missile attack
- Remote explosive/landmine/IED
- Armed clash
- Attack
- Air/drone strike
- Disrupted weapons use
- Sexual violence
- Non-state actor overtakes territory
- Government regains territory
- Peaceful protest
- Abduction/forced disappearance
- Looting/property destruction

Areas where Government of Ukraine regained control as of 4 July 2023

Areas not controlled by GoU as of 4 July 2023

Data sources:  
Administrative boundaries: OCHA  
Conflict events: ACLED  
NGCA and regained areas as of 4 July 2023 - <https://liveuamap.com/uk>

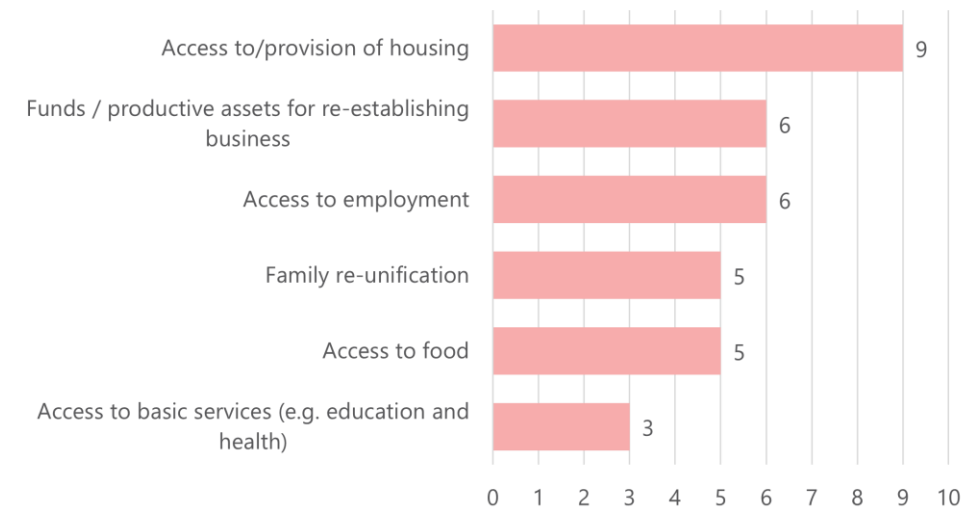
# Support and needs of IDPs

## Available support programs for IDPs (as reported in IDIs with 5 LAs)

- In-kind and financial assistance (3): *'Each territorial community has a programme called Care Social Security Programme. These programmes contain sections devoted to IDPs' social security. We deem it necessary for each community to directly accept the programme related to IDPs' social security. During the last meeting at the raion state administration, we directed the communities to accept such programmes for IDPs.'* – DSA 2, Mykolaivskiy
- Housing for IDPs (2)
- Support for entrepreneurship
- Comprehensive support

## Main needs of IDPs in the area

Results from structured survey, n = 12,  
multi-choice question



\*numbers in brackets indicate the number of times this point was mentioned by key informants

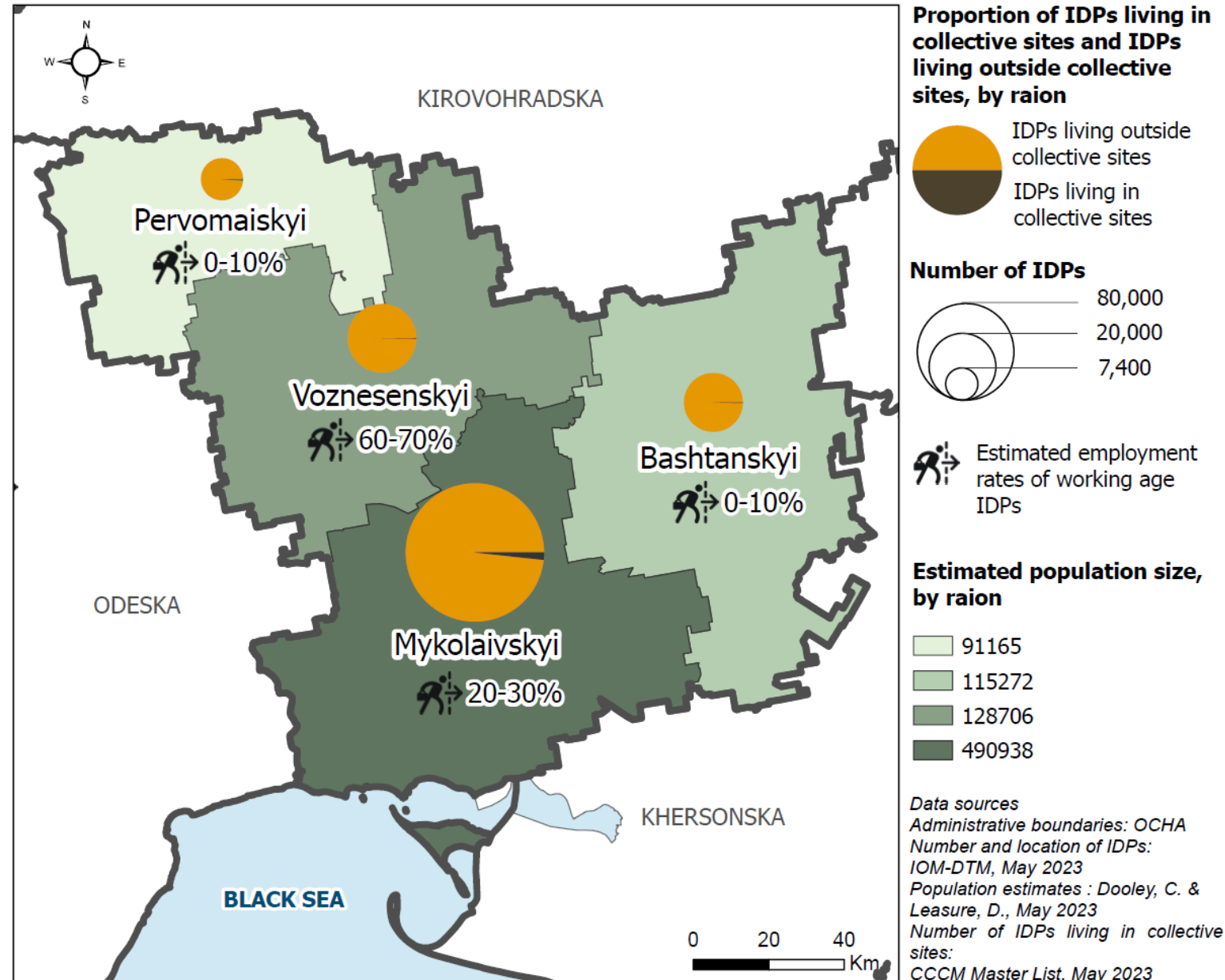
# IDP integration

## Socio-economic integration of IDPs (as reported in IDIs with 2 CSOs)

- Partial or low economic integration into the local community (2): 'IDPs have integrated into the local communities by 60% to 65%. They start searching for jobs once they have overcome stress.' – CSO 2, Mykolaiv
- Social relations with the host community have been established successfully (2)

## Economic impact of IDP resettlement in the area (as reported in IDIs with 5 LAs)

- The resettlement of IDPs will improve the economic situation (4): 'A positive effect only. We're waiting for that. We understand that a portion of the eastern areas which have been afflicted by hostilities for a long time won't be fit for a normal civilian life, and a lot of residents of those regions may stay in Mykolaiv.' – DSA, Mykolaivskiy



\*numbers in brackets indicate the number of times this point was mentioned by key informants



# Employment of IDPs

## Barriers to IDP's employment (as reported in IDIs with 2 CSOs)

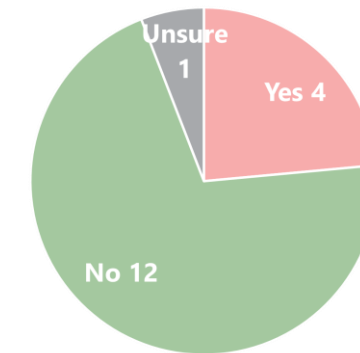
- Lack of knowledge of the area: *'IDPs face such a problem that employers don't employ them because they don't know the city well.'* – CSO 2, Mykolaiv
- Lack of experience/wrong kind of experience (1)
- Lack of information regarding employment assistance (1): *'The first barrier is this: if a person is an IDP, they don't know where to refer to, even where the EC is—that is, they have no information about where they can go for help with employment.'* – CSO 1, Mykolaiv
- Distance between place of residence and place of work (1)
- Lack of necessary documents (1)
- Lack of interest in finding work (1)

## IDP access to the job market (as reported in IDIs with 5 LAs)

- IDPs need retraining (3)
- IDPs are competitive on the labour market (1)
- Skills and experience of IDPs do meet demand of the labour market (1)

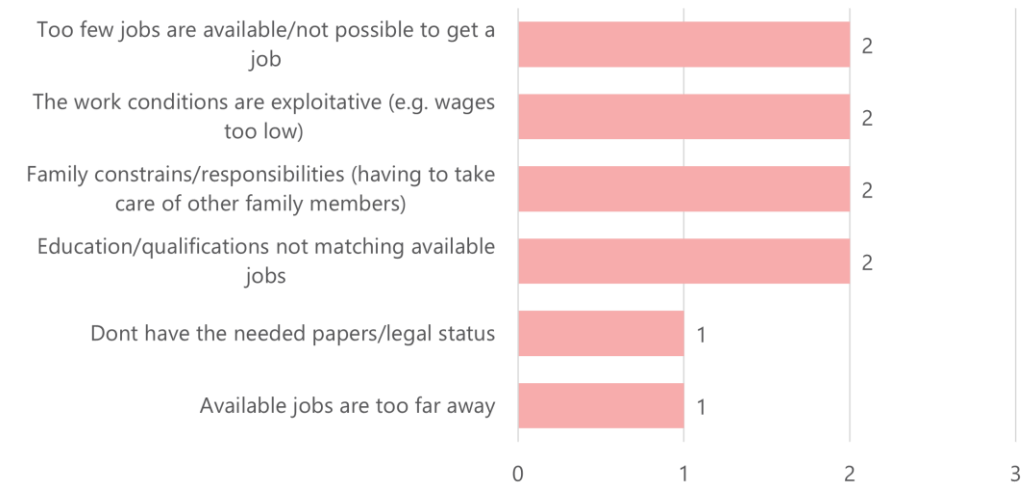
## Do you think IDPs face specific challenges accessing employment?

Results from structured survey, n = 17



## Biggest obstacles IDPs face in finding a job

Structured survey, n = 4, multi-choice question



# Employment of IDPs

## Sectors of employment for IDPs (as reported in IDIs with 2 CSOs)

- Mainly services/beauty industry (2)
- Low employment in heavy industry/engineering (2)
- Low employment in construction sector (1)
- Mainly trade (1)
- Mainly light industry (1)

## Unofficial employment of IDPs (as reported in IDIs with 2 CSOs)

- Informal employment mainly in trade (2)
- High level of involvement in informal employment (1)
- Lack of protection/security in informal employment (1)
- Informal employment mainly in services/beauty industry (1)

## What kind of work are IDPs doing? Results from structured survey, n = 17, multi-choice question



# Employment of women

## Women in local authorities, BMOs, and employment centers

Among the KIs sampled, it was estimated that on average **74%** of staff and **55%** of senior managers are female.

## Women in banks

The state bank KI estimated that women account for **70%** of staff in their department, and **90%** of senior management positions. The commercial bank KI estimated **60%** of staff in their department and **50%** of senior managers are female.

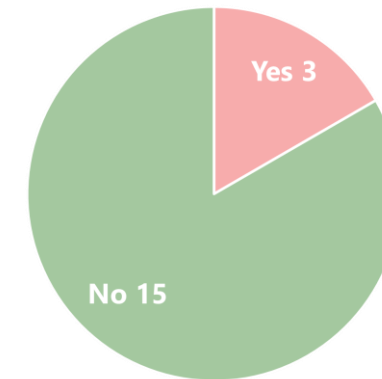
## Barriers to women's employment (as reported in IDIs with 2 CSOs)

- Women have greater responsibility for household since outbreak of war (2)
- Domestic responsibilities (2)
- Discrimination during recruitment (1)
- Childcare (1)
- Lack of qualifications/wrong kind of qualifications (1)
- Sex-related discrimination (1)
- Single mother status (1)
- Closure of enterprises (1)

*'Age, family (single mothers were not considered by employers as potential employees); employers' prejudice that a woman can't engage in science or healthcare, for example. It was said that a woman needed to find a husband and live a happy life! ... People are judged by their appearance, age; there are assumptions that a woman whose maternity leave has ended can do, and knows, little.'* – CSO 2, Mykolaiv

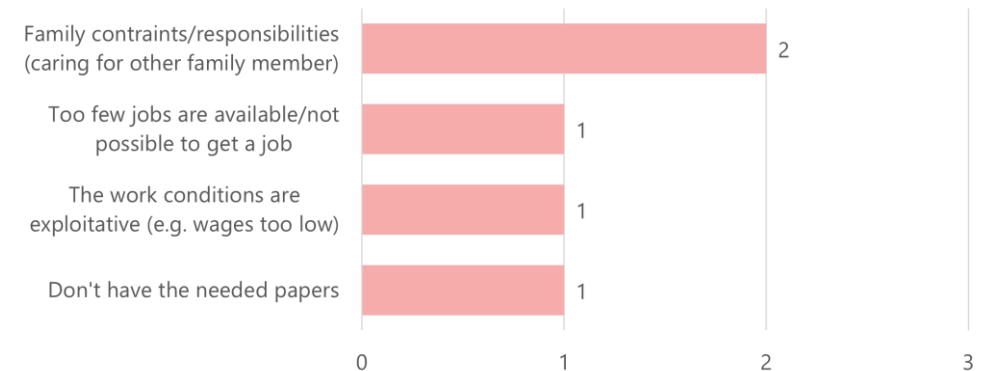
## Do you think women face specific challenges accessing employment?

Results from structured survey, n = 18



## Biggest obstacles women face in finding a job

Structured survey, n = 3, multi-choice question



# Employment of women

## Sectors of employment of women (as reported in IDIs with 2 CSOs)

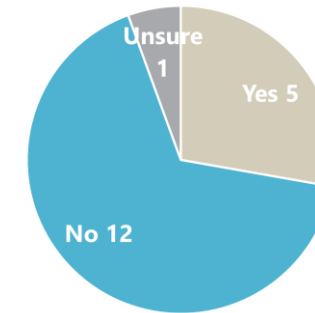
- Mainly services and beauty (2)
- Low employment in heavy industry/engineering (2)
- Mainly trade (1)
- Mainly light industry (1)
- Low employment in construction sector (1)

## Unofficial employment of women (as reported in IDIs with 2 CSOs)

- Informal employment mainly in trade sector (2)
- High level of involvement in informal employment (1)
- Lack of protection/security in informal employment (1)
- Informal employment mainly in services and beauty (1)

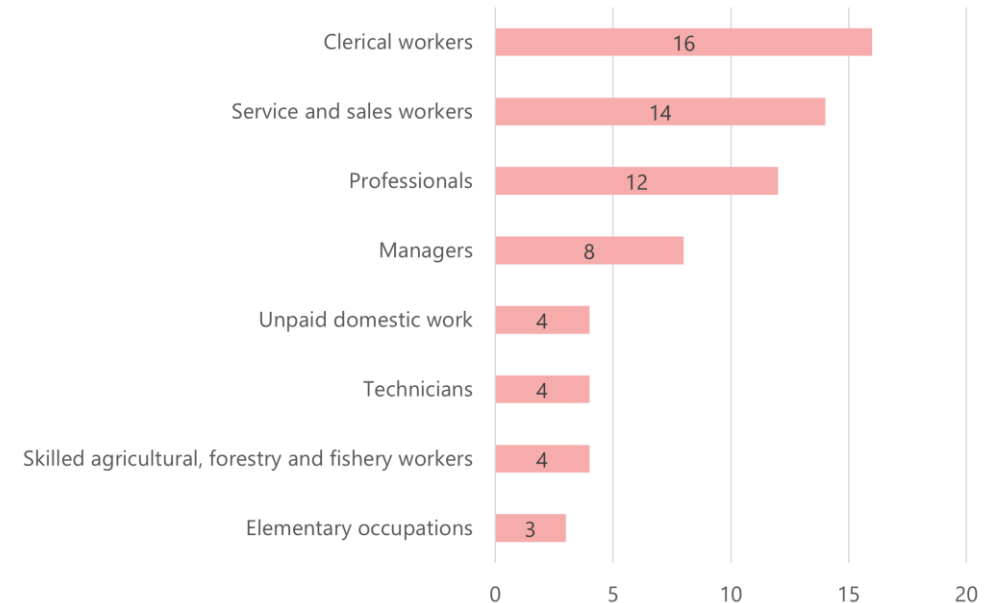
## Have the main types of economic activities practiced by women changed as a result of the war?

Results from structured survey, n = 18



## Kind of jobs women were mainly doing pre-war

Results from structured survey, n = 18, multi-choice



*\*numbers in brackets indicate the number of times this point was mentioned by key informants*

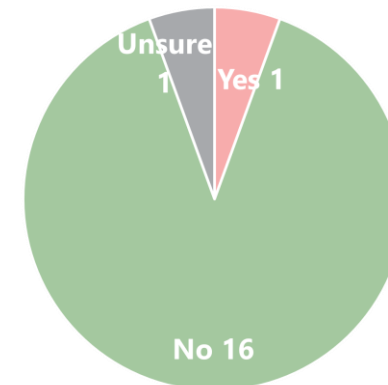
# Women's entrepreneurship

## Women's social and economic empowerment (as reported in IDIs with 2 CSOs)

- Increasing number of women in managerial positions (during the last 3-5 years)
- Increasing number of self-employed women (during the last 3-5 years): *'Women are most likely to be self-employed, entrepreneurs or business owners in: cosmetology, commerce, hairdressing salons, accounting firms, law firms, consulting firms.'* – CSO 1, Mykolaiv
- Increasing number of women opening businesses abroad (since the beginning of full-scale war) (1)
- Increasing number of women in local self-government (during the last 3-5 years)
- Limited influence of women on local politics (1): *'While women largely have their own opinions, in cases where this opinion differs from that of their superior, they don't prioritise their stance and tend to defer to the superior.'* – CSO 2, Mykolaiv

## Do you think women face specific challenges in starting a business/becoming self-employed?

Results from structured survey, n = 18



A decorative network graphic in the top-left corner, consisting of a series of interconnected nodes (dots) and lines. The nodes are colored in shades of red and grey, and the lines are thin and grey. The network is dense and irregular, with some nodes having multiple connections.

**03**

# Existing support networks

A decorative network graphic in the bottom-right corner, similar to the one in the top-left. It features a cluster of interconnected nodes in red and grey, with thin grey lines connecting them. The network is dense and irregular, with some nodes having multiple connections.



# Networks

## Goal

- To make it easier for actors (already/soon to be) engaged in supporting MSMEs and access to employment to review available services to better identify service gaps

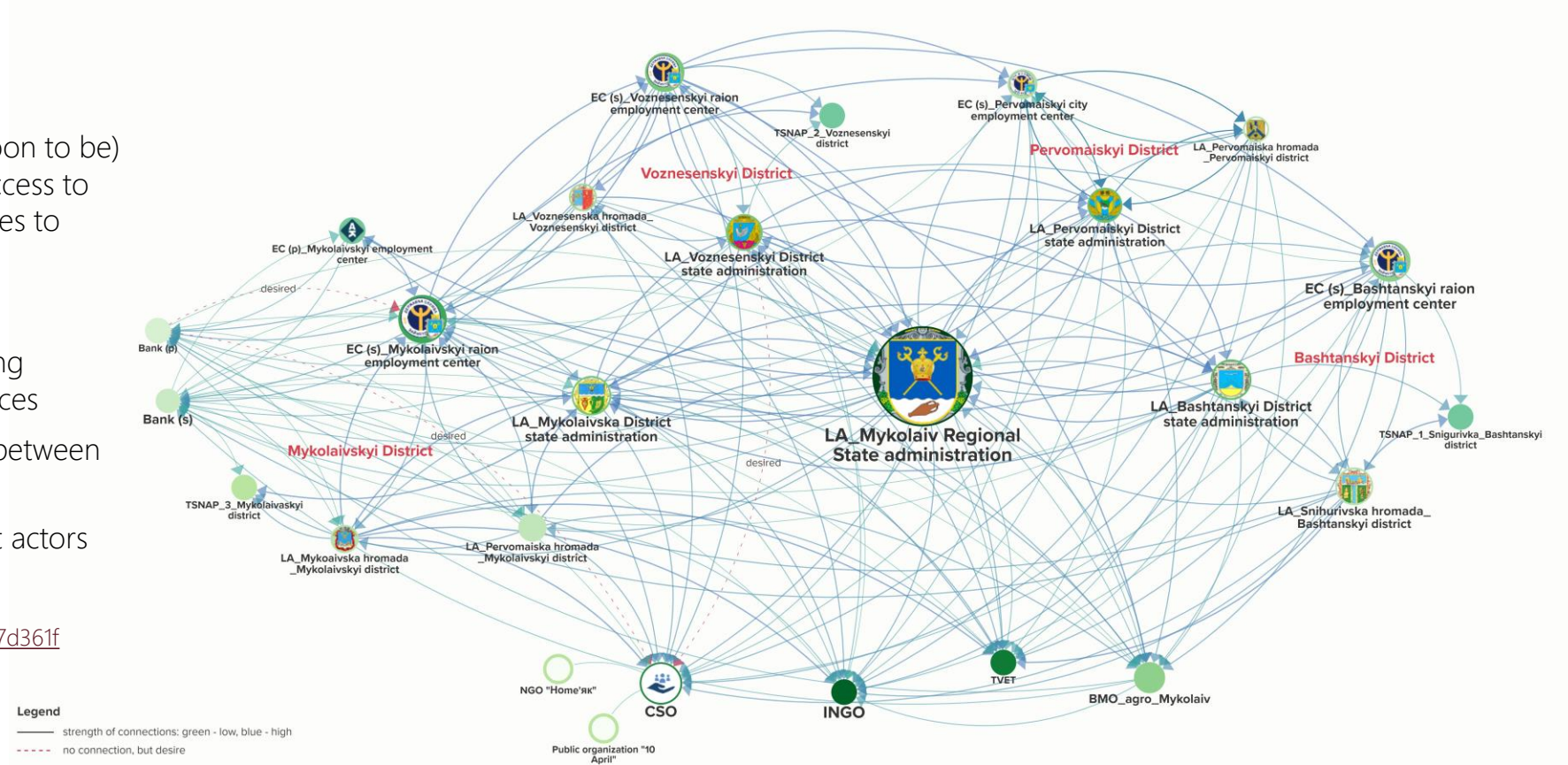
## Objectives

- To map the main stakeholders providing employment and MSME support services
- To represent the type of relationships between the different stakeholders
- To detail services provided by different actors

## Link

<https://kumu.io/embed/3cbfca03bc96c25ec3784b3f6d7d361f>

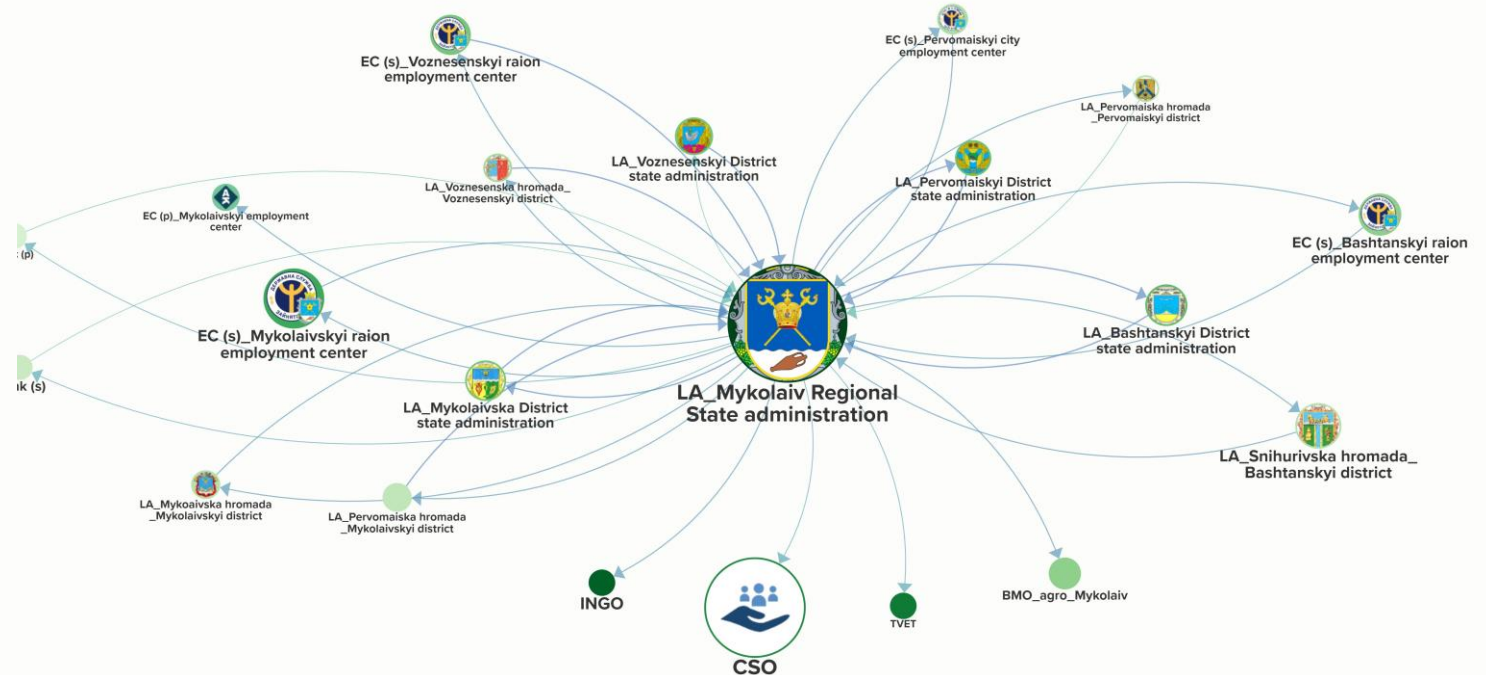
Password: 123Mykolaiv



# Networks

Ability to see the nature of connections between different types of actors of your choice

A separate focus on the network in the district



A decorative network graphic in the top-left corner, consisting of a web of thin grey lines connecting various circular nodes. Some nodes are red and some are grey, creating a complex, organic shape.

04

Impact on service  
provision and additional support needed

A decorative network graphic in the bottom-right corner, similar to the one in the top-left, featuring a web of thin grey lines connecting red and grey circular nodes.

# Social services

## Impact of the war on local budgets and financing (as reported in IDIs with 5 LAs)

- Tax revenues from entrepreneur/individuals decreased (4)
- Funding from the state budget decreased (1)
- Increased state funding for projects supporting vulnerable categories (1)
- Increased tax revenues from entrepreneurs/individuals (1):  
'Revenues have increased because the military personnel's ones have gone up, but it can't be considered as a positive impact.' – DSA 1, Mykolaivskiy

*'Budget revenues have plunged because enterprises are winding up and leaving the area. People also left, so there're almost no jobs, for which reason the losses are huge.'* – DSA 2, Mykolaivskiy

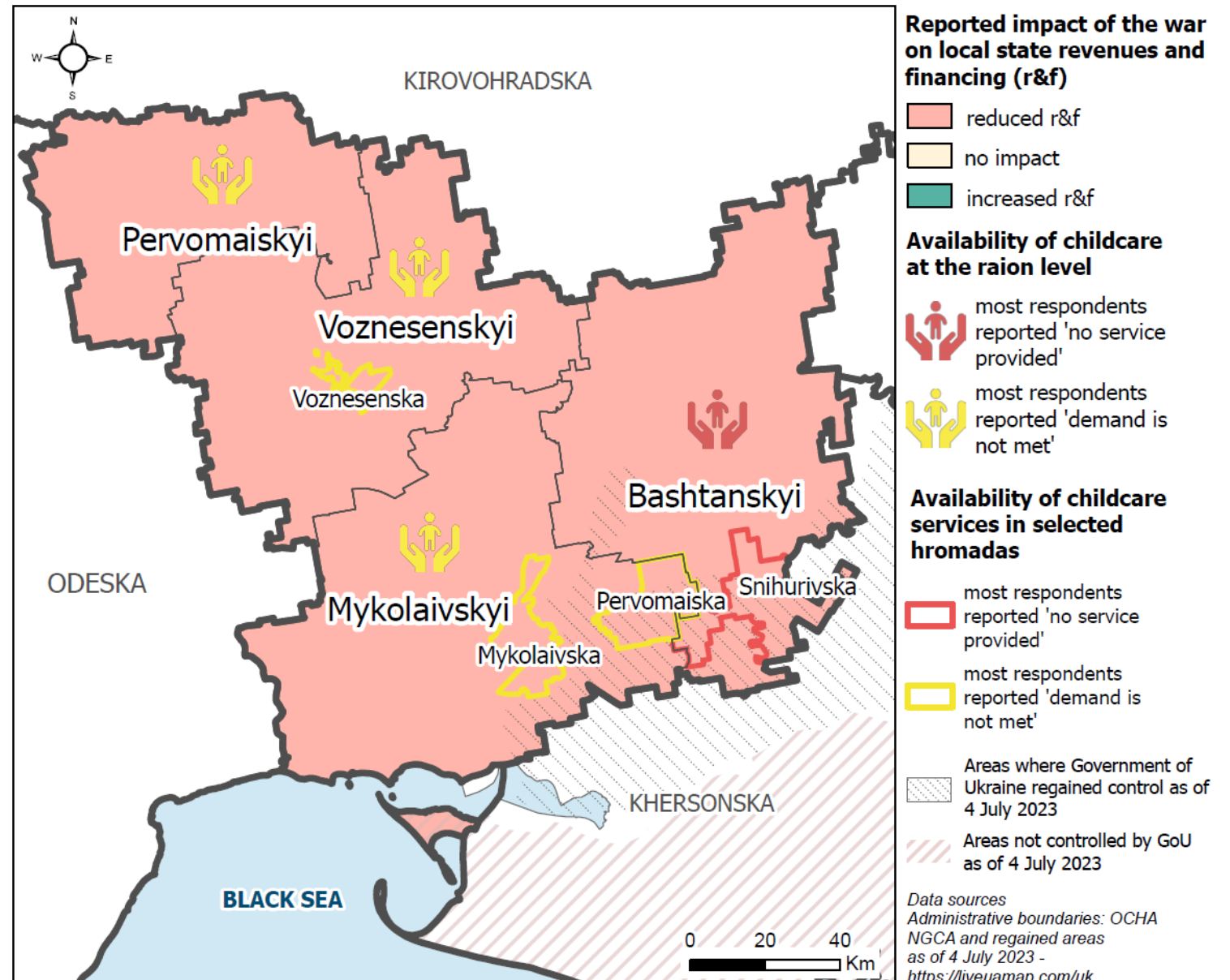
*'Throughout 2022, the budgets were in a critical situation regarding the payment of land taxes and income tax. We no longer have a district budget, more often the revenues and financing go to local self-government bodies, accordingly, the Amalgamated Territorial Communities (ATCs), which provide financial resources for design, reconstruction, and other martial law related needs. There's no state funding now. Currently, the city lives off taxes on revenues. A respective budget is created; they calculate the number of land plots, business owners, flat-rate tax payments, income taxes, and generate the budget figures. There're also state subsidies for social protection.'* – DSA, Bashtanskii

## Priority expenditures from the budget (as reported in IDIs with 5 LAs)

- Reduction of regional development/capital expenditure
- Heating and water supply

*'The expenditure has decreased. We stopped the property, plant, and equipment (development) expenses; but we increased expenses on emergency management, running water, and heating supply.'* – DSA 1, Mykolaivskiy

\*numbers in brackets indicate the number of times this point was mentioned by key informants





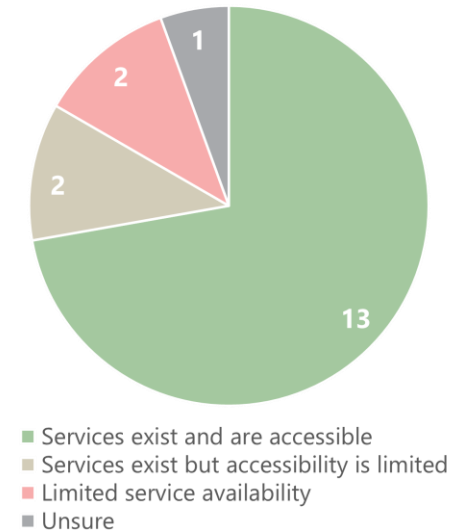
# Technical and vocational training and education services

## Challenges related to accessing training/vocational education programs (as reported in IDI with 1 TVET + 1 EC)

- Lack of technical capabilities/skills among training participants (2): *'Primarily, they are people over 45, and many of them lack technical skills or knowledge ... The second problem is that rural areas often have no Internet.'* – EC, Mykolaiv
- Location of the training (1)
- Cost (1): *'In the case of professional development programmes or training courses, most people want to enrol in group classes. Because the price is objectively lower there, which suits people. However, we feel that it's easier for us to launch individual training programmes and easier to work with them, both off- and online. Therefore, there can be difficulties with this, and people have to wait for a certain period of time.'* – TVET, Mykolaiv
- Unavailability of sought-after courses (1)
- Increased household responsibilities among prospective participants (1): *'All these people have families, households in their places of habitual residence, and they can't travel far and abandon their family responsibilities. It's hard to leave one's family, children, or parents. Especially now, women have a lot to do and are responsible for so many things. As of today, over 75% of those registered with us are women. Men are either at war or don't show up for registration.'* – EC, Mykolaiv

## How would you describe the accessibility of technical and vocational education services in the area?

Results from structured survey, n = 18



\*numbers in brackets indicate the number of times this point was mentioned by key informants

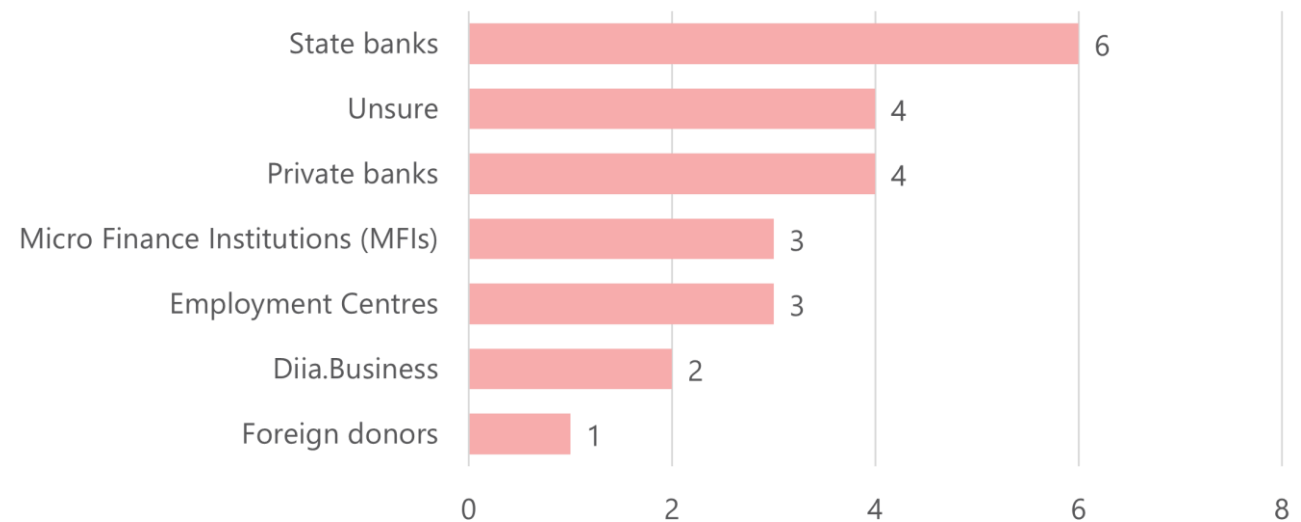
# Support for business

## The impact of war on the availability of government grant programs for business (as reported in IDIs with 5 LAs)

- Reduced availability of grant programs (2)
- Reduced availability of bank loans (1): *'Given that we are in a zone of possible hostilities, there are certain difficulties—with banks, for example. Since major facilities and enterprises have been ruined, they can't pledge destroyed buildings and equipment to a bank. Banks are reacting to this with reluctance.'* – RSA, Dep. of Economic Development
- Business grants not currently the priority (1): *'I believe all grants are aimed today at winning the war. The support from the World Bank and the European Bank primarily goes to resolve issues with the Ukrainian Armed Forces, pay social benefits, such as pensions. The budget's source of revenue was the agrarian sector, but it's insufficient now. Even the grain corridor that's been opened for us doesn't provide enough income. Many enterprises have been destroyed. The country is at war, and we understand that grants are first given to support the Ukrainian Armed Forces in order to win the war, and only then to assist other structures. Now, assistance is provided to reconstruct schools, kindergartens, hospitals, and this is a huge help which we are grateful for—it is needed by the oblast.'* – DSA, Bashtanskiy

## The main sources of business development services for MSMEs and entrepreneurs prior to the war

Results from structured survey, n = 18, multi-choice question



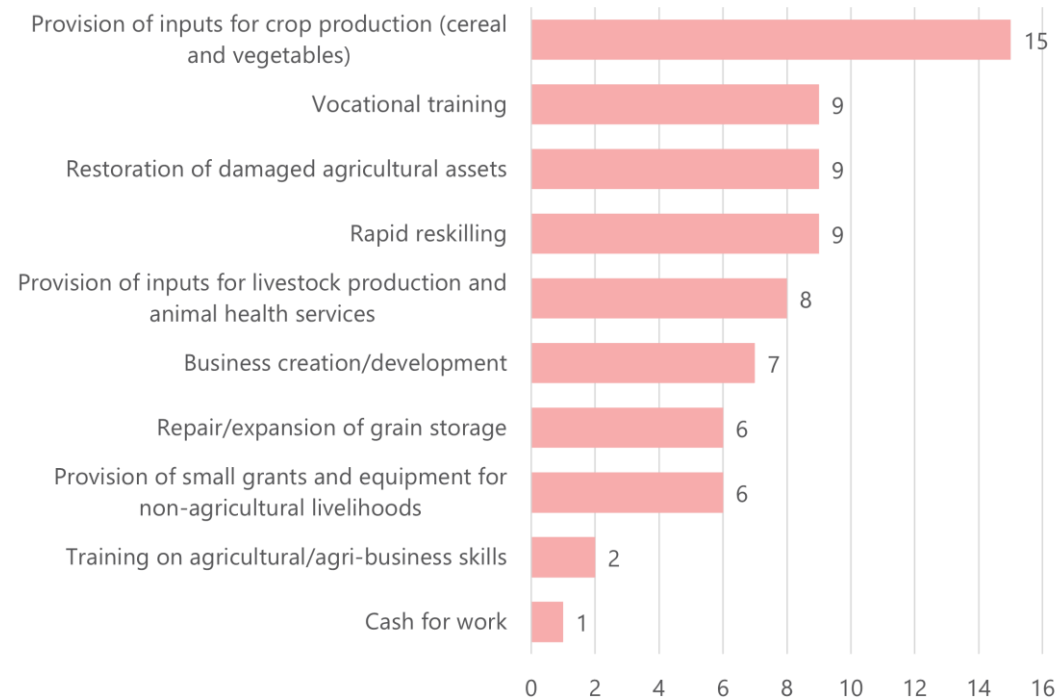
\*numbers in brackets indicate the number of times this point was mentioned by key informants



# Gaps in livelihoods support activities

## Livelihoods support activities in high demand in the local area

Results from structured survey, n = 18, multi-choice question



*See Annex A for further details*

# Support for business

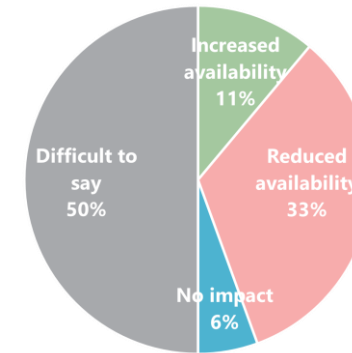
## The impact of the war on the availability of credit for business (as reported in IDIs with 2 banks)

- Availability of bank loans has decreased: *'It has had a negative impact because after the war broke out, many banks have completely suspended loans. Now their availability is gradually recovering for certain areas and for clients, both individuals and legal entities. The bank is gradually resuming self loans so that Ukrainian clients could enjoy business and employment opportunities.'* – Commercial Bank KI
- Availability of state-run credit programs has increased
- Availability of loans from international donors has increased

*'A great number of programmes—namely, loan programmes—have now been developed by both the state and international donors. The availability of loans has increased because of the huge demand for loans. Even Programme 579 is significantly adjusted to the martial law circumstances.'* – State Bank KI

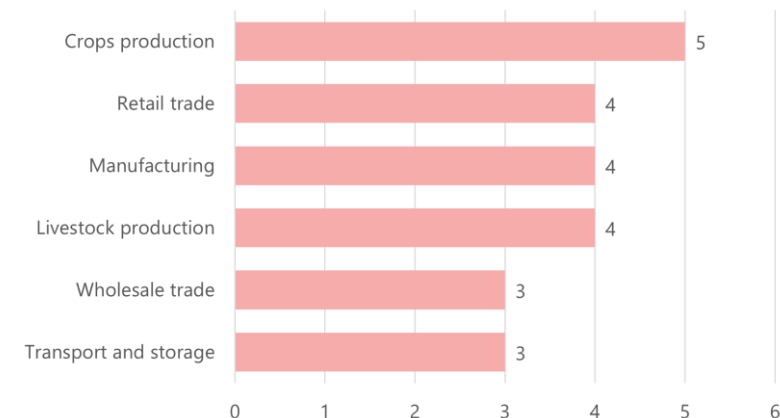
## Impact of war on availability of credit and business development services

Results from structured survey, n = 18, multi-choice question



## Sectors worst affected by reduced support

Results from structured survey, n = 6, multi-choice question



# Gaps in livelihoods support activities

## Additional livelihoods support needed (as reported in IDIs with 4 IOs)

- Supporting people to completely change their livelihoods after the damage to agricultural land caused by the floods resulting from the Khakova dam breach

## CSOs' view of potential role of INGOs in enhancing women's economic empowerment (as reported in IDIs with 2 CSOs)

- Support in obtaining grants (2): *'First, it's access to information, informing women on which institutions provide money for launching a business, for expanding a business, what the terms and conditions are.'* – CSO 1, Mykolaiv
- Assistance with legal registration of business (1): *'People need information on how to register as a sole trader; that is, they need a simple explanation what it is, how to work in this area, how the tax laws work, how reporting is arranged in this field, how to work with our taxmen.'* – CSO 2, Mykolaiv
- Assistance in finding new clients/markets (1)
- Psychological support (1): *'First, they could play a role in psychological support. When the husband is serving in the military, how can the wife maintain her sanity in such an unnatural, unfamiliar stress for her?'* – CSO 2, Mykolaiv

## Needed support for households to access employment / run business (as reported in IDIs with 5 LA reps)

- Affordable loans: *'Farmers who've been working for decades with large financial turnovers collaborate with the banking sector. The banks understand and see their credit histories. If the bank itself, as a seller, offers better terms, then the business owner will be more interested. For example, Oschadbank lent 75–85 million hryvnias to agrarians last year. NIBULON, for instance, borrowed from the World Bank at an interest rate of 0.1% per annum. If a bank comes to the oblast and says it's ready to lend to you at such an interest rate, I think all the business owners would rush to incorporate and restore their companies. The will matters most—even a person without their own company may open one.'* – Bashtanskiy raion



# Annexes



## Annex A: Technical and vocational training and education courses

### *Courses in demand*

raion	answer
bashtanskyi	Training on provision of psychological support to civilians, provision of first medical aid
bashtanskyi	Training on provision of psychological support
bashtanskyi	Seminars on general issues, on the services the Employment Service provides to separate groups, on job search and how to pass an interview with an employer
bashtanskyi	Technical Advanced Training Courses, Trainings on Social and Psychological Support.
mykolaivskyi	Melioration
mykolaivskyi	Sellers of food and non-food items, electric and gas welders.
mykolaivskyi	Provision of Psychological First Aid, Mining Safety Training, Nuclear Safety
mykolaivskyi	Professional
mykolaivskyi	Language course and I do not know any other courses
mykolaivskyi	Internet, specialists and experts
mykolaivskyi	Mykolaiv Regional Center for Advanced Training of government and local officials, Advanced Training Center for Teachers
pervomaiskyi	Prevention of professional burnout, psychological self-care, career orientation, technical courses, rights of people with reduced capabilities
pervomaiskyi	Industrial training courses and psychological support.
pervomaiskyi	Computer
vozhnesenskyi	Specialists
vozhnesenskyi	Practical training, advanced training, second higher education, retraining
vozhnesenskyi	Courses on digital education

### *Reasons for limited availability of TVET services*

raion	answer
vozhnesenskyi	There are no funds to buy equipment for online education
bashtanskyi	Availability of Vocational and Technical Educational Institution
mykolaivskyi	In fact, it is unavailable
pervomaiskyi	High prices

## Annex B: Largest employers in the area

Raion	Largest employers
Bashtanskyi	Cheese Plant
Bashtanskyi	Nibulon
Bashtanskyi	Agro Fusion
Bashtanskyi	LLC 'Snihurivka Butter Factory'
Bashtanskyi	LLC 'Promitey'
Mykolaivskyi	JSC Sothern Cement Plant
Mykolaivskyi	Ukrainian Sea Ports Authority
Mykolaivskyi	Plant 'UTZ Zoria'
Mykolaivskyi	'Nibulon'
Mykolaivskyi	'Ocean'
Mykolaivskyi	LLC Ukrainian Sugar Company
Mykolaivskyi	LLC HPP LLC 'Synthesis'
Mykolaivskyi	LLC ACC 'Agrodilo'
Pervomaiskyi	PJSC 'Dairy and Canning Plant'
Pervomaiskyi	LLC 'Bandursky Vegetable Oil Extraction Plant'
Pervomaiskyi	ALLC 'Promin'
Voznesenskyi	LLC 'Nibulon'
Voznesenskyi	LLC 'Kostyantynivsky Elevator'

# Annex C: Credit services

A State Bank			
<i>Loan types (please complete)</i>	<i>Documentation required</i>	<i>Average size of client's first loan</i>	<i>Collateral or guarantee requirements</i>
<b>Business development loans (purchase of commercial real estate, purchase of PP&amp;E, overdraft, or any other expenses)</b>	Business Plan (depending on the area of activity) Deed certifying the title or the right to use the plot of land, A deed certifying the title to this real estate. For the real estate, the Registration Certificate is needed. There are requirements to the collateral; if it's a vehicle, there are requirements to its age, it must also be appraised properly. And most importantly, it must be liquid (a commission is set up to conduct an appraisal with an independent expert).	Everything depends on the client who has come to us. If it is a medium-sized business client, it is possible to issue a 50-million loan right away; if a small-sized business, a sole trader, we may lend them UAH 500,000. Between 100,000 and 60 million.	If it's a purchase of PP&E, we require a down payment of at least 20%.
<b>Available loans at 5%-7%-9%</b>	Financial Documents: a Report Form (a balance sheet, a financial results form, explanation of line items (payables, receivables, bank statements and bank statements from other banks (if the client is new)	Everything depends on the applicant.	Requirements to the collateral. There is a collateral, and it is combined with the state guarantee. The state guarantees from 50% to 80% of the loan's worth and it is guaranteed by the Government of Ukraine.
<b>Investment loans for the development of agribusiness, loans for the purchase of vehicles</b>	Legal documents (type of company, owners, articles of association, certificates of incorporation, appointment letters)	Everything depends on the applicant.	A down payment of at least 20%

# Annex C: Credit services

A Commercial Bank			
<i>Loan types (please complete)</i>	<i>Documentation required</i>	<i>Average size of client's first loan</i>	<i>Collateral or guarantee requirements</i>
<b>Business development loans (purchase of commercial real estate, purchase of PP&amp;E, overdraft, or any other expenses)</b>	Currently, the bank does not provide loans for the purchase of commercial real estate or mortgage property.		Our bank does not provide collateralised loans.
<b>Available loans at 5%-7%-9%</b>	Such loans may be either regular ones or cash loans or credit card ones that clients may use. Proof of income is mandatory.	The average loan amount for individuals ranges from UAH 10,000 to UAH 15,000 on average.	Normally, our bank provides loans only to clients who are officially employed. If the client is a sole trader, they must have been employed for at least 6 months. However, if the client is an IT sole trader, they must have been employed for over a year.
<b>Investment loans for the development of agribusiness, loans for the purchase of vehicles</b>	Legal entities must provide a business development plan and a statistical income plan needed to assess their solvency for the purpose of agricultural business development. Individuals must be employed officially and provide an income statement in order to assess solvency.	For individuals, there is no specific first loan as such. However, for legal entities, the average size of the first loan can range from 5 to 7 million Ukrainian hryvnias.	For the development of agribusiness, the bank can provide a loan of up to UAH 20 million, with financing up to UAH 3 million and an interest rate of 9%. Regarding legal entities, it is necessary to be incorporated, specifically as a farming enterprise; the borrower must have a land bank of at least 200 hectares. The credit history of clients will also be evaluated.



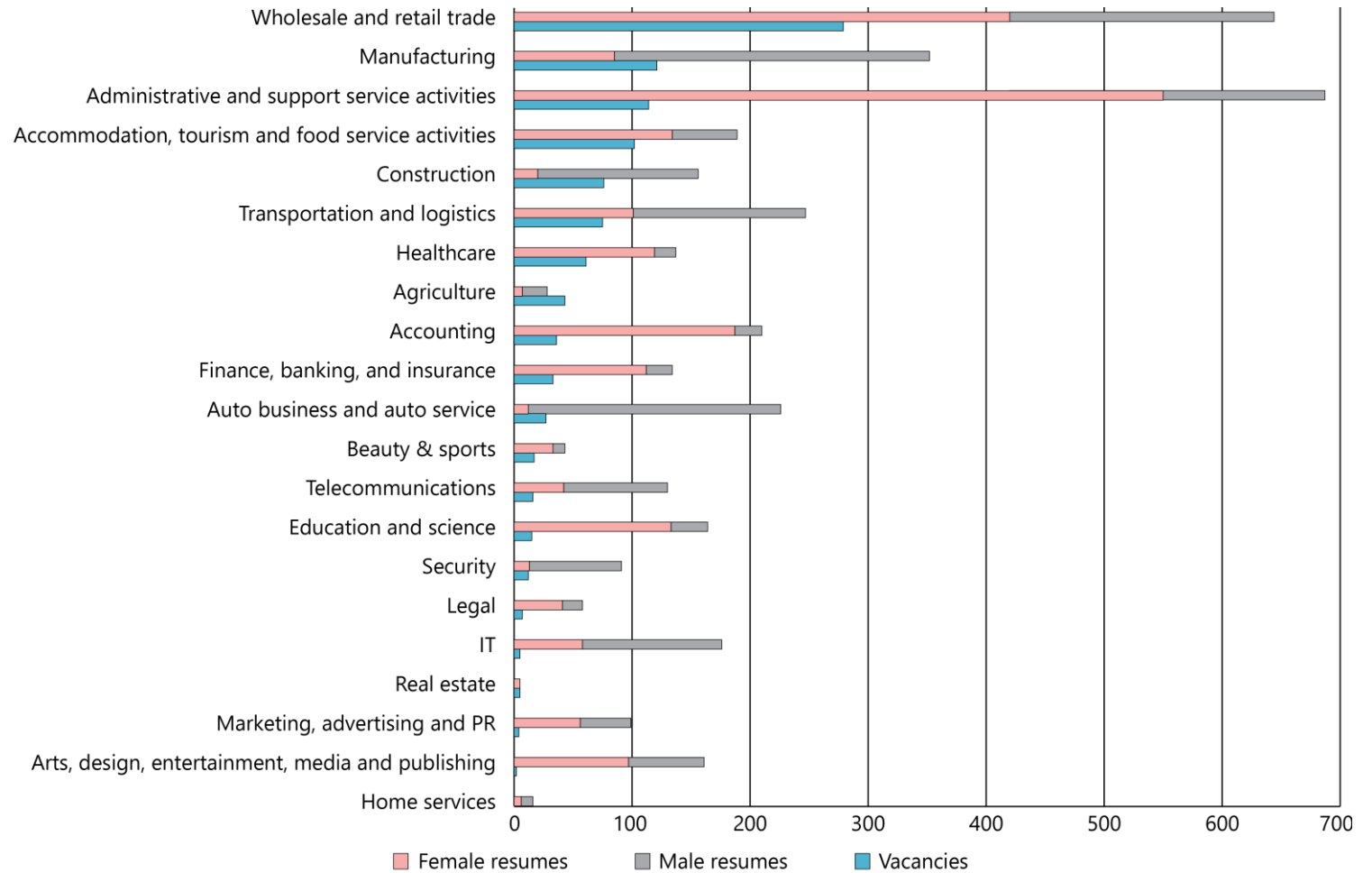
## Annex D: Technical and vocational training and education services

	Mykolaivska	
	TVET	
Activities, services or courses that are included in the program in addition to the core skill.	Course currently offered	Potential complement to program objective
Literacy	1	
Language	1	we make a specialized terminological dictionary
Numeracy	1	
Financial literacy	1	
Agricultural training		
Entrepreneurial skills	1	interactive formats
Marketing	1	production of the manual
Apprenticeships		
Life skills training		
Conflict resolution		
Career guidance		
Post-program tracing	1	free consultation
Leadership training		
Psychosocial support		
Mentorship		
School feeding		
Transport		
Child care		
Medical care		
Job placement		

## Annex E: Planned government projects in the area

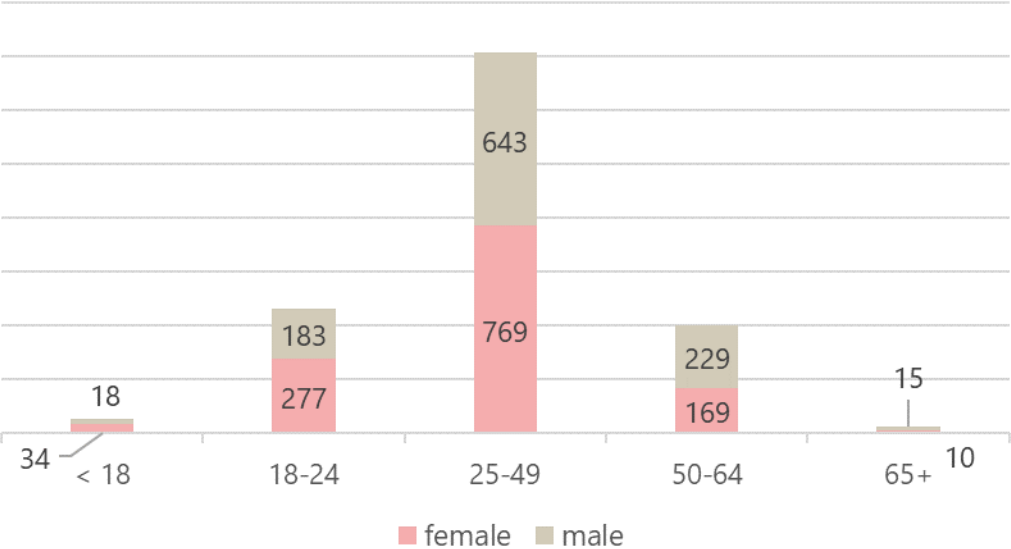
SECTOR	Administrative level	Mykolaivska		
		A. List specific project being planned	B. In what district/town will the project take place?	D. What is the duration of the contract?
Health				
Education	RDA	We're planning to build an entire new school in the village of Barativka, Bashtanka Raion.	Barativka Village, Bashtanka Raion, Mykolaiv Oblast	The draft documentation for this project is being prepared.
Roads				
Water				
Sanitation				
Agriculture				
Demining				
Power				
Other:				

# Annex F: Work.ua June 2023 data

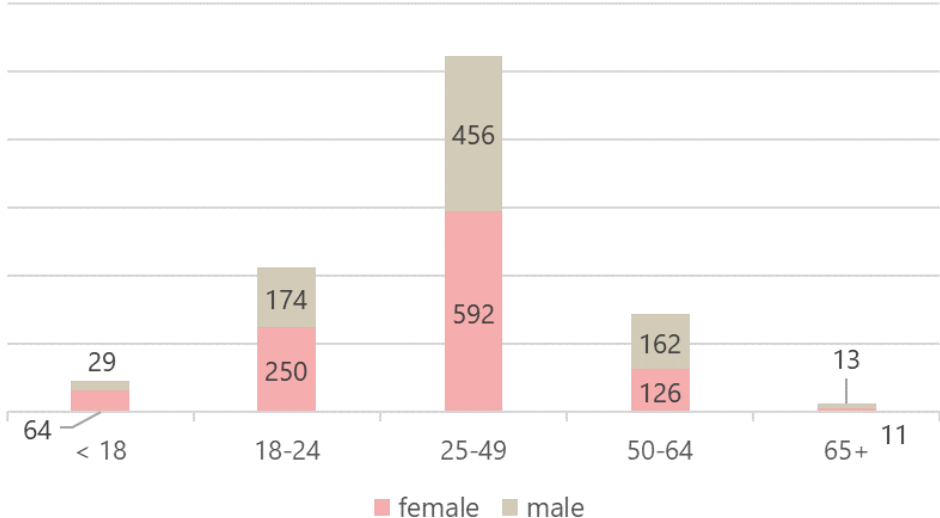


Annex G: Work.ua data – demographics of jobseekers

May 2023



June 2023



Annex H: Work.ua data – vacancies and jobseekers by raion (June 2023)

Vacancies		
	May 2023	June 2023
Bashtanskyi	9	12
Mykolaivskyi	880	910
Pervomaiskyi	62	69
Voznesenskyi	58	60

Resumes

Bashtanskyi				Mykolaivskyi				Pervomaiskyi				Voznesenskyi			
Row Labels	female	male		Row Label female	male			Row Label female	male			Row Label female	male		
< 18				< 18	54	27		< 18	6	2		< 18	4		
18-24	4	1		18-24	188	146		18-24	27	18		18-24	31	9	
25-49	12	7		25-49	485	392		25-49	48	27		25-49	47	30	
50-64		1		50-64	116	144		50-64	5	9		50-64	5	8	
65+		1		65+	10	12		65+	1			65+			

# Annex I: Work.ua May and June 2023 data – salary expectations/offers

	Jobseekers		
	female	male	Vacancies
Accounting	13661	21216	13971
Administrative and support service activities	12887	20283	23363
Agriculture	17667	19353	26859
Beauty & sports	13607	15367	17759
Construction	15833	20577	16764
Education and science	13289	14425	13565
Finance, banking, and insurance	13067	21472	16324
Healthcare	15595	17859	16758
IT	15194	20648	19917
Legal	15371	17067	13953
Manufacturing	12621	18918	15389
Security	11000	15803	16007
Transportation and logistics	12991	18416	19672
Wholesale and retail trade	12513	18560	15726

# Annex J: Work.ua – PWD resumes

	May 2023	June 2023
Accommodation, tourism and food service activities	1	0
Accounting	4	0
Administrative and support service activities	12	31
Agriculture	0	0
Arts, design, entertainment, media and publishing	2	9
Auto business and auto service	1	3
Beauty & sports	0	0
Construction	4	2
Education and science	0	0
Finance, banking, and insurance	1	0
Healthcare	2	1
Home services	1	1
IT	2	16
Legal	2	6
Manufacturing	4	8
Marketing, advertising and PR	1	16
Real estate	0	1
Security	4	4
Telecommunications	2	9
Transportation and logistics	0	9
Wholesale and retail trade	3	59