

Rapid Economic Assessment, June 2023

Odesa 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

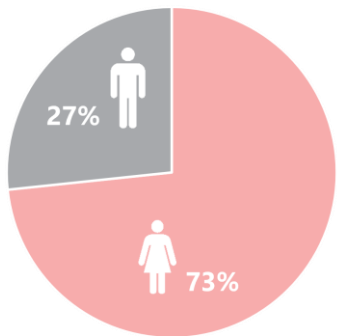
01

30 structured interviews

Local authorities (LA)

Employment centres (EC)

Business management organisations (BMO)



Gender of KIs for structured interviews

02

20 in-depth interviews (IDI)

4 LAs, 1 BMO, 5 Civil Society Organisations (CSOs), 4 International Organisations (IOs), 1 Technical and Vocational Education and Training Center (TVET), 3 Administrative Service Centers (TSNAPs), 2 Banks

03

64,731 rows of data scraped from work.ua

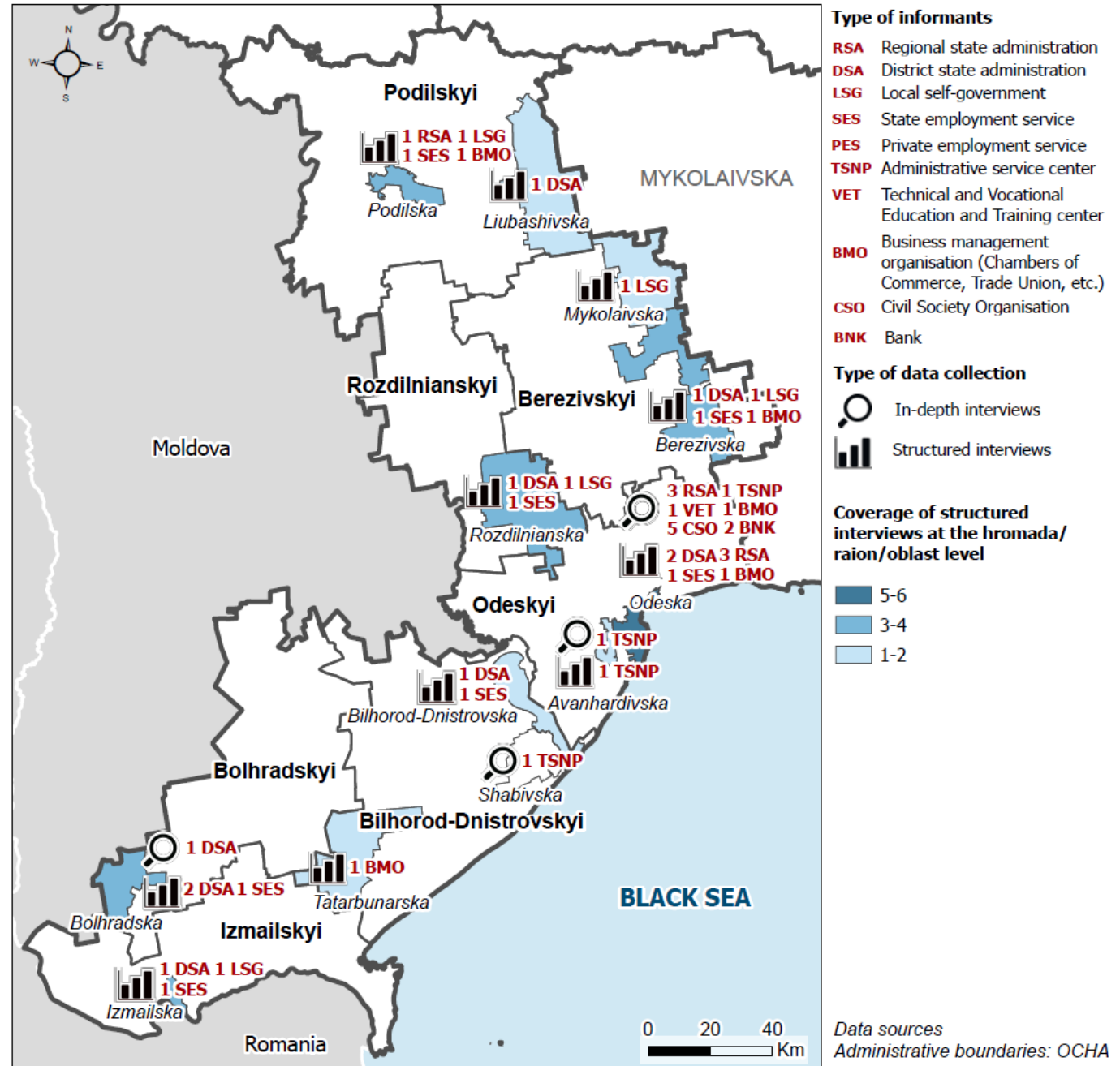
Vacancies and resumes posted by employers and jobseekers in May and June 2023 were scraped in order to have raw data on the supply and demand of labour in the assessment area, allowing for an analysis of labour market dynamics.

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.
- Business representatives and the economically active population will be interviewed in subsequent assessments. As a result, this assessment only collected data from local authorities and other relevant stakeholders, who may be concerned with organisational reputation, advocacy agendas, among other things, potentially skewing the findings.
- As a result of the data collection methodology and the 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** Additional support needed



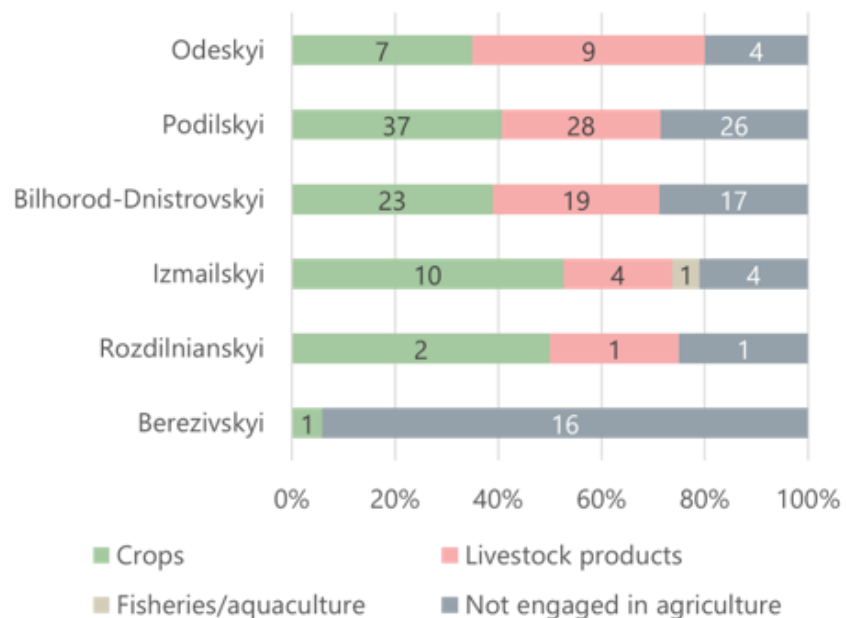
01

Barriers and opportunities for economic recovery in Odesa oblast

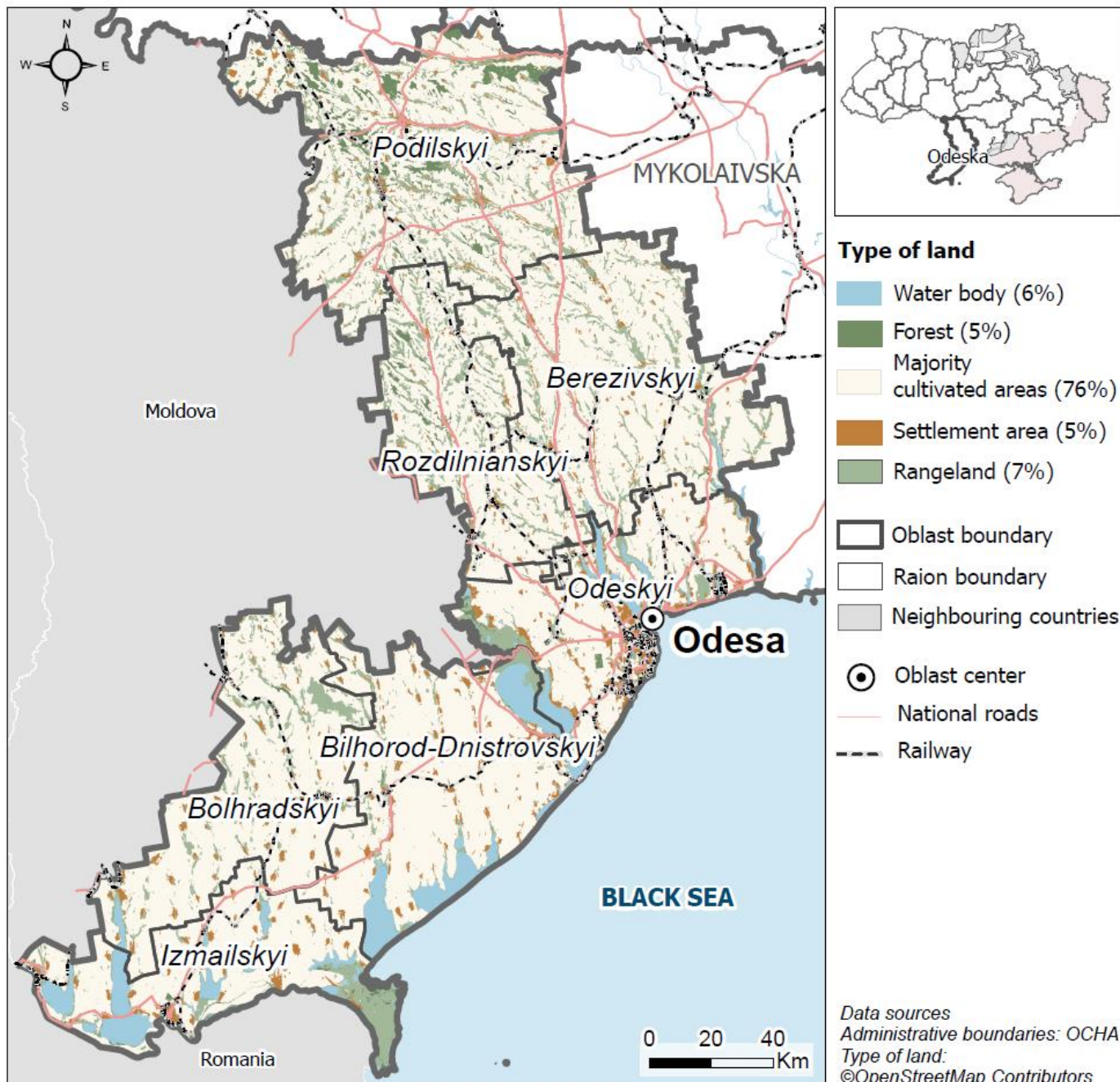


Characteristics of Odesa region

Agricultural activities of rural HHs by raion

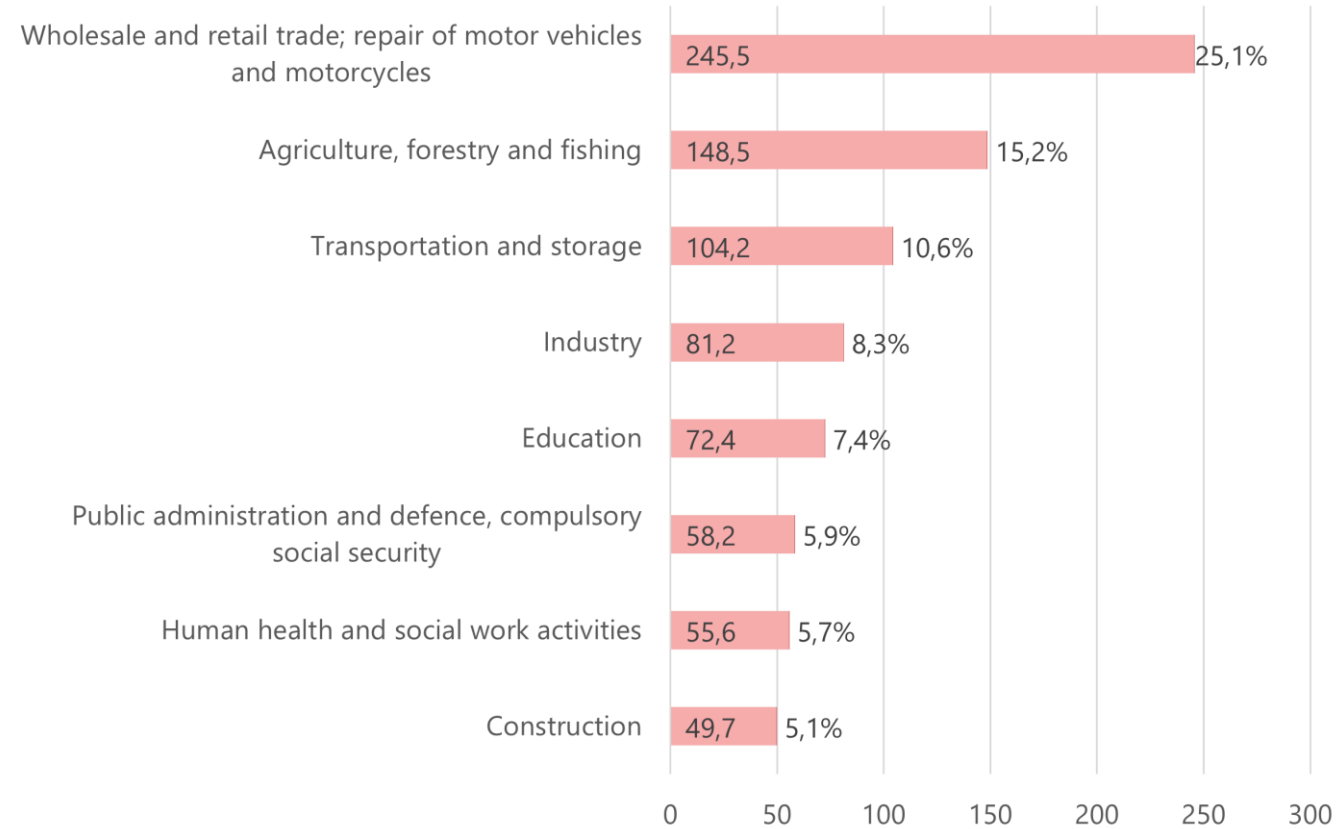


Food and Agricultural Organisation, Ukraine: Impact of the war on agriculture and rural livelihoods in Ukraine, December 2022



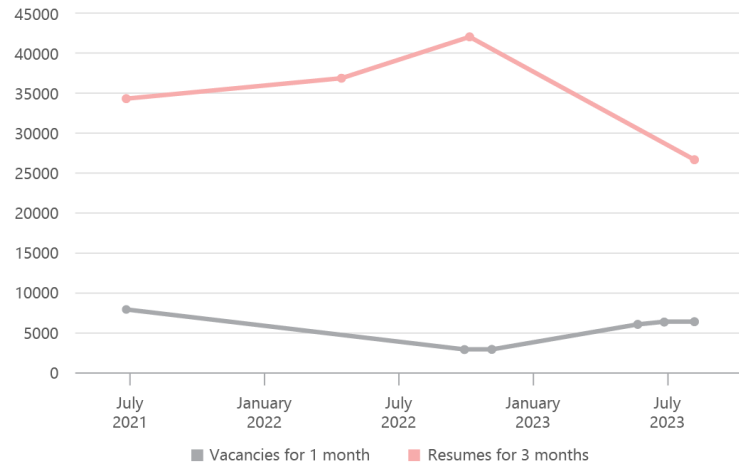
Employment by sector

Employed population (thousands) by sector 2021



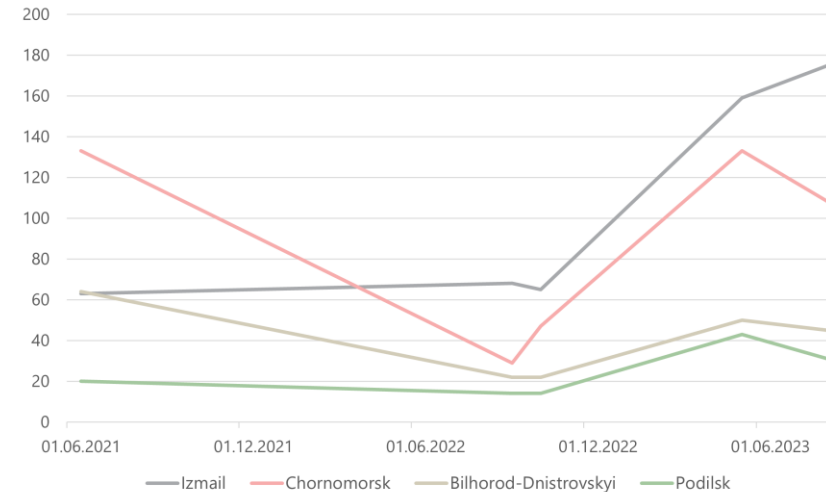
Labour market dynamics

Vacancies and resumes since July 2021 (work.ua)



- Resumes peaked and vacancies troughed in 2022, reflecting higher levels of unemployment resulting from business closures/relocations/scaling down of operations
- In 2023, vacancies staged a partial recovery, reflecting the partial recovery of business in the area
- There are now fewer resumes than there were in 2021, which may result from displacement of the population away from the area, alternative job search strategies among the economically active population, or higher levels of employment

Vacancies by location (work.ua)



- Vacancies recovered to near pre-war levels in four major centers outside Odesa city, and actually increased in Izmail as a result of increased economic activity in the area.

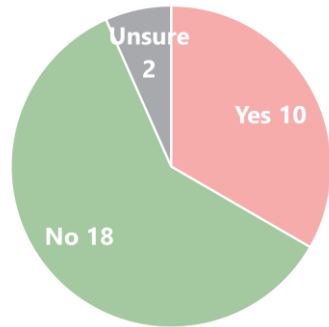
'Izmail and Reni Ports are working actively now. It is the only location to which products can be dispatched across Danube. Izmail and Reni Ports are more active now than they used to operate before.'

BMO in Odesa

Impact of war on business

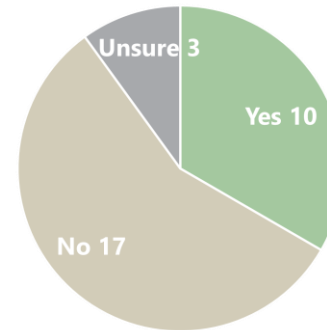
Results from structured survey, n = 30

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



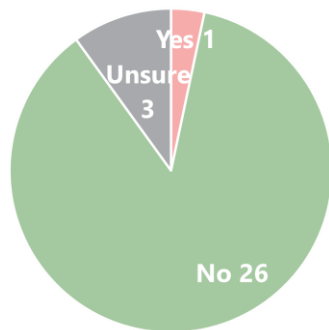
According to KIs, **retail trade** was the sector worst affected by business closures, with wholesale trade; transport and storage; education; crops production; and arts, entertainment and recreation also impacted by business closures.

Have any businesses relocated to the area since Feb 2022?



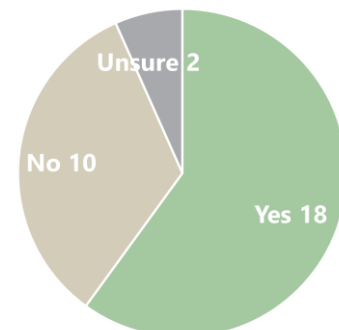
According to KIs, **crops production** and **transport and storage** had seen the most businesses relocate to the area.

Have any businesses relocated away from the area since Feb?



Only 1 KI reported knowledge of businesses relocating away from the area since February 2022.

Have any new businesses opened since Feb 2022?



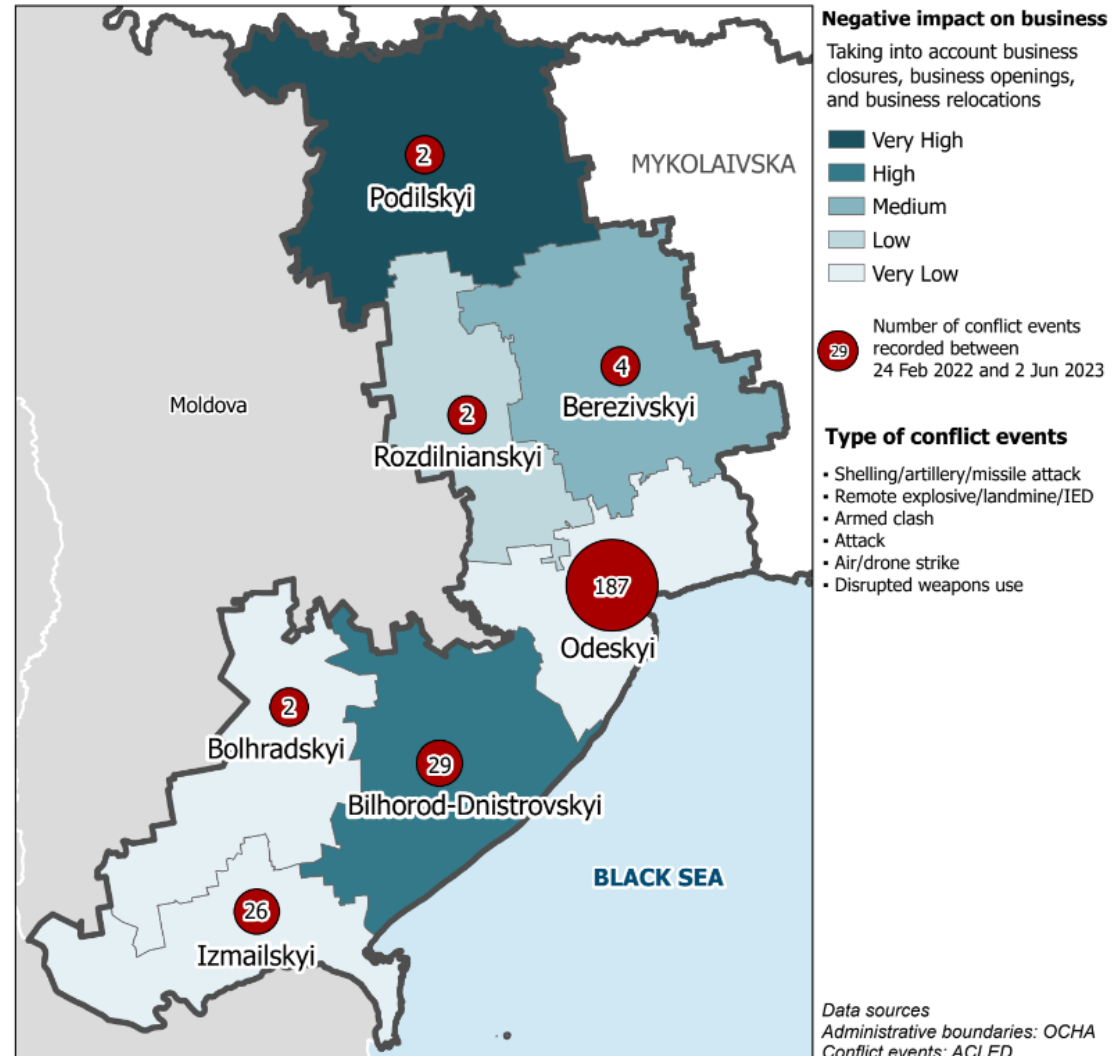
According to KIs, **retail trade**, **transport and storage**, and **wholesale trade** have seen the most businesses open since the outbreak of the war.

Impact of challenges faced by businesses

Strategies of adaptation to the conditions of war (as reported in IDI with a BMO)

- Reducing production capacity
- Developing new products

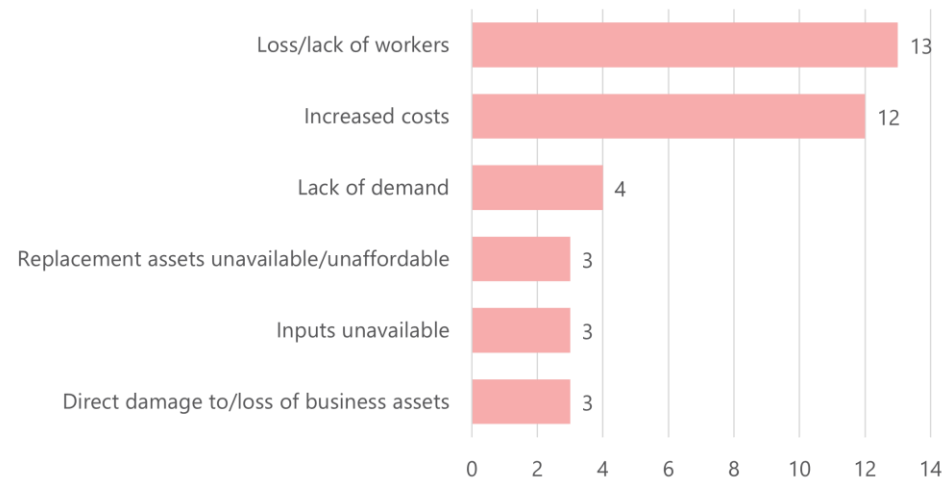
'Some departments had to be liquidated as there are no financial resources to support them. Now everything depends on the availability of the grain corridor.' – one BMO in Odeskyi raion



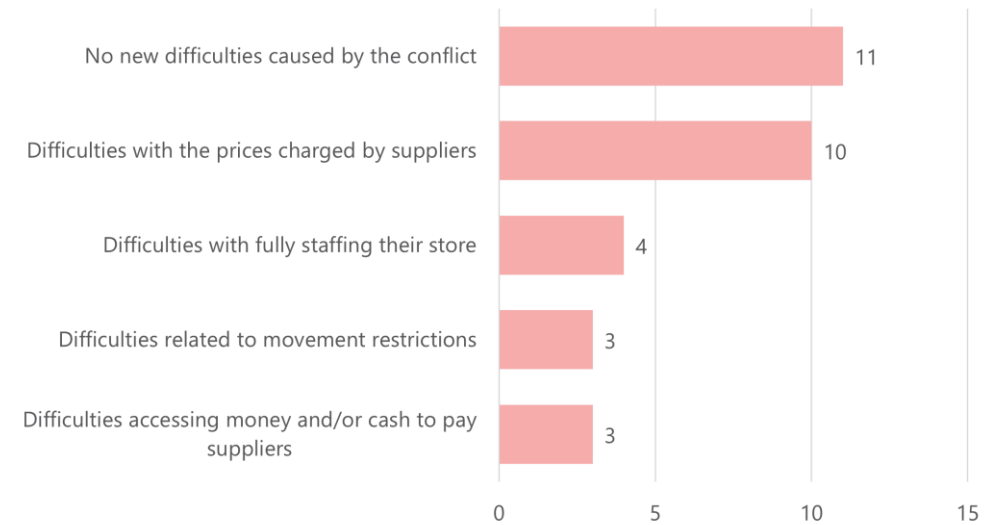
Current business challenges

Results from structured survey, n = 22, multi-choice questions

Local business in general



Local stores



Recovery and development

Sectors prioritised for recovery (as reported in IDIs with 4 LAs)

- Food processing (Raion State Administration (RSA))
- Agriculture (District State Administration (DSA), Bolhradskyi)
- Social support for IDPs and veterans (RSA)
- Reconstruction of infrastructure (RSA)

'The recovery plan has not been adopted yet. Now we are working on reconstruction of the objects that have been damaged due to the hostilities. There are a lot of such objects in the district, in particular, infrastructure, residential facilities and warehouses.' – KI from department of Socioeconomic Development at RSA

Priority measures for recovery and development (as reported in IDIs with 4 LAs)

- Support to persons affected by violence (RSA)
- Reconstruction of housing (RSA)

'At the moment, we are collecting information without any activities related to reconstruction. The committee that will assess the objects has not been approved yet. Now we only provide compensations to physical persons whose houses have been damaged or destroyed due to the hostilities, at the expense of the local budgets.' – KI from department of Socioeconomic Development at RSA

Workers/professions most in demand in the area

Results of structured survey, n = 29, multi-choice





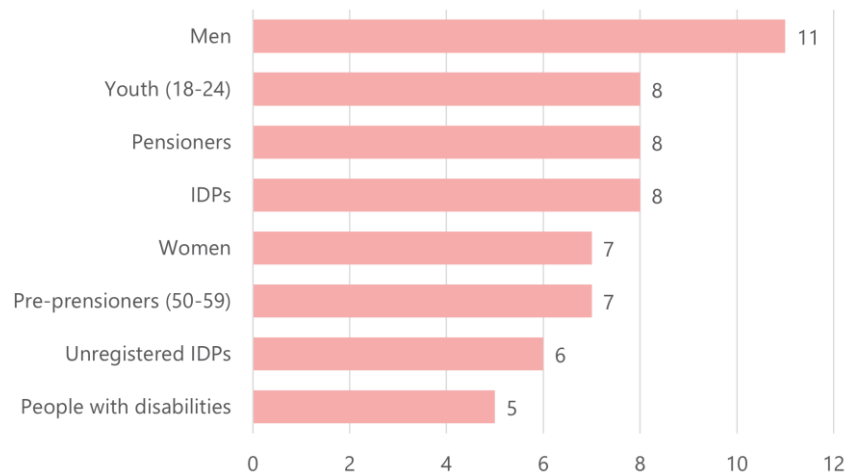
02

Challenges faced by the economically vulnerable and marginalised

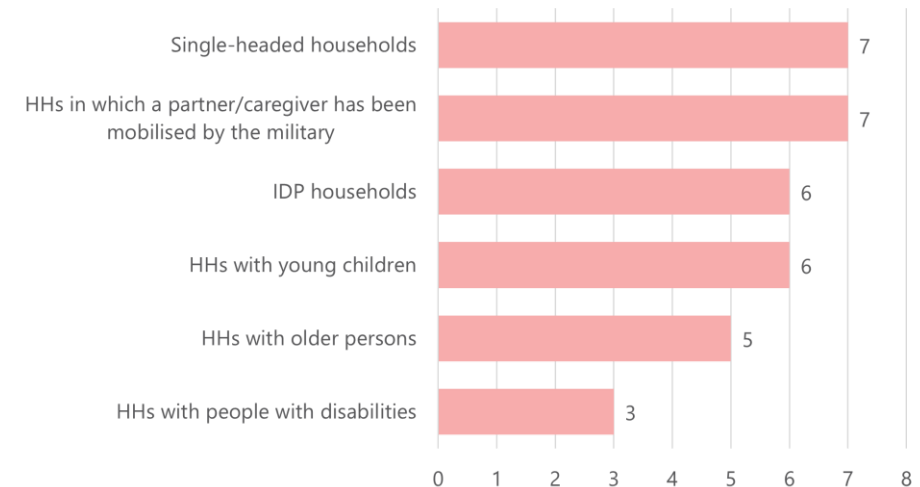
Economically vulnerable/marginalised populations

Results from structured survey, n = 29, multi-choice questions

Individuals worst affected by loss of income since Feb 2022



HHs worst affected by loss of income since Feb 2022

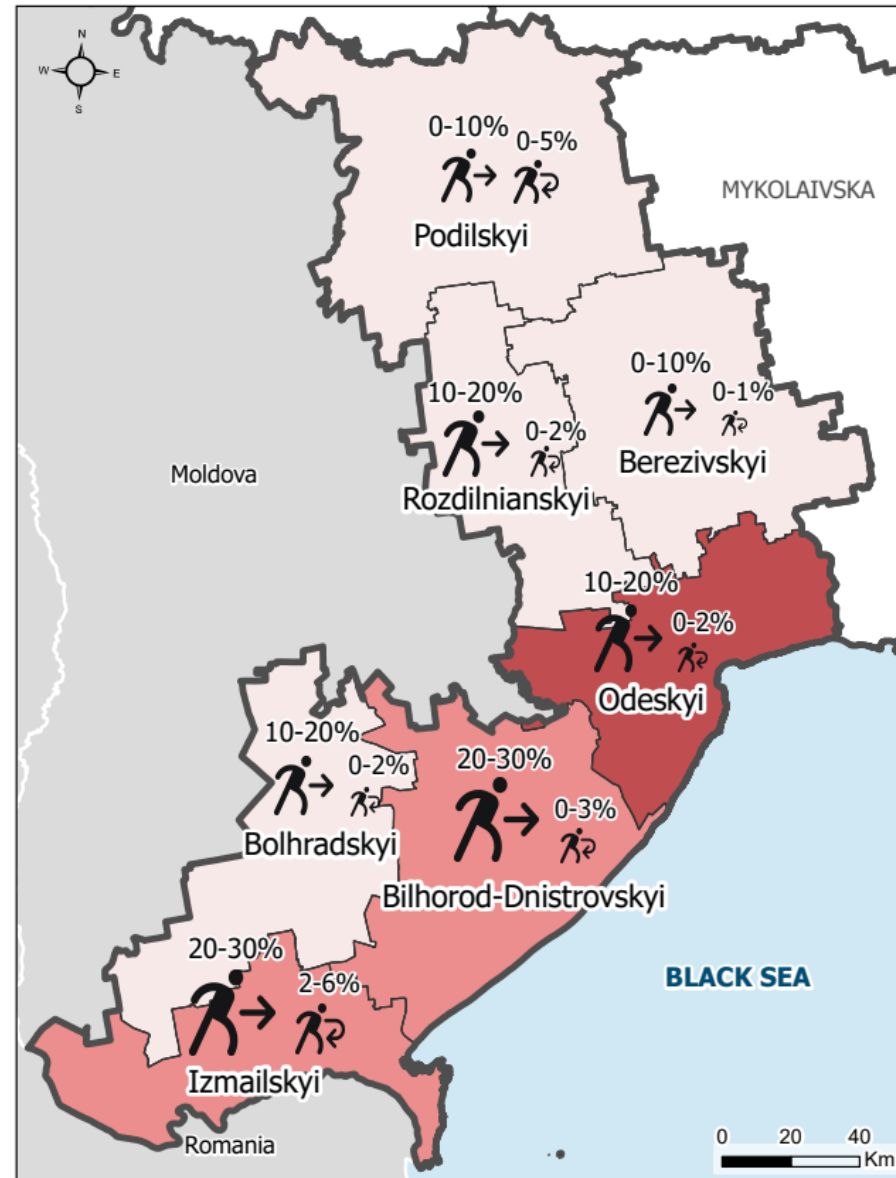
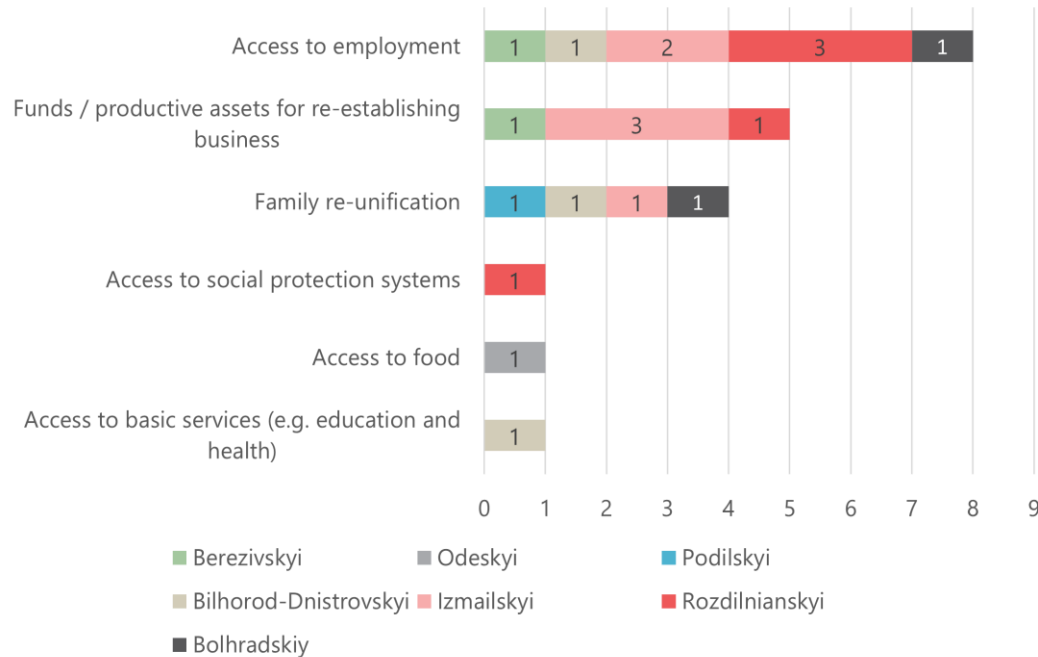


These questions were asked to improve information availability on individuals and households considered to be especially economically vulnerable or marginalized in the assessment area. These categories are not meant to be mutually exclusive. Rather these results reveal characteristics of individuals/households more vulnerable to loss of income in the local context. To identify the most vulnerable, it is possible combine the most commonly reported characteristics, for example, younger and older men would appear to have been worst affected by loss of income.

Displacement and return

Main needs of returnees in the area

Results from structured survey, n = 13, 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

- 2 - 5
- 6 - 50
- 51 - 187

Type of conflict events

- Shelling/artillery/missile attack
- Remote explosive/landmine/IED
- Armed clash
- Attack
- Air/drone strike
- Disrupted weapons use

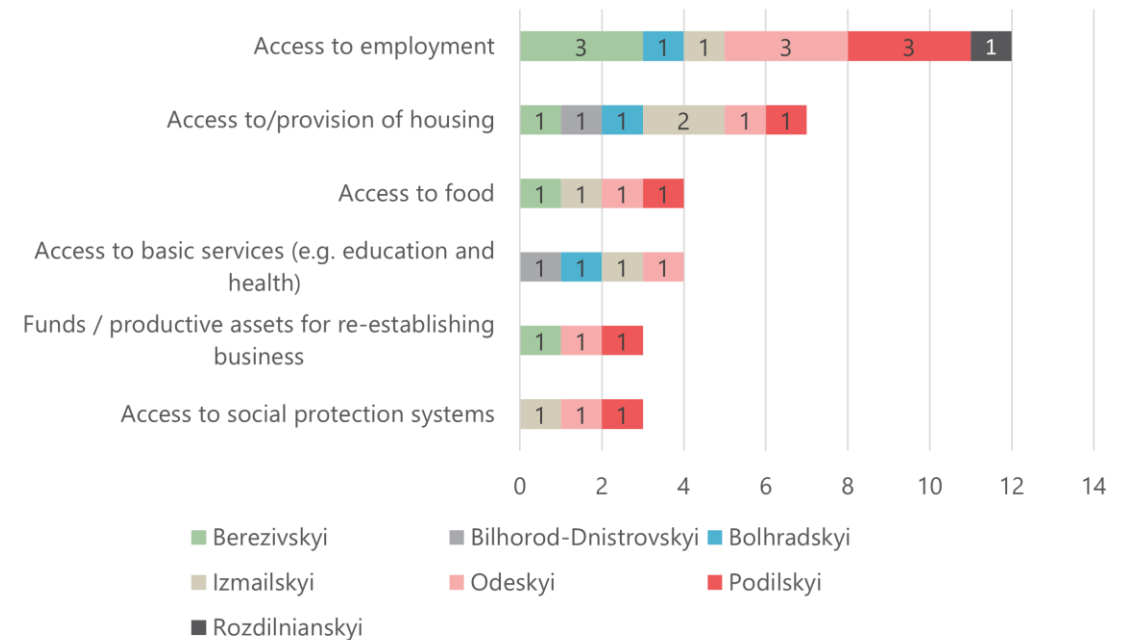
Data sources
Administrative boundaries: OCHA
Conflict events: ACLED

Support and needs of IDPs

Available support programs for IDPs (as reported in IDIs with 4 LAs)

- Housing (2)*
- Plan for integrated support under development (2): *'The integrated program is under development, and it involves the measures related to target programs on which the RSA is working. Some of them already received funding and for some it is not yet provided. The Regional government is working on it now. In addition, the Response Plan for Odessa region has been developed in cooperation with international organizations and it also requires supplementary discussions as some organizations still submit their offers and it will be approved after that.'* RSA, Social Policy Department
- Social adaptation/social services (1): *'On April 03, 2023, the government developed the state strategy related to IDP policies up to 2025. Social adaptation within host communities is the priority for us. The local authorities do their best to provide the IDPs with the social services they need.'* Bolhrad DSA
- Employment support (1): RSA and IOs collaborate on job fairs and employment counseling

Main needs of IDPs in the area Results from structured survey, n = 20, multi-choice question



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

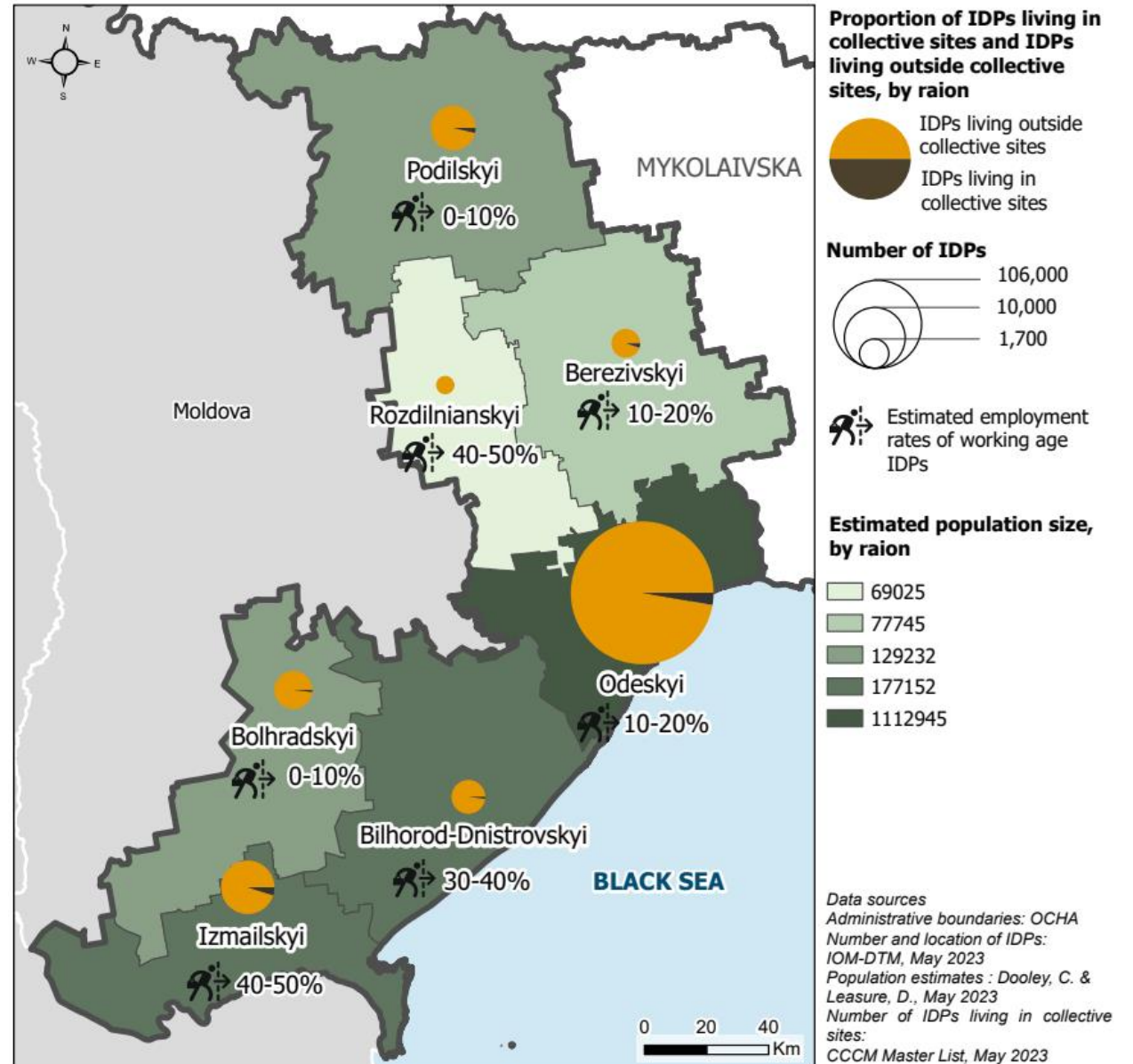
IDP integration

Socio-economic integration of IDPs (as reported in IDIs with 5 CSOs)

- Social relations with the host community have been established successfully (3): *'Yes, I think [relations] have developed, because residents of Kherson, Odessa and Mykolaiv are close. They often came to Odessa on summer vacation or attended some events. I mean that people have positive attitude to IDPs, and it is comfortable for them to stay here.'* – CSO in Odesa
- Successful integration of IDPs into the local community (2): access to accommodation, humanitarian aid, psychological support, social activities, etc.
- Low level of employment among IDPs (2): *'No, employers prefer locals. This is because when the situation improves, the IDPs will return home.'* – CSO in Odesa

Economic impact of IDP resettlement in the area (as reported in IDIs with 4 LAs)

- The resettlement of IDPs will improve the economic situation (3): *'The IDPs who relocated help support our economy. There is labor shortage in Odessa region and displaced people help resolve this problem.'* – RSA, Department of Economic Policy
- Resettlement of IDPs does not significantly affect the economy (1)



Employment of IDPs

Barriers to IDP's employment (as reported in IDIs with 5 CSOs)

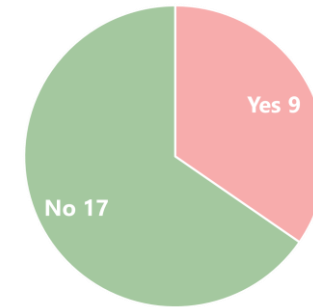
- Lack of contacts in the local community (2)
- Lack of necessary documents (2): *'Many IDPs don't have documents (their house burnt down, and all the documents were lost) [or their documents show the wrong place of residence, e.g. Crimea], and it takes 2–3 months to renew them, but they need to live somewhere. That is, there are employment problems because they don't want to hire IDPs without documents or those with a criminal record.'* *'They do not have any recommendations, there is no possibility to request any information from the company they worked at.'* – CSO in Odesa
- Lack of information regarding employment assistance (1): *'We need to help them adapt and explain how to find the employment center, what documents they need to submit, because not all of them know about it.'* – CSO in Odesa
- The distance between the place of residence and the place of work (1): Jobseekers may be denied jobs by employers if they live too far from the place of work
- Lack of interest in working among some IDPs (1)

IDP access to the job market (as reported in IDIs with 4 LAs)

- IDPs need additional training or retraining (3)
- Skills and experience of IDPs do not meet the needs of the labour market (1)
- Not all IDPs are willing to undergo retraining as they do not plan to stay in the region for long (1)
- IDPs are competitive on the labour market (1)

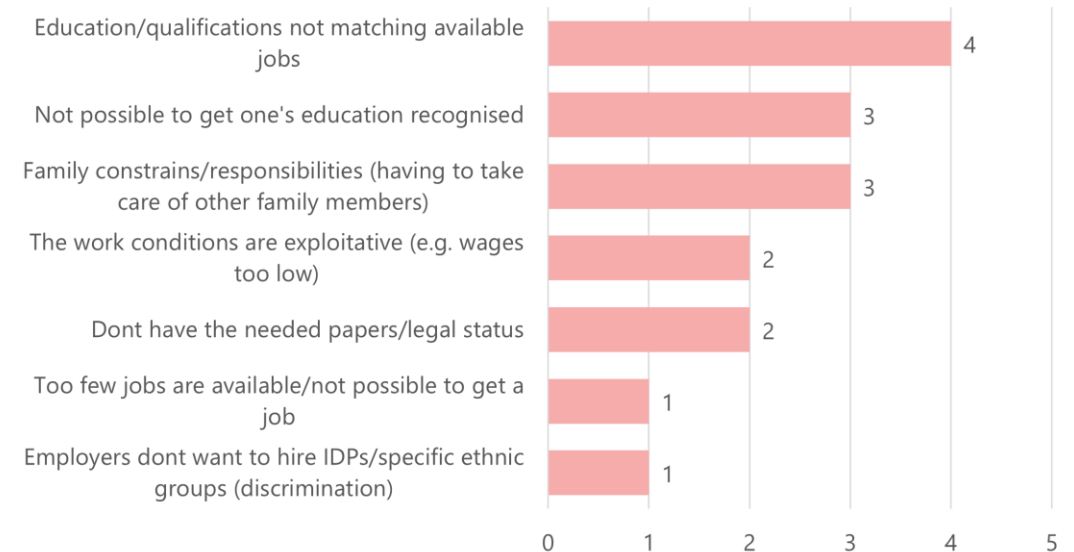
Do you think IDPs face specific challenges accessing employment?

Results from structured survey, n = 26



Biggest obstacles IDPs face in finding a job

Structured survey, n = 9, multi-choice question



Employment of IDPs

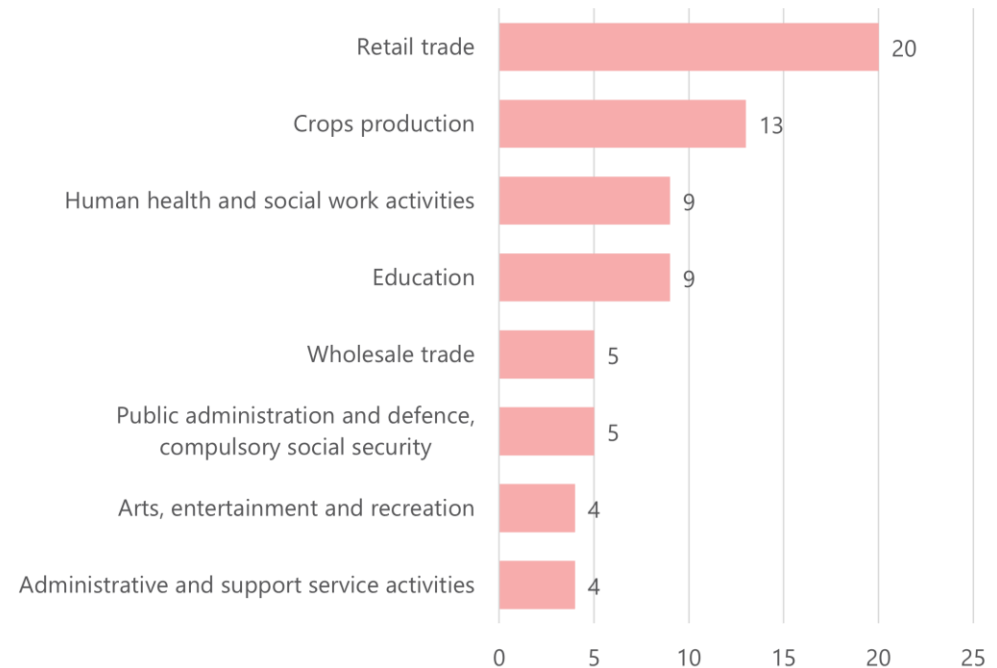
Sectors of employment for IDPs (as reported in IDIs with 5 CSOs)

- Services (4) and trade (4)
- Volunteering (1)
- Low involvement in heavy industry (1)
- Low involvement in work with high level of responsibility, such as accountants and public sector, due to lack of recommendations (1)

Unofficial employment of IDPs (as reported in IDIs with 5 CSOs)

- Lack of protections/job security in informal employment (4)
- High level of involvement in informal employment (2)
- Informally employed in services (2) and trade (2)

What kind of work are IDPs doing? Results from structured survey, n = 26, multi-choice question



Employment of women

Among the KIs sampled, it was estimated that on average **63%** of staff and **78%** of senior managers are female.

Women in banks:

- The private bank reported that **100%** of their staff in the department are female, with women accounting for around **75%** of senior management positions in the bank
- The state bank reported that **6/7** of the branch staff are female, with women representing the **majority** at the national level, though occupying around **30-40%** of senior management positions, with men occupying all macroregional director positions

Gender inequality at work (as reported in IDIs with 5 CSOs)

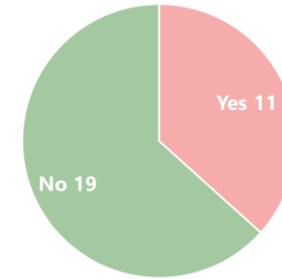
- Women receive lower salaries than men (3)
- There is a “glass ceiling” effect for women in leaderships positions (2): ‘Women occupy leadership positions that require a lot of work and have low salaries, such as education, culture and service sector.’

Barriers to women's employment (as reported in IDIs with 5 CSOs)

- Childcare, especially large households (5): ‘Everything is online. There are no bomb shelters. Women stay at home with their children, and they do not know what to do. It had negative impact: a lot of childcare facilities were closed, and we have to change this situation.’ – CSO, Odesa City
- Women have greater responsibility for household since outbreak of war (3)
- Discrimination during recruitment pre-war, however ‘*There has been a maximum positive change as women are now much more often engaged in jobs formerly offered to men. There was an interesting case in the suburbs of Odesa that became known. A woman applied to an agricultural enterprise in search of job, and the head of the enterprise offered her a combine operator position, emphasising that he was willing to retrain her to become a combine operator.*’

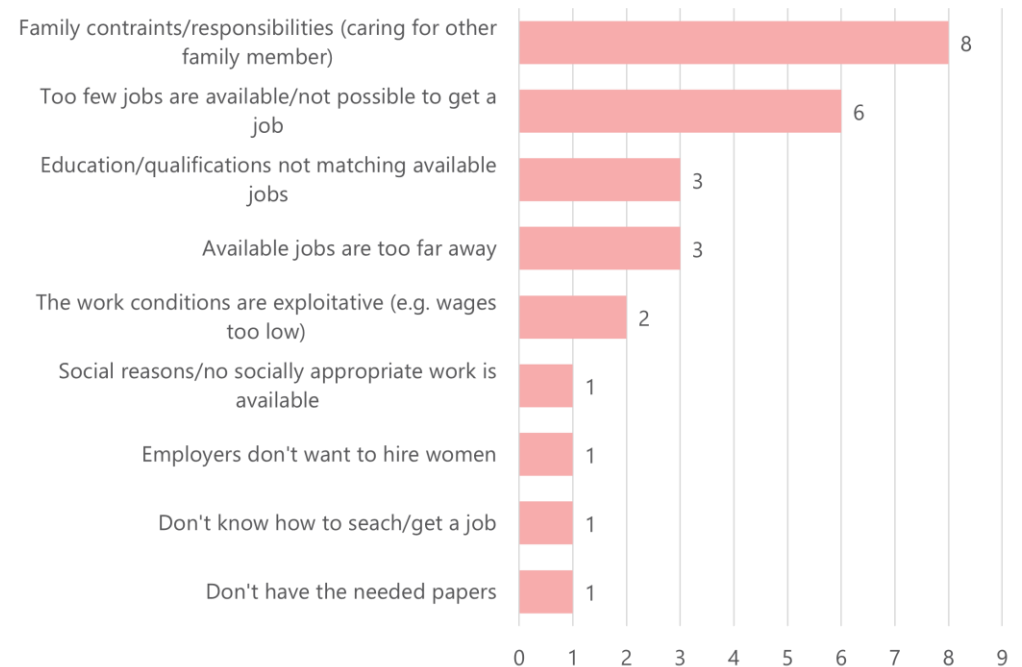
Do you think women face specific challenges accessing employment?

Results from structured survey, n = 30



Biggest obstacles women face in finding a job

Results from structured survey, n = 30



Employment of women

Sectors of employment of women (as reported in IDIs with 5 CSOs)

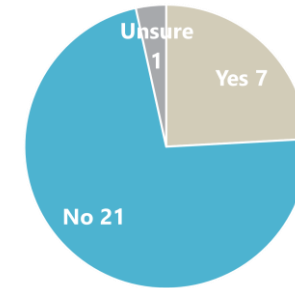
- Services (3), trade (3) and education (3)
- Low employment in heavy industry/engineering (2) and construction (1)
- Transition to “traditionally male” employment sectors (1)

Unofficial employment of women (as reported in IDIs with 5 CSOs)

- High level of informal employment (3)
- Lack of protection/security in informal employment (3)
- Mainly informally employed in services (2) and trade (1)

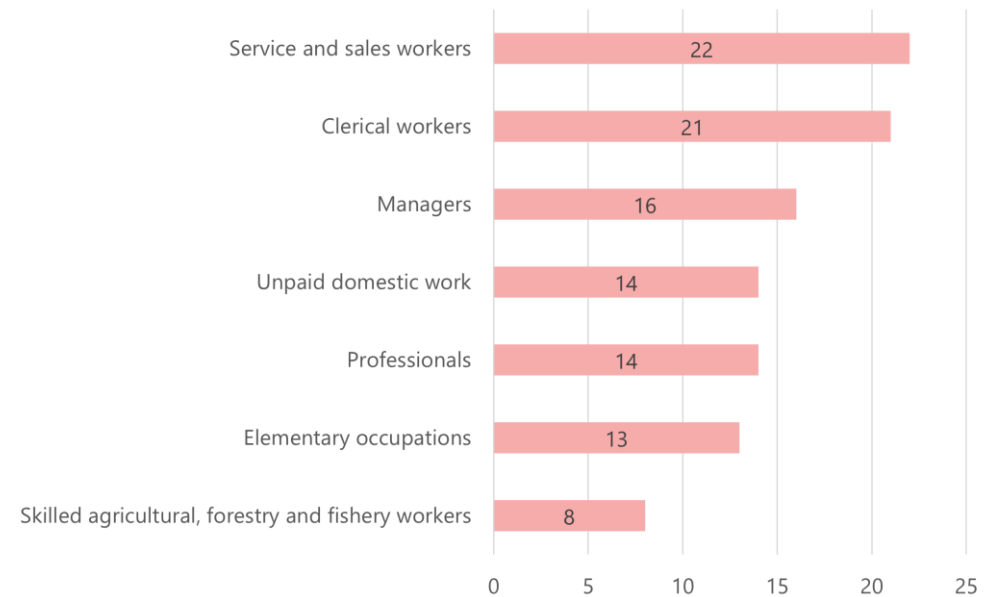
Have the main types of economic activities practiced by women changed as a result of the war?

Results from structured survey, n = 29



Kind of jobs women were mainly doing pre-war

Results from structured survey, n = 29, multi-choice



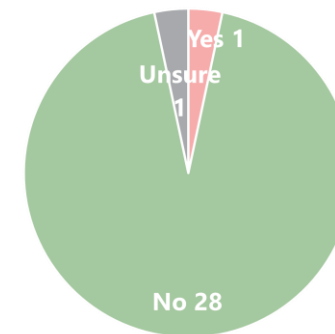
Women's entrepreneurship

Women's social and economic empowerment (as reported in IDIs with 5 CSOs)

- Many women are either self-employed or business owners in Odesa (5) across service, trade, and professional sectors
- Women are involved in local self-government and able to influence policy at the local level (4): *'Yes, there are quotas for women. Still, we need more, rather than 30-40 %.'* – CSO in Odesa
- Increased employment of women in different sectors and specialisations since the outbreak of war (3)
- Increased number of women in managerial positions since the outbreak of war (2): *'Women used to occupy deputy positions and now they are leaders while men go to war.'* – CSO in Odesa
- Increased visibility of women (1): *'the result of the war is that men went to war and women became more visible both abroad and in Ukraine: they invite more women experts to TV shows now than they used to do before the war.'* – CSO in Odesa
- Women opening businesses abroad since the outbreak of full-scale war (1)

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

Results from structured survey, n = 30



A decorative network graphic in the top-left corner, consisting of a complex web of thin grey lines connecting various nodes. The nodes are represented by small circles in shades of red and grey, some of which are larger than others.

03

Existing support networks

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

Networks

Goal

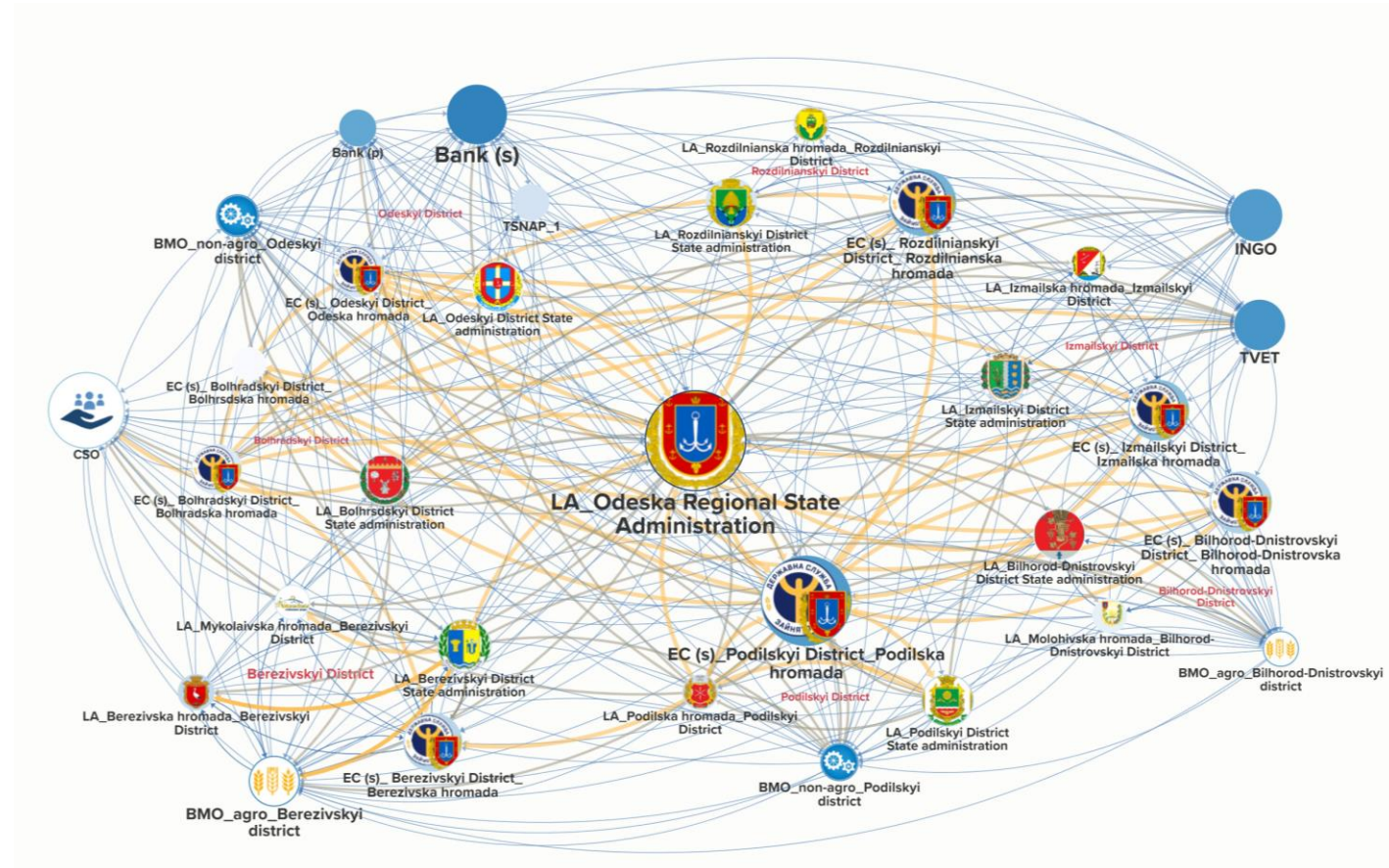
- To make it easier for actors (already/soon to be) engaged in supporting MSMEs and access to employment to review available services to better identify service gaps

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

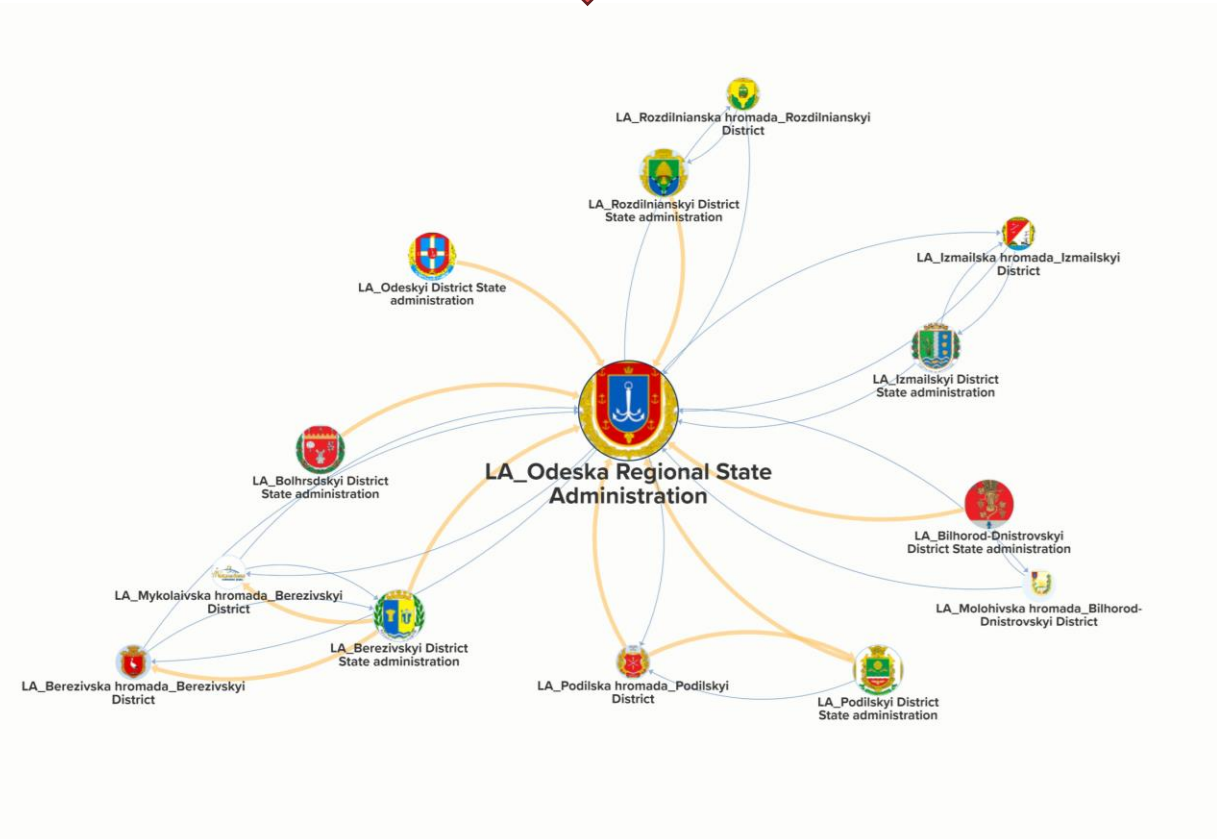
- <https://kumu.io/embed/cc4e61f55cce44dc0815e9f520380492>
- Password: 123odeska



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





04

Additional support needed



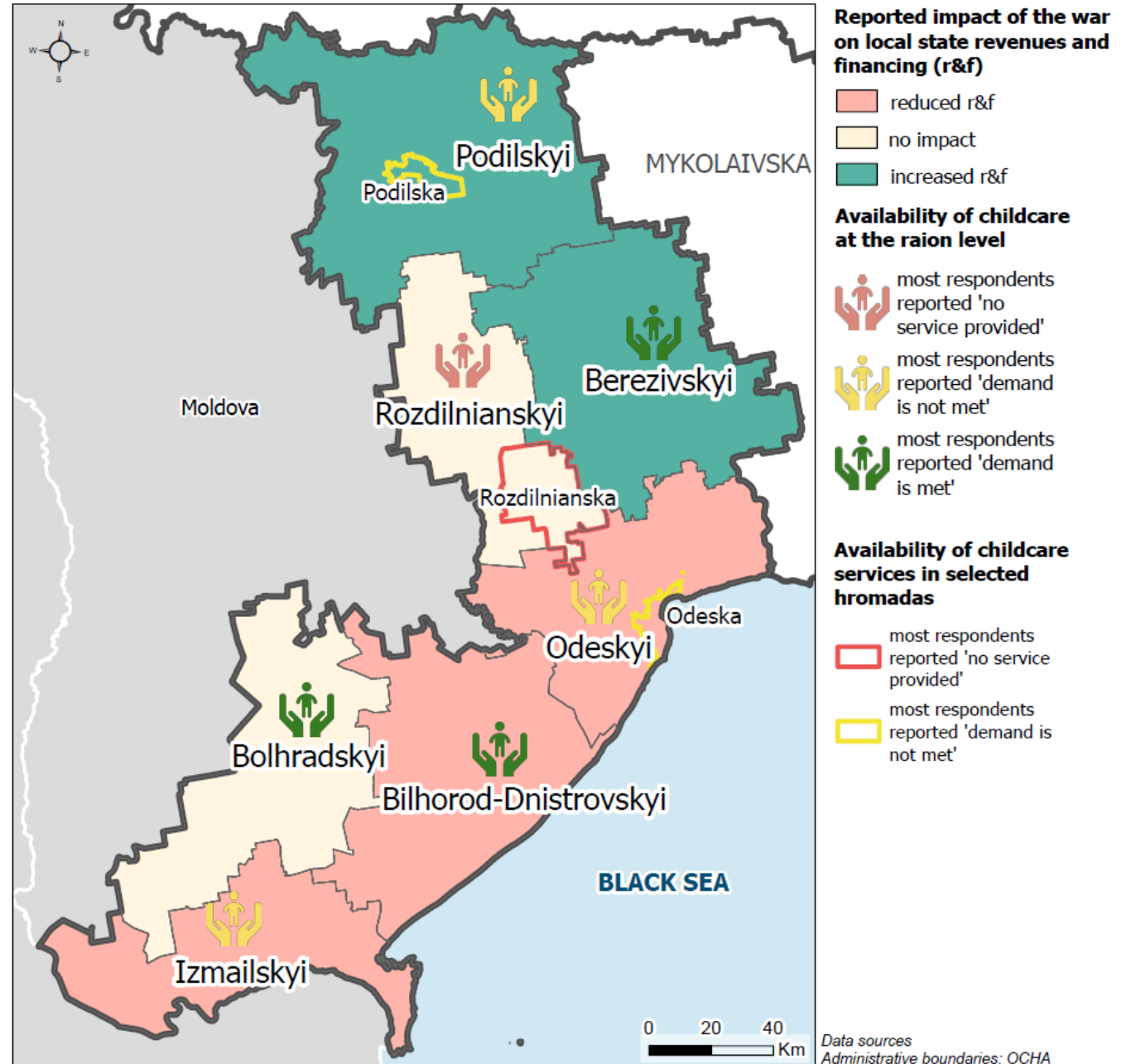
Social services

Impact of the war on local budgets and financing (as reported in IDIs with 4 LAs)

- Revenues and subsidies were largely unaffected / have now stabilized (3): *'There was considerable decrease of tax revenues since the beginning of the war until June 2022. However, starting from July 2022 single tax payment has returned to the pre-war level which demonstrates operation of small and medium-sized businesses.'* – RSA, Department of Economic Policy
- Increased state funding for projects supporting vulnerable categories (1)

Priority expenditures from the budget (as reported in IDIs with 4 LAs)

- Defence (3)



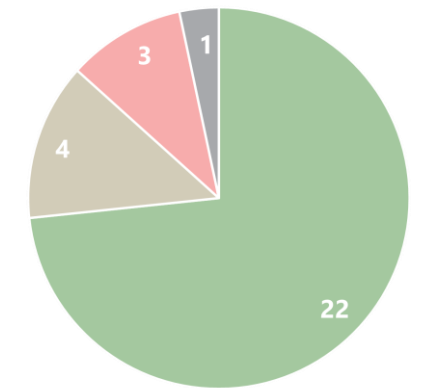
Technical and vocational training and education services

Challenges related to accessing training/vocational education programs (as reported in IDI with a TVET):

- Differences in education level between participants
- Lack of IT skills among some participants: *'not all students have the same level of knowledge in IT, and we try to create the basis and conditions which would be comfortable for all students'* – TVET in Odesa

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

Results from structured survey, n = 30



- Services exist and are accessible
- Services exist but accessibility is limited
- Limited service availability
- Unsure

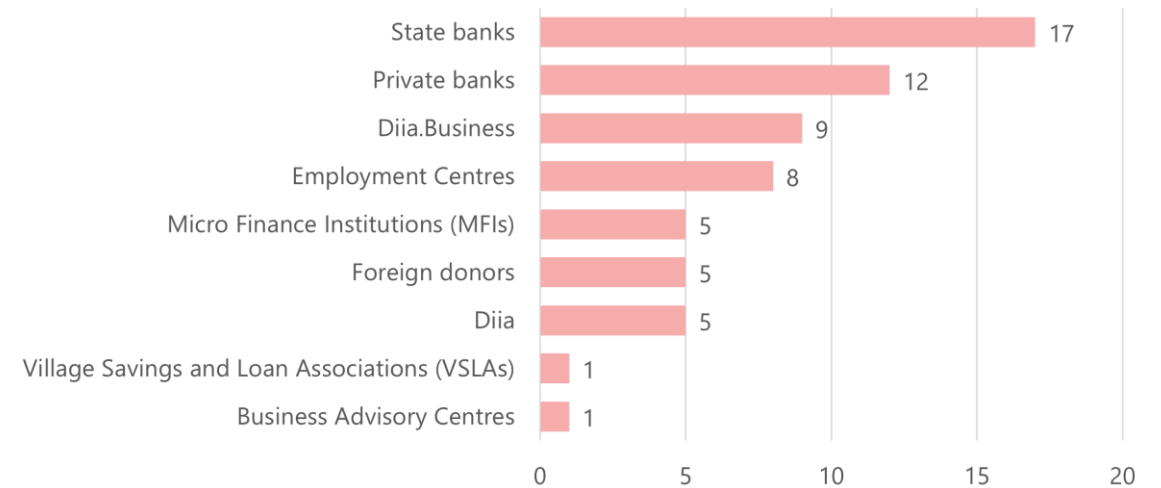
Support for business

The impact of war on the availability of government grant programs for business (as reported in IDIs with 4 LAs)

- The availability of grant programs has increased: *'Now it is easier to take part in the state programs. Governmental program eRobota [business grants to stimulate jobs creation] was introduced in June 2022. Now this program is much publicized and promoted. Based on the results of year 2022, Odessa region has increased its share of total loan portfolio under Program 5-7-9% [preferential lending for companies of different sizes], from 5,6% to 7,1%, and was listed among the top three regions for the first time.'*

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

Results from structured survey, n = 30, multi-choice question



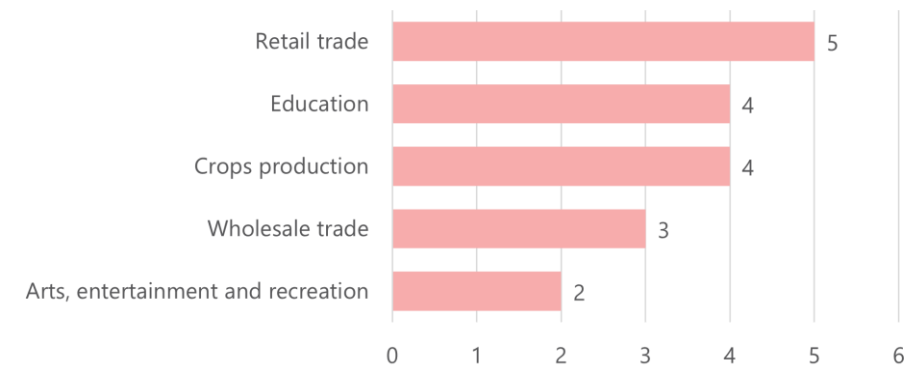
Support for business

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

- Availability of state-run credit programs increased (1): *'At the beginning of the war, there was almost immediate state support. From March on, we plunged into work, and there was active support for agribusiness; we were giving loans like never before at 0%, without collateral, take it or leave it. Then support for small and medium businesses followed. There was support by industries: carriers, cafes. There was a list of who we could lend to. Today the list has expanded, we can give loans to almost everyone; there are almost 200 clients as of now; there are more opportunities. Not all clients are ready; everyone is different, and everyone assesses risks during the war period; we don't know what will happen next, but there are clients who are ready to develop and expand, and the state supports them.'* – State Bank KI
- Availability of (private) bank loans decreased (1): *'Negatively, the cost of loans has dramatically increased due to the rise of the NBU discount rate to about 27%–28% per annum. This is an interest that businesses can't handle; it's a millstone around their neck. Loans should contribute to the development, not offset losses.'* – Commercial Bank KI

Sectors worst affected by reduced support

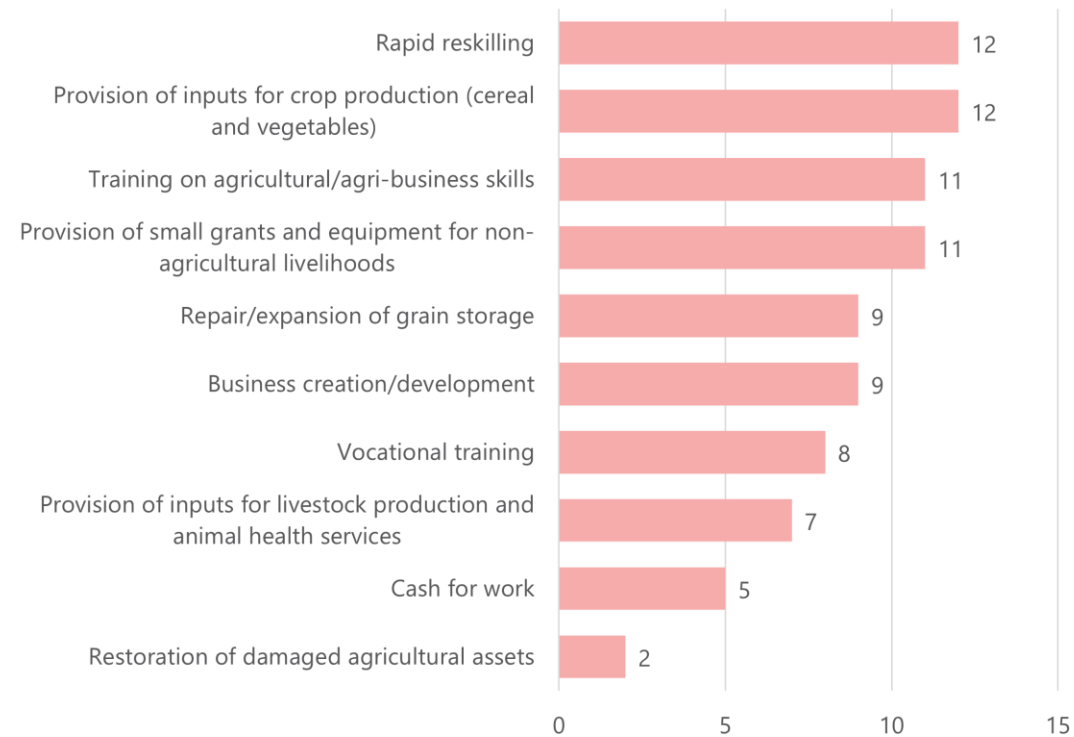
Results from structured survey, n = 9, multi-choice question



Gaps in livelihoods support activities

Livelihoods support activities in high demand in the local area

Results from structured survey, n = 30, multi-choice question



See Annex A for further details

Gaps in livelihoods support activities

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

- Support to host population, not only IDPs
- Supporting people to completely change their livelihoods: one KI gave the example of the dam breach, indicating that agriculture may be impacted over several seasons, forcing individuals to adapt their livelihood strategies.
- In near future the country will require a lot of trained workers. Minister of Science and Education wants to keep vocational educational training in focus, in particular VET related to reconstruction needs.
- Social support: lack of housing subsidies and institutional care/support for displaced PWDs
- Obtaining/restoring documents, e.g. official disability status and documents needed for housing restoration compensation

CSOs' view of potential role of INGOs in enhancing women's economic empowerment (as reported in IDIs with 5 CSOs)

- Improving availability of support through better signposting to existing services and making trainings available online (2) [TSNAP also mentioned this]
- Support of women's business associations (2): *'Successful women in Europe and Ukraine would be very surprised to find out how different they and their paths are. If there was communication between them, they could exchange their experience. We need forums to give them opportunity to communicate, meet and share their experience.'* – CSO in Odesa
- Support accessing finance (1) [TVET supports with access to grants – Annex A]
- Creation of business incubators (1) [Could potentially be connected to TVET courses]
- Psychological support (1)

Gaps in livelihoods support activities

Needed support for households to access employment / run business (as reported in IDIs with 4 LA reps)

'The families whose houses have been damaged by explosions need construction materials. The IDPs need assistance with employment and such measures are taken in the region in cooperation with district administrations and the Employment Centers, in particular, job fairs.' – RSA, Social and Family Policy Dep. [One NGO KI mentioned linking rehab of housing projects with livelihoods]

- Microcredit and grant programs [gap analysis of Diia.Business and SES grant programs needed]
- Expansion of TSNAP network: *'Today, local communities have the opportunity to create the Administrative Service Centers. However, such centers operate in only 14 of 22 communities. As such centers are not available in all communities, people have to get there from settlements located far away in order to receive services.'* – DSA, Odeskiy
- *'Insufficient number of kindergartens equipped with bomb shelters.'* – RSA, Economic Policy Department

Challenges associated with livelihoods activities in Ukraine (as reported by 4 IOs)

- Instability within local authorities: recently three key positions were replaced in the local authority, including governor (head of military administration)
- Cash for work schemes may not be appropriate in the context, with one IO KI reported that 'previous efforts in Ukraine were either not well organised or not well received by local population / local authorities.' [However, worth being aware of the *Recovery Army* initiative, which uses a cash for work type model]



Annexes



Annex A: Technical and vocational training and education courses

Courses in demand

odeska	berezivskiyi	Technical specialities, tractor operators, welders and construction workers
odeska	berezivskiyi	Specialists in beauty industry, gas boiler house operator, service personnel
odeska	berezivskiyi	Technical specialities: drivers, tractor operators, metalworkers and combine operators
odeska	bilhorod-dnistrovskiyi	Hairdressers, construction workers, electricians
odeska	bolhradskiyi	There are two institutions: Artsyzkiy Professional Lyceum and Tarutyn Professional Agrarian Lyceum. The following specialities are needed: tractor driver - machine operator, driver, service technician, electrician, accountant, electric and gas welder and tailor.
odeska	izmailskiyi	Administrators, hairdressers, nail technicians and gas welders
odeska	odeskiy	Specialist in public procurement, Electric and gas welder, Security guard, Cook, Pastry maker
odeska	odeskiy	IT courses, computer literacy
odeska	odeskiy	Government and public administration
odeska	odeskiy	Computer literacy courses
odeska	odeskiy	Medicine, the State Emergency Service, educational
odeska	podilskiy	Medical school, welders, pastry makers, tractor operators, cooks, electricians, accountants, beauty industry, boiler house operators
odeska	rozdilnianskiy	Service sector

Reasons for limited availability of courses

odeska	odeskiy	Funds or a large package of documents are required to receive a voucher
odeska	rozdilnianskiy	Most of them undergo training in Odessa
odeska	rozdilnianskiy	There are no such institutions
odeska	berezivskiy	Only the Employment Center provides the services

Annex B: Largest employers in the area

Odeska	Berezivskiyi	LLC 'Berezivka Agriculture and Road Building Company', hub educational institutions of Berezivka City Council, Municipal Institution Berezivka City Hospital
Odeska	Berezivskiyi	Mykolaiv Village Council, Company Raliivka
Odeska	Berezivskiyi	Berezivka Agriculture and Road Building Company, PE 'Ceske', 'Chornohirske'
Odeska	Berezivskiyi	Agriculture, commerce
Odeska	Bilhorod-Dnistrovskiyi	Collective Agricultural Enterprise Michurina, LLC 'VINAGRO', AC 'VYNOHRADAR'
Odeska	Bilhorod-Dnistrovskiyi	LLC ICC 'SHABO', Belsta Ltd., LLC 'Starokozatskyy Cheeze'
Odeska	Bolhradskiyi	Agricultural enterprise LLC 'Agroprime Holding', PJSC 'Kharchovyk', LLC 'Service Grain'.
Odeska	Izmailskiyi	AC 'Agroprogress', AC 'Druzhba', IE Zhyhariev
Odeska	Izmailskiyi	Sea Trade Port, Ukrainian Danube Shipping Company, Pulp and Board Meal
Odeska	Odeskiy	TIS, Odessa Port Plant, Illichevsk Plant
Odeska	Odeskiy	Odessa Commercial Sea Port, Odessa Cable Factory, PU Stalkanat-Silur
Odeska	Odeskiy	Ukrainian Railways, Port Pivdennyi, Chornomorsk
Odeska	Odeskiy	Delta Wilmar Ukraine, Port of Odessa, Chornomorsk
Odeska	Odeskiy	Odessa Port, Yuzhny, Chornomorsk
Odeska	Podilskiyi	ALLC 'Kuyalnyk'
Odeska	Podilskiyi	AFC 'Progress', Balta UTC, LLC 'FC Kodyma', Kodyma UTC, ALC 'AIC Savran'
Odeska	Rozdilnianskiy	Vitmark, healthare, hospitals and education.
Odeska	Rozdilnianskiy	The respondent does not remember the name, mostly agriculture
Odeska	Rozdilnianskiy	Ukrainian Railways, LLC 'Rozdilnyanskiy Elevator', Obriy MTC

Annex C: Credit services

A private 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>
Business development loans (commercial property purchase, acquisition of PP&E, overdraft, and any other expenses)			
Available loans at 5%-7%-9%	Certificate of incorporation;	UAH 500K	The client's or guarantor's property, equipment, vehicles, real estate, as well as PP&E that are purchased with the credit funds.
	Passport and Tax ID;		
	Marriage certificate or statement of absence of de facto marital relations;		
	Passport and Tax ID of borrower's husband/wife;		
	Consent to check in the Credit Bureau and Credit Register of the NBU from the borrower, guarantor and others;		
	Licences, patents, permissions for business activities.		
Investment loans for the development of agribusiness, loans for the purchase of vehicles			
OVERDRAFT	Credit application form with attachments;	Minimum amount is UAH 50,000 or more;	If unsecured (blank), then financial guarantee of the ultimate beneficiary is mandatory. If
	A form with legends for individual financial report entries;	Maximum amount is up to UAH 1,000,000;	secured, then movable or immovable property, property rights under a bank deposit agreement, etc., and mandatory financial guarantee of the ultimate beneficiary of the company
	Consent to provide information for the transmission by telecommunication means;	and up to UAH 500,000 for new bank customers	

Annex C: Credit services

A state Bank			
Loan types (please complete)	Documentation required	Average size of client's first loan	Collateral or guarantee requirements
<p>Business Development Loans (purchase of commercial real estate, acquisition of PP&E, overdraft, and any other expenses)</p> <p>(As of 1 June 2023, the overdraft programme comes into effect: you may now take money and return it within 90 days; previously it was 30 days. In terms of interest, if it's 90 days, then it's 27% per annum)</p>	<p>1) In the case of an internal client that works with the bank, it may be automatic connection as we have already seen its turnover. We make an offer, the client signs it in the electronic system, and that's it.</p> <p>2) In the case of another bank's client willing to switch to us or that has worked with us a little but whose main turnover is in another bank, we ask them to send the turnover for the last 3–6 months, and we'll request more documents because the overdraft is calculated based on their turnover. If the turnover decreases, the amount of the overdraft also decreases, and vice versa. It's floating.</p>	UAH 100,000 and more	
<p>Available loans at 5%-7%-9%</p>	<p>1) In the case of a flat, the respective documents for the flat, the deed; list of documents depends on the flat.</p> <p>2) Documents for a business. There are special forms provided by the fund itself, which need to be filled out. A statement of purpose letter, what the client takes the loan for, whether there are overdue tax payments. The client must confirm the location of his business. There must be a lease agreement or ownership; the client is photographed at the location of his business through our application, in which the photo records the geolocation with coordinates. Or an employee comes out and they both take pictures</p>	UAH 100,000 and more	<p>The 50% state guarantee.</p> <p>Residential (not older than 60 years) and non-residential real estate, or transport.</p> <p>Documents for the land, business documents.</p>
<p>Investment loans for the development of agribusiness, loans for the purchase of vehicles</p> <p>(Issuance fee of 1.5%, 7% per annum, for 5 years, and the option of reducing to 5% per annum if the client pays on time in the first quarter.)</p>	Accounting documents from clients and reports from agriculture employees; they have their own forms; in order to understand the amount of land. How much crops were sown. How many hectares.	UAH 100,000 and more. Depending on the number of hectares, the offer will be different. And the clients' needs are different.	<p>State guarantee of 50%.</p> <p>Documents for the land, company documents.</p>

Annex D: Technical and vocational training and education services

Activities, services or courses that are included in the program in addition to the core skill.	Odeska	
	TVET	
	Course currently offered	Potential complement to program objective
Literacy	1	
Language	1	
Numeracy		
Financial literacy	1	
Agricultural training	1	
Entrepreneurial skills	1	
Marketing	1	
Apprenticeships		
Life skills training	1	
Conflict resolution	1	
Career guidance	1	
Post-program tracing	1	
Leadership training	1	
Psychosocial support	1	
Mentorship	1	
School feeding		
Transport		
Child care		
Medical care	1	
Job placement	1	

Entrepreneurship mentoring: *'The most important requirement is to submit a business plan online and later they have an online or phone interview. Only several people remain after defending their business plans and answering all questions from the committee members. This is provided by the State Employment Center. Grants are distributed upon completion of their studies. Our teachers have higher category and upon completion of 30-hour program they have an opportunity to receive the money. Upon completion of their studies, they have an interview and later they submit documents to the State Employment Center. Then, the State Employment Center makes a decision regarding granting them the amount of 20 to 200 thousand UAH.'* – IDI with TVET in Odesa

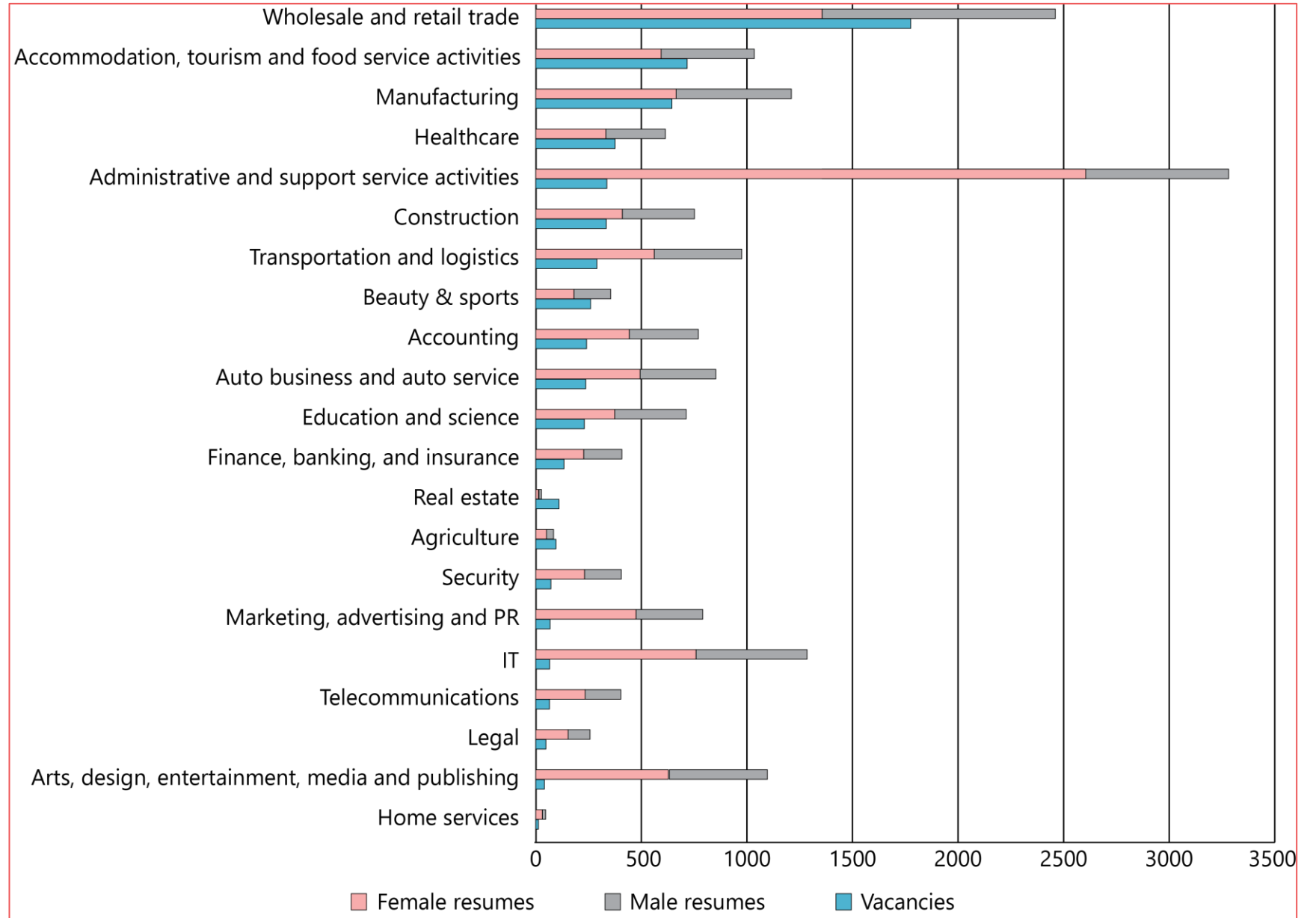
Annex E: Planned government projects in the area

SECTOR	Administrative level	Odeska		
		A. List specific project being planned	B. In what district/town will the project take place?	C. What types of labour the project demand?
Agriculture	RDA	The program of agro-industrial development provides the opportunity of partial compensation of the expenses on purchase of new irrigation machines, reduction of the cost of electricity that is used for water supply and irrigation.	Bolhrad district	
Other: Social protection	ODA	Social Support Program targeted at reconstruction and repair of residential institutions and public utilities managed by the Department of Social Protection	Throughout the region	Construction workers, budget officers

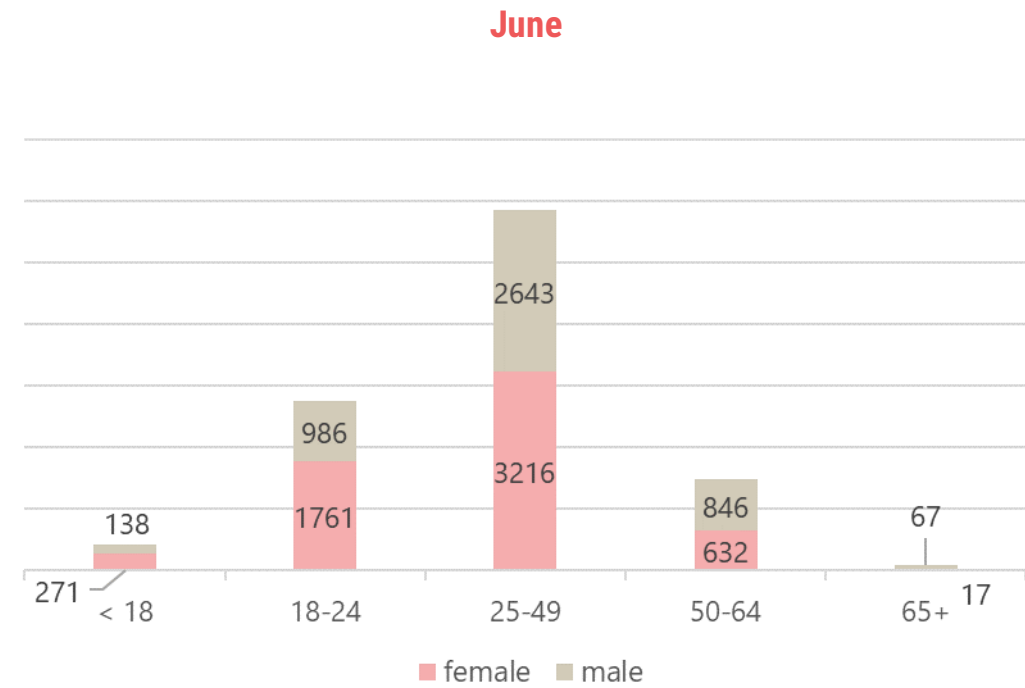
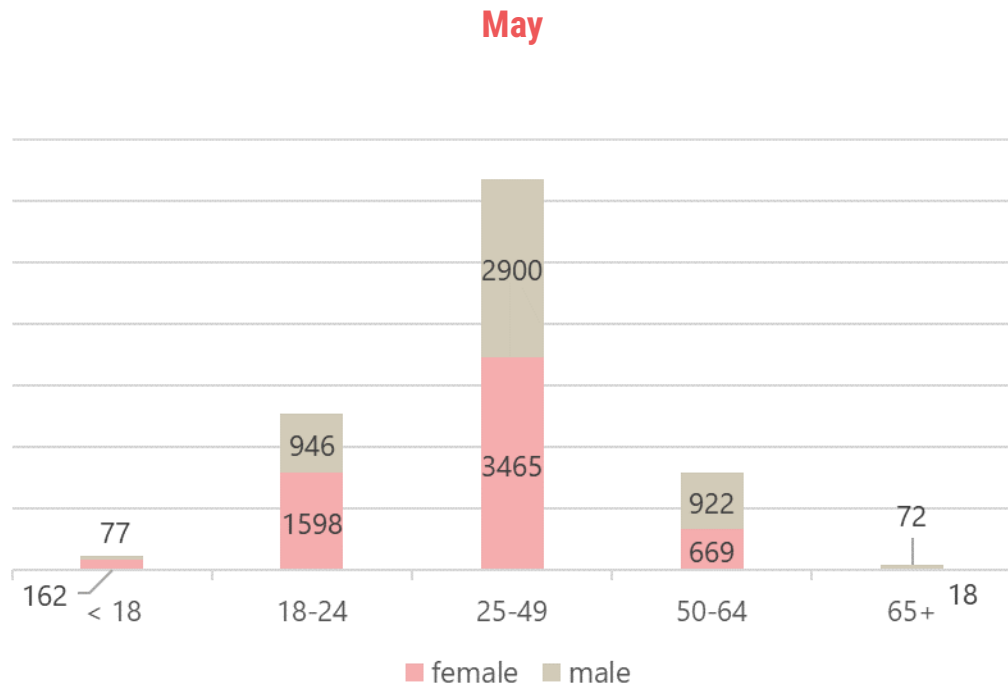
Upcoming projects with job-creation potential (as reported in IDIs with 4 LA reps)

- Agricultural project in need of agricultural workers in Odesa district and southern regions
- Building rehabilitation to accommodate IDPs: *'As of April 10, UNHCR, OCHA and ACTED are willing to invest into reconstruction of premises into the collective sites and hiring personnel, or improvement of the premises for further settlement of the IDPs. We need to create proper conditions for accommodating this group in our region.'*
– RSA, Department of Social Policy
- Infrastructure and industrial facility construction: *'nearly ten large investment projects have been developed in the district and we need to attract large businesses for their implementation. They are related to construction of a nuclear power plant in Teplodar city, bridge construction across Dnipro Estuary, construction of a bypass road in Odessa city which will reduce the load of heavy vehicles passing through the city center.'* – RSA, Department of Socio-economic Development

Annex F: Work.ua June data



Annex G: Work.ua data – demographics of jobseekers



Annex H: Work.ua data – demographics of jobseekers by raion (June)

Vacancies	May 2023	June 2023
Berezivskiyi		1
Bilhorod-Dnistrovskiyi	58	60
Bolhradskiyi	9	25
Izmailskiyi	186	197
Odeskiy	5668	5819
Podilskiyi	67	47
Rozdilnianskiy	7	7

Odeskiy		Podilskiyi		Rozdilnianskiy	
	female	male		female	male
< 18	255	130	< 18	1	2
18-24	1659	928	18-24	24	9
25-49	3000	2508	25-49	47	23
50-64	605	811	50-64	2	6
65+	17	63	65+		

Berezivskiyi		Bilhorod-Dnistrovskiyi		Bolhradskiyi		Izmailskiyi		
	female	male		female	male		female	male
< 18	1		< 18	6	3	< 18	4	2
18-24	2	2	18-24	31	16	18-24	34	23
25-49	4	18	25-49	74	24	25-49	66	43
50-64		4	50-64	8	13	50-64	14	11
65+			65+		2	65+		2

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

	resume	vacancies
Wholesale and retail trade	17583	17542
Transportation and logistics	18452	25458
Telecommunications	19097	17818
Security	17228	15408
Real estate	16296	28176
Marketing, advertising and PR	19007	19113
Manufacturing	18174	18660
Legal	18164	17690
IT	19938	24096
Home services	17500	16974
Healthcare	18610	17382
Finance, banking, and insurance	16994	20009
Education and science	16655	13405
Construction	19309	19791
Beauty & sports	19048	16867
Auto business and auto service	19608	23901
Arts, design, entertainment, media and publishing	18493	16837
Agriculture	20721	23057
Administrative and support service activities	18513	21944
Accounting	17620	19243
Accommodation, tourism and food service activities	17416	16615

Annex J: Work.ua – PWD resumes

	May 2023	June 2023
Accommodation, tourism and food service activities	1	17
Accounting	19	8
Administrative and support service activities	64	55
Agriculture	0	2
Arts, design, entertainment, media and publishing	18	10
Auto business and auto service	17	5
Beauty & sports	3	4
Construction	8	8
Education and science	10	5
Finance, banking, and insurance	10	5
Healthcare	10	8
Home services	0	1
IT	10	16
Legal	2	3
Manufacturing	27	12
Marketing, advertising and PR	5	6
Real estate	0	1
Security	14	5
Telecommunications	8	3
Transportation and logistics	25	11
Wholesale and retail trade	32	29