



# REPORT

based on focus group interviews

## “ANALYSIS OF ECONOMIC SECURITY RISKS FOR WOMEN”

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## INTRODUCTORY WORD

In early October 2023, American economist and researcher Claudia Goldin was announced as the winner of the Nobel Prize in economics for a comprehensive study of the causes of gender inequality on the labor market. She researched the issue, which, in recent decades, turned from social and political groundwork for the fight for women's rights (not only economic) into a real economic need.

I would like to add that in 1990, Claudia Goldin became the first woman to be tenured in Harvard's economics department. In general, in the long history of the Nobel Prize in Economics, she is just the third woman laureate.

In the context of Ukraine's labor market, affected — like many other sectors — by Russia's full-scale invasion into Ukraine and systematic destruction of civilian and industrial infrastructure — the findings of her multifaceted and comprehensive research offer the attribution of women's situation on the labor market not only with the level of economic development, but also with an entire range of social factors.

The social factors of inequality in access to the labor market include gender stereotypes, gender-based discrimination of certain professions, as well as the lack of conditions allowing convenient combination of family and professional life.

The conclusion is obvious to me — positive actions by the government for women's economic security play a key role. What is important is that all the economic decision-makers in the government understand this just as clearly.

Building on Claudia Goldin's findings, the research authors indicate that “gender-based discrimination, sexual harassment in the workplace, other manifestations of gender inequality and a lack of knowledge and skill concerning protecting their own rights are of a systematic nature and significantly affect women's economic security.”

Therefore, ensuring women's economic security is the result of intentional actions, state policies, and not just market forces or independent market regulation.

This conclusion should become the stepping stone of Ukraine's modern policies, both in the context of ensuring equal rights and opportunities of women and men in all areas of life, and in the context of women's economic empowerment and reducing the gender wage gap.

Its positive illustration is the development and approval by the government of the National Strategy for Reducing the Gender Wage Gap.

Some equally critical steps proposed by the research authors, which require immediate implementation, include improved paid maternity leave regulations, mandatory implementation of anti-discrimination measures in the workplace, prevention of sexual harassment and other manifestations of gender inequality in the workplace. They also suggest extending the “municipal nanny service” to a wider range of people (to provide not only care for a child, but also for other individuals who require special care).

**Kateryna Levchenko**, *Government Commissioner for Gender Policy, PhD, professor.*

## INTRODUCTION

In the situation of Russia's full-scale invasion, a crucial issue alongside security is facilitating economic development, supporting sustainable development, stimulating employment and economic growth, restoring and strengthening institutional and economic infrastructure etc. Women play a major role in Ukraine's recovery, which requires the government to strengthen women's economic empowerment, their employment and general wellbeing, as well as women's ability to make an impact on all the domestic policies at the national and local levels.

The research "Analysis of Economic Security Risks for Women" aims to come up with recommendations for national and local authorities, international organizations and public associations on increasing women's economic resilience, particularly women belonging to vulnerable groups, in order to refine the national and local action plans to implement UN Security Council Resolution (UNSCR) 1325 on women, peace, and security.

The research is carried out within the project "Women. Peace. Security: Responding to the Challenges of the War" implemented by the Ukrainian Women's Fund with the financial support of the UK Government in partnership with the La Strada Ukraine, the Association of Women Lawyers of Ukraine Jurfem, the Women's Information and Advisory Center, the Ukrainian Public Health Foundation and the Women's Perspectives Center with the assistance of the Office of the Deputy Prime Minister for European and Euro-Atlantic Integration and the Office of the Government Commissioner for Gender Policy.

Broadly, economic security<sup>1</sup> is "the ability of individuals... to consistently meet their basic needs." This is connected both with the concept of economic wellbeing and with the concept of the modern welfare state, a government agency that undertakes a commitment to provide the basic guarantees of security for its citizens.

Economic security is sometimes referred to as financial security<sup>2</sup> and viewed as "the condition of having stable income or other resources to support a standard of living now and in the foreseeable future." It includes the following elements:

- probable continued solvency
- predictability of the future cash flow of a person or other economic entity, such as a country
- employment security or job security

Economic security is part of the concept of human security.<sup>3</sup> Women and men usually have different chances for economic security.

**Economic security** as understood by the research team is women's ability and opportunity to provide for their own and their family's resilience to any external and internal threats, including ones tied to the war.

In the context of economic security, the concept of women's **economic capacity** is also important, which is viewed as access to and ability to use internal and external resources and opportunities in the labor market. Economic capacity greatly affects one's confidence, self-esteem, development opportunities for oneself or one's family, and is therefore closely related to psychological well-being. It is quite obvious that the challenges of war increase the **economic**

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<sup>1</sup> Council on Social Work Education, via Internet Archive. "Working Definition of Economic Well-Being <https://web.archive.org/web/20220206183028/https://www.cswe.org/Centers-Initiatives/Initiatives/Clearinghouse-for-Economic-Well-Being/Working-Definition-of-Economic-Well-Being>

<sup>2</sup> [https://en.wikipedia.org/wiki/Economic\\_security](https://en.wikipedia.org/wiki/Economic_security)

<sup>3</sup> Women's Conversations about Security. O. Suslova. 2020, <https://wicc.net.ua/post/rozmovy-zhinok-pro-bezpeku>

**vulnerability** of women, that is, they increase the security, social and economic risks of women ending up in a vulnerable situation.

In view of the above, it is essential to analyze the risks to women's economic security, which helps to form effective mechanisms for supporting women and creating equal opportunities on the labor market in the situation of martial law and future post-war period. It also becomes more urgent to develop intentional national and local policies for risk mitigation based on responsive monitoring of challenges and threats to economic security during the war and analysis of monitoring results.

## METHODOLOGY

**The purpose of the research** is to analyze the risks to women's economic security in 14 oblasts of Ukraine (hereinafter Analysis) and come up with recommendations for national and local authorities, international organizations and public associations on increasing women's economic resilience, particularly women belonging to vulnerable groups, in order to refine the national and local action plans to implement UN Security Council Resolution (UNSCR) 1325 on women, peace, and security.

### **Analysis objectives:**

- identify the barriers and risks faced by different groups of women in Ukraine to achieve economic security in the conditions of martial law;
- assess the economic competitiveness of different groups of women (wage level and quality of work); availability of care infrastructure and appreciation of domestic work; promoting entrepreneurship, financial and digital integration, including through trade and investment;
- determine the mechanisms (administrative, organizational, informational, educational, financial etc.) for supporting women to increase their economic stability, in particular women from vulnerable groups, with further inclusion in national and local plans for the implementation of UNSCR 1325 on women, peace, and security.

### **The key vectors of the Analysis are as follows:**

- income (availability of a minimum source of income, availability of a well-paid job, social benefits);
- prospects of economic security (long-term solvency, predictability of future income, predictability of employment, a sense of security, confidence, and freedom from concerns);
- factors contributing to economic security (economic competitiveness, entrepreneurial opportunities, digital integration, availability and prospects of care infrastructure);
- systemic obstacles to women's economic security (stereotypes and prejudices, working conditions, work-life balance, low mobility, recreation, women's poverty, informal wages).

The approach to **analysis methodology** is based on human rights (HR) and gender equality (GE), with the following principles in its foundation: universality and indispensability, equality and non-discrimination, transparency, participation, consideration for the needs and interests of all categories of the population, accountability, and rule of law.

In turn, HR and GE are based on international human rights standards, focusing on inequalities causing development problems,<sup>4</sup> analyzing disaggregated data, the situation of various groups of women and men in a vulnerable situation, potential and real cases of human rights violations.

Geography: 14 oblasts of Ukraine (Vinnytsia, Volyn, Dnipropetrovsk, Donetsk, Zhytomyr, Zakarpattia, Zaporizhzhia, Luhansk, Lviv, Odesa, Kharkiv, Kherson, Khmelnytskyi, Chernivtsi).

Trends in women's economic security will be assessed for target groups of the NAP to implement UNSCR 1325 on women, peace, and security until 2025.

### **The target groups of the Analysis** are groups of women from among:

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<sup>4</sup>*Gender mainstreaming: A global strategy for achieving gender equality and the empowerment of women and girls, 2021. See at: <https://www.unwomen.org/en/digital-library/publications/2020/04/brochure-gender-mainstreaming-strategy-for-achieving-gender-equality-and-empowerment-of-women-girls>*  
*Principle One: Human Rights-Based Approach, 2021. See at: <https://unsdg.un.org/2030-agenda/universal-values/human-rights-based-approach>*

● *women who have other dependents* (children under 18, other family members, persons with disabilities, the elderly, etc.);

● *local residents of communities that suffered from armed Russian aggression*, for example:

- women who have suffered from violence, including conflict-related sexual violence;
- women with disabilities, elderly women, groups with limited mobility living in the territories close to the combat zone (contact line);
- close relatives and family members of military servants, people in captivity, people who went missing under special circumstances with an established location, deceased participants of the Anti-Terrorist Operation / Joint Forces Operation / military servants who directly participated in ensuring national security and defense, countering Russia's armed aggression;
- persons who became disabled due to injury, contusion, mutilation, or diseases caused by the hostilities and/or captivity and associated incidents;
- persons who received injuries or other health damage in areas of military (combat) operations and/or in captivity, but who have not been diagnosed with a disability;
- persons who suffered material losses due to hostilities and shelling;

● *internally displaced women*, including:

women vulnerable to trafficking, sexual violence, rape, torture;

- women with disabilities, elderly women, groups with limited mobility living in the territories close to the combat zone (contact line);
- close relatives and family members of military servants, people in captivity, people who went missing under special circumstances with an established location, deceased participants of the Anti-Terrorist Operation / Joint Forces Operation / military servants who directly participated in ensuring national security and defense, countering Russia's armed aggression;

● *other groups of women*, for example:

- women veterans of the Anti-Terrorist Operation / Joint Forces Operation / military servants who directly participated in ensuring national security and defense, countering Russia's armed aggression;
- women volunteers.

Some women may belong to different groups at the same time, so the division mentioned above is provisional.

Since the Analysis involves the identification of possible assessments, in-depth understanding of the causes and differentiation of risks/threats, rather than their quantitative measurement, a qualitative research strategy will be applied.

**Research method: Online focus group interviews with “rights-holders”** (hereinafter - FG). 14 focus group interviews (one in each area) were conducted with the identified target groups. Each focus group included 8–12 respondents from among the target groups. That is, a total of 169 participants, who are representatives of various groups, were covered by the study, in particular:

1. women who have other dependents — 115:

82 — children under 18, other family members,

33 — persons with disabilities, the elderly, etc.;

2. local residents of communities that suffered from armed Russian aggression - 33

3 — women with disabilities, elderly women, groups with limited mobility living in the territories close to the combat zone (contact line);

30 — close relatives and family members of military servants, people in captivity, people who went missing under special circumstances with an established location, deceased participants of the Anti-Terrorist Operation / Joint Forces Operation / military servants who directly participated in ensuring national security and defense, countering Russia's armed aggression;

0 — persons who became disabled due to injury, contusion, mutilation, or diseases caused by the hostilities and/or captivity and associated incidents;

0 — persons who received injuries or other health damage in areas of military (combat) operations and/or in captivity, but who have not been diagnosed with a disability;

0 — persons who suffered material losses due to hostilities and shelling;

0 — women affected by all types of conflict-related violence;

3. internally displaced women — 99

1 — women vulnerable to trafficking, sexual violence, rape, torture;

0 — women with disabilities, elderly women, groups with limited mobility living in the territories close to the combat zone (contact line);

0 — close relatives and family members of military servants, people in captivity, people who went missing under special circumstances with an established location, deceased participants of the Anti-Terrorist Operation / Joint Forces Operation / military servants who directly participated in ensuring national security and defense, countering Russia's armed aggression;

4. other groups of women — 37

2 — women veterans of the Anti-Terrorist Operation / Joint Forces Operation / military servants who directly participated in ensuring national security and defense, countering Russia's armed aggression;

35 — women volunteers.

## RESEARCH ETHICS

The research subject requires special attention to such principles as confidentiality, anonymity, informed consent, in order to provide the respondents with maximum opportunity to be honest in their answers.

The respondents were informed about the purpose and details of the study, anonymity and confidentiality of the results, after which they gave their consent to the recording of the focus group and the interview.

Information about the economic situation of an individual or a family can be sensitive, and some questions can make it difficult to give honest answers. This is taken into account in the development of questions, which, for example, concern the distribution of income by sources (wages, social benefits, savings, etc.), and not by the amount of income.

Focus group as a research method provides additional results. The conversation can have a positive psychological effect on the participants, as well as help them get useful information from other participants and establish contacts during the focus group itself. However, remembering traumatic events can contribute to re-traumatization. Representatives of the secretariats of the coalitions, who organized the focus groups on the ground, helped to avoid negative influences on the participants during the interviews.

In order to maintain neutrality and impartiality, the research results were validated.



## ECONOMIC SECURITY AND ITS CONDITION AFTER THE BEGINNING OF THE FULL-SCALE INVASION

In the first months of the full-scale war, women's economic security was largely provided by resources accumulated until February 24, 2022. That is, there was a certain margin of strength, which allowed for certain resilience. However, protracted hostilities, the inability to return to destroyed or temporarily occupied housing deplete financial and psychological reserves. This is especially prominent in communities close to the war area.

The concept of economic security for most respondents focuses on **stability** — stability of work, income, stability in Ukraine with the advent of peace. **Health** is also an important **component of economic security**. Housing is a mandatory aspect for those who had to leave their homes and places of residence.

A year and a half after the start of the full-scale invasion was a time of **trials and changes for everyone**.

*“It was a disaster for our family.”* (B., 42, IDP, has a dependent young child, Dnipropetrovsk oblast)

*“We lost the ground under our feet.”* (E., 42, IDP, has a dependent young child, Dnipropetrovsk oblast)

*“We accumulate debt for utilities in the apartment that is currently empty.”* (Yu., 42, IDP, has a dependent young child, Vinnytsia oblast)

*“Our oblast means that we will have to move again at any point. I'm afraid I'll have to drop everything and go.”* (U., 24, IDP, Donetsk oblast).

*“Women veterans did not ask themselves whether or not to go to the full-scale [war]. We all went on the first day. Volunteers took the children away. And then my husband and I had to decide who would stay with the four children.”* (A., 44, veteran, with young children, Zaporizhzhia oblast).

In general, **mobility is reduced**, which directly and indirectly affects economic security. In some cases, this concerns the infrastructure of the city and the possibility (more often, the impossibility) of movement within it. Residence in villages and small towns typically makes commuting to work difficult, limiting opportunities for income and overall economic security.

*“I learned about the municipal nanny before the war. It worked all over Ukraine, but not in our town, because additional financing of the program in the raion was needed. Only private kindergartens work, for three hours, but not everyone can afford it. We live in a small town, we still have to get to that kindergarten, return, go pick her up... There is no public transport. Only private and mining buses run. There is no railway connection, kindergartens do not work, schools are online.”* (A., 33, supports a child and a disabled person).

Physical and emotional state are important factors. Lack of emotional security is a strong negative factor.

*“I'm sick and I can't work. I volunteered, but after 1 day of work, I need to rest for 3 days.”* (E., 53, IDP, Odesa oblast).

*“Today you are full of optimism, you believe in yourself and you go into battle, and you think that you have everything figured out, but at some point life overwhelms you, and you sit and cry again, then you pull yourself out by the hair again and go into battle again. And I guess such meetings where we can share emotions do help.”* (O., 43, IDP, has a dependent young child, Zhytomyr oblast).

*“My husband panics a lot and that’s why I can’t cut myself any slack, our son is with us, he’s a student, he left first and we followed. You cannot give up, if only for your children’s sake.”* (N., 51, IDP, Zhytomyr oblast).

A stable emotional state provides additional internal support.

*“The war showed that I am a strong woman. Before, I relied on my sister, my parents, my husband.”* (M., 40, IDP, has a dependent young child, Khmelnytskyi oblast).

*“We didn’t starve because we helped each other. We planted vegetables in the city, raised funds for paraffin and made trench candles.”* (Y., 53, volunteer, supports a person with a disability, Kherson oblast).

*“When the war started, I thought that my life was over and thanks to my family I survived. When there was no power or water, we helped the elderly. It is better to help others than to sit and cry. Ukraine will recover and we will have jobs.”* (F., 40, has a dependent young child, Kherson oblast).

*“The experience of repeated resettlement helps not to despair.”* (H., 24, IDP, Zaporizhzhia oblast).

Most of the respondents’ economic situation deteriorated, but some respondents noted that their economic situation had improved. Most of those whose situation had improved were local residents of the western regions (Volyn, Zakarpattia), and also work in the civil society sector.

In communities close to the war area, most women have multiple vulnerabilities. Vulnerable individuals also tend to stay in such communities, while mobile groups of women move out of unsafe places.

*“I live with a gravely ill husband in Donetsk oblast (Oleksandrivka), and he is bedridden. I have no job and a minimum pension. I have a young granddaughter whom I support, and her parents don’t have a job either. My daughter-in-law brought over her gravely ill parents. We live all together, there is no job and no money.”* (L., 62, supports a child and a disabled person, Donetsk oblast).

*“I’m unemployed, I live with my parents and my husband (who has cancer and is disabled). My father-in-law doesn’t have one leg and is a wheelchair user. We have only what we grow in the vegetable garden. My husband undergoes chemotherapy every month, he needs medicine and care.”* (F., 53, cares for a person with a disability, Donetsk oblast).

Therefore, the full-scale armed Russian aggression against Ukraine caused a decrease in the economic activity of women, a loss of income, and, accordingly, a decrease in the quality of life not only of vulnerable groups, but also of a significant part of women in all regions.

## INCOME AND SATISFACTION OF NEEDS

The analysis of income and the level of satisfaction of various groups' needs corroborates the trend of deepening income inequalities in terms of regions. This is particularly prominent with ones most affected by the hostilities, which leads to the emergence of new most vulnerable groups.

Wages and social benefits (governmental and from international and charitable organizations) remain mostly **the only minimal, but stable source of income** for a significant proportion of women. This particularly applies to those who work in the budget sector, receive a pension or social assistance, IDP payments etc.

*“Payments from the state, 2,000 and 3,000 UAH, since my husband has a disability, he has a pension of 3,000, and I have just registered for a pension. This income is below average, but it is stable.”* (N., 60, IDP, supports a person with a disability, Chernivtsi oblast).

*“Paycheck, small social payments, alimony for children. Not really enough, it only covers the most basic needs. There is no chance to make any savings. We cannot pay for a dentist or buy winter footwear for children.”* (A., 39, local, has a dependent child, Volyn oblast).

Most of the respondents indicated that primarily they try to **satisfy basic needs**, significantly reducing their own expenses. Funds are mainly directed towards utilities, food, medication. Additional costs (medicines, diapers, etc.) put a heavy burden on the budget. Children's education accounts for somewhat lower expenses. However, women hardly ever spend money on leisure and recreation, and on medical treatment, which they tend to postpone. Even women with minimal income tend to donate to the army.

*“In the past 10 years, I reassessed my needs. What I wanted in 2013 doesn't matter now. All my needs are met because I don't have a lot of needs. Pay for utility bills, eat. I don't buy clothes and shoes. I work as a manager, do social work, that's enough for me. I live alone. Sometimes I buy groceries for my mother. I also spend money as a volunteer.”* (K., 50, local resident, Chernivtsi oblast)

*“I am in a better position. I found an official job, an alright, stable income. I make enough for food, there are no clothing needs, I am not interested in resorts. I am not taking care of my health yet, not thinking about it. Helping the army is the top priority.”* (O., 55, local resident, supports a person with a disability, Kharkiv oblast).

*“We live off IDP payments, I'm 'idle' at work and I receive the minimum wage. My child used to go to interest clubs, and now we cannot afford it. We only rarely buy things.”* (A., 42, IDP, supports a child, Odesa oblast).

*“Before the war, I worked at a pump factory. It has been bombed, there is no income. Where I live, there are no enterprises where you can get a job. The main income is my grandmother's pension of 2,000, she is sick, all the money goes to medicine and utilities, and it is not enough. The house has no sewer, water supply, Internet.”* (K., 23, IDP, Donetsk oblast).

*“A teacher's paycheck and my mom's pension. It's only enough for utilities. Electricity has become pricier. From September, we have remote learning, and the laptop should be charged. I can only*

*imagine the bills. There is not enough money for food, good thing we get food kits and humanitarian aid. The last time it was three months ago — one kit per household. Not enough money for heating, coal is expensive. We don't spend money on clothes, mainly on medication.*" (S., 52, local resident, Donetsk oblast).

**Families of military servants and women working in the civil society sphere** demonstrate a higher level of solvency. The business sector, on the other hand, is the least stable one.

*"Family income comes from my husband, who is a military servant, and I have my own stable income — timely investments back in the day."* (A., 32, local resident affected by the Russian armed aggression, Chernivtsi oblast).

*"I am a private entrepreneur, I used to have my own office before the war, now everything is in stasis, the equipment and cosmetics remain there. I have not worked for 1.5 years."* (N., IDP, with a disability, Kharkiv oblast).

*"The war added a lot of work. Fortunately, I work with international organizations, the work is paid. The financial situation has improved."* (Yi., 36, local resident, Volyn oblast)

*"I feel stable due to savings. The war affected the financial situation, at first it hit the income hard, but when social activities began, it became better — many projects, grants, opportunities"* (L., 34, local resident, Zakarpattia oblast).

IDP women are in dire need of **housing**. As a rule, rent accounts for a large part of their own expenses.

*"We live in a dormitory, there are four of us in one room - mom, I and 2 children. We receive IDP payments for me and the kids. I had occasional jobs here and there, but not anymore, only waiting for payments on old jobs. My mother has a pension + IDP payments. There is my husband's salary, but I try to live on what I have now. I believe that we should not touch the money that my husband earns because we do not know what awaits us when he returns from the war. We have enough to meet basic needs. Rent would be unaffordable now."* (Z., 42, IDP, has a dependent child, Lviv oblast)

**Savings** made before the full-scale invasion are running out, and currently there is no way to save up for emergencies.

*"For six months I was completely dependent on my husband and son. I found myself in a situation where I suddenly lost everything, there is nothing, no things, so money was spent on the most necessary things. The money I earn, together with aid for IDPs, is only enough for my own basic needs. Unfortunately, I do not have money to make an emergency fund, but there is still a long list of things to buy. That's why I can't save up."* (T., 51, IDP, Volyn oblast)

*"The war made a big impact. Due to the circumstances, we were left with nothing. We had to start over. A widow, I live with my daughter and son-in-law. A month ago, I lost my job. At my age, it is difficult to find a job in Uzhhorod. I already used all the savings I could after moving out of Berdiansk because we couldn't bring anything."* (I., 61, IDP, Zakarpattia oblast).

Considering the identified urgent needs, it is important to understand factors contributing to economic security, particularly that of vulnerable groups.

## FACTORS PROMOTING ECONOMIC SECURITY

Women's economic security is not self-explanatory, but is rather based on a set of factors and characteristics promoting resilience. Therefore, our task is to single out and consider these factors, as this helps to build women's resilience to new challenges.

**Subsistence production, growing vegetables and fruit** ensures a certain level of food security.

*"We live in the village, we grow vegetables, we pickle things. There is something to eat, we are not starving."* (I., 47, IDP, has a dependent child, Kharkiv oblast)

*"Everything I earned remained there, under occupation. I use humanitarian aid. But now I don't get anything because I don't have children, I'm not disabled or over 70. I grow vegetables, and it's enough for me. I rarely buy something for myself."* (N., 61, IDP, Volyn oblast)

*"My main income is the market, we sell things we managed to grow. My boyfriend helps out in the village — cuts firewood or offers other help. It's enough for groceries, hygiene products, but there's no internet, I don't have my own gadgets."* (U., 24, IDP, Donetsk oblast)

*"Grandma's pension is not enough, I worked at a factory, I have experience, I wanted to work at a mine, but they are now closed. There are only illegal mines, but this is a questionable income, non-compliance with safety techniques, a dangerous thing. This year, I planted a vegetable garden, next year I want to sell vegetables. I need to buy seedlings, plant trees. I am not an IDP, so not eligible for any help. Even humanitarian aid is rare."* (I., 39, local resident, has a dependent child)

Relative economic stability is ensured by **mutual help and support between family members**.

*"Mom has a disability and receives a pension. My underage brother, mother and I still receive benefits for IDPs. I work unofficially because there is no school in the summer. My father works as a truck driver, but it is very unstable work nowadays. Grandma lives in Italy and also sends money sometimes."* (S., 18, IDP, Chernivtsi oblast)

*"I lost my main job. Without my daughter's support, I would not be able to pay for rent. Savings are running out, and needs are growing. I hardly have any money left for medicine, my daughter supports me. I'm coping so far, but I'm reaching a critical point. I feel that I can still provide for myself."* (I., 61, IDP, Zakarpattia oblast)

**The need to provide for children**, especially in the situation of single motherhood and the absence of alternative help, **contributes to women's activity on the labor market**.

*"Despite my age, the fact that I have a young child, I have to work from morning to night. This does not allow me to sit back and relax because I have to give the child what her parents had to provide for her. But they aren't here, and I don't know if I'm doing a good job. But I'm trying. There are a lot of good people around, it helps a lot."* (Ya., 64, has other dependents, IDP, Chernivtsi oblast)

Some respondents demonstrate **openness and readiness to get (re)training, learn new professions, change their occupation.**

*“We are learning new specialties that are available in Kharkiv. I was an entrepreneur selling at the market. Now I work as a carer for children and the elderly.”* (L., 48, local resident, Kharkiv oblast)

*“I have been constantly studying, my whole life, I have been working — since I was 14. I wanted to buy an apartment, but this goal is no longer there. I have four degrees. Retraining is not scary, I am not afraid to do something new. In 2018, I started dealing in car parts from scratch.”* (A., 40, IDP, Kharkiv oblast)

*“I work remotely, there are no job prospects. This year they already wanted to merge us with another institution. Because of this, I know for sure that I need to look for a new job, which is what I am doing. I have a second degree in the field of management in the social sphere. This year, I enrolled in university to get a degree in Psychology. I hope that I will find a job in this area. Looking for a background and learning opportunities.”* (R., 52, IDP, Lviv oblast)

*I see that I can find fulfillment in an entirely different area, but I need to study. I would be more useful in the social and psychological area, now that there are many military personnel who need such support, but for this you need a professional education, and to get education you need to pay for it.”* (B., 35, local resident, Zakarpattia oblast)

**Diversification of minimal, but relatively stable income from different sources** helps to “balance” the family budget.

*“The sources of income are my husband’s salary, my occasional earnings, IDP aid. We look for different opportunities. We have enough for everything we need, mainly food, medicine and basic means of subsistence.”* (H., 41, IDP, has a dependent child, Kharkiv oblast)

Factors promoting economic security are the ability to **plan, allocate and save up.**

*“I am an entrepreneur, but my income is unstable, variable, every month is different. Our payments are very organized. My child is getting paid higher education, and we have enough for that, but we can’t save up. We need to carefully plan the budget to save up, to prepare the child for college, to get tutors.”* (V., 44, local resident, Chernivtsi oblast)

*“We live on what my husband earns. He is an entrepreneur, and the income is unstable. Everything is very unclear. We have an emergency fund, and it helps us make ends meet.”* (R., 53, IDP, Chernivtsi oblast)

*“I have a credit card, I reduced the limit and use it to survive until I get paid.”* (Yu., 42, IDP, has a dependent child, Vinnytsia oblast)

There are **programs of training and retraining, mentoring support** for the development of women’s entrepreneurship.

*“There are many organizations that are ready to support young people with their projects. These are summer schools that provide funds for social projects. You can start your own project, but I’m worried that I’m young and have no experience. I’m put off by the responsibility and large amounts, and by the lack of understanding how it works and how to apply.”* (S., 18, IDP, Chernivtsi oblast)

*“The employment agency offers a second degree, there are also women’s spaces funded by donors — psychological and legal aid, workshops. There are a lot of opportunities.”* (H., 41, IDP, has a dependent child, Kharkiv oblast)

The **demand and interest in social and volunteer activities** has increased. Women are more actively involved in social initiatives, tend to help vulnerable groups, the military, etc.

*“I work a lot on projects, if there are no others, it will be a painful situation. Additionally, I am looking for a job in the civil society sector. There is a great demand in the field of providing social services.”* (K., 26, local resident, Volyn oblast)

*“There is a lot of volunteering. Economically, everything is unstable. On the other hand, there are a lot of opportunities. Recently, a women’s community was formed spontaneously, a club was created, and there have already been three events. We see women’s need for communication and support, many requests for psychological support.”* (O., 40, local resident, has a dependent child, Zakarpattia oblast)

There is a **partial departure from the stereotypical perception of women in the labor market** due to the availability of jobs that were “traditionally” occupied by men, and the willingness of employers to hire women.

*“Previously, before the full-scale invasion, preference was given to men. Not anymore. Men are at war and cannot work. A woman is more likely to get employed by an enterprise because a man can be drafted. When I had a young child, there was a situation where I got a job as a real estate agent. Our owner hired only divorced women with young children. He felt that only a mother who had to provide for her child would work well.”* (K., 50, local resident, Chernivtsi oblast)

*“The war did not directly affect my financial situation. My partner initially lost his job as a copywriter, so for a while, I was the main provider.”* (K., 26, local resident, Volyn oblast)

There is a **need for qualified specialists** in certain areas.

*“There is a lack of talent in the education sector. This is very important now. I, personally, received two additional offers to work in educational institutions, but I am satisfied with the lyceum where I work. I provide my own paid educational services. Learning additional professions. I am looking for life coaching courses. I’ve also organized a club for teenagers. This includes financial literacy, history, and knowledge of the Constitution. I want to work even 30 hours a day.”* (B., 47, local resident, has a dependent child, Kharkiv oblast)

**Access to the Internet, digital literacy skills** allows women to maintain income and opens up opportunities for employment.

*“Before the war, I worked in two offices. One office has been completely destroyed. We continue to work online. My husband works in college, my son, 15, studies online.”* (B., 47, has other dependents, local resident, Kharkiv oblast)



*“At the moment, I would be interested in learning to work with artificial intelligence, preferably with the prospect of employment and remote work. This helps you to avoid spending money on commuting, let alone other expenses. That’s why I mastered remote professions — writing texts, social media promotion.”* (P., 49, IDP, has a dependent child, Lviv oblast)

*“As for the Internet, communication, opportunities — everything is stable, there are many providers, though prices have increased, of course. There are remote work opportunities.”* (I., 55, IDP, Volyn oblast)

*“I have a large range of products, and Facebook helps well. I have to promote things on Instagram, still struggling how to promote my brand there.”* (A., 44, veteran, has dependent young children, Zaporizhzhia oblast)

A large number of women who had their own business before the full-scale invasion have a high **motivation to restore or start a business.**

*“I am officially employed, I am studying English, I am taking various courses, because after the victory, I want to return to business. I used to have two stores. I would love to create a business that would not be affected by external factors.”* (D., 44, local resident, Odesa oblast)

*“I am a person with a disability. I would like to work alone, start my own business. I don’t have enough financial literacy, grants. I saw that there is a program, I approached Oshchadbank, but they didn’t know how it worked themselves, so they couldn’t provide me with the right information. I would like to have additional information about support programs for women entrepreneurs, preferential programs, loan programs etc. In any case, I will look for an opportunity to earn money myself.”* (N., 44, IDP, Odesa oblast).

*“When you are an optimist, you create prospects for yourself. Everything depends on you. I’ve been a private entrepreneur my whole life, and now I cannot work. I want to do everything, but I’m overwhelmed. I see prospects, but I don’t have time. I don’t want to work for someone, somebody needs to stay with the children, which is why being a private entrepreneur works for me.”* (Zh., 36, IDP, has a dependent child, Volyn oblast)

*“I thought about my own business, but I have a lot of fears and see a lot of risks. You have to register as an entrepreneur, advertise, look for premises, engage clients. You should get this all done at the same time to succeed. I need a person who would share their experience of engaging clients and advertising, how quickly they made money and broke even.”* (A., 28, local resident, Zakarpattia oblast)

A significant factor influencing the economic situation is **the difference in the economic development of the regions of origin and destination.**

*“I see differences between Kharkiv and Uzhhorod. In Kharkiv, there are a lot of plants, factories, places where you can be employed, and you can choose the area of your work. In Uzhhorod, enterprises are very closed-off, you are included in the reserve and you wait. Few people quit, so there are few jobs. Women tend to be employed at such enterprises.”* (Ye., 31, IDP, volunteer, Zakarpattia oblast).

The simplified procedure allowing **women to go abroad** with further employment is an additional motive to seek employment outside Ukraine.

*“It is difficult to find a job, 6 months after I graduated with master’s degree, I continue to work both remotely and full time at an enterprise. My specialty was public administration. I did not consider a job based on my major because the salaries are low. I see an opportunity to work abroad, but my English is not good enough.” (Z., 23, local resident, Volyn oblast)*

*“Most of the migrant workers are women, they go to Portugal, Czechia, Italy for three months. Then they return, having earned money for the necessary needs. Parents also first go abroad to make money, and then arrange for their child’s studies. I can say from Slovakia’s experience that Europe has become more accessible to us. You can stay in any country of the European Union, you are provided with a social package. But very few people get used to it. Because it is always work of a slightly different nature — working at a factory, cleaning. You must be a mobile, young person, able to communicate, speak the language well. But people of a different social status hardly feel comfortable there. Many women took advantage of the opportunity to leave, many return to Ukraine and go abroad to make money again.” (Ya., 47, local resident, Zakarpattia oblast)*

Thus, the war created new opportunities and resources for certain groups of women.

## **OBSTACLES AND BARRIERS FOR WOMEN'S ECONOMIC SECURITY**

Obstacles and barriers to women's economic security are of a systemic nature (preference given to men during employment/in new positions/career growth, low-paid work for women, dangerous conditions for life and health, lack of conditions for combining work activities with family responsibilities, stereotypes and prejudices of the management against women, stereotypes regarding "traditional" women's roles, sexual harassment etc.), as well as situational (uncertainty related to Russia's armed aggression) and individual (presence of financial liabilities, a lack of skills and experience).

**Gender stereotypes among employers** have a continued effect on the economic opportunities for women.

*"In my city, I was a private entrepreneur: I ran a gasoline and electrical equipment store. I think I achieved a high level. After moving, I applied to Dnipro-M. They turned me down, saying they needed a younger expert, a man."* (M., 40, IDP, has a dependent young child, Khmelnytskyi oblast)

*"At work, men are treated with more respect, while women are devalued."* (Ya., 34, has a dependent young child, Khmelnytskyi oblast)

*"The manager did not pay me for the work done. Now, when I encounter a male employer, I'm scared I will be deceived again."* (T., 51, has a dependent young child, Zaporizhzhia oblast)

*"When the war started, companies transferred all employees to work online, a lot of employees left. The manager promised to pay for everything. I dutifully worked on tenders under fire. It has been a year, and they paid the men in full, and they have not yet fully settled accounts with women."* (K., 63, IDP, Zaporizhzhia oblast)

*"Gender policy must be implemented everywhere, because everywhere, you see men in important positions who tell you, 'Go away, woman. Your day is March 8.'" (H., 55, IDP, has a dependent young child with a disability, Kherson oblast)*

Gender stereotypes increase **the risk of sexual harassment**.

*"Men are more trusted and preferred. I faced harassment during the interview: the man said several times that the previous girl in that position was his lover. When you are going to get interviewed by a man, you worry about what you wear, it's scary staying in the room alone during the interview. You pick your words carefully not to provoke him."* (R., 34, IDP, has a dependent young child, Zaporizhzhia oblast)

**The lack of knowledge, skills, and support in defending their rights** (labor, social etc.) drives women into further despair, limiting their ability to plan and get employed.

*“We need courses to teach women to stand up for their rights and defend their dignity.”* (Ya., 34, has a dependent young child, Khmelnytskyi oblast)

*“Women do not believe in themselves. We need coaching sessions and support with writing applications and organizing one’s own business.”* (E., 38, IDP, has a dependent young child, Luhansk oblast)

**A high level of corruption and bureaucracy** remains a systemic obstacle.

*“Every person should feel stability. We need victory and social security. We need anti-corruption activities to work, we need the legislative vertical to be the same for everyone, not selective. So that people feel safe.”* (P., 47, volunteer, Dnipropetrovsk oblast).

*“We need an ecological relationship between the people and the government, devoid of corruption and repression.”* (I., 41, IDP, Zaporizhzhia oblast)

*“Floods, shelling... people have grown something in their gardens, they sell their products in places where there’s demand, scared to go to the market because of the danger of shelling, and the police fines them. They started inspections again. I think this is not the right time now that people are trying to survive in some way.”* (H., 55, IDP, has a dependent young child with a disability, Kherson oblast)

Systemic obstacles to employment for women IDPs are **the loss of documents (labor register) and the impossibility to support their work experience through electronic carriers**. In communities close to the war area, there are also no services for issuing documents.

*“We cannot get employed, since all documents were left in Mariupol. Even now, only young people are employed everywhere. It’s our second year here. At first, when we moved, I wanted to get a job, but I have a technical specialty (engineer), and it is difficult to get a job here. I went to the factory, but I am not young, and my labor record is in Luhansk oblast. I cannot get the documents restored. My sister is a doctor, she also couldn’t find a job because there are many doctors here.”* (L., 64, IDP, Chernivtsi oblast).

*“We cannot get payments as low-income people. We can’t issue a domestic passport for my son, there are no visiting administrative service centers, I have to go to the Dnipropetrovsk oblast to have a passport issued for my son. There are not enough funds for this”* (I., 39, has a dependent child, Donetsk oblast).

**The low level of social ties and employers’ stereotypes about IDPs**, which make them more economically vulnerable, often lead to stigmatization.

*“I am an image stylist. I understand that this specialty is in demand. However, I am a stranger here. No one knows me, and I know very little, I don’t have acquaintances. I need to find clients, I need Instagram and advertising.” (I., 48, IDP, Odesa oblast).*

*“As an IDP, I faced a lack of understanding by supermarket specialists and social services — they don’t understand life situations, issues, or peculiarities of communication with IDPs and people with disabilities. I was personally laughed at when I was beside myself from grief and could not understand what was being asked of me, I could not come to grips. In my opinion, staff should be trained to communicate with IDPs or other people affected by the war.” (V., 44, IDP, Odesa oblast).*

*“There are barriers related to stereotypes about IDPs. They don’t say anything directly, but the implication is clear. Both my son and I were looking for a job. We heard employers saying that we would leave soon, that we were only here temporarily. I think this is due to our inadequate legislation that cannot regulate the employer.” (T., 51, IDP, Volyn oblast)*

*“I see differences between Kharkiv and Uzhhorod. In Kharkiv, there are a lot of plants, factories, places where you can be employed, and you can choose the area of your work. In Uzhhorod, enterprises are very closed-off, you are included in the reserve and you wait. Few people quit, so there are few jobs. It is difficult for an IDP to get a job, I was turned down for two jobs. When it went down to the management, they said, ‘We have unemployment in our region, I should employ locals first and then you.’ This is not discrimination, but the reasoning of the management, what if I will go home soon. It’s difficult to get a job, but the service sector accepts people more easily, more realistically.” (E., 31, IDP, Zakarpattia oblast).*

**Uncertain future and inability to form long-term plans** affect women’s mental and emotional state, restricting their economic opportunities.

*“The effect of war is that you cannot plan anything in advance. You cannot draw long-term perspectives or plans. This uncertainty affects you psychologically, when you cannot focus on anything.” (V., 44, local resident, Chernivtsi oblast).*

*“There is a lack of confidence in the future. As business people, we left behind a large enterprise, closed down our shops. It is hard to build a business in a new city from scratch. I’d rather wait when the left bank of the Dnieper is liberated.” (O., 40, IDP, has a dependent child, Odesa oblast)*

*“When we were at home, everything was clear. I was an entrepreneur, I had a business, I saw room for development. All is lost now. I left with my daughter and our cat, we left everything behind. I thought I would be back in a few months. Then I was stressed, tried to be closer to the frontline because my husband was there. Then there was rotation, and he was transferred to Lviv.” (M., 50, IDP, Lviv oblast)*

**Family responsibilities**, in particular those related to raising young children and caring for persons with disabilities, **limit women’s opportunities for full-time employment.**

*“We have three young children who go to kindergarten. If one gets sick, the others catch it in a week. Due to this rhythm, we cannot work from morning until night.” (O., 59, IDP, has dependent children, Chernivtsi oblast)*

*“I am looking. I don’t want to work for 12 hours, since I’m alone with my child. I want to work part-time because my child studies online and needs my help. I’m ready for any job but with a flexible schedule and part-time employment.” (D., 46, IDP, has a dependent child, Kharkiv oblast)*

*“I don’t work, I’m always with my child (9 years old), she studies online, she’s afraid to be alone. After we were under shelling, she has panic attacks.”* (A., 42, IDP, has a dependent child, Odesa oblast)

*“My son will graduate this year, and I want to dedicate this year to him as much as possible so he can graduate successfully and enroll in college. It is difficult with my son, he closed himself off from the whole world. I try to support him as much as possible. He doesn’t want to study on-site. So I put my job on the back burner for now.”* (Z., 42, IDP, has a dependent child, Lviv oblast)

*“It is difficult to find a job with a flexible schedule that allows you to devote time to children. In the summer, I could have the children stay with my mother and fully engage in work. Now I will make less.”* (A., 39, local, has a dependent child, Volyn oblast).

**Limited access to care infrastructure.** A significant part of kindergartens and schools in relatively safe communities, although they work on-site and accept children, do not have inclusive or equipped shelters, and cannot provide places in kindergartens for everyone who needs them. Services assisting with care for people with disabilities, “municipal nanny” etc. are inaccessible.

*“When the municipal nanny service started working, my granddaughter had just been born. I added the babysitting services to my entrepreneur register, and my children received this payment for a year. I actively shared this information. But now there are stricter conditions for using this service. It is unrealistic to get registered now. It is provided if parents have disabilities of category 1 or 2 or children with special needs. Only vulnerable categories of the population.”* (L., 64, local resident, Chernivtsi oblast)

*“I approached the nearest kindergarten. They said that there is no space left in the shelter, so they refuse to accept my child in the kindergarten. They hinted I had to bribe them. Kindergartens across the town don’t work for me.”* (O., 40, IDP, has a dependent child, Odesa oblast)

*“My acquaintances have a child with a disability and two more children. The husband works, and the woman cannot leave her home with three children, she is constantly depressed. They need to find a caretaker who would know how to work with a child who has a disability. Social services provide assistance to retirees, but there are no services for caring for children with disabilities.”* (S., 53, local resident, has a dependent child, Odesa oblast)

*“I did not have a very positive experience. For almost a year, I worked as a taxi driver for my three children because the distance to school is long. I had to drive to school 5–6 times a day. In one school, the bomb shelter is very small, enough for 50% of the school’s children. The extended day group has closed since the beginning of the war. Once the air raid starts, you have to drive the child home. Sometimes you have to go back. Last year, we studied for a week online and for a week on-site. You can only dream of a full-time class, only if both parents are employed full time. This is not life, this is constant running, not a chance to get a job.”* (Y., local resident, has dependent children, including one with a disability, Volyn oblast)

*“I have been taking care of my aunt for six months after a stroke. I had to change my life, move from the city to the village. It’s hard because I’m alone with this problem. I can’t turn to some social agency for help to free up even a couple of hours, I have to pay for these services. Without help from civil society organizations, I wouldn’t be able to manage. This problem is not unique, it is extremely acute.”* (Ya., 47, local resident, Zakarpattia oblast)

**Inadequacy or low qualifications, lack of work experience,** which limits employment in higher-paid positions.

*“We left Kharkiv at the beginning of the full-scale war, but we have already returned. We had a family business. I only have secondary education, and there are few jobs where I can get employed, only for a minimum wage.”* (I., 47, IDP, has other dependents, Kharkiv oblast)

*“I have a secondary education, got married right after school, had children, so officially I almost never worked anywhere. When we moved to Lviv, I stayed at home with my grandson, giving my daughter the opportunity to get a qualification. Now I can look for my field.”* (Z., 44, IDP, has a dependent child, Lviv oblast)

*“I have a narrow qualification. I would like to get a different specialty and look for remote work. I want to retrain. I would like to learn English so that I can later find a decent job.”* (D. 26, IDP, has a dependent child, Donetsk oblast).

**Debts and financial liabilities** that accumulate. Often, women who had a negative experience using loans do not trust the banking system. Also, financial instruments are not available for many internally displaced women.

*“I have debts for utilities in Kharkiv, we don't pay for them.”* (D., 46, IDP, has a dependent child, Kharkiv oblast)

*“I don't trust banks. I took out a loan for a car in 2008, paid it out with interest in USD by 2014, but still remained in debt. The bank went to court, they did not invite me to the hearing. Now they are trying to pressure me into giving them more money. A few years ago, one of my cards was blocked even though that's where I had my money. I turned to Monobank, where they told me that I owe UAH 10, since the justice system collected the money, now I have a debt.”* (D., 44, local resident, has a dependent child, Odesa oblast).

*“Until 2022, IDPs could take out a mortgage at 3% in UAH. Under the new law, mortgage for IDPs is at 7%. This is unaffordable.”* (Ye., 53, IDP, Odesa oblast).

*“I am cautious about financial instruments, I do not take out loans, I do not trust banks. I don't even use Monobank. I haven't had any negative experience, but I heard stories from acquaintances.”* (Z., 23, local resident, Volyn oblast)

*“I took out a loan using my card to buy stationery for school. The debt keeps growing.”* (M., 53, cares for a person with a disability, Donetsk oblast).

**The number of jobs has decreased significantly and the level of wages has decreased.**

*“Salaries can be half of what they used to offer before the full-scale war. There are many international funds with good salaries, but you need to speak [English] and have experience. Even in IT, there are fewer vacancies now.”* (H., 41, IDP, has a dependent child, Kharkiv oblast)

*“I will debunk the myth that there is a lot of work. Lutsk is not a very big city, if we are talking about work aligned with your profession, there are not many opportunities. I have work experience in Lutsk, but this is a temporary job as a psychologist in an NGO project. Previously, the employment center had to look for a job for you based on your profession, and now they don't care about your education or previous salary level. I don't want to work just to make ends meet. I want to develop professionally.”* (T., 51, IDP, Volyn oblast)

*“I lost my job after the war [started]. I am a lawyer and HR specialist by profession. Even when there are vacancies, the pay is very low. I am looking for projects thanks to NGOs for additional income. As of now, the situation has not stabilized.”* (Ye., 31, IDP, Zakarpattia oblast).

*“In terms of employment, I don’t know how to address this. The opportunities here are bad. I small school that is not ready to employ me even as a cleaner. Mines are all closed, all enterprises left, nothing works other than agriculture. But we were given housing here, and there are no such offers elsewhere.”* (Yu., 36, IDP, has a dependent child, Donetsk oblast).

Restrictions on online employment or the use of online technologies due to a lack of **necessary skills, technical means or equipped workplaces.**

*“I took free courses to promote my business on Instagram, but the phone is not good enough for this work. I need a better smartphone or at least a tablet. I cannot buy one myself.”* (H., 48, local resident, Odesa oblast).

*“In my field of activity, online work is possible. But there is no coworking center in Uzhhorod. If the power goes out, how do I work? One center did open, but it was paid. Now this center has been purchased by an IT company for its employees. This fall, I don’t know where to find the ‘invincibility points.’ They are usually full of children. It’s loud, noisy, it’s impossible to work there.”* (Ye., 31, IDP, Zakarpattia oblast).

*“I have only seen obscene offers for remote work. Or you need to make a deposit. I monitored, but found no normal offers. I searched various sectors, not just my original field. Or you need a laptop or to be online all the time.”* (O., 27, has a dependent child, Donetsk oblast).

*“I would wish help with employing IDPs because many work off-the-books. I’m scared to do something wrong. I need someone to explain taxes on employees to me.”* (A., 44, veteran, with dependent young children, Zaporizhzhia oblast).

At the same time, some respondents noted a **low interest in the development of digital literacy skills.**

*“I have no experience, I’d rather work ‘live.’ I don’t want the work to take a long time.”* (Zh., 49, Kherson oblast)

*“I’m not very good at the Internet stuff, sitting down and looking at one spot is not my thing. I need to study, and I will when there’s an opportunity.”* (U., 53, has a dependent young child, Kherson oblast).

**The lack of information about available educational programs and employment** restricts the employment options.



*“The main barrier is our ignorance and illiteracy. Why not launch educational programs? Information about employment, children’s education, entrepreneurship, legal and digital literacy education, financial literacy is needed. We need full courses, not isolated tidbits. Retirees and the wounded need this badly. This should be a state program.”* (Yi., 61, IDP, Dnipropetrovsk oblast)

*“There are no jobs, no prospects. We make money on what we grow, we can help the elderly grandma, but this is not stable income. As it gets colder, there will be no income. The business was bombed, so was the house. I want to restore my business, but such grants are not offered in our community.”* (U., 24, IDP, Donetsk oblast)

**Reluctance on the part of employers to employ persons with disabilities,** which limits their employment opportunities.

*“I work, but it is problematic to find another job. I faced the issue concerning employment of people with disabilities. People disabled due to the war are often sick, they have 14 additional days of leave, and that’s why employers don’t want them.”* (B., 48, local resident, supports a person with a disability, Odesa oblast)

Inability to **pay for/maintain business premises** by themselves, lack of programs for renting premises on preferential terms.

*“Our organization was deprived of our premises that could be rented for 1 UAH. Due to the fact that the rent is very high, and there is no income in the organization, it is impossible to do this. Kindergartens are closed, and in such organization, you could bring your child to interest clubs. We turned to charitable funds for assistance, but they offered one-time help, and you have to pay rent every month.”* (S., 53, local resident, has a dependent child, Odesa oblast)

*“I am rooting for the institution where I work to have its own premises. This will remove the lion’s share of problems at work, relieve emotional tension and provide a sense of stability.”* (K., 26, local resident, Volyn oblast)

Regular **destruction of infrastructure and business** in areas close to hostilities makes it difficult to restore them, which leads to stagnation of the economy, reduction of available jobs, and, accordingly, to the impoverishment of the population. Unemployment in rural areas close to the war area is a particularly acute issue.

*“I lived in Kharkiv. When the bombing began, we moved to the Donetsk oblast to live with our blind grandmother, who lives with my sister and two young children. The children are scared, the elder one started stuttering. There is no work in the village, we live off payments provided to sister’s children and IDP benefits.”* (D., 26, IDP, has a dependent child, Donetsk oblast)

*“In Kyiv, for example, there is more confidence when you buy something quality, and in Kherson, when you order something, you don’t know what you’re getting, and delivery costs are high. I wish there were mobile spots where you could see and touch things before buying them.”* (H., 55, IDP, has a dependent young child with a disability, Kherson oblast)

**Low attention of the authorities, NGOs and international organizations/funds that provide technical assistance to Ukraine to the position of women.**

*“Funds don’t cover all areas. Many write whatever in their reporting. They do not pay attention to women. Nor does the government. But who is doing everything these days [if not women]?”* (H., 55, IDP, has a dependent young child with a disability, Kherson oblast)

## FINDINGS

- Economic security is determined both by factors inherent in the Ukrainian economy for a long period of time, and by new factors that arose under the influence of the Russian aggression in general and the full-scale invasion in particular.
- The economic vulnerability of women, in particular, is due to the level of losses (human, physical, material, etc.) that they have suffered because of the full-scale invasion.
- Emotional vulnerability is an additional negative factor that increases economic vulnerability. The answers of the respondents do not provide an opportunity to unambiguously identify the basis of emotional stability or lack thereof, its roots and influencing factors.
- Gender-based discrimination, sexual harassment in the workplace, other manifestations of gender inequality and a lack of knowledge and skill concerning protecting their own rights are of a systematic nature and significantly affect women's economic security.
- There are violations of the legislation regarding the employment of persons with disabilities, which has a multiple impact on economic security — both of persons with disabilities themselves and their caretakers.
- The lack of care infrastructure places a much greater burden on women due to the prevalence of traditional roles that consider care work to be women's duty.
- Corruption is one of the systemic barriers to employment, business development and other ways of earning income.
- The lack of housing for IDPs and those whose housing was damaged by the Russian aggression is a significant negative factor affecting economic security.
- Some of the IDPs could address their housing and economic issues under certain conditions by moving to a rural area.
- Lost documents, inability to prove work experience, other losses that complicate employment and receiving benefits have a long systemic nature and impact a significant part of the Ukrainian population.
- Social benefits, which are a significant part of women's income structure, remain and will continue to be a significant burden on the relevant funds for a long time.
- Lack of life planning skills, including budgeting, has a negative impact on economic security.
- Training/retraining for employment/earning income without an integrated approach (support for start-ups, mentoring programs, information and advisory support) is much less effective for women.
- Civil society offers a great resource both for women's employment and for meeting society's support needs. Such needs will only increase in the near future due to the impact of the Russian aggression on life in Ukraine.
- There are certain restrictions due to gender stereotypes of both employers and women regarding access to occupations that were or are stereotypically considered predominantly male.
- The level of digital and financial literacy of the respondents varies from complete ignorance to full professional command of various tools. Lack of motivation to improve knowledge and skills is sometimes due to self-doubt regarding the ability to master it.

- Information about available employment/retraining/business establishment programs is sometimes distributed through channels that are not readily available to those who require them.
- Low attention of the authorities, NGOs and international organizations to the position of women and their economic security beyond special women's programs.
- The lack of premises for business narrows the possibilities of entrepreneurial activity to entrepreneurial activity that does not require production space.
- There are women who consider employment abroad to be the only means of achieving economic security. This is mostly common for western border regions.

## RECOMMENDATIONS

Most of these recommendations are directed at government structures, civil society and international organizations working in the sector of technical assistance and economic development. Recommendations to the government are connected with providing a legislative framework for certain aspects of women's economic security, as well as control (monitoring) over the implementation of legislation.

### **To the Cabinet of Ministers of Ukraine, public authorities, civil society and international organizations:**

- **Monitor:**

- availability of information dissemination channels about available employment/retraining/business establishment programs
- access to pre-school children's institutions compliant with safety requirements
- observance of the labor rights of persons with disabilities
- inclusion of a gender component in economic programs beyond special women's programs

### **To public authorities, civil society and international organizations:**

- **Include the following in employment / retraining / business establishment programs:**

- sections on increasing emotional resilience (identification/self-diagnosis of burnout and emotional trauma, help/self-help, plans to overcome emotional vulnerability etc.)
- sections on protection of one's rights (identifying them, counteraction, seeking advocacy partnerships etc.)
- sections on life planning skills, including budgeting

- **Develop programs for:**

- training and retraining for STEM specialties and other professions in which there are still prejudices regarding the employment of women
- preparation of relocation / relocating business to rural areas and identifying programs where such programs may operate
- training and support of women's entrepreneurial activities (start-up support, mentoring programs, information and advisory support)
- establishment and development of social NGOs
- digital literacy for different levels of awareness and experience
- financial literacy for different levels of awareness and experience
- development of business that does not depend on relocation, production premises etc.

### **To the Cabinet of Ministers of Ukraine:**

- **Amend the legislation regarding**

- mandatory implementation of activities against gender-based discrimination, sexual harassment at the workplace and other manifestations of gender inequality by employers
- extending the municipal nanny service to a wider range of people (to provide not only care for a child, but also for other individuals who require special care).