

INTEGRATION OF UKRAINIAN WOMEN ENTREPRENEURS IN UKRAINE AND THE UNITED KINGDOM:

Challenges and Support in the
Context of Forced Displacement

This report is part of a joint project between Cambridge Judge Business School (UK) and Mariupol State University (Ukraine) titled “Integration of Displaced Ukrainian Women Entrepreneurs: Challenges and Support Mechanisms in the Context of Forced Relocation in Ukraine and the United Kingdom”. The project is supported by the Cambridge University’s Research England Policy Support Fund and UKRI, 2024-2025.

The purpose of the research is to explore the integration models of displaced Ukrainian women’s businesses into host communities in Ukraine and the United Kingdom, focusing on the challenges, needs, opportunities, and mechanisms for their adaptation to a new socio-economic environment.

The survey involved Ukrainian women entrepreneurs who continue their business activities despite being forced to relocate due to the ongoing conflict in Ukraine. These women now operate their businesses in host communities in Ukraine and the UK, offering goods and services under new circumstances.

The project underwent an ethical review and quality assessment by the Academic Council of the Educational and Scientific Institute of Management at Mariupol State University.

Research Team:

Professor Andrei Kirilenko,
Cambridge Judge Business School (UK)
Professor Anna Chechel,
Cambridge Judge Business School (UK)
Professor Denys Tarasenko,
Mariupol State University (Ukraine)
Associate Professor Maryna Zelinska,
Mariupol State University (Ukraine)

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introduction

Research Subject

The study focuses on the entrepreneurial activities of Ukrainian women displaced by conflict who continue to operate their businesses in host communities in Ukraine and the United Kingdom. The research aims to support women entrepreneurs offering goods and services in new sociocultural environments, promoting their economic integration and adaptation within host communities by creating opportunities for expanding networks, accessing new markets, and developing management and innovation skills in business operations.

Research Objective

The objective of the study is to analyze the integration models of displaced Ukrainian women-owned businesses into host communities in Ukraine and the United Kingdom, as well as to explore the challenges, needs, opportunities, and mechanisms of their adaptation to the new socio-economic environment.

The analysis primarily focused on identifying indicators that provide an understanding not only of the integration models of women entrepreneurs into the business environments of host communities in Ukraine and the United Kingdom but also of the economic and social specifics of conducting business during displacement. The study used both quantitative indicators (measuring the extent of certain characteristics) and qualitative indicators (capturing the presence or absence of specific characteristics through descriptive methods), specifically:

- Socio-demographic characteristics of displaced Ukrainian women entrepreneurs;
- Challenges and the level of support for overcoming them for Ukrainian women-owned businesses relocated from conflict zones to host communities in Ukraine and the UK;
- Presence of gender equality in the business environments of host communities in Ukraine and the UK;
- Needs and accessibility of resources for conducting business in a new socio-economic environment;
- Experiences and future planning, including identifying “growth points.”

Research Mission

The mission of the study is to contribute to the development of theoretical approaches and practical tools for supporting social entrepreneurship, particularly women-owned businesses, during and after military conflicts. This is achieved through the analysis and expansion of empirical data on the experiences of Ukrainian women entrepreneurs who have relocated their businesses to new sociocultural environments.

Research Methodology

The research methodology combines two approaches for gathering and analyzing empirical information:

- **Expert Approach:** Analysis of integration processes into the new socio-economic environments of host communities in Ukraine and the UK based on expert evaluations from members of the “Ukrainian Women Entrepreneurs” community who have relocated their businesses due to the ongoing conflict.
- **Empirical Approach:** Conclusions drawn from collected empirical data.

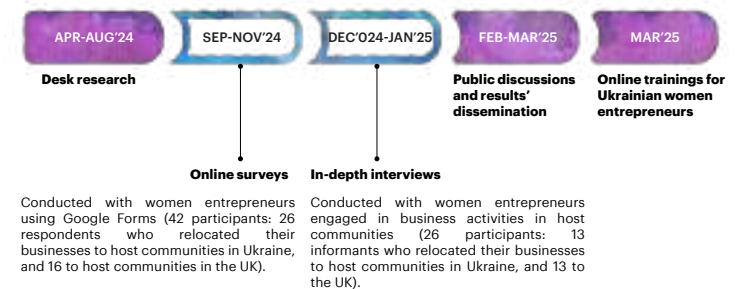
The study involved the following research components:

- **Online Surveys:** Conducted with women entrepreneurs using Google Forms (42 participants: 26 respondents who relocated their businesses to host communities in Ukraine, and 16 to host communities in the UK).
- **In-Depth Interviews:** Conducted with women entrepreneurs engaged in business activities in host communities (26 participants: 13 informants who relocated their businesses to host communities in Ukraine, and 13 to the UK).

The selection of respondents and informants followed the “snowball sampling” method. This approach involves establishing initial contact with a small group of people relevant to the research topic, who then help connect the researcher with other potential participants. This theoretical sampling method ensured the inclusion of women entrepreneurs who had relocated their businesses from conflict zones to safer communities in Ukraine and the UK.

The selected methods ensured:

- **Relevance:** The collected information and conclusions maintained proportional representation of the target groups (Ukraine/UK) during the online survey and in-depth interviews.
- **Synergy:** Results obtained through one method were complemented by results from another.
- **Validity:** Results were verified using triangulation procedures (cross-checking the results of one method with those of another).



The analysis of the key indicators of the study was primarily based on the results of the online survey, which aimed to identify general trends in the integration processes of women entrepreneurs into host communities in Ukraine and the United Kingdom and the adaptation of their businesses to new socio-economic conditions. The findings from individual (in-depth) interviews were used to understand the influence of external and internal factors on the formation of integration models for displaced women in the new sociocultural contexts of host communities, as well as on their entrepreneurial activities at the local level. These interviews highlighted aspects such as the local socio-economic environment, the socio-psychological condition of displaced women, the level of community cohesion, and the tolerance of local community members toward Ukrainian women entrepreneurs. This approach enabled a comprehensive analysis of the identified trends, incorporating both quantitative and qualitative indicators.

1. Socio-Demographic Portrait of Ukrainian Displaced Women Entrepreneurs

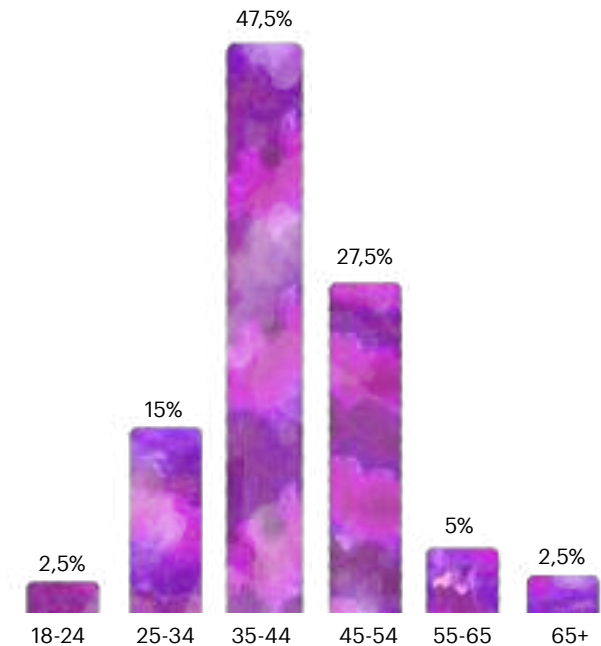
Key socio-demographic indicators influencing the processes of integration and adaptation to new business environments were identified as follows: age, education level, reason for displacement, entrepreneurial experience, business sector, and the specifics of business operations. These indicators helped determine the indirect impact of these characteristics on the integration processes into host communities in Ukraine and the UK, as well as forecast development trends in entrepreneurial activities. It is important to note that the socio-demographic characteristics of survey respondents (those participating in the online survey) and informants (those participating in in-depth interviews) were aligned to avoid empirical biases that could affect the relevance of the information obtained.

To validate our findings on the impact of age on the integration and adaptation processes of women entrepreneurs, we applied the contemporary sociological principle of conditional age cohorts based on the “generation” concept. This approach recognizes that within the social structure of Ukrainian society, distinct groups differ significantly in their views, ideas, and values, particularly during periods of social change.

By categorizing respondents into conditional groups — “young generation” (18–34 years old), which constitutes 17.5% of respondents; “middle generation” (35–54 years old), comprising 75%; and “older generation” (55+ years old), representing 7.5% — it can be concluded that Ukrainian women entrepreneurs, as a whole, demonstrate a high adaptive potential to new social and economic environments.

- **Middle Generation (35–54 years old):** This group dominates among respondents. These women already possess well-developed business management skills and professional experience, allowing them to adapt their prior experience to new conditions effectively. Their integration into host communities is significantly supported by their ability to transfer and reapply established knowledge.
- **Young Generation (18–34 years old):** These women exhibit their adaptive potential through greater openness to new cultures and technologies, facilitating quicker integration. They have more opportunities for education, retraining, and active participation in the social life of host communities, which positively influences their adaptation and integration processes.
- **Older Generation (55+ years old):** Integration practices for this group are shaped by their life experience, which aids decision-making in complex or uncertain situations. They tend to be less ambitious but more pragmatic regarding integration goals, often prioritizing achieving social stability within host communities.

Applying the “generation” principle to the age distribution of displaced women entrepreneurs by host country, it can be observed that in both Ukraine and the United Kingdom, the majority belong to the “middle generation” (73.2% in Ukraine; 78.6% in the UK). As previously noted, women entrepreneurs from the “middle generation” have a strong ability to adapt prior experiences to new conditions, such as by starting new businesses or participating in local support programs. Their motivation to ensure stability for their families drives them to actively seek solutions. However, this also presents certain integration challenges. For instance, a high level of responsibility (caring for children, elderly family members, etc.) may limit their time and resources for integrating into host communities. Additionally, entrenched cultural habits can make it more difficult to adapt to a new environment.



Age of Women Entrepreneurs:

The overall distribution of respondents who participated in the online survey by the indicator “age” was analyzed to identify age-related trends and patterns affecting integration and business adaptation processes.

(Here, details such as specific percentages, age groupings, or trends based on the survey results would follow.)

Regarding the integration potential of “young generation” respondents (19.2% in Ukraine; 14.3% in the UK), their ability to quickly establish new social connections through participation in educational or youth programs and their efforts to engage actively in the public and social life of host communities enables them to address complex life challenges more effectively in their new environments. By finding new points of reference, they are better positioned to shape their future in the host communities.

The analysis of the age characteristics of “older generation” respondents (7.6% in Ukraine; 7.1% in the UK) by host country shows that integration processes into a new sociocultural environment can be hindered by fewer opportunities for employment or retraining, regardless of the host country. Furthermore, the loss of social connections with their “native” environment can lead to feelings of isolation among women entrepreneurs living in the UK, significantly complicating their integration into host communities.

Young Entrepreneurs (18–34 years):

- Primarily work in the service sector or IT. They are open to innovations and quickly master modern marketing tools (targeted advertising, social media).
- Challenge: Lack of financial management experience and difficulties in building business reputation.

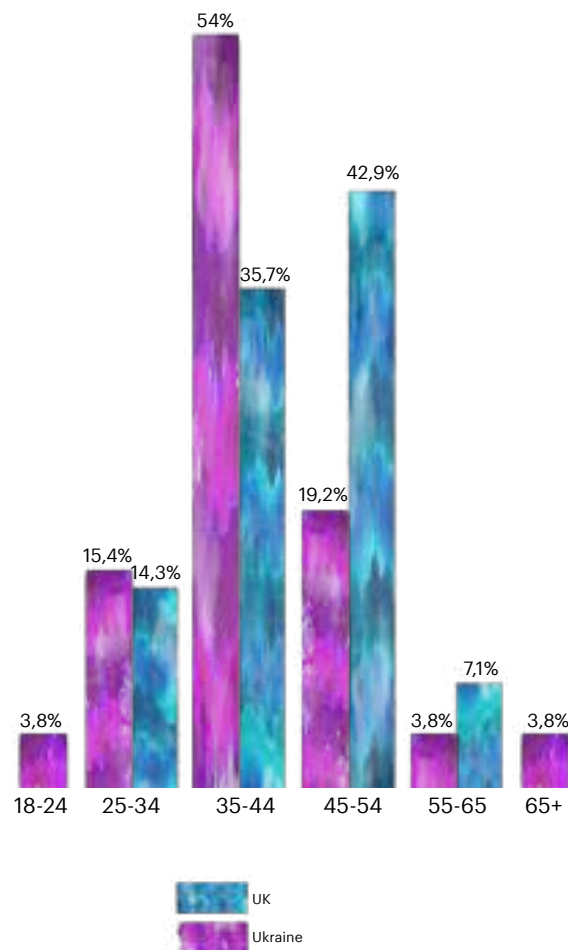
Middle Generation (35–54 years):

- Predominantly involved in production-based businesses or small enterprises with local influence (shops, cafes).
- Challenge: Dual responsibilities due to family and business, particularly in communities with limited resources.

Older Generation (55+ years):

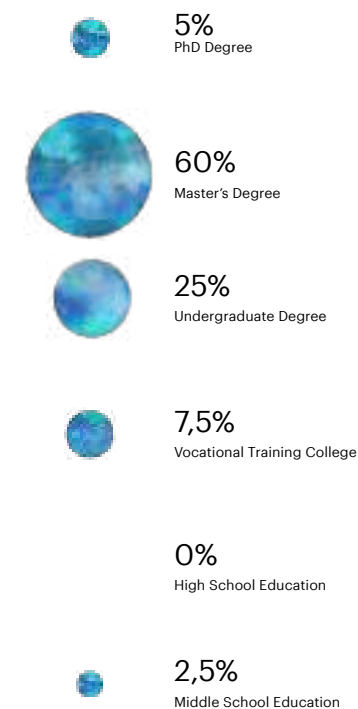
- Primarily engaged in small-scale trade or traditional services (sewing, cooking).
- Challenge: Difficulty integrating into the digital environment and upgrading their skills.

Thus, the “age” indicator significantly determines the adaptive potential of displaced women entrepreneurs. Younger women typically demonstrate faster adaptation to new environments, while older women take a more practical approach but face greater barriers due to limited physical, professional, or social mobility.



Distribution of respondents by “age” based on the host country

A detailed breakdown of age group distribution for respondents in Ukraine and the UK would follow here, highlighting potential differences in adaptation trends influenced by the host country context.



Education Level of Women Entrepreneurs:

The overall distribution of respondents participating in the online survey based on the “education level” indicator would follow, detailing trends and insights related to education as a factor in integration and entrepreneurial success.

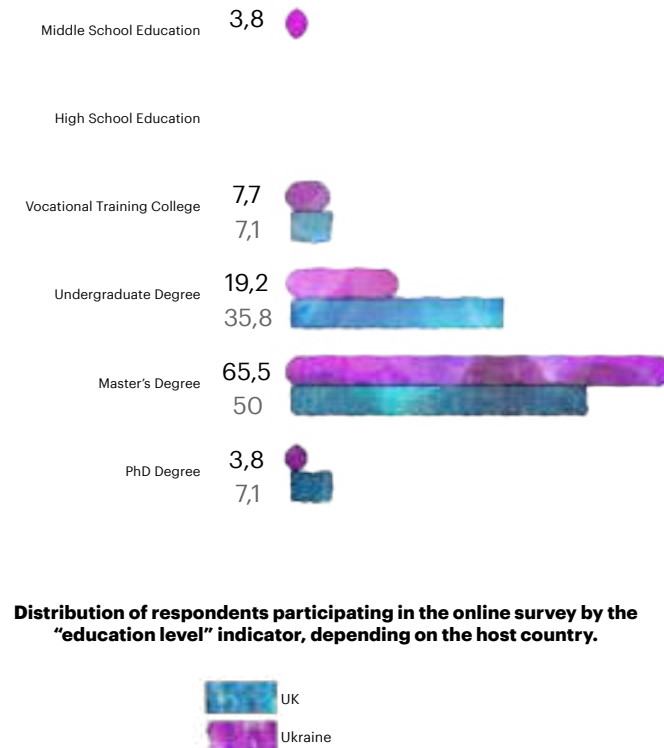
Analyzing the presented data, certain trends can be identified:

- The majority of surveyed displaced women (90%) possess higher education: 25% hold a bachelor's degree, 60% a master's degree, and 5% a doctoral degree. This indicates a high educational potential within the group, which can contribute to their integration into host communities. This potential is shaped by their abilities in self-learning and information analysis, as well as their capacity to engage in or initiate community initiatives, which positively impacts social integration.
- Women entrepreneurs with vocational education can find employment opportunities in specialized fields, providing them with certain advantages for integration into host communities.
- A small proportion of surveyed women (2.5%) have only basic secondary education. This group may face challenges in integration due to limited employment opportunities stemming from a lack of professional training, as well as reduced self-esteem or potential stigmatization from local community members and other displaced women with higher levels of education.

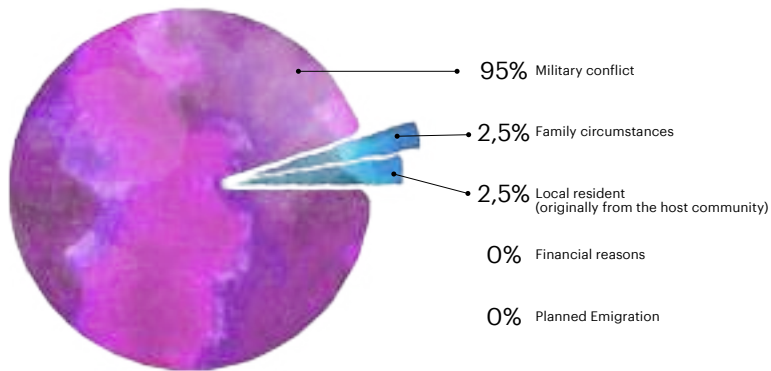
An analysis of empirical data from the online survey regarding the distribution of displaced women by education level in Ukraine and the United Kingdom reveals several trends related to their integration potential in host communities. Specifically:

- 88.5% of displaced women in Ukraine possess higher education (bachelor's, master's, or Ph.D.), while 92.9% of those in the UK have higher education. Among the latter, a higher percentage hold a bachelor's degree (35.8% compared to 19.2% in Ukraine). This indicates that displaced women in the UK have broader opportunities for integration into host communities through a wider range of professional job options, participation in professional retraining or upskilling programs, easier access to information, and accumulated social capital.
- The proportion of women with academic degrees is higher in the UK (7.1%) compared to Ukraine (3.8%). This reflects better conditions for academic activities, access to international research programs, and a more favorable attitude in host communities toward integrating highly qualified professionals.
- In both countries, the proportion of women with vocational education is relatively stable (7.7% in Ukraine and 7.1% in the UK). This group has the potential to integrate into fields requiring medium-level qualifications, particularly in the service sector.

Thus, the "education level" indicator serves as one of the key integration resources for women entrepreneurs, enabling them to feel more confident about their future in host communities.



reason for displacement of women entrepreneurs



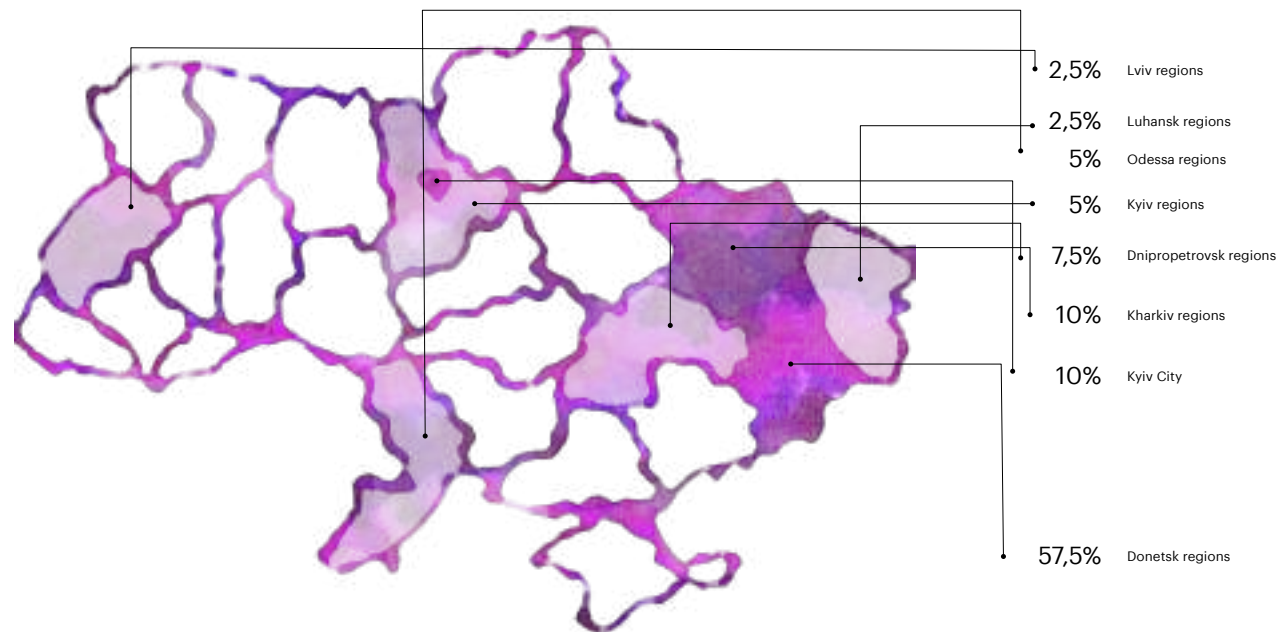
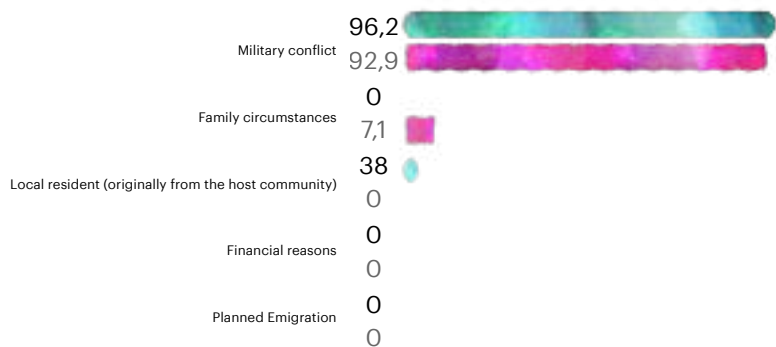
Analyzing the obtained data through the lens of integration opportunities for surveyed women entrepreneurs, it can be assumed that forced relocation due to military conflict creates additional stress, which affects their ability to integrate into new communities. However, those who relocated for economic reasons or to a “familiar/native” socio-economic environment may be better adapted to the new conditions.

These trends are also confirmed by empirical data regarding the regions where women entrepreneurs resided permanently before being forced to leave, as well as their choices for subsequent places of residence.

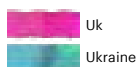
Empirical data confirm the well-known trend regarding the reasons for relocation and indicate that women entrepreneurs left regions that are subjected to systematic shelling (of varying intensity) by the Russian Federation.

General distribution of responses from participants in the online survey based on the “reason for displacement” indicator

As observed, the dominant portion of surveyed women entrepreneurs relocated due to threats to their personal safety and the safety of their families.



Distribution of responses from participants in the online survey by the “reason for displacement” indicator depending on the host country



General distribution of responses from participants in the online survey by the “region of permanent residence that they were forced to leave” indicator

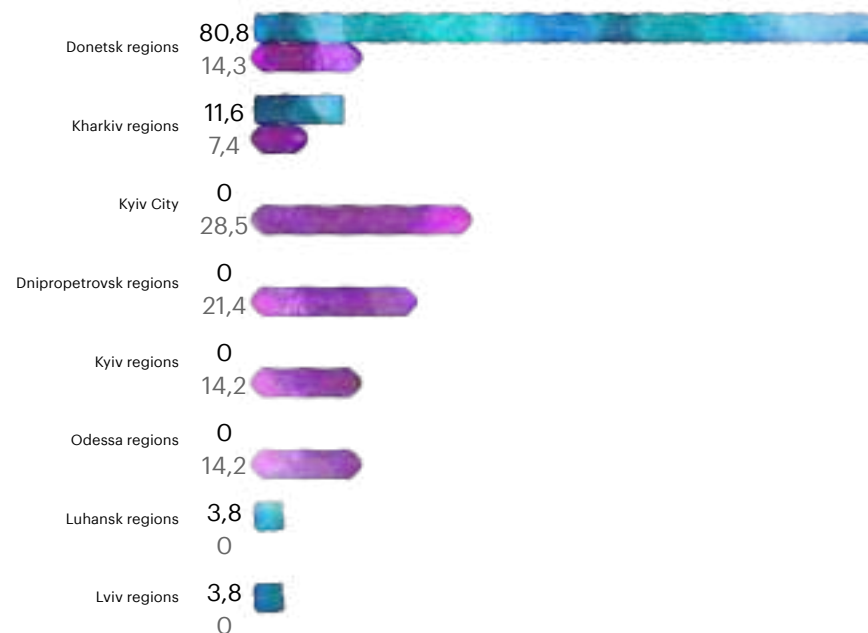
The distribution of displaced women who chose to remain in Ukraine (in safer communities) can be attributed to several factors: expectations of lower living costs compared to the United Kingdom, the possibility of re-establishing connections with family and acquaintances living in other regions of Ukraine, reluctance to leave their “natural” sociocultural environment, lack of experience (or absence thereof) with international travel, insufficient English language skills, and/or unwillingness to start learning English from scratch in the United Kingdom. This is further evidenced by the respondents’ choices of regions to which they relocated their businesses:

- 30.8% chose the Dnipropetrovsk region;
- 27.1% the Poltava region;
- 5.4% the Lviv region;
- 11.5% the Kyiv region;
- 3.8% each for the Donetsk, Zhytomyr, and Kirovohrad regions, as well as the city of Kyiv.

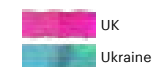
The distribution of women who relocated to the United Kingdom can be explained by the country’s migration programs for Ukrainian refugees, which include financial support, integration measures, and other assistance.

These trends are also confirmed by the analysis of responses to the question about where respondents continue their business activities at the time of the study:

- 60% continue their business in host communities in Ukraine;
- 37.5% in the United Kingdom;
- 15% in their original communities in Ukraine.

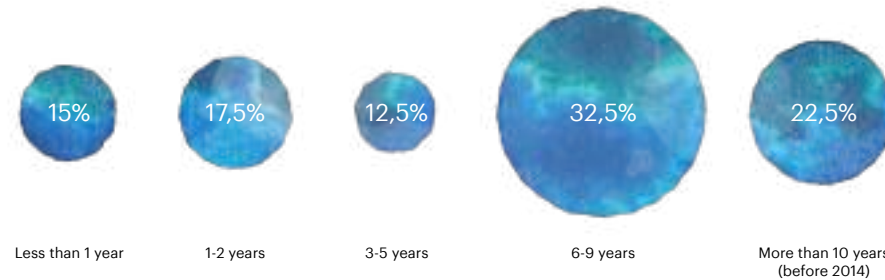


Distribution of responses from participants in the online survey by the “region of permanent residence that they were forced to leave” indicator depending on the host country



Entrepreneurial Experience

General distribution of responses from participants in the online survey by the “entrepreneurial experience” indicator



Data analysis indicates the following trends:

- The dominant share of respondents (32.5%) has significant entrepreneurial experience (6–9 years), which may suggest a well-established foundation of entrepreneurial activity that persisted even during crisis periods, including the war.
- 22.5% of respondents have been in business for over 10 years (since before 2014), reflecting their high resilience to changes and ability to adapt to prolonged challenges.
- 15% of respondents started their entrepreneurial journey less than a year ago, while 17.5% began within the last 1–2 years. This may indicate that some women actively engage in entrepreneurship as a response to challenges, including displacement or the search for new sources of income.
- Only 12.5% of respondents have 3–5 years of experience. This could point to a gap in the stability of entrepreneurial activity due to external factors such as the COVID-19 pandemic or military conflict, which forced some entrepreneurs in Ukraine to suspend their operations.

Two additional points are noteworthy:

1. The increasing share of respondents with less entrepreneurial experience (15% + 17.5% = 32.5%) may indicate a positive trend toward the active involvement of women in entrepreneurship in recent years. This highlights the growing popularity of entrepreneurship as a form of self-employment among women.
2. The substantial share of experienced entrepreneurs with over 6 years of experience (32.5% + 22.5% = 55%) may indicate that a significant portion of respondents has long-term experience and has survived multiple crises, including economic hardships or challenges related to displacement. This also suggests that women with extensive experience are more likely to remain in entrepreneurial activities due to their skills and adaptability.

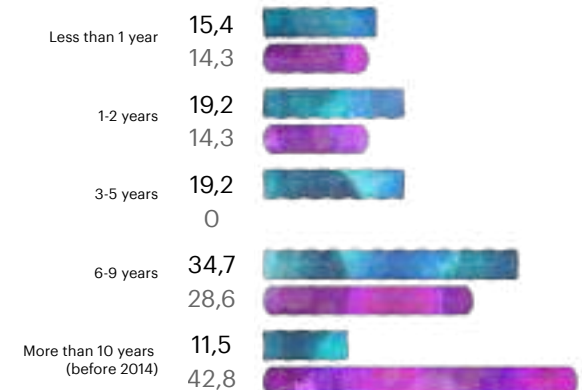
The analysis of entrepreneurial experience has identified key trends that can potentially have a significant impact on the integration of women entrepreneurs into host communities:

- Entrepreneurial experience allows displaced women to identify or create income sources, which contributes to financial independence. This enables them to adapt more quickly to new community conditions, secure housing, meet family needs, and so on.
- Understanding potential economic challenges and ways to address them in specific socio-economic conditions helps reduce stress and improves overall well-being.
- Entrepreneurial experience fosters communication skills, which assist in building connections with clients, partners, and other local entrepreneurs.
- Established social networks from entrepreneurial activities enable the creation of professional communities, business associations, or business clubs that can serve as platforms for social support in host communities.
- Running a business often requires an understanding of local culture, markets, and customs. Displaced women entrepreneurs with experience adapt more quickly to these aspects, effectively tailoring their products or services to the needs of the host community, thus facilitating better integration through trust and recognition among local residents.
- Entrepreneurial experience typically builds strong self-confidence, and self-realization through business helps avoid the social isolation often experienced by displaced individuals.
- Experienced women entrepreneurs possess skills in planning, financial management, and problem-solving, which are beneficial not only in entrepreneurship but

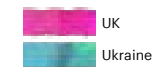
also in daily life. These skills help overcome the challenges faced by displaced persons in host communities.

- Women entrepreneurs are often better equipped to navigate opportunities for grants, loans, or support from local authorities and international organizations, significantly increasing their chances of successful integration into host communities.

Thus, entrepreneurial experience can serve as an important tool for the integration of displaced women, fostering their economic, social, and cultural adaptation. Experienced entrepreneurs who have run businesses for an extended period tend to have better-developed crisis management and adaptation skills, as well as more resilient business models. In contrast, those who have only recently started entrepreneurial activities may require additional support, including access to resources and advisory services. For this reason, the length of time women entrepreneurs had been running their businesses was a focus of the online survey and in-depth interviews.



Distribution of responses from participants in the online survey by the “entrepreneurial experience” indicator depending on the host country



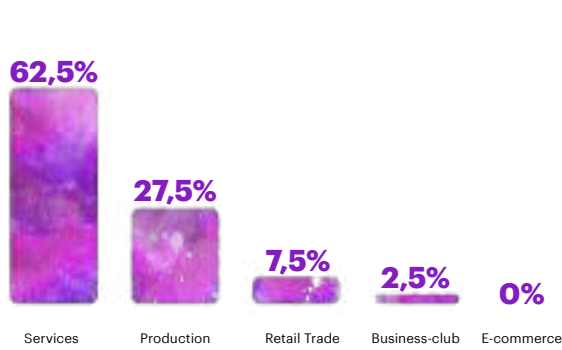
sectors and specifics of business operations

business sectors

The analysis of business sectors provided insight into the potential challenges and risks that women entrepreneurs may face in host communities. It is well known that service-oriented businesses tend to adapt more quickly to new markets due to easier establishment of customer connections, while production-oriented businesses may encounter challenges related to the need for new infrastructure, equipment, logistics, and other factors.

As we can see, the trend mentioned earlier has been confirmed: the service sector offers greater opportunities for quicker adaptation to the environment of host communities. A significant proportion of those engaged in production among entrepreneurs who remained in Ukraine indicates a stronger dependence of this type of business activity on traditional economic sectors and knowledge of the regulatory framework that governs this type of entrepreneurial activity.

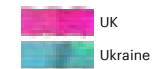
The absence of respondents engaged in retail trade among those who relocated to the United Kingdom (as opposed to 11.5% in host communities in Ukraine) may suggest that this type of business is more often oriented toward local needs, essential goods, and local supplier and distributor networks.



General distribution of responses from participants in the online survey by the "business sector" indicator

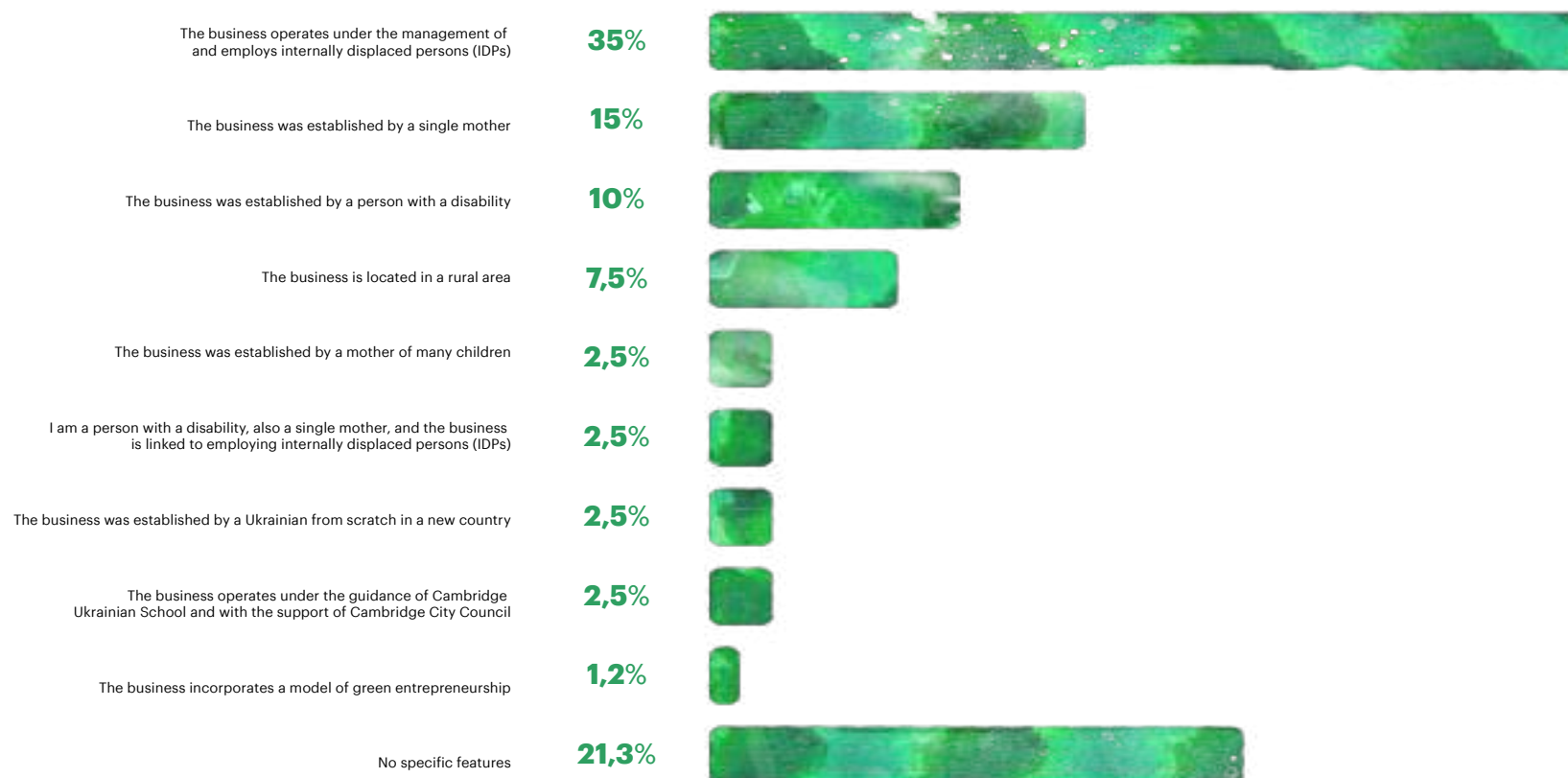


Distribution of responses from participants in the online survey by the "business sector" indicator, depending on the host country



specifics of business operations

It is clear that the specifics of business operations can influence integration into host communities in various ways, facilitating social interaction, overcoming barriers, and creating economic opportunities. Conversely, certain features may hinder and/or complicate the integration of displaced women into a different socio-economic space, requiring special support from the local authorities of host communities.



General distribution of responses from participants in the online survey by the "specifics of business operations" indicator

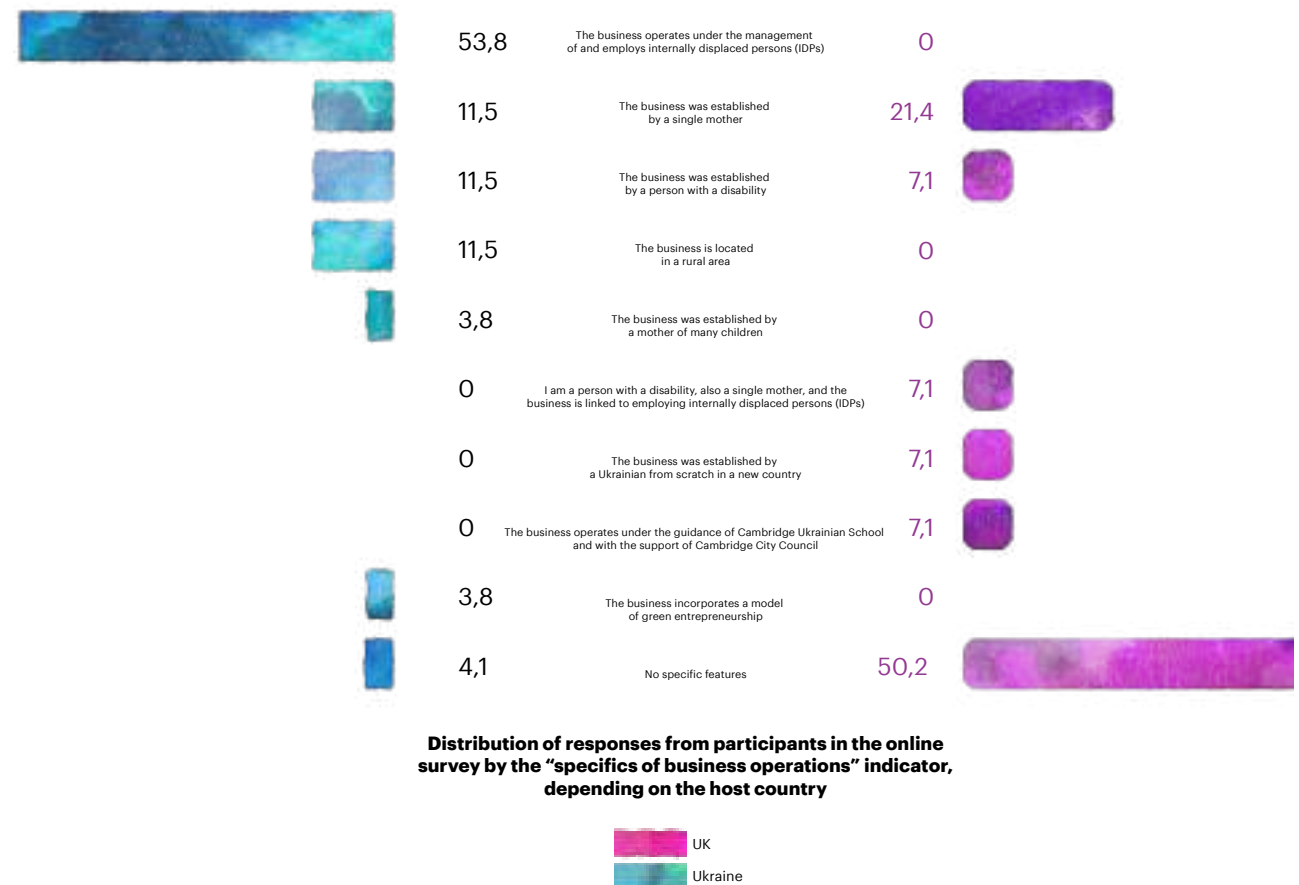
The analysis of the specific features of entrepreneurial activity among surveyed respondents confirms our thesis that the effectiveness of integration into host communities may depend on the availability of forms and tools capable of meeting the aforementioned specific requirements for continuing or starting entrepreneurial activities.

Empirical data on the specific conditions for conducting entrepreneurial activities, depending on the host country, confirmed our conclusions. As observed, the majority of women entrepreneurs who relocated or established their businesses in the United Kingdom do not report specific conditions for their business operations (50.2%), in contrast to 4.1% of displaced women in host communities in Ukraine. We have attempted to summarize the trends in how these specific conditions influence business operations as a factor contributing to the integration of respondents into host communities:

- Businesses led by and employing internally displaced persons (IDPs) foster a sense of community between IDPs and local residents, changing the perception of IDPs as active and valuable members of society. This leads to increased trust between IDPs and the community, which, in turn, reduces social tension.
- Businesses established by single mothers showcase their strength and independence, garnering respect and empathy from those around them. This can help establish social connections through support from the local community.
- Businesses initiated by individuals with disabilities demonstrate the potential for self-realization among people with physical challenges, breaking stereotypes about their inability to run businesses. Such activities can also serve as examples for others and promote the creation of an inclusive environment within the host community.
- Rural businesses can serve as vital sources of economic development, providing jobs and essential services to members of the host community. This, in turn, contributes to improving the quality of life in the community.
- Businesses launched by mothers with large families are often oriented toward family or child-related goods and services, fostering interaction with other families in the community. Local support for such entrepreneurs can create a positive image of the host community when implementing (or applying for) national and international programs aimed at supporting local communities.
- Businesses run by individuals with multiple specific conditions for entrepreneurial activities (e.g., a person with a disability who is also a single mother) can have a profound impact on integration processes. These businesses:

- Provide opportunities for IDPs, helping them become part of the host community.
- Change perceptions of individuals with disabilities through the activity and professionalism of women entrepreneurs.
- Inspire other women, especially single mothers, to pursue self-realization even under challenging circumstances.
- Ultimately, such businesses can become models of social cohesion, mutual assistance, and inclusion in host communities.
- Businesses adopting green entrepreneurship models can attract local residents who value environmental care and unite the host community around shared values. Green businesses can initiate collective eco-projects, strengthening social cohesion within the community.

These findings underline the diverse and meaningful contributions of women entrepreneurs in driving integration, social cohesion, and economic development within host communities.



2. challenges and support for Ukrainian women-owned businesses displaced from conflict zones

challenges for ukrainian women-owned businesses in host communities in Ukraine and the United Kingdom

the need to combine entrepreneurial activities with domestic responsibilities and caregiving

Opportunities for entrepreneurial activities are directly influenced by the time women allocate to themselves and to fulfilling traditional domestic duties.

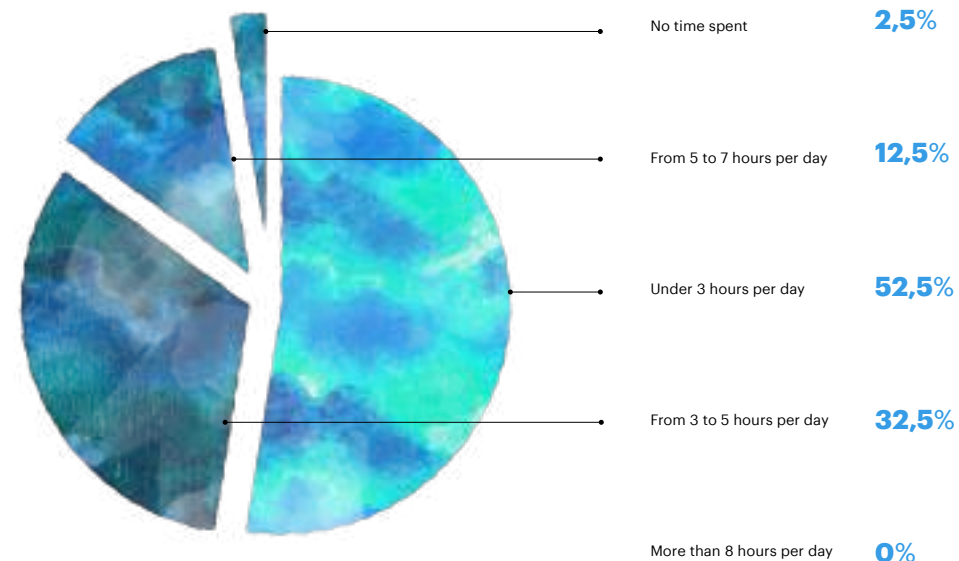
Analyzing the collected data, the following observations can be made:

- The majority of women (52.5%) spend up to 3 hours per day on domestic responsibilities. This indicates a sufficient amount of time available for other activities, including entrepreneurship.
- 32.5% of respondents spend between 3 to 5 hours daily on domestic duties, which represents a significant workload that could limit opportunities for business development.
- Only 12.5% of respondents allocate between 5 to 7 hours per day, indicating a high level of involvement in domestic responsibilities. These women face significant challenges in pursuing entrepreneurial activities due to limited free time.
- 2.5% of respondents report spending no time on domestic responsibilities, giving them the most freedom to focus on entrepreneurial activities.
- None of the respondents selected the option "more than 8 hours per day," indicating the absence of women with critically high domestic workloads among the surveyed population.

Based on the empirical data, the following trends can be summarized:

- Women entrepreneurs who indicated no dependency on time spent on domestic duties enjoy complete freedom for other activities, particularly those aimed at developing their businesses.

- Women entrepreneurs who spend (on average) up to 3 hours per day on domestic responsibilities encounter minimal time-related challenges and have the greatest opportunities for business development.
- A significant portion of women (45%) who spend between 3 to 7 hours daily face time constraints that challenge their ability to focus on entrepreneurial activities due to domestic workloads.

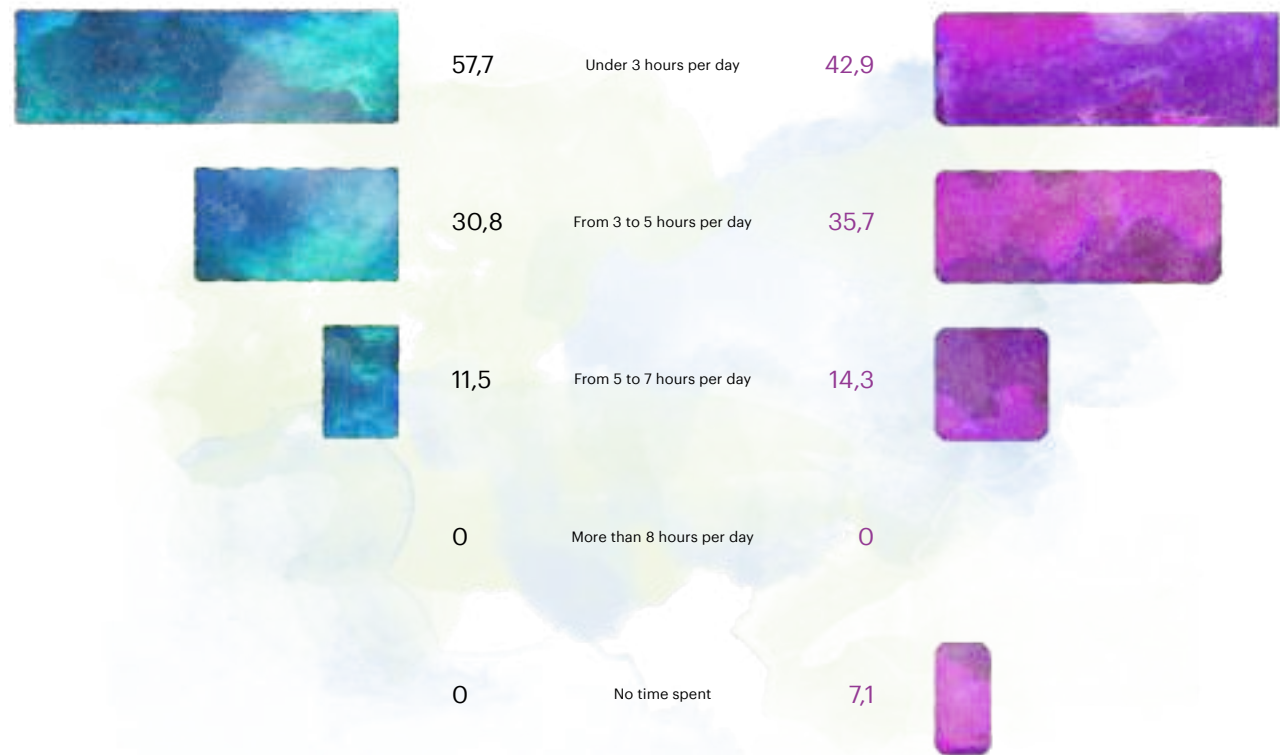


General distribution of responses from participants in the online survey by the indicator "average daily time spent on domestic responsibilities and caregiving in displacement conditions."

Analyzing the distribution of average time spent on domestic responsibilities and caregiving across host countries reveals the following trends:

- Women entrepreneurs who relocated to host communities in Ukraine are more likely to spend less time on domestic responsibilities (up to 3 hours) compared to respondents in the United Kingdom. In Ukraine, this figure is 57.7%, while in the UK, it is only 42.9%. This difference may be attributed to the more complex adaptation process for women in UK communities, where they may face additional social tasks, such as overcoming language barriers, learning the local language, finding housing, integrating their children into the UK educational system, and navigating local healthcare and financial support systems.
- A higher proportion of respondents spending 3 to 5 hours on domestic responsibilities is observed among women in UK host communities (35.7%), supporting the trend that entrepreneurial activities are hindered by integration processes tied to adapting to the UK's socio-economic systems.
- In the UK, there is a slightly higher proportion of respondents spending an average of 5 to 7 hours daily on domestic responsibilities (14.3%) compared to women in Ukrainian host communities (11.5%). This further supports the trend that “time spent on domestic responsibilities” poses a greater challenge for women entrepreneurs in the UK than in Ukraine.
- In the UK, 7.1% of respondents report not engaging in domestic responsibilities at all, a category absent among respondents in Ukraine. This allows these women to fully focus on developing their businesses. This phenomenon could be linked to the specific organization of household routines and the social support system for Ukrainian displaced persons in the UK.

In conclusion, domestic responsibilities represent a greater challenge for women entrepreneurs in UK host communities. In the UK, there is a wider range of time spent on household duties, including those who do not engage in domestic responsibilities at all. This is due to the fact that integration into UK host communities may initially increase the time needed to address household issues, but at the same time, local and governmental support programs for Ukrainian displaced persons provide opportunities to reduce this burden.



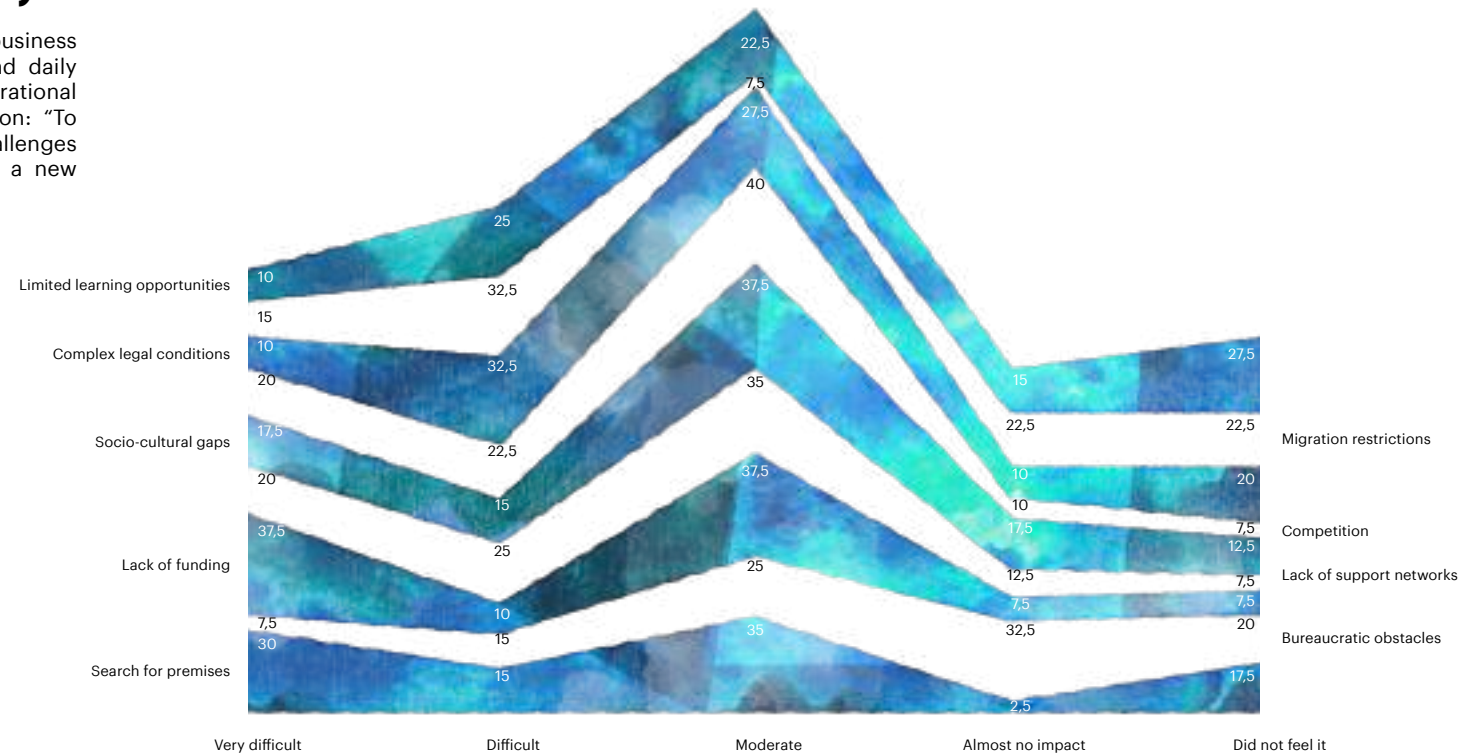
Distribution of responses from participants in the online survey by the indicator “average daily time spent on domestic responsibilities and caregiving in displacement conditions,” depending on the host country

UK
Ukraine

operational challenges for ensuring business functionality

Given that the primary difficulties in running a business are related to the process of organization and daily operations, the presence and nature of operational challenges were assessed through the question: "To what extent have you felt the impact of major challenges during the establishment of your business in a new location?"

General distribution of responses from participants in the online survey by the "operational challenges" indicator



Based on the collected data, several general trends regarding operational challenges faced by women entrepreneurs in host communities can be identified:

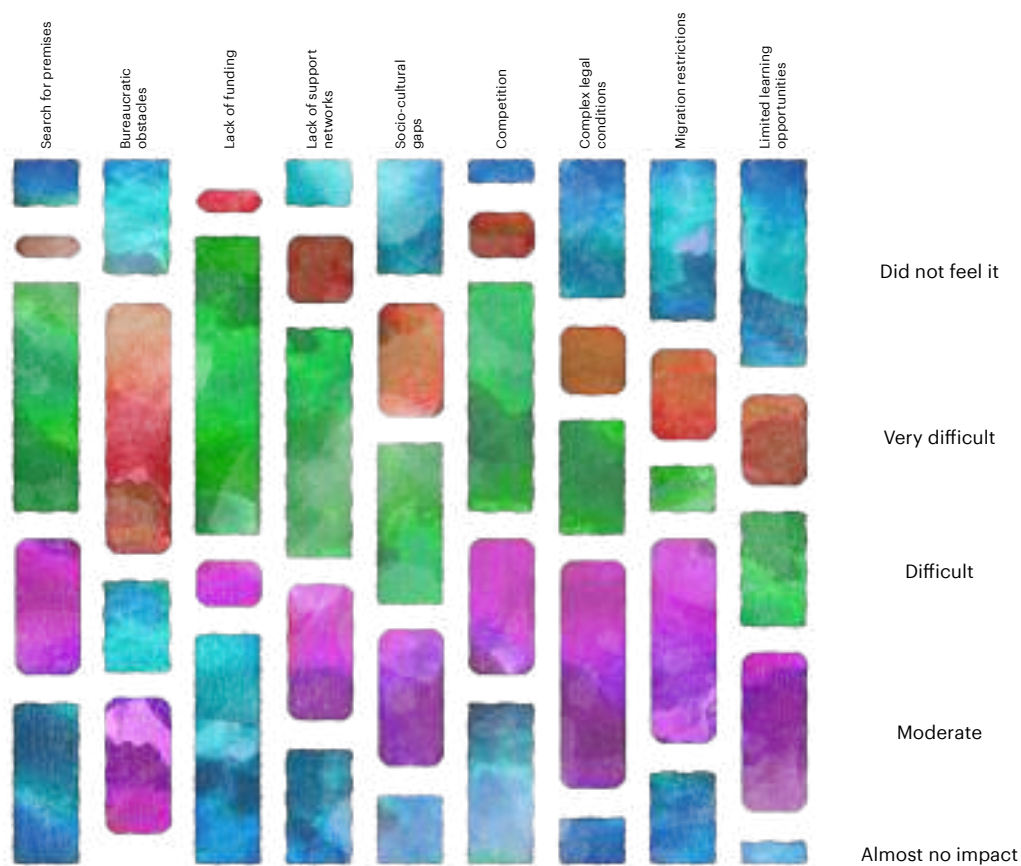
- Most critical challenges:
 - "Lack of funding" is identified as the most significant challenge for respondents, with 37.5% rating it as "very difficult" and another 37.5% rating it as "moderate."
 - "Finding premises" is considered a very difficult problem by 30% of respondents for conducting business in host communities.
- Moderately critical challenges:
 - "Lack of support networks" is rated as a difficult problem by 25% of respondents and as moderate by 35%.
 - "Socio-cultural gaps" are deemed very difficult by 17.5% of respondents and moderate by 37.5%.
 - "Competition" is rated as very difficult by 20% of women entrepreneurs and moderate by 40%.
- Least critical challenges:
 - "Complex legal conditions" and "migration restrictions" were primarily rated as moderate challenges by 27.5% and 7.5% of respondents, respectively, or as having little to no impact by 10% and 22.5%, respectively.
 - "Limited training opportunities" was not perceived as a challenge by 27.5% of respondents, the highest percentage among all options.
 - "Bureaucratic obstacles" were rated as having little to no impact by a significant proportion of respondents (32.5%), suggesting a level of adaptation to regulatory requirements.

excerpts from in-depth interviews

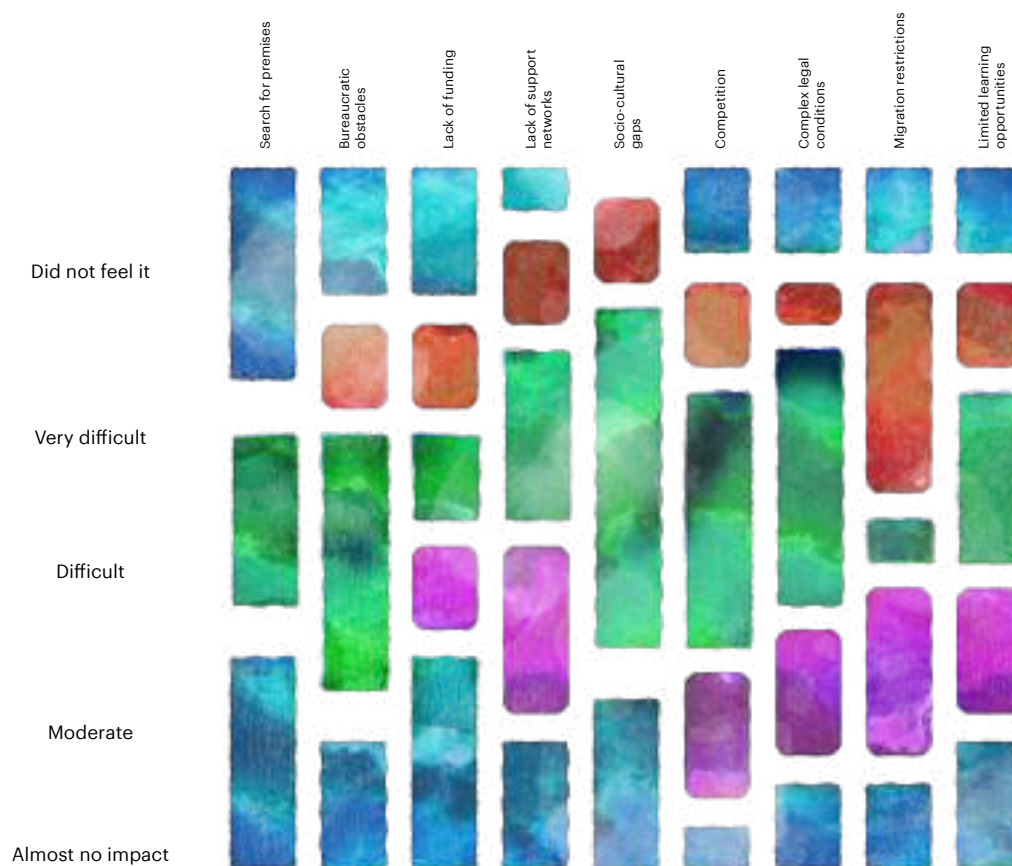
- F.3: “My biggest challenge is preserving my line of work (construction of residential and non-residential buildings). With the onset of the full-scale invasion, all operations stopped in a single day, and some employees were mobilized directly from construction sites. However, we are finding new priorities, and I have somewhat shifted my qualifications to focus more on a previously underdeveloped area.”
- F.6: “To be honest, I didn’t expect that the approaches in different Ukrainian communities would vary so much. The tools that worked in Mariupol don’t work here at all. For instance, radio advertising works well here, which we never used in Mariupol.”
- F.10: “At the start of the full-scale invasion, I had to completely change everything—re-engage in market analysis, supplier search, and tasks I had never done before.”
- F.12: “We searched for premises anywhere in Ukraine. I simply wrote on Facebook, ‘Help me find a place in Ukraine,’ and eventually, only Slavutych in Kyiv Oblast offered suitable conditions. We held online meetings with city representatives and regional development agency leaders, and through close cooperation, we found a space to rent.”
- F.15: “When I arrived, I didn’t know any English, which made things very difficult. It became clear that people with hands-on skills, like manicurists or hairdressers, find it easier to adapt. Unfortunately, I didn’t have any such skills.”
- F.16: “In Ukraine, targeted advertising works well; customers see an ad and make a purchase. In the UK, this approach is less effective. Here, people rely more on recommendations, case studies, and thorough examination of LinkedIn or Facebook pages to learn about a company before making a decision.”
- F.19: “We wrote a grant proposal, which allowed us to bring in a lot of equipment. We needed a permanent location to house this equipment, and we eventually found a suitable space, where we are now operating steadily.”
- F.23: “As someone who arrived in England without knowing anyone, I had to quickly adapt, meet people, build social networks, and understand the market. I had to broaden my photography services significantly to meet new demands.”
- F.25: “Balancing my time is challenging. As a private entrepreneur, no one assigns me tasks with deadlines, so I’m constantly working and planning without fixed hours. It’s a continuous process.”
- F.26: “There was an opportunity to relocate to Scotland, but moving the business was not an immediate priority. The decision to move was spontaneous, and we weren’t fully prepared, such as learning the language thoroughly. When we arrived, we simply looked for jobs—my husband and I both worked wherever possible while raising young children.”



The analysis reveals a certain heterogeneity in how operational challenges impact the entrepreneurial activities of displaced women. Some issues are critical for a significant portion of respondents (e.g., “lack of funding”), while others have a more limited impact (e.g., “limited training opportunities”).



Distribution of responses from participants in the online survey by the “operational challenges” indicator, depending on the host country (Ukraine).



Distribution of responses from participants in the online survey by the “operational challenges” indicator, depending on the host country (United Kingdom).

Based on the comparison of operational challenges faced by women entrepreneurs in host communities in Ukraine and the United Kingdom, key trends for both countries can be identified.

	level of difficulty of operational challenges		
	most critical challenges	challenges of moderate level	least critical challenges
Ukraine	Lack of Funding	Lack of support networks	Limited learning opportunities
	Search for Premises	Socio-cultural gaps	Bureaucratic obstacles
	Competition		Migration restrictions
UK	Lack of Funding	Socio-cultural gaps	Migration restrictions
	Search for Premises	Competition	Limited learning opportunities
		Complex legal conditions	

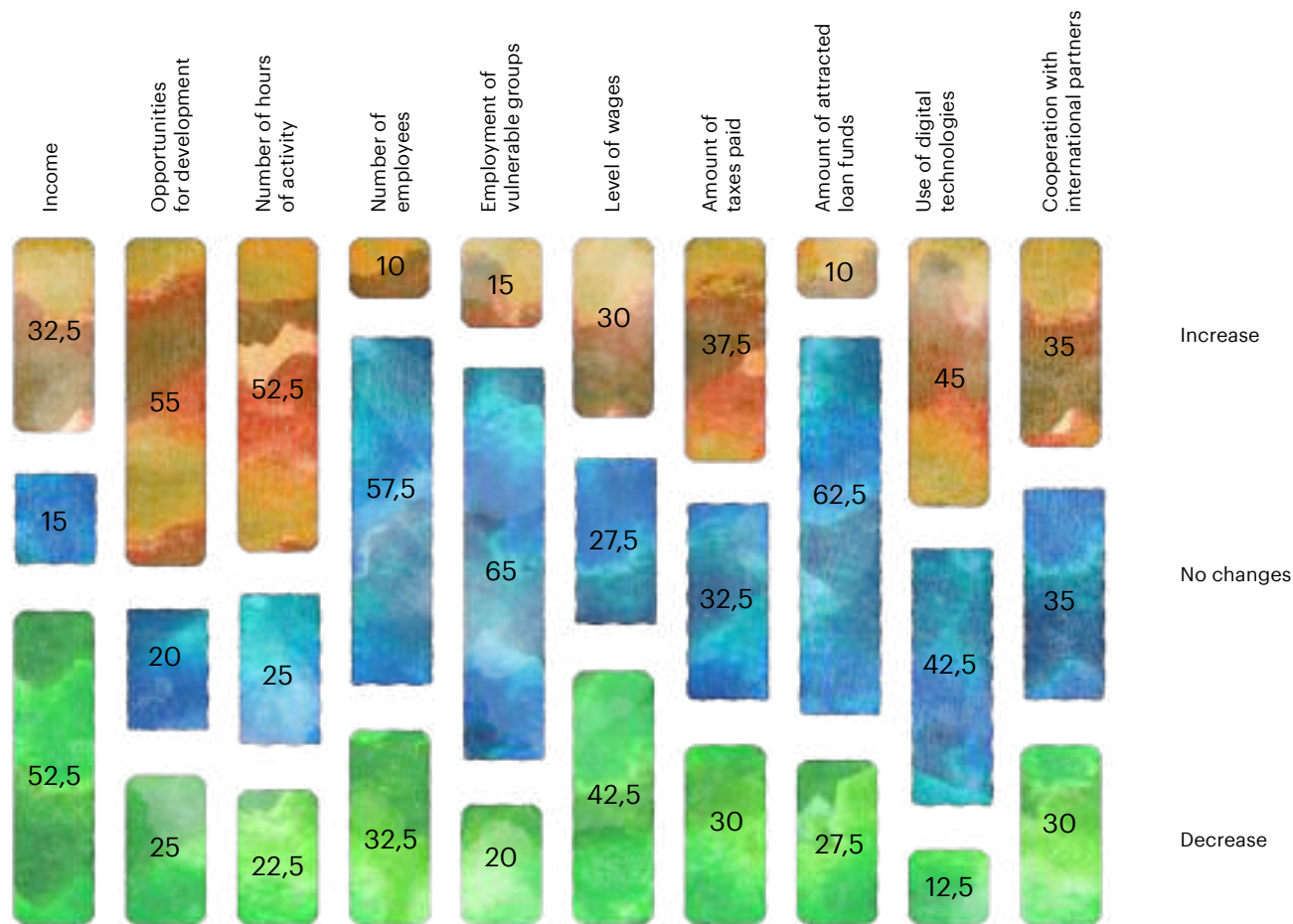
If we focus on the main differences, based on the “very difficult” and “did not feel” evaluations, the following can be observed:

- “Finding premises” is a critical challenge for women entrepreneurs in host communities in Ukraine (26.9%), but this issue is significantly more acute in the United Kingdom (35.7%).
- “Socio-cultural gaps” are a more prominent challenge for women entrepreneurs in host communities in the United Kingdom (28.5%) than in Ukraine (11.5%).
- “Bureaucratic obstacles” have a much greater impact on entrepreneurial activities for respondents in the United Kingdom (21.4% rated them as “very difficult”), whereas in Ukraine, the majority of respondents do not feel their influence (42.3% marked this challenge as “almost no impact”).

Thus, financial difficulties are a common critical challenge for respondents in host communities in both countries. In the United Kingdom, women entrepreneurs feel challenges related to socio-cultural adaptation and finding premises more acutely than those in host communities in Ukraine. However, in Ukraine, competition and the lack of support networks are more noticeable problems, indicating a lack of an entrepreneurial environment for displaced businesses.

changes in business performance indicators in host communities

Changes in entrepreneurial performance indicators are a challenge for displaced businesses due to several key aspects: adaptation to a new market with different consumer preferences; resource constraints (reduced financial capacity and logistical problems); changes in labor resources (shortages or adaptation to new conditions); regulatory and legal challenges (new licensing, taxation, and certification requirements, changes in reporting systems, etc.). This challenge was analyzed through the distribution of respondents' answers to questions about the format of changes in the key performance indicators of their business activities after relocation to host communities.



General distribution of responses from participants in the online survey by the "changes in key business performance indicators" indicator

excerpts from in-depth interviews

F.5: "In Ukraine, I had four employees; now I have just one part-time staff member on outsourcing. However, I have expanded significantly, adding many tours across the UK. I continue working with long-term partners, transferring clients to ensure service quality. We have stopped working with Russian businesses entirely."

F.6: "My product range has probably tripled. People are coming to me from everywhere, including displaced persons from Donetsk and Luhansk regions, now living in Zaporizhzhia."

F.13: "In my case, in England, I managed to process all the necessary documents very quickly, and there are no barriers. If you earn less than £12,500 a year, you don't pay taxes. After that, it's 20%, but I don't earn more than that. Reporting requirements here are even lighter than in Ukraine."

F.15: "Our suppliers remain the same, but we want to move away from Chinese partnerships and are now looking to collaborate with Europe or Turkey for fabrics. We're searching for a manufacturer who can produce these materials for us because China is slow, and the attitude from our Chinese partners is not very friendly."

F.23: "The need to work was much greater than in Ukraine. I agreed to any photography-related work, which greatly expanded my communication skills. For the first time, I am grateful to my work and my camera for these opportunities. I'm very happy to continue my career in another country—it's incredibly challenging but equally fascinating."

F.24: "Managing staff hasn't been all rosy. For example, we had some employees whose views on teaching diverged from ours. We couldn't impose our approach, so we had to part ways amicably."

F.25: "We've recently launched a new website featuring lessons with native speakers, where students can choose their own topics. Before the session, they select their level, the topic they want to discuss (from 12 options), and their preferred pace, which helps the teacher prepare in advance. The platform offers video and audio options, as well as other features tailored to individual needs."

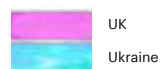
F.26: "Of course, I am developing more here. I already have a team of women working with me. I've expanded from basic cosmetology to hardware-based aesthetics, broadening my niche significantly. My clients now include not only Ukrainians or Russian speakers but also locals, who are satisfied with our services."



Analyzing the collected data, the following key trends in changes to business performance indicators among respondents depending on the host community can be identified:

- In the United Kingdom, women entrepreneurs report more opportunities for income growth from entrepreneurial activities (35.7%) and opportunities for development (64.3%) compared to respondents in Ukraine, who more frequently experience income reductions (53.8%) and fewer opportunities for development (26.9%).
- In Ukraine, respondents note an increase in the number of hours dedicated to entrepreneurial activities (57.7%) compared to their counterparts in the United Kingdom (42.9%).
- Women entrepreneurs in host communities in Ukraine are more likely to employ individuals from vulnerable groups (19.2% of respondents indicated an increase in the number of such employees). This indicates a greater social orientation of businesses or supportive policies in Ukrainian host communities. In contrast, women entrepreneurs in the United Kingdom report a reduction in employment of vulnerable groups (50%).
- Regardless of the host country, respondents note a reduction in salary levels, an increase in the amount of taxes paid, a stable volume of borrowed funds, and active implementation of digital technologies.
- Women entrepreneurs in the United Kingdom are more likely to engage in partnerships with international collaborators (42.9%), compared to only 30.8% of respondents in Ukraine who noted an increase in such collaborations.

Distribution of responses from participants in the survey by the indicator “changes in key business performance indicators” depending on the host country



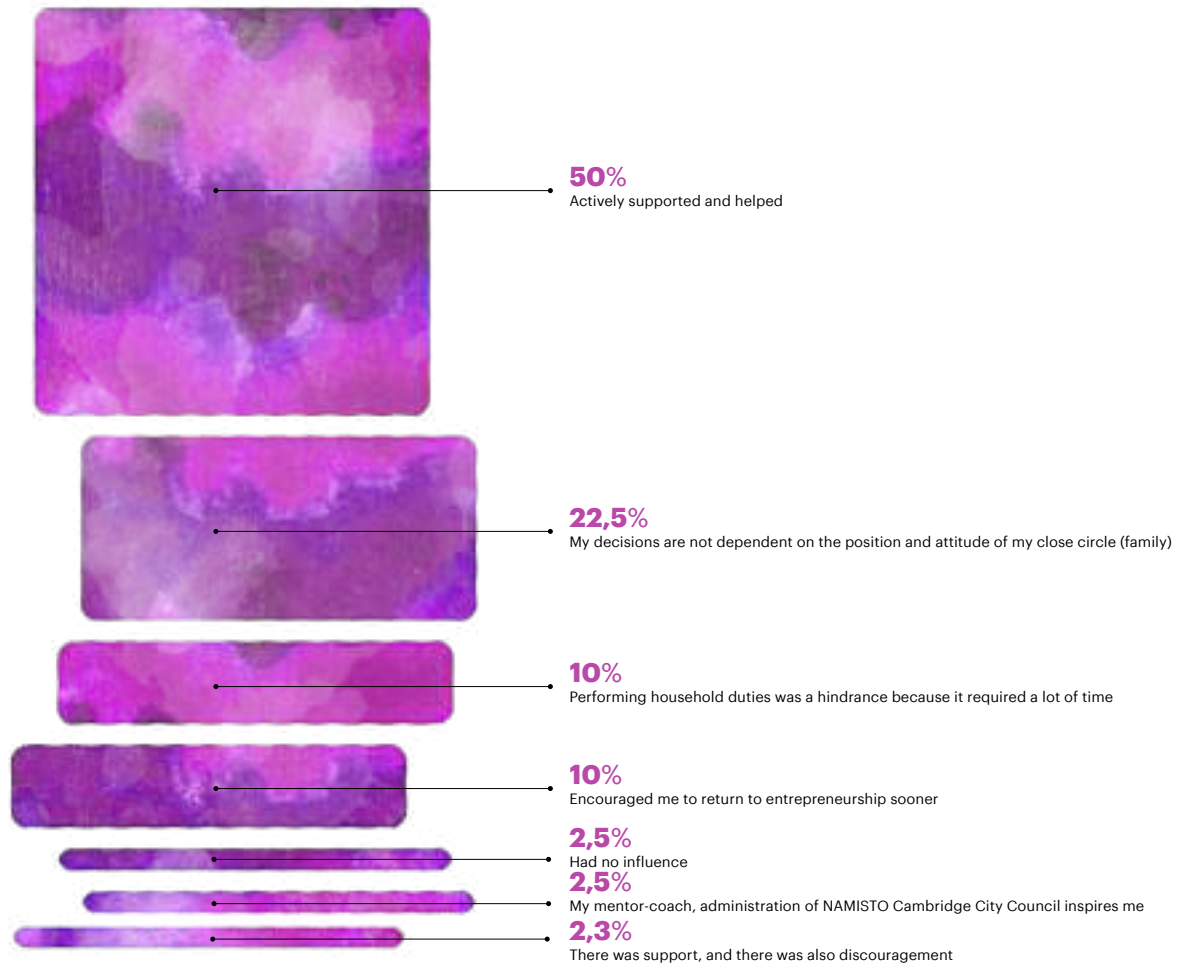
forms and types of support for Ukrainian women-owned businesses in host communities in Ukraine and the United Kingdom

the role of close networks in the recovery or establishment of entrepreneurial activities

Close networks play a critical role in the recovery or establishment of entrepreneurial activities among displaced women entrepreneurs in a new social environment. This influence can be categorized into several aspects: emotional support, motivation, financial support, informational assistance, practical help, etc. However, there are also risks of negative influence, including gender stereotypes. In other words, the close network of a displaced woman entrepreneur can both contribute to the success of her business and pose additional challenges.

General distribution of responses from participants in the online survey by the indicator “the influence of close networks on the recovery/establishment of entrepreneurial activities.”

The respondents’ answers indicate that the majority of women entrepreneurs experience an active or moderate influence from their close networks, which is predominantly positive in nature. However, certain barriers, such as domestic responsibilities and the ambiguous impact of close relationships, remain problematic aspects.



excerpts from in-depth interviews:

F.16: “Yes, it so happened that I already have acquaintances here who have been living here for many years, and I consider them friends. They support my ideas. Now, we are planning to meet to see if they can help me find investors.”

F.18: “When someone close to you constantly pressures you and does not allow you to grow, and moreover, devalues you, it is very significant. I began to address this, perhaps too late, when I realized that such a person was beside me. It became clear to me that I couldn’t just break free. These are cynical things to say, but when I started communicating with women in the ‘Hope’ group, I realized I wasn’t the only one running away from this kind of overwhelming, unjust discrimination against women in families.”

F.23: “There is nothing to complain about. This work can take up a lot of time. I mean, I can come back home from London at one in the morning after a major event. For example, I know that my older daughter will take care of my younger daughter’s needs. It is very difficult because, first and foremost, I am a mother. I provide for my children’s needs and their emotional well-being. They need attention and support much more acutely at this age than they would if we were still in our own home and country. So, I try to be like a blanket that can cover everyone—my kids, so I don’t have to worry about where we live, while building and not losing my work, developing my business, and realizing my talents. And somehow, I also need to find energy to take care of myself. As they say on an airplane—when there is danger, you first put on your oxygen mask and then help your children.”



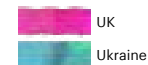
The analysis of the obtained results allowed for the following observations:

- Respondents in Ukraine more frequently reported active support from close networks (57.7%) compared to those in the United Kingdom (35.8%). This may be due to greater physical proximity to family or friends in Ukraine or stronger socio-cultural ties.
- Participants in both countries noted independence in their decisions from the position of their close networks (23.1% in Ukraine and 21.5% in the United Kingdom). This could indicate similarities in displays of individual determination and autonomy.
- Domestic responsibilities as a barrier to entrepreneurial activity were perceived less critically by respondents in the United Kingdom (7.1%) than by women entrepreneurs in Ukraine (11.5%).
- In the United Kingdom, 14.3% of respondents indicated that their close network encouraged them to return to entrepreneurship more quickly, exceeding the indicator in Ukraine (7.7%).
- In the United Kingdom, 7.1% of respondents noted experiencing both support and discouragement. Such ambivalent experiences were not mentioned in Ukraine.

In host communities in Ukraine, active support from close networks dominates, while in the United Kingdom, a greater role is attributed to external “motivators,” such as mentors or the necessity to adapt to new circumstances. The United Kingdom also shows a greater diversity of influences (including no influence or mixed experiences), which may result from cultural differences or specific challenges in the integration process into host communities.

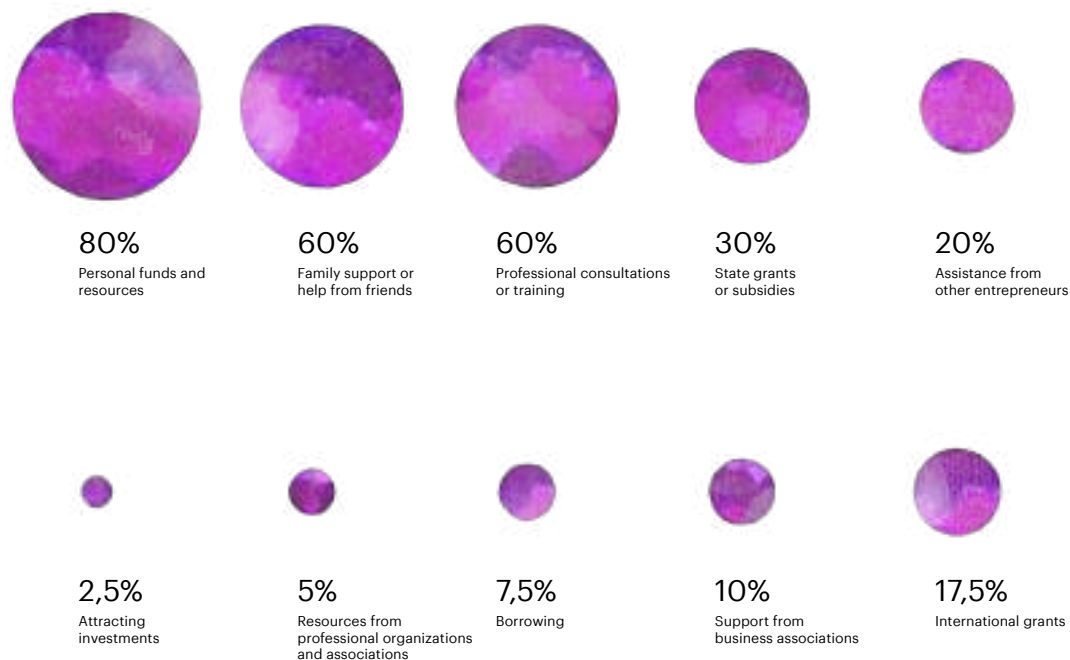


Distribution of responses from participants in the online survey by the indicator “the influence of close networks on the recovery/establishment of entrepreneurial activities,” depending on the host country



resources supporting the recovery/establishment of entrepreneurial activities

Traditional European practices for supporting women entrepreneurs relocating their businesses from conflict zones to safe communities include financial assistance and grants, training and consulting, mentoring programs, and legal aid.



General distribution of responses from participants in the online survey by the indicator "resources supporting the recovery/establishment of entrepreneurial activities."

*The total percentage exceeds 100%, as respondents were able to select multiple options.

The obtained data allowed for the identification of key trends regarding the support resources available to women entrepreneurs in host communities:

- Most respondents rely on their own financial resources (80%), which may indicate limited access to external funding sources and/or a reluctance (or fear) to take loans or involve external investors.
- A strong recognition of the importance of skills and knowledge for successful business operations in a new socio-economic environment (60% use professional consultations and training).
- Family support is an additional crucial resource (60%), highlighting the role of close networks in overcoming challenges in a new socio-economic setting.
- Collaboration with other entrepreneurs is noted by 20% of respondents, indicating potential for developing horizontal support and mutual assistance among displaced women entrepreneurs.
- Underutilization of organizational support: only 10% use resources from professional associations, and 5% receive help from business associations, which may point to a lack of development of such organizations in host communities or insufficient awareness among entrepreneurs about their opportunities.
- Limited access to investments and loans: only 17.5% reported attracting investments, and 7.5% used loans. This could be due to difficulties in obtaining loans, low trust in credit providers or investors, etc.
- Low engagement with international grants (2.5%), which may indicate insufficient awareness of these programs or challenges in accessing competitive grant funding.

excerpts from in-depth interviews

F.3: "I received grants while still in the Donetsk region, developing my construction business. Today, I have access to programs that can support me."

F.5: "I use my own funds. I rely on pre-paid deposits for tours. I received grants under Cambridge City Council programs, which allowed me to explore England, outline business development prospects, and plan new tours. I didn't use loans."

F.6: "I use credit funds."

F.8: "In Lviv, we were given a voucher worth 100,000. You can use it once a year, only once. If you relocate to the Lviv region, you apply to your community; if to Lviv city, then to the Lviv community."

F.9: "I was given 250,000 under a grant program—10,000 for relocated local businesses. Grants were available."

F.12: "As a displaced person, I didn't know whom to approach, so I contacted the Regional Development Agency. I called, they gave me all the answers, provided all the information, helped, explained, and guided me."

F.16: "I have had grants and experience, but they were small grants for conducting certain events or courses, for example. But this is not the kind of support that helps launch a business on a significant scale."

F.18: "To start all this, you need financial investments to organize people, enter the market, and so on. I don't want to take loans. I don't like borrowing money; it's not my policy."

F.19: "Here in the host community, we had our partners and clients. We called them, and they invited us to their glass production facility. In the first year, they provided us with premises on their factory grounds free of charge. They helped us start in Dnipro. Their support was tremendous; without them, we might not have been able to launch, and we are very grateful to them."

F.20: "Overall, I rely on myself and these benefits; I don't count on much else."

F.23: "I believe women should support women, even in simple things like motherhood. Sometimes, as I do with my friends, one can take someone's child for a while so the mother can rest and regain strength for her life ahead."

F.24: "If family support can be considered like a grant, then yes. But as for other grants, perhaps there's no opportunity. If I were in Ukraine, there would be many opportunities. I may not be fully aware here."

F.26: "It's very challenging to rely solely on personal resources. England, the United Kingdom, is a closed country. They prioritize their brands and products first. I worked with cosmetics that I didn't even want to change. Earlier, no representatives were available here, but now there are. Previously, I had to reach out directly to factories and plants."



The analysis of empirical data revealed several important trends in the support resources available to women entrepreneurs who relocated to safer communities in Ukraine and the United Kingdom:

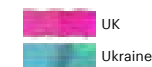
- Personal funds and resources are the primary source of support for surveyed women entrepreneurs in both Ukraine (23 out of 26) and the UK (9 out of 14).
- A significant proportion of respondents utilize professional consultations or training programs: 18 out of 26 in Ukraine and 8 out of 14 in the UK.
- Family support or assistance from friends is more prevalent in the UK (10 out of 14) compared to Ukraine (9 out of 26).
- State grants or subsidies are more frequently accessed in Ukraine (9 out of 26) than in the UK (3 out of 14).
- Utilization of international grants was recorded exclusively among respondents from Ukraine, reflecting the wider availability of such programs within the framework of international aid to Ukraine.
- Resources provided by professional associations are used more often in the UK (3 out of 14) compared to Ukraine (1 out of 26).
- Credit-based financing is rarely utilized by respondents, with only one case recorded in each country.

Thus, the surveyed women entrepreneurs in Ukraine rely more on personal funds and professional training. In the UK, they depend more heavily on family support and professional associations. Grants, investments, and credit financing remain limited sources of support for respondents in both countries. Educational programs are a vital resource for entrepreneurial development in both Ukraine and the UK.

Detailed data on the use of resources such as international organizations and charitable foundations, professional associations and business networks, and access to state benefits and/or tax preferences are provided in the Appendices (Appendix 1).



Distribution of responses from participants in the online survey by the indicator "resources supporting the recovery/establishment of entrepreneurial activities," depending on the host country



3. gender equality in the business environment of host communities

A socio-economic environment that fosters gender equality serves as a driving force for developing entrepreneurial initiatives. However, manifestations of gender stereotypes within host communities may complicate the integration process for displaced female entrepreneurs into a new business environment. Therefore, the study recorded gender aspects of entrepreneurial activities among displaced women at three levels: micro-level (interpersonal interaction), meso-level (organizational interaction during business implementation/restoration), and macro-level (institutional interaction with government bodies, local authorities, etc.).

When analyzing empirical data on this indicator, some cases included both percentage-based and individual data. This approach was essential because every case of gender inequality/discrimination matters during the study. Even a single instance in the dataset provided valuable insights into the prevalence and intensity of gender inequality targeting female entrepreneurs in host communities.

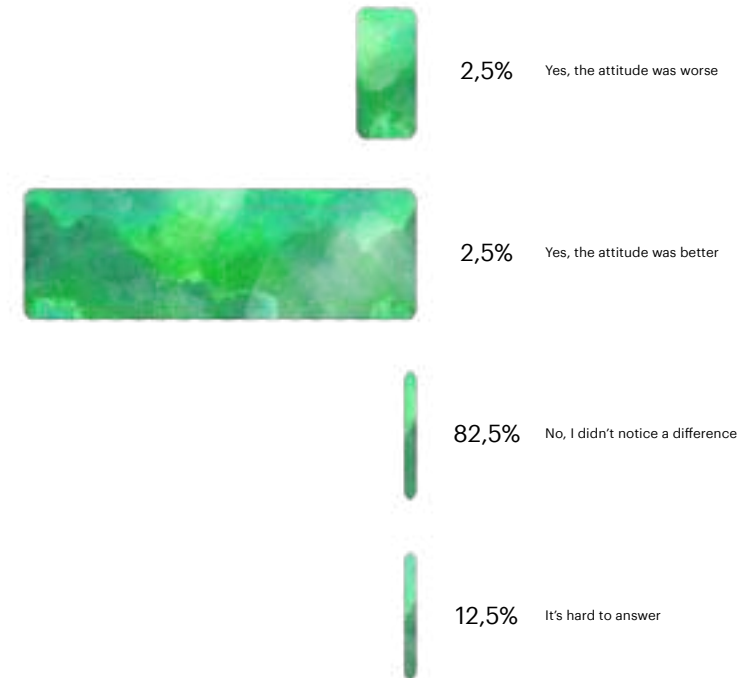
micro-level gender equality in host communities

At first glance, the analysis of respondents' answers suggests a general absence of systematic manifestations of gender inequality toward female entrepreneurs compared to male entrepreneurs (82.5% of respondents did not notice any difference in attitude, and 2.5% even noted more favorable treatment).

However, it is worth paying attention to the significant proportion of responses marked as "difficult to answer" (12.5%). Female entrepreneurs may not always recognize manifestations of gender discrimination. This could be due to:

- Normalization of gender inequality: Certain forms of discrimination are so widespread that they become

General distribution of responses from female respondents who participated in the online survey to the question: "Have you noticed (personally experienced) a difference in attitude toward you as a female entrepreneur compared to male entrepreneurs during the relocation of your business?"



- "invisible." Women may perceive unequal treatment as "normal" or an inherent part of the business environment without considering it discriminatory.
- Lack of awareness of gender issues: Female entrepreneurs may not be sufficiently informed about their rights or about what situations constitute discrimination.
- Avoidance of conflicts: Some women may ignore or justify discrimination to avoid conflicts or preserve business relationships.
- Self-stigmatization: Sometimes, women may believe that unequal treatment is due to their "personal shortcomings" or "insufficient effort" rather than structural problems.
- Focus on achievements: Female entrepreneurs who

- have achieved success may emphasize personal effort over circumstances. This can lead to overlooking discriminatory practices they have overcome.
- Absence of support or like-minded communities: Without an environment where they can openly discuss such issues, women may not realize that others face similar challenges.

F.3: "I have this experience in a business field unusual for a woman—construction—and as a woman, as a qualified engineer, I had to manage men. Even with substantial experience, I can always notice the attitude of new employees. Some men cannot accept that a woman will be their manager in this field."

F.6: "I was very impressed here. They have a significant number of female entrepreneurs. Women are present in almost all sectors. Even in agriculture, it's often led by women. They even have a dedicated direction for female entrepreneurs."

F.14: "In Ukraine, we ran the business together with my husband. I felt that support—'behind the husband.' I used to give preference to men in business, not claiming equal conditions. In Britain, all my partners treat me as an equal."

F.15: "Most of my clients are men; only about 2-3 are women. Generally, it's easier to work with men. In my opinion, men are more consistent. They always know what they don't want. Unlike women, whose preferences can change from day to day."

F.17: "Half of my clients are women, half are men. But in my team, I tend to have biases against hiring women. On the other hand, I prefer female recruiters for communication roles. But when it comes to technical work like programming, I feel more comfortable working with men. They are more structured and understand better. For roles that require emotional skills, a female mindset is better suited."

F.20: "The furniture business is predominantly male. There's some resistance—they don't want to take instructions from women. But overall, there's no outright inequality."

F.23: "If I talk generally, my work involves people, and there's no gender division in it. I find working with both women and men equally interesting. Personally, I feel significant support from women. I've built an image of myself as someone who can support other Ukrainian women by offering them work in my studio and managing client relations."

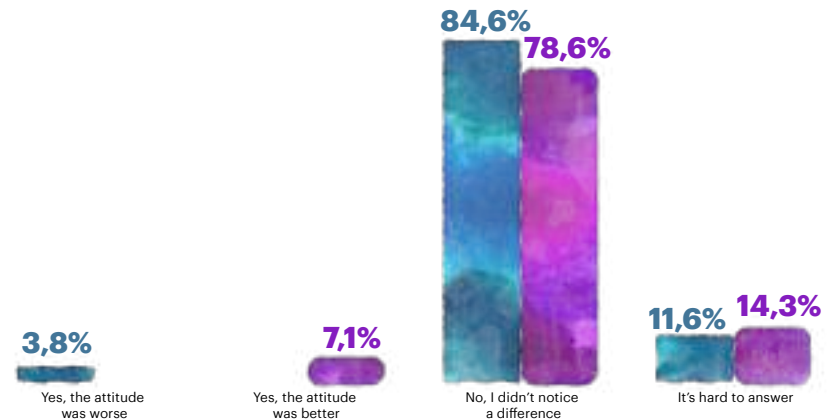
F.26: "You see, I'm not very financially literate; my husband is better at it. But he had no energy or interest in developing my business. I didn't know where to turn, so I relied on my savings and personal resources."



Empirical data across host countries generally indicate that perceptions of gender inequality among female entrepreneurs at the micro-level exhibit a certain universality, albeit with some differences depending on the host country. The majority of respondents in both Ukraine (84.6%) and the United Kingdom (78.6%) reported that they did not notice any differences in how they were treated as female entrepreneurs compared to their male counterparts. The proportion of respondents who found it difficult to provide a definitive answer was similar in Ukraine (11.6%) and the United Kingdom (14.3%), which may suggest a general challenge in recognizing or assessing gender discrimination within the business environment. These findings imply that while most surveyed female entrepreneurs do not perceive gender inequality at the micro-level, awareness and the specifics of gender bias may vary depending on the cultural, economic, and social context of the host country.

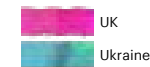
meso-level gender equality in host communities

Summarizing the data, the dominant trend indicates an absence of perceived gender discrimination among women entrepreneurs during the registration or relocation of their businesses to new locations. The majority of respondents (85%) reported not encountering any discrimination, highlighting a general perception of equality in this process. However, a small percentage (5%) reported experiencing such instances, pointing to the existence of individual barriers. Additionally, 7.5% of respondents were unsure, suggesting difficulty in identifying or recognizing discriminatory behavior. An innovative approach, such as starting a business online (2.5%), may serve as an alternative that minimizes the risk of encountering discrimination.



Distribution of Responses to the Question:

“Have you noticed (personally experienced) a difference in attitude toward you as a female entrepreneur compared to male entrepreneurs during the relocation of your business?” by Host Country



excerpts from in-depth interviews

F.5: "No, I didn't experience it, but I also didn't give it much thought. Once, I needed to do a small renovation and submitted a request to the city council for help. In the application, I noted that I was a single mother with a child. They asked me to remove this information, stating it wasn't a basis for any preferences. Regarding stereotypes, I can't provide any striking examples."

F.19: "The city authorities of Dnipro welcomed us warmly, and I can say they treated us like children. They introduced us to everyone in the sewing industry. A lady from the administration personally took us under her wing, drove us to all the enterprises, helped us find premises, and invited us to all meetings."

F.23: "I believe it matters. From the very beginning, when I sought advice about my career as a photographer at a college, the recommendation came through a woman. She suggested a women's college. I felt that the women's college wanted to support a female photographer. Considering the circumstances under which I ended up in this country, it all worked out. I felt women's support, and I am very grateful for it."

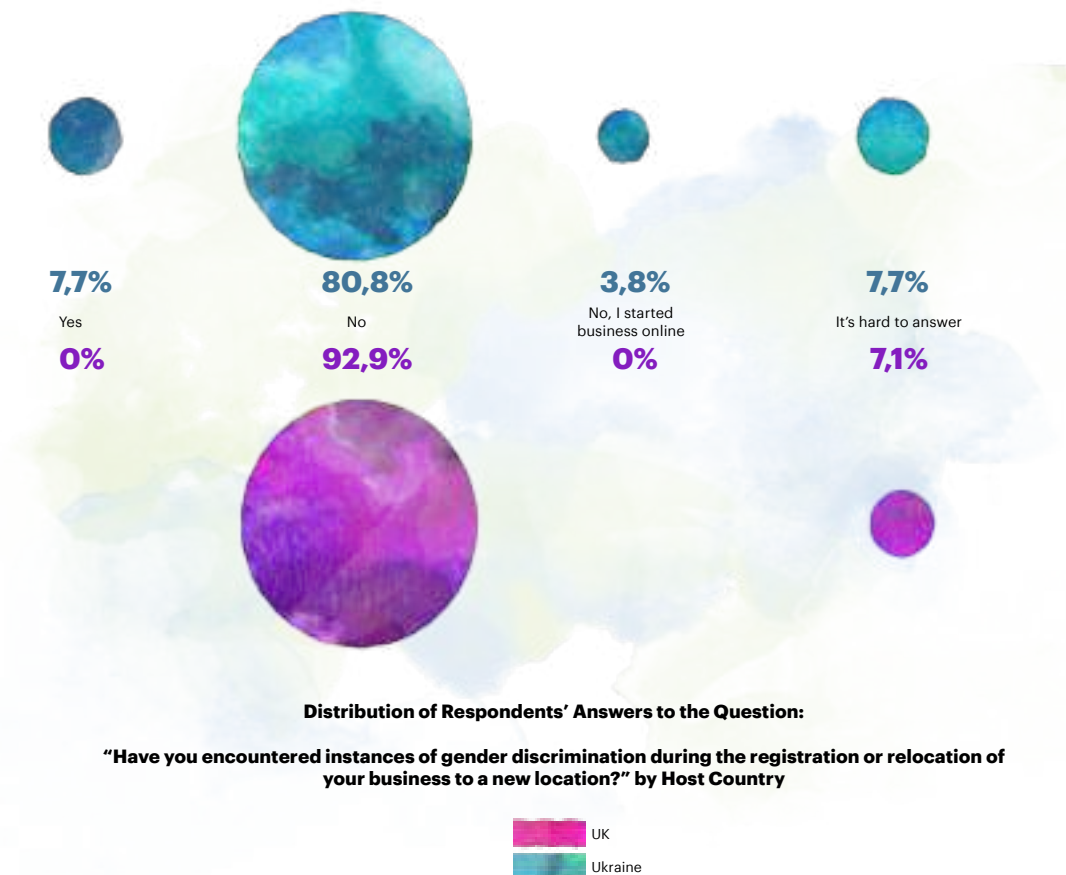
F.26: "It's accessible, in principle, if you are a law-abiding taxpayer. They can see all your documents, declarations, and financial flows. And if you're not asking for astronomical sums, it's possible. I think it wouldn't be hard for me to get a loan here."



Based on the distribution of responses by host country, the dominant trend in both Ukraine and the United Kingdom is the absence of perceived gender discrimination during the registration or relocation of businesses. However, 92.9% of respondents in the United Kingdom reported not experiencing gender discrimination, which is higher than in Ukraine (80.8%). In Ukraine, 7.7% of respondents noted instances of gender discrimination, while no such responses were recorded in the United Kingdom. This may point to the presence of certain gender stereotypes at the structural level within organizations responsible for business registration in host communities.

Thus, it can be concluded that gender inequality at the meso-level is minimal, although there is a higher likelihood of its manifestation in Ukraine. This underscores the importance of further analysis of national contexts and measures to enhance gender equality in business environments.

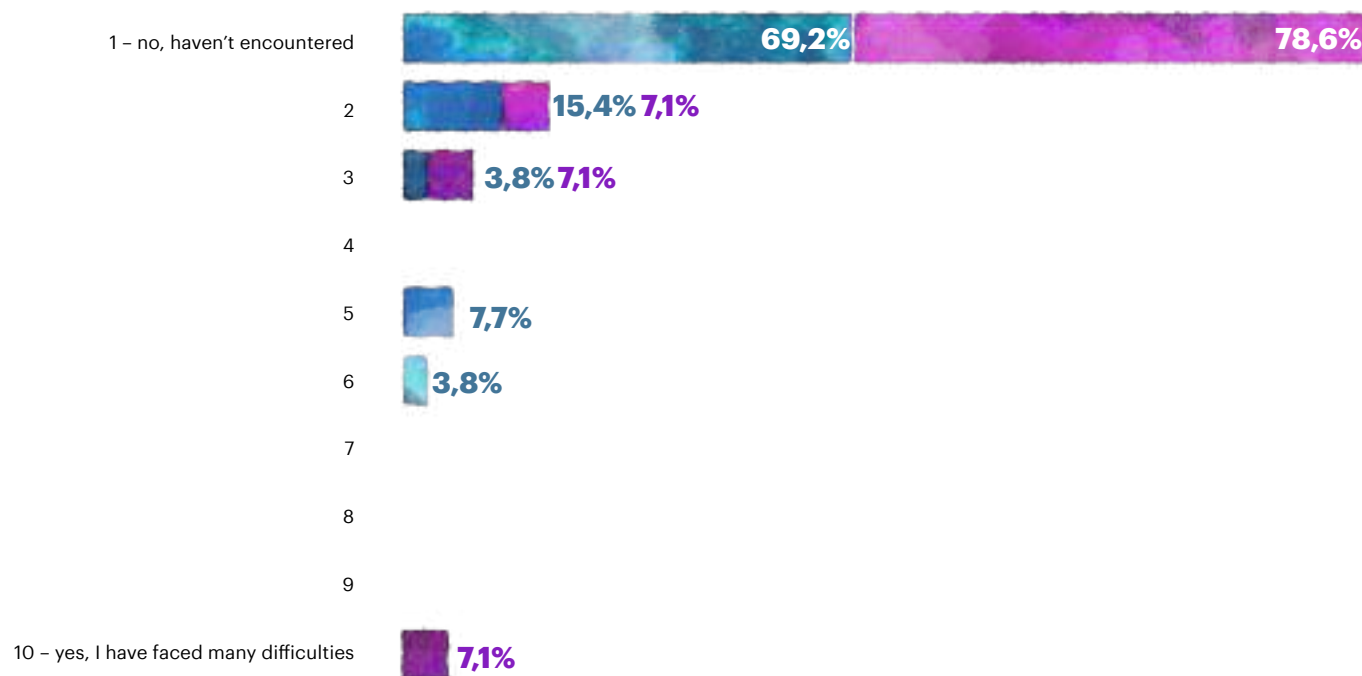
When analyzing responses to the follow-up question, "Have you faced difficulties accessing financing or loans due to your gender after relocating your business?" – respondents were asked to rate the level of discrimination on a scale from 1 to 10 (where 1 = no difficulties, 10 = many difficulties). The majority of women entrepreneurs (87%) rated the level of gender discrimination as "low" (1–3 points), 7.5% rated it as "moderate" (5–7 points), and only one respondent rated the level of gender discrimination as "high," assigning it a score of 10.



Analyzing the respondents' answers, it is evident that the majority of women entrepreneurs in both Ukraine and the United Kingdom did not face difficulties accessing financing or loans due to their gender after relocating their businesses (69.2% in Ukraine, 78.6% in the United Kingdom). There is also some similarity in the identification of moderate difficulties (scores of 2 and 3) reported by 19.2% of respondents in Ukraine and 14.2% in the United Kingdom. No responses were recorded with mid-range scores (4, 7-9) in either country.

Thus, at the meso-level, surveyed women entrepreneurs in the United Kingdom generally encounter fewer difficulties accessing financing or loans due to their gender compared to those in Ukraine. However, the presence of respondents reporting high levels of difficulty in both countries highlights the need for further analysis of specific causes and the development of targeted measures to eliminate gender barriers in the financial sector.

Detailed data on manifestations of gender inequality in interactions with new suppliers and partners, as well as the accessibility of financial resources for women-owned businesses in host communities, are provided in the Appendix 2.



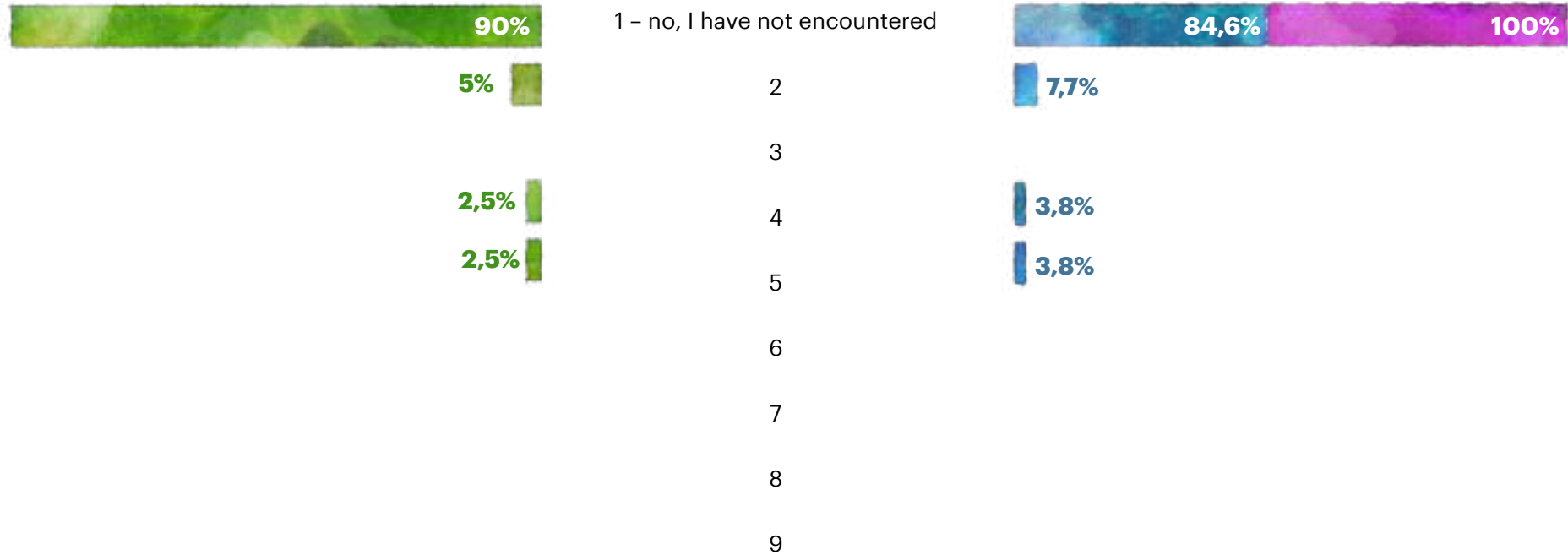
Distribution of Respondents' Answers to the Question:
"Have you faced difficulties accessing financing or loans due to your gender after relocating your business?" by Host Country

UK
 Ukraine

macro-level gender equality in host communities

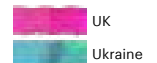
The overwhelming majority of respondents (90%) reported not encountering gender stereotypes or biases from government agencies or other organizations during the relocation of their businesses. A small portion of respondents (10%) indicated that such cases did occur, but they were isolated incidents.

All surveyed respondents in the United Kingdom (100%) reported not encountering gender stereotypes or biases during the relocation of their businesses, while this figure stands at 84.6% in Ukraine. Some respondents in Ukraine (15.4%) noted isolated incidents of such cases; however, the study did not identify any systemic patterns of these occurrences.



General distribution of responses by surveyed women entrepreneurs to the question: "Have you encountered gender stereotypes or biases from government agencies or other organizations during the relocation of your business?"

Distribution of responses by surveyed women entrepreneurs to the question: "Have you encountered gender stereotypes or biases from government agencies or other organizations during the relocation of your business?"

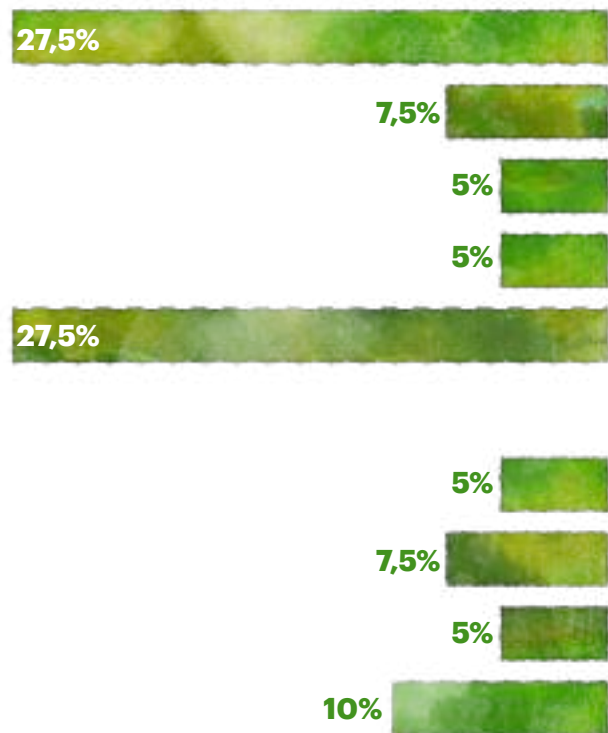


Regarding the evaluation of support from local authorities and business communities in host communities, the responses were distributed unevenly. The largest share of respondents (27.5%) noted both an absence of support and a moderate level of support (5 points). Other responses varied across the spectrum, including 10% of respondents who rated the support as very high (10 points).

The empirical data reveal similar trends in the assessment of support provided by local authorities and business communities to women entrepreneurs in host communities. The largest share of respondents in both countries rated the support as either absent (1 point) or moderate (5 points)—26.9% in Ukraine and 28.6% in the United Kingdom for both categories. In Ukraine, the share of respondents who gave low ratings (2–4 points) was 34.6%, slightly higher than in the United Kingdom (21.3%). Conversely, fewer respondents in the United Kingdom gave high ratings (21.3%) compared to Ukraine (30.4%), where 11.5% rated the support as very high (10 points). Thus, the evaluation by surveyed women entrepreneurs of manifestations of gender inequality at the macro level is mixed:

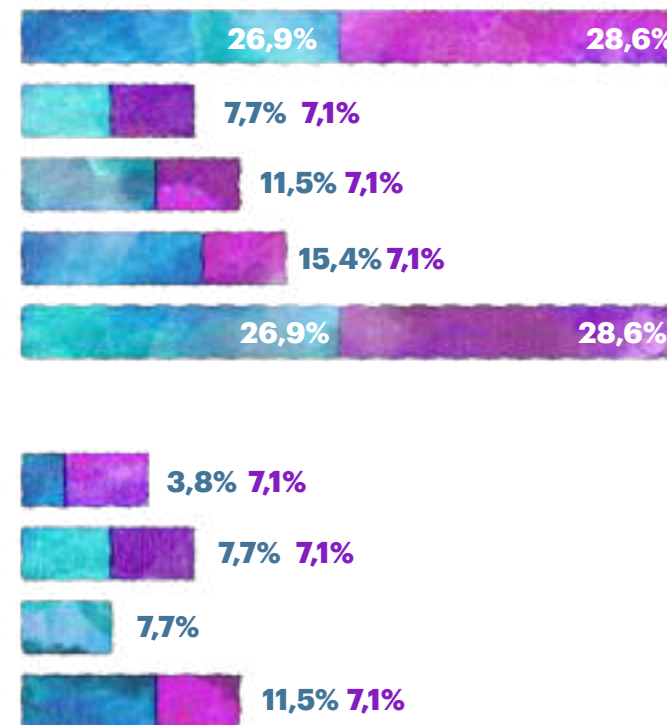
1. At the level of state authorities and professional associations, isolated cases of gender inequality were noted. These, in our view, may be linked to the subjective perception of the image of a “woman entrepreneur” by specific officials or representatives of state authorities, regardless of their gender.

2. The level of support provided by local authorities in host communities to women entrepreneurs who have relocated their businesses is generally assessed as either absent or moderate.



Overall distribution of responses by surveyed women entrepreneurs to the question: “How do you assess the support provided by local authorities and the business community in addressing the challenges faced by women entrepreneurs who have relocated their businesses?”

1 – no support
2
3
4
5
6
7
8
9
10 – very good support



Distribution of responses by surveyed women entrepreneurs to the question: “How do you assess the support provided by local authorities and the business community in addressing the challenges faced by women entrepreneurs who have relocated their businesses?” by host country

UK
Ukraine

4. key needs arising after business relocation and availability of resources necessary for successful business operations in host communities of Ukraine and the United Kingdom

key needs arising after business relocation

The distribution of responses from the survey participants indicates that the top five needs arising after business relocation include securing financial resources, market access, finding new employees, legal support, and logistical support.

Financial resources are the most pressing issue for the majority of respondents (77.5%). Market access (60%) ranks second among the needs, highlighting challenges in integrating into a new business environment and finding clients. Finding new employees (30%) is critical for many respondents, particularly when relocation results in staff loss. Legal support (27.5%) and logistical support (22.5%) are also significant needs, indicating difficulties in adapting businesses to new operating conditions.

Other aspects, such as sourcing similar materials, psychological support, and understanding cultural specifics (2.5% each), along with respondents who reported no needs, represent a small proportion but underscore the importance of specific conditions for certain cases. The choice of the response "hard to say" (5%) suggests difficulties for surveyed women entrepreneurs in clearly identifying their specific needs.



General Distribution of Respondents' Answers in the Online Survey on the Indicator "Key Needs Arising After Business Relocation"

F.3: "The 5-7-9 loan programs, which are favorable for businesses registered in Donetsk and Luhansk regions, unfortunately, do not apply. Loans are issued on general terms, with very high interest rates."

F.5: "Opening a business bank account took almost three months due to extensive checks. They checked both me and my partner. We tried to enable auto-payment by link, but it was not allowed since the business is still young."

F.7: "Of course, it's different because, for example, paints and materials are priced in pounds. When I calculate, I include the cost of paint, expenses for the procedure, my time as a craftsman, rent, gloves – everything – and arrive at the cost for this procedure."

F.19: "We moved to Dnipro in March, and in April, we partially relocated production. At that time, Lysychansk was under heavy shelling; Kreminna and Rubizhne were already occupied, just 10 kilometers from Lysychansk. My husband went back late for the equipment. He managed to bring some of it to Dnipro, but most of it remained there because our production was on the second floor, requiring cranes for removal. He managed to take a few sewing machines; the main equipment stayed behind."

F.23: "Comparing with my previous experience in Ukraine, I always had private clients and experience in the social sector with photography for social projects, presentations, and exhibitions on complex topics. Here, my main clients are universities and colleges. I photograph key events, faculty members, and student life. Each college publishes an annual magazine, and I photograph for these. Additionally, I continue to develop my expertise in portrait photography."



macro-level of gender equality in host communities

Based on the distribution of respondents' answers by host country, key trends in the needs of relocated businesses can be identified depending on the host country.

Needs of Surveyed Women Entrepreneurs in Ukraine:

- Financial resources are the most pressing need for the vast majority of respondents from Ukraine (84.6%), indicating a lack of funding in the context of business relocation.
- Market access (53.8%) is also a significant need, though less so compared to the United Kingdom. This could indicate familiarity with the local market but limited opportunities for scaling.
- Finding new employees (34.6%) is a pressing issue, reflecting either a loss of staff or the need to expand teams after relocation.

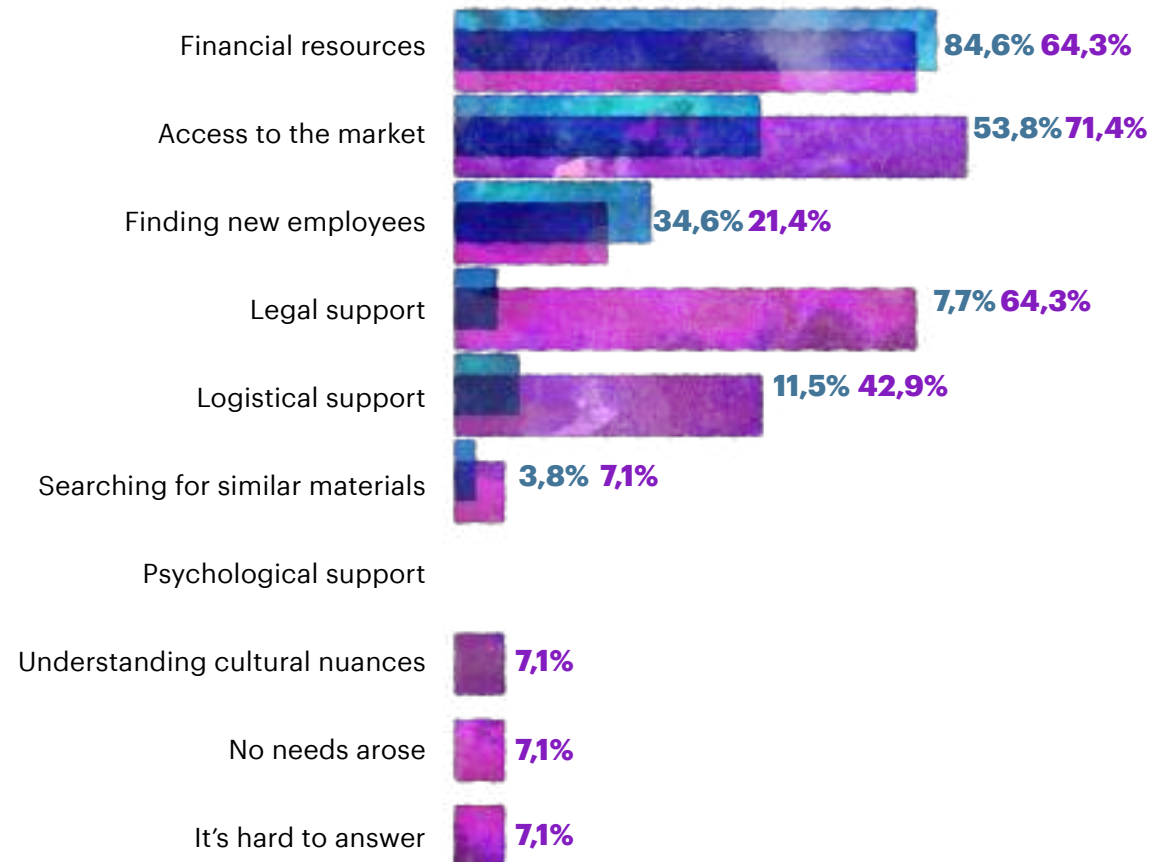
Other needs, such as legal support (7.7%) and logistical support (11.5%), are less prioritized, suggesting the existence of basic structures for business adaptation.

Needs of Surveyed Women Entrepreneurs in the United Kingdom:

- Financial resources remain important, but their relevance (64.3%) is lower than in Ukraine. This could be due to better access to financial tools in the UK.
- Market access (71.4%) is a key need, highlighting challenges in integrating into the new business environment due to cultural or economic barriers.
- Legal support (64.3%) is significantly more important than in Ukraine, reflecting the complexity of adapting to a different legal system.
- Logistical support (42.9%) is another significant need, pointing to challenges in establishing supply chains.
- A smaller percentage of respondents mentioned finding new employees (21.4%), which could indicate the prevalence of individual business models among respondents in the UK.
- The need for understanding cultural specifics (7.1%) indicates unique conditions for entrepreneurial activities in host communities in the UK.

Summary

In the context of host communities in Ukraine, women entrepreneurs primarily need financial assistance, market access, and solutions for staff recruitment. In the UK, women entrepreneurs face challenges related to legal adaptation, integration into local markets, and logistical issues, underscoring the difficulties of operating in a different country with distinct rules and business culture. In other words, respondents in Ukraine emphasize basic entrepreneurial needs, such as financial resources and employees, whereas in the UK, the focus shifts to legal and market issues tied to adapting to a new socio-economic environment.



Distribution of Responses from Survey Participants Regarding "Needs Arising After Business Relocation" by Host Country:

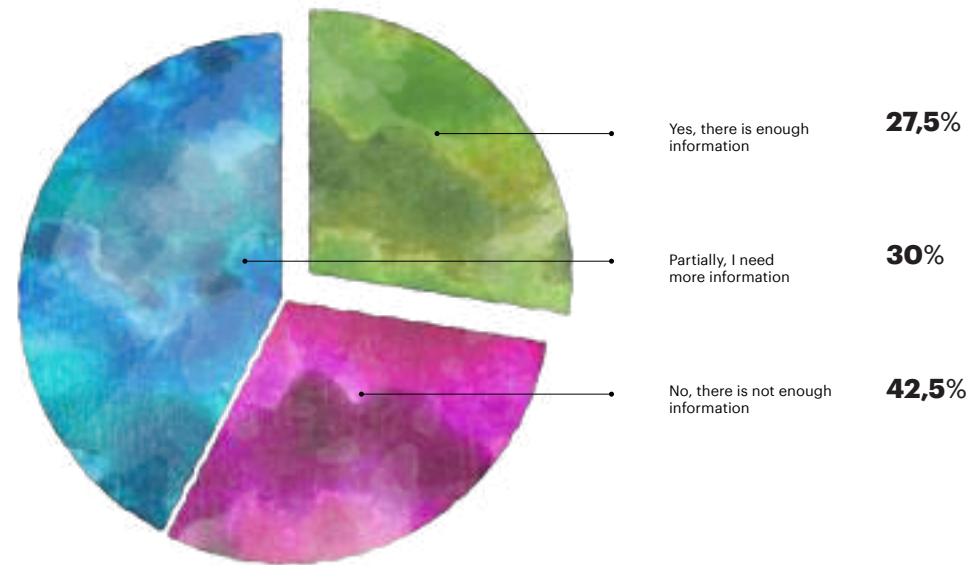


information support as a need

The need for information support about available opportunities and the specifics of conducting entrepreneurial activities in new socio-economic environments is one of the key factors for successful business operations after relocation to host communities. Understanding local legislation, navigating market conditions, financial literacy about banking systems and investment opportunities, and knowledge about e-commerce platforms and online sales contribute to effective integration into the business environment of host communities. For this reason, we sought to understand whether respondents had sufficient information about available opportunities.

The responses from the participants show that the majority (72.5%) experience a certain lack of information about grant programs, benefits, and support for entrepreneurs in their new region. Among them, 42.5% indicated that the information is insufficient, and 30% stated they need additional sources to obtain the necessary information. Only 27.5% of respondents believe they have access to sufficient information.

The high demand for informational support highlights an urgent need to strengthen information campaigns and create accessible resources for entrepreneurs. Partial satisfaction with the available information points to a need for targeted, detailed information tailored to various types of businesses. Meanwhile, the dominance of the response “no, the information is insufficient” indicates a need to establish effective information platforms, consultation centers, or training programs to increase awareness among women entrepreneurs in host communities.



General Distribution of Respondents' Answers to the Question: "Do you have enough information about possible grant programs, benefits, or support for entrepreneurs in your new region?"

Analyzing the distribution of responses from surveyed women entrepreneurs by host country reveals certain trends:

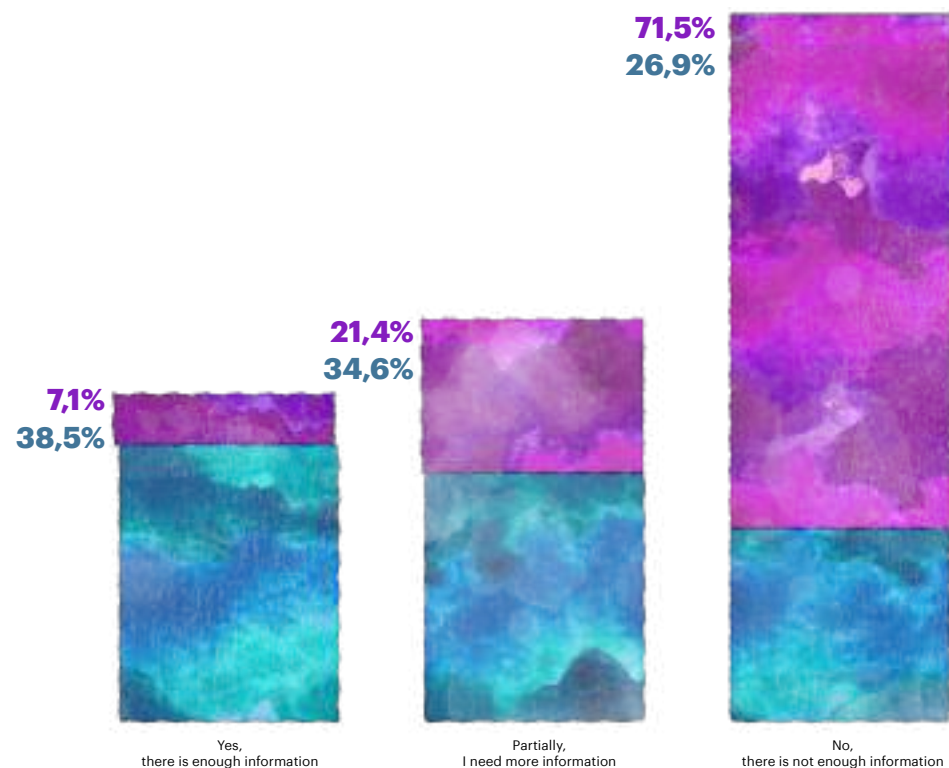
- Difference in information availability: In Ukraine, 38.5% of respondents indicated that they had sufficient information, whereas in the United Kingdom, this figure was significantly lower at only 7.1%. This may indicate that informational support for entrepreneurs in Ukraine is more accessible to the target audience due to the absence of language barriers or a better-organized information dissemination system in Ukrainian host communities.
- High demand for additional information in the United Kingdom: A majority of respondents in the United Kingdom (71.5%) reported a lack of information, compared to 26.9% in Ukraine. This could be due to less awareness of available resources in the host country, language barriers, or challenges with the local informational infrastructure.
- Need for improved or more detailed information in both host countries: In Ukraine, 34.6% of respondents were partially satisfied with the level of information, a figure close to the 21.4% recorded in the United Kingdom.

Conclusions and Recommendations:

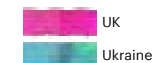
The data on informational support as a need for surveyed women entrepreneurs suggests priorities for programmatic interventions and the development of tailored informational solutions for displaced women entrepreneurs:

1. Productivity of informational support systems in Ukrainian host communities: Respondents in Ukraine are generally better equipped with information, likely due to localized, well-adapted support programs and simpler access conditions.
2. Critical need for enhanced informational support in UK host communities: There is a pressing need to establish language-adapted information centers or consultation programs for women entrepreneurs.
3. Necessity for improved informational infrastructure in both countries: Neither host country demonstrates a dominant level of full satisfaction with the information provided, indicating a need to enhance the informational support infrastructure in both Ukrainian and UK host communities.

Detailed data on the need for additional training or consultation services and the skills respondents wish to improve for successful business operations in host communities are presented in APPENDIX 3.



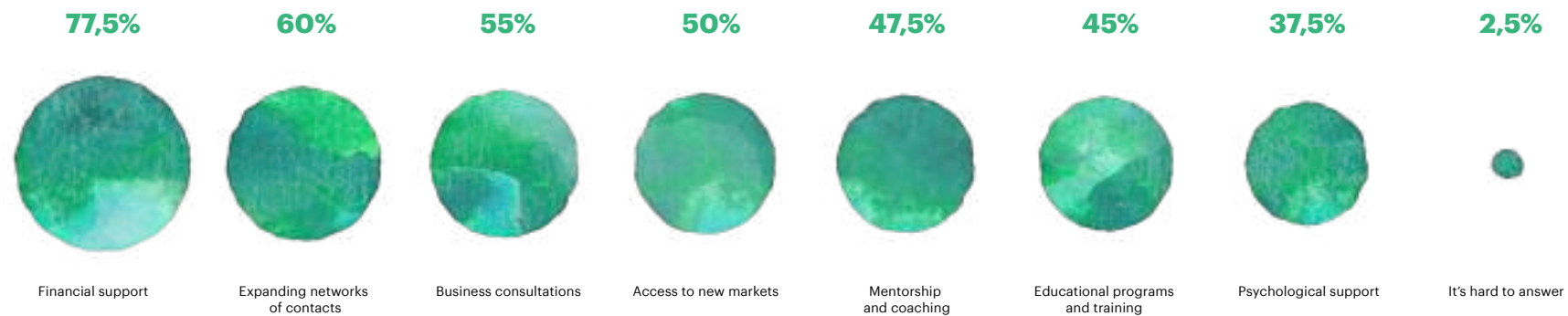
Distribution of Respondents' Answers to the Question:
"Do you have enough information about possible grant programs, benefits,
or support for entrepreneurs in your new region?"
by host country



need for additional resources/tools to adapt to new business conditions

The general distribution of responses indicates that to support women entrepreneurs in adapting to new business conditions, it is advisable to develop comprehensive tools combining educational, financial, marketing, and other measures. However, it is crucial to understand that the effectiveness of these tools depends on various factors, such as:

- Specific characteristics of host communities (support tools must be tailored to local conditions);
- Diverse needs of women entrepreneurs, which may vary depending on the industry, business development stage, and other objective and subjective factors.



Overall Distribution of Responses from Surveyed Participants on the Indicator "Need for Additional Resources/Tools to Adapt to New Business Conditions"

F.5: “Yes, we conducted tours for Ukrainians who sought refuge in the UK due to the war in Ukraine under grant support from Cambridge City Council. We also organized tours for children using HAF certificates (certificates for a certain number of paid supervision hours during school holidays provided by the city council to support low-income families where parents must work but have no one to look after the child). It was an interesting experience, where everything had to be booked in advance at our own expense, including transportation, excursion programs, meals for children, booking hotels if necessary, inviting teachers (one for every ten children), collecting these certificates, and reporting to the city council. Only after that could we get reimbursed, as there wasn’t much profit involved. However, it was a great experience for discovering England, developing routes, and excellent advertising among parents for the future.”

F.21: “I want to improve my entrepreneurial ability to manage without support.”

F.23: “I want to learn how to delegate responsibilities. Even in small matters, like accounting, I have someone helping me. Someone else is working on developing the English version of the website, and another person assists with gathering photographs. Initially, my primary plan was to find my own space for a photo studio, but now I understand how incredibly important it is to delegate responsibilities.”

F.25: “In my field, it’s truly challenging to find the information on how to do everything correctly. It takes a lot of time and is quite exhausting. I try to stay strong and understand how to move forward. That’s why I need support in this area.”

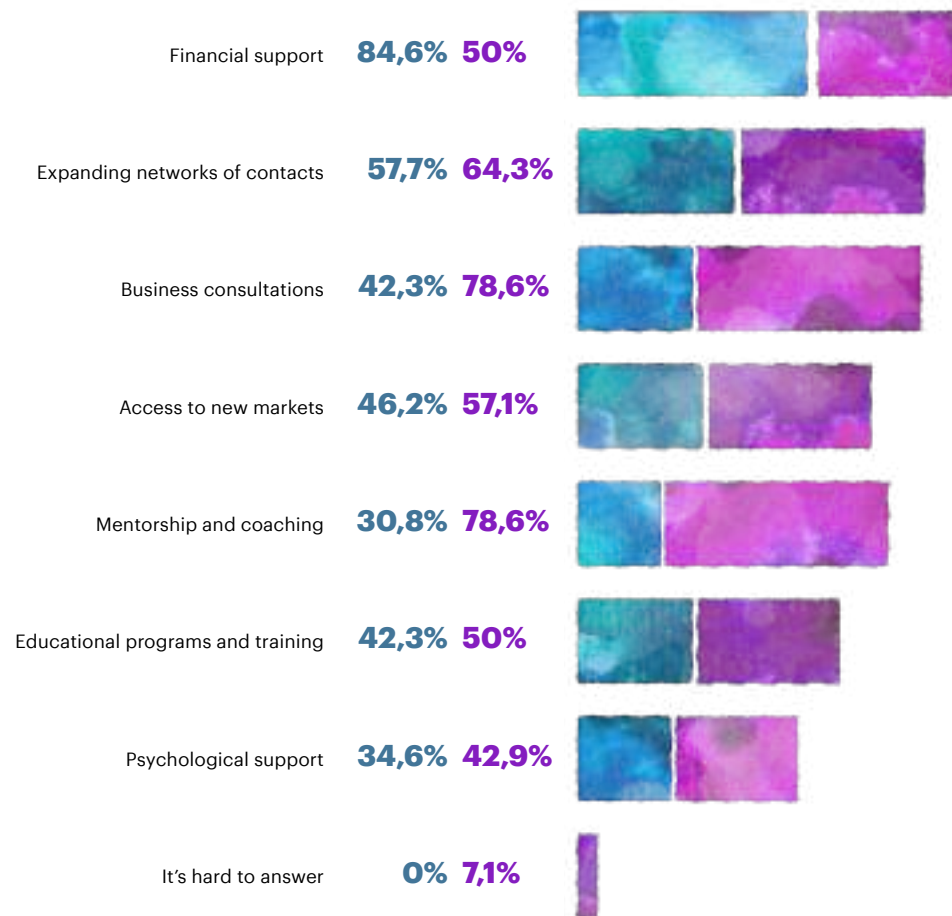


The distribution of empirical data revealed certain emphases in the needs of women entrepreneurs depending on the host country.

Thus:

1. In Ukraine, there is a significantly greater need for financial support compared to respondents in the United Kingdom.
2. Women entrepreneurs in the United Kingdom report a higher need for expanding networks, business consultations, mentoring, and guidance.
3. The need for training programs and workshops is approximately the same in both countries.
4. Despite different socio-economic conditions, the need for psychological support is quite similar in both countries, which is linked to the stress caused by migration and adaptation to new conditions.

Detailed data on the needs of surveyed women entrepreneurs for networking with other women entrepreneurs who have also relocated their businesses are presented in the APPENDICES (Appendix 3).



**Distribution of responses from surveyed participants on the indicator:
"Need for additional resources/tools to adapt to new business
conditions" by Host Country**

UK
Ukraine

accessibility of resources necessary for successful business operations in host communities

resources of professional networks and communities

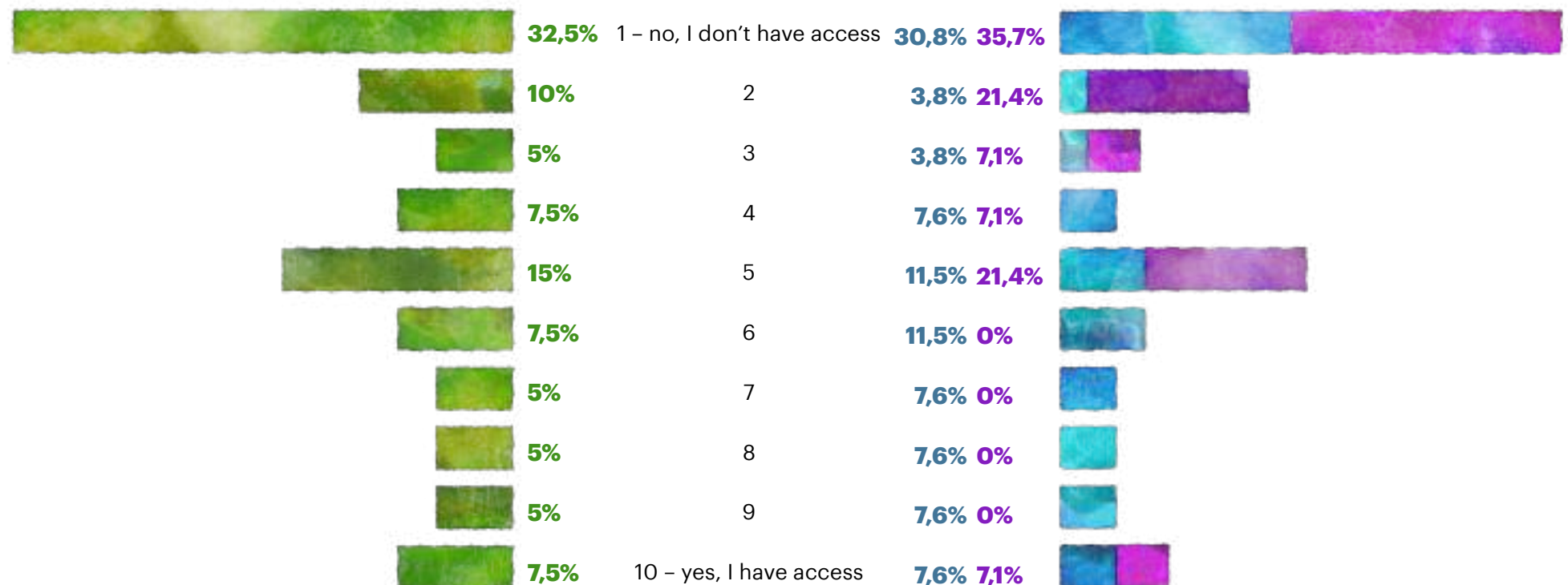
Access to the resources of professional networks is one of the key factors for the successful adaptation of women entrepreneurs to new business conditions.

As observed, a significant portion of respondents (32.5%) reported having no access to such networks. This indicates a substantial gap between the needs of women entrepreneurs and the available opportunities to meet those needs. Most respondents who have some level of access to networks rate it as low or moderate. This could be attributed to various factors, such as insufficient awareness of existing networks, difficulties accessing them, or the limited scope of their activities. Only a small portion of respondents (7.5%) have full access to professional networks.

Based on the data collected, it can be concluded that the majority of respondents (67.5%) have limited or no access to professional networks and business associations in the new region.

The data analysis by host country showed that although respondents in Ukraine rated their opportunities related to accessing professional networks and business organizations in host communities more favorably than respondents in the UK, the level of access to these resources remains limited for most women entrepreneurs surveyed.

The main reasons for the prevalence of low ratings may include: insufficient organization of awareness campaigns about the availability of professional networks and business organizations in host communities; the absence of such networks and organizations in certain host communities, with access to existing ones potentially being restricted by geographical, financial, or other factors; and high membership requirements that complicate access for new potential members, among others.



General distribution of responses from women entrepreneurs who participated in the online survey to the question: "Do you have access to professional networks and business associations in the new region that can help you develop your business?"

Distribution of respondents' answers to the question: "Do you have access to professional networks and business associations in the new region that can help you develop your business?" by host country

UK
Ukraine

financial resources

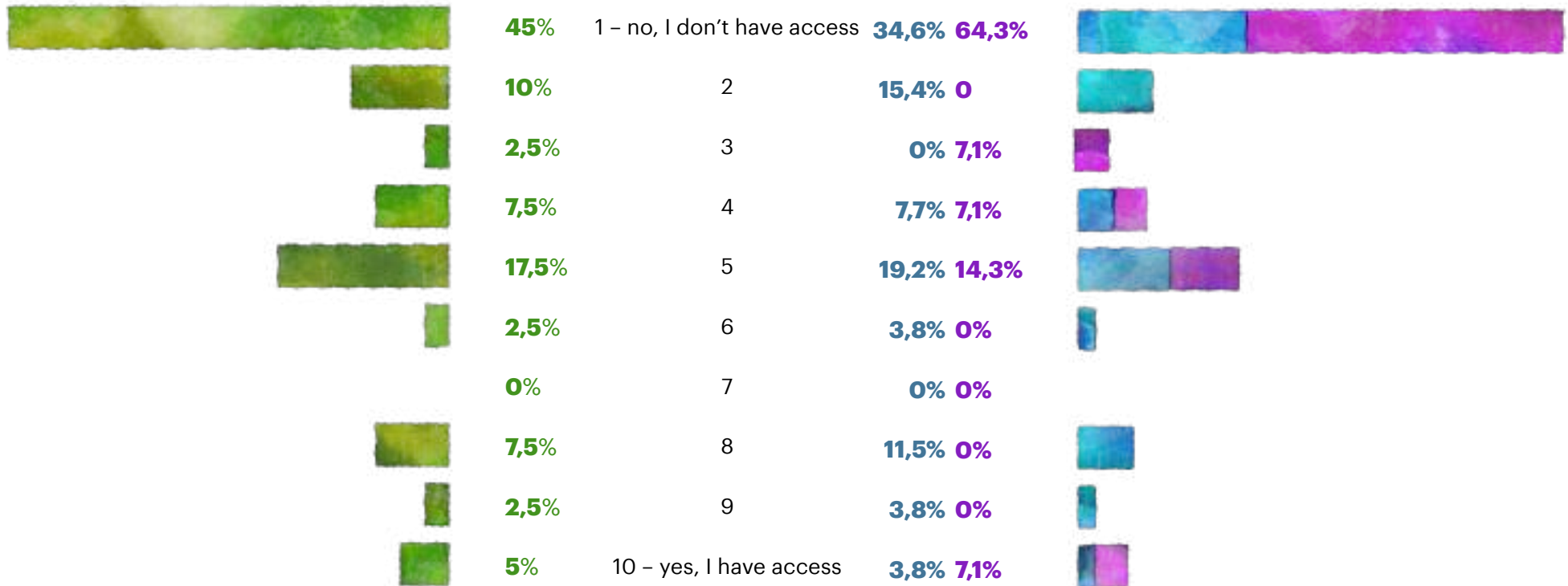
The distribution of respondents' ratings confirms the trends previously identified in the analysis of financial needs indicators.

The vast majority of surveyed women entrepreneurs face limited access to financial resources required for the effective development of their businesses in host countries.

A detailed analysis of ratings by host countries revealed the following:

- Ukraine: The majority of respondents (68.8%) reported not having full access to the necessary financial resources for restoring or developing their business in the new location.
- United Kingdom: Similarly, the majority of respondents (78.5%) indicated a lack of full access to financial resources.

Despite the overall trend of limited access to financial resources, a portion of respondents in Ukraine (27.5%) and the United Kingdom (21.4%) reported having partial access. This access could be attributed to personal savings, support from relatives or friends, or access to international aid programs.



General distribution of respondents' answers to the question: "Do you have access to the necessary financial resources to restore or develop your business in the new location?"

Distribution of responses from survey participants to the question: "Do you have access to the necessary financial resources to restore or develop your business in the new location?" by host country

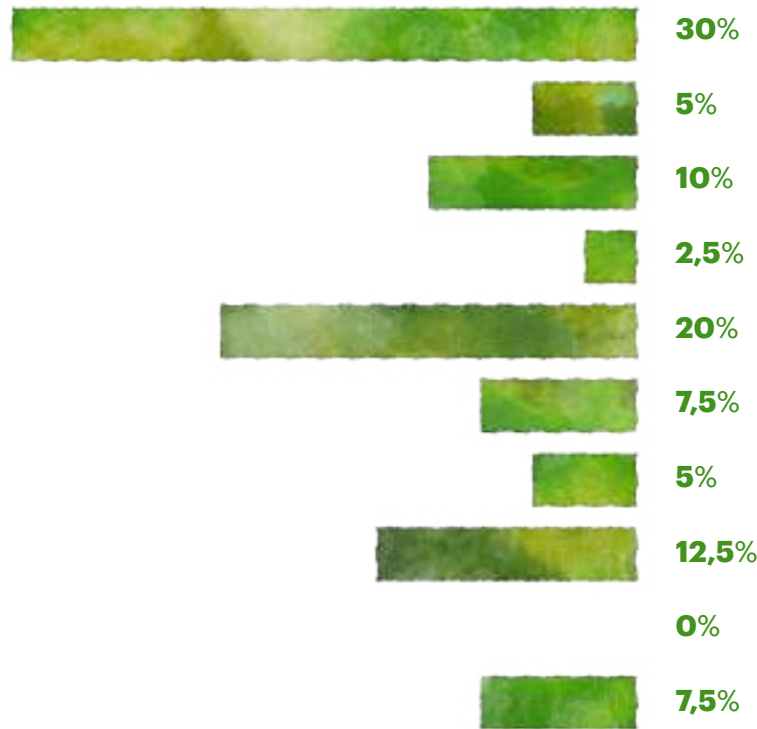
UK
Ukraine

material and technical resources

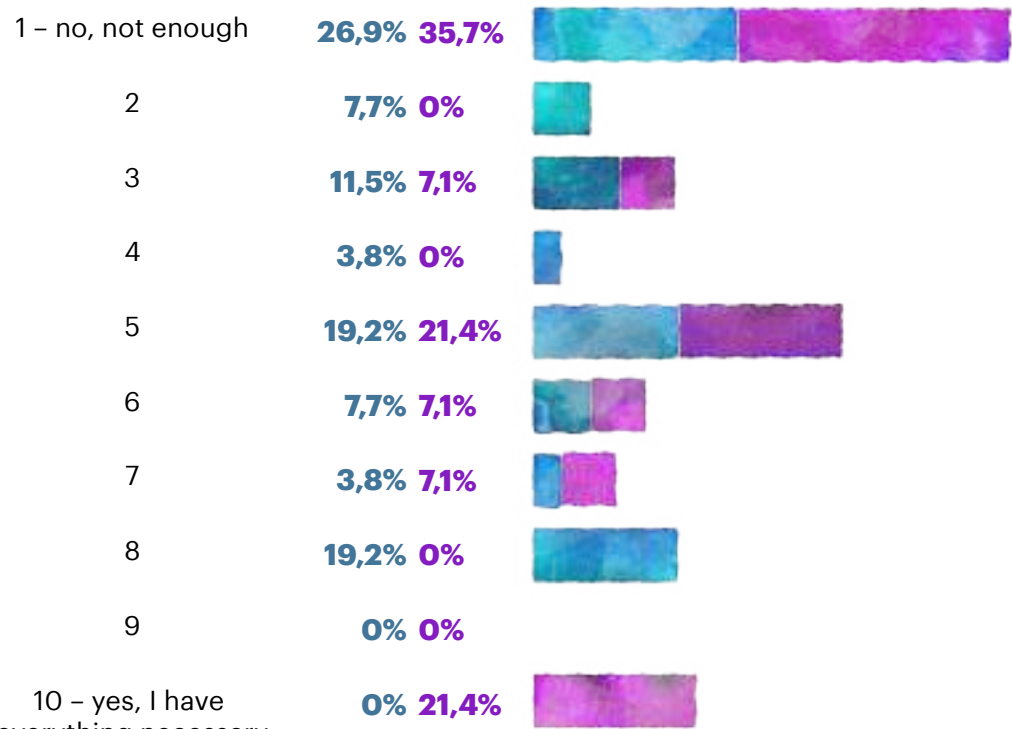
Similar trends identified for financial resources are also evident in the sufficiency of material and technical resources (equipment, premises, transport, etc.).

The analysis of the results showed that the majority of surveyed women entrepreneurs (67.5%) indicated a lack of material and technical resources for the effective operation of their entrepreneurial activities. Despite these challenges, a portion of respondents (32.5%) reported having at least partial access to the necessary resources. This highlights, on one hand, their adaptability and ability to find alternative solutions, and on the other, the nature of their business activities in sectors that do not require substantial material and technical resources.

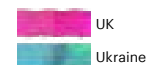
Regardless of the host country, a significant proportion of surveyed women entrepreneurs indicated a lack of necessary resources for effective operations. This highlights that the absence of proper equipment, tools, and other material resources is a widespread, systemic issue among displaced women, potentially limiting business development opportunities and/or reducing its efficiency in host communities.



General distribution of responses from survey participants to the question: "Do you have sufficient material and technical resources to conduct your business after relocation?"



Distribution of responses from participants in the online survey to the question: "Do you have sufficient material and technical resources to conduct your business after relocation?" by host country



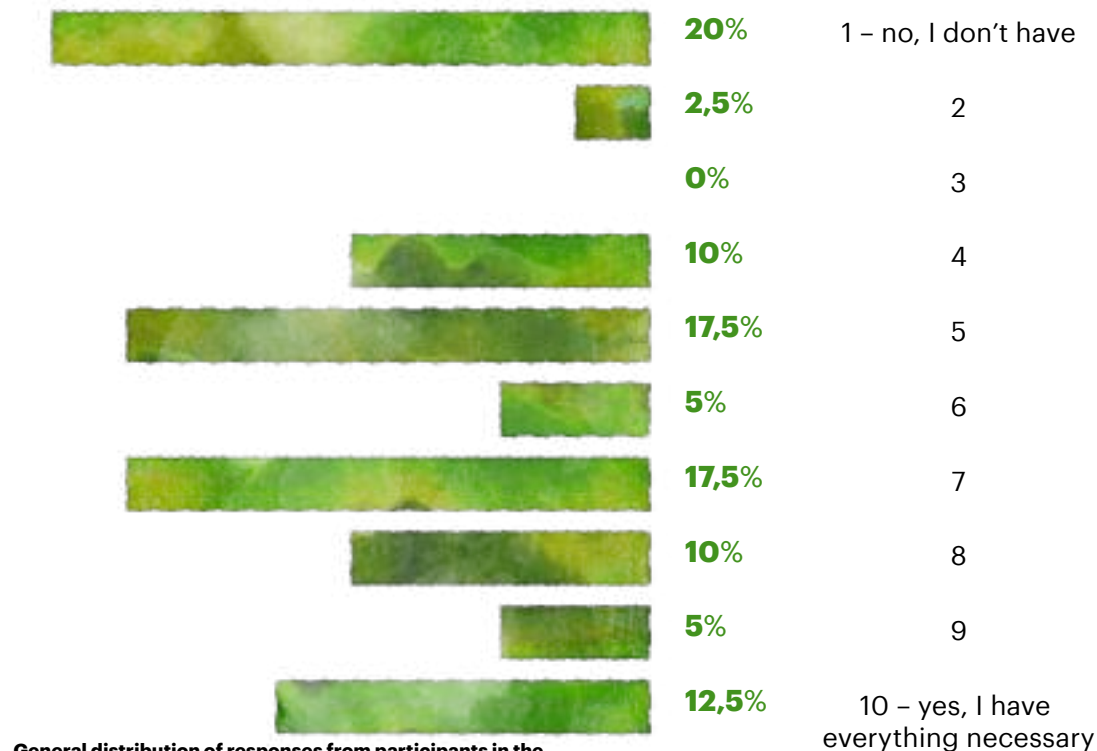
learning and skills development resources

The analysis of survey results among women entrepreneurs indicates that some respondents have limited access (ratings of 4-6) or no access at all (ratings of 1-3) to the necessary training and development resources required for adapting their businesses to new conditions. This reveals a serious issue that could negatively impact the ability of the surveyed women entrepreneurs to successfully adapt to changes and grow their businesses.

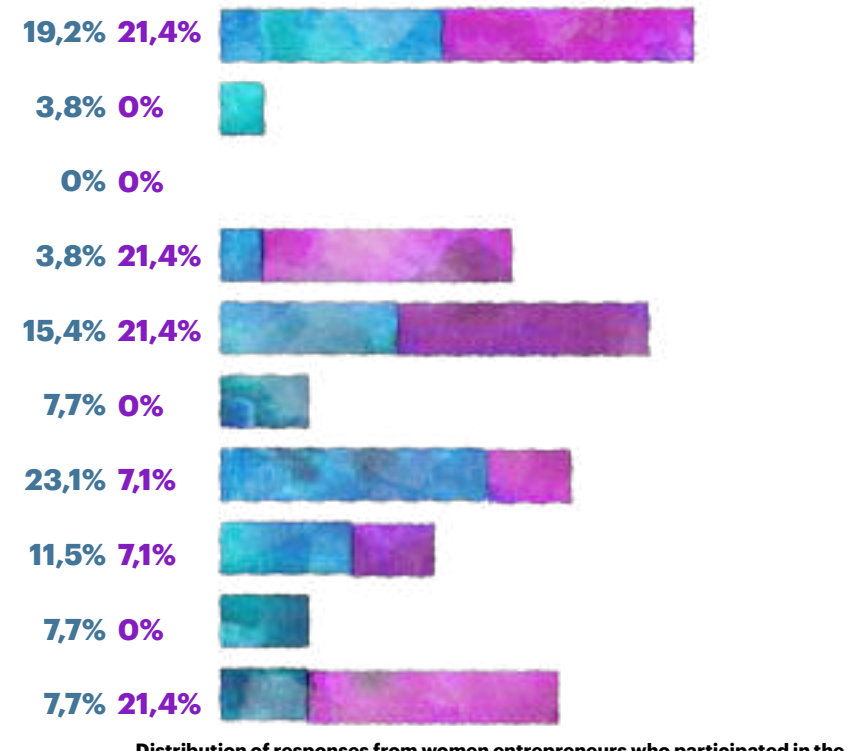
The lack of access to training may be attributed to financial constraints if training programs or access to online learning resources require payment; time limitations due to balancing business operations with other responsibilities; or insufficient information about available training programs and opportunities in host communities. These challenges may result in women's businesses becoming less competitive compared to existing enterprises in the host communities, potentially leading to their closure.

If we identify the main trends for each host country, the following can be observed:

- Most respondents from Ukraine (around 60%) indicated having limited or no access to the necessary training and development resources for adapting their businesses to new conditions (ratings of 1-6).
- Respondents from the United Kingdom reported a slightly higher level of access to training and development resources. However, a significant portion of women also noted a lack of access to the essential knowledge and skills required for adapting their businesses to the new socio-economic environment.
- Responses from Ukrainian respondents were distributed relatively evenly across the entire scale, indicating varying levels of access to training resources.
- Responses from British respondents were more concentrated at the extreme ends of the scale (1 point - no access and 10 points - full access), which may indicate a more polarized situation regarding access to training resources.



General distribution of responses from participants in the online survey to the question: "Do you have access to learning and skills development resources needed to adapt your business to new conditions?"



Distribution of responses from women entrepreneurs who participated in the online survey regarding the question: "Do you have access to training and skill development resources needed for business adaptation to new conditions?" by host country

UK
Ukraine

5. future planning and experience in conducting entrepreneurial activities under business relocation to safe communities in Ukraine and the United Kingdom

Future planning provides structure, direction, and confidence in making decisions about further business development.

Experience in entrepreneurial activity is an integral part of successfully adapting a business in the context of armed conflict and relocation to safe communities or countries. It helps entrepreneurs grow and achieve their goals even in the most challenging and unpredictable circumstances.

This requires women entrepreneurs who have relocated their businesses to:

- Gain a deep understanding of the current situation, including political, economic, and social factors.
- Formulate clear and achievable goals that align with the new conditions.
- Develop diverse strategies for various scenarios of future developments.
- Assess potential risks and create management or mitigation plans.
- Continuously monitor the situation and promptly adapt to potential changes.

future planning

The survey results indicate that the majority of women entrepreneurs (45%) are uncertain about their plans to return to their hometowns after the war, reflecting a high level of uncertainty and anxiety about the future.

Analyzing the responses of those who have somewhat decided on their future plans reveals the following trends:

- Low confidence dominates: Only 15% of respondents firmly plan to return, and an additional 5% are likely to return. This suggests that a significant number of people do not see prospects for returning home.
- Notable hesitation is evident: 17.5% of respondents are unlikely to return, while another 17.5% definitely do not plan to return. This indicates that many have already decided against returning or are seriously considering such a choice.

It is clear that this high level of uncertainty is influenced by various factors, including the destruction of housing, loss of employment, lack of social infrastructure, safety concerns, and the success of integration into a new place of residence.

These trends are further supported by responses to the open-ended question, "What could be a significant motivation for you to decide whether or not to return to your native community?", presented in Appendix 4.

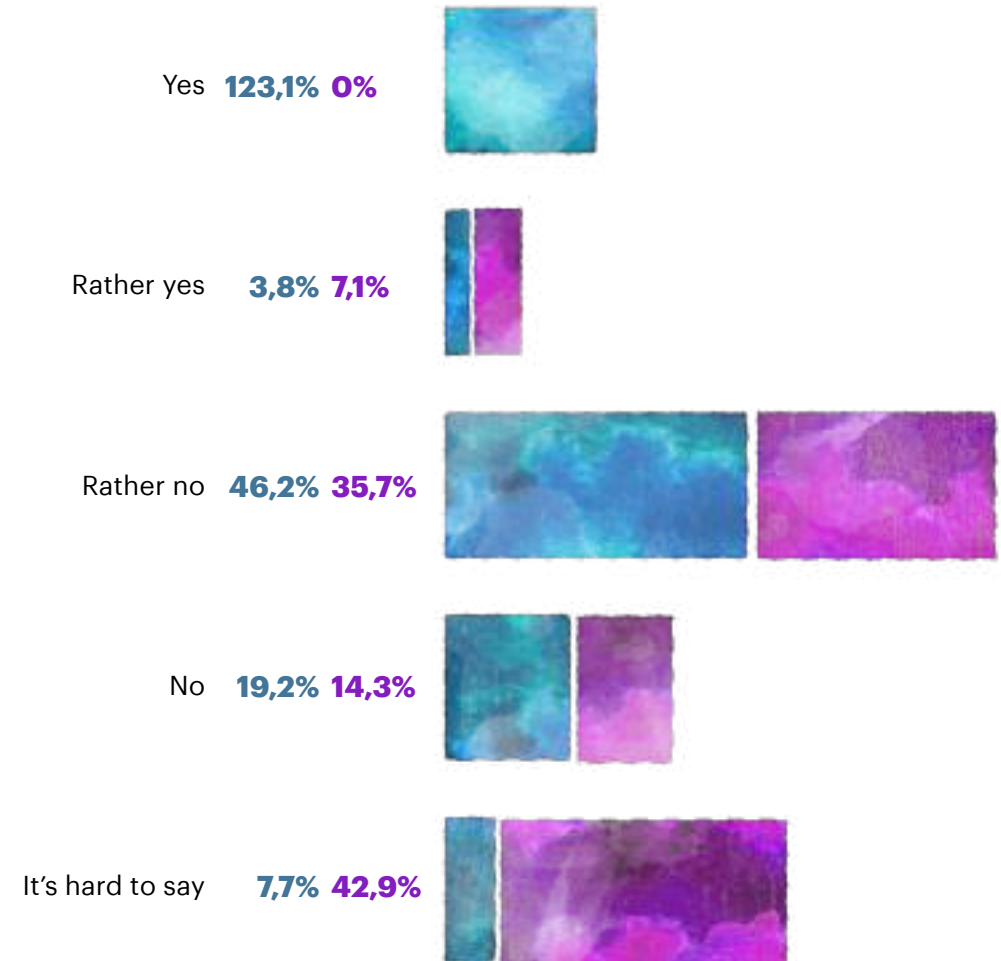


The general distribution of responses from participants in the online survey to the question: "Do you plan to return to your native settlement after the end of the war?"

Analyzing the trends in planning one's future regarding returning to the hometown based on the host country reveals the following:

- The largest difference between countries is observed in the response "It's hard to say." A significantly higher percentage of respondents in the UK are unsure about their plans, indicating greater uncertainty about their future.
- Regardless of the host country, a larger percentage of respondents lean toward the options "Probably not" and "No," suggesting less willingness to return home after the war.
- Respondents in Ukraine may have stronger social ties that discourage them from emigrating.
- Respondents in the UK have invested their efforts and resources into adapting to the new socio-economic environment, partially integrating into the new society (finding jobs, housing, arranging children's education, etc.), which makes the decision to return more challenging.

Detailed content analysis of responses to the open-ended question, "What could be a significant motivation for you to decide whether or not to return to your native community?" based on the host country, is provided in Appendix 4.



Distribution of responses to the question: "Do you plan to return to your hometown after the war?"

UK
Ukraine

experience of entrepreneurship

The experience of entrepreneurial activity in host communities was captured through the open-ended question:

“What advice would you give to displaced women who are just planning to start their own business?”

Analysis of respondents’ answers allowed for identifying four main groups of advice based on their experience of doing business in a new socio-economic environment:

- The need for psychological readiness and motivation.
- Taking specific practical steps to restart a business, such as drafting a business plan, acquiring new knowledge and skills, consulting experts, seeking information about business support programs, finding like-minded people, building partnerships, and adapting business ideas to available resources and opportunities.
- Identifying the forms and types of needed support and resources: seeking financial support through grants and business programs; finding a mentor to guide them through the conditions of doing business in the host community; building strong social ties; and seeking support from family, friends, and professional networks.
- Understanding one’s “entrepreneurial niche”—from the field of activity to the existing experience in running a business.

Detailed content analysis of responses to the open-ended question, “What advice would you give to displaced women who are just planning to start their own business?” is provided in Appendix 4.

models of integration of displaced Ukrainian women-owned businesses into host communities in Ukraine and the United Kingdom

The analysis of the indicators embedded in the research framework, along with the results of in-depth interviews, identified manifestations of certain integration models for displaced women-owned businesses into host communities in Ukraine and the United Kingdom. It is important to note that the findings of this study are primarily exploratory in nature, allowing for the identification of only key approaches evident in the adaptation of respondents to new conditions.

The study revealed that hybrid models of integration into the new socio-economic environment are characteristic of the surveyed women entrepreneurs, regardless of the host country. These models combine various elements of economically-oriented, socially-oriented, and institutionally-oriented approaches. In our view, the hybrid nature of these models is driven by the need for women entrepreneurs to simultaneously adapt to various aspects of the new environment, resulting in the use of multiple approaches.

integration models of surveyed women entrepreneurs relocated to host communities in Ukraine

For women entrepreneurs who relocated to host communities in Ukraine, the dominant integration model is hybrid, incorporating elements of socially-oriented and institutionally-oriented approaches.

Key elements of the socially-oriented integration model observed in the analysis of the survey results include:

- Partnerships with local business and community organizations.
- Emphasis on the development of social entrepreneurship.

Key elements of the institutionally-oriented integration model include:

- Administrative simplifications (preferential conditions for displaced businesses in host communities, reduced taxes, minimized bureaucracy).
- Advocacy for the interests of displaced businesses within local authorities.
- Creation of informational resources to explore funding opportunities, partnerships, and support programs.

integration models of surveyed women entrepreneurs relocated to host communities in the United Kingdom

For women entrepreneurs who relocated to host communities in the United Kingdom, the dominant integration model is hybrid, combining elements of economically-oriented, learning-adaptive, and institutionally-oriented approaches.

Key elements of the economically-oriented integration model identified during the survey and analysis include:

- Participation in specific training programs (e.g., financial literacy, strategic planning, and market access).
- Securing grants and microfinancing from local authorities.
- Establishing connections between their businesses and local manufacturers and distributors.

Key elements of the learning-adaptive integration model observed include:

- Seeking new knowledge and skills for successful integration through online courses and training programs offered in host communities in the United Kingdom.
- Emphasis on mentorship support at various stages of entrepreneurial activity.
- Building connections with local business communities through social networks and relationships developed during their stay in host communities in the United Kingdom.

Key elements of the institutionally-oriented integration model include:

- Accessing legal support for their refugee status.
- Consulting on business registration, taxation systems, and compliance with local business regulations in host communities in the United Kingdom.

Empirical data and analysis indicate that displaced Ukrainian women entrepreneurs, adapting to host communities in Ukraine and the United Kingdom, employ hybrid integration models that combine various approaches depending on environmental factors.

In Ukraine, socially-oriented and institutionally-oriented models dominate. These focus on partnerships with local organizations, the development of social entrepreneurship, administrative simplifications, and support from local authorities.

In the United Kingdom, integration predominantly involves economically-oriented, learning-adaptive, and institutionally-oriented models. Women entrepreneurs strive to secure grants, actively acquire professional knowledge through training programs, benefit from mentorship, and integrate into local business communities.

Commonalities: Both contexts emphasize the need to support businesses through institutional mechanisms, such as administrative assistance, legal consultations, the creation of funding platforms, efforts to build long-term connections, and access to local resources.

Differences: These reflect the specific socio-economic environments of the two countries. In Ukraine, the focus is on social interaction and support, while in the United Kingdom, there are more opportunities for professional development and market integration.

These models demonstrate effectiveness in fostering the resilience of women-owned businesses and socio-economic adaptation. However, further research is needed to account for the unique needs of each group of entrepreneurs.

assessment of the gender gap among Ukrainian women entrepreneurs who relocated their businesses to Ukraine and the United Kingdom

To construct the gender gap index for the surveyed women who relocated their businesses to host communities in Ukraine and the United Kingdom, we applied a general methodology for assessing the gender gap, adapting it to the context of our study. This methodology is based on the following key steps:

1. Defining the index components;
2. Collecting data for each indicator;
3. Normalizing the data (converting percentage distributions into coefficients);
4. Determining the level of the gender gap.

The gender gap index was calculated as the cumulative value of normalized indicators for each country separately, followed by determining the difference between the two. This approach allows for an analysis of individual indicators to identify the most critical aspects of gender inequality experienced by the surveyed women entrepreneurs, depending on the host country.

Key Components of the Gender Gap Index

In the context of the fixed indicators in our study, the main components of the index were defined as follows:

- Average daily time spent by women entrepreneurs on household chores and caregiving in the context of relocation;
- Growth of opportunities for development;
- Active support and assistance from close relatives and friends;
- Access to government grants or subsidies;
- Attraction of investments;
- Access to resources of professional unions and associations;
- Access to loans;
- Support from business associations;
- Access to international grants;
- Sufficiency of information on potential grant programs, benefits, or support for entrepreneurs;
- Access to professional networks and business associations in the new region that could support business development;
- Access to necessary financial resources for business recovery or development;
- Access to material and technical resources for business operations;
- Access to training resources and skill development required for adapting the business to new conditions.

Indicator	Ukraine (normalized)	UK (normalized)
Average time per day spent on household chores, caring for loved ones in the context of displacement:		
Under 3 hours per day	0,577	0,429
From 3 to 5 hours per day	0,308	0,357
From 5 to 7 hours per day	0,115	0,143
Don't spend any	-	0,071
Increased opportunities for development	0,500	0,643
Active support and assistance from close surroundings	0,577	0,358
Receiving state grants or subsidies	0,346	0,214
Attracting investments	0,153	0,143
Attracting resources from professional organizations and associations	0,038	0,071
Obtaining loans	0,038	0,071
Assistance from business associations	0,038	0,214
Attracting international grants	0,038	-
Sufficiency of information about possible grant programs, benefits, or support for entrepreneurs	0,385	0,071
Access to professional networks and business associations in the new region that can help develop the business	0,076	0,071
Access to necessary financial resources for business recovery or development	0,038	0,071
Access to material and technical resources for conducting business	-	0,214
Access to training resources and skill development necessary for business adaptation	0,077	0,214
Summative index	2,957	3,355

Interpreting the obtained coefficients, we can conclude that the surveyed women entrepreneurs in the host communities of the United Kingdom have more favorable conditions for integration into the socio-economic environment compared to women in the host communities of Ukraine.

This is reflected in better access to material and technical resources, support from business associations, and development programs.

The gender gap between the surveyed women in Ukraine and the United Kingdom amounts to 0.398 (the cumulative gender equality index of women entrepreneurs in the United Kingdom minus the cumulative gender equality index of women entrepreneurs in Ukraine).

Given that the gender equality index typically ranges from 0 to 1 (where a value of "1" indicates full gender equality between countries and a value of "0" indicates the complete absence of gender equality), the calculated gap demonstrates a moderate level of gender inequality between the surveyed women in Ukraine and the United Kingdom.

The findings show that in both countries, women face barriers to accessing financing, professional networks, and development opportunities.

- Grant applications are significantly higher in Ukraine than in the United Kingdom due to greater awareness of available support programs.
- In the United Kingdom, women with less professional experience more often receive loans thanks to lower interest rates and favorable conditions.
- In Ukraine, gender discrimination is more prevalent, especially in male-dominated sectors such as construction and IT.
- In the United Kingdom, professional qualifications are emphasized more heavily; however, new entrepreneurs often face challenges due to a lack of trust in their business reputation.

Recommendations for Reducing the Gender Gap

To minimize the gender gap between the surveyed women entrepreneurs in host countries, additional efforts are required from governments, local authorities, educational and business structures, and international organizations.

The key focus should be on:

- Improving access to information about grant programs;
- Ensuring financial resources are available;
- Supporting socio-economic initiatives;
- Creating favorable conditions for the development of women's entrepreneurship in host communities in both countries.

quantitative and qualitative forecasts

This section provides insights into future trends in the development of women's businesses among displaced individuals, analyzes the potential impact on the economies of host communities, and formulates practical recommendations.

quantitative forecasts growth in business activity among displaced women

According to the Ukrainian Women's Fund and reports from the International Organization for Migration (IOM), 40% of internally displaced persons (IDPs) are women of working age. Among them, 15% have already started their own businesses or are in the process of establishing one.

Main Areas of Business Activity Among Displaced Women:

- Service Sector (50%): cosmetology, beauty salons, psychological consultations.
- Production (30%): manufacturing of clothing and food products.
- IT and Online Education (20%).

Since 2022, approximately 12,000 displaced women have registered as individual entrepreneurs, representing 22% of all newly established businesses in Ukraine.

Reasons for Increased Business Activity

- Financial necessity: Many displaced women lost their primary sources of income and were forced to seek alternatives.
- Support from the state and international organizations:
 - Grant programs for internally displaced persons (IDPs), totaling over 2 billion UAH in 2023.
 - Entrepreneurship training and workshops.
- Flexibility of conditions: Many businesses are organized online, enabling activity without being tied to a specific location.

According to forecasts, by 2025, the number of businesses established by displaced women will grow by 30–35%, provided that grant programs and training initiatives continue. The share of online businesses among displaced women may reach 50%. These businesses are expected to contribute 3–4% to Ukraine's GDP.



Main Sectors of Women's Social Enterprises in Ukraine

Optimistic Growth Scenario

With stable support from government, local, and international programs, the number of active businesses led by displaced women may increase by 35% in host communities in Ukraine and 25% in the UK over the next five years.

Realistic Growth Scenario

Business growth will range from 20–25% in host communities in Ukraine to 15–20% in the UK over three years.

job creation

Before the war, women made up over 50% of Ukraine's population, but their labor and entrepreneurial potential was not fully utilized. Given the current situation, the development of women's entrepreneurship is becoming an increasingly important factor for economic stability, job creation, income equality, and social inclusion.

In Ukraine:

Displaced women entrepreneurs are expected to create approximately 15,000 jobs in the services, retail, and manufacturing sectors. In small towns and rural areas, their initiatives will become key sources of employment for the local population.

In the UK:

Approximately 5,000–7,000 jobs are projected to be created, focusing on services (70%), education (15%), and IT (15%).

profitability levels

Financial sustainability remains a challenge for many women-led social enterprises. According to a 2023 survey:

- Only 35% of such enterprises have achieved full financial independence, while the remainder still rely on grants and donor support.

Women-led social enterprises demonstrate slower revenue growth compared to traditional businesses but exhibit higher long-term survival rates. According to Ukraine's State Statistics Service, 78% of women-led social enterprises remain operational after five years, compared to 65% of traditional small businesses.

Time to Profitability:

- Service-based businesses can achieve profitability within 6–12 months.
- Manufacturing or import-dependent businesses may require 12–18 months due to the need for infrastructure and additional resources.

Profitability by Region:

- In economically active cities like Lviv or Kyiv, the average income for displaced women's small businesses can range from \$1,500 to \$2,500 per month.
- In rural areas, this figure is lower, at \$700–\$1,200 per month, but offset by lower expenses.

investment and funding

Women social entrepreneurs face additional challenges compared to traditional entrepreneurs, particularly in attracting funding. Their business models often combine commercial and non-commercial activities, which can deter traditional investors.

In 2022, only 15% of women-led social enterprises in Ukraine had access to bank loans, compared to 28% of traditional women-led businesses. However, by 2025, the total volume of grants and investments for displaced women in host communities in Ukraine is expected to exceed \$50 million. In the UK, this figure will reach \$20 million, supported by active international programs (e.g., UN and EU grants).

expansion into new sectors

According to research, 70% of women-led social enterprises in Ukraine have introduced innovative products or services over the past three years. This innovation often reflects creative solutions to social problems.

By 2024–2026, up to 40% of displaced women are expected to expand their businesses by adding new products, services, or markets.

In the green economy, the share of displaced women's businesses is forecasted to grow to 15%, encompassing projects in energy efficiency, waste management, and eco-tourism.

Recommendations:

- Develop training programs on eco-friendly business practices.
- Foster joint projects between displaced women and local communities (e.g., recycling initiatives, eco-tourism).

qualitative forecasts

Displaced women, through their businesses, will act as “bridges” between local populations and IDPs, fostering mutual trust and collaboration. Successful displaced women entrepreneurs will serve as role models for other women in communities, motivating them to engage in economic activities. Women-led businesses will become vital sources of income for displaced families, reducing their dependence on social assistance.

New businesses established by displaced women will enrich local economies through unique ideas and innovations, such as eco-friendly products and services.

Entrepreneurs may form cooperatives to reduce costs and enhance competitiveness, particularly in rural communities. Officially registered businesses of displaced women will ensure additional revenue for local budgets, with tax contributions expected to increase by 10–15% in communities with high concentrations of IDPs.

In the UK, women entrepreneurs will focus on adapting their products to local cultural traditions, facilitating integration. Displaced women, particularly in the services sector, will actively collaborate with local businesses, promoting economic interaction.

However, challenges such as inflation, high resource costs, and limited funding may constrain business growth, particularly in manufacturing sectors. In the UK, language barriers and unfamiliarity with local laws may slow adaptation.

Proposed Measures:

- Develop specialized programs for displaced women, offering long-term grants and microloans.
- Create networking platforms for experience-sharing between displaced women and local entrepreneurs.
- Provide skill-enhancement courses and language training for businesses in the UK.
- Organize seminars on product adaptation to the cultural needs of host communities.
- Offer marketing and advertising grants to access new markets.
- Ensure access to international exhibitions and business forums.

general conclusions

The socio-demographic characteristics of women entrepreneurs influence not only the processes of integration, adaptation, and development of their businesses in host communities but also the manifestation of gender roles entrenched in their daily practices.

Age plays a critical role in the integration process of displaced women into new socio-cultural environments, as it affects their ability to adapt to changes, their perception of new surroundings, mobility, and access to resources. Young women entrepreneurs are more inclined to participate in professional and educational programs, while older age groups tend to seek opportunities to preserve their existing skills rather than acquire new ones.

The level of education among displaced women can significantly influence their integration into a new social environment. Surveyed women entrepreneurs with higher education demonstrate better analytical skills, enabling them to adapt their businesses to new market conditions. Conversely, entrepreneurs without specialized education may face challenges in understanding legal, financial, or marketing aspects.

A majority of the respondents (88%) hold higher education degrees, predominantly in the fields of management and administration (17%), mathematics, statistics, and information technology (10%), as well as pedagogy (9%).

From a gender perspective, the socio-demographic characteristics of the surveyed women entrepreneurs significantly impact business development processes in a new socio-economic environment. For middle-aged women entrepreneurs, the presence of family and children can serve as both a motivator for integration and an additional challenge due to entrenched gender stereotypes regarding traditional roles within the family. The necessity of fulfilling traditional gender roles may also hinder these women entrepreneurs from actively participating in the public life of host communities. Although survey results indicate that 55% of women entrepreneurs find a balance between traditional gender roles and self-realization through entrepreneurship (52.5% spend up to 3 hours a day on household chores, and 2.5% do not spend any time on such tasks), a significant portion of respondents (45%) devote an average of 5-6 hours to domestic responsibilities, consequently reducing their opportunities for other activities, including entrepreneurship.

The most critical challenges identified by the surveyed women entrepreneurs include:

- **Lack of funding:** 38.5% of respondents rated this as a very significant challenge, and 50% considered it moderate, making it the most critical issue among all challenges.

- **Finding premises:** 26.9% regarded this as a very significant problem, while 38.5% viewed it as moderate.

Moderate challenges include:

- **Lack of support networks:** 19.2% rated this as very significant, and 38.5% considered it moderate.

- **Socio-cultural gaps:** While only 11.5% rated this as very significant, 27% considered it moderate, indicating some difficulties in adaptation.

- **Competition:** 26.9% rated this as very significant, and 38.5% considered it a moderate problem.

Less critical challenges include:

- **Complex legal conditions:** While 7.7% of respondents viewed this as very significant, the largest share (38.5%) rated it as significant, and 19.2% as moderate.

- **Migration restrictions:** While 34.6% considered these significant, a notable portion (26.9%) did not perceive them as a challenge at all.

- **Limited learning opportunities:** 34.6% did not experience this challenge.

- **Bureaucratic obstacles:** 42.3% rated these as having minimal impact, and 19.2% did not experience them at all.

The immediate environment plays a crucial role in restoring or starting entrepreneurial activities among displaced women entrepreneurs. The most common forms of influence from close circles include emotional support, motivation, and financial assistance. Positive emotional support strengthens a woman's confidence, reduces stress, and alleviates psychological pressure caused by displacement. Motivation from close connections can stimulate proactive behavior and exploration of new opportunities. Family members or

friends often provide initial financial aid to restart or launch entrepreneurial activities.

However, it is important to consider the existing negative influence of close circles on women entrepreneurs, which can manifest in the following ways:

- **Role stereotyping:** Close circles may expect a woman to focus exclusively on family responsibilities rather than professional development, devaluing her business initiatives.

- **Insufficient support:** Family and friends may not understand or support her entrepreneurial ambitions, creating psychological pressure and lowering motivation.

- **Emotional and physical pressure:** Women may face indirect pressure to fulfill all traditionally "female" household duties, even if it hinders their business and professional self-realization.

- **Criticism and doubt:** Close circles may question a woman's ability to manage a business due to gender biases, such as the belief that women are less inclined to take risks or lack the necessary skills for successful entrepreneurship.

- **Manipulation of social expectations:** Members of the close circle may reinforce existing gender norms by asserting that business is not a "woman's job" and insist on traditional roles as more acceptable.

It is also crucial to understand the potentially negative manifestations of gender inequality (as a consequence of the negative influence of close circles), which may arise under displacement conditions:

- **Misunderstanding or ignoring the needs of women entrepreneurs:** Close circles may underestimate the importance of fulfilling business ambitions, focusing instead on their "traditional" roles as mothers, wives, etc.

- **Doubts about the abilities of women entrepreneurs:** Gender stereotypes may fuel the belief that women are incapable of successfully restarting or establishing a business in new socio-economic conditions due to a perceived lack of "competence" or understanding of business operations in host communities.

- **Financial control:** Even with financial support, close circles may impose restrictions or conditions that limit the autonomy of women entrepreneurs in making business decisions.

- **Passive attitude of close circles:** In situations where women entrepreneurs expect active support, close circles may take a passive stance, leaving them to face challenges alone, which increases emotional strain.

The above-mentioned aspects of negative influence and its forms highlight the need to create a supportive, gender-sensitive environment in host communities. Such an environment should provide not only RECOMMENDATIONS FOR IMPROVING THE CONDITIONS FOR INTEGRATING WOMEN'S DISPLACED BUSINESSES INTO HOST COMMUNITIES

recommendations for improving the conditions for integrating women`s displaced businesses into host communities

Developing a support infrastructure for women`s social entrepreneurship is a critical component in creating a favorable environment for the growth and prosperity of socially-oriented businesses led by women. An effective support infrastructure can significantly enhance the success rate of women`s social enterprises and promote their sustainable development.

In this context, several proposals can be made to advance such infrastructure (Table «Proposals for Developing Support Infrastructure for Women`s Social Entrepreneurship»). These proposals aim to address the specific challenges faced by women entrepreneurs in the social sector, such as limited access to financing, insufficient business skills, and a lack of support networks.

The implementation of a comprehensive approach to infrastructure development will enable the creation of an ecosystem that not only supports existing women`s social enterprises but also stimulates the emergence of new initiatives.

proposals for developing support infrastructure for women`s social entrepreneurship

1. Creation of specialized business incubators and accelerators

- Development of programs tailored for women`s social enterprises;
- Providing workspace and equipment
- Ensuring access to experts and mentors;
- Organizing training seminars on business planning, marketing, finances;
- Facilitating networking among participants;
- Assistance in attracting investments and grants

2. Development of financial instruments

- Creation of special credit lines with preferential terms;
- Development of grant programs for innovative social projects;
- Formation of investment funds for women`s social entrepreneurship;
- Implementation of microfinance mechanisms;
- Providing financial consultations and training on financial literacy;
- Establishment of guarantee funds to reduce investor risks

3. Formation of networks and collaboration platforms

- Creation of an online platform for networking and resource sharing;
- Organization of regular meetings, conferences, and forums;
- Development of partnerships between women`s social enterprises and traditional businesses;
- Promoting international cooperation and exchange of experiences;
- Creation of a database of successful cases and success stories;
- Formation of industry associations for women`s social enterprises

4. Development of educational programs

- Development of specialized courses in social entrepreneurship for women;
- Integration of social entrepreneurship topics into school and university curricula;
- Organization of online courses and webinars to ensure

5. Creation of resource and information centres

- wide access;
- Creation of internship programs in successful social enterprises;
- Development of educational materials and guides;
- Organization of summer schools and intensive training programs
- Organization of physical centres in different regions of the country;
- Development of an online portal with information on social entrepreneurship;
- Providing consultations on legal, financial, and operational matters;
- Creation of a resource library and case studies;
- Organization of informational campaigns to raise awareness;
- Providing business planning and market analysis services

6. Development of mentorship programs

- Creation of a database of mentors from various business and social entrepreneurship sectors;
- Development of structured mentorship programs with clear objectives;
- Organization of regular meetings between mentors and mentees
- Conducting training for mentors;
- Evaluation and monitoring of the effectiveness of mentorship programs;
- Creation of an online platform for virtual mentorship

7. Support for technological innovations

- Creation of technological hubs for women`s social enterprises;
- Providing grants for the development and implementation of innovative technological solutions;
- Organization of competitions to stimulate innovation;
- Ensuring access to training in digital technologies;
- Promoting partnerships between technology companies and social enterprises;
- Creation of programs for digital transformation of social enterprises

8. Development of public-private partnership

- Creation of joint programs of support between government bodies and the private sector;
- Development of mechanisms for attracting private capital;
- Organization of joint forums and platforms for dialogue between sectors;
- Implementation of tax incentives for companies supporting women's social entrepreneurship;
- Development of joint projects to address social issues;
- Creation of social investment funds involving both state and private sectors

9. Support for research and analytics

- Financing academic and applied research;
- Creation of research centres at universities;
- Conducting regular surveys and gathering statistical data;
- Analysing the impact of women's social entrepreneurship on the economy and society;
- Publishing and disseminating research results;
- Creation of a national database of women's social enterprises

10. Creation of a monitoring and evaluation system

- Development of key performance indicators;
- Creation of a centralized system for data collection and analysis;
- Conducting regular assessments of the impact of support programs;
- Implementation of feedback mechanisms from beneficiaries;
- Using monitoring results to improve policies and programs;
- Creation of an annual report on the state of women's social entrepreneurship in the country

1. establishing specialized business incubators and accelerators

- Developing a network of specialized business incubators and accelerators focused on women's social entrepreneurship can provide critically important support in the early stages of business development and is a crucial element of the support infrastructure. These structures can offer not only workspace but also mentorship, training programs, and access to networks. Enterprises that have gone through specialized incubation programs have a 20-30% higher survival rate during the first five years compared to those that did not receive such support.
- Key elements of specialized business incubators and accelerators for women's social entrepreneurship should include:
 - Providing accessible office space, equipment, and technical resources, which are especially important for beginner entrepreneurs with limited financial means;
 - Developing and conducting specific training sessions and workshops covering both general business skills and the specific aspects of social entrepreneurship, including measuring social impact, managing dual outcomes (financial and social), and the specifics of attracting investments in social projects;
 - Engaging experienced entrepreneurs and industry experts to provide individual consultations and mentorship. Particular attention should be given to recruiting women mentors who can share their experiences in overcoming gender-specific challenges;
 - Organizing events and creating platforms for networking between entrepreneurs, investors, business representatives, and the public sector. This promotes a favorable ecosystem and opens up new opportunities for collaboration;
 - Integrating programs for the development of digital skills and supporting technological innovations in social entrepreneurship;
 - Providing information about available funding sources, assisting in preparing grant and investment applications, and organizing pitch sessions to present projects to potential investors;
 - Offering consultations on business registration and operations, taxation, intellectual property protection, etc.;
- Developing intensive short-term programs for quickly scaling and developing already existing social enterprises.
- When creating such specialized structures, it is important to consider the regional context and the specifics of local social issues. For example, in rural areas, it may be useful to create mobile incubators or use online formats to ensure service accessibility. It is also essential to ensure the sustainability and long-term financing of these initiatives. This can be achieved through a combination of public funding, private investment, and income from service provision. Creating a network of specialized business incubators and accelerators for women's social entrepreneurship can become a powerful catalyst for the development of this sector, contributing not only to economic growth but also to addressing pressing social problems through innovative entrepreneurial approaches.

2. developing financial instruments

The development of specialized financial instruments is critical to overcoming one of the largest barriers faced by women social entrepreneurs—limited access to funding. Creating specialized financial instruments such as microloans, guarantee funds, and investment platforms aimed at women's social entrepreneurship can help overcome this barrier.

Key directions for developing financial instruments include:

- Designing specialized microcredit programs tailored to the needs of women's social enterprises. Such programs should take into account the specifics of social business, offering flexible repayment terms and low-interest rates. Access to microloans can increase the chances of small businesses surviving by 40% during the first three years of activity;
- Creating specialized guarantee funds that can provide loan guarantees for women's social enterprises. This will help reduce risks for traditional financial institutions and ease access to credit;
- Developing online platforms that connect social investors with women's social enterprises. These platforms can use crowdfunding or direct investment models to ensure transparency and efficiency;
- Establishing specialized venture funds focused on investing in women's social enterprises with high growth potential and social impact;
- Developing targeted grant programs aimed at supporting innovative social projects initiated by women entrepreneurs. It is important to ensure transparency in the selection process and clear criteria for evaluating social impact;
- Implementing social impact bonds, which allow the attraction of private capital for financing social projects with payment based on results;
- Developing and implementing specialized financial literacy programs for women social entrepreneurs to help them effectively manage finances and engage with investors;
- Creating tax incentive systems for investors who invest in women's social enterprises, which can stimulate capital inflow into this sector;
- Supporting the creation of specialized credit unions for women entrepreneurs that can provide more flexible and accessible financial services;
- Developing mechanisms that combine different funding sources (grants, loans, investments) to create optimal financial packages for different stages of development of social enterprises.

When developing and implementing these financial instruments, it is important to consider the specific needs and challenges of women's social entrepreneurship. For example, women entrepreneurs often face greater difficulties in obtaining loans due to the lack of credit history or collateral. Therefore, it is important to develop alternative methods of assessing creditworthiness, considering the social impact and potential of the project. Additionally, ensuring the accessibility of information about existing financial instruments and training women entrepreneurs to use them effectively is crucial. This can include creating online platforms with information about financial opportunities, hosting webinars, and conducting workshops on financial planning and management. Developing specialized financial instruments for women's social entrepreneurship will not only contribute to economic growth and expand opportunities for women but also stimulate innovation in solving social problems, creating a positive impact on society as a whole.

3. forming networks and collaboration platforms

Creating online and offline platforms for networking and experience-sharing among women social entrepreneurs can foster a favorable ecosystem. These networks can serve as sources of mutual support, resource-sharing, and collective problem-solving. These structures create an environment for sharing experiences, resources, and knowledge that contributes to the growth and sustainable development of women-led social enterprises.

Key aspects of forming networks and collaboration platforms include:

- Establishing specialized online platforms for women social entrepreneurs, providing opportunities for networking, resource-sharing, and collaboration. Such platforms can include forums, expert databases, and marketplaces for exchanging services and resources. Active participation in online communities can increase the chances of small businesses succeeding by 30%;
- Creating physical meeting spaces (regional hubs) for collaboration and experience-sharing among women social entrepreneurs at the regional level. These hubs can serve as centers for events, training, and consultations;
- Supporting the creation and development of industry associations for women's social entrepreneurship that can represent the sector's interests, conduct research, and advocate;
- Developing structured mentorship programs that connect experienced entrepreneurs with newcomers. Particular attention should be paid to involving women mentors who can share their experiences in overcoming gender-specific challenges;
- Promoting the creation of international partnerships and networks that allow for exchanging experiences and resources globally;
- Developing specialized platforms for women's social projects that allow attracting funding and support from a wide audience;
- Creating joint innovation labs where women social entrepreneurs can experiment, test new ideas, and develop innovative solutions to social problems;
- Developing online libraries, databases of case studies, and educational resources specific to women's social entrepreneurship;
- Creating mutual support groups where women entrepreneurs can share experiences, provide emotional support, and collectively solve problems;
- Developing specialized platforms that facilitate

- cooperation between women social enterprises, including opportunities for joint projects, resource-sharing, and supply chain creation.

When forming networks and collaboration platforms, it is important to consider the diversity of needs and interests of women social entrepreneurs. This includes ensuring inclusivity for entrepreneurs from different social, cultural, and economic contexts. Critical to the success of these networks and platforms is the active moderation and facilitation of interactions. This may involve organizing regular events, thematic discussions, challenges, and competitions that encourage active participation and engagement.

Effective networks and collaboration platforms can significantly improve the chances of success for women's social enterprises. Entrepreneurs who actively participate in professional networks have a 50% higher chance of business survival during the first three years of operation.

Forming networks and collaboration platforms for women's social entrepreneurship not only supports the development of individual enterprises but also creates a favorable ecosystem for innovation, resource-sharing, and collective problem-solving. This can become a powerful tool for enhancing the impact of women's social entrepreneurship on society as a whole.

4. development of educational programs

The design and implementation of specialized educational programs focused on the development of entrepreneurial skills and knowledge in the field of social entrepreneurship is crucial for enhancing the competence of women entrepreneurs. These programs should cover not only basic business skills but also specific aspects of social entrepreneurship, such as measuring social impact and managing dual outcomes (financial and social). The goal of these programs is not only to provide the necessary knowledge and skills but also to inspire, motivate, and prepare women for successful social-oriented business practices.

Key aspects of the development of educational programs include:

- Development and implementation of comprehensive courses on social entrepreneurship that cover all aspects of creating and managing a social enterprise. These courses should include both theoretical and practical components. Participation in such courses can increase the likelihood of starting a successful social enterprise by 40%;
- Creation of separate modules dedicated to specific aspects of women's social entrepreneurship, such as: measuring social impact; gender-sensitive leadership; managing dual outcomes (financial and social); attracting investment in social projects; marketing for social enterprises;
- Development of massive open online courses (MOOCs) and other forms of distance learning, which provide accessibility to education for women entrepreneurs from different regions with varying time availability;
- Organizing intensive practical workshops where participants can develop and test their business ideas under the guidance of experts;
- Integration of mentoring programs into the educational process, where successful women social entrepreneurs share their experiences and provide individual support;
- Using business simulations and business games to model real situations and challenges faced by social entrepreneurs;
- Development of educational programs that combine social entrepreneurship with other disciplines, such as technology, ecology, healthcare, to stimulate innovative approaches;
- Organizing exchange and internship programs that allow women entrepreneurs to gain experience working in successful social enterprises in other regions or

- countries;
- Implementation of specialized courses on financial literacy and financial management for social enterprises;
- Development of programs aimed at developing skills critical for social entrepreneurs, such as emotional intelligence, communication skills, conflict resolution, etc.;
- Creation of intensive incubation programs that combine learning with practical development and launch of social enterprises;
- Development of professional certification programs for women social entrepreneurs that confirm their competencies and increase trust from partners and investors.

When developing educational programs, it is important to consider the diversity of the audience and ensure inclusivity. This includes adapting the content and learning formats for women with varying levels of education, experience, and from different cultural contexts. Also critically important is the ongoing update and adaptation of educational programs in response to changes in the field of social entrepreneurship and new challenges that women entrepreneurs face. This requires regular research and feedback collection from program participants. Effective educational programs can significantly increase the chances of success for women's social enterprises. Entrepreneurs who have completed specialized educational programs have a 30% higher chance of business survival during the first five years of operation. The development of comprehensive and innovative educational programs for women's social entrepreneurship is a key factor in creating a new generation of leaders capable of effectively addressing social problems through entrepreneurial approaches.

5. creation of resource and information centers

The organization of specialized centers that provide information, consultations, and resources for women social entrepreneurs can significantly ease access to the necessary support. These centers can offer legal consultations, help in developing business plans, and provide information on available grants and support programs. These centers should function as multifunctional platforms providing comprehensive support to women entrepreneurs at various stages of their business development.

Creating a network of resource and information centers requires coordinated efforts from the public sector, non-governmental organizations, and private business. An effective funding model can include a combination of public grants, private investments, and membership contributions from participating enterprises.

6. development of mentoring programs

Establishing structured mentoring programs that connect experienced entrepreneurs with beginners can provide valuable support and knowledge transfer. It is especially important to involve women mentors who can share their experiences of overcoming gender-specific challenges.

Key aspects of mentoring programs include:

- A structured system for selecting mentors and mentees that takes into account the specifics of social entrepreneurship and gender issues;
- Development of clear criteria for assessing the effectiveness of mentoring relationships;
- Implementation of regular feedback mechanisms for the continuous improvement of the program.

An important element is the creation of a diversified mentor base that includes experienced entrepreneurs, industry experts, and social impact specialists. The integration of online platforms for virtual mentoring expands the geographical scope of the program and enhances its accessibility. Organizing regular training for mentors on gender sensitivity and the specifics of social entrepreneurship ensures high-quality support. Developing specialized methodological materials and tools for mentors and mentees optimizes the process of knowledge and skills transfer.

Implementing a system for monitoring the long-term results of mentorship allows for evaluating the actual impact of the program on the development of women's social entrepreneurship. Creating a community of program alumni promotes further networking and exchange of experiences. An important aspect is also the development of mechanisms for the financial sustainability of mentoring programs, which may include a combination of grant funding, corporate sponsorship, and partial payment models for services.

7. support for technological innovations

Support for technological innovations is a critical factor in the development of women's social entrepreneurship in the modern digital environment. Facilitating women social entrepreneurs' access to contemporary technologies and digital tools can significantly enhance their competitiveness and efficiency. This may include creating technological hubs, conducting digital skills training, and providing access to specialized software.

Key aspects of support include:

- Creating specialized incubators and accelerators focused on technological projects with social impact;
- Developing funding programs that address the specific needs of high-tech startups with a social mission; forming partnerships between technology companies and women-led social enterprises for the transfer of knowledge and technology.

An essential element is organizing innovation competitions aimed at solving social problems through advanced technologies. Creating platforms for collaboration between technological experts and social entrepreneurs fosters the development of innovative solutions.

Implementing educational programs on digital technologies adapted for women entrepreneurs improves their technological competence. Developing mechanisms to access high-tech equipment and software on preferential terms expands opportunities for experimentation and innovation.

The creation of specialized venture capital funds focused on supporting women-founded technological social enterprises stimulates sector development. Integrating technological innovations into existing programs supporting women entrepreneurship ensures a systemic approach to the development of this field.

8. development of public-private partnerships

Establishing mechanisms for effective cooperation between the public sector, business, and civil society organizations can provide comprehensive support for women's social entrepreneurship. This may include joint funding programs, the creation of innovation labs, and the implementation of pilot projects.

The development of public-private partnerships (PPP) is a key area in building the infrastructure for supporting women's social entrepreneurship. This approach implies creating synergistic interactions between the public sector, private business, and civil society organizations to promote the development and scaling of women's social enterprises.

PPP in the context of women's social entrepreneurship aims to overcome systemic barriers faced by women entrepreneurs, such as limited access to funding, insufficient skill development, and limited networking opportunities. This is achieved through the pooling of resources, expertise, and infrastructure from various sectors.

A key aspect of PPP is the development of innovative financial instruments such as guarantee funds, social bonds, and blended financing tailored to the specific needs of women's social enterprises. These mechanisms help reduce risks for private investors and mobilize additional resources to support social innovations. An important element of PPP is the creation of specialized incubators and accelerators that focus on supporting women's social enterprises. These structures, based on partnerships between public institutions, private companies, and non-governmental organizations, provide comprehensive support, including mentoring, training, and access to networks.

Within PPP, skill and leadership development programs are also designed to enhance the entrepreneurial potential of women in the social sector. These programs combine academic knowledge, business experience, and an understanding of social challenges, which are critical to the success of social entrepreneurs.

Public-private partnerships play a crucial role in creating a favorable regulatory environment for women's social entrepreneurship. This includes the development of policies and legislative initiatives that consider the specific needs and challenges of women entrepreneurs in the social sector.

Particular attention within PPP is given to the development of markets for products and services from women's social enterprises. This may involve creating specialized platforms for social procurement where public and private organizations can purchase goods and services from women-led social enterprises.

Effective PPP also involves the creation of mechanisms for sharing knowledge and best practices between sectors. This promotes mutual learning and innovation in supporting women's social entrepreneurship.

An important aspect is the development of joint monitoring and evaluation systems that allow for measuring the effectiveness of partnerships and their impact on the development of women's social entrepreneurship. This ensures accountability and allows for the continuous improvement of support approaches.

Thus, the development of public-private partnerships is a comprehensive and strategic approach to creating a favorable ecosystem for women's social entrepreneurship, combining resources, expertise, and innovative approaches from different sectors to achieve significant social impact.

9. supporting research and analytics

Supporting research and analytics is a fundamental aspect of the development of women's social entrepreneurship, providing a scientifically-based foundation for decision-making and the formation of effective policies. Investing in research and analytics in the field of women's social entrepreneurship can provide a knowledge base for the development of effective policies and support programs. This includes the collection and analysis of data, evaluating the impact of existing initiatives, and studying the best international practices.

The primary goal of this direction is to create a reliable empirical base for developing effective policies and support programs. This includes conducting comprehensive research covering various aspects of women's social entrepreneurship, such as entry barriers, success factors, innovative business models, and social impact.

Analytical work in this direction also involves studying the best practices and innovative approaches to women's social entrepreneurship both nationally and internationally. This promotes the exchange of experiences and adaptation of successful models to local contexts.

Particular attention is paid to developing and improving methodologies for assessing social impact, which consider gender aspects and the specifics of women's entrepreneurship. This includes the development of gender-sensitive indicators and measurement tools that allow for more accurate evaluation of the impact of women's social enterprises on communities and society as a whole.

The results of research and analytics serve as the foundation for evidence-based policy in the field of women's social entrepreneurship. They provide policymakers and donors with reliable information for making informed decisions about resource allocation and the development of targeted support programs.

10. creating a monitoring and evaluation system

The development of a monitoring and evaluation system for the effectiveness of infrastructure supporting women's social entrepreneurship is important for the continuous improvement and adaptation of approaches. This system represents a comprehensive mechanism aimed at the systematic collection, analysis, and interpretation of data regarding the effectiveness and social impact of entrepreneurial initiatives led by women. It will help identify the most effective support tools and respond promptly to changing entrepreneurs' needs.

The primary goal of such a system is to provide an objective assessment of the progress and results of women's social enterprises. It allows for identifying key success factors, pinpointing areas that need improvement, and evaluating the overall impact on the socio-economic development of communities.

A critical aspect is the development of specific indicators and criteria for evaluation that take into account the unique challenges and opportunities of women's social entrepreneurship. These indicators should cover aspects such as gender equality, economic empowerment of women, impact on communities, innovation, and sustainability of business models.

Additionally, this system serves as a powerful tool for informed decision-making. It provides an empirical base for the development of support policies for women's social entrepreneurship, optimizing resource allocation, and designing targeted development programs. A key aspect is the ability of the monitoring and evaluation system to adapt to dynamic changes in the external environment. Regular monitoring allows for the timely identification of new trends, risks, and opportunities, enabling women's social enterprises to quickly adjust their strategies and business models.

Implementing such a system requires an approach that actively involves entrepreneurs themselves, evaluation experts, representatives of the public sector, academic institutions, and government agencies. This ensures that various perspectives and expertise are considered in the development and implementation of the system. In the context of global sustainable development goals, the monitoring and evaluation system for women's social entrepreneurship should also consider broader socio-economic indicators, such as the impact on poverty reduction, improving education, healthcare, and environmental sustainability.

Thus, creating an effective monitoring and evaluation system is not only a technical task but also a strategic imperative for the development of women's social entrepreneurship. It provides the necessary information base to enhance effectiveness, scale impact, and achieve long-term sustainability in this crucial sector of the economy.

impact of support initiatives provided by non-governmental organizations and other entities on the development of women's entrepreneurship in Ukraine

Ukraine

Investment and Trade Facilitation Center of Ukraine (ITFC)

The organization promotes women's entrepreneurship through investment and trade consultations, provides access to financing, and develops trade relations abroad for women-owned businesses.

<https://tradecenter.org.ua/ukr/home>

Academy for Women Entrepreneurs "STRENGTH OF WOMEN"

Offers educational programs, training, and resources for women entrepreneurs who want to start or grow their businesses.

<https://wmnpower.org/>

Ukrainian Platform for Women in Business

Facilitates the creation of networks, knowledge exchange, and advocacy among women entrepreneurs, providing a platform to promote their interests and address their issues.

<https://winb.in.ua/uk>

Public Organization "League of Business and Professional Women of Ukraine"

Supports women in business through mentoring programs, networking events, and lobbying for the interests of the entrepreneurial community.

https://www.facebook.com/bpwua.org/?locale=ga_IE

Ukrainian Women's Fund

Funds and supports women's entrepreneurship projects, offering grants and educational programs for women.

<https://uwf.org.ua/>

Consortium of Women's Organizations of Ukraine

Brings together women's organizations and communities to collaborate on solving problems and creating a favorable environment for women's entrepreneurship.

<https://wcu-network.org.ua/>

Women's Entrepreneurship Empowerment Program Empowering Women Ukraine 2024

Provides educational materials, consultations, and financial support to women who wish to start or grow their businesses.

<https://entrepreneur.pagulasabi.ee/uk/ukraine/empowering-women-spring-2024>

Expert Organization Corporate Social Responsibility Development Center (CSR Ukraine)

Conducts research and develops corporate social responsibility programs, including support for women's entrepreneurship.

<https://csr-ukraine.org/>

European Business Association (EBA)

Organizes events, training, and consultations for women entrepreneurs, as well as represents the interests of the business community before the government.

<https://eba.com.ua/en/>

Union of Ukrainian Entrepreneurs (SUE)

Provides informational and advisory support to all entrepreneurs, including women, and protects their rights and interests.

<https://sup.org.ua/>

International Women Entrepreneurs Embassy in Ukraine

Promotes international cooperation and knowledge exchange among women entrepreneurs in Ukraine and abroad.

<https://ambasada.org.ua/>

International Community of Women in Technology

Offers educational resources, mentoring, and a platform for creating networks among women in the tech business.

<https://womenintech.com.ua/>

Rural Women Business Network of Ukraine

<https://www.facebook.com/rwbn.ua/?locale=uk-UA>

United Kingdom

London Business Club (Women)

<https://londonbusinessclub.uk/>

Ukrainian Business Women in Scotland Club

<https://ubwis-club.co.uk/en-gb>

UA Business Resource

<https://chat.whatsapp.com/LA5uZsG4zL1G4zBbfqIRmB>

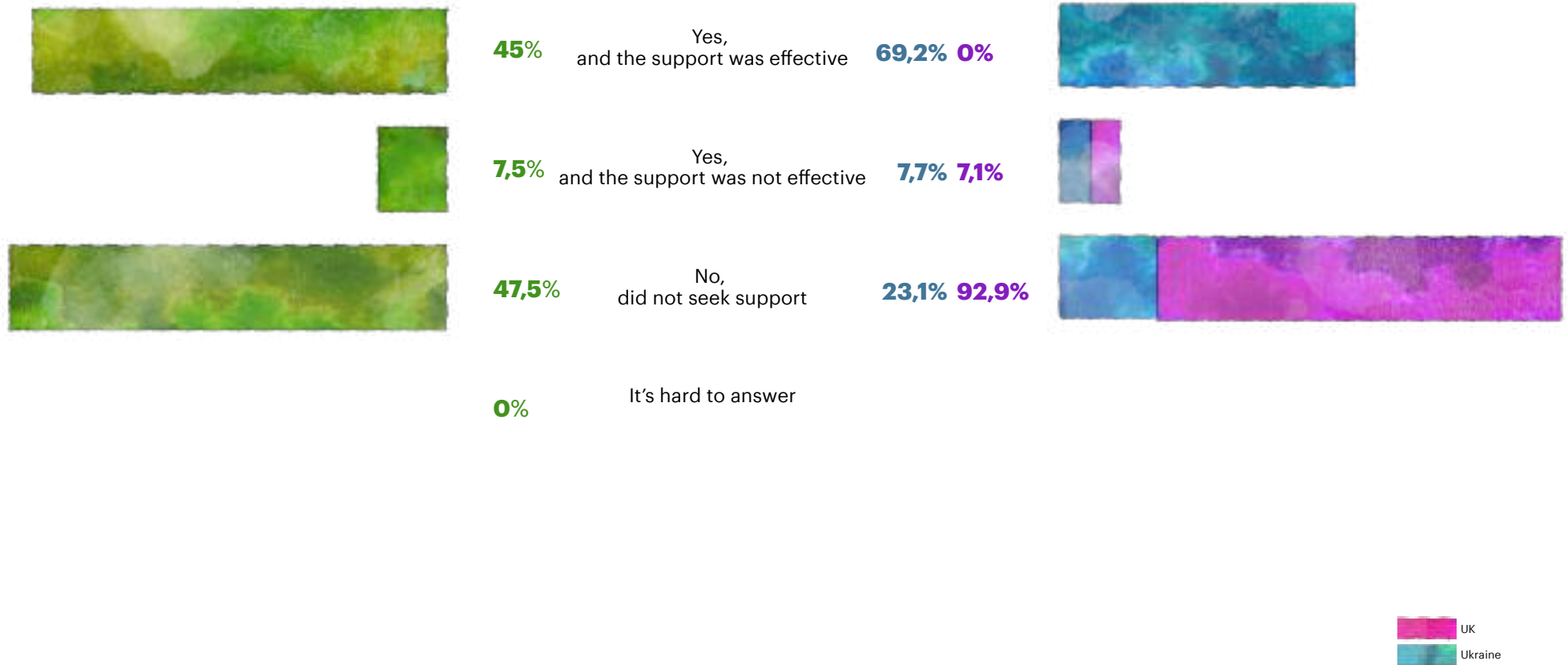
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public discussions

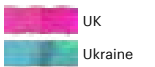
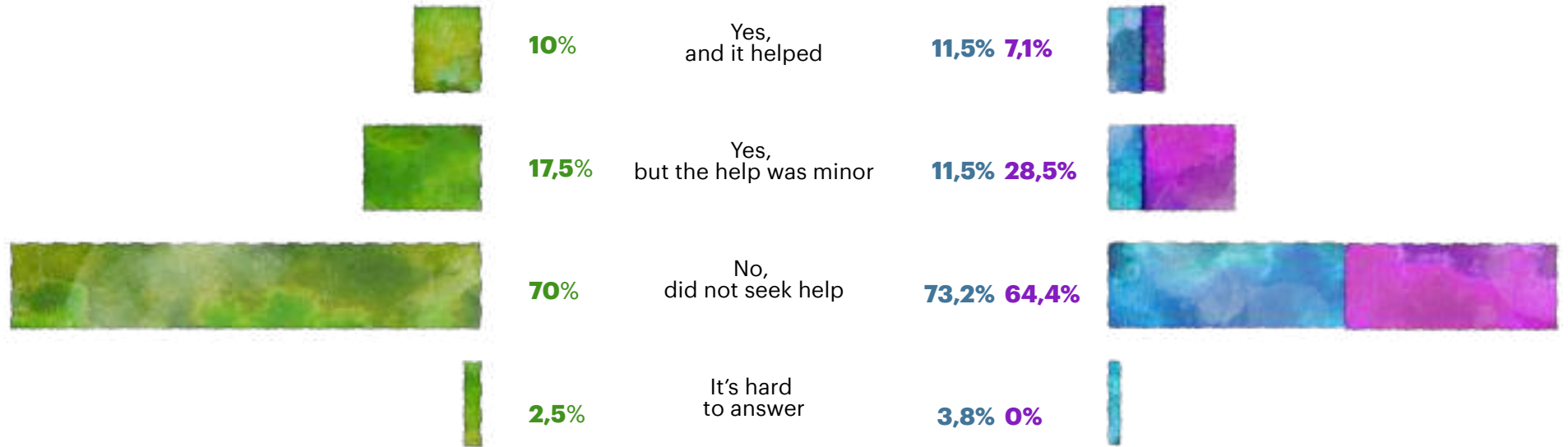
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6. Anna Chechel, Maryna Zelinska, Inna Sorokina PUBLIC DIALOGUE IN SECTION OF THE MODERN PUBLIC ADMINISTRATION SYSTEM / Матеріали конференції PROCEEDINGS OF MATERIALS of International Scientific Conference Dedicated to the 80th Birth Anniversary of the foundation of Paata Gugushvili Institute of Economics of Ivane Javakhishvili Tbilisi State University "THE TENDENCIES OF ECONOMIC DEVELOPMENT OF THE WORLD UNDER THE NEW GEOPOLITICAL REALITY: THE PLACE AND CHALLENGES OF GEORGIA" <http://conferenceconomics.tsu.ge/doc/konf.pdf>

descriptive statistics on the accessibility of resources such as international organizations and charitable foundations, professional associations and business associations, access to state benefits and/or tax preferences



Overall distribution of responses to the online survey question: "Have you ever sought support from international organizations or charitable foundations?"

Distribution of responses to the online survey question: "Have you ever sought support from international organizations or charitable foundations?" depending on the host country



Overall distribution of responses to the online survey question: "Have you approached local business incubators or entrepreneurship development centers, professional associations, or business associations for consultations or resources?"

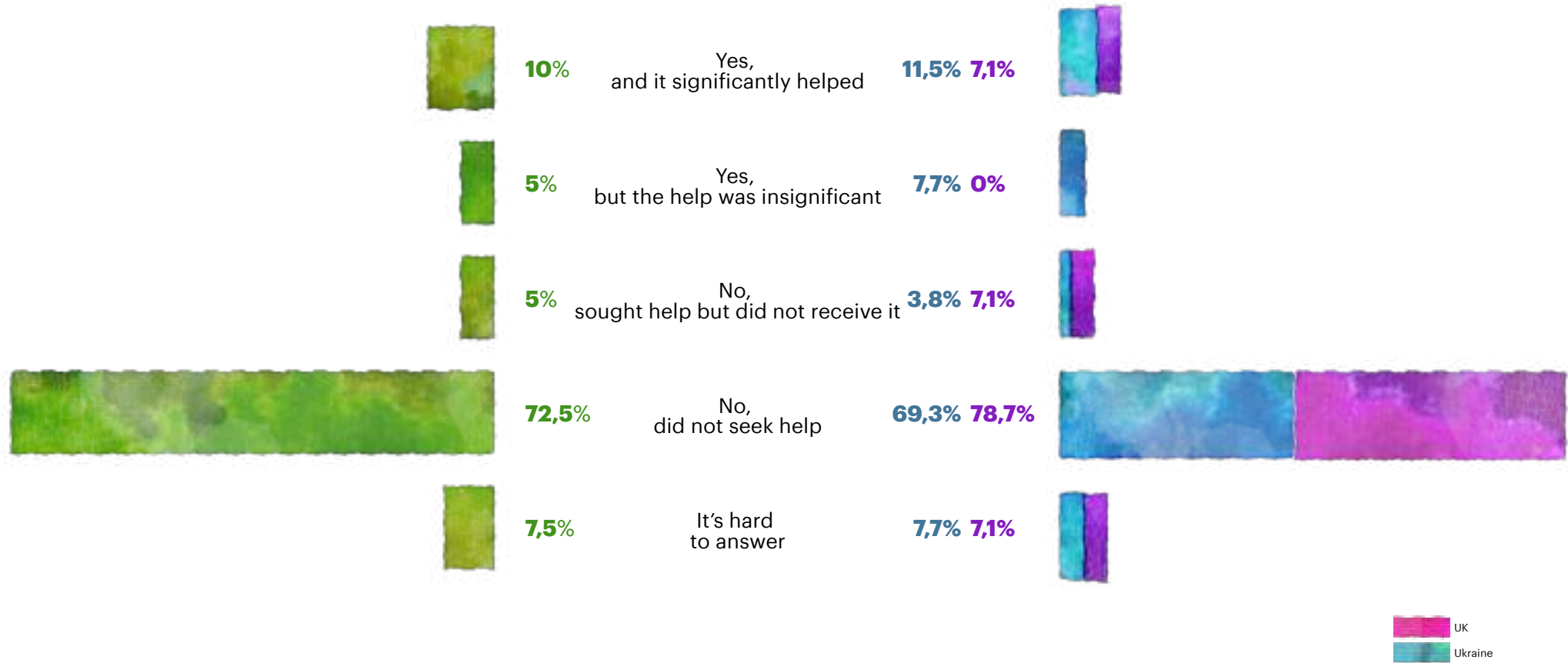
Distribution of responses to the online survey question: "Have you approached local business incubators or entrepreneurship development centers, professional associations, or business associations for consultations or resources?" based on the host country



UK
Ukraine

Overall distribution of responses to the online survey question: "Have you approached local business incubators or entrepreneurship development centers, professional associations, or business associations for consultations or resources?"

Distribution of responses to the online survey question: "Have you approached local business incubators or entrepreneurship development centers, professional associations, or business associations for consultations or resources?" based on the host country



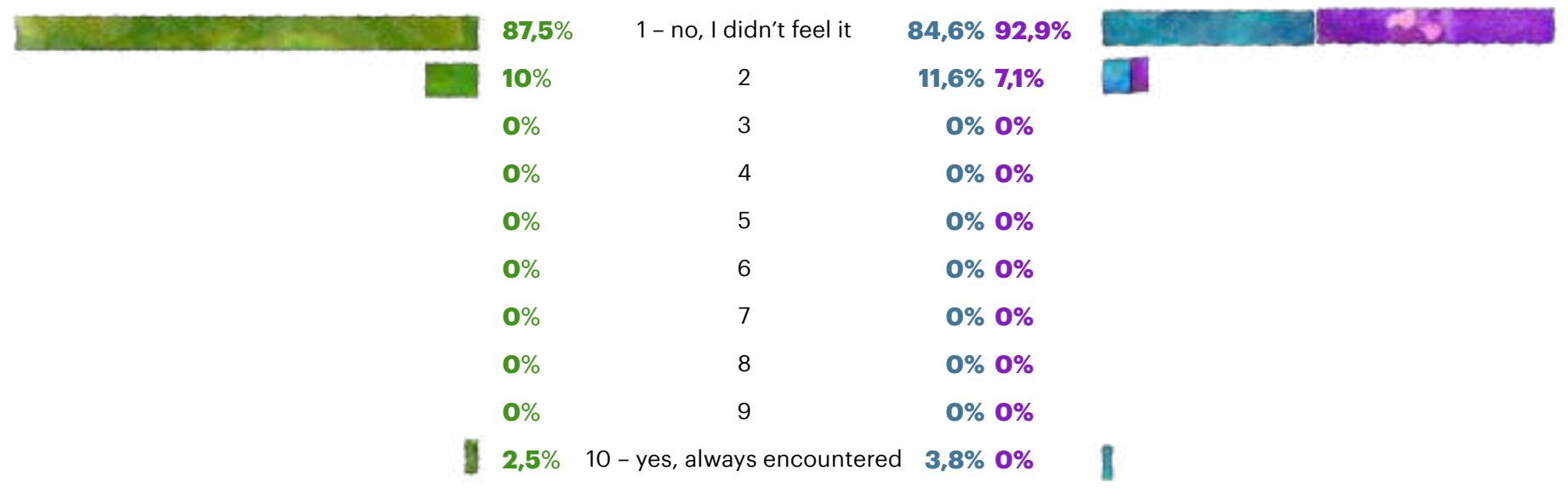
The general distribution of responses to the online survey question: "Have you received access to government benefits or tax preferences in the new region for business recovery?"

The distribution of responses to the online survey question: "Have you received access to government benefits or tax preferences in the new region for business recovery?" depending on the host country

appendix 2

descriptive statistics of gender inequality manifestations during interactions with new suppliers and partners, availability of financial resources for the development of women's businesses in host communities

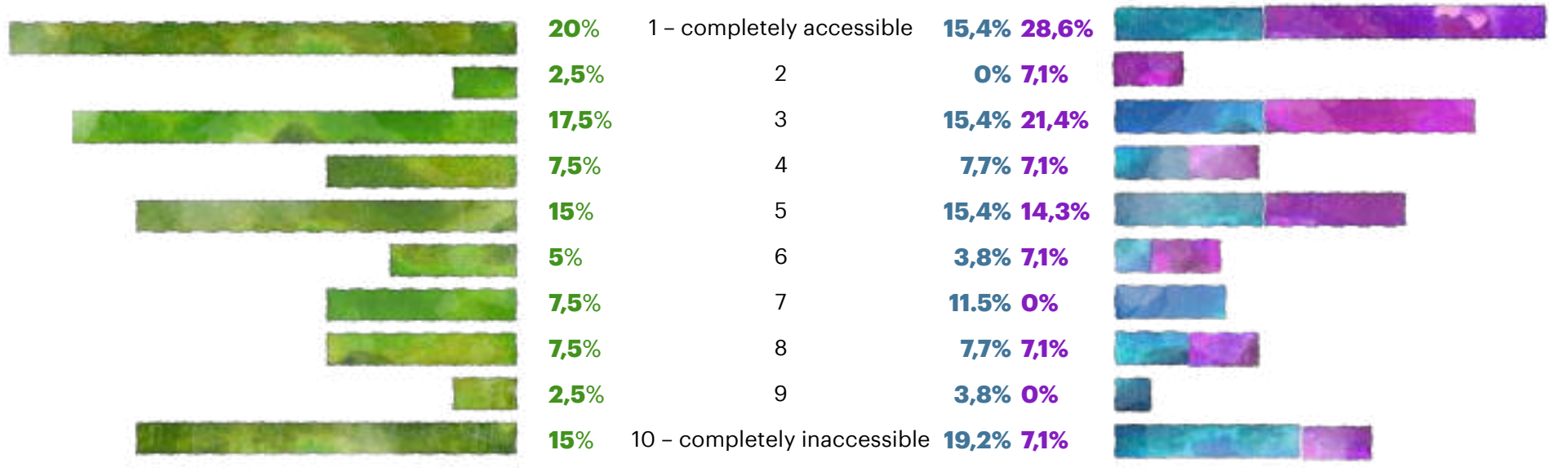
(the questions are evaluative, with a rating scale from 1 to 10, where 1 – very positive assessment, 10 – very negative assessment)



General distribution of responses to the online survey question: "Have you experienced discrimination from new suppliers, partners, or clients in the new region because you are a woman?"

Distribution of responses to the online survey question: "Have you experienced discrimination from new suppliers, partners, or clients in the new region because you are a woman?" depending on the host country

UK
Ukraine

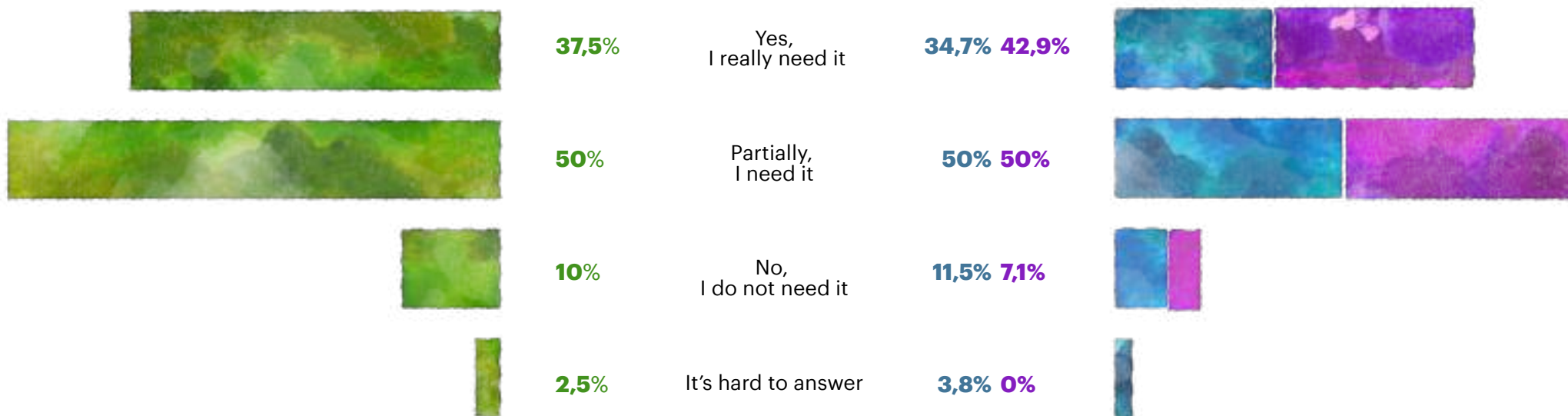


General distribution of responses to the online survey question: "How would you rate the accessibility of financial resources (loans, investments) in your field for the development of women's business?"

Distribution of responses to the online survey question: "How would you rate the accessibility of financial resources (loans, investments) in your field for the development of women's business?" depending on the host country

UK
Ukraine

descriptive statistics of the need for additional information in the form of training or consultations after relocating the business to the host communities



Overall distribution of responses to the online survey question: "Do you feel the need for additional training or consultations (in management, finance, marketing, etc.) after relocating your business?"

Distribution of responses to the online survey question: "Do you feel the need for additional training or consultations (in the areas of management, finance, marketing, etc.) after relocating your business?" depending on the host country

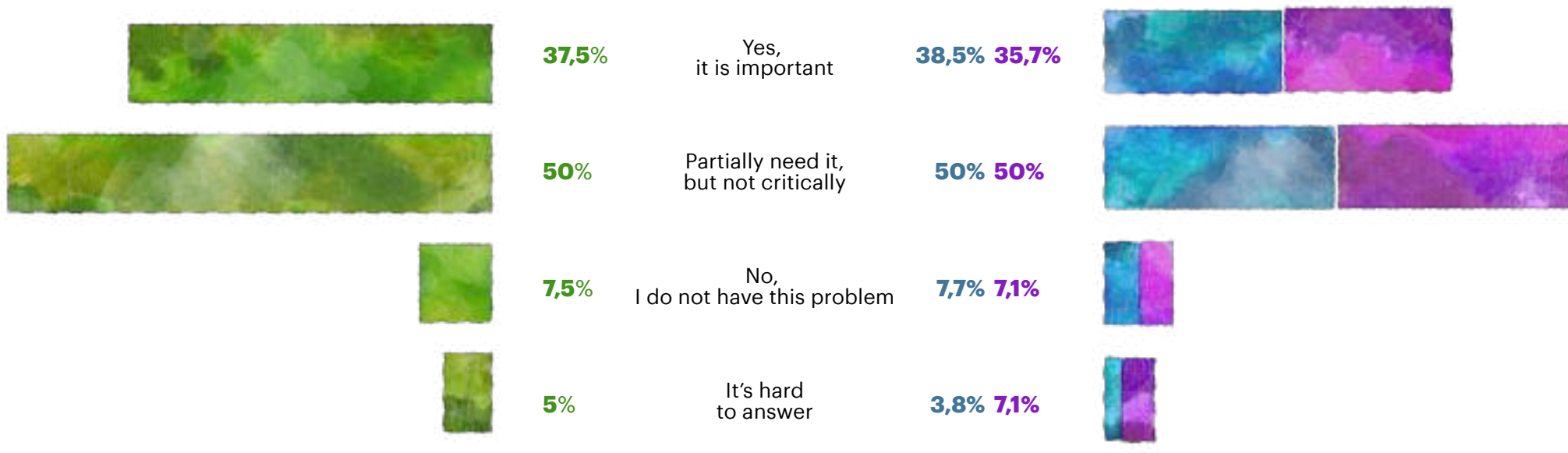
UK
Ukraine



General distribution of responses to the online survey question: "What skills or knowledge would you like to improve for successful business management?"

Distribution of responses to the online survey question: "What skills or knowledge would you like to improve for successful business management?" based on the host country

UK
Ukraine



UK
Ukraine

General distribution of responses to the online survey question: "Do you need networking with other women entrepreneurs who have also relocated their business?"

Distribution of responses to the online survey question: "Do you need networking with other women entrepreneurs who have also relocated their business?" based on the host country

appendix 4

content of respondents' answers to the open question: “what could be a significant motivation for deciding whether to return or not to your home community?”

- *I will not go back.*
- *Availability of a recovery strategy. Security. Transparency of decision-making. Democratic tools for interacting with the authorities.*
- *Availability of work and housing*
- *The city is destroyed*
- *Rebuilding the city, it is destroyed*
- *I want to have the finances and experience to open my salon in my hometown*
- *This is a difficult question. Firstly, I feel entirely secure, and secondly, I can afford my housing. It is necessary that the entire social infrastructure (educational institutions, hospitals, children's clubs, etc.) is restored.*
- *Level of implementation in Britain*
- *A whole house and the availability of work for my family*
- *Native home*
- *Rapid reconstruction of cities, return of people, availability of public infrastructure, logistics, financial assistance for transporting equipment, provision of production premises*
- *Rebuilding my city*
- *Deoccupation of my hometown*
- *I cannot return - my city of Bakhmut is wholly destroyed*
- *My home, my loved ones, my relatives are there. Everything is my own, not rented.*
- *I want to develop my region.*
- *Security, purchasing power, labour force*
- *The opportunity to open a branch of the company in Mariupol*
- *I don't need motivation.*
- *After the war, I want to return home.*
- *I don't want to start building my life from scratch again; I want to live in a country without war.*
- *The speed of adaptation in a new country, the availability of real estate, child adaptation, business, a certain level of income*
- *My community is destroyed.*
- *Nothing. My village of Ivanovske is no longer; the territory is dangerous. I will integrate into the host community.*
- *The end of hostilities, the demining of territories, the return of democracy to community management*
- *The restoration of my hometown.*
- *Own home*
- *I will not return under any circumstances*
- *Opportunity to be with my family*
- *Opportunity to earn security*
- *Degree in business development and social and household level*
- *Conditions for development, realisation, and living standards for me and my children.*
- *Being at home in Mariupol*

content of respondents' answers to an open-ended question: "what could be a significant motivation for you in deciding on whether or not to return to your home community?" depending on the host country

Ukraine

- *The availability of a recovery strategy, security, transparency of decision-making, and democratic tools for interacting with the authorities.*
- *Availability of work and housing*
- *Rebuilding the city, it is destroyed*
- *I want to have the finances and experience to open my salon in my home*
- *First, this is a feeling of complete security; second, having my housing; the entire social infrastructure must be restored (educational institutions, hospitals, children's clubs, etc.).*
- *A whole house and availability of work for my family*
- *This is my Home*
- *Rapid reconstruction of cities, return of people, availability of public infrastructure, logistics, financial assistance for transporting equipment, provision of production premises*
- *Rebuilding my city*
- *Deoccupation of my home city*
- *My home, loved ones, relatives are there. Everything is my own there, not rented.*
- *I want to develop my region.*
- *Security, purchasing power, labour force*
- *The opportunity to open a branch of the company in Mariupol*
- *I don't need motivation.*
- *After the war, I want to return home*

- *My community is destroyed*
- *The end of hostilities, the demining of territories, the return of democracy to community management*
- *The restoration of my hometown.*
- *Own home*

United Kingdom

- *Level of self-realisation in Britain*
- *I don't want to start building my life from scratch again; I want to live in a country without war*
- *Speed of adaptation in a new country, availability of real estate, child adaptation, business, a certain level of income*
- *The opportunity to be with my family*
- *The opportunity to earn money and security*
- *The level of business development and social and household level*
- *Conditions for development, realisation, and my children's standard of living.*
- *Being at home in Mariupol*

content of respondents' answers to the open question: “what would you advise women refugees who are planning to start their own business?”

Ukraine

- Don't be afraid of anything.
 - Understand that your own business means funds to fulfill your desires and security. Own funds ensure financial independence.
 - Consult a specialist for proper registration and accounting management.
 - Believe in success.
 - Be patient.
 - You need to start! And don't be afraid of anything!
 - Start working!!!
 - Believe in yourself and your abilities!
 - Keep going.
 - I would advise being ready for the fact that it may not work out the first time and that you need to have the possibility of making additional financial investments. Also, be ready that at the early stages the business will take up all your free time.
 - You have to try and take risks.
 - Don't be afraid of change and new challenges. Gather yourself together and move forward despite the difficulties! And everything will definitely work out!!!
 - It's worth trying.
 - Don't start a business with a large volume. Work only on a laptop or tablet. Or offer beauty services.
 - Definitely start, do more, don't be afraid to make mistakes, learn.
 - Set a goal and move forward. Don't be afraid of anything. I know from experience that it's hard. But you have to do it. You have to, for yourself, for your loved ones, for the victory!
 - Try to start.
 - Develop a strategy.
 - Start.
 - Don't be afraid, start, try, believe in yourself, learn.
 - Be ready for challenges! But your belief in yourself will help you overcome everything.
 - Don't be afraid of anything, go for your dream, try everything your heart desires.
 - Look for social connections and do what you did in your region.
 - Believe in yourself and your idea!
 - Move confidently forward and fear no one or nothing.
- For women refugees planning to start their own business, I would advise several key steps and recommendations:
 1. Choose a niche that is close to you.
Start with something you like and feel confident in. It can be something related to your skills, interests, or experience. Analyze the market to understand if there's a demand for your product or service, and how you can stand out from competitors.
 2. Use available grants and support programs.
As a refugee, you may have access to various state and international programs that provide grants for business development. For example, the "Own Business" program, like the one you already received. Don't hesitate to apply for several programs at the same time.
Look for non-repayable financial aid or preferential business loans that will allow you to start without significant risks.
 3. Find your community.
A network of like-minded people and entrepreneurs can become a valuable resource for advice, inspiration, and support. Join women's business clubs, refugee groups, or entrepreneurial associations.
Communicate with other women refugees who have already gone through this path, discuss challenges and opportunities.
 4. Learn and improve skills.
Educational courses, webinars, and training are an opportunity to gain new knowledge and improve your entrepreneurial skills. Don't miss opportunities for learning in areas like finance, marketing, time and resource management.
 5. Create a business plan.
With a clear vision of your idea, write a business plan outlining your goals, growth plans, sales strategies, and financial forecasts. This plan will help not only to approach the matter in an organized way but will also increase your chances of receiving funding.
 6. Be prepared for challenges, but don't give up.
The entrepreneurial path is not easy, and for refugees, it may be even more difficult due to adaptation in a new place. However, the key is to stay resilient and not fear mistakes. Every failure is experience that will lead you to success.
 7. Find support for your personal life.
Combining business and personal affairs can be hard, especially in new conditions. Involve help from family, friends, or find local support resources to help ease this process.
 8. Don't be afraid to ask for help.
Every refugee woman has her own unique experience, so don't hesitate to reach out to local organizations, business incubators, or a mentor for advice or guidance.
Starting a business as a refugee is a challenge, but it's also a big opportunity to change your life for the better and find a new path to success. It's important to believe in yourself and your strength!

United Kingdom

- *Don't be afraid of anything.*
- *Rely on your experience and knowledge, and try. Step by step.*
- *Don't give up.*
- *Act and don't stop, no matter what.*
- *Start and look for like-minded people. Quality environment!*
- *Build connections, don't be afraid to start small.*
- *Don't be afraid, in the UK there is great support.*
- *Be confident in yourself and don't be ashamed to ask for help.*
- *Get mentors in the areas where you want to strengthen yourself and consciously allocate a budget for this.*
- *Act and don't be afraid.*
- *Consult with experts and those who have already gone this way.*
- *Study yourself, believe in yourself, use any resource to grow and improve yourself.*
- *Don't be afraid of anything and move toward your dreams.*
- *Don't be afraid to take the first steps – act.*