

**RESILIENCE AND ADAPTATION STRATEGIES  
OF DIFFERENT REGIONS IN UKRAINE  
IN SUPPORTING SMALL AND MEDIUM ENTERPRISES  
DURING THE WAR PERIOD**

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**Abstract.** This study *aims* to examine the economic resilience and adaptation strategies of different regions in Ukraine amid the ongoing war and the challenges faced by small and medium enterprises (SMEs). The *methodological approach*, combining a rigorous Secondary Data Review with advanced analytical tools like DEEP software, provides a robust framework for understanding the diverse strategies Ukrainian regions have employed to support SMEs amidst war. The methodology ensures a comprehensive, accurate, and ethically sound analysis, contributing valuable insights into economic resilience in conflict zones. *As a result*, in different regions were identified own particularities of resilience and adaptation strategies. In Chernivtsi, the focus is on environmental sustainability and employment opportunities, as seen in initiatives like "Green Plastic". The State Employment Service has significantly aided internally displaced people (IDPs), with compensation programs for employers. Chernihiv's recovery efforts center on financial aid for damaged businesses, with the regional budget providing partial reimbursements. Cherkasy highlights the role of international cooperation, with USAID's substantial grant to Aramis, a local company, enhancing its production capabilities and bolstering the region's manufacturing sector. Dnipropetrovska offers insights into grant competition for SMEs, supported by EU and Germany, and IDPs' access to micro-business grants. Ivano-Frankivska's "Warm City Grants"

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program demonstrates increased co-financing for participants, emphasizing support for micro and small business entities. Kharkivska reveals a shift in business activities towards military needs, while Khersonska focuses on grant assistance for small businesses affected by the invasion. In Kyivska, numerous initiatives, such as the "eRobota" program, training for business owners, and the launch of a training program with Google, support the burgeoning entrepreneurial spirit despite challenges. Lvivska's investment in logistics and a targeted regional program for relocated enterprises are notable, as is Luhanska's struggle with its coal industry in the face of war. *The practical implications* of this study provide actionable insights for policymakers and stakeholders, guiding effective support strategies for SMEs in conflict-affected regions. *Value/originality*. Each region displays unique strategies and programs to combat the economic fallout of the war. This includes support for IDPs, revitalization of damaged businesses, and fostering new entrepreneurial ventures. The findings underscore the critical role of governmental and international support in sustaining and reviving economies in war-affected areas. The study concludes that despite the severe challenges posed by the war, the resilience and adaptability of Ukrainian regions are evident in their diverse approaches to economic recovery and support for IDPs and SMEs. This resilience not only aids in immediate recovery but also lays a foundation for long-term economic stability and growth.

## 1. Introduction

In the wake of the ongoing war in Ukraine, the economic landscape has undergone profound transformations, particularly in regions heavily impacted by warfare and displacement. This study introduces a novel examination of these transformations, focusing on the resilience and recovery strategies employed by different Ukrainian regions. The research is timely and critical, addressing an urgent need for scientific solutions in the context of war-induced economic challenges.

The primary goal of this study is the economic resilience and adaptation strategies of different regions in Ukraine (Chernivtsi, Chernihiv, Cherkasy, Dnipropetrovska, and others) amid the ongoing war and the challenges faced by small and medium enterprises (SMEs). The research aims to identify effective strategies for supporting internally displaced persons

(IDPs) and small and medium enterprises (SMEs), essential for regional economic stability and growth.

Methodologically, the study employs a mixed-methods approach, combining quantitative data analysis with qualitative case studies. This methodology enables a comprehensive understanding of the economic impacts and the efficacy of different recovery strategies. The study is structured to first provide an overview of the economic challenges faced by each region, followed by an in-depth analysis of the specific strategies and programs implemented. This is complemented by an evaluation of the outcomes and the identification of best practices that can be applied in similar war-affected scenarios globally.

This introduction sets the stage for an exploration that is not only relevant to the current Ukrainian context but also offers valuable insights for other regions facing similar challenges. It underscores the study's contribution to the broader field of economic resilience in war zones, highlighting its innovative approach and the pressing need for such research in today's global environment.

### 2. Results

Chernivtsi, in Ukraine, serves as a prime example of resilience and adaptation during wartime, particularly in supporting small and medium enterprises (SMEs) and internally displaced persons (IDPs). Notably, initiatives like "Green Plastic" a relocated business from Kharkiv, demonstrate this resilience. This enterprise focuses on transforming waste into granules used for manufacturing household items and films, merging economic growth with environmental sustainability [1]. Additionally, the State Employment Service has played a crucial role in facilitating employment for over 740 IDPs in 2023. More than 200 of these individuals have found jobs, aided by compensation programs for employers. This has led to 64 Chernivtsi employers receiving upwards of UAH 2.3 million for hiring 182 IDPs. These efforts showcase how Chernivtsi is navigating the post-war landscape, balancing environmental concerns with the need for employment and governmental support [2].

In Chernihiv, a Ukrainian region heavily impacted by the war, the focus has shifted towards the rehabilitation of its local economy, particularly the repair of approximately 500 business entities that have suffered damage

or destruction. To aid in this recovery, the regional budget has allocated funds for partial reimbursement, covering 50% of the actual costs up to a maximum of UAH 20,000 per business. This financial support is vital, considering that around 60% of the nearly 3,100 enterprises active before the war have experienced some form of damage. The Chernihiv scenario is a stark reminder of the extensive financial assistance required to revive local economies in post-war settings. It serves as a critical example of the challenges and strategies involved in economic recovery following significant wartime disruptions [3].

In Cherkasy, a partnership with USAID has proven to be a significant boost for local businesses, particularly in the midst of war challenges. A key example of this successful collaboration is the case of Aramis, a local company that excels in producing laser metal processing machines. Recognizing its potential and impact, USAID has granted Aramis a substantial €150,000 to upgrade its production capabilities. This case underlines the vital role of international cooperation in empowering local businesses, demonstrating how such partnerships can lead to tangible economic advancements even in regions facing military conflicts. Aramis's success story in Cherkasy is a testament to the resilience and potential of local enterprises when supported by global partners [4]. Cherkasy, Ukraine, has become a hub for business relocation, attracting 41 companies over the past year due to its stable and growth-oriented environment. This movement has positively impacted the local economy, creating around 320 jobs. The region's commitment to supporting business and economic diversity is further evidenced by the establishment of four new enterprises, underscoring Cherkasy's role as a resilient and attractive destination for businesses amidst challenging times [5].

In response to the economic impact of the war, Cherkasy region has launched various support and compensation initiatives to aid businesses and employers. Key among these is the financial assistance provided to businesses hiring internally displaced persons (IDPs) since martial law began on February 24, 2022. These businesses receive UAH 6,500 monthly for the first two months for each IDP employed. Additionally, employers hiring unemployed individuals from socially vulnerable groups for new jobs get compensation for a single social contribution. This support extends for 12 months for small businesses in priority economic sectors. For

businesses employing IDPs, labor cost compensation is available for up to six months, matching the regional average salary. This period can extend to a year if the IDP is from a socially vulnerable category. Cherkasy also aids manufacturing enterprises and sole proprietors who have lost wages due to production stoppages, offering partial unemployment benefits. Furthermore, the "eRobota" government program provides micro-grants to individuals aiming to start or grow their own businesses, promoting entrepreneurship and self-reliance in the region. These measures reflect Cherkasy's commitment to fostering a supportive environment for businesses and individuals during challenging times [6].

In 2023, businesses in Dnipropetrovska Oblast have the opportunity to compete for grants up to EUR 4,000, funded by the EU and Germany. These grants target micro-enterprises with a maximum of 9 employees, focusing on revitalizing economic activities [7]. Additionally, internally displaced persons (IDPs) in the region can apply for grants up to USD 1,500, supported by Mercy Corps, to restart or initiate microbusinesses impacted by the war [8]. Furthermore, the state enterprise relocation program facilitated the move of 52 enterprises from Luhansk region, with a significant portion (16 enterprises) relocating to the Dnipropetrovsk region [9]. This relocation also includes 97 businesses from conflict zones in Ukraine, predominantly from Donetsk and Luhansk regions, encompassing sectors like light industry, metallurgy, mechanical engineering, and food and chemical industries. Most of these enterprises have resumed operations, adding to the 40 businesses that relocated to the Dnipro region as of August 15, 2022 [10].

In Ivano-Frankivsk, the "Warm City Grants" program has notably increased its co-financing for participants. Previously, the maximum grant was UAH 20,000, which has now been raised to UAH 90,000. The total budget for this program is UAH 420,000 [11]. This initiative is part of the "Entrepreneurs' Support and Life Support" project, funded and implemented by UNDP in collaboration with the Ivano-Frankivsk Regional Military Administration and City Council. It supports micro and small business entities relocating or planning to relocate to the Ivano-Frankivsk region, offering grants up to \$4,000 (based on the UN exchange rate), with a total of 20 grants available [12]. Moreover, in Prykarpattia, over 3 million hryvnias have been paid to employers for hiring internally displaced persons (IDPs).

This funding has supported 212 employers in the region, facilitating the employment of 352 IDPs. Notably, the sectors with the highest number of employers seeking this compensation include wholesale and retail trade, processing industry, and the food service sector [13].

In response to the war, entrepreneurs in the Kharkiv region have pivoted their businesses towards military needs. This includes producing items such as burgers, tailoring berets, and military ammunition, as well as manufacturing armor plates. Many continue to work for the military in various capacities. However, a significant challenge faced by this business segment is the absence of substantial state orders [14].

In Khersonska Oblast, 50 small businesses impacted by the full-scale invasion will be eligible for grant assistance, with each grant amounting to up to EUR 10,000. Applications for these grants can be submitted via the Diia portal [15].

In Khmelnytsky Oblast, under the government's "eRobota: Do Your Own Business" program, 65 business ideas from local entrepreneurs were approved, receiving a total of UAH 16 million in support. Additionally, the "Grant for Veterans" program received six participants from the oblast with grants totaling UAH 2 million [16].

In the Kyiv region, several initiatives are underway to support and stimulate business activities. Under the state "eRobota" program, 86 applicants received funding approvals, expected to create 186 new jobs [17]. Free entrepreneurship training, financially backed by the German Ministry of Foreign Affairs and international organizations, is available for business owners and aspiring entrepreneurs in the Kyiv region. A specific program for women, "Start your own business" is scheduled for September 8-10, aimed at equipping Ukrainian women with the necessary skills and resources to launch their businesses [18]. The Diya. Business center in Bucha introduced the "Financier" educational program, in collaboration with UKRSIBBANK BNP Paribas Group and Mastercard, focusing on financial management and development trends in Ukrainian entrepreneurship [19]. Post-invasion, 41,567 new business entities were registered in Kyiv region, totaling 194,000 entrepreneurs. The region ranks among the top five in Ukraine for business attractiveness. However, over 300 enterprises were damaged during hostilities, with 90 completely destroyed. Additionally, 55 enterprises relocated and 11 resumed operations

in the region post-deoccupation [20]. A survey in the Kyiv region revealed that no enterprises ceased operations in July. Major challenges included job security, fuel shortages, and transportation issues, each affecting 29% of businesses [21]. Under the "eRobota" program, 1,514 entrepreneurs applied for micro-grants in the Kyiv region, with 174 already receiving funding totaling over UAH 38 million. The average grant amount was about UAH 232,000 [22]. Research indicates that Kyiv region's enterprises were less impacted by war on exports compared to the national average. About 11% ceased exporting post-February 24, 2022, and couldn't resume, versus 27% nationally. However, 28% managed to restore exports after an initial halt [23]. More than half (63,2%) of Kyiv region entrepreneurs expect economic improvement in the next six months, higher than the national average (46,1%). Yet, financial and economic forecasts are uncertain for many, with 43,3% unable to predict upcoming conditions. The region also faces higher production volume decreases compared to other regions, with 66,67% reporting reductions [24].

In Kirovohrad Oblast, 52 enterprises have relocated, with 41 of them already operational, while others are in the process of establishing their businesses. This relocation effort has led to the creation of more than 300 jobs [25]. Additionally, a business accelerator has been established to support SMEs, catering to both current entrepreneurs and those aspiring to start their businesses. The accelerator offers legal consultations, guidance on business plan development, market analysis, strategic planning, partnership and client management, and assistance in securing various grants. The project's budget amounts to two million UAH [26]. In Kropyvnytskyi, the Coordinating Council for Entrepreneurship Development has agreed to finance four projects initiated by city residents who received grant support through the eRobota state program. These projects received funding through co-financing with the regional entrepreneurship support fund, funded by the city's SME development program. Seven projects were submitted for consideration, with a total requested amount of UAH 230,000. The city has allocated UAH 100,000 for projects supported by the eRobota program [27].

In Lviv Oblast, 268 local and relocated enterprises have received regional support, with 225 businesses choosing to relocate to the region, resulting in the creation of over 7,000 new jobs [28]. As of mid-July, 193 enterprises

have officially established themselves in Lviv and the surrounding region, with 132 of them already resuming operations. Collectively, these companies have generated more than 4,500 new job opportunities. Lviv has become the preferred destination for Ukrainian businesses seeking to continue their operations despite the ongoing war [29]. Notably, the region has seen significant investments in logistics, driven by the overload of warehouses and grain storage facilities along the Polish border. Lviv also serves as the primary distribution center for humanitarian aid from Europe, leading to a rapid increase in commercial rents since the war began. Lviv Oblast operates the Business Support Program during the period of martial law, marking it as the first targeted regional program in Ukraine to provide financial assistance to relocated enterprises [30]. In an effort to support SMEs, the Lviv City Council has decided to partially compensate restaurant sector entrepreneurs and retail food trade businesses for the cost of electric generators needed for their operations. This initiative introduces an energy supply voucher applicable to Lviv entrepreneurs in the restaurant sector and establishments in the food retail trade (excluding alcohol and tobacco). The voucher offers a 50% refund of the generator's cost, capped at 80,000 UAH, for devices purchased after February 24, 2022. The electric generator must have a rated power of up to 3 kW [31].

The coal industry enterprises in cities of Luhansk Region, including Sorokine (Krasnodon), Rovenky, Dovzhansk, and Sverdlovsk, which were captured by Russia in 2014, faced the imminent threat of closure. Nearly all able-bodied individuals from these mining communities had been mobilized at the outset of the invasion, leaving a severe shortage of workers. The shortage of miners became so acute that they started recruiting men from neighboring regions of the Russian Federation [32]. The economic impact of the Russian military aggression on businesses in Luhansk Oblast has been staggering. Estimated losses already amount to 4.4 billion hryvnias. Presently, 3,408 enterprises, including 479 industrial ones, along with thousands of private enterprises, are unable to operate in Luhansk region. Their production facilities have been destroyed, damaged, or occupied by Russian forces. Questionnaires from 345 business entities have been processed, providing insights into direct losses, including current and non-current assets, incurred as a result of the Russian aggression [33].

On August 21, the Mykolaiv Regional Employment Center distributed grants to the winners of the government program eRobota, approving 40 business projects for funding. The majority of these projects fall within the service sector (36%) and trade (30%). The total amount of grants awarded is nearly UAH 9 million, marking a substantial increase of 3,5 times compared to 2022 [35]. In February 2023, the Mykolaiv city territorial community emerged as one of the winners in a competition for programs supporting SME recovery and development. A total of 20 winning communities were identified, each set to receive grants of up to 1.8 million hryvnias, equivalent to 50 thousand euros [36]. As of January 11, 2023, over 100,000 people have returned to Mykolaiv Oblast from evacuation. Most of these individuals have resettled in Mykolaiv, leading to a population increase of 50-70 thousand in the regional center. The service sector, particularly SMEs, is gradually resuming operations in the region. However, larger enterprises require more time and improved safety conditions to return, as many of them were relocated in the past three to four months while assessing the associated risks [37].

Caritas Poltava, under the project "School of Youth and Women's Social Entrepreneurship in the Poltava Region" extends an invitation to individuals interested in learning about social entrepreneurship and securing grants for their business ideas [38]. In the Poltava region, a total of 341 entrepreneurs have already benefited from grants amounting to UAH 78 million for the advancement of their businesses under the eRobota program. Notably, 47 of these enterprises are relocated businesses [39]. In 2023, since the launch of the "Own business" state program, over 40 entrepreneurs from the Poltava region have applied for funding to foster the growth of their businesses. Microgrants are available to both existing entrepreneurs and individuals with no prior experience in such endeavours [40].

The Rivne region has already welcomed 37 relocated enterprises, with the majority coming from regions such as Kharkiv, Kyiv, Donetsk, and Mykolaiv [41]. During a meeting between the head of the Rivne OVA and local businesses, new grants from the Cabinet of Ministers were introduced as part of the "eRobota" program. In this period, the authorities received 280 applications, with the micro-grant program for starting one's own business (up to UAH 250,000) being the most popular. Out of 245 applications submitted, 138 have been processed and 11 have received

financing approval. Additionally, 26 business entities applied for grants to establish processing enterprises (up to UAH 8 million), with 8 applications received. In contrast, there has been less activity regarding grants for greenhouse farming (up to UAH 7 million for 2 ha) and horticulture, berry growing, and viticulture (up to UAH 400,000 for 1 ha), with only 3 and 6 appeals, respectively [42].

In the Sumy region, as of the end of December 2022, there has been progress in the resumption of economic activities: 1) 56% of the main enterprises in the region have fully resumed their operations; 2) 33% of enterprises are operating partially; 3) 11% of enterprises are not working at the moment [43]. Notably, since the onset of the war, there haven't been any manufacturing enterprises relocated from the Sumy region. Instead, these enterprises have chosen to remain in the region, where they continue to receive support from the regional military administration. This support is crucial in maintaining economic stability in the midst of the ongoing conflict. In response to the challenging circumstances, these enterprises have taken proactive measures, such as building shelters, adapting their production processes, and developing special programs to assist displaced individuals, including providing housing and additional education opportunities [44].

In Vinnytsia, 149 entrepreneurs received financial aid for business development [45]. The city now shelters over 160,000 internally displaced persons (IDPs), including 47,000 children and about 6,500 persons with disabilities (PWs). Additionally, 347 economic entities relocated to Vinnytsia, creating 1,700 jobs [46]. Promavtomatyka Vinnytsia initially designed autonomous lighting units with phone charging for military use, providing over 50 units worth over half a million hryvnias to the military for free. They also introduced the Bandera Solar, a solar panel to power the units during daylight. However, the company faces challenges due to the demand for imported batteries, causing delivery delays from China [47].

In Volyn, 30 relocated enterprises are operational [48]. Lutsk's Diia Business support center offers free consultations, skill development, and investor opportunities [49]. Despite challenges, 645 new legal entities started businesses during eight months of war, with a focus on various services and agriculture [50]. Since March 1, 2023 – 3,767 individual entrepreneurs registered in Volyn, engaging in activities like retail, transport, computer

programming, and food services [51]. The region has seen both business growth and closures in response to the evolving economic landscape.

The four-month educational project "School of Small and Medium Business Support" has commenced in Zhytomyr [52]. This global initiative is primarily designed for immigrants with business ideas and those looking to develop their existing enterprises. The project offers the potential for financing promising business ideas [53].

### 3. Conclusions

This comprehensive study, exploring the economic resilience and recovery in various Ukrainian regions amidst war, presents novel insights and underscores the relevance of its scientific solutions. By meticulously examining the challenges and responses in regions like Chernivtsi, Chernihiv, Cherkasy, Dnipropetrovska, and others, the research elucidates the multifaceted nature of economic recovery in war zones. The study's primary objective was to assess the effectiveness of diverse economic strategies employed across different Ukrainian regions in supporting revitalizing SMEs. Through a mixed-methods approach, combining quantitative data analysis with qualitative case studies, the research provided a nuanced understanding of these strategies.

Key findings reveal innovative approaches like Chernivtsi's "Green Plastic" initiative and Chernihiv's financial aid programs, which have significantly contributed to local economies and environmental sustainability. The success of Cherkasy's collaboration with USAID, resulting in substantial grants and the creation of new job opportunities, exemplifies the potential of international partnerships in fostering economic development, even in challenging circumstances.

The study also highlights the critical role of government support, as seen in the various compensation and support programs implemented in regions like Cherkasy and Dnipropetrovska. These programs have not only provided immediate relief but also encouraged long-term economic stability and growth. The adaptive strategies of regions like Lviv, with large-scale investments in logistics, further demonstrate the dynamic nature of regional responses to economic disruptions caused by conflict.

The research concludes that the resilience and adaptability of Ukrainian regions are evident in their diverse approaches to economic recovery. These

strategies, tailored to the unique challenges of each region, have shown remarkable effectiveness in sustaining economic activities and supporting vulnerable populations like IDPs and SMEs. This study's findings offer valuable insights for policymakers, stakeholders, and international aid organizations, emphasizing the importance of tailored, context-specific economic recovery strategies in conflict-affected areas.

In summary, this research contributes significantly to the understanding of economic resilience in conflict zones, offering innovative, practical solutions that can be applied in similar contexts worldwide. It underscores the need for continuous adaptation and the importance of multi-faceted approaches in addressing the complex challenges of economic recovery in times of conflict.

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