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CHARACTERISTIC FEATURES OF ENTREPRENEURIAL ACTIVITY IN UKRAINE DURING THE WAR

Today, all segments of Ukrainian society are facing tough challenges. No one could have predicted that in the 21st century, the world would once again face the kind of brutality that every Ukrainian is experiencing. Business activity is significant for the country's economic stability during the war. Anyone who works, creates jobs, volunteers, or contributes to the state budget becomes a reliable rear guard for Ukraine's defenders, defending our land from the aggressor. Ukraine is going through one of the most challenging periods in its history, affecting everyone morally and financially. Planning for the future has become difficult as uncertainty reigns supreme. Many people live for one day. However, it is essential not to lose faith and continue to work hard to prove that the truth has always been and remains on our side. Only by working together can we win. The COVID-19 pandemic has already dealt a significant blow to the business sector, forcing many players to leave the market. The strongest survived the test, while the weakest failed to withstand the pressure of quarantine restrictions and economic difficulties. Today, businesses that have survived the pandemic have valuable crisis management experience that helps them respond more effectively to current challenges and make operational decisions. The war caused enormous losses to entrepreneurs. Some went bankrupt, others lost many years of achievements due to the fighting, and some were forced to relocate their businesses abroad in search of new markets. In the 21st century, entrepreneurship plays a key role in sustaining economic activity. In the context of the war in Ukraine, doing business is complicated by the lack of skilled labor, financial difficulties, and psychological pressure. In these challenging times, the importance of collaboration becomes even more evident, uniting us in our shared goal of overcoming these obstacles. Nevertheless, supporting economic activity, creating jobs, paying taxes, and volunteering remain critical to ensuring a strong home front for the Ukrainian army. To summarize, Ukrainian entrepreneurs have suffered and continue to suffer significant losses, with many losing their businesses due to the hostilities. Many people have lost their long-standing developments, offices, and teams because of shelling, occupation, and other consequences of the war. However, with the proper support and investment, these businesses can recover and contribute to Ukraine's overall economic growth and stability. This is where international support and investment play a crucial role, and we urge potential investors and policymakers to consider the opportunities in Ukraine's post-war economy.

Keywords: entrepreneurship, entrepreneurial activity, risks, war conditions, implementation of entrepreneurial activity.

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ХАРАКТЕРНІ ОСОБЛИВОСТІ РЕАЛІЗАЦІЇ ПІДПРИЄМНИЦЬКОЇ ДІЯЛЬНОСТІ В УКРАЇНІ ЗА УМОВ ВІЙНИ

Сьогодення ставить перед усіма верствами українського суспільства надзвичайно складні випробування. Ніхто не міг передбачити, що у XXI столітті світ знову зіткнеться з проявами такої жорстокості, яку зараз переживає кожен українець. В умовах війни підприємницька діяльність набуває особливого значення для економічної стабільності країни. Кожен, хто працює, створює робочі місця, займається волонтерством або сприяє наповненню державного бюджету, стає надійним тилом для захисників України, які відстоюють нашу землю від агресора. Зараз Україна переживає один з найскладніших періодів своєї історії, що позначається на кожному як морально, так і матеріально. Планування майбутнього стало вкрай складним завданням, адже невизначеність панує у всьому. Багато хто живе одним днем. Проте, важливо не втрачати віру та продовжувати наполегливо працювати, щоб довести, що правда завжди була і залишається на нашому боці. Лише спільними зусиллями ми зможемо перемогти. Пандемія COVID-19 вже завдала значного удару по підприємницькому сектору, змусивши багатьох гравців покинути ринок. Тоді випробування пройшли найсильніші, тоді як слабші не витримали тиску карантинних обмежень та економічних труднощів. Сьогодні підприємства, що пережили пандемію, мають цінний досвід кризового управління, що допомагає їм ефективніше реагувати на сучасні виклики та приймати оперативні рішення. Війна завдала підприємцям колосальних збитків. Дехто збанкрутував, інші втратили багаторічні досягнення через бойові дії, окремі були змушені релокувати свій бізнес за кордон у пошуках нових ринків. У XXI столітті підприємництво відіграє ключову роль у підтримці економічної активності. В умовах війни в Україні ведення бізнесу ускладнюється браком кваліфікованої робочої сили, фінансовими труднощами та психологічним тиском. Незважаючи на це, підтримка економічної діяльності, створення робочих місць, сплата податків та волонтерство залишаються критично важливими для забезпечення міцного тилу української армії. Підсумовуючи, можна констатувати, що українські підприємці зазнали та продовжують зазнавати значних втрат, багато хто втратив свій бізнес через військові дії. Велика кількість людей втратила свої багаторічні напрацювання, офіси та колективи внаслідок обстрілів, окупації та інших наслідків війни.

Ключові слова: підприємництво, підприємницька діяльність, ризики, умови війни, реалізація підприємницької діяльності.

INTRODUCTION

During wartime, all social groups found it difficult to stay afloat. Most people did not expect and were not prepared for the fact that in the 21st century, inhuman cruelty could be manifested, which is now being experienced by every citizen of Ukraine.

Doing business in such a difficult time is crucial for the Ukrainian economy. Any person who works or provides jobs, who volunteers or contributes to the state budget by any means, is a powerful rear guard for our

defenders, defending our land from the Herodians. These are some of the most difficult times in the state's history. Accordingly, this situation is challenging for everyone, both morally and financially [11].

While planning in uncertain times is challenging, we must remain united. We must not lose heart but instead work together to overcome these obstacles. Our unity is our strength, and it will show that the truth has always been on our side.

Reflecting on the pandemic, many businesses were forced to leave the market. However, the ones that survived are a testament to human resilience. They emerged stronger, more experienced, and better equipped to handle complex problems and immediate decisions.

During martial law, entrepreneurs bore the brunt of unrealistically large losses. Some faced bankruptcy or lost all their long-term developments due to enemy shelling. Others were forced to relocate their entire business abroad and seek new foreign customers. Their sacrifices are a stark reminder of the challenges we face.

The purpose of this article is to investigate and find out the peculiarities of the work of enterprises during martial law. Which enterprises suffered the most significant losses, and how can their current situation be described?

ANALYSIS OF MODERN FOREIGN AND DOMESTIC RESEARCH AND PUBLICATIONS

The following scholars, including the following, have paid attention to the study of the peculiarities of entrepreneurial activity in Ukraine: K. Pavlov, O. Pavlova, V. Spas, V. Danyliuk, Y. Romaniuk, N. Shulhach, A. Ploskina, A. Suriak [4-6].

At the same time, this issue has not been sufficiently studied through the prism of martial law, which is currently in place in Ukraine, creating several significant obstacles to the effective functioning of entrepreneurship in the country.

HIGHLIGHTING THE PRIMARY MATERIAL

Entrepreneurs are registered according to the procedure established by law and carry out commercial activities at their own risk. His main goal is to maximize his profit. He is responsible for his actions, so whether he works under martial law or not is solely his business. No one can predict what the next day will bring, so you shouldn't have high hopes for the future. You need to be realistic and take a sober view of the situation.

Many businesses suspended operations indefinitely throughout the war, but some planned to return to work soon. Their operations are now very valuable for keeping Ukraine's economy running. In such circumstances, those who can find the strength to open their own business, albeit a small one, deserve respect. Because nothing can be changed, it is difficult for everyone now, and it is essential to keep going and not lose heart.

It is a well-known fact that to start your own business, you need some knowledge in this area, a clear goal and purpose, a certain amount of initial capital for business development, and temporary support. You also need to be interested in the experience of other people who are knowledgeable in this field and, of course, have their own company, organization, etc.

Creating new businesses in Ukraine, especially startups, will be significant during the war and post-war periods. Those are new companies that are based on innovation. Those that will be opened for the first time and have no analogs will be able to update the standard work with fresh proposals. Although they require much investment, this is an essential economic contribution. After all, Ukrainians need new ideas, a broadening of the general outlook, extreme solutions, etc. To do this, you must research how foreign companies operate and analyze their work system to identify something for yourself and create your own discovery based on the knowledge gained.

We can consider all the positive aspects of doing business under martial law in Ukraine.

1) Currently, to support the functioning of enterprises, the state is doing everything possible to make running your own business in such conditions as comfortable and less burdensome as possible.

2) Many simplifications have been introduced in taxation. For example, for people who conduct business and are registered as taxpayers, the term of payment of taxes has been extended, inspections have been reduced, and entrepreneurs can switch to the simplified taxation system.

3) Simplification of the excise tax on fuel, liquefied gas, oil products, etc.

4) Single taxpayers in the first and second groups have the right not to pay it. Instead, taxpayers in the third group have the income limit temporarily canceled, allowing them to change the tax rate to 2% [3].

A business entity pays a single tax under the simplified taxation system.

5) No land tax or rent is charged or paid for land plots in the hostilities territory or those contaminated with explosive devices.

6) It is now possible to extend the validity of an expired or unpaid license for the circulation of alcohol, alcoholic beverages, and tobacco products and for the storage and sale of fuel.

7) The procedure for certifying force majeure has been simplified [8].

First, force majeure means extraordinary and unavoidable circumstances that make it impossible to fulfill the agreed task, as stipulated by the contract terms, agreement, etc.

8) This is an opportunity for entrepreneurs to showcase their resilience and gain public respect. Despite the challenges, you continue to work, provide jobs, pay taxes, and contribute to the country's progress.

9) The Ministry of Digital Transformation of Ukraine has created a new electronic document, providing a brief description of the document, to facilitate obtaining the necessary permits and licenses for sustainable businesses or people just starting.

10) Provision of financial assistance from the state, both in the form of [specific types of financial aid] and consultations on [areas of business];

11) Entrepreneurs receive support not only from Ukraine but also from other countries. For instance, when a company relocates abroad to ensure its stability, foreign organizations provide financial aid, office space, housing for employees, and more. This global support system offers hope and opportunities for growth.

There are many more positive aspects of government support for entrepreneurs.

Running a business during the war in Ukraine presents several challenges. Acknowledging these difficulties shows that we understand the situation.

1) Entrepreneurs do everything at their own risk, and it is unknown what will happen to their business tomorrow, whether they will be able to cover their expenses at least, given the unstable situation in the country.

2) There is low demand because people are now choosing goods very carefully, according to the highest value for themselves, so their target segment has shrunk to only the most necessary.

3) Not very pleasant working conditions. During the quarantine period, we got used to wearing masks, disinfecting our hands, keeping a distance, etc. Now, the conditions are much worse when everyone has to leave public spaces and go to a shelter during an alarm.

4) High costs. With an unstable economy, inflation, and rising prices, running any business has become many times more expensive. This includes increased costs for [specific expenses], which means those who decide to stay in the market will have to spend a lot, raising prices for goods and services.

5) Introduction of production and sales restrictions on specific categories of goods.

6) Change of management due to the significant human losses among Ukrainians. Many company executives were forced to go to war or were killed by shelling and occupation. Therefore, employees need to get used to new employers.

7) Complicated logistics. Due to the armed occupation and temporarily restricted access to the sea, it is not easy to transport goods. For example, Ukraine is a large-scale importer of grain worldwide, and because the sea route is closed, many farmers cannot sell it as quickly and thus purchase materials for planting new crops.

8) Lack of labor. Ukraine suffered many human losses because of the war.

Of course, there is little positive in this situation. However, people who run or start their own business have a good opportunity to develop it and continue to work successfully. After all, some of the disadvantages can be adjusted, perhaps even partially corrected.

The war has caused many financial losses. Every day, Ukraine spends vast amounts of money to arm the army, help the victims, rebuild the destroyed infrastructure, etc. Many businesses have come under fire and have been forced to move to safer regions or have even been unable to continue their operations. But those in calmer areas also face problems due to poorly organized logistics, a lack of raw materials, etc.

I want to look at several groups of companies to investigate which of them have suffered the most and how they are trying to function in such a difficult time, including (Figure 1):

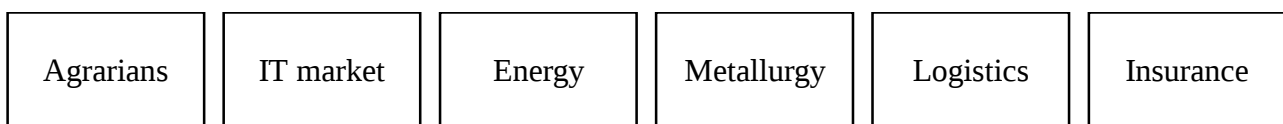


Fig. 1. The primary industries in which Ukrainian business operates that have been most affected by the war

Agrarians. Agrarian enterprises are in a highly dire situation right now. They are tied to specific territories, their fields and farms cannot be moved, and their work cannot be suspended or postponed. The market suffers from a lack of fuel, fertilizers, and working capital. There is a shortage of labor because many specialists are either volunteering to serve in the terrorist war or have been mobilized. The sea route could quickly compensate for the lack of fuel, but it is currently unavailable due to the occupation. Farmers cannot sell grain to buy all the necessary materials for new crops.

IT market. Fortunately, the IT market, hardened by quarantine, did not suffer significant losses during the war. Most employees understood that a force majeure situation could arise and had several options for dealing with it. Company executives were forced to move part of their business to offices in other countries to ensure safety. Thanks to close cooperation with foreign colleagues, some organizations had places to move to. Since the beginning of the war, businesspeople have been facilitating the evacuation of their specialists, providing them with support, transportation, housing, and jobs in safer regions of the country. A large number of skilled workers remain in Ukraine and are not going to leave. There are only a few options for worsening their situation, namely:

1) Deterioration of the economy, restrictions, and slowdown of the banking system;

2) Damage to the power supply, telecommunication networks, or prolonged restrictions on access to the Internet may lead to the degradation of digital infrastructures;

3) There is a shortage of workers due to their involvement in territorial defense or because men are mobilized and make up most of the workforce.

Energy. The energy market has undergone significant changes, and enterprises in the eastern part of Ukraine have stopped working or are operating in dangerous conditions. Since the beginning of the war, our country has joined the ENTSO-E continental European energy system. Experts say that electricity is being generated across the country without any problems.

Metallurgy. Since most of the metallurgical market is in the southeastern regions where active hostilities are currently taking place, it is in a rather tragic state, as it is mainly tied to exports by sea. Steelmaking plants are constantly under fire, so most are in a temporary full or partial shutdown. Many entrepreneurs are still paying their salaries to support the workers and trying to provide them with the necessary support.

Logistics. The situation with logistics is complicated. The southeastern part of Ukraine is under occupation, and some places are impossible to reach because of constant shelling. Many logistics points have been destroyed and closed. One of the reasons for the difficulties is the curfew, when vehicles cannot deliver goods. Road blocking, stops and checks at checkpoints, destruction of bridges, and inaccessibility also significantly slow down the movement of parcels. Although new distribution points are being quickly built in the liberated areas, the safest and fastest ways to get there are being calculated. Moreover, logistics is gradually returning to a normal rhythm of life, even in such difficult times.

The insurance market. It is not easy to describe the functioning of the insurance market. The situation looks quite deplorable, as the armed aggression, constant shelling, and illegal occupation have made working conditions not the most pleasant. Most of the offices and branches of insurance companies are either beyond repair or need significant repairs. The worst situation is in the east, as it is not yet known what condition the premises are in and when access to them will be restored. The work environment is better in western Ukraine, but many businesses have suffered. Demand for insurance companies has decreased significantly, especially given that there is no marine or aviation insurance and no tourists, which is problematic for cargo and cars. Only medical insurance remains, and there is only one still in operation and demand [1, 2].

Businesses in any market generally suffer and are not in the best position now. A few somehow manage to escape the situation and continue their work. Most people who run their businesses do their best to help their country support the economy. However, a significant disadvantage is the small number of workers. After all, many employees currently in territorial defense or mobilized are skilled professionals, and there are not many of them. That is, there are jobs, but there is no one to fill them, and this is also an aggravating factor for entrepreneurs.

Even though Ukraine is currently facing a difficult economic situation, morale is low due to a lack of money and other benefits. Nevertheless, Ukrainians try not to lose heart and explore all possible options to find new ways to profit.

Micro, small, and medium-sized enterprises cannot be as stable in the market as large ones. However, they are flexible because larger businesses have enough regular customers, a more muscular system of development, etc. However, this is not an obstacle for them to improve and find all possible options to enhance their competitiveness. After all, during the war in Ukraine, entrepreneurs began to rapidly come up with and implement their startups because, during this period, the state made many simplifications for creating their businesses. For example, the large-scale grant program eRobota covers all areas of activity and is focused on developing new jobs.

First, a grant is a certain amount of money provided to non-profit organizations or individuals to implement projects, charitable programs, research, training, and other socially beneficial purposes, without returning it, with a mandatory report on their use and the results of changes. They are distributed on a competitive basis. A grant program, in turn, is an action plan for organizing targeted funding for a grantor's project." [5]

Grants have been developed for many different areas of activity, for example (Figure 2):

Promising grant programs	Own business
	Processing industry
	Planting a garden and building greenhouses
	At a startup
	Grants for startups from Google
	Grants for projects that bring victory closer
	Grant of up to 60 thousand euros for a startup from the EU
	Grant of 15 thousand dollars for frontline businesses
	Microgrants for veterans

Fig. 2. A promising grant proposal for business in times of war

1) For their existing business or a business that has not yet been started. In this case, there is no need to return the money; entrepreneurs must create at least one job, pay taxes to the budget, and work for at least three years.

2) For processing production. It is granted to those who can implement some innovation in this area. It is necessary to provide 25 jobs, pay taxes, and work for at least three years;

3) For planting a garden. It is granted to people who have their land or have been able to use it for at least 7 years;

4) For a startup. These funds can be used for wages, consultations, production and research equipment, and product promotion;

5) Grants for startups from Google. The company has allocated a \$5 million grant for Ukrainian businesses. It is available to those businesses that have passed the test and have proof that they make a steady profit;

6) Grants for projects that bring victory closer. Companies in defense, cybersecurity, infrastructure reconstruction, healthcare, or education can apply for this grant. Priority is given to projects that create innovative products.

7) Up to 60 thousand euros for a startup from the EU;

8) Up to 15 thousand dollars for frontline businesses;

9) Microgrants for veterans."[6]

In the twenty-first century, the role of entrepreneurship is vital. After all, the driving factor keeps the economy functioning properly. During the war in Ukraine, it isn't easy to start a business and keep it running. It is affected by the lack of labor force, cash savings, and it is difficult to move away from negative thoughts and apathy and try to move and develop further. Nevertheless, working, providing jobs, paying taxes, and volunteering must be a strong rear for Ukraine's defenders.

In the current situation, entrepreneurs have suffered and continue to suffer large-scale losses, or even go bankrupt. Many people who have their businesses have lost their long-standing work, offices, and specialists, all because of shelling, occupation, and torture.

CONCLUSIONS AND PROSPECTS FOR FURTHER RESEARCH

Markets in all industries have suffered. The IT sector was the least affected, as it had a plan and procedure to implement in a force majeure situation. Employees reacted immediately and moved their developments and specialists to safe locations in Ukraine and abroad. The situation in logistics, insurance, agriculture, metallurgy, energy, and other markets is disappointing. The main problems of their decline are a small number of specialists, poorly established export and import relations, low interest from buyers, as well as constant shelling, destruction of premises, communication failures, unstable power and water supply, and in some areas where active hostilities are taking place.

In contrast to the adverse circumstances that Ukrainian entrepreneurs face, there are many simplifications and benefits. After all, the government understands how difficult it is to maintain business operations. Therefore, it has reduced taxes, extended the time for payment, reduced the number of inspections, extended the terms of licenses, simplified the system for obtaining various types of permits and necessary documents, etc. In addition, to support people just trying to start their businesses, the government has begun issuing grants for various areas of activity.

Even at the beginning of the armed invasion, it was possible to get loans at 0% interest up to UAH 60 million, and the number of permits was reduced from 600 to 20 documents. A quote from President Zelensky confirms this: "Our government has already prepared a decision to expand the loan program for entrepreneurs based on the 5-7-9% program. We are creating a new opportunity - any business can get a loan at 0% during martial law and one month after the war" [2, 3].

The peculiarities of entrepreneurial activity during martial law in Ukraine can be divided into positive and negative.

On the negative side, it is necessary to constantly find different ways out of any extreme situations, not neglect your safety and go down to the shelter during anxiety, try to abstract from unstable market conditions, and restore logistics functions. That is not all; the worst part is that at any moment, during a missile attack, an entrepreneur can lose not only his business but also his life [9].

On the positive side, any situation toughens the company. If it can withstand such difficult circumstances and function normally, it will not be difficult to continue operating. This is also a good opportunity to start your own business because while the government provides so much support, simplifies the procedure for processing certain documents, and allocates grants, zero-interest loans, and many other favorable offers, you must use this opportunity to bring your ideas to life. Entrepreneurs also have an extremely high level of responsibility: they provide jobs, pay taxes, and contribute to the state budget, thus supporting Ukraine's economy.

In this difficult time, the main thing is not to stand still but to work as hard as possible. You must develop and implement all new ideas, help people and the state, and update your company's operational mechanism to attract more customers. Try not to despair and find the strength to work to help the economy stay stable so that there will be something to restore and develop in the postwar period.

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