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SUBJECTIVE ECONOMIC WELL-BEING OF ENTREPRENEURS DURING THE WAR IN UKRAINE

The purpose of the work is to determine the characteristics of the subjective economic well-being of entrepreneurs during the war in Ukraine. Ukrainian entrepreneurs have been working in conditions of full-scale war for more than two years. A catastrophic situation of uncertainty hinders the conduct of business, but despite this, specialists determine an increase in economic activity. Entrepreneurs working in Ukraine (N=50), aged 23 to 55, were involved in the study. The experience of entrepreneurial activity ranged from 7 to 22 years. Areas of business activity: trade, sale and lease of real estate, agronomy, construction, freight transportation, furniture production. Questionnaires, the method of incomplete sentences (modified by us), the questionnaire of subjective economic well-being (V.A. Khashchenko) and the methods of mathematical statistics were chosen as research methods. It was determined that the subjective economic well-being of the studied entrepreneurs has a moderate level of expressiveness. At the same time, there is a noticeable tendency for men to grow in negative experiences caused by a lack of finances. And for women, a positive assessment of the current well-being of the family is characteristic. It should also be said that women entrepreneurs, compared to men, experience significantly higher economic optimism, current family well-being, and overall economic well-being. Economic optimism is higher among entrepreneurs with higher education than among those with only secondary education. Not married entrepreneurs evaluate the current well-being of their own family more positively than married ones; but no differences were found in the level of subjective economic well-being depending on the presence of children, as well as depending on objective indicators and their subjective assessment by entrepreneurs of the amount of financial profit.

Keywords: *entrepreneurs; subjective economic well-being; economic optimism; the current well-being of the family*

The war in Ukraine raises questions every day, the solution of which brings closer the peace and victory of our country. The battle on the economic front is very important. Entrepreneurs are that segment of population, thanks to which the budget of the country and communities is filled, the money from which goes not only to their development, but also to help the army, support the population, and liquidate the consequences of the invasion.

For more than two years now, Ukrainian entrepreneurs have been working in conditions of full-scale war, but despite numerous problems, they persevered and even began to develop their business in 2023. According to the Ministry of Statistics, there are currently more than 2 million FOPs working in the country, and this fact is important for the continuation of entrepreneurship research and the creation of socio-psychological programs for its development and support.

According to domestic researchers, entrepreneurship includes many aspects that can be solved thanks to individual human activity, such as increased uncertainty, responsibility, time pressure, flexibility and insecurity (G.V. Gnuskina, 2014; I.S. Horbal, 2016; A.S. Dyadin, 2017; S.D. Maksymenko, L.M. Karamushka, 2015; Yu.V. Krasnylova, 2004; T.P. Chernyavska, 2013; Yu.M. Shvalb, O.V. Dancheva, 1998). The development of small and medium-sized businesses takes place thanks to the resilience and ingenuity of Ukrainian entrepreneurs, but the issue of their economic well-being needs urgent determination in order to understand the directions of support for this economic stratum during the war in Ukraine.

The purpose of the study is to determine the characteristics of the subjective economic well-being of entrepreneurs during the war in Ukraine.

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Study sample: 50 entrepreneurs, aged 23 to 55 years, the percentage of men is 62%, women 38% - residents of Kharkiv, Poltava and Kyiv regions. Fields of business activity in which the respondents work: 35% of respondents work in the trade sector, 30% in the real estate sector, 15% work in the field of agronomy, 10% in construction, 5% are engaged in freight transportation, and 5% in furniture production. The experience of entrepreneurial activity ranged from 7 to 22 years.

Research methods: questionnaire method, method of incomplete sentences (modified by us), questionnaire of subjective economic well-being (V.A. Khashchenko) and methods of mathematical statistics (primary mathematical analysis), correlation analysis (Spearman criterion), comparative analysis (criterion U- Mann-Whitney).

According to Frijters P., Haisken-DeNew J.P., Shields M.A. (2004) material well-being is related to subjective economic well-being (SEW), which is defined as the result of a social comparison of the actual economic status of an individual, depending on his desires, needs and subjective perception of his material condition or the material position of similar society of individuals.

For Hsee C.K., Yang Y., Li N., Shen L. (2009), subjective economic well-being is a sign of the general subjective well-being of an individual, or a subjective perception of the quality of life, which is related to material condition and income. V. Khashchenko (2005) believes that among the

components of SEB, an important predictor of life satisfaction is the assessment of income satisfaction. However, there is still no clear explanation of this effect.

Subjective economic well-being is a person's perception of his own economic situation (income, savings, property, work, housing, recreation conditions), which is mediated by a system of values and goals of a person, individual standards of well-being adopted by him, self-esteem as an economic subject and the development degree of the society. In countries where the economic situation is stable and developed, the impact of SEB on the quality of life is smaller, compared to countries that have not yet achieved economic stability.

Ukraine is a country economy of which is at the stage of transformation, the military actions that have continued on its territory for more than a year hinder the stable work of Ukrainian entrepreneurship, reduce the level of material income, make it impossible to work in occupied places and where hostilities are going on.

Therefore, all the listed factors must be taken into account in the study of the peculiarities of the subjective economic well-being of entrepreneurs during the war in Ukraine.

Let's look at the descriptive statistics obtained from the results of the diagnosis of subjective economic well-being and its components (table 1).

Table 1. The results of subjective economic well-being and its components in entrepreneurs

Indicator	Women	Men	Total by group
	$\bar{x} \pm \sigma$	$\bar{x} \pm \sigma$	$\bar{x} \pm \sigma$
Economic optimism	19.32±3.64	16.05±4.87	17.59±4.29
Current family well-being	14.58±2.54	12.79±2.59	14.81±2.78
Financial deprivation	15.77±2.85	15.00±2.43	15.04±2.92
Subjective adequacy of profit	9.74±2.49	10.37±2.54	9.88±2.65
Economic anxiety	23.48±2.68	23.58±2.91	23.51±3.87
Economic well-being	82.90±7.09	77.79±9.53	80.92±8.54

Analyzing the obtained results according to the integral scale of subjective economic well-being and relying on normative indicators (for women 78.81 ± 11.98 ; for men 80.06 ± 12.01), we see that for both sexes under investigation the level of subjective economic well-being is within the normal range, manifesting itself in general on the samples at a moderate level. Regarding economic optimism, i.e., an indicator of the degree of positivity of the assessment of the financial component in the future, it can be observed that it should also be stated that it falls within the normal range (for women 19.46 ± 3.82 ; for men 19.61 ± 4.25). But, first, for women, the result falls on a point sufficiently close to the lower limit of the spread of the standard deviation in relation to the average, which also gives grounds to assume a certain tendency to decrease economic optimism in this category of subjects.

The moderation or compliance with the norm of the obtained results in men should also be determined by the scale of assessment of the current well-being of the family (norm for women 10.88 ± 2.74 ; for men 10.74 ± 3.28). But in women it is higher than the norm, which we necessarily associate with the fact that women, given their repeatedly proven greater emotionality compared to men, can make a larger correction for the negative factor of military service in

the assessment of the current well-being of the family state, - due to which the subjective assessment of the specified parameter increases somewhat. Men have a lower-than-normal indicator of financial deprivation (norm for women 17.43 ± 3.48 ; for men 18.26 ± 3.00), i.e., they have a noticeable tendency to increase negative experiences caused by a lack of finances. In our opinion, here we can also rely on the assumption mentioned above that men are not as skilled as women (in whom, by the way, in this aspect the indicator corresponds to the norm) able to make a correction for the negative factor of the military state in the assessment of their current economic well-being; therefore, the impact on men's emotions of the assessment of possible financial deterioration (which, as we have established above, really does take place) should be more pronounced.

According to the scales of subjective adequacy of income (norm for women 10.72 ± 2.88 ; for men 10.59 ± 3.07) and economic anxiety (norm for women 20.47 ± 4.69 ; for men 21.23 ± 4.54) obtained indicators in both sexes fit within the normal limits, therefore, they are moderate.

For a more thorough study of subjective economic well-being and its components, we will consider this phenomenon against the background of possible gender differences, as well as in the context of the factors that we investigated

within the framework of the application of the questionnaire method (level of education, marital status, presence of children and relative income).

The results of a comparative analysis of the level of subjective economic well-being in men and women using the Mann-Whitney method are presented in Table 2.

Table 2. Results of a comparative analysis of the level of subjective economic well-being in men and women

Indicator	Group	N	Avg. rank	U	W	Z	P (2-cr)
Economic optimism	Women	21	29.72	164.5	354.5	-2.606	0.01
	Men	29	18.59				
Current family well-being	Women	21	29.11	183.0	373.0	-2.250	0.02
	Men	29	19.59				
Financial deprivation	Women	21	27.22	240.5	430.5	-1.088	0.25
	Men	29	22.59				
Subjective adequacy of profit	Women	21	23.93	247.5	743.5	-0.951	0.37
	Men	29	27.96				
Economic anxiety	Women	21	25.65	291.0	481.0	-0.071	0.95
	Men	29	25.34				
Economic well-being	Women	21	29.64	167.0	357.0	-2.552	0.01
	Men	29	18.81				

According to the results of the comparative analysis, compared to men, women entrepreneurs experience significantly higher economic optimism, current family well-being, and overall economic well-being. If we turn to similar comparisons within the framework of studies similar to ours, in particular, to the approbation results of V. Khashchenko (2005), then, even in the absence of a statement of reliability, they clearly show a trend of an inverse relationship, which

demonstrates a tendency towards greater positivity of the specified indicators in women

Table 3 presents the results of a comparative analysis of SEB indicators depending on the level of education of entrepreneurs. Only one statistically significant indicator was established for entrepreneurs with higher education: economic optimism is significantly higher.

Table 3. The results of a comparative analysis of the level of subjective economic well-being depending on the level of education

Indicator	Group	N	Avg. rank	U	W	Z	P (2nd class)
Economic optimism	Average	8	14.29	78.5	114.5	-2.375	0.03
	Higher	42	27.72				
Current family well-being	Average	8	19.15	116.5	152.5	-1.376	0.15
	Higher	42	26.81				
Financial deprivation	Average	8	22.77	146.0	182.0	-0.587	0.57
	Higher	42	26.13				
Subjective adequacy of profit	Average	8	31.05	124.0	1027.0	-1.179	0.26
	Higher	42	24.15				
Economic anxiety	Average	8	25.04	164.5	200.5	-0.093	0.91
	Higher	42	25.49				
Economic well-being	Average	8	17.67	106.0	142.0	-1.643	0.11
	Higher	42	26.87				

We can assume that higher education, even without taking into account specialization, can give entrepreneurs a greater sense of confidence in their own competence and ability to solve complex economic issues in situations of uncertainty.

The following table presents the results of the comparison of the investigated indicators by the family status

factor (see table. 4). Significant differences were determined according to the indicator of the current well-being of the family, which is quite natural, since it was the family aspect that participated in the distribution of the sample for the specified comparison. As we can see, this indicator is significantly lower among married people.

Table 4. Results of a comparative analysis of the level of subjective economic well-being depending on marital status

Indicator	Group	N	Avg. rank	U	W	Z	P (2nd class)
Economic optimism	Married	15	26.86	226.5	856.5	-0.764	0.42
	Unmarried	35	23.42				
Current family well-being	Married	15	32.23	161.0	791.0	-2.169	0.03
	Unmarried	35	22.54				
Financial deprivation	Married	15	28.91	212.0	842.0	-1.078	0.29
	Unmarried	35	24.23				
Subjective adequacy of profit	Married	15	24.13	240.5	360.5	-0.472	0.65
	Unmarried	35	26.34				
Economic anxiety	Married	15	26.58	246.0	876.0	-0.352	0.71
	Unmarried	35	25.12				

Indicator	Group	N	Avg. rank	U	W	Z	P (2nd class)
Economic well-being	Married	15	30.10	194.0	824.0	-1.452	0.16
	Unmarried	35	23.52				

The explanation of this result, in our opinion, can be that the presence of their own family encourages entrepreneurs to increase responsibility for the economic well-being of their family. This can lead to an increase in demands for well-being criteria. And, as a result, under the same economic conditions, married entrepreneurs can evaluate the current well-being of the family as less favorable than not married ones.

In light of this, the result is surprising, according to which no differences were found in the perception of the current well-being of the family (as well as in the rest of the components of subjective economic well-being) depending on the presence of children (table 5).

If we talk about the above-mentioned expansion of responsibility, it is obvious that it should be clearly enough for entrepreneurs who have children. However, this was not found, and we tend to explain it by the fact that, in terms of economic support, children, compared to the whole family, can be perceived by entrepreneurs as a less expensive component - hence there may be somewhat lower requirements for the criteria for determining well-being than in the case of married subjects. As a result, the expansion of responsibility does not lead to an underestimation of the family current well-being.

Table 5. Results of a comparative analysis of the level of subjective economic well-being depending on the presence of children

Indicator	Group	N	Avg. rank	U	W	Z	P (2nd class)
Economic optimism	No children	18	23.94	254.0	407.0	-0.544	0.61
	There are children	32	26.30				
Current family well-being	No children	18	29.00	221.0	782.0	-1.230	0.25
	There are children	32	23.70				
Financial deprivation	No children	18	24.50	263.5	416.5	-0.351	0.78
	There are children	32	26.02				
Subjective adequacy of profit	No children	18	26.00	272.0	833.0	-0.176	0.82
	There are children	32	25.24				
Economic anxiety	No children	18	26.26	267.5	828.5	-0.269	0.76
	There are children	32	25.11				
Economic well-being	No children	18	25.32	277.5	430.5	-0.062	0.94
	There are children	32	25.59				

It can be assumed otherwise - ensuring the well-being of children for entrepreneur-parents is a priority (which is the norm for all parents in general), - therefore, it is carried out in priority order. In turn, the sense of duty fulfilled to children regarding their provision does not allow the extended responsibility of entrepreneurs-parents to increase the requirements for the criteria for determining well-being and, as a result, to have a less positive perception of the current well-being of the family than those who do not have children.

Table 6 presents the results of a comparative analysis of the level of subjective economic well-being depending on the

subjective assessment of the level of financial profit by the subjects. As we can see, no differences in the level of subjective economic well-being depending on financial profit were found, which, in our opinion, should be associated with the sufficiently well-developed ability of entrepreneurs to take into account and rationally evaluate factors that affect the objective indicators of their financial income. In this case, the lack of differences among the subjects with different levels of income according to the scale of the adequacy of its perception is quite indicative.

Table 6. The results of a comparative analysis of the level of subjective economic well-being depending on the financial profit

Indicator	Group (profit per year)	N	Avg. rank	Xi	P (2nd class)
Economic optimism	Up to 100,000 UAH	14	28.14	3.630	0.30
	100,000-500,000 UAH	14	19.54		
	More than 500,000 UAH	16	26.50		
	Not determined	6	30.58		
Current family well-being	Up to 100,000 UAH	14	29.54	2.390	0.50
	100,000-500,000 UAH	14	21.36		
	More than 500,000 UAH	16	26.28		
	Not determined	6	23.67		
Financial deprivation	Up to 100,000 UAH	14	29.71	6.302	0.10
	100,000-500,000 UAH	14	19.82		

Indicator	Group (profit per year)	N	Avg. rank	Xi	P (2nd class)
Subjective adequacy of profit	More than 500,000 UAH	16	29.63	4,645	0,20
	Not determined	6	17.92		
	Up to 100,000 UAH	14	21.64		
	100,000-500,000 UAH	14	32.21		
	More than 500,000 UAH	16	22.75		
Economic anxiety	Not determined	6	26.17	2.043	0.56
	Up to 100,000 UAH	14	27.32		
	100,000-500,000 UAH	14	24.32		
	More than 500,000 UAH	16	22.63		
Economic well-being	Not determined	6	31.67	1.657	0.65
	Up to 100,000 UAH	14	28.21		
	100,000-500,000 UAH	14	21.50		
	More than 500,000 UAH	16	26.72		
	Not determined	6	25.25		

Considering what has been said, let's assume that the subjective perception of profit by entrepreneurs could show a similar picture, and, as we see below, this is indeed the case: neither the integral indicator of subjective economic well-being nor its components revealed any reliable differences.

An analysis of the continuation of incomplete sentences identified the following. The assessment of the opportunities provided to entrepreneurs by their material condition does not affect the preference for material or spiritual values. At the same time, the general current life satisfaction and business opportunities are mostly evaluated by entrepreneurs in a more negative light, compared to the pre-war period.

Conclusions

Subjective economic well-being is a person's perception of his own economic situation, which is mediated by a person's system of values and goals, individual well-being standards adopted by him, self-esteem as an economic subject, and the degree of development of the society. Ukraine is a country the economy of which is at the stage of transformation, the military actions that have continued on its territory for more than two years hinder the stable work of Ukrainian entrepreneurship, reduce the level of material income, and affect the sense of human well-being.

It was determined that the subjective economic well-being of the studied entrepreneurs has a moderate level of expressiveness. At the same time, there is a noticeable tendency for men to grow in negative experiences caused by a lack of finances. And for women, a positive assessment of the current well-being of the family is characteristic. It should also be said that women entrepreneurs, compared to men, experience significantly higher economic optimism, current family well-being, and overall economic well-being. Economic optimism is higher among entrepreneurs with higher education than among those with only secondary education. Not married entrepreneurs evaluate the current well-being of their own family more positively than married ones; but no differences were found in the level of subjective economic well-being depending on the presence of children, as well as depending on objective indicators and their subjective assessment by entrepreneurs of the amount of financial profit.

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СУБ'ЄКТИВНЕ ЕКОНОМІЧНЕ БЛАГОПОЛУЧЧЯ ПІДПРИЄМЦІВ ПІД ЧАС ВІЙНИ В УКРАЇНІ

Метою роботи є визначення особливостей суб'єктивного економічного благополуччя підприємців під час війни в Україні. Українські підприємці вже понад два роки працюють в умовах повномасштабної війни. Катастрофічна ситуація невизначеності перешкоджає веденню бізнесу, але попри це спеціалісти визначають збільшення економічної активності. До дослідження було залучено підприємців, які працюють в Україні (N=50), у віці від 23 до 55 років. Стаж підприємницької діяльності коливався від 7 до 22 років. Сфери підприємницької діяльності: торгівля, продаж та оренда нерухомості, агрономія, будівництво, вантажоперевезення, виробництво меблів. В якості методів дослідження було обрано анкетування, метод незавершених речень (модифікований нами), опитувальник суб'єктивного економічного благополуччя (В.А.Хашенка) та методи математичної статистики. Було визначено, що суб'єктивне економічне благополуччя досліджуваних підприємців має помірний рівень виразності. При цьому, у чоловіків відзначається помітна тенденція до зростання негативних переживань, спричинених нестачею фінансів. А для жінок характерною є позитивна оцінка поточного добробуту сім'ї. Також слід сказати, що жінки-підприємці у порівнянні з чоловіками відчувають достовірно вищий економічний оптимізм, поточний добробут сім'ї та загалом економічне благополуччя. Економічний оптимізм є більш високим серед підприємців, які мають вищу освіту, ніж в тих, хто має лише середню освіту. Неодружені підприємці більш позитивно оцінюють поточний добробут власної сім'ї, ніж одружені; але відмінностей у рівні суб'єктивного економічного благополуччя в залежності від наявності дітей не виявлено, - так само як і в залежності від об'єктивних показників та їхньої суб'єктивної оцінки підприємцями розміру фінансового прибутку.

Ключові слова: підприємці; суб'єктивне економічне благополуччя; економічний оптимізм; поточний добробут сім'ї.

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