The Interrelation Between Government and Business in Fighting Poverty in Ukraine

Abstract
Before the financial crisis of 2008, the level of absolute poverty in Ukraine was gradually decreasing, but the post-crisis stagnation of the economy has created fundamentally new causes and forms of poverty that Ukraine has never faced before. A total new problem for the Ukrainian population was sudden poverty as a result of the military conflict. The authors of this article aim at justifying the mechanisms of interrelation between government and business in order to fight poverty among our population. The authors’ conclusions suggest that solving the issue of poverty can be possible only if the government and business branch will cooperate. The authors set the highest priority on developing social entrepreneurship and the entrepreneurial spirit of the population, creating favorable conditions for the micro-crediting of the population, particularly the unemployed part. The authors also put stress on the role of the society itself: its ability to self-organization can contribute to the improvement of the situation on the labor market and influence the decrease of poverty levels; moreover, attention is paid to the need of creating trust and responsibility to the state control system, which is possible through building a transparent system of governance.

Keywords: poverty, sudden poverty, poverty in Ukraine, government-business partnership.
Introduction

Our modern world is defined by a high dynamics of processes in the socio-economic sphere. On the one hand, this is caused by globalization processes; on the other hand – by the speed of the technological progress. At the same time, huge scientific achievements, big opportunities of cooperation not only failed to solve the poverty issues, but also deepened the problem in some cases (the deindustrialization of entire regions), which is mentioned in the UNO report. Before the financial crisis of 2008-2009, the level of absolute poverty in Ukraine was gradually decreasing, but the post-crisis stagnation of the economy has created fundamentally new causes and forms of poverty that Ukraine has never faced before, namely, medical poverty, sudden poverty, etc. (Cherenko 2015:11-21). The further deterioration of the economy, the loss of some territory and the military conflict have made the problem even worse. A total new problem for the Ukrainian population was sudden poverty as a result of the military conflict, in which people instantly lost their property, jobs, savings, and were forced to change their place of residence. According to the UN, the scale of this problem is comparable to the situation in 1943 (USIP, Special Report 366); the Ministry of Social Policy of Ukraine estimates the number of internal displaced people at the beginning of 2016 as 1,734,958 people (Social report of Ministry of Social Policy of Ukraine 2015). The dynamics of increasing the poverty level is scandalous: in 2016, the government announced a 28.0 per cent level of poverty while in 2010, the absolute level of poverty was estimated as 16.8 per cent. Experts point out that the data are not always objective as the existing minimum living wage is not taken into account. According to the UN procedures, various experts already estimate over 80.0 per cent of poor population in Ukraine. The need to solve this problem is also emphasized by the fact that the old system of socio-labor relationships and the social protection of the population only provokes a further expansion of the poverty levels (more than 40.0 per cent of the Ukrainian population lives at the expense of social assistance and social benefits (State Statistics Service of Ukraine, 2016)) and drives the domestic economy into the “trap of poverty”. The scale of those problems requires immediate action. In the post-Soviet space, a significant role in solving those issues was traditionally given to the government. However, as it will be proven below, this is not always effective enough. New ways of fixing these problems should be found.

1. Government’s performance in solving poverty issues

For the critical assessment of the national government’s policy in solving poverty issues we should define the criteria of estimating poverty. The complex estimation of poverty (the joint decree of the Ministry of Social
Policy, Ministry of Economic Development and Trade, Ministry of Finance, State Statistics Service and Academy of Sciences of Ukraine) gives only the indicators and criteria of poverty. But we believe that such system of poverty estimation complicates the understanding of this notion and does not correlate with the reasons of the current situation. So, it is not clear what “poor” means: a particular person, family, or household? Poverty is a state induced by status, occupation, etc. We consider it important to define those categories in order to estimate the causes of poverty and build a mechanism that allows to provide a certain level of life quality to some categories of people (who really need it) and ensures the implementation of preventive measures against the risk of becoming poor. According to the UN standards, if a person spends less than $5 a day and less than $150 a month on food and accommodation, he lives beyond the poverty line. In Ukraine, the fixed minimum living wage since May 1, 2016 is 1399 UAH ($56.37), while the minimum salary is 1450 UAH ($58.42). We can see that in Ukraine poverty is confirmed at the legislative level.

While addressing the poverty issue at a governmental level, mechanisms of state regulation along with modeling and predicting the decision-making process can be used. In Ukraine, the problem of poverty is not properly realized at the state level, it is not fully covered in the scientific discourse and is totally neglected by the business elite. The government’s policy is implemented through the development of framework documents and programs that often include multiple tasks; they can have internal contradictions with other legislative acts, along with the absence of clear implementation mechanisms, performance and effectiveness indicators, and consistency with the state’s financial resources. For example, the Strategy of Overcoming Poverty that has been adopted this year covers the following directions:

- extending the access to productive employment and contributing to the increase of our population’s income from employment and payments in the system of state social insurance;
- providing the availability of social services to people irrespective to their place of residence and minimizing the risks of rural population exclusion;
- minimizing the risks of poverty and social exclusion of the most vulnerable categories of people;
- preventing poverty and social exclusion among internally displaced individuals (Strategy of Overcoming Poverty 2016).

1 See more on the following website: http://zakon5.rada.gov.ua/laws/show/161-2016-%D1%80/paran10#n10
At the same time, the challenges that the government face are of a more general nature, as, for example, promoting youth employment; they do not bear any practical value to solving the problem. Other challenges include tools of implementing the current tasks; for example, creating a universal electronic database of vacancies, which cannot be fully accessible to all citizen due to their incompetence, lack of resources (inability to provide all the centers with computer and network equipment); therefore, they cannot solve the poverty issue. The limited use of public administration methods in predicting and modeling decision-making in Ukraine leads to the incoherence of framework documents (such as the Strategy) with regulatory acts, mainly because of insufficient financing.

Providing social services (including those that are guaranteed by the state) according to the principle of subsidiarity is carried out at the local level. To improve the quality of providing social services and increase the financing a decision has been made about establishing a territorial center of social services (Decree of the Ministry of Social Policy 2012). It has been assumed that those centers would function at the expense of local financial resources, but most of the local budgets have a deficiency of funds. Therefore, it is impossible to implement the Strategy in this field due to insufficient financial resources. However, building a partnership between the local authorities and the business elite will help to turn this idea into life.

Besides the financial obstacles in providing social services, we should also mention the infrastructural and logistic barriers. The domestic infrastructure does not presume participation in the life of people with limited physical abilities, therefore receiving educational, social, medical and other services turns into some kind of bravery act for them. Let us illustrate our argument on an example of social services organization. The procedure of the multidisciplinary approach to providing social services in the territorial center presupposes signing a direct contract with an individual who needs a specific kind of assistance. As a result, people with limited physical abilities find themselves isolated from the community; therefore, they seldom turn to state authorities for help, this complicates their employment and corrupts the official statistics in some way, so a false impression of the scale of the problem appears.

In the authors’ opinion, the Strategy tasks on the expansion of flexible, remote and part-time employment do not agree with each other as remote employment is not defined by the law, while part-time employment could be interpreted as a poverty risk. Regarding flexible employment, it is also not fully regulated by law and can be a poverty risk factor. It is also worth mentioning that such an employment is recommended only to certain population categories; this fact might be regarded as discrimination on the
labor market. As for irregular employment forms, the following should be noted. Both irregular and part-time employment allows to reduce unemployment and provides a small income in short terms, but in long terms, it serves as a factor of instability; therefore, it influences the general level of poverty rather negatively (such employment forms do not allow to form the middle class in long terms). G. Standing has fully covered this in his works, denoting the risks of precarization of the society: the precariat has three main characteristics: first, there is no guarantee of employment and workplace; second, a person should rely only on himself and direct financial compensation for his work (he cannot count on retirement or unemployment benefits, as well as coverage of his medical bills); third, more and more people in the precariat don’t have the same rights (civil, social, political, cultural, economic) as other citizen (Standing 2014:328). In our domestic reality, the lack of legislative regulation on flexible employment forms leads to concealing the real income of people, which distorts the statistics at some point.

The authors’ analysis on the effectiveness of some benefits provided to the population has shown that in the Ukrainian reality, the government encourages the “welfare mentality” of the population and provokes the emergence of poverty among officially employed people. Official statistics data on a Ukrainian household survey show that in 2015, 72.3 per cent of the households consider themselves as poor. This is 1.3 time higher than the data in 2008 (56.9 per cent). The number of households that consider themselves as middle class has dropped 2.7 times – from 1.9 per cent in 2008 to 0.7 per cent in 2015 (State Statistics Service of Ukraine 2016). So, according to operative data from the State Statistics Service, the real income of Ukrainian citizen in 2015 has decreased by 22.2 per cent. At the same time, in the income structure, the average income in 2015 amounts 39.3 per cent, while social benefits and transfers calculate 37.8 per cent (State Statistics Service of Ukraine 2016).

The structure of the Ukrainian state budget expenditures is arranged in such a way that the income and social benefits take more than 60.0 per cent of it (Budget Monitoring 2016). Such a structure speaks about a distorted understanding of the government’s role in regulating the economy. And the lack of modeling and predicting the decision making techniques by national state executives only leads to the opposite effect. The following data confirm the deepening of the poverty problem and inability to fight it: in January 2015, an increase in housing and utility subsidies up to 1319.5 UAH (which is 3.7 times higher than in 2014) as well as in the number of the Provision of Subsidies Program members has been demonstrated (Social report of Ministry of Social Policy of Ukraine 2015).
The inadequacy of our state’s policy regarding healthcare, bank regulation, as well as the military conflict on the territory of Ukraine have created new forms of poverty, such as medical, credit, sudden. Ukraine has never faced those kinds of poverty before. These forms of poverty are of particular danger because they may happen in any household regardless of its income, inclination to bad habits, financial literacy, pragmatism, rationality, etc. Another inadequacy of the state’s policy is demonstrated by the lack of hedging mechanisms while processing household poverty risks in the existing economy reality. Studies at the World Bank show that in 2013, more than 22.0 per cent of the Ukrainian population refused treatment due to insolvency, and the occurrence of any kind of severe diseases of any family member threatens the whole family to be immediately found in absolute poverty.

In addition to that, an originally wrong goal setting in governmental documents leads to an opposite effect while implementing those programs. Orienting the state measures towards providing the population with financial aid leads to some negative factors: part of the population seeks to shift the responsibility for its welfare on the state, which is why the desire to get financial aid overrides the desire to get a job. Therefore, the authors stay by the fact that it is impossible to completely overcome and eradicate poverty, because some people can stick to a certain way of life in accordance to their worldview. At the same time, poverty as a global issue, especially among employed people, is unacceptable. Eradicating this particular form of poverty should therefore be the top priority task for the Ukrainian government; that is why implementing passive methods will not help, it would rather provoke the “welfare mentality” and further deepening of the poverty issues. Therefore, we came to the conclusion that the program method of state regulation seems very often to be ineffective, especially if the program is not backed with financial resources, has a quite general nature without any details and justifications for each task, without mechanisms for its implementation and indicators for operative monitoring of its success.

Research conducted by the Ministry of Social Policy in 2014 has shown that the existing forms of social help influence the reduction of poverty levels in different ways. Some, for example maternity leave benefits, reduce poverty levels in the whole country while others do not (rent subsidies practically do not influence the poverty level of the whole nation, as the degree of absolute poverty has reduced from 12.3% to 10.3% in 2014; due to low population coverage, state social benefits to poor families do not influence the poverty level in the whole country so much... theoretically speaking, the poverty level should have reduced from 23.9% to 23.4%) (Social report of Ministry of Social Policy of Ukraine, 2015 Ministry of Social Policy
That is why we consider it necessary to change the principles of the population’s social protection system; there should be a universal approach to each subject needing the state’s assistance. With this purpose, it is important to coordinate all legislative and normative acts in the field of social protection and security, as the existing system is far too confusing and contradictory. Moreover, there is a need to separate social assistance and tax benefits (the first is a social benefit while the second state free-will regulatory decision) in order to describe the mechanism of their implementation and financial sources, as well as make the influence of certain state regulatory decisions on the welfare of the population more transparent and clear.

In the authors’ opinion, the top-one priority of the government’s activity should be the development of a two-level system of social security, which will allow a comprehensive approach towards the poverty issue. This system is written down in the Convention No.102 and the Recommendation No.202 of the International Labor Organization which were ratified and implemented in Ukraine. It is especially important due to one fact: irrespective of the positive dynamics of the official data, if we compare the years 2014 and 2013, the poverty level in relative measures dropped from 24.5 per cent to 23.4 per cent, all in all the expenses on social protection also dropped by 2.3 per cent; nevertheless, the number of households that refused purchasing necessary goods and services, including food, increased from 38.4 per cent to 45.1 per cent (State Statistics Service of Ukraine 2016); moreover, the budget expenditures on programs for protecting families and unemployed people decrease while the expenses on compensating housing and utility costs increase (The State Budget of Ukraine for 2016). All these factors bear evidence of wrongly chosen poverty criteria or ineffective state regulation of the social sphere and requires restructuring the system according to the following principles:

- universality of protection based on social solidarity and accessibility of proper aids and benefits stipulated by legislature; zero tolerance towards discrimination;
- solidarity in the financing field and providing an optimal balance between the responsibilities and interests of those who sponsors the social security system and the people who use it;
- transparency and stability of the financial system, which needs to be coordinated with the socio-economic policy of the country.

However, while establishing a new system of social protection and security, one must not forget about the phenomenon of “welfare mentality” (it is clearly evident in Europe, and is also recognized in Ukraine). Very often, an individual evaluates the level of his expenses with the income he
can get. That is why, if the individual has a job and earns less or exactly the same sum while getting social benefits, such a person would rather overstep his moral principles in order to get some extra income (in other words, he will be just “parasitizing” in the society, and sooner or later, this will inevitably turn into a habit).

One of the most effective state mechanisms that allow to change the poverty situation in Ukraine remains the financial one. Both the tax and credit policy can equally contribute to and slow down the economic development, and, consequently, influence the poverty level in the country. One can surely say that the law on making amendments to the Tax Code of Ukraine adopted in 2015 as well as some legislative acts concerning the balance of the budget revenue in 2016 will positively influence the poverty level in our country. According to the authors’ calculations, reducing the tax burden for employers in the remuneration funds along with establishing a single tax rate on personal income will allow to make a significant percentage of the income transparent. However, the issue regarding taxation of pensions over 1600 UAH still remains rather controversial (in fact, the government stimulates citizen to hide large income, discourages employees to search for more qualified and well-paid jobs and to increase their level of competence).

At the same time, the situation on the credit market remains concerning. On one hand, interest rates on credits grow; consequently, entrepreneurial activity decreases; on the other hand, the credibility of financial institutions is falling, the taxing rates for deposits are increasing, the households’ expenses grow, hence, the population “takes back” their deposits, especially foreign-currency ones. As a result, the government makes the decision to ban early withdrawal of deposits and hereby creates panic reactions of the population only making the situation worse. Mistrust of the population towards the banking system, as well as the state taxing policy nowadays resulted in a failure to use deposits as a savings tool; this can be regarded as a risk factor in solving the poverty issue. That is to say, we witness a situation where finance and credit mechanisms cease to be an economy growth advantage; instead, it turns into additional risk.

To sum it up, this part of our article has shown the inadequacy of the state policy while solving the poverty issue, governmental decisions that lead to impoverishment of the working population have been illustrated, and the lack of an effective way to overcome poverty within legislative documents results in the ignorance of completely new forms of poverty among the population. High taxes along with expanding the tax base gives our citizen less chances to improve their quality of life and encourages our organizations to develop themselves and grow. The low efficiency of budget resources usage in the social sphere leads to developing the “welfare mentality”. As a
result, the government gives rise to another wave of poverty. However, it is also impossible to overcome poverty without state regulation. It is of grave importance that the state regulation complies strictly with the socio-economic situation, is transparent and consistent.

2. Reaction of the organizations and poverty: the unity and struggle of the opposites

The issue of overcoming poverty cannot be regarded as a state problem only as it has been noted before; in the Ukrainian reality, any household (including business owners) runs the risk of falling into the category of “medical poverty” or “sudden poverty”. The poor population is not inclined to shopping, does not have the money for deposits, gets social benefits, and hereby limits the chances for business development. It seems like the existence of organizations in the role of employers alone might solve poverty issues. That is to say, business units create jobs, pay wages, pay taxes to the budget. Nevertheless, the rational behavior of business units determines the desire to maximize income, which in the Ukrainian reality turns into the reason of tax optimization, paying “backdoor salary”, gender, age and physical discrimination while hiring people. That is why the question arises on how effective it is to overcome the poverty issue by means of market mechanisms, and to which extent the involvement of business into solving social problems should get.

In the current economic situation, one has to step out of the vicious circle of liberalism as soon as possible. According to C. Crouch, the market in its purest form has a number of limitations, knowing which can help any country to make the world a better place and overcome poverty: 1) inability of the market to work with externalities; 2) the problem of public and socially significant benefits; 3) existence of “goods without a price”; 4) exchange transaction expenses; 5) significant and practically indefinable entry barriers to many sectors; 6) inequality while distributing wealth and power is enhanced due to the entry barriers; 7) lack of credibility comes between potential buyers and sellers to enter the market; 8) significant practical barriers in accessing information to all market members; 9) wealthy interest groups created by the inequalities listed in paragraphs 5 and 6 are embedded into the political processes (Colin Crouch 2011, p.60). We agree with C. Crouch, however, we believe that the potential of such a powerful market player as organizations cannot be underestimated (some authors identify organizations as a separate item on the market, regarding them as a phenomenon of economic relations). We consider the market not only as a place of defining the price and manifesting the supply and demand; we consider it as an institution and member as well. Therefore, the role of
organizations on the market should be reviewed in more details. We also offer to take the authors’ side about the fact that organizations as market players can confederate, act under altruistic motives, have their own culture and interact with the government on equal terms (moreover, into this list we include not only business organizations, but also public, non-government, charity, and other organizations).

From that position, we evaluated the opportunities of the market, and, consequently, those of organizations to influence the decision of overcoming poverty. The policy of Toyota can be considered as a positive effect while overcoming poverty. Despite the rating decline by the Moody’s Investor Services agency, the company stuck to the lifetime employment policy (which is definitely regarded as a stabilizing factor towards loosing income because of temporary employment). As a result, irrespective to the global crisis and a decrease in sales, *Toyota remains the largest company on the car industry market according to market valuations* (Aoki 2010:300).

We also have some good examples in Ukraine. As a result of companies’ activities that implement CSR (corporate social responsibility) into their work, many students got the opportunity to gain practical experience, learn excellent communication skills through internships (in such companies as Nestle, JTI, Platinum Bank, etc.), which increases their competitiveness on the labor market and can potentially influence the decrease of poverty levels among representatives of this population category. CSR as a company policy also aims at solving social programs – the DTEK company has implemented the “City with your own hands” program in 2013-2015. Among other projects, DTEK also turns into life those that help the unprotected categories of people (pensioners, people with limited physical abilities, orphans, single mothers, disabled children, etc.). The amount of money spent on those projects on average did not exceed 20000 UAH in 2013-2014, 30000 UAH in 2015, still the number of participants constantly keeps growing: 5600 people in 2013, and already 5918 people in 2015. The Coca-Cola company took over the care for children from the Emerald City, now providing them with sports equipment, organizing professionally-oriented workshops, conducting the iLearn project in order to help children preparing to the external independent testing. METINVEST was practically the only support to those living in Donbass; at the company’s cost, houses, schools, and hospitals are being rebuilt, the infrastructure is being reconstructed.

However, it should be noted that the CSR practices are mainly available to large companies with stable growth; small and medium companies do not have enough finances for conducting large-scale social events. This point is clearly illustrated by the refuse of financing social
projects by the “Nadra” bank and the “Foxtrot” company in 2009-2012. Applying social projects as means of indirect advertising and establishing more trustful relations with the target audience directly determines their implementation. Reducing the number of advertisements for alcohol and tobacco goods leads to the search of alternative communication methods with the target audience, including the implementation of social projects. That is why, regardless of all positive results of companies’ activities, they still run the risk of being a possible cause of poverty. It is bound to the fact that in Ukraine, the organizations’ activities are segmental, have a dot pattern and do not solve any issues in general.

The intention of organizations to minimize expenses leads to establishing a wage rate or minimum salary to nearly 90.0 per cent of employees. If the basic salary mainly consists of the rate and the variables are unstable, the salary steadiness is low and the level of expected income will not be high. In addition, in Ukraine, there always exist salary payment debts, i.e. the employee can work for a month, and the employer will not provide him with any money reward for his work. As of the end of 2015, the salary payment debt was calculated 2010.9 million UAH ($81.03 million), in July 2016 it fell to 1967.6 million UAH ($79.3 million) (State Statistics Service of Ukraine 2016).

With that in mind, we conclude that organizations aimed at realizing their own goals cannot solely ensure the well-being of our population. At the same time, organizations create jobs, implement various social projects and hereby significantly influence the decrease of poverty levels among the population. Thus, the market along with organizations - its main player in Ukraine – have a large enough potential for solving poverty issues, but their activities are uncoordinated and depend on the situation on the market.

Conclusions. Alternative methods to solving the rise of poverty levels in Ukraine

While reviewing the role of government and organizations in reducing the poverty level in Ukraine, we intentionally left out the role of the population itself. Current research showed a significant impact of culture and religion on the economic development of countries exactly through shaping the behavior of most people. That is why we consider it effective for the government to implement educative measures on the formation of ethical principles, values, responsibility, and entrepreneurial spirit among the population while addressing the issue of poverty.
The Interrelation Between Government and Business in Fighting Poverty in Ukraine

Figure 1

The number of self-employed people in Ukraine (2010-2014)

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of Self-Employed</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010</td>
<td>3546.6</td>
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<tr>
<td>2011</td>
<td>3617.7</td>
</tr>
<tr>
<td>2012</td>
<td>3541.6</td>
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<tr>
<td>2013</td>
<td>3631.9</td>
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<tr>
<td>2014</td>
<td>2584.5</td>
</tr>
</tbody>
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An important direction of the government’s policy of solving poverty issues should be the support of self-employment among the population. Unfortunately, this resource is not fully engaged into the labor market today (Fig. 1) as the percentage of self-employed people in 2013 (17.8 per cent) dropped in 2014 (14.3 per cent).

In order to increase the state policy’s effectiveness in overcoming poverty, it is of grave importance to encourage the development of creative entrepreneurship. In addition, the government should change the policy of providing social benefits to unemployed people to microcrediting entrepreneurship programs to this category of people. It is important to turn the attention on whether people are ready to self-organization. Starting volunteer movements in Ukraine after the Revolution of Dignity is a clear indicator of this phenomenon. As it has been mentioned above, providing state social benefits is not always effective in overcoming poverty, but, at the same time, in conditions of developed entrepreneurial activity, market mechanisms are more efficient.

Based upon the above-mentioned facts, we conclude that the most effective way to overcome poverty is in a triangle of constructive cooperation “government – organization – community”. Thus, Ukraine needs a new social agreement, where the rights and obligations of each market player will be registered, and their functions without oppression/inequality will be distributed. We might implement this offer in a system of social dialog, just
like the one that was realized in post-war Australia. Among the paragraphs included into this agreement, strict instructions on achieving the objectives should be prescribed:

- state and corporate support of people’s self-employment;
- development of microcrediting on privileged conditions, especially in innovative fields;
- encouraging social entrepreneurship;
- monitoring state expenditures and social reporting of companies (implementing adequate social standards).

Therefore, clarifying the interference of certain parties in the social agreement will allow this community to flourish and prosper. And, curiously enough, the slogan of German Socio-Democrats is applies to Ukraine today: “Market as much as possible, government as much as needed”.

References:

Partnerstwo publiczno-prywatne w zwalczaniu ubóstwa na Ukrainie

Streszczenie
Zanim doszło do kryzysu finansowego w 2008 roku, poziom skrajnego ubóstwa na Ukrainie stopniowo się zmniejszał. Pokryzysowa stagnacja gospodarki wytworzyła jednak całkowicie nieznane w tym państwie formy i przyczyny biedy. Takim problemem dla ludności stało się m.in. gwałtowne zbiednienie, będące rezultatem konfliktu zbrojnego toczącego się na wschodzie kraju. Autorki tekstu za cel postawiły sobie obronę mechanizmów odpowiedzialnych za istnienie relacji między rządem i biznesem – w tym przypadku relacji ukierunkowanych na zwalczanie ubóstwa. W swych konkluzjach stwierdzają, że rozwiązanie problemu biedy będzie możliwe jedynie wówczas, gdy rząd i środowiska biznesowe zaczną ze sobą współpracować. Autorki kładą także nacisk na rozwój społecznej przedsiębiorczości i ducha przedsiębiorczości w społeczeństwie, tworzenie odpowiednich warunków dla udzielania mikrokredytów, w szczególności dla osób bezrobotnych. Podkreślają też rolę samego społeczeństwa w tym procesie. Zdolność ludzi do organizowania się może bowiem przyczynić się do poprawy sytuacji na rynku pracy i spowodować spadek poziomu ubóstwa. Wreszcie, sugerują potrzebę budowy zaufania i odpowiedzialności względem instytucji państwowych, co staje się możliwe w sytuacji przejrzystym funkcjonującego systemu władzy.

Słowa kluczowe: ubóstwo, nagłe ubóstwo, ubóstwo na Ukrainie, partnerstwo publiczno-prywatne.