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THE REINTEGRATION OF WAR VETERANS AS A FACTOR IN THE SUSTAINABLE DEVELOPMENT OF RURAL AREAS: ECONOMIC AND LEGAL ASPECTS

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Abstract. Given the rapid growth in the number of war veterans in Ukraine, the issue of their reintegration, support in setting up and running businesses, and socialisation is becoming particularly pressing. Given the processes of depopulation and the decline of the rural settlement network, encouraging war veterans to run businesses and live in rural areas could become a promising direction for state policy. The aim of this article is therefore to examine the current economic and legal aspects of the reintegration of war veterans as a factor in the sustainable development of rural areas, to highlight the key shortcomings of existing legislation and to analyse prospective legislation, with a view to formulating proposals for improving the regulation of the relevant legal relationships. The methodological framework of this study was based on the following research methods: philosophical (dialectical), general scientific (formal-logical, systems analysis, and statistical methods of data processing and analysis) and formal-legal methods. The study revealed that the current system of state support for veterans' entrepreneurship does not take sufficient account of the specific nature of agricultural activity and the needs of veterans seeking to set up their own businesses in rural areas. It has been argued that access to land resources remains a key prerequisite for the establishment of agricultural enterprises; however, the restrictions imposed during the period of martial law on the transfer, free of charge, of state- and municipally-owned land effectively prevent the implementation of the relevant land guarantees for war veterans. This study analyses existing and prospective mechanisms for ensuring that war veterans have access to land, in particular legislative initiatives concerning the setting aside of land, financial compensation and preferential leases of agricultural land. It has been established that such alternative mechanisms require improvement in order to ensure equality for veterans and the practical accessibility of land resources. Particular attention has been paid to state programmes providing housing support for war veterans in rural areas. It has been argued that, due to insufficient funding, the 'Own House' programme does not ensure an adequate level of housing affordability, whilst the 'eOselia' programme does not include any special incentives for the purchase or construction of housing specifically in rural areas. It has been concluded that there is a need to move away from piecemeal support for individual categories of war veterans towards a comprehensive economic and legal policy for their reintegration into rural communities. Such a policy should combine access to land resources, support for the establishment and development of agricultural enterprises, financial incentives, vocational rehabilitation and special support mechanisms for obtaining or building housing. Implementing the proposed approach will not only help to ensure that the rights of war veterans are upheld more effectively, but will also contribute to the revitalisation of human capital, employment and entrepreneurial activity in rural areas, which is a key prerequisite for their sustainable development.

Keywords: war veterans, veteran entrepreneurship, rural areas, farmers, veterans' rights, the right to land, the agricultural sector, principles, state support, state policy, agricultural production, the exercise of rights, farming, small-scale farming.

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1. Introduction

Against the backdrop of depopulation and the decline of the rural settlement network – processes that began long before the full-scale war waged by Russia against Ukraine – it is becoming vitally important to encourage people to live in rural areas. In the current circumstances, the state must, first and foremost, focus its attention on such a rapidly growing group as war veterans – combatants, persons with war-related disabilities, and war participants (Article 4 of the Law of Ukraine 'On Status of War Veterans, Guarantees of their Social Protection'). It is precisely for them that resolving issues relating to the provision of affordable housing and employment is of vital importance. The conditions for achieving this can be created through a well-considered state policy on rural development, which includes a system of measures implemented by the state, including, aimed at improving the quality of life and economic well-being of the rural population, and enhancing the competitiveness of agricultural producers (paragraph 2 of Article 1 of the Law of Ukraine 'On Principles of State Agricultural Policy and State Rural Development Policy' of 24.06.2004).

Given the challenging situation in the country's agricultural sector, the agricultural labour market, and with a view to encouraging war veterans to live and work in rural areas, the Strategy for the Development of Agriculture and Rural Areas in Ukraine for the period up to 2030, approved by Order No. 1163-p of the Cabinet of Ministers of Ukraine of November 15, 2024 (The Resolution of the Cabinet of Ministers of Ukraine 'On the Adoption of the Strategy for the Development of Agriculture and Rural Areas in Ukraine for the Period through 2030 and the Approval of the Operational Plan for Its Implementation in 2025–2027'), identifies support for them as a priority in the agricultural sector. Furthermore, the bill provides for preferential access for war veterans to state programmes, including assistance in setting up agribusinesses and in securing their right to housing. All this is of particular importance not only for safeguarding the socio-economic rights of war veterans, but also for putting into practice the principle of prioritising rural social development, which involves, in particular, the state creating conditions for the preservation and development of the rural settlement network and the gradual improvement of the standard of living and quality of life of the rural population. In light of the above, there is growing academic interest in studying the economic and legal aspects of the reintegration of war veterans into rural communities, in particular through state support for the development of veteran-led enterprises and the provision of affordable housing for war veterans. This underscores the relevance of the topic chosen for this study.

2. Analysis of Recent Researches and Publications

Given the relevance of the issues surrounding the reintegration of war veterans, the safeguarding of their rights, and support for the establishment and operation of veteran-run businesses, these matters are already being actively researched within academic circles. First and foremost, we shall highlight theoretical works devoted to the economic and legal aspects of veteran entrepreneurship. This is a work by L.M. Zagoruy (2026), which examines the concept of the legal framework for veteran entrepreneurship, justifies its development at the intersection of administrative, social, business, financial and tax law, and demonstrates the need to standardise mechanisms for state support and to define a special legal status for entities engaged in veteran entrepreneurship. The nature and characteristics of veteran entrepreneurship were also the subject of research by R. Osadchuk (2025), who concluded that, in practice, the development of veteran entrepreneurship depends both on the personal qualities of the veteran and on the conditions created by the state and society. Also relevant to the subject of this article is the work by Kraus et al. (2023), which examines the institutional, financial and project-related aspects of the practical implementation of veteran entrepreneurship. The issue of state funding and tax incentives for business initiatives by war veterans is discussed by Kolisnyk (2025). In the context of realising the right of war veterans to acquire land plots as a basis for setting up veteran-run businesses, the following works are of particular importance: those by D.M. Kolomiitseva and B.V. Sarkisova (2023), which highlight the key issues in the existing regulatory and legal framework for guaranteeing and realising the land rights of combatants; I.E. Chumachenko (2025) on the legal aspects of the formulation and implementation of state policy regarding the protection of land rights for combatants under martial law; T.E. Kharitonova and M.M. Biloshkursky (2025) on the issues of corruption risks that may arise when combatants and persons treated as such acquire and exercise ownership rights over a plot of land. Whilst these studies are important for economic and legal scholarship, they are nevertheless of a general nature and do not fill the gap in specialised research into the economic and legal issues surrounding veteran entrepreneurship specifically in the agricultural sector.

3. Methodology

This study is based on philosophical (dialectical), general scientific (formal-logical, systems analysis, and statistical methods of data processing and analysis) and formal-legal methods of scientific inquiry. The dialectical method formed the general methodological framework for the study, enabling an examination of

the process of reintegrating war veterans into rural communities in the context of socio-economic and legal factors, and of Ukrainian legislation governing these relations in the context of its evolving development. Using a formal-logical method, this study demonstrates the ineffectiveness of the current mechanism for realising such socio-economic rights of war veterans as the right to veteran-run businesses and the right to affordable housing in rural areas, and sets out the conclusions of the study. The systematic analysis method was used in the process of examining the research literature, and gaps and inconsistencies were identified in the legislation governing relations in this area. Using statistical methods for data processing and analysis, the value of agricultural land in various regions of Ukraine was determined. The formal-legal method made it possible to ascertain the content of the legal provisions governing relations in the sphere of safeguarding veterans' rights to land, engaging in entrepreneurial activity and obtaining affordable housing in rural areas, and to establish their declaratory nature.

4. Results and Discussions

One of the key factors in improving living conditions in rural areas is the development of entrepreneurship, which helps to raise the income levels of the rural population and tackle rural unemployment. In the current climate, the state declares its support for veteran entrepreneurship, in particular by establishing a system of economic and social incentives to assist veterans in carrying out entrepreneurial activities, enhancing their competitiveness and social engagement, and achieving financial stability (paragraph 2 of Article 8 of the Law of Ukraine 'On Veteran Entrepreneurship' of 31.07.2025). With a view to facilitating the transition of war veterans to civilian life, creating conditions for their employment, developing new professional skills and achieving economic independence, by Order of the Cabinet of Ministers of Ukraine No. 549-p of June 4, 2026, the State Targeted Programme to Support Veterans' Entrepreneurship for 2026–2028 was approved (The Resolution of the Cabinet of Ministers of Ukraine 'On the Approval of the State Targeted Programme to Support Veteran Entrepreneurship for 2026–2028'). However, the document in question does not provide for any measures aimed at developing entrepreneurship amongst veterans specifically in rural areas.

It should be noted that state support for entrepreneurship in Ukraine is governed by a number of regulatory acts and comprises various measures. First and foremost, these are grant support programmes approved by Resolution No. 738 of the Cabinet of Ministers of Ukraine dated June 21, 2022 (The Resolution of the Cabinet of Ministers of Ukraine 'Some Issues Regarding the Provision of Grants to Businesses' of 21.06.2022). Of these, grants are earmarked for the agricultural sector as of 2026: for the establishment or development of orchards, soft fruit cultivation and viticulture; for the establishment or development of greenhouse operations; and for the construction of vegetable and fruit storage facilities. Among the basic requirements for recipients of public funds under these programmes are that such business entities must be registered in the State Agricultural Register and must carry out activities relating to the cultivation of agricultural crops on land for which ownership and/or usage rights are confirmed by the relevant title documents. However, the grant programmes mentioned above do not provide any preferential treatment for war veterans. There is a special grant scheme designed specifically for war veterans to help them set up or develop their own businesses. The areas for which funding is available include, amongst others, those directly related to the agricultural sector. In particular: the purchase of livestock, poultry and bees; young livestock and poultry; aquaculture facilities; seedlings; seed; raw materials; materials; goods and services related to the implementation of the business plan (such expenditure must not exceed 70 per cent of the grant amount in total); rent for the use of non-residential premises, land plots, fisheries water bodies (or parts thereof) (including for aquaculture purposes), fisheries processing ponds (including for aquaculture purposes), hydraulic structures (including for aquaculture purposes), and hydraulic structures of a fish-farming reservoir (including for aquaculture purposes), which will be used for commercial and production purposes (such expenditure must not exceed 25 per cent of the grant amount). It should be noted that these measures are aimed at supporting existing businesses. That is to say, businesses set up by war veterans that are engaged in specific types of agricultural activity.

Preferential access for veterans to state support programmes is provided via the Veteran PRO digital platform, which hosts a series of competitive grant programmes called 'VARTO' run by the Ukrainian Veterans' Fund. In 2026, three competitions were held: 'VARTO: A Recipe for Care', 'VARTO: Business with Character' and 'VARTO: 4 Years of Support' (Competitive Programs for Funding Veteran-Owned Business Projects: 2026). Although none of the three competitions was specifically geared towards agricultural activities, it is worth noting, first of all, that the winners did include a number of projects in the fields of livestock farming, beekeeping, crop production and so on. This demonstrates veterans' interest in agricultural entrepreneurship. The second important factor, in the authors' view, is the co-funding of these grant programmes by the charitable foundations of agricultural holding companies (the 'MHP-Hromadi' Charitable Foundation and the Together with Kernel

Charitable Foundation). This not only illustrates the social responsibility of such companies, but also highlights the importance of supporting entrepreneurial initiatives in rural areas in particular as a factor in the development of rural regions.

It is worth mentioning other measures aimed at developing veteran entrepreneurship in the country's agricultural sector. For instance, the Operational Plan for the Implementation in 2025–2027 of the Strategy for the Development of Agriculture and Rural Areas in Ukraine for the Period up to 2030, approved by Order No. 1163-p of the Cabinet of Ministers of Ukraine dated November 15, 2024 (The Resolution of the Cabinet of Ministers of Ukraine 'On the Adoption of the Strategy for the Development of Agriculture and Rural Areas in Ukraine for the Period through 2030 and the Approval of the Operational Plan for Its Implementation in 2025–2027'), provides for support for farmers, in particular war veterans, their wives, the wives of deceased war veterans, and the wives of deceased Defenders of Ukraine, in setting up businesses in the agricultural sector. The indicator for the implementation of this measure is defined as the improvement of the mechanism for state support of agricultural producers within the framework of existing budgetary programmes.

Timeframe – 4th quarter of 2027 (para. 19) (The Resolution of the Cabinet of Ministers of Ukraine 'On the Adoption of the Strategy for the Development of Agriculture and Rural Areas in Ukraine for the Period through 2030 and the Approval of the Operational Plan for Its Implementation in 2025–2027' of 15.11.2024, No. 1163-p). An analysis of these provisions suggests that, should such measures be adopted, they would apply only to those war veterans who have already set up a farmer's household (FH).

In order to assess the effectiveness of the aforementioned state support measures for veteran entrepreneurship in rural areas, it is necessary to highlight the specific features of their implementation. Firstly, it should be noted that the concept of 'agricultural entrepreneurship' has been introduced into academic discourse as an independent, systematic activity involving the production, processing, storage and sale of agricultural produce, etc., governed by the provisions of agricultural law. In this context, attention is drawn to its connection with the land (Kornienko, 2023). Indeed, to set up one's own business in a rural area – especially when it comes to the production of commercial agricultural produce – it is necessary to own or have the right to use, including under a lease, a plot of land designated for agricultural purposes. Furthermore, individuals who have consciously chosen to make their lives in the countryside and work the land acquire the status of peasants. Despite the fact that they are the main parties to agricultural legal relationships, this legal category is not recognised in Ukrainian legislation. If, however, one refers to international law, in particular the UN Declaration on the Rights of Peasants and Other People Working in Rural Areas),[1] there are three key characteristics of the peasantry: 1) they are people who work primarily to meet their own needs and/or to sell produce on the market and, accordingly, are small-scale agricultural producers; 2) they generally do not employ hired labour; 3) they are particularly dependent on the land and maintain a special connection with it (Article 1). The academic literature has also highlighted the importance of land for this section of the population. For instance, N.I. Titova (2006) proposed that a peasant should be defined as a person who not only resides permanently in a rural area, but whose main occupation involves the use of agricultural land to meet their own and the community's needs for agricultural produce. V.M. Yermolenko (2013) highlighted the economic role of the peasant, which lies in the specific characteristics of the economic sphere and the focus of their activities on working the land. It should be added to the above that land has always been, and remains, of particular value to farmers, as it continues to serve not only as the primary means of production and a place of residence, but also as an object of sacred significance that is directly linked to the preservation of the cultural traditions of the Ukrainian people.

Unfortunately, it must be acknowledged that, as things stand today, the provision enshrined in the Constitution of Ukraine guaranteeing the Ukrainian people's right to land ownership (Articles 13 and 14) (The Constitution of Ukraine) is more symbolic than practical in nature. This statement applies in full to war veterans as well. After all, whilst martial law is in force, it is prohibited to transfer state-owned or municipally-owned land to private ownership free of charge, to grant authorisation for the preparation of land-management documentation for the purpose of such a transfer, or to prepare such documentation. The only exceptions to this rule are the following cases: (a) the transfer, free of charge, of land plots into private ownership to the owners of immovable property (buildings, structures) situated thereon; b) the transfer, free of charge, of land plots into private ownership to former owners of immovable property (buildings, structures) destroyed as a result of circumstances caused by the Russian Federation's armed aggression against Ukraine, where ownership rights to such property have been terminated in accordance with the State Register of Real Rights to Immovable Property due to the destruction of the property; c) the transfer, free of charge, to Ukrainian citizens into private ownership of land plots that had been transferred for use prior to the entry into force of the Land Code of Ukraine

[1] United Nations Declaration on the Rights of Peasants and Other People Working in Rural Areas: URL: https://www.geneva-academy.ch/joomlatools-files/docman-files/UN%20Declaration%20on%20the%20rights%20of%20peasants.pdf

(January 1, 2002) (paragraph 26 of the Transitional Provisions of the Land Code of Ukraine (hereinafter referred to as the LCU (The Land Code of Ukraine)). Consequently, it is impossible to implement the provisions set out in Article 4 of the Law of Ukraine Law of Ukraine 'On Status of War Veterans, Guarantees of their Social Protection', pursuant to which this category of persons is entitled to preferential allocation of land plots for individual housing construction, horticulture and market gardening (paragraph 14 of part 1 of Article 12; paragraph 18 of part 1 of Article 13; paragraph 13 of part 1 of Article 14) (The Law of Ukraine 'On Status of War Veterans, Guarantees of their Social Protection' of 22.10.1993, No. 3551-XII). The same benefit is granted to the families of fallen (deceased) war veterans and to the families of fallen (deceased) Defenders of Ukraine (paragraph 15 of part 1 of Article 15 of the aforementioned Law) (The Law of Ukraine 'On Status of War Veterans, Guarantees of their Social Protection' of 22.10.1993, No. 3551-XII). In other words, during a state of emergency, war veterans are also subject to the general restriction on the free privatisation of state- and municipally-owned land, as the legislation does not provide for a separate, independent procedure for them to acquire ownership of land, but merely enshrines a social guarantee regarding the order in which such ownership is granted. Thus, in the context of the exercise of land rights by war veterans, as well as by other citizens of Ukraine, the aforementioned provisions are of a declaratory nature. In this context, one cannot but agree with D. V. Fedchyshyn's (2020) view that any subjective right has social value only when it is possible to exercise it, that is, to realise the opportunities it affords to the entitled person.

In view of the above, it can be concluded that there have been breaches of at least two principles of state policy regarding the development and operation of veteran-led enterprises. The first is efficiency, that is, the timely and prompt fulfilment by the state of its obligations to support veteran-led enterprises in particular, in accordance with approved state support programmes and targeted state programmes. The second is prioritisation, whereby the state must ensure that veteran entrepreneurs are given priority access to participate in such programmes and to receive financial support from the state (paragraph 3 of Article 8 of the Law of Ukraine 'On Veteran Entrepreneurship') (The Law of Ukraine 'On Veteran Entrepreneurship' of 31.07.2025, No. 4563-IX).

With a view to resolving land-related issues, the Draft Law On Amendments to Certain Legislative Acts of Ukraine Regarding the Implementation of the Rights of Combatants and the Families of Fallen (Deceased) Defenders of Ukraine in Connection with the Allocation of Land Plots to Them from State- and Municipally-Owned Lands' (hereinafter referred to as Bill No. 10027), it was proposed to amend the Land Code of Ukraine to increase the size of the land reserve fund – which is formed during the privatisation of land belonging to state and municipal agricultural enterprises, institutions and organisations – to 20 per cent of the total area of all agricultural land that was under their permanent use. The land in question is to be used exclusively for the transfer, free of charge, of land plots into the private ownership of the persons specified. Consequently, this will enable them to exercise their land rights whilst martial law remains in force. Furthermore, it should be noted that the production of commercial agricultural produce is permitted on land belonging to personal peasant holdings (hereinafter 'PPH') or farming holdings (hereinafter 'FH'). However, as noted above, the Law of Ukraine 'On Status of War Veterans, Guarantees of their Social Protection' does not provide for the right of war veterans to be given priority in receiving such plots of land free of charge as their property (The Law of Ukraine 'On Status of War Veterans, Guarantees of their Social Protection' of 22.10.1993, No. 3551-XII). The aforementioned Draft Law of Ukraine fills this gap in the legislation, as it allows war veterans to privatise land for the purpose of running a PPH. Whilst the draft law No. 10027 is generally viewed positively, it should be noted that the feasibility of implementing its provisions in practice gives rise to certain reservations. However, the drafters do not provide information concerning, for example, the number of state-owned or municipal agricultural enterprises currently undergoing privatisation; the area of land plots under their permanent use; or the number of war veterans who are eligible for the free privatisation of such land. Furthermore, it is appropriate to concur with the conclusion of the Main Scientific and Expert Directorate of the Secretariat of the Verkhovna Rada of Ukraine that the provisions of the draft law are aimed at restricting the participation in privatisation of employees of state and municipal agricultural enterprises, educational, cultural and healthcare institutions, as well as pensioners, and consequently pose a risk of breaching the requirements of the Constitution of Ukraine, according to which, when adopting new laws or amending existing ones, the content and scope of existing rights and freedoms must not be restricted (Article 22(3)) (Opinion on the Draft Law of Ukraine 'On Amendments to Certain Legislative Acts of Ukraine Regarding the Ensuring of the Rights of Combatants and the Families of Fallen (Deceased) Defenders of Ukraine in the Allocation of Land Plots to Them from State- and Municipally-Owned Lands'). The question of whether war veterans can acquire land plots free of charge for the purpose of running a family farm also remains unresolved. This suggests that the legislator does not support war veterans in setting up business entities such as FH. This is further evidenced by the requirement

to provide the relevant executive authority or local government body with documents confirming work experience in agriculture or the completion of a course of study at an agricultural educational institution (Article 118(6) of the Land Code of Ukraine). In other words, without the specified documents, war veterans will not be able to take part in the free privatisation of land plots for the purpose of running a family farm, even if martial law is lifted.

Whilst Draft Law No. 10027 is under consideration by the Verkhovna Rada of Ukraine, a petition has been registered on the website of the Cabinet of Ministers of Ukraine calling for amendments to Article 121 of the Land Code of Ukraine to provide war veterans with financial compensation of 200,000 UAH instead of a plot of land. The authors point out that, due to the Russian Federation's full-scale armed aggression, the number of people who will be entitled to receive a plot of land once the war is over will increase significantly. At the same time, the amount of available land, particularly within built-up areas, is extremely limited. As a result, a significant proportion of Ukraine's defenders will be unable to exercise their right due to the physical unavailability of land (On Amending Article 121 of the Land Code of Ukraine Regarding the Provision of Monetary Compensation in Lieu of a Land Plot for Veterans and Other Eligible Groups). Furthermore, according to publicly available data (The Land Market in Ukraine), the average price per hectare of agricultural land in Ukraine as at July 2026 stood at 87,113.25 UAH. However, there are significant regional variations, ranging from 38,996 UAH in the Donetsk Oblast to 246,564 UAH in the Ivano-Frankivsk Oblast (Table 1).

Consequently, the proposed compensation of 200,000 UAH will make it possible to acquire plots of land of varying sizes, depending on the region. Firstly, this places war veterans themselves in unequal circumstances; and secondly, it allows for the purchase of either more or less land than the standard allowance for free privatisation (depending on the region). Therefore, such a measure is not an equivalent substitute for the guarantee of war veterans' right to the free privatisation of agricultural land.

Another document worth considering, which addresses the issue of realising war veterans' right to work the land, is the Draft Law of Ukraine 'On Amendments to the Land Code of Ukraine Regarding the Preferential Leasing of State- and Municipally-Owned Agricultural Land Plots to Combatants' (The Draft Law 'On Amendments to the Land Code of Ukraine Regarding the Preferential Leasing of State- and Municipally-Owned Agricultural Land Plots to Combatants' of 10.02.2026, No. 4775-IX). It provides that, for the duration of martial law and for a period of five years from the date of its termination or repeal, persons who have been granted the status of combatants shall be entitled to lease land plots for the purpose of running a PPH of up to 2 hectares, provided they have not previously exercised their right to privatisation free of charge under Article 121 of the Land Code of Ukraine (The Land Code of Ukraine). Agricultural land plots are leased for a term of 10 years without a land auction. It is also stipulated that the annual rent shall amount to 0.1 per cent of the standard monetary valuation of the land per hectare (as standardised by a parallel draft law amending the Tax Code of Ukraine) (Explanatory note to the Draft Law of Ukraine 'On Amendments to the Land Code of Ukraine Regarding the Preferential Leasing of State- and Municipally-Owned Agricultural Land Plots to Combatants'). In the authors' view, whilst this approach does create the conditions for war veterans to gain access to land and set up their own farms, it is merely a temporary solution. After all, it does nothing to facilitate their acquisition of ownership of the relevant plots of land free of charge.

Thus, it must be acknowledged that, in the immediate future, there will be no guarantees that an effective mechanism will be established at the legislative level to

Table 1
The cost of 1 hectare of agricultural land (as at July 2026)

Oblast (Region)	Price per hectare, UAH	Oblast (Region)	Price per hectare, UAH
Donetsk	38996	Kirovohrad	71664
Zaproizhzhia	40207	Volyn	75878
Mykolaiv	43599	Rivne	78140
Dnipropetrovsk	49954	Zakarpattia	82096
Odesa	49959	Khmelnytskyi	96638
Chernihiv	50579	Poltava	98041
Sumy	50665	Vinnytsia	100783
Kharkiv	50890	Ternopil	113000
Zhytomyr	56915	Kyiv	122541
Chernivtsi	67203	Luhansk	150000
Kherson	68409	Lviv	218079
Cherkasy	69918	Ivano-Frankivsk	246564

Source: compiled by the authors of the article on the basis of (The Land Market in Ukraine). https://opendatabot.ua/open/land

ensure that war veterans' right to priority allocation of land plots for business purposes is upheld.

As mentioned above, another factor that could contribute to the sustainable development of rural areas is encouraging war veterans to live in rural areas. To this end, the state should create the conditions to provide them with housing on preferential terms. According to the Strategy on Veterans' Policy for the period up to 2030, approved by Order No. 1209-p of the Cabinet of Ministers of Ukraine dated November 29, 2024 (The Resolution of the Cabinet of Ministers of Ukraine 'On the Adoption of the Veterans Policy Strategy for the Period Through 2030 and the Approval of the Operational Plan for Its Implementation in 2024–2027'), the realisation of veterans' right to housing is facing certain difficulties. The main problem is the lack of housing prospects (primarily the lack of home ownership). To address this issue, appropriate government programmes need to be introduced.

At present, in rural areas, such support is provided almost exclusively through the 'Own House' programme for individual housing construction in rural areas. It is designed to ensure that housing is accessible to the majority of citizens who need to improve their living conditions by obtaining loans on favourable terms. These loans are granted for clearly defined purposes: 1) the construction of a new residential building (up to 600,000 UAH); 2) the renovation or major refurbishment of a residential building, including the implementation of energy-efficiency measures and thermal modernisation, or the completion of an unfinished residential building (up to 350,000 UAH); 3) the purchase of a property (500,000 UAH); 4) the construction of utility networks and their connection to existing infrastructure (up to 150,000 UAH) (The Resolution of the Cabinet of Ministers of Ukraine 'On the Approval of the Rules for the Granting of Long-Term Loans to Individual Rural Housing Developers' of 05.10.1998, No. 1597).

Several categories of Ukrainian citizens are eligible for a loan. These include military personnel; persons who were members of a local community volunteer unit or other military formations established in accordance with the laws of Ukraine, which defended the independence, sovereignty and territorial integrity of Ukraine (Article 6 of the Law of Ukraine of October 22, 1993, 'On Status of War Veterans, Guarantees of their Social Protection') (The Law of Ukraine 'On Status of War Veterans, Guarantees of their Social Protection' of 22.10.1993, No. 3551-XII); as well as their family members in the event of such persons being called up during mobilisation and until the end of their military service during a special period; the families of persons who were killed or died as a result of wounds, injuries, concussions or other harm to their health sustained whilst participating in the Revolution of Dignity, as well as the families of persons posthumously awarded the title of Hero of Ukraine for civic courage, patriotism, the heroic defence of the constitutional principles of democracy, human rights and freedoms, and selfless service to the Ukrainian people, demonstrated during the Revolution of Dignity (Article 10 of the aforementioned Law) (The Law of Ukraine 'On Status of War Veterans, Guarantees of their Social Protection' of 22.10.1993, No. 3551-XII).

This loan is granted for a term of up to 20 years, but not beyond the borrower's retirement age; for young families (married couples where neither the husband nor the wife is over 35) or single-parent families (a mother or father aged under 35), the term is up to 30 years. The interest rate on the loan is 3 per cent per annum. If, however, the borrower has three or more children, they are exempt from paying interest. It should be noted that interest on loan utilization is also not accrued to service members, as well as spouses where either the husband or wife is a service member (verified by a copy of a military ID card), from the beginning to the end of the special period, effective from the date of application with a relevant request and submission of copies of supporting documents within the duration of the special period; as well as to reservists and persons liable for military service, and spouses where either the husband or wife is a reservist or a person liable for military service (verified by a certificate of active military service from a territorial recruitment and social support center or a military unit), from the moment of draft during mobilization until the end of military service during the special period, effective from the date of application with a relevant request and submission of copies of supporting documents within the duration of the special period (Paragraph 6 of the Rules for the Granting of Long-Term Loans to Individual Rural Housing Developers, approved by Resolution No. 1597 of the Cabinet of Ministers of Ukraine dated October 5, 1998 (The Resolution of the Cabinet of Ministers of Ukraine 'On the Approval of the Rules for the Granting of Long-Term Loans to Individual Rural Housing Developers'). Consequently, this lending condition could be presented as a measure to support war veterans.

The 'Own House' individual rural housing construction programmes are in operation in many regions of Ukraine. For example, the regional programme to support individual housing construction in rural areas, 'Own House', for 2026–2030 (for the duration of martial law and for 30 days following its termination or repeal), was approved by Order No. 1703-p of the Head of the Kirovohrad Regional Military Administration dated December 12, 2025 (The Order of the Head of the Kirovohrad Regional Military Administration 'The Regional Programme to Support Individual Housing Construction in Rural Areas, "Own House", for 2026–2030 (for the duration of martial law and 30 days following its termination or repeal)');

The regional programme 'Own House' for the support of individual housing construction and the development of private farming for 2021–2027, approved by Resolution No. 42-25/VII of the twenty-fifth session of the Chernihiv Regional Council of the seventh convocation, dated October 28, 2020 (The Regional Programme for Supporting Individual Housing Construction and the Development of Private Farming, 'Own House', for 2021–2027) and others.

The 'Own House' regional programmes contribute to a certain extent to increasing the volume of housing construction and improving the level of engineering and technical infrastructure in rural settlements. This, in turn, enables a gradual improvement in the living conditions of rural residents. At the same time, inflation in our country during the war has significantly eroded the value of the funds that could be obtained under the 'Own House' programme. Consequently, the funds currently being allocated are clearly insufficient to carry out the necessary construction work. For instance, Order No. 1397 of the Ministry of Economic Development dated July 16, 2026, approved the indicative indirect construction costs for housing by region in Ukraine (calculated as at July 1, 2026) (The Order of the Ministry of Community and Territorial Development of Ukraine 'On the Approval of Indirect Housing Construction Cost Indicators by Region in Ukraine (calculated as of July 1, 2026)'), according to which the cost of constructing 1 square metre of flats in a block of flats ranges from 23,127 UAH in the Kirovohrad Oblast to 31,802 UAH in the city of Kyiv. There are no statutory standards for the construction of a private house; however, construction companies quote an estimated cost for a 'turnkey' house of between 17,000 and 40,000 per square metre on average. In other words, even at the lower end of the loan amount, the funds would only be sufficient to build a house of around 35 square metres, which is objectively a small area. What's more, this is despite the fact that the loan amounts had already been increased relatively recently, by Resolution No. 680 of the Cabinet of Ministers of Ukraine of June 13, 2024, 'On Amending Certain Resolutions of the Cabinet of Ministers of Ukraine Regarding the Provision of Financial Support to Individual Developers in Rural Communities' (The Resolution of the Cabinet of Ministers of Ukraine 'On Amending Certain Resolutions of the Cabinet of Ministers of Ukraine Regarding the Provision of Financial Support to Individual Developers in Rural Communities'). In view of the above, the authors of the article consider that such measures are clearly insufficient not only for the further development of the rural settlement network, but also simply for its preservation. This approach should therefore be reviewed.

Measures aimed at supporting war veterans in terms of housing provision include the 'eOselia' affordable housing loan scheme. It is worth noting the changes that took place in July 2026—by Resolution No. 794 of the Cabinet of Ministers of Ukraine dated June 17, 2026, the list of recipients eligible for housing loans at 3 per cent per annum was expanded to include veterans and the families of fallen defenders (The Resolution of the Cabinet of Ministers of Ukraine 'On Amendments to Resolutions of the Cabinet of Ministers of Ukraine No. 856 of August 2, 2022, and No. 1176 of September 22, 2025'). However, the eOselia programme does not provide any preferential terms for housing loans specifically in rural areas.

5. Conclusions

On the basis of the research carried out, the authors of the article have reached the following conclusions. First and foremost, it should be noted that the legislation, which should be aimed at ensuring the reintegration of war veterans into civilian life, particularly in rural areas, is largely declaratory in nature. Firstly, this concerns the right of war veterans to priority allocation of land plots for individual housing construction, horticulture and market gardening, which cannot be exercised whilst martial law is in force. Secondly, only those war veterans who acquired land plots for PPH or FH as property or for use during the pre-war period, either through free privatisation or similar arrangements, or on a paid basis whilst martial law was in force, will be able to engage in agricultural production. For everyone else, exercising the right to veteran entrepreneurship in rural areas is practically impossible. Even if the mechanism for the free transfer of state- and council-owned land to private ownership were to be reinstated, it would still be quite difficult for war veterans to obtain plots of land for farming, given the requirement to have experience in agriculture or a relevant qualification. Furthermore, state support for the development of entrepreneurial activity in rural areas is currently provided predominantly to those war veterans who are already active business entities. Consequently, it can be concluded that there are breaches of such principles of state policy regarding the development and operation of veteran-led enterprises as efficiency and prioritisation. Thirdly, given the modest amount of funding allocated under the 'Own House' programme, the realisation of veterans' right to affordable housing also remains problematic. All of the above points to not only a lack of a comprehensive approach at state level to safeguarding the rights of war veterans, but also to creating the conditions for the sustainable development of rural areas, which is impossible without people returning to the countryside.

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