

Yuliia Haibura

Date of birth: 06/01/1970 | **Place of birth:** Kamianets-Podilskyi, Ukraine | **Nationality:** Ukrainian | **Gender:** Female

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ABOUT ME

I am a teacher

You can provide a description of yourself here...You can provide a description of yourself here...

WORK EXPERIENCE

III HIGHER EDUCATIONAL INSTITUTION "PODILLIA STATE UNIVERSITY" – KAMIANETS-PODILSKYI, UKRAINE PHD IN ECONOMICS, ASSOCIATE PROFESSOR

Associate professor Department of Finance, Banking, Insurance and Electronic Payment Systems

EDUCATION AND TRAINING

UNIVERSITY, VOCATIONAL TRAINING, ONLINE COURSES, PROFESSIONAL DEVELOPMENT Higher educational institution "Podillia State University"

Website https://pdatu.edu.ua/ | Field of study Education

LANGUAGE SKILLS

Mother tongue(s): **UKRAINIAN SIGN LANGUAGE**

Other language(s):

	UNDERSTANDING		SPEAKING		WRITING
	Listening	Reading	Spoken production Spoken interaction		
ENGLISH	A2	A2	A2	A2	A2

Levels: A1 and A2: Basic user; B1 and B2: Independent user; C1 and C2: Proficient user

SKILLS

Literacy, personal, social, civic

CERTIFICATIONS

ZVO "PDU"

conference

Mode of learning: Work based

CONFERENCES AND SEMINARS

04/04/2025 - 04/04/2025 Ukraine

Development of financial and economic relations in society in conditions of financial risks

WriteAll-Ukrainian Scientific and Practical Internet Conference "DEVELOPMENT OF FINANCIAL AND ECONOMIC RELATIONS IN SOCIETY IN THE CONDITIONS OF THE MANIFESTATION OF FINANCIAL RISKS" here the description...

Link http://188.190.43.194:7980/jspui/handle/123456789/14119

PUBLICATIONS

2024

<u>Development of recommendations for Ukrainian farming crediting based on the experience of other</u> countries

The study aimed to address the farmers financing practices in Poland, France, Germany and Romania and to develop recommendations for reducing credit constraints in Ukrainian agriculture. Providing farms with financial resources is one of the most critical tasks for maintaining national resilience and stability in difficult times of military resistance. The study analysed statistical and economic indicators, the structure of farms and land use, financial instruments, features of financial institutions, practices and experience in lending in Poland, France, Germany, Romania and Ukraine. The impact of gross fixed capital formation on the volume of farm sales in comparable countries was addressed. The main reasons for the shortage of financing for medium, small, and micro-enterprises in the agro-industrial sector and numerous households that run private farms without establishing a legal entity were identified. The study noted that the main consequences of limited access to credit are low efficiency of land use, a decrease in gross domestic product and a deterioration in the viability of farms. The study analysed the impact of the state programme "Affordable Loans 5-7-9%" and other programmes to support medium, small and micro enterprises created with the help of international partners on the financial support of agricultural businesses. In recent years, these new financial instruments have significantly increased access to loans for farmers. The study addressed proposals of economic scientists of these countries on the elimination of credit restrictions in

the activity of small agricultural producers. The analysis highlights the problems of farmers' lending that are common to all countries, as well as the many years of experience that have gradually resolved these issues. Recommendations on the implementation of the necessary measures for the timely receipt of affordable credit resources by small rural enterprises and family farms in Ukraine have been developed.

Write here the description...

Ivanyshyn, V., Poprozman, N., Haibura, Y., Niskhodovska, O., & Belei, S. 2024.Vol. 27(8). P. 122-136

Authors: Ivanyshyn, V., Poprozman, N., Haibura, Y., Niskhodovska, O., & Belei, S. | **Journal Name**: Scientific Horizons | **Volume, Issue and Pages**: Vol. 27(8). P. 122-136. | **Publisher**: Scientific Horizons

DRIVING LICENCE

Driving Licence: B

HOBBIES AND INTERESTS

Reading

CREATIVE WORKS

Writing scientific articles, monographs and textbooks

SOCIAL AND POLITICAL ACTIVITIES

01/01/1997 - 01/12/2025 Ukraine

Primary trade union organization of employees and students

VOLUNTEERING

Primary trade union organization of employees and students

HONOURS AND AWARDS

Certificate for conscientious and fruitful work in the field of education, significant contribution to the education and upbringing of student youth and on the occasion of the Day of Education Workers

NETWORKS AND MEMBERSHIPS

Member of the Primary trade union organization of employees and students

PROJECTS

Scientific article review

RECOMMENDATIONS

Head of the Department of Finance, Banking, Insurance and Electronic Payment Systems Head of the Department of Finance, Banking, Insurance and Electronic Payment Systems

Head of a structural unit in a higher education institution (HEI), responsible for scientific, methodological, administrative and organizational management of a team of teachers and researchers. This position involves the personal performance of scientific, research, educational and methodological work, as well as ensuring the quality of the educational process and monitoring the implementation of curricula. I have know them for several years... She/he/ they are wonderful in ... I strongly recommend...

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ORGANISATIONAL SKILLS

The organizational skills of the head of the department cover the management of educational and scientific processes, personnel work, financial and economic activities, and interaction with other departments, graduates, and business. This includes the distribution of responsibilities, quality control, organization of mentoring, ensuring appropriate working conditions, maintaining documentation, and compliance with occupational health and safety standards.

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