

# “No-one has ever helped me like this.”

## User journeys of cash recipients in Ukraine

Ukraine • December 2023



GROUND TRUTH  
SOLUTIONS



Collaborative Cash Delivery



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The data presented in this report is part of an 18-month project funded by the United Kingdom's Disasters Emergency Committee (DEC) together with the Collaborative Cash Delivery Network (CCD). Implemented between January 2023 and June 2024, the "Collective Initiatives Programme" aims to generate practical, real-time learning and build evidence to inform a more accountable, collaborative, and locally driven cash response in Ukraine. The User Journey Mapping is one of five key areas within the programme, alongside Localisation, Data Portability, Collaboration, and Learning.

We thank the people in Ukraine who took the time to speak to us and allowed us to gain the insight presented in this report.

This research was made possible with the generous support of the [Disasters Emergency Committee](#) and thanks to [Open Space Works Cooperative](#), who jointly designed the methodology, conducted interviews, and supported the qualitative analysis. We are grateful to our partner organisations that supported the engagement of interviewees: Ukrainian Womanity NGO, Caritas Izmail, Caritas Dnipro, Hungarian Interchurch Aid, Christian Aid, the International Charitable Foundation "Alliance for Public Health", Adult Learning and Education Center "South" NGO, and the "The Tenth of April" civil society organisation. We also thank colleagues from the [Collaborative Cash Delivery Network](#) for their tireless support, and all the humanitarian staff who engaged with us during the design phase.

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Illustrations by [Anina Takeff](#).

For a Ukrainian version of this document, visit [our website](#).

<sup>1</sup> Olha's journey of receiving cash assistance in an occupied community is intentionally not published in this document due to protection concerns. It is available to members of the humanitarian community upon request.

# Introduction

Russia's full-scale invasion of Ukraine in February 2022 has caused a severe humanitarian crisis – with widespread displacement, destruction of infrastructure, and an urgent need for humanitarian assistance. In response, the humanitarian community has supported the Ukrainian government to initiate the largest cash assistance programme in history. This effort aims to address affected people's immediate and diverse needs, providing crucial support in these challenging times.

In January 2023, Ground Truth Solutions in collaboration with the Collaborative Cash Delivery Network started a project to study the experiences and perceptions of people who applied for or received cash assistance in Ukraine, both from humanitarian organisations and through government social protection schemes. Building on the initial findings from our first round of research conducted in January–June 2023, this second round delves deeper into the experiences of cash assistance recipients.

The primary objective is to document and analyse the individuals' varied and complex user journeys of engaging with cash programmes. A nuanced understanding is provided of the processes of getting informed about, applying for, receiving, and using cash assistance, the coping mechanisms employed by the recipients, as well as the recommendations they have for improving their experience. The project aims to contribute to the optimisation and improvement of cash-based interventions, ensuring they are more responsive to the preferences and needs of the people they intend to serve.

## Methodology

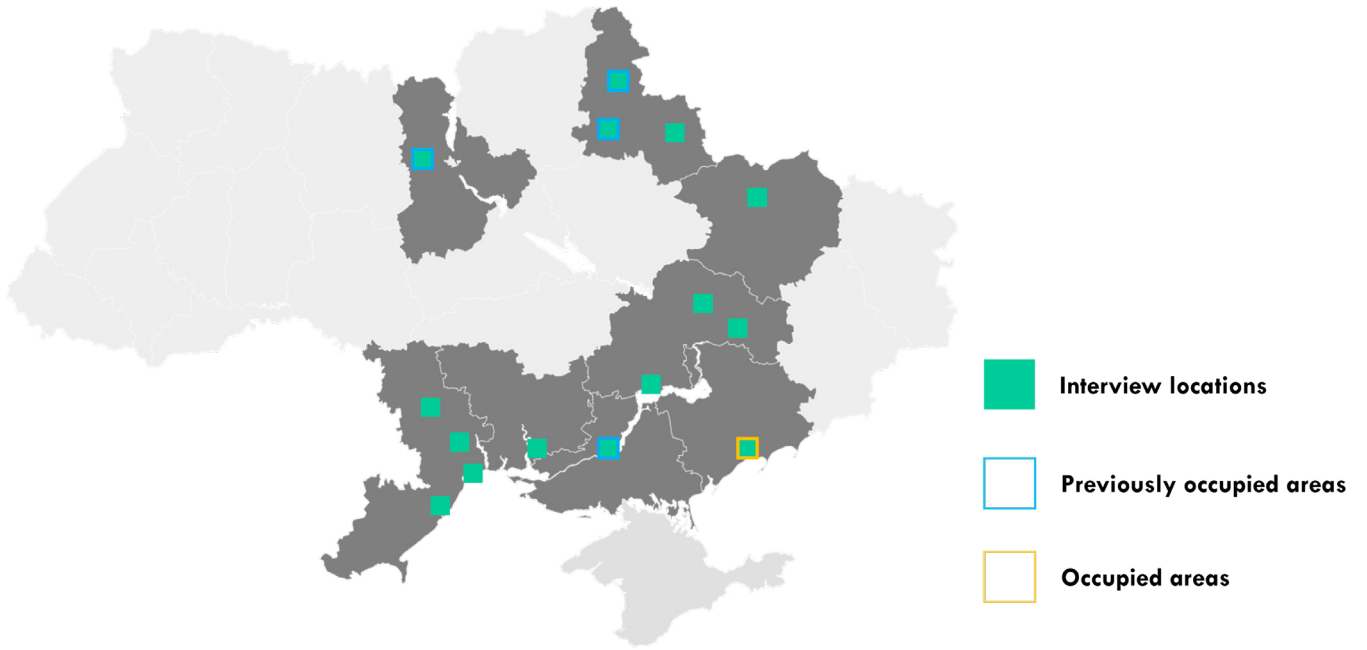
The research employs a user journey methodology – a qualitative approach that focuses on visualising and understanding individuals' interactions with cash assistance programmes. This methodology emphasises the human-centric aspects of service delivery, moving beyond an operational, system-centered view to a more empathetic and person-focused perspective. By encouraging interviewees to narrate their experiences, this approach allows us to capture the sequential stages of their interactions with cash programmes, encompassing their actions, feelings, and perceptions.

The research involved 40 in-depth interviews in 25 different locations across eight oblasts of Ukraine between August and September 2023. The sample of the study was built based on the inputs provided by cash actors during a design workshop held by Ground Truth Solutions and Open Space Works Cooperative in collaboration with the Collaborative Cash Delivery Network in July 2023. It ensures coverage of the main factors influencing people's experience with cash assistance such as geographic location, displacement status, demographics, vulnerabilities, types of cash assistance received, and number of cash programmes engaged with. The interview guide was designed to elicit detailed narratives reflecting the user journey's different stages.

The qualitative interviews led to the creation of nine personas representing fictional but realistic profiles. These personas contain averaged demographic characteristics of different groups, their varied needs, behaviours, and goals, and offer a holistic view of how distinct factors influence individuals' experiences with cash programmes.

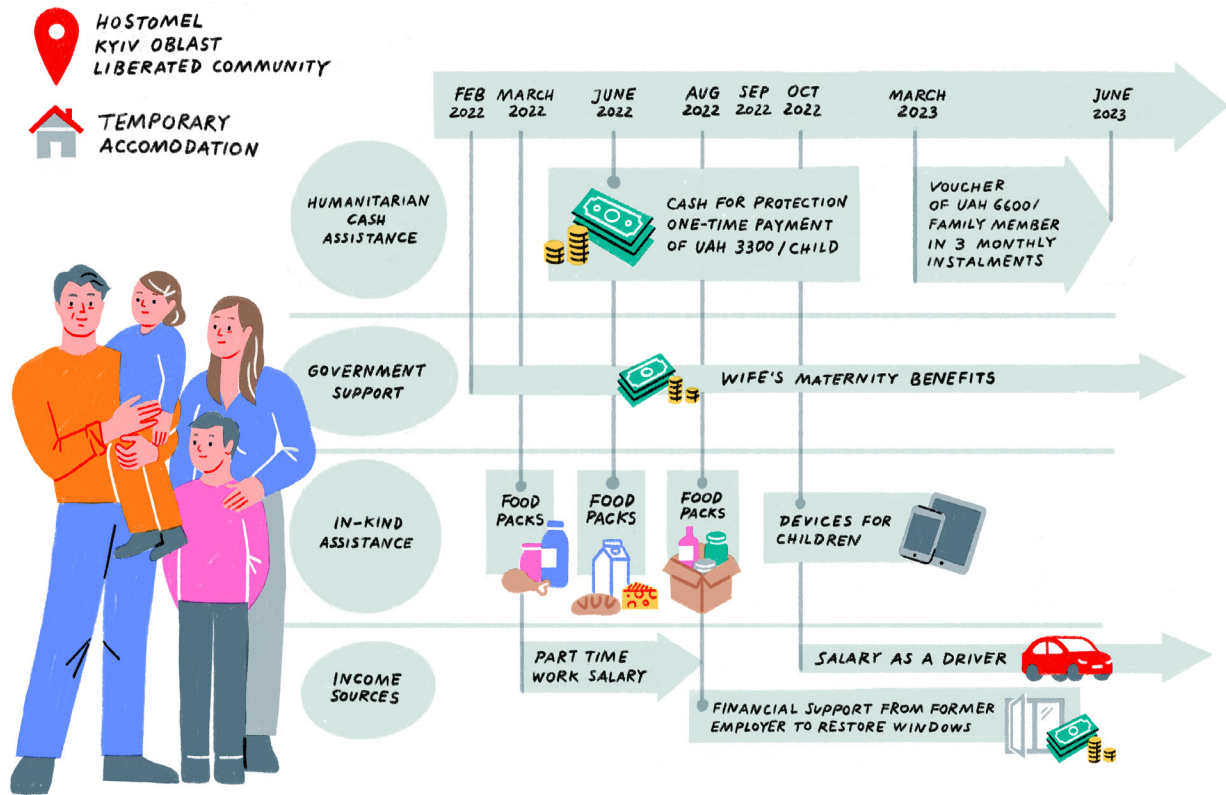
*More comprehensive findings and insight from this research will be published in a detailed report [on our website](#) in January 2024. In addition to the user journey maps, this report will offer an in-depth cross-cutting analysis of interview transcripts, shedding light on the varied experiences and challenges faced by cash recipients in Ukraine during the full-scale invasion. It will also include recommendations by communities and by cash actors on how to improve the issues raised during the interviews.*

Map of Ukraine depicting the interview locations:





# Andriy



My name is Andriy, and I am 42 years old. I live in Hostomel, Kyiv oblast. I am married with two children: my daughter is two and a half years old, and my son is 11 years old. Our house was partially damaged during the attacks and we currently live in a temporary house offered to us by the hromada<sup>2</sup>. Our house was shelled with rockets: windows were shattered, slates destroyed, and one side of the house was cracked.

I used to work as an administrator for a private company. During the occupation of my community by Russian forces, the company suffered significant losses, and I could not keep my position. However, after the liberation in April 2022, I returned to the same company but in a different position. The State Rescue Service examined the warehouse and granted permission for us to enter, and I worked there to help clean up the premises. My former employer provided us

Andriy

**Age: 42**

**Current location: Hostomel, Kyiv oblast, liberated community**

**Displacement status: non-displaced**

**Household: married with two children**

**Number of cash programmes<sup>3</sup> engaged with: three**

with resources to repair the damaged windows of my house. I had a good relationship with the management, so they offered a small amount of financial support. However, this was just temporary. I am now working unofficially as a driver. My income is irregular, which is difficult.

<sup>2</sup> Hromadas are primary administrative-territorial units of local government in Ukraine, formed in the course of the decentralisation reform in 2015-2020.  
<sup>3</sup> We refer to all humanitarian cash assistance received by the persona and governmental / local government payments related to the impact of the war (IDP payments, compensation for damaged housing etc.).

While my wife is on maternity leave, we receive government support. Payments are small and not sufficient to cover our children's needs. In June 2022, we received a one-time payment of UAH 3,300 (EUR 85) for our children. The payment came from an international humanitarian organisation. My wife found the information by chance on the internet and filled out an application. In March 2023, we received a voucher from another (national) humanitarian organisation. We received UAH 6,600 for each family member, which we could spend on a selection of items available in a particular wholesale store.

## I WAS INFORMED ABOUT CASH ASSISTANCE



Not everyone is aware that they can receive humanitarian cash assistance. It depends on who you communicate with, the sources of information you use and your attitude towards receiving aid. I learned about available cash assistance [MPCA] through the official Facebook page of a national charitable foundation<sup>4</sup>. When I decided to apply, I checked the details about the programme with my friends. I usually seek advice from people I trust, like my friends, to make sure the information is reliable. Nowadays, you cannot trust anything completely. Information may be presented as true, but discerning its authenticity can be difficult. When I have a positive experience, I share it with others and recommend the organisation that helped me. This gives people hope.

There was a displaced family living next door to us, renting a house because their own house was damaged in the attacks. They also have two small children. I happened to run into them at the wholesale store while shopping with my family. I told them about the cash assistance, and they took the opportunity as well. It was nice to see I could help.

## I WAS AWARE OF THE ELIGIBILITY CRITERIA

The criteria for receiving cash assistance were clear. It was aimed at families with children in difficult life situations, including having a low income, family members with disabilities, house damage, or being affected by the consequences of war. The programme online clearly outlined who was eligible. We were in great need of this assistance as we were struggling to meet our basic needs without a regular and sufficient source of income.

## I REGISTERED FOR CASH ASSISTANCE



The registration form to apply for assistance was provided online. The form was simple, with general screening questions, and no personal data was initially required. After I applied, I received a verification call to confirm the information I provided in the form. They also told me about which documents I needed to bring to the in-person registration point.

After a while, I received a text message confirming that I would receive help and specifying the date for the in-person registration with the requested documents. A mobile registration point was set up in town. I had to bring my passport, tax ID, my children's birth certificates, and a certificate for damaged property. Representatives from the charitable foundation at the registration point helped photocopy the documents, all without charge, ensuring everyone could complete the registration.

<sup>4</sup> In Ukraine, charitable foundations hold a different status from non-governmental organisations. Although both are considered non-profit organisations, the main difference is their purpose: non-governmental organisations solve specific issues, advocate for systemic change, and protect rights and freedom, while charitable organisations (foundations) operate for charity purposes only and have permission to collect and redistribute donations or in-kind assistance. The law does not prohibit non-governmental organisations from carrying out charitable work, though it should not be their primary purpose; it can only be one of their additional areas of activity.

## I RECEIVED THE CASH ASSISTANCE

I received a text message with a PIN code, which allowed me to collect my voucher directly from the store. Cash was credited to the store card once a month in three instalments of UAH 2,200 per family member. Each time, I needed to present the card along with my ID or passport.

The aid provider provided detailed information about what I could buy with the card, noting exceptions such as tobacco, alcohol, and jewellery. The aid provider made sure that if we needed some essential goods, we could buy them. It was also clear that this money could not be transferred to someone else, and that spending would be monitored to ensure the money was used for the intended purpose. I appreciated this. I liked the fact that the amount of allocated funds was clear. It was important for me to know the exact amount of money I would receive, as some programmes do not provide that information.

*"Everything is transparent; there is no such thing as [variable transfer value] from UAH 5,000 to 7,000 but a defined amount of money per person. There are no fluctuations in the amount."*



## I SPENT THE CASH RECEIVED

My wife and I sat down and created a list before going shopping. My children are too young to understand the situation, so my wife and I discussed what we needed as a family. We also thought about preparing for the upcoming winter, so items like power banks, light bulbs, baby food and diapers were added to the list. Having a list in hand made shopping easier. Additionally, we needed some household items, like a microwave, pan, and towels, since we did not have these in our temporary home.

We did not have to spend the whole amount at once. Each time we made a purchase, the cashier told me how much we had spent, which I then subtracted from my initial sum. That is how I kept track of our expenditures. We could also check the card balance at the store's help desk. One thing that caused a bit of confusion was that if I did not use the money on time, it was returned to the charity. It would be more convenient to have flexibility to spend the money when we truly need it, without time restrictions.

## MY REFLECTIONS ON THE EXPERIENCE

It was the first time I had received cash assistance in such a way – through a voucher – and it came at a very convenient time. In general, there were no major issues, and everything was well organised. The wholesale store was about a 30-minute drive from our town, so I only had to consider air raids, traffic jams, and other difficulties that come with those. This was on my mind as I travelled.

*"When we received help from the charitable foundation, we felt a sense of joy – a feeling that we were not alone. Knowing that there was support from international organisations and people who coordinate these activities in the country brought me a sense of reassurance."*

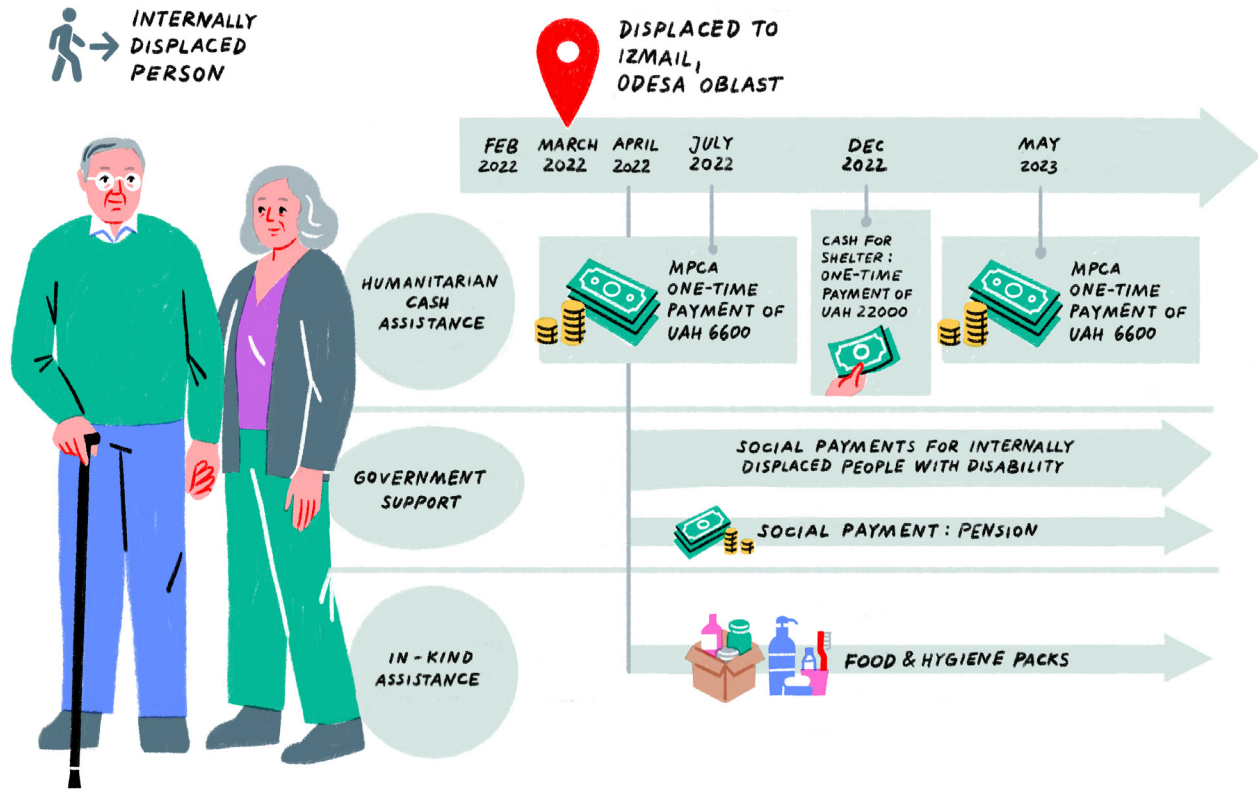
I saved the charity coordinator's number after they called so I could contact them if needed. They also sent a link to my phone, asking me to fill in a form and provide feedback. Though they did not request it, I attached my receipt from the store and wrote a review about the assistance I received.

I wish more information was available about these assistance programmes so that people would be better informed. We need to reach more people and assure them that these programmes are legitimate. People fear that the process is too complicated and requires a lot of paperwork. They may also be concerned about having to travel to receive assistance. We need to convey that the process is simple.





# Vadym



My name is Vadym and I am 71 years old. Originally from Urzuf town near Mariupol, I am currently living as an internally displaced person (IDP) in Izmail, Odesa oblast. I share a two-room rented apartment with my wife, my daughter, who is unemployed and my grandchildren. We moved to Izmail in March 2022 and received IDP status. In April 2022, I began receiving monthly government support of UAH 3,000 (EUR 75). The amount is slightly higher than usual due to my status as a person with a disability. In addition to this, I am retired and receive pension payments from my government.

In July 2022, both my wife and I received a one-time cash payment of UAH 6,600 (EUR 165) from an international organisation. Additionally, we were provided with UAH 22,000 (EUR 650) for heating and lighting expenses for the winter season by a local non-governmental organisation. This summer in 2023, we again received UAH 6,600 (EUR 165), though I cannot recall if it was from the same organisation. We

Vadym

Age: **71**

Current location: **Izmail, Odesa oblast**

Displacement status: **internally displaced person (IDP)**

Household: **married with children, and grandchildren**

Number of cash programmes engaged with: **four**

regularly receive food packs and different hygiene items such as shampoo, household cleaning products, and towels from local organisations and the church.

## I WAS INFORMED ABOUT CASH ASSISTANCE

I heard about the available cash assistance [MPCA] from a friend who had already applied with the same aid provider and had a good experience. I understood that the cash assistance was aimed at supporting displaced people with disabilities. My friend provided me with the name and contact information of the organisation. With help from my daughter, I was able to connect with them through Viber, complete an online form, and get an appointment for registration. If it had not been for my daughter, I would not have been able to do it. I only have a push-button phone; I do not use chat applications on my phone.



## I REGISTERED FOR CASH ASSISTANCE

My wife and I arrived for our in-person registration appointment at the designated time. Everyone had an appointment. There was a psychologist available in the waiting room in case anyone needed to talk. I did not really need this, but my wife is going through a tough time – she has been having panic attacks since the beginning of the full-scale invasion. The support from that psychologist was very helpful for her. Following our conversation with the psychologist, we registered with the aid worker. We did not have to fill out any forms ourselves; the aid worker helped us with the entire process. They asked us questions, noted them down, and we had to check the information for accuracy.

Several documents were required for the application. I brought proof of my disability, a certificate from the pension fund to prove that our pension is very small, and all the other documents, such as a passport and tax ID. The staff there were very friendly, attentive to our requests, and compassionate. They helped a lot and explained everything in detail.

## I RECEIVED THE CASH ASSISTANCE

Two months after the registration, the payment was deposited in my bank account. It was a one-time payment of UAH 6,600 (EUR 165). The transfer was very convenient as I received IDP payments and my pension in the same bank account. I like to receive everything in one account.



## I SPENT THE CASH RECEIVED



I covered the rent for our apartment with the payment I received. I mainly need money to pay for the rent and utility bills, which cost me over UAH 9,000 each month.

*"We have no place to go back to. If the money runs out, we will all be homeless."*

I spent the little that was left on either medicine or food. I have some dietary restrictions, which are not considered when receiving food packs. Food packs are not really suitable for a healthy diet. The whole payment of UAH 6,600 lasted for less than a month. It would not be enough for three months.

*"It helped a lot, but still not enough. Two thousand hryvnias a month is very little."*

## MY REFLECTIONS ON THE EXPERIENCE

I feel uncomfortable receiving cash assistance because I have had everything I wanted all my life. I never expected that I would need help. At the same time, it is very nice to see that people remember us and help us.

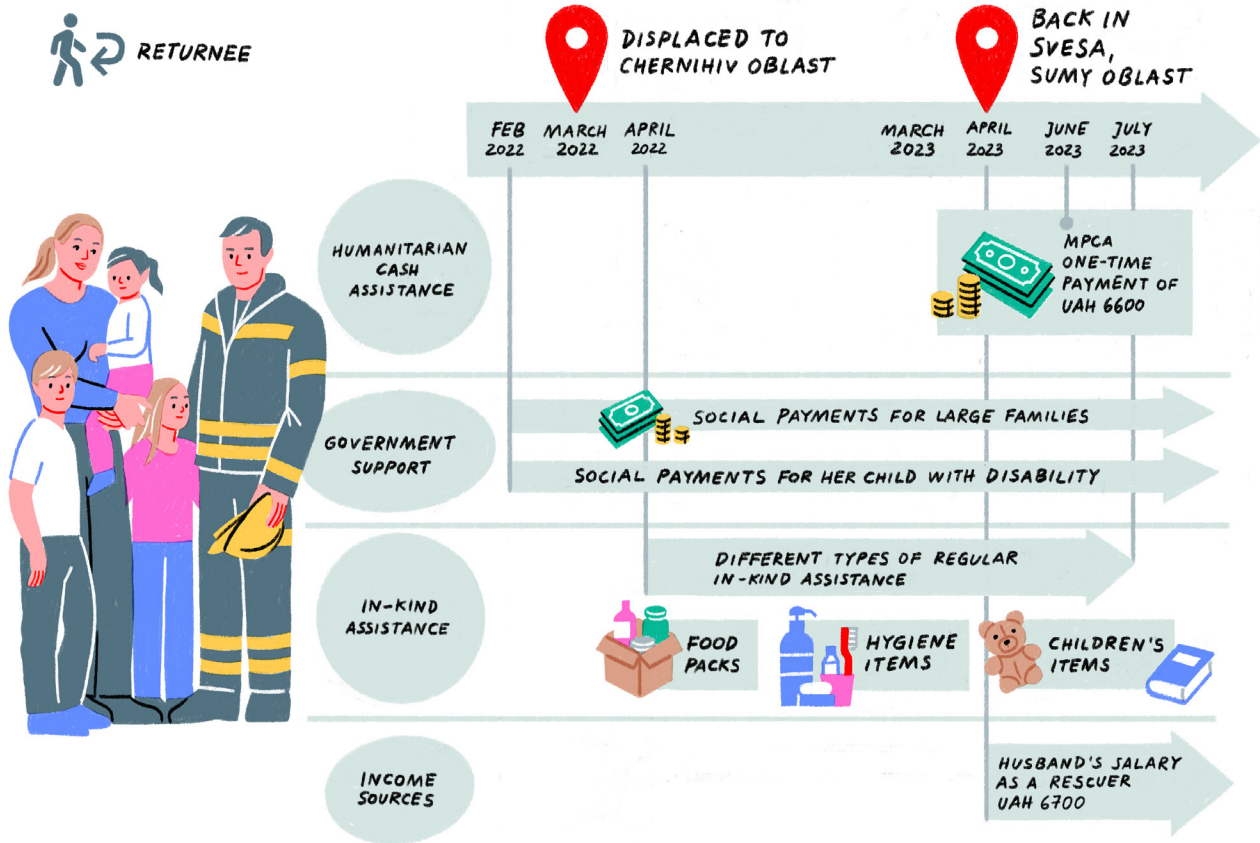
We try to save money on food. We do not buy meat often, but healthy food like fruit has become very expensive, and we do not have enough money for that. I need winter shoes; otherwise, I will have to wear autumn shoes in winter. I also need a winter jacket. I left most of my clothes at home.

Once, I received a text message from an aid provider asking me to leave a review, but I did not know how to do it. But recently, we had a video meeting: the aid provider is based in Odesa and could not come in person to ask for feedback because of the shelling. We talked via video with an aid provider representative and told her our thoughts about the assistance we received. We answered questions, asked questions and expressed our wishes. The questions were general, meaning they did not record the needs of each individual. They did not ask anything personal.

I heard that they are preparing more payments for the winter but on the condition that the recipient has not received aid from this provider before. It seems to me that no such people are left. If I can, I will apply again. I wish I could receive more assistance or receive it more often.



# Oleksandra



My name is Oleksandra and I am 28 years old. I live in a rural community in Svessa, with my husband and our three children. Svessa was occupied at the onset of the full-scale invasion and eventually liberated after a month of occupation. We live close to the Russian border and continue to experience frequent shelling. In March 2022, we moved to a village in the Chernihiv region. We stayed there for a year, until April 2022. Although we did not officially register as IDPs in Chernihiv, we did receive different types of in-kind assistance such as food and hygiene packs, and different items for our children. I receive in-kind assistance regularly: almost every month.

While displaced, my husband was unemployed, but since we returned, he has worked as a rescuer. I am unable to find work because I have to take care of my children. Kindergartens are closed because of the security situation.

## Oleksandra

**Age:** 28

**Current location:** Svessa, Sumy oblast, liberated community

**Displacement status:** returnee

**Household:** married with three children

**Number of cash programmes engaged with:** one



## I WAS INFORMED ABOUT CASH ASSISTANCE



When I returned to Svesa, I received a call from the social protection office in our hromada, advising me to come in and register for humanitarian cash assistance [MPCA]. The social protection office worked with an international humanitarian organisation to support the coordination efforts and ensure people in need heard about and registered for the assistance.

I am also part of a Viber community chat for mothers of children with disabilities. We use this chat to share different information and I saw an announcement that certain groups of people may be eligible for cash assistance, provided they have specific documentation. Whenever such information is shared in the Viber chat, I either discuss it with another woman or, if it is social assistance, verify that it is a reliable website or contact. People need to know if the information is trustworthy so they do not send their data to fraudsters.

## I WAS AWARE OF THE ELIGIBILITY CRITERIA

The eligibility criteria were clear. The announcement said that single mothers, families with many children, and people with disabilities could receive cash assistance. I understood that I was eligible because I have three children, one of whom has a disability. In the announcement by the aid provider, everything was written in detail, including the time and place to meet and which documents to bring. The social protection office created a schedule with separate appointment time slots based on individual street addresses. If someone did not show up, the office would follow up with a call. I shared this information with my friends who I thought would meet the criteria. I wanted to ensure they knew of the available support they could receive. Only some people around me have Viber; not everyone participates in community chats and had a chance to see the announcement.



## I REGISTERED FOR CASH ASSISTANCE



The registration took place in person. The aid provider set up registration facilities in a local school. I had to bring my family's documents – passports, identification codes, birth certificates for each child, a statement that my child has a disability, and my bank account details. I provided the IBAN of my bank account through which I then received the payment. A representative entered all the details for my application into the computer, and I just checked and confirmed that everything was correct.

The village council already had all our data and I felt comfortable sharing the data with the international organisation. I was not afraid, especially knowing that people in other communities had received similar assistance.

*"I would not have entered anything like that on the internet; I would be afraid. But the fact that it was done officially with representatives, it felt more or less safe."*

Despite the allotted time for registration, we still had to wait for a few hours – there was a queue, and it was difficult with my children in line. Fortunately, there were no air raids, and we felt safe, knowing that a shelter was available in the school.



## I RECEIVED THE CASH ASSISTANCE

In August 2023, only a few weeks after registering for cash assistance, I received a one-time payment of UAH 6,600 (EUR 170), which covered my expenses for three months. I was surprised by how quickly it came because I expected to wait for this help for several months. Cash was deposited into my bank account. Receiving the payment directly onto my bank card was very convenient as we do not have any banks nearby – it would be challenging to go to the bank to get my money. Although the ATMs are working in our village, people are afraid to go and withdraw money in the village centre because it is shelled all the time. With the cash on my card, I could pay my utility bills online and in shops. Almost all shops have terminals for cashless payments.



## I SPENT THE CASH RECEIVED

Because of the ongoing war, my children stay home with me. Half of the money was spent on items for my children, such as homeschooling and kindergarten items, autumn clothes, and medicines and rehabilitation sessions for my child. My daughter just started first grade, so I have to spend cash on notebooks and other school supplies. The remaining smaller amount went towards covering utility bills. The aid provided was significant but not enough. I usually receive UAH 5,000 (EUR 130) each month as a social benefit for my children, which is also not enough.

## MY REFLECTIONS ON THE EXPERIENCE

Cash assistance is always needed, as one must always consider where the next source of income will come from. In Svesa, job opportunities are limited, and I simply cannot work at the moment. I cannot leave my children alone.

Regular cash assistance, for example every three months, and more substantial payments, would make it easier for me to plan and buy things we need for a season. As it is now, I cannot plan anything.

Meanwhile, we try to save money. For example, we make the most of the food packs we receive and avoid additional spending on food. We try not to buy food at all. My parents have a garden, and I help them plant cucumbers, keep chickens and grow potatoes.

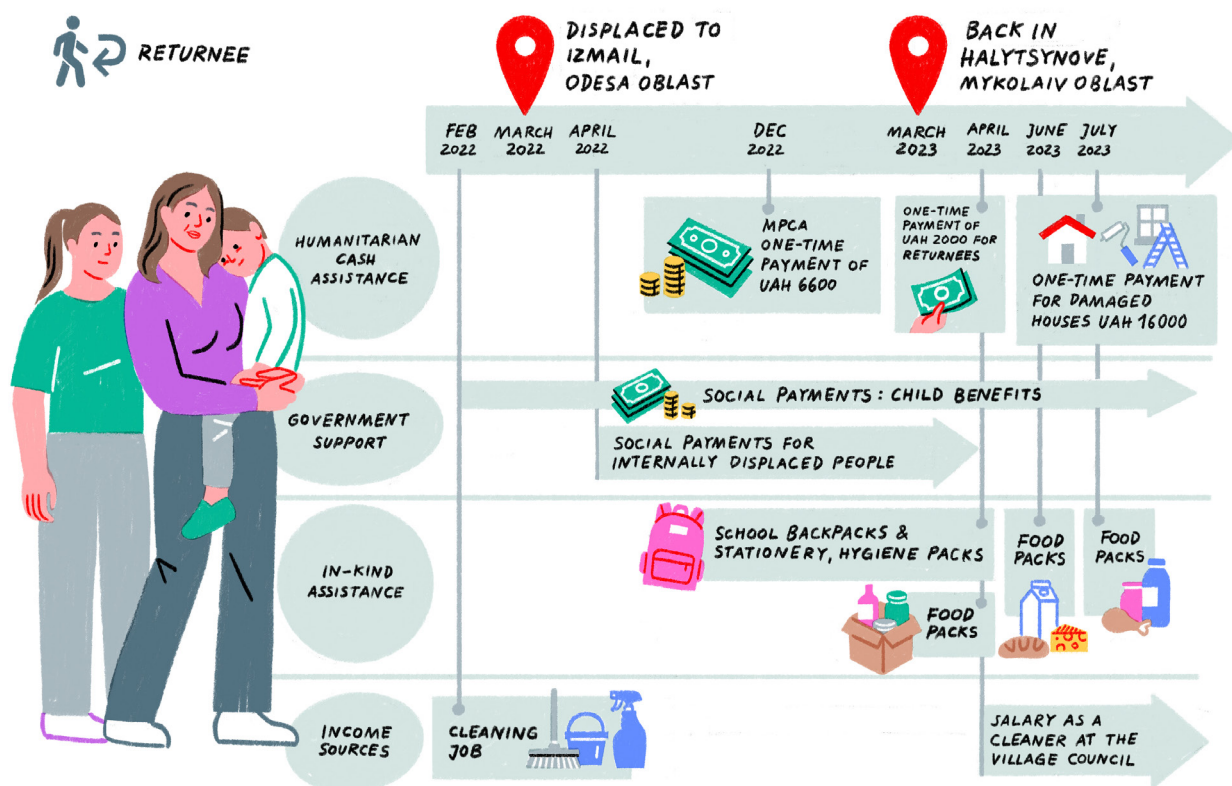
The main way for us to adapt is to have a self-sustaining, home-grown garden so we always have some fresh food.

We need to save money to pay for electricity and heating in autumn and winter.

*"Prices for everything are rising a lot, including utilities, and if there are cut-offs, it will be cold and dark."*



# Daryna



My name is Daryna, and I am 39 years old. I live in the Halytsynove village in Mykolaiv oblast. Our village sustained heavy damage due to the proximity of the frontline during the attacks in 2022. In March 2022, after the beginning of the full-scale invasion, I decided to leave our village. With my two children, I moved to Izmail, in Odesa oblast, close to the Romanian border.

We stayed in Izmail for over a year until April 2023. In Izmail, we received the status of IDP, and I was able to receive monthly government payments of UAH 2,000 (EUR 50) for me and UAH 3,000 (EUR 130) for each of my children.<sup>5</sup> I spent most of the IDP payments on paying the rent for an apartment in Izmail and on covering our basic needs. I could not find a job in Izmail, and the rent went up this year. I could not afford the apartment anymore, so we returned home.

While living in Izmail, I did not receive any

## Daryna



Age: **39**

Current location: **Halytsynove, Mykolaiv oblast, liberated community, close to the frontline**

Displacement status: **returnee**

Household: **single mother with two children and other dependents (older family members)**

Number of cash programmes engaged with: **four**

in-kind assistance. I know from social media that more in-kind assistance was available in Odesa, but Izmail is a small town. I struggled to find any humanitarian hub where urgent in-kind goods were distributed. Children always have needs – including new clothes, shoes, school and hygiene items.

<sup>5</sup> Child benefits refer to a regular social payment for newborns that runs out at maximum when the child reaches 36 months of age.

I decided to come back home, where I could resume my job and do not have to pay for rent. My parents stayed in Halychynove all this time. They need my support with work around the house. When we returned to our village, we found our home in a state of disrepair. The windows and roof were shattered, and roof tiles and doors were all damaged. The water supply was cut off. I would need approximately UAH 200,000 (EUR 5,000) to repair my house.

I have returned to my job as a cleaner, where I earn a minimum salary. I received UAH 2,000 (EUR 50) from a local non-governmental organisation that provides specific assistance for returnees who need resources to settle back in. I also received specific cash assistance for house repairs from an international non-governmental organisation.

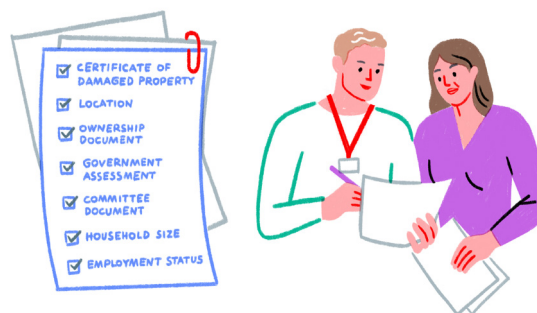


## I WAS INFORMED ABOUT CASH ASSISTANCE

I learned about cash assistance for the repair of damaged houses through a local community chat I follow on Viber. A village council representative posted an announcement that people whose houses were damaged and who have a damage certificate can apply for cash assistance. The announcement was broad, without much detail. When I came to register, the aid workers provided a more detailed explanation, including the eligibility criteria. A friend who had applied advised me to register as it worked out well for her. I mostly trust word of mouth, especially from friends with firsthand positive experiences.

## I WAS AWARE OF THE ELIGIBILITY CRITERIA

I do not remember the exact list of criteria, but I do remember that there were specific locations for which the assistance was intended and that people with damaged property were eligible to apply. At that moment, I already had all the documents about my damaged property in place – the police report, property certificate, ownership documents, and the report from the governmental assessment committee. The aid workers also asked me additional questions – about my household size and employment status – to verify my eligibility.



When visiting the village council, the aid workers also explained that the cash could only be spent at a particular construction store, and only on building materials to repair homes.

## I REGISTERED FOR CASH ASSISTANCE

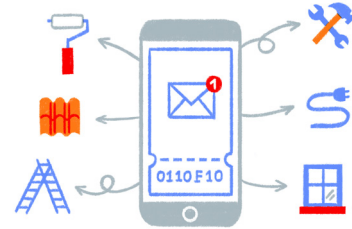
The registration took place in person at the village council. The village council already had information about all the damaged houses in the village. I showed my property documents, passport, bank information, and then signed a registration form that was already pre-filled with the information available to them. Although the village council already had the information, I had to update the damage certificate and my property document before registration.

I did not have any fraud concerns. The international non-governmental organisation worked together with our village council, and the registration was official: it was clear that they could not be fraudsters.

The registration process was very quick and convenient. The village council created a schedule, and residents of each street got a separate date and time slot when they were invited for registration, so there were few people in line. There were no attacks at the time – I felt safe.

## I RECEIVED THE CASH ASSISTANCE

After a week or two, I received a text message<sup>6</sup> with a code on my phone. With this code, I was able to buy construction materials valued at UAH 16,000 (EUR 400).



## I SPENT THE CASH RECEIVED

With the cash received, I decided to install new windows and renovate the children's room. I bought wallpaper, putty, and paint. I also had enough cash to buy some materials for the repair of the damaged roof.

When I registered for assistance, the aid workers gave me a list of items I could purchase with the cash/code received. I had to choose materials from the predetermined list of items. Some items from the list were very expensive – there were cheaper items in the store but not on this list. I would prefer to have the opportunity to purchase some cheaper items.

The cashier at the store knew how to use the code, and there were no complications. It was convenient because the ATMs are not working properly in our town.

## MY REFLECTIONS ON THE EXPERIENCE

I knew from the beginning that this was a one-time cash assistance. The assistance was not enough to fully reconstruct the house, but I managed to do some urgent work and create better conditions in the children's room. The cash I received helped me to install windows and secure the house before winter. I also applied for a government programme – eVidnovlennya<sup>7</sup> – because the humanitarian cash assistance I received covered less than 10% of my needs for reconstruction. I have not received any government assistance for the renovation so far.

I need some more financial assistance. Autumn is approaching, and I am worried about paying the utility bills. As the weather cools, this will be the main expense. I will need to repair the heating system and buy firewood for the house. I am trying to save some money by planting vegetables in my garden and buying second-hand clothes for my children.

When I received the code to use the cash, I called the aid provider to thank them. I was very happy to receive the payment. I did not have any problems, but I would go to the village council and ask them for support if there were any issues. I was grateful to receive this cash because I am not eligible for many cash programmes at the moment as I am not an IDP, I have official work, and I have only two children. Aid providers mainly assist families with many children, those with no/low-income status, and with family members with disabilities. I am a single mother with two children, and we need cash assistance too.



<sup>6</sup> This refers to an SMS message-based e-voucher that is restricted to the purchase of a designated range of construction materials.

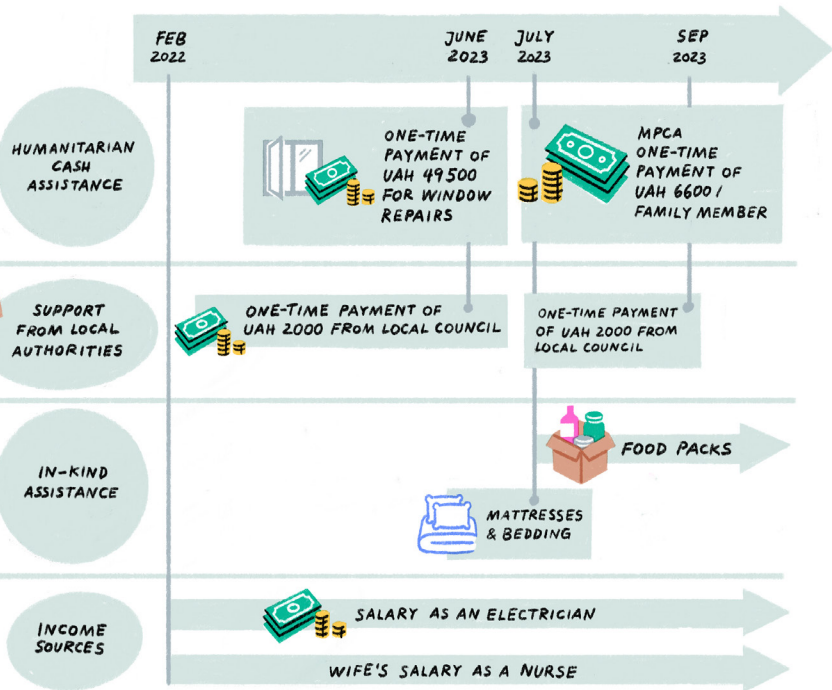
<sup>7</sup> eVidnovlennya is a state aid programme for the restoration of damaged housing.



# Serhii



ZALIZNYCHNE,  
DNIPROPETROVSK OBLAST  
UNSAFE COMMUNITY



My name is Serhii, and I am 49 years old. I live in Zaliznychne, Dnipropetrovsk oblast. I am married. I have a teenage daughter; she is 15 years old. I work as an electrician at a local industrial enterprise. I receive a steady income, the same as before the war. Our family's primary source of income is my salary and my wife's salary; she works as a nurse.

We live in our own apartment. In June 2023, our apartment building was hit by a rocket, which severely damaged our apartment. After the attack, we needed additional funds for repairs and to replace damaged household items. It was only this year, after the attacks in June 2023, that I began to receive humanitarian assistance. Initially, I received UAH 49,500 (EUR 1,300) from an international organisation to replace five broken windows. Soon after, I received another cash assistance from a United Nations (UN) agency: UAH 6,600 (EUR 170) per person, for each family member. Additionally, I received two

## Serhii

Age: **49**

Current location: **Zaliznychne, Dnipropetrovsk oblast**

Displacement status: **non-displaced**

Household: **married with a teenage child**

Number of cash programmes engaged with: **three**

payments of UAH 2,000 (EUR 50) from the local authorities for the renovation. After the attack, we also received in-kind assistance, which included mattresses, bedding, and food packs.

## I WAS INFORMED ABOUT CASH ASSISTANCE

I learned about the first cash assistance, the one for UAH 49,500 (EUR 1,300) that would help me repair the windows, from the head of our housing cooperative. He explained that residents whose apartments were damaged had an opportunity to receive financial support.

A few weeks later, the village council called to inform us that additional aid would be available for those who suffered from the shelling. They mentioned that volunteers would be assisting with the registration at the village council, and each family member was to receive UAH 6,600 (EUR 170).



Before the attack, I was not interested in any humanitarian aid. But the situation changed for us. Now I have to look for support because I need resources to repair our apartment. The information about the available support is mostly shared by the head of the housing cooperative or between neighbours in our apartment building. The head of the housing cooperative stays in contact with the village council and relays relevant information to us.



## I WAS AWARE OF THE ELIGIBILITY CRITERIA

For the window replacement assistance, the aid workers visited our apartment building and organised a meeting with residents who needed support.

*"They told us about this international organisation that helps people affected by the attacks and explained in detail the support they could offer."*

The aid workers also offered guidance about the necessary documentation for registration. It was my first time receiving assistance, so I was overwhelmed with information. I asked many clarifying questions, and the aid workers patiently explained everything.

The criteria for the second payment from the UN was stricter; only families with damaged property and children under 16 were eligible. There were also additional criteria, but I do not recall them. Personally, I find some of the criteria to be somewhat unfair. We have friends who do not have children, yet their house was damaged, and they did not qualify for this aid.



## I REGISTERED FOR CASH ASSISTANCE

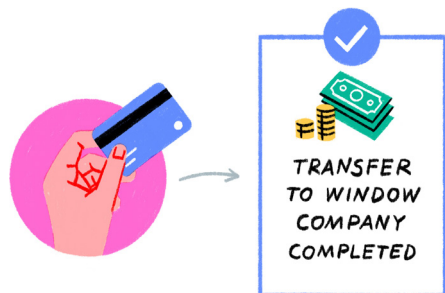
To register for UAH 49,500 (EUR 1,300) damaged housing assistance, I collected all the required documents, including documents proving my apartment's ownership, the damage protocol, my passport, tax ID, and a certificate from my bank proving the absence of debt on my account. The aid provider needed assurance that there were no outstanding debts on the account I provided and that the funds I received would be spent on replacing the windows rather than for my debts.

The aid workers and a representative from the window installation company visited my apartment. The window installer took measurements and calculated the total costs required. The aid workers prepared an agreement outlining the terms of the assistance, which emphasised the earmarking of funds for new windows. I checked the agreement and signed it. I had concerns about sharing my personal information, because it was



not a state-run organisation, but my need for this assistance ultimately convinced me to proceed and register.

To receive additional assistance from the UN agency, my wife and I visited the village council. There were a lot of people there already. About four or five people assisted with recording the information and registering people. We were standing in line for five hours. I presented my passport, tax ID and IBAN. The damage to our apartment was already on record, so I did not have to provide any additional proof. This was reassuring. I had no concerns as I had a positive experience with the assistance for new windows. While we were registering, there were air raid alarms. We moved to a bomb shelter, and I felt safe.



## I RECEIVED THE CASH ASSISTANCE

Just a few weeks after my registration, the one-time payment of UAH 49,500 (EUR 1,300) was deposited into my bank account. The payment of UAH 6,600 (EUR 170) per family member was also transferred within a few weeks of registration – in one instalment for all three members of our family.

## I SPENT THE CASH RECEIVED

As soon as the funds for the new windows were transferred to my bank card, I immediately forwarded the entire amount to the window installation company. Within a few days, they installed the windows. I took a picture and shared it with the aid provider, although they did not really request that. Shortly after, I received a call from the aid provider, informing me that they would be sending people to check the work. True to their word, they came and documented the newly installed windows.

Differently, for the assistance that followed [MPCA, UAH 6,600], my wife and I took some time to deliberate on our needs. We decided to buy more materials for our apartment renovation, including doors and some other smaller items like putty and wall paint. We also bought food and clothes for my daughter. While the assistance may not be substantial, it was significant for us at the time. Nobody has contacted us for feedback ever since we received the payments.



*"You know, they helped us, and I wouldn't think of complaining."*

## MY REFLECTIONS ON THE EXPERIENCE

Receiving cash assistance to repair my windows marked my first experience with humanitarian aid.

*"I was very pleased, I cried. No-one has ever helped me like this."*

The arrangement was done well; aid workers came together with the installation company to measure everything, and it was very helpful and convenient. The communication was good: they explained everything in detail.

*"In terms of repairs, this assistance covered about 50% of my needs. It helped a lot. It would have taken me a long time to save that money on my own."*

When registering at the village council for additional cash assistance, I did not really like standing in line. I believe there could have been a more organised approach. They could assign specific time slots for individuals to come forward.

*"I think that the cash assistance is the most transparent. Everything goes through the bank accounts. But a lot of aid – the food packages – does not reach people."*





# Diana

 INTERNALLY  
DISPLACED  
PERSON

 LOST  
DOCUMENTS



IN - KIND  
ASSISTANCE

OWN  
INCOME

 DISPLACED TO  
LIUBASHIVKA,  
ODESA OBLAST

FEB 2022    APRIL 2022    MAY 2022    MARCH 2023    APRIL 2023    AUG 2023



FOOD  
PACKS



FOOD  
PACKS

 SELLING SCRAP METAL & CANNED FOOD

 SALARY AS A WORKER  
IN A BAKERY

My name is Diana, and I am from the Roma community. I am 56 years old. I am from Apostolove in Dnipropetrovsk oblast. In April 2022, I moved to Liubashivka, Odesa oblast. My hometown was attacked quite heavily, and my house was damaged. In all the chaos, I also managed to lose all my documents. Now, I live temporarily in a house offered to me by my sister, but the house is in very poor condition – there is a hole in the wall, and the roof is leaking.

I am currently unemployed. I collect and sell scrap metal and grow vegetables in my garden that I preserve and sell as well. I used to work in a bakery, but I quit this spring. It is difficult for me to keep up as my health is not good. I have asthma, and I do not have enough money for medication. I receive help from my sister and my daughter. My daughter also moved from our hometown to the same village, so we help each other and sometimes share food.

## Diana



Age: 56

Current location: **Liubashivka,  
Odesa oblast**

Displacement status: **displaced, not  
officially registered as IDP**

Household: **single**

Number of cash programmes  
engaged with: **zero**

I have received some minor food assistance, like oil and cereals. I received a food package from the Roma mediator<sup>8</sup> who came to our village. Once, I received a package from a local church – I went there by myself and asked for help. I also went to the village council to get in-kind assistance, but there was a huge line, and I decided not to wait and left.



## I DO NOT HAVE THE NECESSARY DOCUMENTS TO APPLY FOR CASH ASSISTANCE

I am not officially registered as an IDP, so I do not receive any IDP payments from the government. I do not have the necessary documents to register. I went to school; I can write and read, but I am not literate enough to read and understand official documents. I do not feel comfortable going somewhere to register on my own and handling the processes. I need help renewing my documents to be able to receive cash assistance and medical help. I heard from my daughter and other Roma representatives that cash assistance is available. However, if I do not have documents, I cannot do anything. I cannot apply. No-one told me how to apply for this assistance or helped me.



## I DO NOT NEED FOOD, I NEED MONEY AND SUPPORT TO REPAIR MY HOUSE

I have a small garden, and my relatives share food with me. But the medicines for my asthma are very expensive, and I cannot afford it now. I also need more hygiene products as they are mostly provided to families with children, not to us single and older women.

I am trying to prepare for the winter with small repairs around the house and the roof so it will not leak. I need more materials to sustain the house, and I need firewood. What would help me the most is to have my roof repaired. I would like people to come and help me to do it. Even if I had money, it would be too difficult to arrange the construction work.

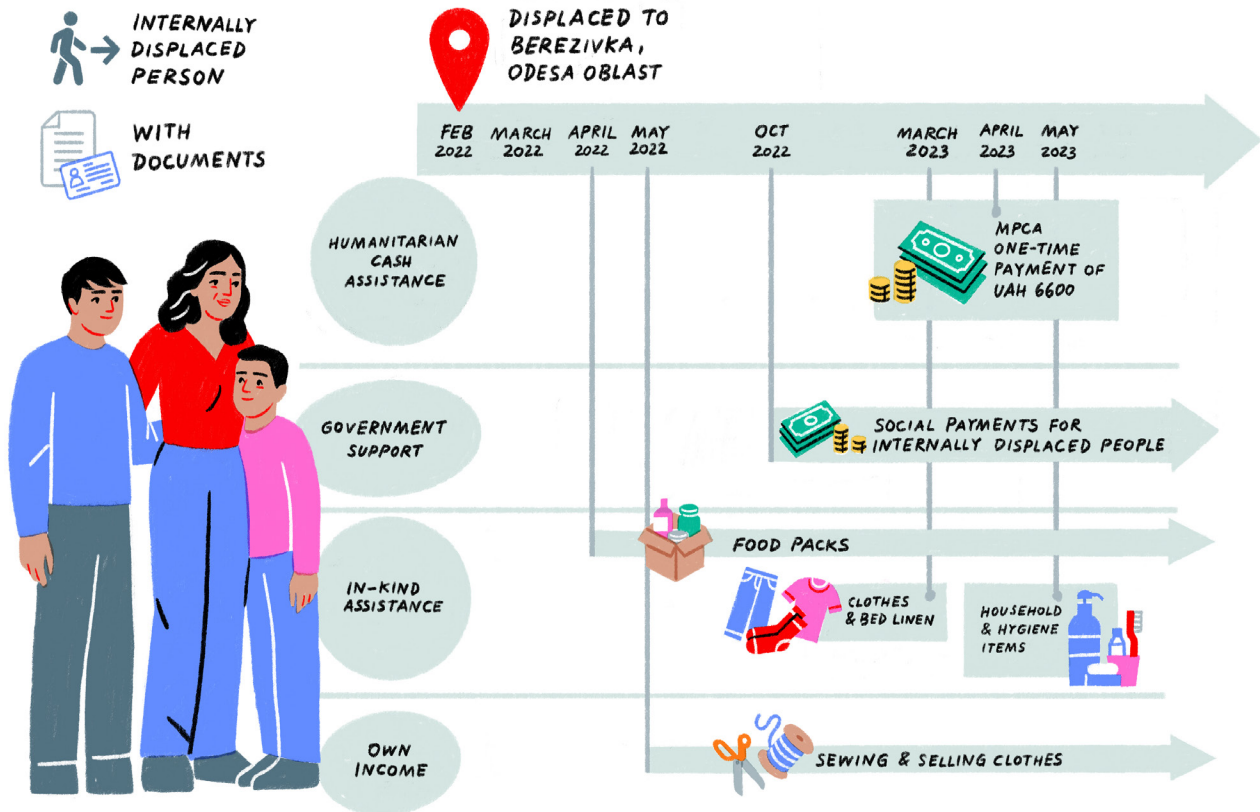
## WE, THE ROMA, ARE LEFT OUT

It happened that Roma were denied assistance. Sometimes, there was assistance available – they brought mattresses, blankets, pillows – and the aid provider distributed them to everyone, but not to Roma people. I think it is important to treat everyone equally when providing humanitarian assistance.

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<sup>8</sup> Roma mediators are intermediaries between Roma communities and the authorities, justice and law enforcement agencies. The largest number of mediators work in the oblasts where Roma people live compactly. Roma mediators are well-educated representatives of Roma communities who have trust and respect among Roma people. Mediators are not always Roma by ethnicity, but culturally aware people who care about the problems faced by the Roma community. Roma mediators have the trust of ordinary residents in Roma settlements. Given the closed nature of Roma communities and their distrust of state authorities, an intermediary between the Roma community and institutions helps consistently convey information about Roma rights, share procedures for applying to various institutions, and strengthen legal and social opportunities for this vulnerable population category.

# Zola



My name is Zola, and I am 44 years old. I am from the Roma community in Balakliya, Kharkiv oblast. At the end of February 2022, I moved to Odesa oblast, as my hometown was severely shelled and came under occupation soon after. I was offered to live for free in our relatives' house. I live with my husband and two children. My younger son and I are registered in Balakliya and were able to get status as IDP. My husband and my oldest son are registered in Odesa oblast and are not eligible to get IDP status or IDP payments from the government. I applied for IDP payments only six months after I arrived here. I have been receiving them since the end of 2022. As an IDP, I receive UAH 2,000 (EUR 50), and my son receives UAH 3,000 (EUR 75) each month.

In April this year, both my son and I also received financial support of UAH 6,600 (EUR 165) from an international organisation. From a local NGO,

## Zola

**Age: 44**

**Current location: Berezivka, Odesa oblast**

**Displacement status: internally displaced person (IDP)**

**Household: married with two children**

**Number of cash programmes engaged with: two**

we received clothes, household items, and bedding. We regularly receive food packs and different hygiene items from a local village council, such as shampoo and cleaning products.

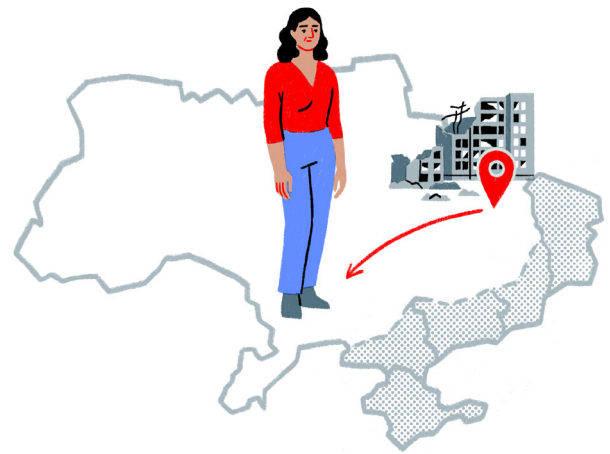
## I WAS INFORMED ABOUT CASH ASSISTANCE



I moved to Berezivka without initially applying for the IDP status because I did not know how. It was only after about six months that I learned from other displaced Roma women about monthly financial assistance from the government. They provided me with the contact number of a Roma mediator who is well known in Odesa oblast. The Roma mediator verified that I was eligible to register for IDP status and could apply for government cash assistance. He also shared with me the phone number of a local organisation that supports Roma people with registering for governmental support. He informed me of the necessary documents I would need to bring to get registered.

## I WAS AWARE OF THE ELIGIBILITY CRITERIA

When I registered, I understood that governmental assistance is provided for IDPs. However, the aid worker explained that only people from certain locations – unsafe locations – qualify for this assistance. They assured me that I qualified because I come from an unsafe, war-affected location.



## I REGISTERED FOR CASH ASSISTANCE

I registered my IDP status and automatically applied for cash assistance. In the social security office, the representatives of the local organisation that provides help to Roma people were present and helped me understand the registration procedure. I came prepared with my documents – my passport, my tax ID, and bank details – I stood in a line and registered. Representatives guided me through the process, handling all the paperwork. They helped me fill in a form with my data and asked me to verify that it was noted correctly. I checked and signed the form. They also asked me if I had a bank card and told me they could help me get one. I already had a bank account and a card. I did not have any concerns about my personal data. I trusted this organisation because the Roma mediator told me I could trust them. Everything was smooth and simple. I was provided with clear information and assured that I could reach out for further assistance if anything was unclear.



## I RECEIVED THE CASH ASSISTANCE

Within two weeks, I received the payment of UAH 5,000 (EUR 125) – UAH 2,000 for myself and UAH 3,000 for my son. The payment was deposited onto my bank card. Since then, I have received UAH 5,000 monthly. Because I receive the money on my bank card, I can use it easily. The only thing I do not find convenient is that the money is paid on a different date each month, which makes it difficult for me to plan my expenditures because I do not know exactly when I will receive the payment.



## I SPENT THE CASH RECEIVED

I spend this money on food, and it is not enough to cover the other needs of my family. We need clothes, especially for children. We need to prepare for winter and buy warmer clothes and shoes. Sometimes, we need medicine when one of us is getting sick. I receive very little each month for myself and my son. It is hard for two people to live on UAH 5,000 (EUR 125) at the moment.

*"These payments are not enough, [and] if it ends, I don't know what we will do."*

## MY REFLECTIONS ON THE EXPERIENCE


Once, I called the NGO that helped me with the registration to ask why I receive the payments on a different date each month. The NGO workers explained that payments are issued by state authorities and occasional delays may happen. They assured me that despite delays, I need not be concerned, as the payments will continue.

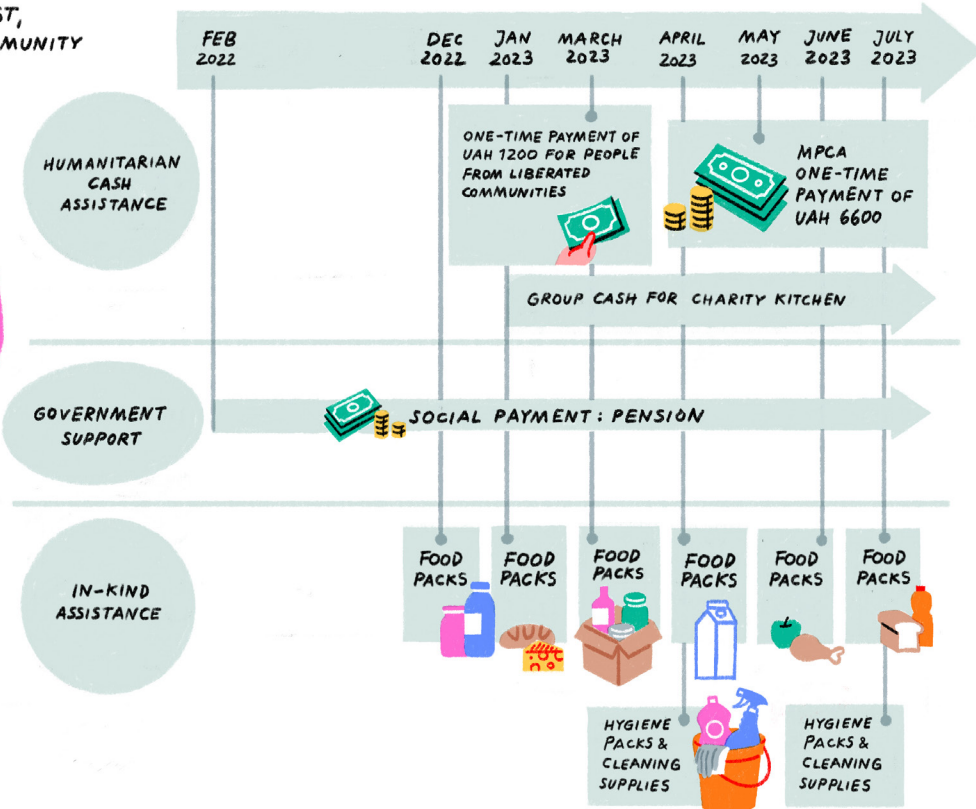
No-one called me from the NGO to ask if everything was fine. I would like someone to call and check from time to time and ask about my needs.

*"If someone was concerned about my fate and my child's fate, if they would call me, I would feel much better."*



# Martha

 **BERYSLAV**  
KHERSON OBLAST,  
LIBERATED COMMUNITY



My name is Martha, and I am 62 years old. I live in Beryslav, Kherson oblast, close to the frontline. Although our community was liberated in November 2022, attacks on the villages continue.<sup>9</sup> I am a widow, and I live in my own house with my son. I am retired, and I work as a volunteer at Charity Kitchen, an initiative where we cook and distribute food to people in our community.

After the liberation, to help with immediate needs, all residents of Beryslav received a one-time payment of UAH 1,200 (EUR 30) from an international organisation. Additionally, since the liberation I have been receiving food and hygiene packs regularly. Once a week, they give us a package of cereals, pasta, sugar and salt, as well as washing powder, shower gel, shampoo, toothbrush and toothpaste, pads, and other essentials we need.

<sup>9</sup> Just a few days after the interviews took place, the town was attacked by several aerial bombs.

## Martha



Age: **62**

Current location: **Beryslav, Kherson oblast, liberated community, close to the frontline**

Displacement status: **non-displaced**

Household: **single**

Number of cash programmes engaged with: **three**

*"The food packs are very helpful, but we need cash too. There are cereals and pasta in the food pack, but sometimes I want to go and buy sausages and cheese."*

I am the only one in our household receiving any kind of income, as my son is not currently employed. Our town is not fully operational yet; most places remain closed – only a pharmacy, a few shops and a hospital are open. Many people, especially young ones, have nowhere to work. My son used to work in a furniture store but now it is closed. We live off my pension.

## ABOUT THE INITIATIVE

At the onset of the full-scale invasion, my friend and I started cooking for people who could not do it on their own. We worked throughout the occupation and continued afterwards. We cook food every day; it is a daily commitment. As word spread about our initiative, people in the community began to offer their support.

I am not used to being without work, so I am really happy to be able to come in each day and not be alone. All my life, I have been working as a cook, catering for doctors and students. I like to feel useful for my community.

*"We prepare food for people in the community. It's not a job, it's our initiative."*

The Charity Kitchen initiative gained official recognition, and in spring 2023, we started to receive financial support from international organisations. It is possible to buy enough things to run the kitchen now. The total amount of group cash assistance we received was approximately UAH 350,000 (EUR 9,000), which covered approximately three months of ongoing work for the initiative. The Charity Kitchen received assistance twice – the first through a local NGO and the second through a newly registered NGO in Beryslav.



*"Such types of assistance are extremely important. Now, in Beryslav, there are only two small food shops open for over 3,000 residents living in the community. The prices are very high, and the nearest fuel station is in Kryvyi Rih, which is located 150km from Beryslav. This means that people with low mobility are not able to get food even if they have some money." – explains the head of a local charitable foundation.*

Our local priest provides invaluable support and assists in coordinating our initiative. People are in charge of different tasks to ensure the Charity Kitchen is running. We have our senior cook and her assistant. They work the same shift and keep track of what is needed in the kitchen.

*"In Beryslav, we do not have many options in terms of food selection, and the items available in shops are expensive. They try to bring us food and ingredients from other locations which we use for cooking."*

About once a week, we assess our inventory and compile a shopping list for the warm and cold meals we prepare. We make a list, and a person handling our group cash buys everything we ask for and brings it to us. We also order gas cylinders and gasoline to fuel the generator if there is no electricity. It is convenient for us because it is difficult to buy goods here.

## WE COOK AND DELIVER FOOD OF THE COMMUNITY

We have everything organised very well. We arrive at 6 am, start to prepare everything and at around midday we start feeding people. Once everyone has been fed, we clean up the kitchen and prepare for the next day.

Every day, we cook a variety of meals and distribute them around the community to those in need. We always have a first and a second course, and we make compote as a drink. We cook mashed potatoes, meatballs, vegetables, pasta, pancakes, pies with cabbage and potatoes, green and red borscht, soups, dumplings – different things every day. People are happy.



◦ GASOLINE  
◦ GAS CYLINDERS  
◦ FLOUR  
◦ SUNFLOWER OIL  
◦ MILK  
◦ VEGETABLES  
◦ BUTTER

We have not closed the kitchen for a single day since the onset of the full-scale invasion. In our community, there are many people who cannot cook, who have neither gas nor a stove. People from surrounding villages come to our kitchen each day for meals. People come to us and take food home in jars and bags.

Most of the people who visit our kitchen are older people. When there is a shortage of gas and electricity, even more people come. If people cannot come, we arrange for deliveries. We have volunteers who do the deliveries. I used to bring food to an older lady who had no-one to take care of her.

*“Also, people from the community bring us food to feed those in need. People send us lard and butter, or stuffed cabbage rolls in jars, just like they do them at home. We put them in the oven, cook them to perfection and share them with the community.”*



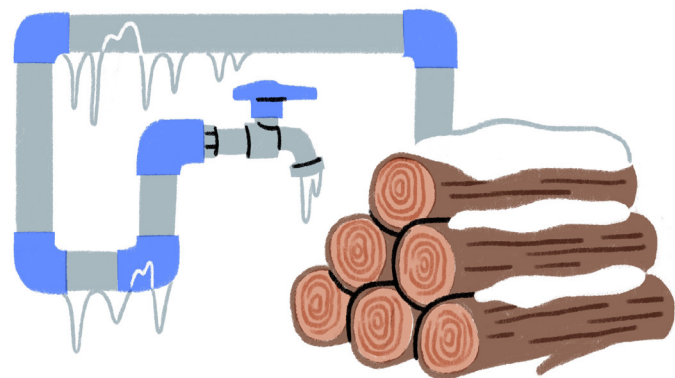
Whether it is an apple, a pear, or grapes, we give everything away. We give everything because not everyone can buy it. The second we receive anything we give it away to people.

## WHAT DOES CHARITY KITCHEN MEAN TO PEOPLE IN THE COMMUNITY ?

Having a Charity Kitchen in the community is very helpful because we cook for people every day. There are many people in the community with limited mobility, so we try to deliver food to them. People are used to it; they come and go in any weather – snow, rain, sun – and people with canes walk from their village to get a warm meal.

We also work with surrounding villages affected by the Kakhovka Dam explosion<sup>10</sup> by organising delivery of aid packages to these villages. We use some of the assistance we receive to buy water and hygiene packs and distribute these to the villages. Once a month, there is a volunteer who delivers meals by car to villages where there is no water.

*“We have a street supervisor<sup>11</sup>; she knows how many children there are, what kind of people, what age. They know everything.”*



## THE NEEDS AND CHALLENGES OF THE COMMUNITY

In Beryslav, there is nothing to heat with. We need heating materials. It can get very cold in our kitchen, and the water freezes. We need firewood. In general, people have debts for electricity and water in our community. There is no way to pay the bills: we have no bank, no Ukrposhta. Many people do not have enough money, so people just do not pay.

*“People also need money for their personal needs, not just for the whole community. Not only for the initiative group.”*

<sup>10</sup> The Kakhovka Dam on the Dnipro river in Ukraine was breached by an explosion on 6 June 2023, leading to significant flooding in Kherson and Mykolaiv oblasts.

<sup>11</sup> Street supervisors are community focal points responsible for distributing information about available aid, as well as the date and time of delivery. They monitor people’s needs (such as large households, hygiene needs, older people, and people with disabilities) and provide names and contact information for people who are homeless, in need of special assistance, and/or personal delivery.



Before the full-scale invasion, many people were working in the kitchen with us, but now there are fewer because of the ongoing shelling. Recently, we experienced very heavy shelling that caused damage to both the premises and the vehicle delivering aid. It was a very challenging night, and when we entered the premises, we were shocked to see everything completely damaged.

Our priest gathered us and said: “That’s it, ladies, I can’t put you in danger; we’re closing.” But we did not want to stop; we were determined to continue cooking our lunches. As long as we have to feed people in our community, we will continue to work. Everyone needs help, and people are grateful for us. It is not difficult for me to go to the kitchen, cook and bring food to people. This is a very important service for those who cannot get help for themselves and cannot register for any assistance.



## About the Charity Kitchen

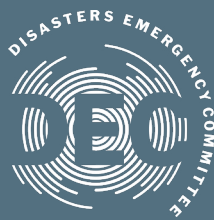
The Charity Kitchen in Beryslav was initiated in the autumn 2021 as a charity project, receiving a mini-grant from a Ukrainian organisation – Ukrainian Educational Platform NGO. Even after Beryslav came under occupation, the Charity Kitchen continued its work, providing meals for over 150 residents who remained in the occupied area. During this period, the project leader, a local priest, was informed by a Ukrainian NGO about the possibility of getting group cash assistance for the needs of the local community. Given the occupation, humanitarian aid providers were unable to assist the local community directly, and there was a need for food. In partnership with an NGO established in Ternopil (western Ukraine), the project leader applied to an international organisation to secure group cash funding for Charity Kitchen’s operations.

**“Before the full-scale invasion, we had this Sunday Charity Kitchen, but when Beryslav got occupied, we started to work on a daily basis. On 27 February, I called the leader of our initiative – he was outside Beryslav – and I told him that we need to feed people and we will work as much as we can.” – Charity Kitchen volunteer**

The head of the Charity Kitchen explained that in order to receive the group cash support, she wrote an email to the international organisation, attaching an application form provided by the Ukrainian NGO. In the application form, she described the need for funding and the way the project was functioning, emphasising that they cook for 150 people in an occupied area. She also provided the bank information of their partner NGO based in Ternopil. They used the funds to buy food for the kitchen and had it delivered to the occupied territories with the help of volunteers. In April 2023, they officially registered as a local charitable foundation, which is a fully independent organisation. This year, following the explosion at the Kakhovka Dam, they applied again for group cash assistance. This round, in addition to kitchen supplies, they also received assistance to deliver water and hygiene kits to people in remote villages in Beryslav raion.

**“Although the head of the charity organisation applies for financial assistance, all the details are discussed together with the volunteer group. We discuss everything: we share updates on what is happening at each moment, how many people are getting meals, and what the community currently needs. The needs are changing, as we have fewer visitors now – around 60-70 each day. A lot of people left Beryslav after the liberation, because it is not safe here.” – Charity Kitchen volunteer**





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